



PENSIONERS' RAIL SAMPARK

QUARTERLY BULLETIN OF

RAILWAY SENIOR CITIZENS WELFARE SOCIETY (RSCWS)

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

H.O 32, Phase- 6, Mohali, Chandigarh -160055

Website : www.rscws.com

AFFILIATED TO BHARAT PENSIONERS' SAMAJ (BPS)

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

MEMBER, SCOVA (STANDING COMMITTEE FOR VOLUNTARY AGENCIES) (GOI)

DEDICATED TO
THE CAUSE OF
PENSIONERS
SINCE 1991

Chief Editor PRS & Chairman RSCWS,
T. S. Kalra, CEE (Retd)
1577, Phase 3 B-2, Mohali-160059
M: 9876173490, Ph: 0172 4620289
Email: tejkalra@gmail.com

Executive Editor PRS & President RSCWS,
K. P. Singh, ED RB (Retd.)
3005, Sector 28 D, Chandigarh-160002
Mob: 9811922222
Email: kpsingh.railways@gmail.com

Editor PRS & Secretary General RSCWS,
HARCHANDAN SINGH, SSE (Retd) NR
32, Phase 6, Mohali, Chandigarh-160055
(PH:09316131598, 8360452584, 0172 2228306)
Email: harchandan_chd32@yahoo.co.in

Vol. 16, No. 4

OCTOBER-DECEMBER 2021

FOR FREE CIRCULATION TO MEMBERS RSCWS

WISHING A HAPPY & HEALTHY NEW YEAR 2022 TO ALL OUR MEMBERS & THEIR FAMILIES

PARLIAMENTARY COMMITTEE WANTS PENSION RAISE TO START AT 5% FROM 65 YEARS, 10% FROM 70 YEARS & 15% FROM 75 YEARS ACCOUNTABILITY BE FIXED FOR PROPER GRIEVANCE REDRESSAL

The Parliamentary Committee has asked the government to sympathetically consider the demand of pensioner's associations for additional quantum of pension to the pensioners - 5 percent on attaining the age of 65 years, 10 percent on 70 years, 15 percent on 75 years and 20 percent on 80 years.

Noting a steep increase in the number of re-registered grievances over the years, the panel suggested putting up an accountability mechanism in place and exploring the feasibility of holding the grievance redressal authorities concerned, answerable for summarily disposing of grievances without appropriate qualitative action.

The recommendations by the Department-related Parliamentary Standing Committee on Personnel. Public Grievances were made in its report titled 'Pensioner's Grievances - Impact of Pension Adalats and Centralized Pensioner's Grievance Redress and Monitoring System (CPENGRAMS)

CPENGRAMS is a centralized web-enabled pension grievance redressal system. Pensioner can submit their grievances online or through pensioner associations or send it through post.

The report also noted that at present, central govt. pensioners are entitled to receive an additional quantum of pension equivalent to 20 percent of basic pension on attaining the age of 80 years, 30 percent on attaining 90 years, 50 per cent on attaining 95 years and 100 percent on crossing 100 years, the report said. The committee said it is very much cognizant of the social churning taking place in our society.

"The growth of nuclear families due to geographical and social mobility have further led to rise in individualism and individualistic thinking, and the generation who want to live away from shackles of joint families and patronage of elderly parents or grandparents" it said.

According to one estimate, by 2050, the share of population over the age of 60 years is likely to increase significantly in the country.

"In view of such changes at social level, we need to have a robust pension system for elderly which can help them in this world, without being a burden on anyone." It said.

The committee recommends Department of Pension and Pensioner's Welfare to pursue vigorously with the finance ministry and apprise it of the outcome, it said.

Meanwhile, the Parliament has passed ----- (Amendment) Act 2021, introducing therein a "Clarification" that the Additional Pension of 20% shall be paid on completion of 80 years of age, to the Judges of High Court & Supreme Court (and not on the day they enter the 80th year - as was held earlier by Guwahati High Court and upheld by the Supreme Court).

ON OTHER PAGES

| | | | |
|---|-------|--|------|
| List of empanelled Pvt. Hospitals at CDG, PKL,MHL | 2 & 3 | Nomination for LTA - Form A | 7 |
| Guidelines to get UMID CARD | 2 & 3 | Revised Nomination for LTA - Form B | 8 |
| Items submitted by RSCWS for SCOVA Agenda | 3 | Minutes of AGM of RSCWS held on 23-10-2021 | 9-10 |
| Memos to CMS UMB | 4 | Next GB Meeting RSCWS: in April, 2022 | 10 |
| RB letter Reg. Treatment in Emergency | 5 | How to pay Subscription of RSCWS | 10 |
| Rules Reg. Payment of Life Time Arrears (LTA) | 6 | New Executive Committee of RSCWS | 11 |

NEWS FLASH:

DATE FOR SUBMISSION OF LIFE CERTIFICATE / DIGITAL LIFE CERTIFICATE BY PENSIONERS & FAMILY PENSIONERS TO THE PDA BANKS HAS BEEN EXTENDED TO 28-2-2022 IN VIEW OF COVID CONDITIONS. THIS IS AS PER DOP&PW LETTER DATED 31-12-2021.

Pensioners & Family Pensioners, who have not yet submitted their Life Certificate, are advised to submit the same early to their PDA Bank. If they are not in a position to go to the Bank, may contact Sh. RK Datta (Mob No. 9417502030) or Sh. Anoop Kumar (mob No. 9872456933) for their DLC at home.

Guidelines to get UMID CARD

Pensioners & Family Pensioners (RELHS Optees), who have not been able to get their UMID (Unique Medical Identity) Cards made, are advised to get the same issued on priority basis to avoid inconvenience in getting medical treatment from the Railway & empanelled private Hospitals.

They are advised to contact any of the following Cyber Cafes along with documents enlisted below as well as their photo & that of their dependents including their Spouse, to get their Data uploaded on the UMID Portal of the Railways.

Data will be approved & verified by the Railways in about 1 or 2 weeks' time and the UMID Card will be issued by the Railways if the Data is found to be correct. Omission, if any will be advised on Pensioners' Mobile and the same may be got corrected by the Pensioner or through the Cyber Café and resent.

Charges for uploading the Data shall be Rs.100 and Rs.50 for the Print out of the card.

Addresses of Cyber Cafes for UMID Card:

1. Saval Computers, Gupta Market (Rama Market), Manimajra. (Phone: 0172 5070433)
 2. Pankaj Bhardwaj, Bhardwaj Cyber Café, Booth No. 90, Mini Market, Pase 10, Mohali (Mob. No. 9815589234)
- Members may contact Sh. Desh Rattan, Mob; 98962-58192, Sh. RK Datta, Mob: 94175-02030, Sh. Tarsem Lal, Mob: 82848-69827 for any help or further guidance..

List of Original Document required for Pensioners/Family pensioners(Along with one soft copy/Photocopy each)

1. 14-digit PPO Number as per 7th CPC
2. Latest pension slip issued by Pension Disbursing Bank
3. RELHS Medical Card
4. Identity/Resident Proof: Adhaar Card, PAN Card, Office ID Card, Passport, Driving License(of self and all eligible family members)
5. Coloured Passport Size Photograph of Self and all eligible family members including spouse.
6. Date of Birth Proof document(Self and all eligible family members) If DOB is mentioned in ID/Residence proof then no need for all eligible family members
7. Signatures of Pensioner/Family Pensioner

LIST OF PVT HOSPITALS EMPANELLED BY RAILWAYS IN CHANDIGARH, MOHALI & PANCHKULA AS ON 27-9-2021

- FOR CASHLESS TREATMENT OF RAILWAY MEDICAL BENEFICIARIES (EMPLOYEES & RELHS OPTees) WITH UMID CARD
ON REFERRAL BY CMS NR UMB OR IN EMERGENCY ON APPROVAL OF CMS WITHIN 24 HOURS

| Sl.No. | Hospital Name | Contract up to | Contact No. |
|--------|--|---|--|
| 1. | Ivy Super Specialty Hospital; Sector 71, Mohali | 15-12- 2022 | 99888-23456 (Abhishek: 8699999914) |
| 2. | Indus Super Specialty Hospital, Opp.Old D.C. Office, Phase 1, Mohali | 07-07-2022 | 0172- 5044945 |
| 3. | Sri Guru Harkishan Sahib Eye Institute & multispecialty Hospital, Sohana, Sector- 77, SAS Nagar, Mohali | 10-07-2022 | 0172-2295000 |
| 4. | Mukat Hospital & Heart Institute, Sector 34-C, Chandigarh | 15-10-2021 (Extn. Under consideration) | 98720-48149 |
| 5. | Grecian Super Specialty Hospital, Sec.- 69, Mohali | 26-08-2022 | 98996-49020 |
| 6. | MAX Super Specialty Hospital, Phase-6, Mohali (Cashless Treatment not Provided) | 18-02-2022 | 0172-6652000 |
| 7. | Amar Hospital Multi-Specialty Hospital, Sector-70, Mohali | 12-03-2022 | 0172-5037683 |
| 8. | Drishti Eye Hospital, Sector-10, Panchkula. | 13-12-2022 | 0172-2571572 98033-33344 |
| 9. | Eden Critical Care Hospital CDG (near Elante Mall) Industrial Area-1, CDG | 06-08-2022 | 75289-77408 |
| Lab. | Spiral CT & MRI ; Sector 44, CDG | 20-12-2021 | 0172 4064555 98142-52733 |
| Lab. | Atulaya Health Care; SCO 112-113, Sector 8-C, CDG | 15-01-2022 | 0172 4558888 97795-99499 |

ENTITLEMENT OF WARDS (as per 7th CPC Pay): General Ward: Up to Rs.47600/-;
Semi-Private Ward: Rs.47601/- to 63100/-; Private Ward: 63100/- & above

HOSPITALS EMPANELLED WITH RSCWS IN THE TRI-CITY

- FOR TREATMENT AT CGHS RATES IN OPD, IPD & DIAGNOSTICS, FOR RSCWS MEMBERS
- ON PRODUCTION OF MEMBERSHIP CARD OF RAILWAY SENIOR CITIZENS WELFARE SOCIETY (RSCWS)

| Sl. No. | Name of Hospital | EMPANELLED FOR THE SPECIALITIES | Contact No |
|---------|--|---------------------------------|---|
| 1. | FORTIS MULTI-SPECIALITY HOSPITAL, SECTOR -62, PHASE-VIII, MOHALI | All available Specialties | 172-5021222 98721-70582 (Dr. Ajinder Singh.) |
| 2. | IVY MULTI-SPECIALITY HOSPITAL, SECTOR-71, MOHALI | All available Specialties | 0172-7170000, (Abhishek: 86999-99914) |
| 3. | MUKAT MULTI-SPECIALITY HOSPITAL, SECTOR-34 A, CDG | All available Specialties | 0172-4344444 98720-48149 |
| 4 | EDEN CRITICAL CARE HOSPITAL (Near Elante Mall) | Area –Phase-1, CDG | All available Specialties Manpreet Sharma 75289-77408 |

ITEMS FOR AGENDA OF 32ND MEETING OF SCOVA PROPOSED BY RSCWS

1. Non-acceptance of Life Time Arrears (LTA) Nomination Forms by PDA Banks' Branches.

Payment of arrears of Pension (nomination) Rules, 1983 provide for nomination with regard to Life Time Arrears (LTA) with further clarifications issued vide RBI letter dated 24-2-1992. Life Time Arrears refer to amounts due to a pensioner (after finality of court cases or any other reason) prior (to his death but becoming payable after his death).

Under Payment of arrears of Pension (nomination) Rules, 1983, Nominations for the LTA are made by a pensioner in the prescribed Form A with a provision for cancellation or revision by submission of Form B.

Pensioners file their LTA nominations with the Pension Disbursing Authority (PDA) but in many cases, there is reluctance on the part of the bank staff to accept these nominations being not quite conversant with the above rules. In case a nomination is accepted by the bank, the pensioner is not aware of its safe custody and its retrieval when needed because one is not sure whether it is in the system of the Bank.

It is requested that following remedial measures be taken by the authorities concerned in MOF (Banking Division) & RB to resolve these problems :

a) PDA Banks may again be advised to reiterate the instructions to their Branches to accept the Life Time Arrear Nomination Forms (A & B – as applicable) issue necessary acknowledgment send one copy to the PSA Accounts Office and send another copy to the CPPC of the PDA for linking it to the Pensioners record on their Portal.

b) Storage of the nominations in the system of CPPCs

c) Reflecting them in the monthly Pension slips issued by them.

2. Improvement in medical facilities to railway pensioners from private hospitals (CGHS and ECHS empanelled):

2.a) Empanelment of more (CGHS empanelled) private hospitals by the Railways as per orders of the Railway Board.

2. b) OPD & IPD Treatment of Railway Beneficiaries be allowed in CGHS empanelled private hospitals on CGHS rates on Reimbursable cash payment till these are empanelled by the Railways:

Railways have empanelled very few private hospitals in various towns and cities, even though Railway employees and pensioners are spread over all parts of the country. Orders of the Railway Board is (issued vide letter No.2018/Trans Cell/Health/CGHS Dated: 26-10-2018) have not been implemented by the Zonal Railways, citing untenable reasons and causing serious and horrifying problems especially to the old aged Pensioners who have to travel long distances to reach out to the nearest Railway Hospital or to its empanelled hospitals which are beyond their reach especially due to inadequate resources & age related or emergency medical problems.

These problems are getting further compounded as some of the reputed empanelled hospitals are refusing to give Cashless treatment both referral & emergency conditions due to with-holding of their outstanding bills for big amounts & for long periods by the Railways. The problem is fast increasing.

It is therefore requested that :

i) More CGHS empanelled private hospitals be empanelled by the Railways in all cities & townships.

ii) Payment of outstanding Bills of empanelled hospitals be made within a reasonable time of 30 to 40 days of submission of Bills by them.

iii) OPD & IPD Treatment be allowed to the Railway Beneficiaries in CGHS empanelled private hospitals on CGHS rates on Reimbursable cash payment till these are empanelled by the Railways:

3. Extension of all orders of Ministry of Health & Family Welfare / CGHS Central Government employees & Pensioners regarding Medical facilities, to Railway Beneficiaries / RELHS Optees.

Railway employees & Pensioners (RELHS Optees) are denied some of the Medical facilities which are made available to other Central Government employees & pensioners under CGHS & ECHS. This is because of non-extension of the orders of MOHFW / CGHS on the Railways even though the same are extended to all ECHS beneficiaries & all CGHS Beneficiaries. This is discriminatory. It is therefore requested that Railway Beneficiaries (employees & Pensioners) be given all medical facilities as extended to CGHS & ECHS Beneficiaries.

Copy of Memorandum No. RSCWS/HO/CHD/ Memo/ 2021-16 Dated: 23-12-2021 to CMS NR Ambala

Subject: Denial of Cashless Treatment by MAX Hospital SAS Nagar Mohali in spite of being empanelled by the Railways,

It has been complained by the Railway Beneficiaries that the MAX Hospital, Mohali is denying cashless treatment to the Railway Beneficiaries including the RELHS Optees despite being empanelled by the Railways.

The plea of the MAX hospital is that the Railways are not paying heavy amounts of outstanding Bills of the Hospital so they are not in a position to provide Cashless Treatment to Railway Beneficiaries – whether on Referral or in Emergency. This is causing serious problems especially to the old age pensioners. It is contrary to the MOU with Railways. It also takes away another hospital from the limited list of empanelled hospitals providing Cashless Treatment to Railway Beneficiaries. Another hospital i.e. Fortis Multi-specialty Hospital had already withdrawn their empanelment in August, 2020, due to the same reason i.e. non-payment of heavy amount of outstanding Bills by the Railways.

A lot of inconvenience is faced by the patients & their attendants, who go to the MAX Hospital,, Mohali, but on being denied Cashless Treatment, they have to shift the serious patients in emergent situation to other hospitals with limited options and emergency conditions of the patient.

Copy of Memorandum No. RSCWS/HO/CHD/ Memo/ 2021-15 Dated: 27-12-2021 to CMS NR Ambala

Sub: Implementation of Health Delivery System & Emergency Treatment in Railway Empanelled Private Hospitals--- Revised Instructions.

Ref: Railway Board's letter no: 2018/TransCell/Health/CGHS dated 16-6-2021 (Copy enclosed)

Please refer to the above cited letter of Railway Board, non implementation of which is causing serious problems to the Railway Beneficiaries, especially the old aged pensioners in Ambala Division residing at Chandigarh, Panchkula & Mohali and the surrounding areas.

1. a) Empanelled Hospitals continue to ask the family members of the Patients, to go to the CMS Ambala to get the approval for Cashless Treatment in Emergency and extension thereof, both of which are – contrary to the orders of the Railway Board cited above, which directs that the permission must be sought & given through Email & Telephone within 24 hours and no body be sent personally for the same.

b) Hospitals also do not follow up with the CMS telephonically to get the permission early.

i) The permission is not being given by the CMS office within the prescribed period of 24 hours by Email or Telephone as directed by the Railway Board.

ii) The Approval or extension thereof, is given, by the CMS Ambala, for a limited period of 2 to 5 days even in cases where no period can be humanly assessed without personally examining the Patient and in cases where no time limit is prescribed by the Railway Board or under the CGHS packages.,

iii) For proper understanding of the condition of the patient, empanelled hospitals should be asked to send symptomatic diagnosis condition at the time of admission and the specific condition of emergency in the letter seeking the approval for Treatment in Emergency and the number of days required for the treatment thereof.

2. It is therefore, requested that the above cited problems may please be addressed and the following steps may please be taken for effective implementation of Board's orders:

a) The instructions contained in the Board's letter dated 16-6-2021s cited above, may please be issued to all the Doctors & Medical Officers of the Division and to the empanelled hospitals for following the same effectively. (Copies of the orders issued by the CMS, DMW, Patiala are being sent herewith for similar action by the Ambala Division)

b) Necessary clause in MOUs with the empanelled hospitals may be added as per orders of the Railway Board dated 16-6-2021.

c) The empanelled hospitals be advised to send prevailing symptomatic diagnostic Report, on the prescribed proforma, reflecting the specific Emergency Conditions prescribed by the Railway Board in the Annexure to the orders dated 16-6-2021 and the number of days required for the treatment thereof..

An early action will mitigate the trouble being countered by the Railway employees & the Pensioners. Copy of Memorandum No. RSCWS/HO/CHD/ Memo/ 2021-16 Dated: 23-12-2021 to CMS NR Ambala

It is, therefore, requested to please sort out the matter with the MAX Hospital authorities regarding their unpaid dues and for giving Cashless treatment to Railway Beneficiaries as per the MOU of the Railways with the MAX Hospital.

Railway Board's letters no: 2018/TransCell/Health/CGHS dated 16.06.2021 to all GMs & others

Sub: Implementation of Health Delivery System & Emergency Treatment in Railway Empanelled Private Hospitals - Revised Instructions.

Ref: Board's letters no: 2018/TransCell/Health/CGHS dated 28.12.2020 and 15.06.2021.

In order to improve the health delivery system and emergency treatment in railway empanelled private hospitals, Board had approved a policy vide letter dated 28.12.2020 at Reference, above. Thereafter, a number of suggestions have been received. Based on these suggestions, Board (Member Finance and Chairman & CEO) have approved a policy, as detailed in subsequent paras.(This is in supersession of instructions contained in Board's letter No. 2018/TransCell/Health/CGHS (eOff.No.3270783) dated 28.12.2020 & 15.06.2021, as referred above.) Railway medical beneficiaries (serving/retired) under emergency condition can get admission in any railway empanelled hospital without any prior referral. The empanelled hospital should not insist on referral from railway hospitals or demand advance in emergency conditions and the hospital will provide cashless/Credit medical facilities to patients.

1. The emergency conditions are defined in Memorandum of Understanding between CGHS empanelled hospitals and Government of India (CGHS Authorities) (Annexure-I) or as amended by CGHS from time to time and same will be applicable in Indian Railways.
2. The valid UMID Card/CTSE Card issued will be treated as identification as Railway Medical Beneficiary. Railways have to make sure that these cards are accepted in the empanelled hospital under the jurisdiction/empanelment.
3. Situation may arise where Railway hospital, after scrutinizing admission report submitted by empanelled hospital, finds that the patient is not suffering from an emergency. In such cases, the hospital bills upto the stage of such determination shall be paid by Railway directly to Hospital. However, the patient can continue to avail treatment at the empanelled hospital, if so desired, by paying CGHS rates or hospital rates, whichever is less on the patient's cost, thereafter.
4. The nature and appropriateness of the emergency is subject to verification, which may be verified, inspected or medically audited by the nominated authority on random basis at its own discretion.
5. The Hospital will intimate all instances of patients admitted as emergencies (without prior permission) to the Railway authorities, at the earliest and within 24 hours and Railway will revert within next 24 hours, otherwise it will be treated as deemed approval. The empanelled hospital will clearly mention/certify the emergency condition as per MOU.
6. Railway Hospital as well as empanelled hospital will share the contact number and email address for communication for this purpose and will ensure to put on the website of Railways as well as of the hospital. The documents and approvals will be shared on the email to save the time and difficulties faced by the patients. The empanelled Hospital will not insist to patients to get the approval of referral/extension from the Railway Hospital. Same will be coordinated and approved on the contact number and email by the empanelled Hospital and Railway Hospital.
7. Railway hospitals shall refer to the empanelled hospital for appropriate duration as per the package. In case of additional stay for treatment, same procedure will be followed as per Para 6 & 7 above.
8. Also, the empanelled hospitals will provide the necessary treatment in OPD or otherwise to valid Railway Medical Beneficiary at the CGHS approved rates or hospital rates, whichever is less for the treatment in non-referral and non-emergency case at Railway Medical Beneficiary's cost.
9. Zonal Railways shall include provisions for conditions given from Para 1 to 9 above, in their MOU with the referral hospitals and also include that refusal to provide treatment to bona fide railway medical beneficiaries in emergency cases without valid ground would attract disqualification for continuation of empanelment. Also, MOU to be updated including removal of ambiguities accordingly.
10. The Zonal Railways shall keep above provisions in view, while projecting budget requirement under relevant head. Since expenditure is to be borne by Railways, the bills shall be paid by the Railway Unit which had empanelled the hospital, without making any reference or debit etc. to the Railway Unit to which beneficiary may belong.
11. Proper accountal & record of such payments may be maintained by Health Department to facilitate audit of such expenditure.
12. This issues with the concurrence of Associate Finance of Transformation

PAYMENT OF ARREARS OF PENSION (NOMINATION) RULES 1983

Ref: GOI DOP Notification No.26 (3)-Pension Unit/82, dated the 26th August, 1983 & RBI instructions (*Published in the Gazette of India, dated the 10th September, 1983, as S.O No. 3478.*)

(In force from date of publication in the official gazette in September, 1983).

1. These rules shall apply to the Central Government Pensioners.
2. Pension disbursing Authority means the authority through whom pension is drawn and includes Public Sector Banks, Treasuries, Post Offices, Account Offices.
3. Any Pensioner to whom any pension is payable by the Government out of the consolidated fund of India may nominate any other person (herein after referred to as nominee) in accordance with the provision of rule 5, who shall receive, after the death of the pensioner on account of such pension on, before or after the date of such nomination and which remains upheld immediately before the death of the pensioner.
4. Every pensioner who had retired on or before the date of commencement of these rules shall, within 6 months, nominate any pension for the purpose of rule 4 in form 'A' and submit it in triplicate by personal service after taking receipt or by sending through registered post acknowledgement due, to the respective pension disbursing authority through whom pension is drawn.
5. Within 15 days of the receipt of nomination in form 'A' as referred to in sub rule (1) the pension disbursing Authority shall get the particulars of the pension, as mentioned in form 'A', verified with reference to available record and return of the pensioner, after obtaining a receipt thereof, the duplicate copy of the nomination in form 'A' duly attested by him, or an officer authorized by him in this behalf. The triplicate copy shall be sent to the Accounts officer of the Department from where the pensioner had retired while the original copy of the nomination shall be recorded.
6. Every employee who is due to retire after the date of commencement of these rules shall submit the nomination, in triplicate, in form 'A' to the Head of the department from where he is retiring within 3 months before or after the date of retirement.
7. A notice of modification of nomination including cases where a nominee pre-deceases the pensioner shall be submitted in triplicate in form 'B' to the pension Disbursing Authority in the manner specified in sub rule (1) and thereafter the provisions of sub rule (1) shall apply *mutatis mutandis* with modification as if it was made under sub rule (1).
8. A nomination or fresh nomination or a notice of modification of nomination shall be signed by the pensioner, or if he is illiterate, shall bear his thumb impression given in the presence of two witnesses who shall also sign a declaration to that effect in the nomination, fresh nomination or notice of modification, as the case may be.
9. Nomination, fresh nomination or a notice of modification of nomination shall take effect from the date of receipt thereof by the Pension Disbursing Authority or Head of Office as the case may be.

CLARIFICATION REGARDING NOMINATION FOR LIFE TIME ARREARS.

(RBI letter No. .NB2240/GA64 (11-fly MISC) 91-92 of 24-2-92)

1. **Payment of arrears of Pension (nomination) Rules, 1983.**
After the death of a Pensioner his Bank account automatically stands closed, and arrears of Pension if any, that may be payable, cannot be credited to his account. This amount of undrawn Pension can be paid to a person nominated by the deceased pensioner under Payment of Arrears of Pension (Nomination) Rules, 1983.
2. **Banking Laws (Nomination) Act, 1983.**
The payment of the amount including the pension amount which already stands credited to the account of the deceased Pensioner in his individual capacity at the time of his death can be made by the bank to a person in whose favour the deceased Pensioner has made the nomination under the Banking Laws (Amendment) Act, 1983 under which the nomination facility has been made available to the depositors from 29-3-85.

RESERVE BANK OF INDIA CLARIFICATION ON NOMINATIONS FOR ARREARS OF PENSION IN BANKS

Copy of letter No. GA/NB 484/GA-64 (11-Rly.Misc.) 92-93 dated 2.9.92 addressed to the Alwar Rly. Pensioners Society: k

Please refer to letter No. PEN/44/AWR/92 dated 11.8.92. We advise that there are two types of nominations as far as pensioners drawing Pensions through PS Banks are concerned.

1. Nomination under the Payment of Arrears of Pension (Nomination) Rules framed by the Govt. of India or State Govt. for the purpose of receiving the arrears of pension which has actually fallen due before the death of the Pensioner but not credited to his/her account and
2. Nomination under the Banking laws (Amendment) Act, 1986 (not 1983 as stated in your letter) for the purpose of receiving the balance amount which already stands credited to the Pensioner's account at the time of his death. As you are aware, once the amount of pension or other pensioner benefits is credited to the Pensioner's SB/current account, all the operations in the account will be governed by the General Banking Rules and practice. Any amount lying in the SB/current account of the deceased Pensioner shall be paid to his nominee under the Banking Laws (Amendment) Act, and in the absence of any nomination, to the legal heir of the Pensioner by following the relevant banking rules.

PENSIONERS / FAMILY PENSIONERS ARE ADVISED TO FILL IN THE "FORM A" GIVEN ABOVE & SUBMIT IT TO PENSION DISBURSING BANK FOR NOMINATION FOR LIFE TIME ARREARS TO ENSURE THAT NOMINATED PERSON GETS LIFE TIME ARREARS ON YOUR DEMISE, DUE TO ANY ORDERS FOR RETROSPECTIVE REVISION OF PENSION OR DECISION OF COURT CASE IN FAVOUR OF PENSIONERS ETC.

To be submitted in triplicate**NOMINATION FOR LIFE TIME ARREARS OF PENSION****(FORM A)** PPO No. _____ [See Rule 5 of Payment of Arrears of Pension (Nomination) Rules 1983]Pension Disbursing Authority/Head of Office : **STATE BANK OF INDIA,**

(Name of Bank/Treasury/Post Office/Accounts Office etc.)

(Place)

I hereby nominate the person named below under rule 5 of the Payment of Arrears of Pension (Nomination) Rules, 1983.

1. Name and address of the nominee :
2. Relationship with the pensioner :
3. Date of Birth, if the nominee is a minor :
4. Name and address of the person who may receive the said pension during the nominee's minority (*if the nominee is minor*):
5. Name and address of other nominee in case the nominee under Sr. no. (1) above predeceases the Pensioner: -
6. Relationship with the pensioner :
7. Date of birth if the other nominee is a minor :
8. Name and address of the person who may receive the pension during the other nominee's minority: -
9. Contingency on happening of which nomination shall become invalid :

Place: Signature (or thumb impression if illiterate) and the

Date: Name of the Pensioner:

Witness's Signature: Address: #

Name and Address: PPO No. & Dept. from which retired:
SBA/C No. with Name of Bank & Branch

Signature of Pension Disbursing Authority/Head of Office

Acknowledgement to be sent by the Pension Disbursing Authority/Head of Office

Certified that application/nomination has been received from (Name of the pensioner) whose address is: -

1. Original copy has been retained in the bank for Pensioner's PPO file.
2. Duplicate Copy is sent to Chief Accounts Officer (Pension Section) HVPNL / UHBVNL / DHBVNL/ HPGCL Panchkula/ Hissar for information and record in his office.
3. Triplicate copy personally handed over to pensioner/sent to the Pensioner's address for record with him.

Place: Signature of Pension disbursing Authority/Treasury

Date: /Post Office/ Accounts Office/Head of Office

Full Address

(Name of Bank/Treasury /Post Office

Form No. 5 / Form B

(Revised) Nomination for Arrears of Pension

[See Rule 5 (5) of the Payment of Pension (Nomination) Rules, 1983]

Pension Disbursing Authority/ Head of Office

Office/Account Officer, etc.)

Place _____

I, _____ hereby make the following alternate nomination in cancellation of the previous nomination made on _____ under Rule 5 of the Payment of Arrears of Pension (Nomination) Rule, 1983

| Name and address of the nominee | Relationship with the pensioner | If nominee is minor Age and name and address of person who may receive the said pension during the nominee's minority | Name and address of other nominee in case the nominee under column(1) predeceases the pensioner | Relationship with the pensioner | Date of Birth if other nominee is minor | Name and address of person who may receive the pension during the other nominee's minority | Contingency on the happening of which nomination shall become invalid |
|---------------------------------|---------------------------------|--|---|---------------------------------|---|--|---|
| 1 | 2 | 3 4 | 5 | 6 | 7 | 8 | 9 |
| | | | | | | | |

Place _____

Signature (or thumb impression if illiterate)

Date _____

Name of the Pensioner _____

Witness: Signature _____

Address _____

Name & Address _____

Signature of Pension Disbursing Authority _____

Date Stamp _____

Certified that application/nomination (Form B) has been received from _____

Whose Address is _____

Place _____

Signature of Pension Disbursing Authority _____

Date _____

Bank/Treasury/Post Office/Account Officer

Full Address _____

**MINUTES OF ANNUAL GENERAL BODY MEETING OF RSCWS
HELD ON 23-10-2021 AT GOVT. MUSEUM AUDITORIUM, SECTOR 10 CHANDIGARH**

Shri T. S. Kalra presided over the meeting which was attended by 63 members.

The Secretary General welcomed the Members in the first physical meeting after a gap of nearly 2 years, due to COVID pandemic restrictions, during which period 8 Virtual ECMs and 4 Virtual GBMs were held.

Shri HS Sachdeva recited a poem in appreciation of the working of RSCWS for the welfare of the pensioners.

1, Opening Address by Sh. T.S. Kalra President RSCWS :-

Welcoming the members on a happy, face to face get-together, after a gap of nearly two, COVID constrained years, the President congratulated all on completion of 30 years of the existence of RSCWS which had been registered at Chandigarh on 11th August, 1991. He dwelt briefly on the following items:

-Recognition of RSCWS by DOP & PW and MOH & FW; -Nomination of RSCWS as a member of SCOVA; -Membership of our tricity based society by other railway groupings across the country; -Working and achievements of RSCWS; Social Welfare activities of our society; Regarding grooming a younger team to assist and in due course to take over the activities from the present senior EC team; More members should voluntarily come forward for active participation in the sub-committees of RSCWS. Our quarterly journal PRS is being published regularly; Members are welcome to contribute articles/anecdotes to it; Follow up of preparation of revised PPOs; Preparation of DLCs (Digital Life Certificates) and UMID (unique medical identity) cards; -the practice of honouring the very old seniors (above 85 yrs) and welcoming the very young seniors (above 60 yrs).

RSCWS has been putting in lot of efforts towards improvement of Health Care /Medical facilities for railway pensioners. The President gave details, in this respect, on the achievements made and further work being done to make medical facilities more patient friendly, as mentioned below:

-Efforts towards up gradation of Health Unit, Chandigarh and change its location to a proper accessible site; setting up a Lock-Up dispensary at Mohali station; Lock up dispensary or a Medicines distribution Centre at CHD Reservation office, sector 17. Now there is no need of going to Ambala Divisional Hospital for any medical work item; everything to be got done through ADMO/Chandigarh who will telephonically/digitally consult Ambala Divisional Hospital as required. Regarding railway empanelment of more hospitals and diagnostic centres; presently we have only 5 & 2 numbers respectively as against 28 & 8 numbers on CGHS empanelment; Towards getting facility for getting treatment at all CGHS empanelled hospitals at CGHS rates; Towards railway referrals for OPD treatment at empanelled hospitals; presently referrals are given for only IPD treatment; -No referral should be required for treatment at Govt hospitals; A comprehensive list of chronic diseases should be brought out by the HQ medical administration; Re-imburement procedure at Ambala needs a lot of improvement as well as much lesser time requirement to reimburse; Nodal doctors, officers and staff should be nominated at Ambala Divisional Office & Hospital so that they could be contacted by pensioners for follow-up through mobile phone, WhatsApp or e-mail; Both Defence (ECHS) and Railways are pan India organisations, working 24X7; but medical facilities provided for Defence are much better off than for Railway pensioners. We have to strive to get closer to ECHS type facilities. The President also offered pieces of Advice and sounded notes of Caution while taking treatment and tests at private hospitals.

-In the end he shared with the members by reading out his own write-up "I WILL...", published in the July-Sept, 21 issue of Pensioners' Rail Sampark.

2. Address by Secretary General RSCWS Sh. Harchandan Singh

Secretary General thanked the President Sh. TS Kalra, for covering all the main points that he proposed to cover in his Report. As such he would only deal with a couple of additional points.

SG apprised the house that six hospitals in the city provide RSCWS Membership card holders treatment at CGHS rates.

ADMO is now permanently posted at Health Unit CDG for 6 days a week for the convenience of Railway Beneficiaries.

RSCWS is also taking up the matter with concerned Railway authorities to upgrade the HU CDG to Sub Divisional Hospital. Till such time the Pensioners & Family Pensioners are not issued UMID card; RELHS card has been allowed along with 7th CPC PPO number in the railway health unit CDG to get medical treatment.

SG pointed out that as the prices are rising day by day as such to maintain the website of RSCWS and to meet other expenditure, the subscription amount has been approved by the VGBM, to be increased to Rs 400/- per annum and Life Membership fee to Rs 3500/-. The GBM was requested to confirm the Constitution Amendments as approved unanimously in the Virtual GBM held on 11 & 12 August 2021. All the Members were requested to pay their dues well in time for the smooth functioning of the Society.

SG further informed that RSCWS had donated Rs 1 lakh to PM Cares fund for COVID relief, it needs to be recouped through donation for Social Welfare Fund,

3. Presentation of Balance sheet: Sh. Jaspal Singh Finance Secretary presented the Provisional Statement of account 2020-21 before the house and sought approval for the same (subject to audit). The house approved the same unanimously.

4. Confirmation of Minutes of Virtual General Body Meeting and Constitution Amendments adopted therein:

The General Body approved the Minutes of Virtual General Body Meeting held on 11 & 12 August, 2021. General Body confirmed the following Constitutional Amendments as approved in the said VGBM:

1) DATE OF EFFECT: The following amended Clauses in the Constitution of RSCWS shall be effective from 1st October, 2021.

**2). AMENDED CLAUSE V:
SUBSCRIPTION**

- a) The subscription for the Members of the Society residing in Chandigarh, Mohali, Panchkula, Zirakpur or their out-skirts shall be Rs.400 per annum.
- b) The subscription for those residing outside Chandigarh, Mohali, Panchkula, Zirakpur or their out-skirts, shall be Rs.150 per annum for a Member or Associate Member of the Society, including those who are from Departments other than the Railways.
- c) Branches of the Society shall pay Rs.150 per member per annum as Central Quota of Subscription to the Central Executive Committee.
- d) Subscription may be re-fixed according to the requirements as warranted with the approval of the General Body.
- e) Life membership of the Society will be Rs. 3500/- for Life Members & Rs.1500/- for Out station Life Members & Associate Life Members.
- f) Special contribution may be raised to meet special programme(s) expenses, if any.
- g) Donations from members or non-members would be welcome to pursue the objectives of the Society
- h) Subscription paid shall relate to Financial year.
- i) Members, on attaining the age of 85 years, shall be considered as Honorary Members of the Society. They will be exempt from paying further annual subscription provided they have been Members of the Society for at least 3 years. However they may voluntarily donate to Social Welfare Fund & similar other Funds of the Society.

**3. AMENDED CLAUSE VI)
TERMINATION OF MEMBERSHIP**

The membership of a member shall cease:-

- i) On Resignation from the membership of Society & approval thereof by the President.
- ii) On Demise of a Member except in case his / her spouse is alive, the Membership will be transferred in the name of the spouse.
- iii) If his / her subscription is in arrear for more than 3 years even after notice reminder, except those who intimate that they are sick & bed ridden.
- iv) Membership can be terminated if any member is working against the interest of the Society or his conduct is doubtful or one is involved in any criminal case - subject to the approval of the Executive Committee

5. Bi-annual Elections of Executive Committee:

General Body elected the Executive Committee RSCWS for 2021-23 as per detailed list attached herewith.

6. Medical Seminar: A medical seminar on Heart Ailments in old age by Dr. Devender Bisht, Sr. Cardiologist, Ayu Health Hospitals, was held, followed by interaction regarding Heart problems in old age – prevention thereof.

7. Honouring & Felicitation of Members:

Two Nonagenarian and 19 Octogenarian Members were honoured with Shawls & Mementos, 13 Senior Citizens (who were 65 years of age & with at least 3 years of Membership since last AGM in April, 2019) were felicitated. The Members who could not attend this meeting will be honoured and felicitated in the next GBM or at their residences in case of those who were sick,

8. Concluding address by Shri K. P. Singh:

The newly elected President Sh. KP Singh appreciated that the Members actively participated in the meeting He advised the Members to attend the Meetings along with their spouse & other Railway Pensioners so that they also get acquainted with the rules & procedures regarding Pension & family Pensions as well as about other related matters & medical problems in old age.

9, The meeting ended with a vote of thanks by the Secretary General; followed by lunch.

NOTICE: NEXT MEETING OF THE GENERAL BODY OF RSCWS SHALL BE HELD IN APRIL, 2022, KEEPING IN VIEW THE RESTRICTIONS ON HOLDING MEETINGS & TO ENSURE COVID PROTOCOL

MEMBERS OF RSCWS PLEASE PAY YOUR SUBSCRIPTION @ RS.400/- PA OR LIFE MEMBERSHIP RS.3500/- DONATIONS & SUBSCRIPTIONS MAY BE deposited in the Bank account of RSCWS in favour of "Railway Senior Citizens Welfare Society" in Punjab & Sind Bank, Sector 7, Chandigarh, in SB Account No. 08561000100242, IFSC Code PSIB 0000856 OR MAY BE PAID TO

SH. C.P. SINGH. TREASURER, RSCWS, 351, SAVITRI TOWER S 1, VIP ROAD, ZIRAKPUR (PB)-140603 OR IN THE GURDWARA SAHIB, SECTOR 8 D, CHANDIGARH WHERE HE WORKS AS AN ACCOUNTANT. (PHONE NO. OF SH C P SINGH IS :- 98880-54477)

NOTE: MEMBERS, WHO SEND THEIR SUBSCRIPTION THROUGH BANK ACCOUNT, ARE REQUESTED TO FOLLOW IT UP WITH A LETTER TO THE TREASURER (WITH THEIR FULL NAME, POSTAL ADDRESS & MOBILE NO.) AND UPDATE IN THE RSCWS-1 GROUP SIMULTANEOUSLY.

IN CASE OF NEW MEMBERS, MEMBERSHIP FORM & 2 STAMP SIZE PHOTOS EACH OF SELF & SPOUSE MAY BE SENT TO HIM TO ENABLE HIM TO SEND THE RECEIPT & MEMBERSHIP CARD OF RSCWS. PRESIDENT & SECRETARY GENERAL, RSCWS

**EXECUTIVE COMMITTEE RSCWS: 2021-23
ELECTED IN THE GENERAL BODY MEETING HELD ON 23-10-2021**

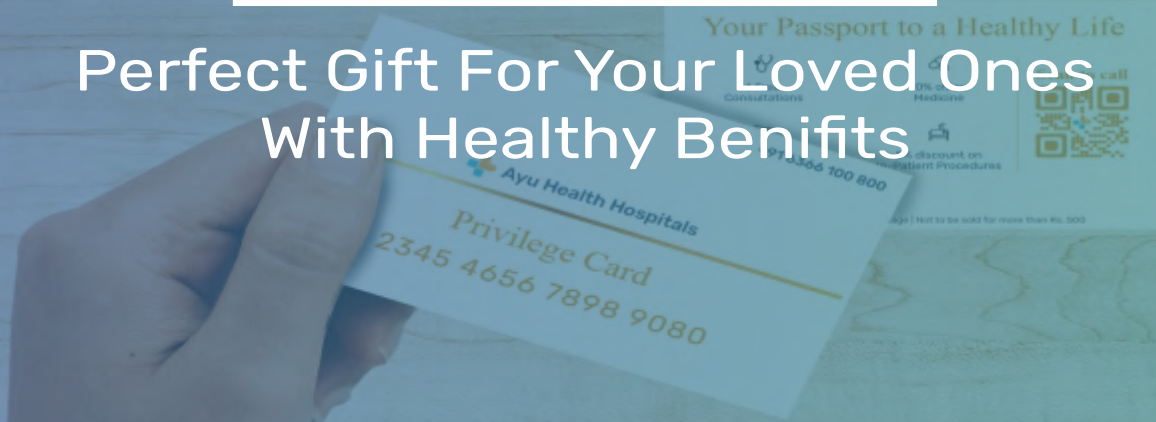
| SN | DESIGNATION | NAME | ADDRESS & EMAIL | CONTACT NO. |
|-----|----------------------------------|-------------------------|--|-----------------------------|
| 1. | Patron | Sh. N. P. Mohan | 1023; Sec-15/B, CHANDIGARH npmohan34@gmail.com | 94178-70544 |
| 2. | Chairman | Sh. T. S. Kalra. | 1577; Phase-3/B-2. Sec-60; MOHALI. tejkalra@gmail.com | 98761-73490 |
| 3. | President | Sh. Kanwal Preet Singh | 3005; Sec-28/D.CHANDIGARH. kpsingh.railways@gmail.com | 98119-22222 |
| 4. | Working President | Sh. D. S. Nigah | 347; Sec-71. MOHALI. | 98884-38217 |
| 5. | Working President | VACANT | | |
| 6. | Sr. Vice President & Sr, Auditor | Sh. H. S. Sachdeva. | 320; Sec-46/A,CHANDIGARH-160047 micromeg@micromeg.co.in | 98769-34244 |
| 7. | Sr. Vice President | Sh. Kapil Dev | 396, B 2; Officer's Colony; Bitna Road, PINJORE 134102. Distt. PANCHKULA. kapildevpasrichal@gmail.com | 98962-66638 |
| 8. | Vice President & Auditor | Sh. B. B. Sharma. | 3046; Sec-21/D, CHANDIGARH. bharatbhushan2109@yahoo.in | 98156-94534 |
| 9. | Vice President | Sh. R. K. Datta. | 2355; Goodwill Enclave, Sec-49/C, CHANDIGARH. rajinderdatta201255@gmail.com | 94175-02030 |
| 10. | Secretary General | Sh. Harchandan Singh. | 32; Phase-6; MOHALI-160055 harchandan_chd32@yahoo.co.in | 93161-31598; |
| 11. | Joint Secy. General | Sh. Desh Rattan. | 308; Exotic Height's; Trishla Road; Peer Mochala. Zirakpur-MOHALI desh_rattan1955@yahoo.co.in | 98962-58192; 70870-70320 |
| 12. | Treasurer | Sh. C. P. Singh. | 351; Savitri Tower-I; VIP Road; Zirakpur- MOHALI-140603. cpsih.18feb@gmail.com | 98880-54477 |
| 13. | Secy. Finance | Sh. Jaspal Singh. | Flat No. 1020/1, Ist Floor; Sec-45/B; CHANDIGARH-160047. jaspalsingh_saggu@yahoo.com | 98760-92040; 78883-41238 |
| | Secretary | Sh. Harcharan Singh. | 3331; Sec-19/D, CHANDIGARH. hssareen@yahoo.co.in | 93564-76931 |
| 15. | Secretary | Sh. Mayank Bhatnagar | Flat No. 302; Tower-16; Bliss Orra; Motia Royal City, Zirakpur. MOHALI. mkbhatnagar42@gail.com | 84370-43273 |
| 16. | Secretary | Smt. Amita Singh | 3005; Sec-28/D.CHANDIGARH. | 9811198762 |
| 17. | Secretary | Smt. Jagjit Kaur | 32; Phase-6; MOHALI-160055 | 93560-66050 |
| 18. | Secretary | Sh. Satish Sharma | 14-1/C, Rail Vihar; MDC; Sec-4, PANCHKULA-134114. | 97798-60311 |
| 19. | Joint Secretary | Sh. Jaswant Singh | 159/1; Desu Majra Colony; Near Gurdwara. KHARAR-140301 jaswantsinghsaini832@gmail.com | 94787-10832 |
| 20. | Joint Secretary | Sh. Vijay Kumar | 3428, Sec-40/D, CHANDIGARH. | 94645-83428 |
| 21. | Joint Secretary | Sh. Anoop Kumar. | 73; Vikas Nagar; BALTANA- 140604, Distt- MOHALI. nupi1957@gmail.com | 98724-56933 |
| 22. | Member EC | Sh. Santokh Singh. | 783; Phase-3/B-1; MOHALI. sssandhu2007@gmail.com | 84277-56001 |
| 23. | Member EC | Sh. Rajeev Kumar Sharma | 817; Sec-7; PANCHKULA-134109 | 74990-68084 |
| 24. | Member EC | Sh. Rakesh Kumar Sharma | 734; Ist Floor; Sec-78. MOHALI. sserks417@gmail.com | 73409-89219 |
| 25. | Member EC | Sh. Punkaj Gupta | 145; Ist Floor; Sec-9, PANCHKULA. pg.punkaj@gmail.com | 94227-53822 |
| 26. | Member EC | Sh. N.K. Malik. | 590; Sec-9; PANCHKULA-134109. nkm1960@gmail.com | 79734-44135 |
| 27. | Member EC | Sh. Mohinder Singh, | 140-306; Village- Durali, Sec-101; MOHALI | 94630-64450 |
| 28. | Member EC | Sh. Kailash Rai | R-104; Maya Garden Phase-II; VIP Road, Zirakpur-140603; MOHALI | 97792-44115 |
| 29. | Member EC | Sh. Ram Kumar | B-3/001, Maya Garden City; Zirakpur- 140603. MOHALI. ramkumarkamboj@gmail.com | 82958-28981 |
| 30. | Zonal Secy. East | Sh. B. Pabby | | |
| 31. | Zonal Secy South | Sh. Ganesh | | |



Ayu Health Hospitals
India's Most Trusted Network of High Quality Hospitals

AYU HEALTH LOYALTY CARD

Perfect Gift For Your Loved Ones
With Healthy Benefits



4 Free Consultations



**5% discount on
In-Patient Procedures**



**20% off on all
Diagnostic Tests**



10% off on Medicine

Get your card now at **₹ 500**

**Call us at
872 8028 500, 981 5503 369**

Chandigarh Sector 33, Sector 8, Sector 34, Sector 22 |
Zirakpur | Mohali Sector 69

PRS: October-December 2021

BOOK POST

If undelivered, please return to:
Railway Senior Citizens Welfare Society,
32, Phase 6, Mohali (Chandigarh)-160055.
09316131598, 08360452584)