



PENSIONERS' RAIL SAMPARK

QUARTERLY BULLETIN OF

RAILWAY SENIOR CITIZENS WELFARE SOCIETY (RSCWS)

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

H.O. : B-406, Rail Vihar, MDC, Sector 4, Panchkula

Website : www.rscws.com

AFFILIATED TO BHARAT PENSIONERS' SAMAJ (BPS)

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

Former Member, SCOVA (Standing Committee for VOLUNTARY Agencies)

DEDICATED TO
THE CAUSE OF
PENSIONERS
SINCE 1991

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JULY-DECEMBER 2024

FOR FREE CIRCULATION TO RSCWS MEMBERS

FROM THE DESK OF
SECRETARY GENERAL
Er. SAT PAL SINGH









I would like to thank all the EC members for their cooperation, Guidance and support extended to all functional areas of RSCWS. EC is working to extend the help to needy Rly pensioners & their families. Our focus on the policy matters is the priority for improvements for effective and easy access of post retirement benefits. Apart from routine activities, we have conducted Health seminars for RSCWS members on Organ Donation, Gastrointestinal and Geriatric orthopedic problems, health checkup and free consultation of specialists. RSCWS conducted two events for members as educative programs on financial health at old age. It is realized that without permanent office RSCWS can't be as effective and efficient to serve the Senior Citizens settled in the vicinity of Chandigarh Tricity. We are giving our sincere efforts to get suitable office space at Railway premises. In the FY 2024-25, RSCWS have conducted Two GBM & Four ECM. We have also organized three family get-togethers on demand of RSCWS members. These activities are additional to core functions of RSCWS.

“Wish you all a Happy New Year 2025”


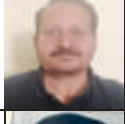






News print of celebration SWACHATA PAKHWARA at Govt. Model Primary School Ph.10 Mohali & Sr. Citizen Day Get together at Hotel Park Grand CHANDIGARH on 1st October'2024 by RSCWS team with family. Mrs & Mr. Sh K.P.Singh President RSCWS at the event with sponsors.

WELCOME TO NEW MEMBER JOINED RSCWS between APRIL TO DECEMBER-2024

D.O.J	NAME SARV SHRI/ SMT & RES. ADDRESS	DOB	PREVIOUS DES./STN	Mob. NO.	PHOTO
3-7-2024	<u>KRISHNA DEVI. [L.M.]</u> 101, HBK CROWN, SEC-115, NEAR JTPL CITY. KHARAR. MOHALI- 140 301 REGN NO. K-25	04-05-1964	EX-SUPDT. TYPIST/ DMW/PTA	97792-43105	
4-7-2024	<u>SHAM LAL GUPTA.</u> 42, DYAL BAGH. MAHESH NAGAR. BEHIND BRAHM KUMARI ASHRAM. AMBALA CANTT. 133 001 REGN NO. OS/96	27-05-1950	EX-ADEE/ UMB	85728-97314	
30-7-2024	<u>URMILA DEVI MITTAL. [LM]</u> 402, BLOCK A-1. SAVITRI HIGHT-2, VIP ROAD. ZIRAKPUR- 140 603 REGN NO. U-01	22-06-1962	EX-CA/C/ DRM/UMB	98780-15903	
26-8-2024	<u>VINOD KUMARI [LM].</u> W/O Late KRISHAN SINGH AKELA. FLAT NO.202; A-5, 2 ND FLOOR. RAIL VIHAR, VIP ROAD. ZIRAKPUR- 140 603 REGN NO. V-13	05-12-1974	EX-SSE/W UMB	79882-11557	
11-9-2024	<u>KHEM CHAND.</u> 470, SEC-64, PHASE-10. MOHALI- 160 062 REGN NO. K-26	13-09-1935	EX-CHARGEMEN/ KLK-W/SHOP	94160-63565	
02-10-2024	<u>GIRDHARI RAM MANDAR.</u> 11-A, NEW COLONY. BEHIND SAINT PAUL SCHOOL ALWAR GATE. AJMER-3050 01 REGN NO. OS-97	20-08-1964	EX-AEE/ NWR/ AJMER	70141-82879	

THE FOLLOWING MEMBERS HAVE UPGRADED THEIR MEMBERSHIP APRIL to DEC. -2024

SR. NO.	NAME SARV SHRI/ SMT & ADDRESS	DOB	PREVIOUS DES./STN	RECEIPT NO.	DATED	WHATSAPP NO.	PHOTO
1.	JAGDISH MAGO. 3543, SEC-46/C, CHANDIGARH.	12/01/1945	EX-SE/Dsl/ UMB	3567	04/05/2024	94170-96876	
2.	LABH SINGH. 37/B; AMAN CITY. EXT-2, BLOCK-B KRARAR-140 301	21/05/1962	EX-STENO-1/ Elec/Loco/LDH	3560	04/05/2024	93566-99888	
3	MEWA SINGH. VIL- PANDWALA. PO-MUBARIKPUR. TEH-DERA BASSI. MOHALI-140 201	01/08/1954	EX-MCM/Dsl/ KLK	3579	04/05/2024	98767-98677	
4	M.S. SANDHU. 4903; SEC-125,SUNNY ENCLAVE. GREATER MOHALI. PIN 140 301	18/12/1949	EX-Dy. CME/ RCF/ KXH	3497	08/05/2024	62845-22437	
5	S.P. BAWEJA. 302, MONARCH APPT VIP ROAD, ZIRAKPUR MOHALI-140 603	15/11/1953	EX-ASTE/ DMW/PTA	3508	06/07/2024	94160-03719	
6	S.C. SONKHLA. 701, BLOCK-B/2. RAIL VIHAR, VIP ROAD. ZIRAKPUR MOHALI-140 603	18/06/1958	EX-Sr.DME DEMU CAR JUC	3513	26/08/2024	94640-62402	

OBITUARY

Fraternity of Railway Senior Citizens Welfare Society is deeply saddened on sudden demise of our esteemed member Sh. Bal Kishan Gupta Retd as DD/RDSO/LKO. He has left us on 08.08.2024 at his residence A-307, Rail Vihar, MDC Sect 4, Panchkula. He was a leader, writer, poet, Magician and astrologer and has been always available to help people reaching to him for help. He was the institution to learn from his life. We as his colleagues from Indian Railways and knowing him since long are in deep sorrow.



We pray the almighty God to place his noble soul at the best place and give enough strength to his family behind to bear the irrevocable loss of life. We the RSCWS family extend our heartfelt condolences to his family behind and we stand for them in this difficult time. May his soul rest in peace & Almighty God give his family enough strength to bear this irreparable loss.

OM SHANTI

Fraternity of Railway Senior Citizens Welfare Society is deeply saddened on sudden demise of our esteemed member Sardar Man Singh Reen on 25.11.2024. He retired as SS DMW Patiala on 30.09.1991 and post retirement he settled and residing with his family at H-4 Casa Homes, Sector-115 Kharar. We as his colleagues from Indian Railways and knowing him since long are in deep sorrow. We the RSCWS family extend our heartfelt condolences to his family behind and we stand for them in this difficult time. We pray the almighty Waheguru to place his noble soul at the best place and give enough strength to his family behind to bear the irrevocable loss of life.



NOTICE

Subscription of the members of RSCWS (except life members) was due from April'2024 for the year 2024-25 They are requested to pay the same at the earliest and get your ID renewed. Please bring your Membership Cards for renewal stamp from authorised office bearer after paying the Subscription. To avoid every year payment and renewal stamp on membership ID, members may convert their yearly membership to Life membership.

Secretary General/RSCWS

List of office bearers nominated for renewal of membership and issue of RSCWS ID Cards.

1. Subscription for Membership of the RSCWS residing in Chandigarh, Mohali, Panchkula, Zirakpur or their out- skirts shall be Rs. 400/- per annum OR Rs. 3500/- as Life Membership.(Subject to revision)
2. Subscription for the Members of the Society residing outside Chandigarh, Mohali, Panchkula, Zirakpur or out-skirts shall be Rs. 150/- per annum OR Life Membership shall be Rs.1500/-.(Subject to revision)
3. Membership fee to be paid through Railway Senior Citizens Welfare Society Bank Account No. 08561000100242; IFSC-PSIB0000856 of Punjab & Sind Bank, Branch Sector-7/C, Chandigarh.
4. Members paid their membership subscription or social welfare fund (SWF) ON LINE are requested to send the screen shot of receipt / message from Bank with their name, mobile no. date of payment and the purpose of amount paid thereof to any one of the RSCWS members listed below for information to update the records and arranging issue payment receipt.
5. Membership form “**RSCWS / Membership Form / 2024-1 (R)**” is available on our www.rscws.com new members may download the form and fill the requisite details and submit the form with membership subscriptions photocopy of PPO/ Medical card and one extra stamp size photos each of self & spouse for issuing ID Cards to any one of EC member listed below residing near their vicinity or can be submitted at registration counter operated at every AGM / GBMs of RSCWS.

SN	Name Of Member	Area not limited to	Address	Mob. No.
1	Sh. Sat Pal Singh.	Rail Vihar , Panchkula & nearby Area	B-406, Rail Vihar, MDC, Sec -4. Panchkula -134114.	98884 - 48063
2	Sh. C.P. Singh.	Zirakpur & nearby Area	Flat No. 351, Savitri Towers -I, VIP Road. ZIRAKPUR.	98880 - 54477
3	Sh. Jaspal Singh.	Chandigarh & nearby Area	Flat No. 1020/1, Sector -45/B, CHANDIGARH.	98760 - 92040
4	Sh. G.P. Singh.	Mohali & nearby Area	E-203, Rishi Apartment. Sector -70. MOHALI.	97795 - 82475
5	Sh. Anup Kumar	Baltana & Chandigarh	House No. 73, Vikas Nagar, BALTANA - 140604	98724 - 56933

**LIST OF EMPANELLED PVT HOSPITALS BY RAILWAYS IN THE TRICITY as On 20.11.24 FOR:-
CASHLESS TREATMENT OF RAILWAY MEDICAL BENEFICIARIES (EMPLOYEES & RELHS OPTees)
WITH UMID CARD ON REFERRAL BY CMS NR UMB OR IN EMERGENCY ADMISSION APPROVAL OF
CMS TO BE PROCESS BY THE RESPECTIVE HOSPITAL WITHIN 24 HOURS**

Sl. No.	Hospital Name & Address	VALADITY OF CONTRACT	SPECIALITY	Contact Person, Phone No.
1.	Homi Bhabha Cancer Hospital New Chandigarh	25-10-2025	Cancer Hospital & Research Centre (A unit of TMC)	Sh. Keshav Sharma Mob 9780404158
2.	Indus Hospital, Sector 55, Phase-1, Mohali	07-07-2025	Super Speciality Hospital	0172-5222000
3.	Amar Hospital Sector-70, Mohali	12-03-2025	Super Speciality Heart Centre	Sh. Ramesh Sharma Mob. 88472-85932
4.	IVY Hospital Sector-71, Mohali	15-12-2024	Super Speciality Health Care	Sh. Summit Malhotra Mob 98158-40167
5.	Grecian Hospital Sector-69, Mohali	26-08-2025	Super Speciality Health Care	Sh. Pradeep Joshi Mob 9891997768
6.	Max Hospital ,Phase-6 Sector-56, Mohali	18-02-2025 (MOU not signed)	Super Speciality Health Care	Mob 8800171105
7.	Mukat Hospital, Sector 34-A Chandigarh	15-10-2025	Super Speciality Heart Care	Sh. Baljinder Singh Sandhu Mob 9872048149
8.	Eden Hospital Plot No.115, Indl. Area Phase-1 ,Chandigarh	06-08-2025	Multi-Speciality Hospital	Sh. Mohinder Kalsee Mob 8872761777
9.	Indus International Hospital UMB-CDG Highway, Derabassi	07-08-2025	Super Speciality Health Care	Dr. Haran Mob 8699160801
10.	Drishti Hospital Panchkula Plot No. 209, Sector 10, Panchkula (Haryana)	13-12-2025	Ophthalmology (Eye)	Sh. Abhimanyu Kainthla Mob 8284948888
11.	Paras Hospital Sector 22, Panchkula (Haryana)	MOU Signed Empanelment Under Process	Health Care Pvt. Ltd	Sh. Mob 8035358706
12.	Spiral LAB , Sector 44, Chandigarh	20-12-2024	CT & MRI	Mr. Manu Bansal 0172-4064555 Mob 98142-52733
13.	Atulaya Health Care SCO 112-113, Sector 8-C, Chandigarh	01-02-2025	Lab Diagnostic & Imaging Centre	0172-4558888 & 97795-99499
14.	WECARE Path Lab (Chd & KLK), SCO-12, Sec-10 D, Chandigarh	12-07-2026	Lab Diagnostic & Imaging Centre	

LIST of HOSPITALS EMPANELLED WITH RSCWS IN THE TRI-CITY FOR TREATMENT AT CGHS RATES ON CASH PAYMENT IN OPD, IPD & DIAGNOSTICS, ON PRODUCTION OF VALID MEMBERSHIP CARD OF RAILWAY SENIOR CITIZENS WELFARE SOCIETY (RSCWS) and any one out of UMID Card / RELHS ID-Card / copy of PPO on every visit to the Hospital.

Sl. No.	Hospital Name & Address	Validity of MOU	Empanelled for Services	Contact Person, Phone No.
1	FORTIS MULTI-SPECIALITY HOSPITAL, Sector-62, Phase-VIII, Mohali	Open ended	All available Specialities	Sh. Krishan Kumar-6280173155 Sh. Rahul Rai-9569146660
2	IVY MULTI-SPECIALITY HOSPITAL, SECTOR-71, MOHALI	Under Process	All available Specialities	Sh. Summit Malhotra M:86999-99914
3	OJAS Multispecialty Hospital, Sector 26, Panchkula.	Open ended	All available Specialities	Sh. Parveen Kumar M:-9779992668
4	SHALBY HOSPITAL, Sector 63, SAS Nagar Mohali	21.10.2025	All available Specialities	Sh. Shashwat Sood M:-9712974533
5	OSCAR HOSPITAL, Sector 25, Panchkula	Open ended	All available Specialities	Mrs. Inderjit Kaur M: 9888853047
6	Paras Multispecialty Hospital, Sector 25, Panchkula-134116	31.05.2026	All available Specialities	Sh. Navdeep Singh M:-8968744922

Memorandums Submitted by RSCWS to Various Departments & Ministries

1 Memorandum No. 2024-28/RSCWS/CHD/RB-RELHS Dated 13-12-2024 to Chairman & CEO Railway Board and DG, (RHS), Railway Board

Sub:- i) Permanent Extension of Cashless OPD treatment in Private Empanelled Hospitals for RELHS Beneficiaries as available for CGHS beneficiaries. ii) Extension of the scheme should be done for pensioners aged 70+.

Brief:- Provision of Cashless OPD consultation & related investigations as a Pilot Project for from 1.11.2023 to 31.10.2024 for RELHS beneficiaries aged 75 years & above from specialists of Private Empanelled Hospitals by Railways has been expired without effective run for 12 months. RSCWS submit an Appeal to competent authorities to review trial results and extend scheme for trial of two years instead of extension for one year.

2 Memorandum No. 2024-27/RSCWS/CHD/RELHS DRM UMB Dated 23-12-2024 Addressed to DRM UMB

Sub:- Access of Medical facilities at Chandigarh Tricity area for RELHS beneficiaries.

Ref:- No. RSCWS/HO/CHD/SPSB/Memo DRM-UMB/2023-18 dated 18-12-2023

Brief:- We are thankful to DRM Northern Railway for the Lock-up dispensary at Mohali Railway Station platform 1 on 3rd October, 2023. The facility is available on every Tuesday and Friday (except Holidays). This dispensary would have been much relief to the number of Railway Beneficiaries settled in and around Mohali if a doctor is also available along with the pharmacist at this Lock-up dispensary, vide above referred letter dated 18.12.2023 We have requested for provision of doctor at Lockup dispensary on the days it is open. Otherwise RELHS beneficiaries are forced to attend Chandigarh Dispensary to see the Doctor and take medicines from Chandigarh itself. RELHS has requested Railway Authorities for improving medical facilities and suggested for:-

1. Expansion of RELHS Hospital network in Tricity and front-line help desk in Government & Pvt. Hospitals
2. Increased Working days of Lockup dispensary at Mohali.
3. Improved doctor to patient ratio as per laid down norms for seamless health delivery system.
4. Upgradation of Lockup Dispensary at Mohali to Railway Health Unit.
5. Improved Infrastructure at RHU-CDG to address the needs of Indoor Patient, especially emergency Treatment and Ambulance

3 Memorandum No. No. 2024-26/RSCWS/CHD/PCMD Dated 13-12-2024 addressed to PCMD, Central Hospital, and New Delhi.

Sub:- Regarding Extension of Pan India Cashless Treatment facilities to Railway Beneficiaries at AIIMS & PGIs (at par with other Central Government employees & Pensioners/ CGHS Beneficiaries).

Brief:- MOH&FW have signed MAO with AIIMS and PGIs vide reference at 4 and 5 above. PGI Chandigarh has appointed a Nodal officer to ensure cashless treatment to CGHS beneficiaries. Railway is also the Central Govt body and you are requested to explore possibilities to have tie-ups and make sustainable system for cashless treatment to Railway Pensioners and in-service Railway employees at AIIMS and PGIs in line with the facilities exists for Central Govt. Employees under CGHS scheme.

4 Memorandum No. 2024-23/RSCWS/CHD/Health care Dtd. 20-10-2024 addressed to CPO, N. Rly. & Sr. DPO/UMB

Sub:- Healthcare Services Standing Committee formed by Railway Board to collect the actual problems faced by the RELHS beneficiaries at Zonal level and Divisional level.

Ref:- Order No. 2024/ I& Trans. Cell /GAC/Healthcare/P dated 04.10.2024

Brief:- Letter from RSCWS has been sent to COP Railway, Sr. DPO/NR/UMB and copy to Railway Board for nomination of representatives from Pensioner's association for Healthcare Services Committee at Zonal level at Baroda House under Chairman ship of CPO and Divisional level Committee under Sr. DPO/NR/UMB. Confirmation is awaited from respective office to attend the meetings convened at both the places.

5 Memorandum No. 2024-18/RSCWS/CHD/ Memo DoP & PW Dated 23-07-2024 addressed to Secretary Department of Pension & Pensioner's Welfare

Sub: Life time Arrears (LTA) Payment of Pension (Nomination) Rules, 1983. (Suggestion for improvement.)

Brief: RSCWS suggested authorities not to close the Pension account after final settlements of pension to the nominee. It needs modification in banking rules. Accordingly guide lines to release pensioners arrears accrued after the demise of the pensioner to the nominees in the original bank account will be modified and separate record of LTA nomination will not be required.

LATEST GOVERNMENT ORDERS CONCERNING PENSIONERS

1. Government of India, Ministry of Finance, Department of expenditure, CPAO, Bhikaji Cama Palace, New Delhi OM No. CPAO/IT&Tech/Bank Performance/37 Vol(iv)/2024-25/6476/53 Dtd 24-07-2024

Sub:- To Safeguard the Interest of Pensioner from Fraudsters.

1. It was earlier requested to Heads of the Central Pension Processing Centres (CPPCs) via e-mail dated 21-06-2024 to alert all the pensioners to be cautious from fraudsters and their forgery activities. In this regard, it is informed that fraudsters are impersonating officials from the Central Pension Accounting Office (CPAO) and contacting pensioners. These scammers are sending forms via WhatsApp, claiming that failure to fill them out will result in stoppage of pension payments for next month. And believing it as a genuine call, our innocent pensioners/family pensioners fall into the trap of fraudsters.
2. Hence, it is again solicited to all the CPPCs to inform all the pensioners to be cautious and not fall victim to these scams and to guide them not to share their personal information, including PPO number, Date of Birth and Bank Account Details with anyone. Moreover, CPAO, Banks and other Government agencies will never request such information from pensioners.
3. It is, therefore, requested to take necessary action at your end for saving valuable pensioners from such fraudsters and their forgery activities.

2. Government of India, Ministry of Finance, Department of expenditure, CPAO, Bhikaji Cama Palace, New Delhi

Ref: OM No. CPAO/Banking Coord/Pension Disbursement/2024-24/145-208 Dated 20-09-2024

Sub: Disbursement of Pension/Family Pension

Attention is invited to the provisions contained in Para No. 11.1.(vi) of 'Scheme for Payment of Pension to Central Government Pensioners by Authorised Banks' (Fifth Edition, July 2021) according to which CPPCs of authorised banks are to credit the monthly pension/family pension in the account of pensioner/family pensioner by the last working day of the

month to which they relate except for the month of March for which it should be credited on the first working day of the succeeding month i.e. April.

3. Government of India, Ministry of Personnel, Public Grievance & Pension, Department of Pension & Pensioner's Welfare O.M. No. 11/15/2022-P7PW(H)-8363 (1) Dated 24-10-2024

Sub: - Change of name of spouse- Advice of Department of Pension & Pensioner's Welfare

4. Government of India, Ministry of Railways, Railway Board Letter No. 2024/E(W)/01/08/6 Dated 25-10-2024

Sub: - Validity of Privilege Passes/Post Retirement Complimentary Passes/Widow Passes and PTOs W.E.F. 01-11-2024

Ref: - (i) Board's Letter No. 2007/TG-I/20/P/ARP/e-file dated 16-10-2024

(ii) Board's Letter No. E(W)2007/PS5-1/9 Dated 26-03-2012

Advance Reservation Period (ARP) has been reduced from 120 days to 60 days, vide Board's letter cited under reference (i) above. Consequently, queries are being received from Railways as well as employees regarding validity period of Privilege Passes/Post Retirement Complimentary Passes (PRCP)/Widow Passes.

In this context, attention is invited to instructions contained in Para-2 of Board's letter cited under Ref. (ii) above, issued with the concurrence of Finance Ministry of Railways, wherein it was stipulated that the validity period of PP/PRCP/WP and PTOs shall 1 month more than the ARP but will be not less than 4 months, if ARP is reduced in future.

5. GOVERNMENT OF INDIA (BHARAT SARKAR) MINISTRY OF RAILWAYS (RAIL MANTRALAYA) (RAILWAY BOARD) Letter No. No.2021/PG/6/1/DOARPG/Policy on CPGRAMS Dated 19-09-2024 Addressed to AGMs/ZRs All Indian Railways GMs/PUs CMDs/PSUs DG/RDSO

Sub: Comprehensive guidelines for handling the Public Grievances.

Ref: Railway Board's letter of even number dated 01-09.2022.

Kind attention is invited to Railway Board's letter dated 01.09.2024 referred above conveying detailed guidelines / timelines as formulated by the Department of Administrative Reforms & Public Grievances (DARPG) i.e. nodal Department, regarding handling of public grievances and strengthening of redressal mechanism on the Railways through CPGRAMS.

A further review of the aforesaid guidelines has since been undertaken by the DARPG to make CPGRAMS more sensitive. Pursuant thereto DARPG has issued revised guidelines on handling public grievances through CPGRAMS.

In this regard, a few the salient measures, for strengthening CPCRAMS, are as under:

- i. Integrated user-friendly grievance filing platform: DARPG has communicated that an integrated user-friendly grievance filing platform will help citizens to provide single window experience and wider accessibility to various PC platforms of Central Ministries/Departments as well as States/UTs and will also help deduplication and save time and efforts of officials from resolving same grievances on multiple portals.
 - ii. Time Limit: Timeline for resolving the grievances has further been reduced to 21 days from existing timeline of 30 days. The grievances of urgent/priority nature identified by the system or where early action is critical. shall be attended to promptly and resolved maximum within 3 days.
 - iii. Redressal/Closure of Grievances: DARPG has redesigned its existing Action Taken Reports (ATR) on CPGRAMS to ensure faster closure of frivolous cases. In such cases identified by the Grievance Redressal Officer (GRO) as frivolous, CROs would not require to submit detailed ATR and feedback will also be disabled on such grievances.
 - iv. **Benchmarking Performances: Grievance Redressal Assessment Index (GRAI):** A comprehensive GRAI has been introduced by DARPG to assist the Ministries/Departments to review, analyse and streamline their internal grievance redressal mechanism with SWOT analysis. GRAI is based on 4 dimensions of Efficiency, Feedback, Domain and organizational Commitment. It ranks the Ministries/Departments on their relative performance for effective handling of grievances.
 - v. **Review of PG cases/PG Appeals in Senior Officers Meetings (SOMs):** To ensure quality disposal, the secretary of the Ministry (Apex level in Railway set up) may review disposal process in senior officers' meetings.
- 6. LTA nomination letter reference with complete process as issued by Department of Pension & Pensioners' Welfare Government of India Ministry of Personnel, P.G. & Pensions**
Ref: No. 1/2(40)/2022-P&PW(E) dated 31 March 2022
- Sub:** Nomination by pensioners under the Payment of Arrears of Pension (Nomination) Rules, 1983 for payment of life-time arrears

1. In accordance with the Payment of Arrears of Pension (Nomination) Rules, 1983 notified on 10.09.1983 (Annexure-1), pensioners who retired before the notification of the Rules were required to submit nomination to the respective Pension Disbursing Authority. Every employee who retired or will retire after the notification of the Rules, was/is required to submit the nomination, in triplicate, in Form "A" to the Head of Office or the Department from where he retired/ is retiring. The Head of Office is required to return a duly attested duplicate copy of the nomination in Form "A" to the pensioner. The triplicate copy of the nomination is to be passed on to the Pension Disbursing Authority along with the Pension Payment Order, through the PAO/CPAO.
2. The pensioner can, subsequently, modify the nomination (if nominee pre-deceases the pensioner, or otherwise) by submitting Form "A" in triplicate to the Pension Disbursing Authority. The Pension Disbursing Authority is required to return to the pensioner the duly attested duplicate copy of the nomination within thirty days of the receipt of nomination. The triplicate copy is to 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 with the PDA. If any arrears of pension accrue after the death of a pensioner, such arrears of pension are paid to the person in whose favour a nomination under the Payment of Arrears of Pension (Nomination) Rules, 1983 exists.
3. Representations have been received in this Department from some pensioners/pensioners' associations that, quite often, when pensioners submit their nominations to the Pension Disbursing Authority (PDA), there is reluctance on the part of the bank staff to accept these nominations as they are not quite conversant with the above rules. Further, in case a nomination is accepted by the bank, the pensioner is not aware of its safe custody and its retrieval when needed because he is not sure whether the nomination has been fed into the system of the Bank.
4. The matter has been examined in this Department. The procedure for submission and acknowledgement of nominations for life-time arrears of pension is well defined in the Payment of Arrears of Pension (Nomination) Rules, 1983. All retiring Government employees are mandatorily required to submit the nomination for arrears of pension in Form A while filling up the pension papers. This nomination is then forwarded to the Pension Disbursing Authority along with the PPO.
5. In most cases, the problem of non-availability of nomination may be due to improper handling of the nominations by the Banks, as the Banks may not be keeping a proper record of the nominations. The problem may also arise if the nomination submitted at the time of retirement becomes invalid on account of the nominee predeceasing the pensioner or for some other reason and the pensioner fails to submit a fresh nomination to the Bank in Form A or the staff in the Bank Branches does not accept the nomination due to ignorance.
6. In view of the above, all Ministries/Departments, Accounts Offices/CPAO and Pension Disbursing Authorities/Banks are enjoined upon to strictly follow the procedure for handling of the nominations of the pensioners submitted under the Payment of Arrears of Pension (Nomination) Rules, 1983. In short, the following actions are required to be taken by Ministries/Departments, Accounts Offices/CPAO and Pension Disbursing Authorities/Banks in this regard:

Actions by Ministries/Departments and attached/subordinate offices thereunder

- i. Obtain nomination in Form A from the retiring employees, in triplicate. The Head of Office or Department must return the duly attested duplicate copy of the nomination to the retiring employee, as acknowledgement, within 30 days of the receipt of nomination from the retiring employee.
- ii. Affix the acceptance of nomination in the triplicate copy of the nomination form and forward it to the Accounts Officer, along with the pension papers/pension case, for onward transmission to the CPAO/Pension Disbursing Authority along with the Pension Payment Order.

Action by the Accounts Officers

Forward the triplicate copy of the nomination form, duly accepted by the Head of Office, along with the Pension Payment Order, to the Central Pension Accounting Office for onward transmission to the Pension Disbursing Authority along with the Pension Payment Order/Special Seal Authority.

Action by the Central Pension Accounting Office

Forward the triplicate copy of the nomination form, duly accepted by the Head of Office, along with the Pension Payment Order to the Pension Disbursing Authority/Bank along with the Pension Payment Order/Special Seal Authority.

Actions by the Pension Disbursing Authority/Bank

- i. Retain the triplicate copy of the nomination of the pensioner, as received from Accounts Officer/CPAO, for record.
- ii. Keep a proper record in their system in respect of the nominations received from the Accounts offices/CPAO.
- iii. Review the availability of nomination under the Payment of Arrears of Pension (Nomination) Rules, 1983 in respect of all pensioners. In case, nomination in respect of any pensioner is not available in the record of the PDA/Bank, the concerned pensioner may be advised by the PDA/Bank to submit the same in Form A forthwith
- iv. Accept any modification of existing nomination/fresh nomination from the pensioner in Form A (in triplicate) of the Payment of Arrears of Pension (Nomination) Rules, 1983 and return to the pensioner the duly attested duplicate copy of the nomination within thirty days of the receipt of nomination.
- v. Send the triplicate copy of the nomination to the CPAO/Accounts Officer of the Department from where the pensioner had retired and retain the original copy of the nomination for record.
- vi. Instruct the staff dealing with pensioners to accept any fresh nomination or modification in the existing nomination submitted by the pensioners in Form A.
- vii. Keep a proper record in their system in respect of the fresh nominations/modifications received from the pensioners.
- viii. Indicate the status of availability of nomination under the Payment of Arrears of Pension (Nomination) Rules, 1983 in Pension Seva Portals or any other similar portal maintained by them.
- ix. Indicate the status of availability of nomination under the Payment of Arrears of Pension (Nomination) Rules, 1983 in the monthly pension slips issued by them to the pensioners.

NOTE:- For details of all above referred circulars and memorandums, please login our website : www.rscws.com

LIST OF DONORS TO SOCIAL WELFARE FUND after 20.05.2024 to 20.12.2024

Thanks to the members of RSCWS for donating amount for SWF as shown against their names.

SN	NAME & ADDRESS OF DONOR. [SRV SHRI/ SMT.]	AMOUNT	RECEIPT NO.	DATED
1	N.P. MOHAN, JAIPUR	1500	3510	29-07-2024
2	D.S. NIGAH. 347, SECTOR-71. MOHALI	500	3589	03-08-2024
3	GURMUKH SINGH. MANI MAJRA, CHANDIGARH	500	3591	03-08-2024
4	CHARAN SINGH. DERA BASSI, MOHALI	100	3594	03-08-2024
5	BALBIR SINGH, 44/C, CHANDIGARH	500	3595	03-08-2024
6	J.S. JASSAL. PATIALA	1011	3596	03-08-2024
7	RAKESH KUMAR VERMA, SEC-47, CHANDIGARH	1000	3597	03-08-2024
8	JOGINDER KAUR, SEC-70, MOHALI	500	3598	03-08-2024
9	RAKESHKUMAR SHARMA	400	3515	11-09-2024

"RSCWS do not have permanent office space causing constrains to work efficiently. We have pursued matter with DRM/UMB to find & allot suitable office accommodation preferably at Mohali Railway Station. Office bearers have appraised matter with DRM/UMB, ADRM/UMB, Sr. DEN-UMB & Sr. ADEN-CDG and Secretary General had meeting with Sr. ADEN-CDG to peruse the matter as directed by the Sr. DEN/NRIy UMB. Chairman/ RSCWS Sh. T. S. Kalra have assured to speak to DRM/UMB to appraise at his level.

Poems / Kavita / Geet / Lekh Section

36 MANTRAS for a happy and healthy life for all the couples but, Sr. Citizens must to follow.

1. Avoid travelling alone.
2. Travel with your spouse.
3. Avoid going out during peak hours.
4. Avoid excessive exercise or walking.
5. Avoid excessive reading, mobile or watching TV.
6. Avoid self-medication / overmedication.
7. Visit doctors on time and take medications regularly.
8. Avoid property dealings after retirement.
9. Always carry your ID and important phone numbers.
10. Forget the past and don't worry too much about the future.
11. Eat what suits you, and chew slowly.
12. Be cautious in the bathroom and toilet.
13. Avoid smoking and drinking, they're harmful.
14. Don't boast about your achievements.
15. Travel extensively for a few years after retirement, then avoid crowded places.
16. Don't discuss your property and assets with others.
17. Exercise according to your capacity and health.
18. Avoid headstands and kapal bhati if you have high BP or heart issues.
19. Stay positive and avoid excessive emotions.
20. Don't sleep immediately after eating.
21. Don't lend money to others.
22. Avoid giving unsolicited advice to the next generation.
23. Respect others' time.
24. Don't try to earn more if you don't need to.
25. Avoid daytime naps to sleep well at night.
26. Have your own space and respect others' privacy.
27. Make a will and consult your spouse.
28. Avoid giving your retirement savings to the next generation.
29. Join a senior citizens' group, but avoid conflicts.
30. Don't disturb others if you can't sleep.
31. Don't pluck flowers from trees.
32. Avoid discussing politics, or accept differing opinions.
33. Don't constantly complain about your health.
34. Never ever quarrel with your spouse, they're your primary support.
35. Attend spiritual events, but don't become a blind follower.
36. Live a stress-free life with a smile.

Contributed By Sh. Harchandan Singh

एक भाई का बलिदान

पिता जो स्टेट बैंक ऑफ पटियाला में कार्यरत थे, वर्ष 1959 में चल बसे और पीछे एक विधवा एवं पांच बच्चों को अनाथ छोड़ गए। सबसे बड़ी बहन जल्दी शादी कर अपने घर चली गई। दूसरे नंबर पर बेटा दसवीं पास कर औद्योगिक नगर लुधियाना में आजीविका कमाने निकल गया क्योंकि कालेज की पढ़ाई करवाने का इस परिवार का सामर्थ्य नहीं था। तीसरे नंबर की बहन नर्सिंग का कोर्स कर रेलवे में अस्थाई तौर पर नर्स नियुक्त हो गई। चौथा भाई जिसके बारे में यह कहानी मुख्यतः लिखी गई है, दसवीं पास कर बड़े भाई के पास लुधियाना चला गया। वह दिन में नौकरी और सायंकाल में आगामी शिक्षा हेतु एक इवनिंग कालेज में पढ़ने लगा और समय निकाल कर इंग्लिश टाइपिंग सीखना आरंभ कर दिया। टाइपिंग सीख कर एक बड़ी कंपनी में टाइपिस्ट की नौकरी प्राप्त कर ली और वहां उसे ई.एस.आई. का कार्ड भी मिल गया। तब वह १६ वर्ष का था और बी. ए. पार्ट १ में पढ़ रहा था। उन दिनों पंजाब सरकार में नौकरी हेतु न्यूनतम आयु १७ वर्ष थी, अब उसने सरकारी नौकरी पाने के लिए प्रयास करना आरंभ कर दिया। फलतः साढ़े १७ वर्ष की आयु में उसे क्लर्क की सरकारी सेवा प्राप्त हो गई और जिला संग्रह में तैनात किया गया। उसने नौकरी के साथ साथ पत्राचार माध्यम से अपनी आगे की पढ़ाई जारी रखी। उसकी नौकरी लगभग दो वर्ष की ही हुई थी कि बड़े भाई को उनके पापा के स्टेट बैंक ऑफ पटियाला से अनुकंपा नियुक्ति (Compassionate Appointment) हेतु साक्षात्कार के लिए बुलावा आ गया। परंतु शर्त यह रखी गई कि साक्षात्कार पर आने के समय बड़े भाई को एक शपथपत्र जमा करवाना होगा कि उसका कोई भाई बहन किसी भी बैंक अथवा अन्य सरकारी संस्थान में कार्यरत नहीं है। बड़ा भाई अभी तक प्राइवेट जाब में था और छोटे भाई को अपनी काबिलियत पर विश्वास था। फिर क्या था, छोटा भाई रातों रात ट्रक में सफर कर संग्रह से चंडीगढ़ पहुंचा क्योंकि अगले दिन ही बड़े भाई का पटियाला में साक्षात्कार था। सुबह सैक्टर ७ में स्थित मुख्यालय में जाकर अपनी सेवा से त्यागपत्र दिया। त्यागपत्र स्वीकार करवा कर पटियाला पहुंचा। बड़े भाई ने तदोपरान्त शपथपत्र बनवाया और बैंक में जमा करवाया। और प्रभु कृपा से बड़े भाई को उस बैंक में क्लर्क के पद पर नौकरी प्राप्त हो गई। अब इसे छोटे भाई का बलिदान कहो या उसका फ़र्ज़ कहो और या उसका आत्मविश्वास, यह हम पाठकों पर छोड़ते हैं। कालांतर में यह छोटा भाई केंद्र सरकार के एक विशाल स्वायत्त निकाय कर्मचारी राज्य बीमा निगम से महाराष्ट्र क्षेत्र के क्षेत्रीय निदेशक से रिटायर हुआ। यह एक परिवार के लिए एक भाई के बलिदान की सच्ची कहानी है। परमात्मा किसी के बलिदान को खाली नहीं जाने देता और उसका फल जरूर देता है।

Contributed By. Smt Adarsh Bhandari

GLIMPSES OF CELEBRATIONS / ACTIVITIES OF RSCWS on 01.01. 2024

Chairman/RSCWS Explaining
Merits of Swachhta Abhiyan



SG/RSCWS Emphasising & demonstrating tips
the Importance of Swachhta



ASG/RSCWS Addressing
Students on Cleanliness



Students collecting waste from
School ground



RSCWS Members attending
Swachhta Abhiyan



Sr. Citizen day celebrations at
Park Grand with organisers.



Super Sr.Citizen Sh.B.G.S.Trehan (91) and Sh. T.S.Tuli (93) were Honoured
at GBM at Shalby Hospital 03.08.2024



Lecture on Organ Transplant delivered
at medical seminar during GBM



GBM at Shalby Hospital-03.08.2024



RSCWS members attending ECM at Grecian Hospital-17.09.2024





ECM at Shalby Hospital-06.07.2024



ECM & Medical Seminar at Shalby Hospital in on 16.11.2024



Lecture by Dr. G.S.Natt in ECM on 16.11.2024

Group picture of participants at Sr Citizen day celebration & finance management program on 1st Oct'24 at Hotel Park Grand ChandigarhRSCWS members participated in Total Wellbeing program for senior citizens on 8th December 2024 at sect 41-D Chandigarh sponsored by Bajaj Capital on Wealth Management, Personal Nutrition Planning and IKIGAI Purposeful living.

GOOD NEWS: Refer to our memorandum Dtd. 13-12-2024 at Page No.5 (SI No 1) for extension of Pilot project since expired on 31.10.2024 at least for Two years and considering beneficiaries of 70 years and above instead of 75 years and above. We are pleased to inform members that extension of Pilot project has been granted vide Rly Board Letter No. 2023/H/28/1/RELHS/Empanelled (CGHS) dtd 02.01.2025 from 01.11.2024 to 31.10.2027 (for three years) and eligibility of beneficiaries has also reduced to 70 years and above aged to have effective evaluation of the scheme. RSCWS extending thanks to Authorities to take this decision in favour of senior citizen's demand to have consultation and treatment from specialists at empaneled private hospitals near to them.

PRS: July-December 2024

BOOK POST

If undelivered, please return to:
 Railway Senior Citizens Welfare Society,
 B-406, Rail Vihar, MDC Sector-4, Panchkula
 09316131598, 08360452584)