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THE CAUSE OF
PENSIONERS
SINCE 1991**

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)

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Vol 20, No. 2025-2, APRIL-JUNE 2025

For free distribution to RSCWS Members

Chenab Railway Bridge & New Vande Bharat Trains - Kashmir Finally Gets Indian Railways' Connectivity with the Rest Of India;

Prime Minister Narendra Modi inaugurated, on 06th June, 2025, a key section of the Udhampur–Srinagar–Baramulla Rail Link (USBRL) project in Jammu & Kashmir. With this inauguration, Kashmir has finally been connected to the rest of India by an all-weather Indian Railways electrified line.



USBRL PROJECT: STUNNING FACTS

Chenab bridge is the world's highest railway single arch bridge. The entire project is seen as an engineering marvel. It's a breath taking sight.

PM Modi also flagged off two Vande Bharat Express train services between Katra and Srinagar.

! This Indian Railways bridge is an engineering marvel; the Chenab river bridge forms a crucial link on the Udhampur - Srinagar - Baramulla Rail Link Project, finally connecting Kashmir to the rest of the country by train. Vande Bharat Express trains will run covering the Chenab bridge, connecting Katra to Srinagar to begin with. We take a look at some stunning facts of the Rly Chenab bridge:

Chenab Railway bridge is the world's highest railway single arch bridge. Built at a height of 359 metres above the riverbed, the bridge is in fact taller than the Eiffel Tower and Qutub Minar. it stretches 1.3 kilometres or 1,315 metres in length. The bridge has a steel arch design and serves as a crucial connection between Jammu and Kashmir on the Udhampur Srinagar Baramulla Railway. Trains on Chenab bridge can run at a maximum speed of 100 kilometres per hour.

The bridge has been engineered to withstand winds reaching 260 kilometres per hour and has a projected lifespan of 120 years.

It has 17 spans with its main arch extending 467 metres, said to be the longest of its kind. Indian Railways has said that connecting the 467-metre-long arch span was the most crucial task. The construction demanded absolute precision to ensure both ends of the arch aligned perfectly.

SALUTE TO OUR DEFENCE FORCES

On behalf of Indian Railways' senior citizens, we salute the valiant ARMY, AIR FORCE and the NAVY forces of India, , our intelligence agencies, and our scientists, who collectively displayed immense courage to achieve the objectives of Operation Sindoor. We pay warm tributes to their bravery, courage and valour..... **RSCWS-FAMILY**

CONDOLENCES: AI 171 Scheduled Flight from Ahmedabad to London



RSCWS's SOCIAL WELFARE ACTIVITY ON 13.05.2025:

ਰੇਲਵੇ ਸੀਨੀਅਰ ਸਿਟੀਜ਼ਨਜ਼ ਵੈਲਫੇਅਰ ਸੋਸਾਇਟੀ ਨੇ ਸਰਕਾਰੀ ਮਿਡਲ ਸਮਾਰਟ ਸਕੂਲ, ਸੈਕਟਰ 64 ਨੂੰ 6 ਛੱਤ ਵਾਲੇ ਪੱਖੇ ਦਾਨ ਕੀਤੇ
ਸਕੂਲ ਅਧਿਆਪਕਾ ਸ਼੍ਰੀਮਤੀ ਰੂਚੀ ਜੈਨ ਨੇ ਸੋਸਾਇਟੀ ਦਾ ਧੰਨਵਾਦ ਕੀਤਾ



ਸੋਸਾਇਟੀ ਦੇ ਮੈਂਬਰ ਸਕੂਲ ਨੂੰ 6 ਪੱਖੇ ਦਿੰਦੇ ਹੋਏ

SOCIAL WELFARE FUND:

RSCWS THANKS THE FOLLOWING MEMBERS FOR DONATING AMOUNTS TO SOCIAL WELFARE FUND, AS SHOWN AGAINST THEIR NAMES FROM APR-2025 TO JUNE-2025.

S.N.	NAME & ADDRESS OF DONOR. [SRV SHRI/ SMT.]	AMOUNT	RECEIPT NO.	DATED
1	Kanwal Jit Kaur W/O Late Sh. A.S. Walia, Sec-46	11000	3608	21-04-2025
2	Kamal Jit. New Chandigarh	100	3609	01-05-2025
3	Des Raj Sharma. Kharar	600	3610	01-05-2025
4	Nand Kishore Saini	100	3611	01-05-2025
5	Charan Singh, Dera Bassi.	300	3614	01-05-2025
6	Ajit Singh Olympian.Sec-71	100	3615	01-05-2025
7	A.K. Singh.Sec-71	100	3616	01-05-2025
8	Rita Sodhi, [LM], Ph-4; Mohali	1100	3617	01-05-2025
9	B.G.S. Trehan, [HM] Sec-70	500	3618	01-05-2025
10	Amrit Lal Bajaj, Kharar	100	3619	01-05-2025
11	Amarjit Singh, Dera Bassi	100	3620	01-05-2025
12	Ashok Bhandari. [LM]Sec-105	500	3621	01-05-2025
13	Roop Lal Chopra. [LM] Kharar	500	3622	01-05-2025
14	Brij Mohan, Mohali	500	3623	01-05-2025
15	Satish Sharma. [LM], PKL	500	3624	08-06-2025
16	Anoop Kumar Mohindroo. [LM]	500	3625	08-06-2025

NOTICE

Subscription of the members of RSCWS (except life members) is due from April'2025 for the year 2025-26. Members 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.

- 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)
- 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)
- 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.
- 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.
- 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 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. Prior information to the contact person will help members for quick and prefixed appointment with the specialists.

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	OJAS Multispecialty Hospital, Sector 26, Panchkula.	Open ended	All available Specialities	Sh. Parveen Kumar M:-9779992668
3	SHALBY HOSPITAL, Sector 63, SAS Nagar Mohali	21.10.2025	All available Specialities	Sh. Shashwat Sood M:-9712974533
4	OSCAR HOSPITAL, Sector 25, Panchkula	Open ended	All available Specialities	Mrs. Inderjit Kaur M:-9888853047
5	Paras Multispecialty Hospital, Sector 25, Panchkula – 134116	31.05.2026	All available Specialities	Sh. Prashant M:-8035358706

LIST OF EMPANELLED PVT HOSPITALS BY RAILWAYS IN THE TRICITY AS ON 10-03-2025

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	12-03-2027	Super Speciality Heart Centre	Sh. Ramesh Sharma Mob. 88472-85932
4.	Livasa (Formly IVY) Hospital Sector-71, Mohali	08-04-2026	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	18-02-2026	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.	Neelam Hospital, Rajpura,	14-05-2026	Super Speciality Health Care	Sh. Arun Chouhan- Mkt. Mgr. Mob 6283286306
11.	Drishti Hospital Panchkula Plot No. 209, Sector 10, Panchkula (Haryana)	14-12-2025	Ophthalmology (Eye)	Sh. Abhimanyu Kainthla Mob 8284948888
12.	Spiral CT & MRI LAB, Sector 44, Chandigarh	20-12-2025	CT & MRI	Mr. Manu Bansal 0172-4064555 Mob 98142-52733
13.	WECARE Path Lab (Chd & KLK), SCO-12, Sec-10 D, Chandigarh	12-07-2026	Lab Diagnostic & Imaging Centre	Land Line 0172-4171700
14.	Atulaya Health Care SCO 112-113, Sector 8-C, Chandigarh	15-01-2026	Lab Diagnostic & Imaging Centre	Sh. Navdeep Singh M:-8968744922 0172-4558888

Memorandums Submitted by RSCWS to Various Departments & Ministries

1 Memorandum No. RSCWS/CHD/Health/2025-5 Dated: 26-05-2025 Addressed to GM (Medical), N. Rly. Baroda House, New Delhi.

Sub: - Medical facilities for RELHS Optee settled in the Tricity of Chandigarh-Mohali-Panchkula and adjoining areas.

Regarding NO REFERRALS OR VISITS FOR CONSULTATIONS, INVESTIGATIONS, TREATMENT BE PRESCRIBED by DMO/CDG or CMS/UMB, TO N Rly DIVISIONAL HOSPITAL AMBALA and/or NRCH, NEW DELHI.

With advancing age, very often, seniors need to consult specialists & super specialists for their age-related problems, that's why private super-speciality hospitals in the city are empanelled by Railways.

The senior citizens are not in a position to travel long distances and would like to go to the nearest speciality hospital &/or one of their choices. Most of them are living alone by themselves, their children being posted at outstations or even abroad. The third part is attending to patients in emergency cases where in it should not be binding for the patient to go to even an empanelled hospital.

There has been lot of correspondence on these subject items over the last 5-6 years and addressing the above issues, directives had been issued by Railway Board to all GMs. *The emphasis has been to provide best possible*

medical care to pensioners near to their places of residences. Chandigarh has the best possible medical facilities

available, next only to New Delhi, both in the government as well as private sectors.

Two recent cases need to be brought out wherein pensioner patients were put to lot of harassment, even amounting to torture by DMO CHD, under orders from CMS/UMB

a) In one case a patient was referred by DMO/HU/CHD (under instructions from CMS/UMB) to Railway's New Delhi Hospital for Eyes (Cataract) treatment. That is simply atrocious. Even going to Rly's Chandigarh Health Unit is so much taxing for the patient, because the HU is located at a far-off forlorn place across the railway yard, not linked with any bus service route. And the patient is being asked to travel to New Delhi. This, beside the fact that an eye hospital, named Drishti Hospital of the tricity, is empanelled with N Rly Ambala. But Drishti is also located at far off Panchkula. For eye surgery- cataract etc, three –four trips are needed to the Eye Hospital.

b) In another case, a gynaecology patient, living far away in Kharar, reported to the empanelled hospital in an emergency. That was got duly approved on line from CMS Ambala, but after the emergency part was tackled, the patient was got discharged and asked to report to Ambala Hospital for further management. With RSCWS's consistent intervention, Ambala reporting was withdrawn but, still the patient as well as RSCWS had to struggle hard to get the patient re-referred to the empanelled hospital for the delayed surgery.

These two cases reveal as to how the pensioner old patients are being dealt with so negligently, even cruelly, so as to refer them to Delhi and Ambala. We have had protracted correspondence, since 2018, with CMS/UMB, PCMD/NDLS Baroda House, Director Genl. Health Services Rly Board, Director Genl CGHS, Min of Health & Family Welfare/ New Delhi. The outcome of these Meetings & correspondence was that:

- a) No RELHS beneficiary will be asked to go to Ambala under any circumstances;
- b) No referral will ever be made to Ambala Hospital and nothing whatsoever to New Delhi Central Hospital.
- c) All referrals will be made to empanelled and even non-empanelled hospitals (in case of emergency) in the Chandigarh tricity.

But these instructions from RB are being flouted with impunity.

At the most, in case of any doubt or disagreement, the patient can be referred to any of the Govt Super Speciality Hospitals in CHD and their opinion or line of action for the patient, should be considered as final. But that also should be only in case of observed disagreement with the empanelled hospital; otherwise going to these overcrowded government hospitals, in itself, is a harassment for aged patients. It is requested that, keeping in view the above-described scenarios, suitable strict instructions be issued at the earliest to CMS/Ambala to deal with the tricity pensioner patients in a most sympathetic and helpful way and not harass them by way of referring them to Ambala or New Delhi.

2. Memorandum No. RSCWS/CHD/Medical/2025-26 Dated 28-05-2025 addressed to PCMD, N. Rly., Baroda House, New Delhi & PED Health, COFMOW Building, Tilak Bridge, New Delhi.

Sub: - Medical & Health Care facilities for Railway pensioners/ RELHS Beneficiaries settled in the tricity of Chandigarh, Mohali & Panchkula and adjoining areas.

Reg: -Railway Empanelment of Government super specialty hospitals of Chandigarh.

Ref: i) Press Release by MOH&FW, dated 27.06.2023, regarding MOA between AIIMS-New Delhi,

PGIMER-Chandigarh & JIPMER, Pondicherry

- ii) CGHS Office Order No. EV (9) PGI – MS/MA-10-A/2023/MSNVR 3022, dated 08.07.2023 for cashless treatment to all CGHS beneficiaries at PGIMER Chandigarh
- iii) MOH & FW letter No. F No. 28016/61/2023 – PMSSY-V (E.O. 8220644) dated 04.09.2023

There are four major hospitals in the government sector at Chandigarh where people in large numbers, from Punjab, Haryana & Himachal Pradesh, besides Chandigarh itself, come for consultation & treatment.

These are: -

- (i) PGIMER – Post Graduate Institute of Medical Education & Research, sector 11,
- (ii) GMCH – Govt. Medical College & Hospital, sector 32,
- (iii) GMSH – Govt. Medical Super Specialty Hospital, sector 16 and
- (iv) Punjab Univ Dental College & Hospital, Sector 25.

These hospitals are empanelled with the state governments as well as CGHS & ECHS (Defence) but not empanelled with Railways. Vide Director General of CGHS, Min of Health & Family Welfare's Memorandum F No. Z 16025/12/2023/CGHS – III, dated 31.05/2023, AIIMS of Delhi, Bhopal, Bhubaneswar, Raipur, Patna, Rishikesh & Jodhpur, *were empanelled for cashless treatment of CGHS pensioner beneficiaries and detailed procedure order had been laid out for their cashless treatment & billing.*

PGIMER is at par with any of the AIIMSs.

The main advantage with Govt. hospitals is their super-specialization and economic costing as against high cost commercialization, in general, in private hospitals.

Their consultation fee is negligible. The main disadvantage is overcrowding in government hospitals.

It is requested that these four super specialty hospitals should also be formally got empanelled with N. Rly, Ambala at the earliest.

But till that is done, RELHS beneficiaries should be allowed treatment at these super specialties on reimbursement basis.

These hospitals do not require any formal referral from Railways to attend to the patients. So no referral should be needed from Railway doctor for getting treatment at these hospitals. Only on-line information & confirmation need be conveyed to/ from DMO/HU, Chandigarh by the patient himself.

The Tests, Procedures & Medicines prescribed by these hospitals should be duly honoured by our medical department. This will also obviate any tendency of referring tri-city based patients to Ambala or Delhi.

3. Memorandum No. RSCWS/CHD/Medical/2025-07 Dated: 10.06.2025 addressed to CMS, N Rly, Divisional Hospital, Ambala Cantt.

Sub: (a) Complaint against Mukat hospital, Sector 34, Chandigarh.

(b) Delay by N Rly/UMB in issuing referral approval for emergency surgery at Max Hospital, Mohali

This is regarding the case of Rly pensioner Sh. Jagmohan Singh Ahluwalia with UHID No. 105078.

This is in reference to admission, at Mukat Hospital, of Sh. Jagmohan Singh Ahluwalia under UHID No. 105078, on 29th May 2025; he suffered from Proximal left femur fracture.

With 'utter pain' his son has informed that the Mukat Hospital has been negligent and in the garb of availing undue benefits, being a cashless patient covered under the UMID Card holder, rendered unnecessary admission without having proper medical facilities, resulting into the delayed required surgery, being high risk due to his age and other past medical history. The hospital continuously, during his stay, assured that the surgery would be performed soon and kept on shifting the patient from private room to CCU to ICU and vis-a-vis and without clearly explaining the prognosis of the patient and any counselling, just to create the stay bill without even the basic first aid measures. No such first Aid treatment like limb immobilization was provided. Overall, the patient care lacked transparency, urgency, and adherence to standard medical protocols. At no point of time during the stay, it was informed that the hospital does not have the capacity to perform the medical support, by the expert team of doctors, to perform the surgery. Even the discharge summary brazenly mentioned that the attendants wanted to shift the patient to the higher care centre, which is nothing but a bundle of lies, whereas the Hospital lacked the basic orthopaedic aid facilities to the patient. Adding to the woes, the hospital also charged for the blood transfusion for an amount of Rs. 800/- upon stating that since the hospital does not have the blood bank, they needed to get the blood from the outsource blood bank centre. Even no reason what so ever was ever explained as to why the blood transfusion was required? The reason informed was Anaemia whereas there was no complaint what so ever of anaemia.

In light of the afore stated facts and circumstances, his son has alleged that the Mukat hospital is using Northern Railway patients just to earn the revenue by creating a false and fabricating treatment which they are unable to provide by putting at risk the life of the patient. Ultimately on 2nd June 2025, his son was compelled

to shift his father to Max hospital Mohali for the right treatment where the required surgery was performed on the next day.

But there also the Rly on-line approval was given sufficiently late and the patient's family was forced to deposit Rs One lakh in advance for performing the emergency surgery.

The patient requiring emergency treatment, the requisite approval is required to be given in a time bound manner so as to reduce the financial burden for the deposit of requisite procedure amount at the hospital. After the late receipt of the referral, the hospital has assured to refund the deposited amount, which is still awaited. Therefore, it is requested that

- i) Necessary investigation be done for the patient's alleged mishandling at Mukat Hospital and suitable action be taken as deemed fit.
- ii) Referral for emergency treatment be conveyed by Div. Hospital Ambala, to the treating empanelled hospital within 24 hours, as specified under HQ instructions, so that the patient's attendants are not forced to deposit cash in advance for the emergency treatment.

LATEST GOVERNMENT ORDERS CONCERNING PENSIONERS

1. GOVERNMENT OF INDIA, MINISTRY OF RAILWAYS, RAILWAY BOARD, New Delhi Letter No. 2023/H/6Policy (Lung Transplant) Dated 04-06-2025 of Executive Director Health, Addressed to All GMs (PUs & RDSO).

Sub: - Guidelines for Lung Transplant, Heart Transplant and combined transplant procedures for Railway Medical Beneficiaries.

Ref: - Ministry of Health & Family Welfare's OM No. Z-42011/11/2021-MG/EHS Dated 01-12-2023

The instructions contained in Ministry of Health & Family Welfare's OM No. Z-42011/00/2021-MG/EHS dated 01-12-2023, the competent Authority in Railway Board has decided to implement the instructions issued by the Ministry of Health & Family Welfare for Railway Medical Beneficiaries as per the following guidelines:

- I. Ceiling rates for the package of surgery and workup shall be as under-
 - a. Lungs Transplant Rs. 25 Lakhs
 - b. Heart Transplant Rs. 15 Lakhs
 - c. Heart & Lungs (Combined) Rs. 35 Lakhs
- II. Each Zone/PU will constitute a Standing Committee for consideration of request for Lungs/Heart Transplant cases from Railway Beneficiaries. Composition of the standing committee shall be as under-
 1. PCMD/MD of Zonal Hospital or PCMO of the PU Hospital-----Chairperson
 2. Physician Member
 3. Surgeon Member
 4. Anesthetist Member
 5. Standing Committee may also co-opt a CTVS Surgeon/Cardiologist/Pulmonologist, if desired.
- III. Since Heart/Lungs Transplant is a planned procedure, prior permission has to be obtained before surgery is undertaken. However, in emergency the Standing Committee shall consider the
- IV. cases referred to them for consideration of grant of ex-post facto approval on case-to-case basis. In such emergencies, if the expense for the transplant surgery is paid by the beneficiary, reimbursement of expense incurred shall be subject to above ceiling limit. Enrolment and Registration: Railway beneficiary will have to enroll and register with the hospital, where the transplant surgery is planned.
- V. Request for Permission for Transplant: Railway beneficiary will submit the request for permission for lungs/Heart transplant surgery to their respective Zonal/PU Hospital along with the following documents:
 - a. Copy of UMID Card
 - b. copy of Adhar Card
 - c. Detailed Clinical Summary along with relevant documents/reports
 - d. Indication & justification as per applicable guidelines by the treating team at the hospital where surgery is planned.
 - e. Current Registration Detail with the National Organ & Tissue Transplant Organization (NOTTO)/State Organ & Tissue Transplant Organization (SOTTO).
 - f. Undertaking to the effect that charges incurred on treatment beyond the prescribed ceiling limit for Heart/Lung Transplant shall be paid by the beneficiary and no reimbursement to this will be claimed (If Transplant Surgery is planned at a private hospital).
- VI. Administrative and financial sanction shall be accorded by General Manager.

2. GOVERNMENT OF INDIA, MINISTRY OF RAILWAYS, RAILWAY BOARD, New Delhi Letter No. F(E)III/2025/PN1/8 Dated 05-06-2025 of Director Finance addressed to all General Managers, PFAs, Zonal Railways & PUs.

Sub: - Details required to be submitted by retiring Railway Servant in respect of family member who has been approved by the Appointing Authority for co-authorization for family pension i.e. permanently disabled child dependent parents/ permanently disabled sibling.

2.1 Attention is invited to various forms appended to the Railway Services (Pension) Rules 1993, which are required to be filled by the railway servant at the time of retirement.

2.2 In addition to the above, the details of family member co-authorized for family pension i.e. disabled child/dependent parent/dependent disabled sibling may also be obtained in the Performa.

2.3 However, before obtaining the details in the Performa, it may be ensured that proper approval of Appointing Authority has been obtained for co-authorization of the family member in terms of rule 75(6) of Railway Services (Pension) Rules, 1993 read with Board's Letter No. 2013/AC-II/21/5 Dated 25-11-2013 and Board's Letter No. 2020/AC-II/21/3 Dated 02-09-2020.

3. TIME TO FILE YOUR ITR FOR THE FY 2024-2025. THIS YEAR, THE LAST DATE FOR FILING IT RETURN IS SEPTEMBER-2025.

A Senior/ Super Senior Citizens is one who complete the age of 60/80 years before 1st April 2025. If a person's 60th or 80th birthday falls on 1st April 2025, they are deemed to have attained the age of 60 or 80 years on 31st March 2025. Thus, they are considered Senior/ Super Senior Citizens for filing Income Tax Returns.

OLD RATES- SENIOR CITIZENS.		RATES AS PER NEW REGIME. [Applicable for every one above the age of 60 years].	
Up to 3 Lakh	NIL	Up to 5 Lakh	NIL
Rs. 3 Lakh -5 Lakh	5%	Rs.3 Lakh-7 Lakh	5%
Rs.5 Lakh -10 Lakh	20%	Rs.7 Lakh- 10 Lakh	10%
Above Rs. 10 Lakh	30%	Rs. 10 Lakh- Rs. 12 Lakh	15%
OLD RATES- SUPER SENIOR CITIZENS		Rs. 12 Lakh- Rs.15 Lakh	20%
Up to Rs. 5 Lakh	NIL	Above Rs. 15 Lakh	30%
Rs.5 Lakh-10 Lakh	20%	<ul style="list-style-type: none"> There is no exemption under Sec 80(C) etc. in the New Regime. Standard Deduction of Rs. 75,000/-is allowed. Also, one can claim a rebate up to Rs. 25,000/-in case the total taxable income is less than Rs.7 lakh. There is no need to file ITR, if you are 75 years of age and if your income derives only from Pension and Interest on Bank deposits. All accounts should be operated in the same bank and your bank cuts TDS. Please contact your Bank for completing formalities. 	
Above Rs.10 Lakh	30%		
<ul style="list-style-type: none"> Standard Deduction of Rs. 50,000/- Deductions up to Rs.1,50,000/- under Section 80(c). Premium on Medical Insurance u/s 80(D) up to Rs. 50,000/- A flat deduction of Rs.1 Lakh in respect of medical expenses incurred for specific diseases under Sec 80DDB Deduction up to Rs.50,000/- on income from Bank deposit u/s 80TTB. No tax on total taxable income up to Rs. 5 Lakh. 			

4. GOVERNMENT OF INDIA, MINISTRY OF FINANCE, DEPARTMENT OF EXPENDITURE. RAJYA SABHA UNSTARRED QUESTION NO. 2776, TO BE ANSWERED ON TUESDAY, MARCH, 2025, 04 CHAITRA, 1947, (SAKA) "APPROVAL OF 8TH CENTRAL PAY COMMISSION"

2776: SHRI SHAMBHU SHARAN PATEL; SHRI MADAN RATHORE: SMT. KIRAN CHAUDHARY:

Will the minister of finance be pleased to state:

- Whether the 8th Central Pay Commission (CPC) has been approved;
- If so, the details thereof; and
- The estimated number of Central Government employees and pensioners that would benefit from this at the level of 8th CPC which boost consumption in the economy?

Answer by Minister of state in the ministry of finance (Sh. Pankaj Chaudhary)

- & (b): It has been decided by the Government to constitute the 8th Central Pay Commission (CPC)
- (c): The approximate number of Central Government civilian employees and pensioners/family pensioners. Defense Personnel and pensioners will be benefitted.

EXTRACTS OF MINUTES OF RSCWS GENERAL BODY MEETING HELD ON 01ST May 2025 AT FORTIS HOSPITAL AUDITORIUM MOHALI.

To start with, two minutes silence was observed to pay homage in the memory of RSCWS members, who left for Heavenly Abode since the last GBM dated 3rd August 2024 viz; Sh. K.S. Katari, Sh. Piara Singh Birha, Sh. B.B. Sharma, Sh. M.S. Sawhney, and Sh. Ajit Singh Walia.

- Homage was also paid thereafter, to victims of Pahalgam Terrorist attack, by observing two minutes silence.

- Two new members, Sh. Brij Mohan and Sh. Kamaljit Gupta, introduced themselves and were welcomed to the RSCWS family by Chairman and President.

- Treasurer Sh. C.P. Singh presented unaudited Provisional Balance Sheet as prepared by Finance Secretary. The same will be got formally approved by the House later on after its auditing is got done.

- It was decided unanimously that for the time being, the strength of Executive Committee will remain unchanged as per the pre-existing numbers since the time of the last GBM.

- As per decisions taken in Executive Committee on 20th April 2025, Chairmen Sh. T.S. Kalra proposed the name of Sh. Harchandan Singh as Patron/RSCWS and Sh. T.P.S. Bhalla (old Jt. Secy.) to be appointed as Vice President, in place of the deceased Vice President Sh. B.B. Sharma. After the proposal was approved by voice vote, both were introduced to the House.

- The proposal to change/update RSCWS logo was placed before the House. Members expressed their views freely. As the majority of members showed sentiments attached to old logo, the House approved with overwhelming majority vote to continue with the existing Logo.

- Chairman and President appreciated the contributions of Sh. R.K. Dutta especially in preparing DLCs and exhorted the younger members to come forward to offer their services as Executive Committee Members. Sh. N.S. Maan (Retd. Sr. DSO) and Sh. Ashwani Kumar (Retd. XEN) accorded their willingness to be inducted in EC.

- An important issue regarding utilization of Social Welfare Fund collections by RSCWS, was placed before the House by the Chairman. Large number of members present expressed their views. Everyone emphasized that this fund should exclusively be used to support institutes, which cater to destitute/down-trodden institutions of children/men/women, who lack in basic facilities. All were unanimously of the view that this fund should not be used to arrange Cultural Functions/get-togethers.

- Sh. Vikaramjit Singh Sachdeva suggested that we may organize Cultural/Musical events on Voluntary contribution basis. It was agreed that RSCWS will desist from organizing sponsored get-together although there is no ban on such meets. Sh. Vikaram S Sachdev offered to arrange outings & picnics at members' family levels.

- House unanimously approved the proposal by the President, to sanction Six Ceiling Fans for Govt. Primary School, Phase 10, Mohali and a Medical Almshouse for Rly Medicines Dispensing Unit at Mohali Rly. Station, from Social Welfare Fund.

- As suggested by Chairman Sh. T.S. Kalra, members are welcome to contribute small - up to half page Articles, poems, or write-ups to be published in Quarterly PRSs.

- A Medical Committee was constituted under the overall charge of President Sh. K.P. Singh, to look into the medical grievances of the members.

- A number of members brought to the notice of Chairman and President their personal complaints/problems, for which preliminary guidance was provided on the spot. It was made clear that nobody can be forced to go to Ambala to get their medical problems resolved. It was the duty of the local DMO in charge of the CDG Health Unit to get the needful done on phone or otherwise by interacting with Ambala Hospital, on behalf of the pensioner patients.

- A Medical talk consisting of a lecture on Sleep Syndrome by Dr. Nishit Sawal followed. Salient points of address were: -

a) Non-Vegetarian food is better for human body if taken within limits.

b) Vegetarian foods contain less Calcium and Iron contents, that lead to restless leg syndrome but are less Cancer prone.

c) Iron tablets (some brands) intake also increases Cancer probabilities. Mutton liver is a good source of Iron. Vitamin B12 deficiency can be effectively controlled by consuming Sprouts.

d) Always use home-made curd as it contains good bacteria. Pasteurization of Milk and Curd kill 70% of good bacteria.

e) Cramps are caused by Calcium and Vitamin deficiency.

f) Consume Millets for weight reduction. For best results, soak Bajra for 8 hours and mix in wheat flour while kneading.

The meeting concluded with votes of thanks by the Chairman and the President.

Extract of Minutes of Executive Committee Meeting held at Paras Hospital, Panchkula on 08-06-2025:

1. Updating and Amending the Bye-Laws as proposed in ECM dated 20-04-2025
Amendments last updated on 12-08-2021 and again revised in ECM of 20-04-2025 regarding membership, from para-V-a) sub paras (i) to (iii) were approved by the EC. Similarly, para-V- b, c, d, e, f, and g was also approved by voice vote. Regarding termination of membership the existing clauses VI to be retained as such for the time being.
2. Criteria for inducting new members, making EC members and appointing Office Bearers.

Additional clause in IX-a) (i) & (ii) approved by the ECM on 08-06-2025 to incorporate in Bye Laws:

IX a) i) Any new member joining RSCWS, will be first introduced in writing, by an existing member and then accepted by the President, before s/he is inducted into RSCWS.

ii) A person should be a Regular Member of the Society for at least one year for being eligible as a member of Executive Committee of the Society.

IX a) iii) A person should be a Regular Member of Executive Committee of the Society for at least one year for being eligible as an office bearer of the Executive Committee of the Society.

Note: Any decision with respect to EC members and Office Bearers will be taken jointly by the EC and NOT by any individual.

3. Additional clause in IX b) approved by the ECM on 20-04-2025 to incorporate in Bye Laws:
 - 3.1 Validity of EC committee will be minimum for TWO years.
 - 3.2 Secretary General will announce election for EC at least FOUR weeks before the tenure of two years as per constitution, with the consultation of the Chairman & President/RSCWS. Elections will be conducted during AGM.
 - 3.3 Secretary General will announce schedule dates of election and nominate Presiding officer from outside for calling Nomination/Withdrawal by the contestants. In case of more than one nomination for any post is received, presiding officer will then conduct election for those posts by Ballot/ Hand Raising, to his discretion and accordingly declare the winners on same day of election.
 - 3.4 On announcement of Election results, installation of new executive committee will take place on the same day if tenure of Two years has been completed by the outgoing committee. Otherwise change of committee will take place on completion of their term of TWO years.
- 4 Submission of Memorandums concerning Pensioners

Any of the Office bearers of RSCWS can propose subjects on which to write the memorandums. The proposer will also put up a suitable draft for others to elaborate upon it. And the memorandum will be issued under the signatures of the proposer, on behalf of RSCWS, after getting approval from President/Chairman.
- 5 Compilation, Publishing and Distribution of PRS.
 - 5.1 The rough Skelton along with index shall be proposed by the newly constituted Editorial Group, subject to approval by the President/Chairman and further elaboration and insertion of required inputs/texts will be carried out by the Editorial Board, as already circulated.
 - 5.2 Once the draft PRS is finalized, the publishing will be looked after by Sh TPS Bhalla, vice President and Sh. G.P. Singh, Jt. Secy II/RSCWS. Dispatch/distribution will be managed by Sh. G P Singh.
 - 5.3 Photographs of important events will be published after the approval of the Chief Editor/PRS. No photograph will be published on the front page; neither the GBM agenda will be included in the PRS. Only salient items of EC & GB MOMs will also be included in the PRS.
 - 5.4 All RSCWS members to be encouraged to contribute small articles of common interest, to be included in the PRS.
- 6 Posting of Derogatory Remarks in the WhatsApp Groups:
 - 6.1 Keeping in view the above, a disciplinary committee should be formed. The committee should be furnished with all the relevant posts etc. to enable it to deliberate and may call for explanation of erring member before submitting suitable action (if required) against erring member before EC, to be ratified by the GB.
 - 6.2 The EC members specifically mentioned about the excessive delays in finalizing the PRS and the MOMs. As such these two items are entrusted to the two Jt. Secys. & the Vice President
- 7 Updating of Directory of RSCWS

As per Secretary Finance, the RSCWS Directory will be updated after the formation of the new executive in August'2025.
8. Medical Seminar

Doctor. Sushil Kumar, the ex PGI Urologist and expert Kidney Transplant Surgeon with Paras Hospital, Panchkula, presented a presentation on chronic kidney diseases (CKD). while explaining the functions of Kidneys, he laid emphasis on less salt, sweets, protein diet, red meat, processed food and alcohols. He also advised against self-medication and holding back of urine. For a healthy life style, we need at least 8 hours of sleep, sufficient intake of water, increase fresh fruits, green vegetable, whole grain in our diet. He strongly advised against processed & junk food. In the end he put up a beautiful slide, compiled by him, which reads as below: -

 1. Believe in God and follow. 2. Be a good human being. 3. Believe in truth, honesty, humility, compassion.
 4. Help the needy. 5. Contribute to the society. 6. Involve in good deeds. 7. Shed ego, anger, greed, attachment to worldly desire, overthinking, jealousy. 8. Belief in God makes it possible.

MODIFIED WHATSAPP GROUPS OF RSCWS:

Sl. No.	Existing group	Proposed Groups	Description	Group Admins
1	RSCWS-1	RSCWS (General)	For posting all messages of General nature, including , Birth, Death, Condolences, Anniversaries, Congratulations Sickness / Get Well soon etc.	Chairman, President, Vice President, Secy Genl, Jt. Secy.Genl-1 & 2 All RSCWS members can post
2	RSCWS – Gallery & correspondence	RSCWS -(GBM)	Messages related to GBM notices, MOM and photos of meetings.	Chairman, President, Vice President, SG, Jt. Secy. Genl.-1 & 2 Only Admins can post
3	RSCWS –Executive committee	RSCWS –(EC)	Messages related to EC members meetings(Notice & MOM) & Photos	Chairman, President, Vice President, SG, Jt. Secy. Genl.-1 & 2 All EC members can post
4	Govt. Orders & Memorandum	RSCWS-(Official)	For posting official/demi official items/messages pertaining to RSCWS members' Post retirement benefits, including Pension, Medical, Health Care & Welcome messages.	Chairman, President, Vice President, SG, Jt. Secy. Genl.-1 & 2. Only Admins can post

WELCOME TO THE NEW MEMBERS WHO JOINED
RSCWS FROM APRIL 2025 TO JUNE 2025

GALLERY OF RSCW 2025.

M/No.	NAME & ADDRESS
418	Akhilesh Kumar Joshi, Flat No. 1504, Tower-4. MCC Signature Height. Raj Nagar Extension. GHAZIABAD-201 017 Mob: 97183-60897
419	Anil Chaudhry. # 26, New Gillco Valley. Sector-115,S.A.S. NAGAR-140 301 Mob: 86999-93864
420	Brij Mohan. 483, Gillco Valley.Sec-115, Kharar-Landran Road. S.A.S. Nagar- 140 301 Mob: 94173-91441
421	Kamal Jit Gupta. 535-A-4, Second Floor. Celestia Royal Premium.Phase-2; OMAXE., New Chandigarh.,S.A.S. NAGAR -140 901 Mob: 88138-32763



GBM on 01.05.25-Fortis Hospital



RSCWS Members GBM-01.05.2025



Sh. H. S. Sachdeva, received a cheque from the family of Sh. A. S. Walia



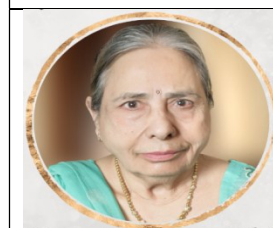
EC On 8-6-2025 at PARAS Hospital, Panchkula

LIST OF UPGRADED MEMBERS

Sl.no.	Name S/Sh	Mob no.	Receipt no	Dated
1	B.S.Rajpal	99353-62974	3752	03.04.2024
2	Anil Chaudhry	86999-93864	3755	22.05.2025

OBITUARIES

RSCWS expresses heartfelt condolences to the aggrieved families. May the departed souls rest in peace



Smt. Nirmal Kaur, w/o
Sh. Surinder Kumar Jaswal,
DOD : 05-04-2025



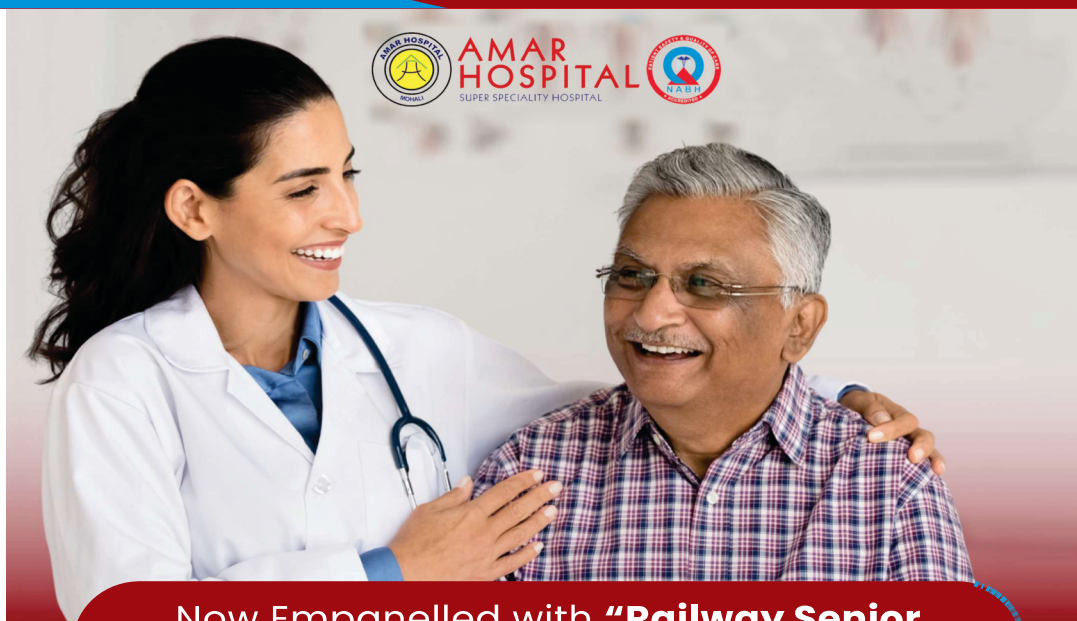
Sh. Ajit Singh Walia,
Ex-SS/DLW/BSB
DOD : 11-04-2025



Sh. Gian Singh,
Ex-CESE/RCF/KXH
DOD : 12-05-2025

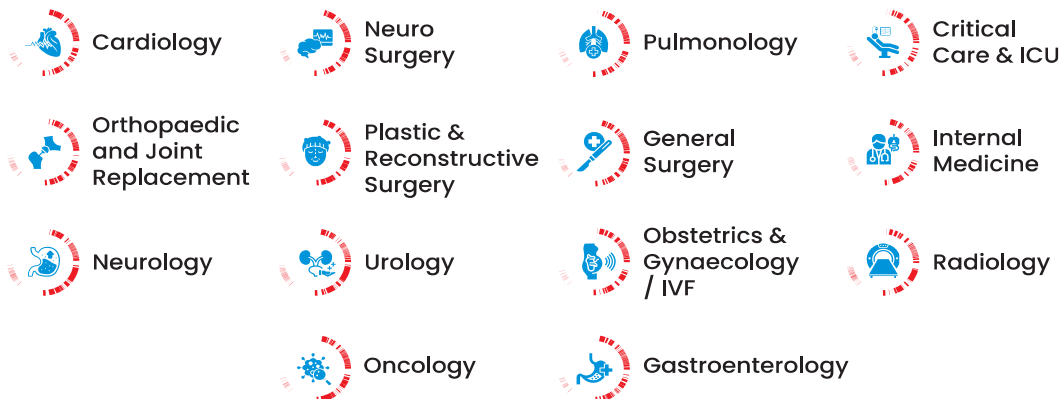


Sh. Kanwaljit Singh
Ex-CRS/UMB
DOD : 18-05-2025



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