



**DEDICATED TO
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. : E-203, Rishi Apartments, Sector 70, Mohali-160071

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)

EDITORIAL BOARD

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For free distribution to RSCWS Members		

SUMMARY OF ACTIVITIES OF RSCWS DURING THE YEAR 2025-26 (UP TO SEPTEMBER 2025)

- Conducted 06 EC meetings/Seminars.
- Conducted 02 GBM/AGBM
- Got MOU signed with Amar Hospital/Mohali
- 13 memorandums sent to respective departments.
- Attended meeting with CMS/Ambala to appraise the problems regarding referral & other medical problems of Rly. Sr.citizens.

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

1. Subscription for Membership of the RSCWS residing in Chandigarh, Mohali, Panchkula, Zirakpur or their outskirts shall be Rs400/- per annum OR Rs. 3500/- as Life Membership.
2. Subscription for the Members of the Society residing outside Chandigarh, Mohali, Panchkula, Zirakpur or outskirts shall be Rs.150/- per annum OR Associate Life Membership shall be Rs.1500/-
3. Membership fee to be paid in favor of Railway Senior Citizens Welfare Society, Bank Account No. 08561000100242; IFSC-PSIB0000856 of Punjab & Sind Bank, Branch Sector-7/C, Chandigarh.
4. Members may pay their subscription OR Social Welfare Fund (SWF) ON LINE through Net Banking/IMPS/Google Pay and send the screen shot of receipt / message from Bank with their name, mobile no. to the Finance Secretary, Sh. Jaspal Singh on his WhatsApp No. 98760-92040 for information and arranging issue payment receipt. OR
5. Members can pay his/ her subscription/ SWF to any of the nominated members listed below & obtained receipt.
6. Membership form "RSCWS / Membership Form / 2024-1 (R)" is available on our www.rscws.com, website. 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.



Dear Esteemed Members,

I extend my heartfelt gratitude to you for entrusting me with the responsibility to serve RSCWS as Secretary General.

It is indeed an honor and privilege combined with big responsibilities. I look forward to your continued support and active collaboration as we collectively strive to strengthen RSCWS, making it more vibrant and successful.

Your valuable suggestions, encouragement, and participation will always be most welcome and deeply appreciated

With warm regards,

G. P. Singh Sandhu
Secretary General, RSCWS

CENTRAL EXECUTIVE COMMITTEE (C.E.C) RSCWS (2025-27) PROPOSED IN ECM ON 23/08/2025 AND APPROVED BY AGBM IN THE ELECTION'S HELD ON 20/09/2025 AT FORTIS AUDITORIUM. MOHALI. ITS VALIDITY WILL BE FOR TWO YEARS FROM 20/09/2025 TO 19/09/2027.

SN	DESIGNATION	NAME/ SARV SHRI	ADDRESS	MOB. NO
1.	PATRON	N.P. MOHAN	G-64; HARSH PATH, SHYAM NAGAR, JAIPUR	94178-70544
		HARCHANDAN SINGH	32; PHASE-VI; SEC-56, S.A.S. NAGAR	93161-31598
2.	CHAIRMAN	T.S KALRA	1577; PHASE-3/B-2; SEC-60, S.A.S. NAGAR.	98761-73490
3.	PRESIDENT	K.P. SINGH	3005; SEC-28/D, CHANDIGARH.	98119-22222
4.	VICE PRESIDENT	R.K. DATTA	2355; SEC-49/C, GOODWILL ENCLAVE, CDG	94175-02030
5.	SECRETARY GENERAL	G.P. SINGH	E-203, RISHI APARTMENTS, SEC-70, MOHALI	97795-82475
6.	JT. SECRETARY-1	DESH RATTAN	308; EXOTIC HEIGHTS, PEER MUCHALLA, ZKP.	70870-70320
7.	JT. SECRETARY-2	T.L. GUPTA	93/B; METRO TOWN, PEER MUCHALLA. ZKP	82848-69827
8.	FINANCE SECRETARY	JASPAL SINGH	1020/1, SEC-45/B, CHANDIGARH	98760-92040
9.	TREASURER	C.P. SINGH	351, SAVITRI TOWER-I, VIP ROAD, ZIRAKPUR	98880-54477
EXECUTIVE COMMITTEE (E.C) RSCWS (2025-27)				
1	MEMBER EXECUTIVE	SATISH CHANDER	14-1/C; RAIL VIHAR, MDC, SEC-4, Panchkula.	97798-60311
2	MEMBER EXECUTIVE	ANOOP KUMAR	73, VIKAS NAGAR, BALTANA, ZIRAKPUR.	98724-56933
3	MEMBER EXECUTIVE	MAYANK BHATNANAGAR	302/16; BLISS ORRA, MOTIA ROYAL CITY,ZKP	84370-43273
4	MEMBER EXECUTIVE	LABH SINGH-1	37/B; AMAN CITY EXT-2; BLOCK-B, KHARAR.	93566-99888
5	MEMBER EXECUTIVE	CHARAN SINGH	V&PO-BHANKARPUR, DERA BASSI.MOHALI	98884-97655
6	MEMBER EXECUTIVE	SMT AMITA SINGH	3005, SECTOR28-D, CHANDIGARH	98111 -98762
7	MEMBER EXECUTIVE	SMT JAGJIT KAUR	32, PHASE-6, MOHALI-16005	93560-66050
8	MEMBER EXECUTIVE	VACANT		
9	MEMBER EXECUTIVE	VACANT		
10	MEMBER EXECUTIVE	VACANT		

Mr. H.S. Sachdeva expresses reservation to continue as Auditor due to his personal reasons and from the audience Sh. Ashwani Kumar Mitharwal expresses his willingness to work as Auditor.

The New Members Who Joined RWCWS From July, 2025 to September, 2025

M/No	Name of Pensioners Sh/ Smti.	Last Designation/Station	D.O. Joining	Mobile no.
422	Om Parkash [OUT-STATION]	Ex-Commercial Supervisor/ SANGRUR/ UMB-DIV.	27/06/2025	94174-44252
423	Gangadhara. M [O/STATION]	Ex-Trackman/MYSORE	03/7/2025	95919-87706
424	Din Dayal Gupta.	CPS/ AGRA.	06/07/2025	97793-35051
425	Pancham.	Sr. Khalasi/ KALKA	16/08/2025	92167-20744
426	Shashi Kant Puri.	CEE/P/NR	31/08/2025	97177-36084
427	Kawaljit Kaur w/o late Sh. A.S.walia, Ex-SS/DLW/BSB	-- --	01/06/2025	98728-52180
428	Sushil Kumar	SSE/C&W/ CDG	20/09/2025	94788-06334

The Following Annual Members Who Have Upgraded their Annual Membership to Life Membership from July to September, 2025

S.N.	NAME OF MEMBERS	DES/STN	DOJ/ RSCWS	DATE OF UPGRADATION
1	SH. SANJEEV GARG.	CRSE/WR/BCT	23/09/2024	06/07/2025
2	KAILASH RAI.	DGM/Rail-Tel/ CDG	16/11/2019	20/08/2025

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

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

[A] 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
6	AMAR HOSPITAL, Sector-70, Mohali	Open Ended	Super Speciality Heart Centre	Sh. Ramesh Sharma Mob. 88472-85932

[B] LIST OF EMPANELLED PVT HOSPITALS BY RAILWAYS IN THE TRICITY AS ON 10-03-2025
FOR CASHLESS TREATMENT OF RAILWAY MEDICAL BENEFICIARIES (EMPLOYEES & RELHS OPTTEES) 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	08-07-2026	Super Speciality Hospital	0172-5222000
3.	Amar Hospital Sector-70, Mohali	12-03-2026	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	26-08-2026	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	06-08-2026	Multi-Speciality Hospital	Sh. Mohinder Kalsee Mob 8872761777
9.	Indus International Hospital UMB-CDG Highway, Derabassi	08-08-2026	Super Speciality Health Care	Dr. Haran Mob 8699160801
10.	Neelam Hospital, Rajpura,	15-05-2026	Super Speciality Health Care	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/Atulya/2025-8 Dated: 16-04-2025 Addressed to GM Corporate Sales & OPD Business, Atulya Healthcare, Sector 8-C, Chandigarh.

Sub: - Empanelment of Atulaya Healthcare for available path lab facilities and consultation with specialists on cash payment as per CGHS rates and special health packages to members of RSCWS/Chandigarh.

Refer to our conversations, I am pleased to submit proposal letter with sample copy of a MOU having with Paras Super-specialty Hospital Panchkula for your ready reference. Acceptance for Empanelment of your Lab with RSCWS (Railway Senior Citizens Welfare Society) to provide medical facilities on payment as per CGHS rates for IPD, OPD & Diagnostics tests including

special packages offered for RSCWS members Citizens. On having this agreement, Railway employees and member of RSCWS will be able to avail offered medical facilities from M/s. Atulaya Healthcare on CGHS rates and special package for RSCWS members on payment basis. You are requested to appraise and expedite acceptance of the proposal for RSCWS members having valid ID Card of RSCWS. An agreement (MOU) with details of terms and conditions will also require to be signed for information of RSCWS members and Railway authorities to accept medical bills of treatment for reimbursement of expenses made by the patient. If required, we can have a meeting on the subject. An early reply is solicited from your end.

2. Memorandum No. RSCWS/CHD/Medical/2025-10 Dated 26-06-2025 addressed to CMS, N Rly, Divisional Hospital, Ambala Cantt.

Sub: - Delay by N Rly/UMB in issuing referral approval for emergency treatment at Max Hospital, Mohal.

Ref: - (i) This office letter No. RSCWS/CHD/Med/2025/07 dated 10-06-2025

(ii) Your letter No. 140/MED/Mukat Hospital CHD/UMB/2025, dated 11-06-2025

This is regarding the case of Rly pensioner Sh Jagmohan Singh Ahluwalia with UHID No. 105078. Vide our letter under reference, it was requested that referral for emergency treatment be conveyed by Divl. 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 and wait for its refund much later on. The patient's attendant has again informed that "his father (Jagmohan Singh Ahluwalia) was again admitted to Emergency of Max Hospital because of Pus Infection on 24.06.2024 in Max Mohali, but the approval for same is still awaited. In case the timely approval is not accorded again we would need to deposit the entire amount and wait for refund from Max Hospital Mohali at the time of discharge". As per HQ instructions, in case of emergency admission, the referral approval has to be conveyed within 24 hours. But this is not being done. Either you deny the referral or convey the approval in time, so that the patient's attendants have not to face the harassment in getting timely treatment in the empanelled hospital. Kindly tighten up the system in your hospital for the needful.

3. Memorandum No. RSCWS/CHD/Medical/2025-11 Dated: 26-06-2025 addressed to The Secretary Ministry of Health and Family Welfare Government of India.

Sub: Urgent Implementation of Uniform Fee Structure under Rule 9 of Clinical Establishments (Central Government) Rules, 2012 –Compliance with Hon'ble Supreme Court Order dated 27.02.2024 in WP(C) No. 648/2020

Respected Sir,

on behalf of Railway Senior Citizen Welfare Society (RSCWS), we draw your kind attention towards the non-implementation of Rule 9 of the Clinical Establishment (Central Government) Rules, 2012, despite the binding observations of the Hon'ble Supreme Court of India. Healthcare is a fundamental right under Article 21 of the Constitution. Delaying action, even in the face of explicit Supreme Court direction, is not only contemptuous but cruelly unfair to the aged and vulnerable pensioners especially the Railway Liberalised Health Scheme (RELHS) beneficiaries.

1. Supreme Court Directions- Legal & Moral Obligations

In Writ Petition (Civil) No. 648 of 2020-Veteran Forum for Transparency in Public Life of India, the Hon'ble Supreme Court, vide order dated 27-02-2024, made the following key directions: "The Union of India, cannot shirk away from its responsibility by merely stating that communications have been addressed to the State Governments/Union Territories and they are not responding." (Para 4, SC order dated 27-02-2024) The Court directed: "The Secretary Department of Health, Union of India to hold a meeting with his counterparts in the State Government/Union Territories and come with a concrete proposal by the next date of hearing." (para 6, *ibid.*) Moreover, the Hon'ble Bench indicated: "In the event the Central Government does not come out with a concrete proposal, we will consider issuing appropriate directions in this regard." (Para 8, *ibid.*) These observations affirm the statutory and constitutional duty of the Central Government under the Clinical Establishment (Registration & Regulation) Act, 2010, to ensure affordable and transparent healthcare pricing particularly for vulnerable sections like senior citizens and pensioners.

2. Ground Reality-Violation of Rule 9 and CGHS Standards

Despite this clear judicial mandate, Rule 9 remains unimplemented and the arbitrary pricing by private hospitals continue unabated. This disproportionally affects:

- (a) Pensioners and senior citizens, who often live on fixed, limited incomes.
- (b) RELHS/CGHS beneficiaries, who are forced to pay out of pocket at non-empaneled hospitals due to lack of regulated pricing.

Even the Central Government Health Scheme (CGHS) rates, which are already notified and available, can be provisionally adopted under the direction of the Hon'ble Court. Yet, no interim solution has been enforced to date.

1. RSCWS demands immediate Compliance

In view of above Railway Senior Citizen Welfare Society request the Ministry to:

1. Immediately convene the inter-governmental meeting, as per Supreme Court's directives, and publish the outcomes.
2. Notify CGHS Rates as an interim measure for private Hospitals across the India until Rule 9 is not finalized.
3. No denial of justice to the poor pensioners especially RELHS beneficiaries.
4. A clause to be incorporated in the modalities of Nation Accreditation Board for Hospital (NABH) that concerned clinical establishment/hospitals while granting accreditation, that they will charge RELHS beneficiaries having valid UMID card at CGHS rates to counter check the over pricing.

We trust that the Ministry will act with urgency and empathy to uphold the dignity of life and lawful healthcare entitlement of pensioners.

2. Memorandum No. RSCWS/CHD/2025-12 Dated 30-06-2025 Addressed to The Hon'ble Prime Minister of India Prime Minister's Office South Block, Raisina Hill New Delhi – 110011

Sub: - Request for Expediting the Constitution and Working of the 8th Central Pay Commission.

Respected Sir,

I am writing this letter to respectfully bring to your kind attention the need to expedite the constitution and subsequent work of the 8th Central Pay Commission, as approved by the Union Cabinet on January 16, 2025, with an expected implementation date of January 1, 2026. The announcement regarding the 8th Pay Commission in January 2025 brought immense relief and expectation among over 47 lakh central government employees and 65 lakh pensioners across the country. This timely initiative by the Central Government to revise salary structures, allowances, and pensions in line with current economic realities, inflation, and evolving needs, is highly appreciated. However, it has been noted that while the approval for the 8th Pay Commission was made in January 2025, the formal constitution of the commission, including the appointment of its chairman and members, and the finalization of its Terms of Reference (ToR), appear to be getting delayed. This prolonged silence and lack of concrete progress in formalizing the commission are leading to growing uncertainty and apprehension among the central government employees and pensioners. The timely functioning of the Pay Commission is crucial for several reasons: ***Addressing Economic Realities***: With the current 7th Pay Commission's recommendations ending on December 31, 2025, a swift review and revision of pay structures are essential to address the impact of inflation and the rising cost of living that employees and pensioners have been facing. ***Boosting Morale and Productivity***: A clear roadmap and timely implementation of the new pay scales will significantly boost the morale and motivation of the central government workforce, ultimately enhancing their productivity and commitment to public service. ***Ensuring Financial Security***: For retired personnel, a timely revision of pensions is paramount for their financial security and to ensure a dignified life in their golden old years. Concerns are being raised, particularly regarding the benefit of pay revision to pensioners

- * Preventing Speculation and Rumours***: Delays in formalizing the commission and publicizing its ToR often led to widespread speculation and rumours, which can be detrimental to the overall sentiment. Transparency at every step will foster trust and confidence. Therefore, we humbly urge your esteemed office to direct the concerned ministries and departments to expedite the following: ***Immediate Constitution of the Commission***: Promptly announce the Chairman and members of the 8th Central Pay Commission. ***Finalization and Publicizing of Terms of Reference (ToR)***: Clearly define and make public the ToR, clarifying the scope of the commission's work, including the mandate for reviewing allowances, pension-related benefits, and addressing specific demands such

as the commuted pension restoration period. *Setting a Clear Timeline: * Establish and communicate a definitive timeline for the commission's work, including the submission of its recommendations, to ensure that the revised pay and allowances can be implemented from January 1, 2026, as anticipated. A proactive approach in this matter will reaffirm the government's commitment to the welfare of its employees and pensioners, ensuring that their genuine concerns are addressed without undue delay. Profusely thanking you in advance for your kind attention to this important matter.

1. Memorandum No. RSCWS/CHD/DRM/2025-16 Dated 27-09-2025 Addressed to DRM/NR/Ambala Cantt.
Sub: -Request for Inclusion of Railway Senior Citizens Welfare Society, Chandigarh in Official Mailing List.
Respected Sir,

We wish to bring to your kind attention that the Railway Senior Citizens Welfare Society (RSCWS), Chandigarh, has been a registered society since 1992. We are also duly registered with the Department of Personnel & Training (DoPT), and actively participate in various government-sponsored programmes.

Our society comprises approximately 160 retired railway personnel, settled in Chandigarh, Panchkula, Mohali, and surrounding areas. Who regularly participate in meetings, concerning welfare of retired railway personnel, like medical and post retirement pension etc matters.

It has come to our notice that currently our society is not included in your official mailing list. As a result, many important updates on medical, pension, railway travelling facilities, and other allied matters concerning pensioners, are not reaching our members.

It is, therefore requested that our society be included in your official mailing list, so that our members are kept informed of all relevant information, regarding medical, pension & other matters concerning retired railway personnel.

LATEST GOVERNMENT ORDERS CONCERNING PENSIONERS

[1] GOVERNMENT OF INDIA, MINISTRY OF RAILWAYS, RAILWAY BOARD, New Delhi Letter No. PC-VII/2025/HRMS/28 Dated 04-08-2025. Addressed to Principal Chief Personnel Officer, All Indian Railways and PUs/CTIs (As per standard mailing list)

Sub: - Advisory regarding fake website resembling IR HRMS.

1. Recently reports of certain fake websites resembling that of Indian Railway HRMS have been received in the office of Railway Board wherein it has been noted that a number of HRMS beneficiaries have shared their login credentials (HRMS id and Password) on the said fake websites.
2. In this context, you are requested to sensitize all the employees in your Unit to use only the correct URL of HRMS application, which is: <https://hrms.indianrail.gov.in/HRMS> for logging into the HRMS system. No other URL should be used in any circumstance to log into the HRMS system nor any HRMS related credentials should be shared on any of the fake site. Meanwhile, a link has been provided on login page of APAR Module of HRMS, which will take the users to the correct URL of the HRMS application.
3. Further, as an abundant measure of precaution, the employees may also be advised to modify their login password to prevent any misuse
4. This may please be treated as MOST URGENT.
5. This issues with the approval of competent authority.

[2] GOVERNMENT OF INDIA, MINISTRY OF RAILWAYS, RAILWAY BOARD, New Delhi Letter No. 2025/E(W)22/01/3 Dated 07-07-2025 Addressed to The General Manger (P), All Indian Railways & Pus.

Sub: - Holding of Pension Adalat-2025 on Indian Railways.

Ref: - Board's Letter No. E(W)2019/PA-1/2 Dated 20-08-2019.

As per the extant instructions contained in Master Circular No. 08/2019 Dated 20-08-2019 issued vide Board's Letter under reference. Adalats are to be conducted on 15th December, 2025 (Monday).

2. It is reiterated that the calendar for holding Pension Adalats should be displayed on the respective websites and Pensioners/Family Pensioners whose grievances are to be taken up for redressal during the Pension Adalat may also be given advance intimation well before the date of Pension Adalat, as already stipulated in para 3.2 and 3.3 of above Master Circular No. 08/2019.

3. Accordingly, all Zonal Railways/PUs are requested to take necessary action for holding Pension Adalats-2025, so that the grievances of pensioners may be examined and redressed by taking on-the-spot decision strictly in adherence of guidelines/instructions issued from time to time by DoP&PW and reiterated by the Railway Board for compliance.

[3] GOVERNMENT OF INDIA, MINISTRY OF RAILWAYS, RAILWAY BOARD, New Delhi Letter No. 2025/E(W)/40/10 Dated 02-09-2025 Addressed to All GMs/IR, PUs/CTIs/RDSO/PSUs.

Sub: - Memorandum of Understanding (MoU) signed between Indian Railway and State Bank of India (SBI) for extending benefits Under Railway Salary Package.

Ref: - Railway Board's Letter No. 2024/ACII/9/2/e 3465654 dated 18-10-2024 (RBA No. 29/2024)

Railways sign MoU with SBI for enhanced insurance benefits to its employees

Indian Railways and the State Bank of India have signed an MoU for enhanced insurance benefits to railway employees. The MoU was signed in the presence of Railways Minister Ashwini Vaishnaw and SBI Chairman C.S. Setty in New Delhi.

Salient Features are as under: -

1. Under this MoU, insurance coverage for Railway employees maintaining salary accounts with SBI have been significantly enhanced. In case of accidental death, the insurance benefit has been increased to one crore rupees, compared to the current coverage of one lakh 20 thousand for Group A employees, 60 thousand for group B and 30 thousand rupees for Group C employees covered under Central Government Employees' Group Insurance Scheme. Additionally, all Railway employees holding only a salary account with SBI will now be eligible for natural death insurance coverage of ten lakh rupees without paying any premium.
2. It is reiterated that Railway Salary Package scheme is purely optional and voluntary. Employee may, at their discretion, choose to avail of the facilities offered under this MoU. In case where any Zonal Railway/Production Unit/CTIs/RDSO/PSUs has already entered into an agreement with another bank for similar facilities, such existing arrangements may continue.

(Full Details (34 Pages) with all relevant forms and applications please visit our website: www.rscws.com)

[4] GOVERNMENT OF INDIA, MINISTRY OF Personnel, Public Grievances & Pension (Department of Pension & Pensioner's Welfare) OM No. F.No. 4/1/2025-P&PW(D)-Part (2)/E-10460 Dated 23-07-2025

Sub: - Reduction of Pension Commuted Period-Reg.

1. In this regard, it is stated that Department of Pension & Pensioner's Welfare is the nodal Department for formulation of policies relating to pension and other retirement benefits of Central Government civil employees covered under the Central Civil Services (Pension) Rules, 2021. The implementation of such rules/instructions, etc. lies with the administrative Ministry/Department/Organizations of the employees covered by these rules.
2. The law regarding commutation has been well settled by the Hon'ble Supreme Court vide their judgement dated 09-12-1986 in Writ Petition Nos. 3958-61 of 1983 "Common Cause" Society and others (Petitioners) Vs Union of India (1987 (1) SSC 142) in 1986. The supreme Court considered all relevant factors like interest rate, mortality rate etc. and commutation table in existence in 1986 and gave a decision that the commutation period should be fixed as 15 years. The Hon'ble Delhi High Court of Delhi in their judgement dated 17-01-2019 in (WPC) No.1222/2015 filed by Forum of Retired IPS Officer (Foripso) Vs Union of India and another observed that pension, commutation of pension etc. are policy matters, which are examined and decided on the basis of recommendations of the Pay Commissions by the authorities. Further, Hon'ble Supreme Court of India in its judgement dated 15-04-2019 in Petition(s) for Special Leave to Appeal(C) No(s), 8852/2019 (arising out of impugned final judgement and order dated 17-01-2019 in (WPC) No. 122/2015 passed by the High Court of Delhi at New Delhi delivered that "we have no reason to entertain this petition. Accordingly, the special leave petition is dismissed."

1. Also, Hon'ble High Court of Punjab & Haryana in their order of CWP No. 9426 of 2023 (O&M) dated 27-11-2024 (containing 808 writ petitions) regarding restoration of commuted pension after 12 years have directed to effect recoveries which were stayed by way of interim orders.
2. "In view of above judgements/orders of Hon'ble SC, it has been settled that the matter regarding restoration period of commuted pension to be decided by the Government."
- [5] GOVERNMENT OF INDIA, MINISTRY OF RAILWAYS, RAILWAY BOARD, New Delhi Letter No. 2020/H-11/16/NHA Dated 18-08-2025 and GOI National Health Authority, Operation Division Letter No. S-12015/15/2019-NHA Dated 23-06-2025.

Sub: - Transfer of the administrative management of empanelled hospitals under AB-PMJAY for all Government of India (GOI) hospitals under various ministries from NHA to SHA.

Ref: - D.O. Letter S-1215/15/2019 dated 15-02-2021.

1. With reference to above cited subject and reference, the administrative management of empanelled hospitals under Ab-PMJAY for all Government of India hospitals under various ministries is to be transferred from NHA to respective SHA for effective utilization of the available resources in these facilities. Salient features of this arrangement are as under: -
2. Day to day operation related issues with these hospitals w.r.t. AB-PMJAY will be handled by respective SHAs. The transition will streamline the processes related to delivery of services by GOI hospitals and ensure their optimal contribution to the scheme.
3. SHAs are expected to provide support, including support through local units such as DIUs, for handling and implementation, similar to the support provided to other public hospitals in the state.
4. In the view of above, all GOI hospitals will be transferred to States' category backend in NHA's HEM and TMS platform latest by 30 days of issue of this order. For the states which are using their own IT system, State may empanel hospitals into their system as a new category, whereas hospital's a previous data on NHA IT system will continue with the same hospital code and new data via API will be mapped to the same hospital code.

- [6] General Manager West Central Railway Letter No. WCR/HQ/C-124/EQ Corr. Dated 05-07-2025

Sub: - Release of EQ to enable chart preparation at least 8 hours in advance.

Ref: - Rly. Bd. Commercial Circular No.-10/2025 Dated: 02.07.2025

Please refer to Board's Commercial Circular No. 10/2025, vide which following instructions have been issued by Railway Board:

- a. For the trains with departure between 05:00 hours and 14:00 hours, first reservation chart will be prepared preferably by 21:00 of previous day.
- b. For the trains with departure between 14:00 and 23:59 and 00:00 and 5:00, first reservation chart will be prepared preferably 8 hours in advance.
- c. There shall be no change in extant provisions regarding preparation of second reservation charts.
- d. These instructions also cover charting at remote locations. In view of Board's instructions for preparation of chart preferably 8 hrs. in advance, following instructions are issued :
 - ❖ MMIS activities for chart preparation, like replacement of coaches if any, train consistent. to be finalized well in advance. Operation department may be asked to devise mechanism to provide details well in advance.
 - ❖ To ensure that first charting is done 8 hours in advance, divisions are advised to prepare train wise charting schedule to be followed by Charting locations, as per local requirement keeping in view staff utilisation and also to avoid passenger inconvenience.
 - ❖ Advance release of HO quota well before chart preparations. Accordingly, applications to be submitted well in advance. The EQ requests may be submitted as per tentative schedule at WCR Headquarters as under: -

Train having Schedule Departure	Application to be submitted in EQ Box by	
	On Working Days	On Saturday, Sunday & Holidays
From 00:00 to 04:00 hrs.	14:00 one day in advance of sch. departure	14:00 one day in advance of train sch. departure
From 04:00 to 19:00 hrs.	16:00 one day in advance of sc departure h.	14:00 one day in advance of train sch. departure
From 19:00 to 21:00 hrs.	10: 00 hrs. same day of Departure	10:00 hrs. same day of sch. departure
From 21:00 to 23:59 hrs.	12:00 hrs. same day of Departure	12:00 hrs. same day of sch. departure

- ❖ Similar timings may be notified by divisions as per their requirements.
- ❖ Above changes regarding chart preparation and EQ allotment may be implemented from midnight of 15/16.07.2025 onwards.
- ❖ Wide publicity should be given regarding timings of acceptance of application for EQ allotment so that there is no public complaint.
- ❖ High dignitaries should be informed to prepare their tickets well in advance, so that same may be considered under HO quota allotment. After first preparation no VIP can be accommodated, therefore, divisions are advised to inform offices of dignitaries like Hon'ble High Court through Protocol/ Registrar, MPs, Vidhan Sabha, Collectorate and other dignitaries under acknowledgement.

Please ensure compliance and also advise other stations where EQ allotment is made by Area Managers etc. Suggestions for smooth implementation of Board's instruction, may also sent to this office by 10.07.2025.

- [7] Government of India, Ministry of Finance, Department of Expenditure, Central Pension Accounting Office, Trikot-II, Bhikaji Cama Place, New Delhi OM No. CPAO/IT&Tech/Life Certificate/2 Vol V/6476/2025-26/32 Dated 21-08-2025 addressed to Heads of CPPCs of All Authorised Banks (as per list) & Heads of GBD of all Authorized Banks (as per list)

Sub: - Comprehensive Guidelines for the Nation-wide Digital Life Certificate 4.0, November 1st to 30th, 2025.

Ref: - 1. DoP&PW OM No. 1(2)/2025-P&PW(H)-10819 Dated 30-07-2025.

1. The Digital empowerment of pensioners is the stated policy of the Government of India. In this regard, a Nationwide Digital Life Certificate Campaign is coordinated by the Department of Pension & Pensioner's Welfare annually from 1st to 30th November. The large-scale Campaign is executed in collaboration with Public Sector Banks, India Post Payment Bank, UIDAI, MeitY, Pensioner's Welfare Associations and stake holder departments of Ministry of Defence, Ministry of Railways and department of Posts. In the last three years, more than 4.50 crore DLC have been generated by pensioners belonging both, to the State Governments and Central Government. The DLC campaign 4.0 is proposed to be held in November, 2025 in 2000 cities/towns across India.
2. A separate DLC portal with URL <https://ipension.nic.in/dlcportal/> is available wherein details of Nodal Officers at State and City level shall be registered. All inputs related to the campaign such as URLs of tweets and PIB notes/press release are to be entered in this portal. The user manual for the DLC Portal is attached for reference.

(For Complete detail in 44 pages please visit our website www.rscws.com)

- [8] Government of India, Ministry of Labour & Employment, office of Regional P.F. Commissioner, HRD-II, Employee Provident Fund Organization File No. HRD-II/Death/Relief/Fund/2025-26/24 Dated 19-08-2025

Sub: - Enhancement of Ex Gratia amount under Death Relief Fund to Rs. 15 Lakh (Rupees Fifteen Lakhs only) in the event of death of an employee of the Central Board.

REF: - H.O. Letter No. HRD-II/2024-25/ Death Relief Fund/1296 Dated 03-03-2021

In reference to above mentioned letter on the subject cited above, the Regional P.F. Commissioner is directed to convey the approval of the Central Provident Fund Organization, for enhancement of the ex-gratia amount under Death Relief Fund from Rs. 8.0. Lakh to Rs. 15 Lakh, The ex-gratia amount of Rs. 15 lakh (Rs. Fifteen Lakh only) shall be paid to the family members (Nominee or legal heirs) of the deceased employee of the Central Board from the Staff Welfare Fund.

Above instructions shall come into force with effect from 01-04-2025.

Further, this ex-gratia amount shall be increased by 5% every year starting from 01-04-2026.

[9] Cabinet approves additional installment of three per cent Dearness Allowance to Central Government employees and Dearness Relief to Pensioners

The Union Cabinet chaired by the Prime Minister Shri Narendra Modi today has approved to release an additional instalment of Dearness Allowance (DA) to Central Government employees and Dearness Relief (DR) to pensioners w.e.f 01.07.2025 representing an increase of 3% over the existing rate of 55% of the Basic Pay/Pension, to compensate against price rise. The combined impact on the exchequer on account of increase in both Dearness Allowance and Dearness Relief would be Rs.10083.96 crore per annum. This will benefit about 49.19 lakh Central Government employees and 68.72 lakh pensioners.

This increase is in accordance with the accepted formula, which is based on the recommendations of the 7th Central Pay Commission.

OBITUARY



Sh.JASWANT SINGH

DOB : 08.02.1956

DOD : 30.07.2025

Retired as J.E./ (IT),
Computer Cell, DRM
Office, Ambala
Division.

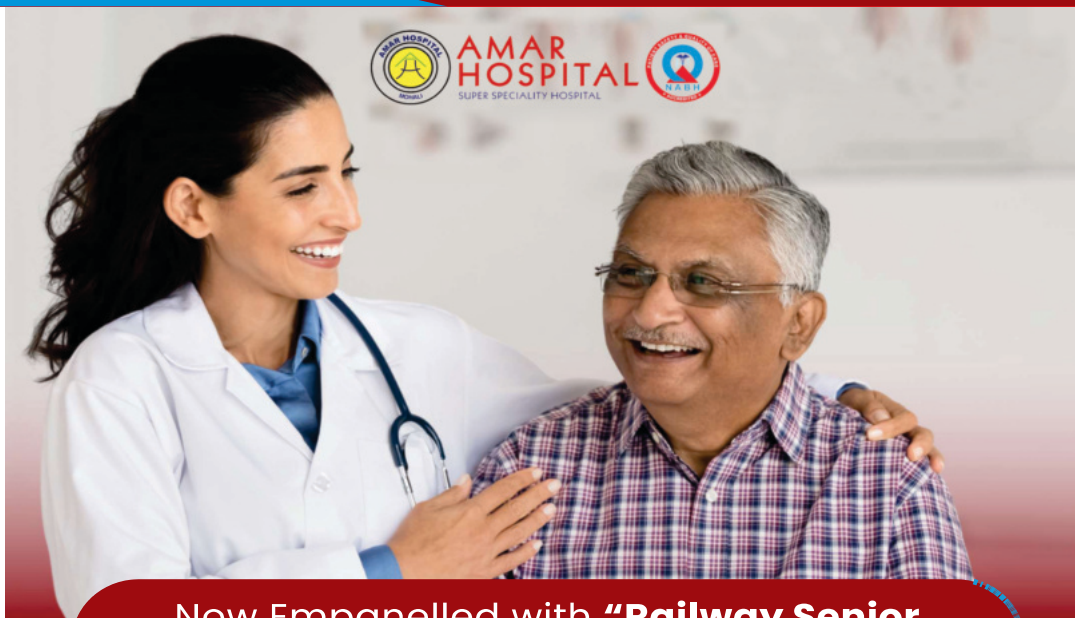
RSCWS expresses heartfelt condolences to the aggrieved families. May the departed noble souls rest in peace.

Glimpse of ECM at Shalby Hospital -23.08.2025



Glimpse of AGBM at Fortis Hospital Auditorium-20.09.2025





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