

PENSIONERS'

RAIL SAMPARK

QUARTERLY BULLETIN OF THE
RAILWAY SENIOR CITIZENS WELFARE SOCIETY (Regd.)
CHANDIGARH – PANCHKULA & MOHALI

(Estd. 1991, Regd. No. 1881 - under Societies Registration Act) Website: www.rscws.com

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CHANDIGARH January – March, 2009

FOR MEMBERS ONLY

Raw deal for pensioners

The Union Government's Pension Department in its letter dated February 11 (2009), has summarily rejected all representations made by individuals and pensioners' associations for fixing the pension of pre-2006 retirees. This has resulted in a substantial loss to the pre-2006 pensioners, retiring from the same post or scale of pay. Pre-2006 retirees will be getting lower pension than even their juniors retiring subsequently from the minimum pay of the lower scales.

The Supreme Court had relied upon the earlier judgement of the Constitution Bench in the case of D S Nakara vs Union of India (1983). Based on this judgement, the fifth Central Pay Commission recommended modified parity between pre-and-post-January 1996 retirees, which was accepted and implemented by the government. The sixth CPC also made similar recommendations.

Despite these judgements and recommendations of the sixth CPC to provide modified parity between pre-and-post-January 2006 retirees, the government has taken an unjust and arbitrary stand towards 38 lakh pensioners. It is high time the government implemented the recommendations of the Sixth Pay Commission in letter and spirit and as per the spirit of the Constitution Bench verdict in Nakara's case.

HARCHANDAN SINGH, Secretary-General,
Railway Senior Citizens Welfare Society, Chandigarh
(Published in 'The Tribune' dated 6th March, 2009)

Another opportunity given to Opt for joining RELHS - 1997

Railway Board, vide its orders dated 16.03.2009, has given another opportunity to existing Retired employees & Family Pensioners to join RELHS (Railway Employees Liberalised Health Scheme) up to 31. 03. 2010 (next year), if they had not joined it so far. Pensioners & Family Pensioners can join the scheme by paying 2 months Revised Basic Pension and SRPF Optees can join it by contributing twice the amount of Ex-gratia admissible on the date of joining the Scheme.

There shall be a "Lock in" period of 6 months, from the date of joining the scheme, during which the Retired employees can get treatment from Railway Hospital & Government Hospitals. But no treatment from Private Hospital shall be reimbursed during this 'Lock in' period of 6 months.

(Copy of the orders placed on our website www.rscws.com & shall be published in the next issue of PRS)

RSCWS demands Additional Pension for Pensioners below 80 years

RSCWS has urged upon the Government to grant Additional Pension of 5% on attaining the age of 65 years, 10% on attaining the age of 70 years and 15% on attaining the age of 75 year to meet with the additional needs of old age, especially on account of health. This is on the analogy of additional Pension of 20% to 100% which has been granted in stages on attaining the age of 80 to 100 years, as per recommendations of Sixth pay commission.

(See more News & Income Tax Return Form for Salary, Pension & Interest on inside Pages)

NOTICE

**NEXT GENERAL BODY MEETING & MEDICAL SEMINAR OF
RAILWAY SENIOR CITIZENS WELFARE SOCIETY (RSCWS) CHANDIGARH,
SHALL BE HELD ON SUNDAY, 12TH APRIL, 2009 FROM 10 AM TO 1 PM,
AT GOVERNMENT MUSEUM & ART GALLERY, AUDITORIUM, SECTOR 10, CHANDIGARH
MEMBERS OF RSCWS ARE REQUESTED TO PLEASE ATTEND POSITIVELY -
ALONG WITH THEIR SPOUSES & OTHER SENIOR CITIZENS OF RAILWAYS
LUNCH & TEA SHALL BE SERVED AFTER THE MEETING -
MEMBERS, THEIR SPOUSES & GUESTS ARE REQUESTED TO PLEASE JOIN**

Secretary General, RSCWS

7 Octogenarians & 13 Senior Citizen Members honoured**RSCWS holds AGM & Biannual Elections, Amends Constitution to broaden activities
Outside Residents & Serving Railway Men above 55 years allowed as Associate Members**

Annual General Body Meeting of Railway Senior Citizens Welfare Society, Chandigarh, was held at Mukat Hospital, Chandigarh, on January 18, 2009, in conjunction with a medical camp for senior citizens followed by a community lunch. The Meeting was largely attended by Members & their spouses inspite of inclement weather. Seven octogenarians were presented with Golden Age Awards and 13 Members over 65 were presented Senior Citizens' Awards. Biannual elections of the Society were also held on the occasion.

Shri M. S. Batra presided over the meeting. Annual report was presented by the Secretary General, Shri Harchandan Singh, highlighting various activities and achievements of the Society during the course of the year - including holding of Medical Camp at Fortis Hospital, Medical Seminars in conjunction with quarterly General Body meetings, launching of new website of the Society www.rscws.com (which had become very useful & popular in a short time) and publication of a news letter of the Society - 'Rail Sampark' - to keep the members fully informed & updated with the rules, regulations and orders on related matters – especially on implementation of Sixth Pay Commission Report etc, besides taking effective steps for early recognition of Private Hospitals and getting approval for upgrading of "Lock-up Dispensary" to Health Unit.

The Balance Sheet of Account for the year 2008 was also presented by the Treasurer, Sh K. S. Bhandari – showing an Opening Balance of Rs 21772.00, Income Rs 38241.00 (including Donation from Members Rs 17500), Expenditure of Rs 26114.50, and a Closing Balance of Rs 33898.50 as on 31st December, 2008. The Balance Sheet of Accounts & Report of Secretary General, were passed unanimously.

The meeting also rued the injustice done by the Sixth Pay Commission especially with the Pre-2006 retirees and called for suitable relief and modification of Government orders thereon as per representations already made by the Society to the DOP & the Prime Minister etc. The meeting also called for "cash less" facility for treatment of Railway employees and Pensioners in the PGI Chandigarh and direct settlement of claims thereon.

Rates of Annual Subscription increased to Rs 200, Life Membership Rs 1500

Meeting unanimously approved some amendments in the Constitution of the Society – including admission of Retired employees residing away from Chandigarh, Panchkula & Mohali as non-voting Associate Members, admission of Serving employees over 55 years of age as non-voting Associate Members, raising rates of Subscription to Rs 200 PA for Members, fixing Rs 100 PA as Subscription for Associate Members and raising Life Membership to Rs 1500 for new Life Members.

It was decided to rename the News Letter of the Society as 'Pensioners Rail Sampark' from January, 2009.

A Call for liberal Donations to Corpus Fund for Legal Remedies & other exigencies

General Body also endorsed the decision of the Executive Committee and appealed to all the Members & other well wishers to donate at-least Rs 500 per head to broaden the activities of the Society on the newly created website of RSCWS: www.rscws.com, anticipated legal expenses for the court case in connection with the injustice done to the Pensioners due to mutilation of the recommendations of the Sixth Pay Commission and other exigencies to effectively pursue objectives of the Society.

Sh C.S. Bajwa, Divisional Secretary, NRMU, attended as a guest of honour and assured all help to the Society to resolve their problems. Sh C. S. Bajwa was presented with Memento & garlands.

Biannual elections of the Society were held. Sh M. S. Batra was elected as President, Sh N. P. Mohan as Working President, Sh Parkash Chand as Senior Vice Presidents, Sh H. D. Sharma as Vice Presidents, Sh Harchandan Singh as Secretary General, Sh Harbans Singh as Secretary (Administration), Sh Kapil Dev as Secretary (Finance), Sh K. S. Bhandari as the Treasurer, Sh Bipin Behari as Joint Treasurer and Sh H. S. Sachdeva as Auditor.

Meeting also elected 10 Executive Members – Sh Jaswnt Singh, Sh Amrik Singh, Sh. S. S. Sahota, Sh Sukhdev Singh, Sh. M. S. Bhalla, Sh. Sunder Singh, Sh. A. K. Sud, Sh. O. S. Dogra, Sh. G. S. Sethi, Sh. M. S. Sethi. Two Executive Members shall be nominated by the Executive Committee.

**RSCWS Executive decides to continue its website, Bring out Directory of Members
May seek Government Aid under E- governance Plan**

Executive Committee of RSCWS, in its meeting held on 8th March, 09, decided to continue with its website www.rscws.com - which had become very popular, informative and very useful for the Senior citizens. It was also decided to apply for the grant-in-aid from the Government under the E-Governance Plan, if admissible.

Executive Committee ratified the Constitution Amendments passed by the General Body. It decided to bring out a Directory of Members – indicating their addresses, telephone numbers, designation & place of their last posting etc.

Executive Committee reiterated its resolve to further effectively take up the problems being faced by the Senior Citizens in getting proper Medical aid in the tri-city of Chandigarh, Panchkula & Mohali, non-supply of medicines prescribed by the Specialised Doctors & non-reference of cases of the tri-city to PGI or any other local Hospital by the Doctors in the Lock-up Dispensary & even those at Divisional Hospital, Ambala – thereby causing much hardship to the patients in their old age.

Sh S. K. Bose, of Bhubaneshwar, was nominated as a Member of the Executive Committee, keeping in view his keen interest in the activities of the Society and desire as well as efforts to serve the cause of the Pensioners.

LIST OF OFFICE BEARERS & EXECUTIVE MEMBERS RSCWS – 2007-08 (Elected on January 18, 2009)

Sl. No	Designation	Name	Address	Tel / Mob. No.
-	Patron	Sh. Pritam Singh Dilli	2112, Phase-VII, Sector-61, Mohali	2272213, 2263313
1.	President	Sh. M.S. Batra	1543, Sector-42-B, Chandigarh	2604713
2.	Working President	SH. N.P. MOHAN, EX CE	1023-15-B Chandigarh - 160015	2772875, 9417870544
3.	Sr. Vice President	Sh. Parkash Chand	780, Sector-8, Panchkula	2568750
4.	Vice President	Sh. H.D. Sharma	1154, Sector-43-B, Chandigarh	2607187
5.	Secretary General	Sh. Harchandan Singh	32, Phase-VI, Mohali	2228306, 9316131598
6.	Secretary	Sh. Harbans Singh	2327, Goodwill Enclave, Sector 49-C, Chandigarh,	2673435, 9316117032
7.	Secretary	Sh. Kapil Dev Pasricha	396, B-2, Officers Colony, Bitna Road, Pinjore	01733-232926
8.	Treasurer	Sh. K.S. Bhandari	3098, Sector-22-D, Chandigarh	2711641, 9815012641
9.	Joint Treasurer	Sh. Bipin Behari Lal	1043, Sector 42-B, Chandigarh	2661496
10.	Auditor	Sh. H.S. Sachdeva	320, Sector-46-A, Chandigarh	2607320
11.	Member Ex. Comm	SH. O.S. DOGRA, EX-CME/	P E-62, GH 3, MDC, Sector 5, Panchkula	2556453, 935736453
12.	Member Ex. Comm	Sh. Jaswant Singh	411, Phase-10, Mohali	9417317411, 2212806
13.	Member Ex. Comm	Sh. Amrik Singh	26, Kesho Ram Colony, Sector 45, Circular Road, Burail, Chandigarh	5085848
14.	Member Ex. Comm	Sh. Avtar Singh	250, Phase-4, Mohali	2226991
15.	Member Ex. Comm	Sh. Sarwan Singh Sahota	642, Phase-III-A, Mohali	2271742
16.	Member Ex. Comm	Sh. Sukhdev Singh	3411, Sector-71, Mohali	2264002
17.	Member Ex. Comm	Sh. M.S. Bhalla	Flat No.005, Block-F, Rail Vihar, MDC Sector-4, Panchkula	9463961694
18.	Member Ex. Comm	Sh. Avtar Krishan Sood	145, Sector-21, Panchkula	2576545
19.	Member Ex. Comm	Sh. Sunder Singh	2958/1, Sector-42-C, Chandigarh	2662363
20.	Member Ex. Comm	Sh. Man Singh Sethi	B/104 Rail Vihar MDC Sect-4, Panchkula	2557372, 9872215280
21.	Member Ex. Comm	SH. T.S. CHAWLA	HIG-712 Phase-9, Mohali	9872040712, 2232769
22.	Member Ex. Comm	SH. G.S. SETHI	142, Phase-4, Mohali-160059	2227451
23.	Member Ex. Comm	Sh S. K. Bose	Block CI, Flat-102, FF, Keda Gouri, Aptt. Lewis Road, Garage Chowk, Bhubneshwar -	09861156800

RSCWS takes up under RTI - Delay in issue of Revised PPOs

RSCWS has taken up with DOP, under RTI, the matter relating to delay in issue of Revised PPOs (Pension Pay Orders), to Pre & Post-2006 Retirees, as per Sixth Pay Commission Report. The PPOs had yet not been issued by the Railways to any one even after more than 6 months after the issue of implementation orders.

RSCWS May seek legal remedies on discrimination with Pre- 2006 Retirees

RSCWS may seek legal remedies, if the injustice with the Pensioners is not removed, on account of the mutilation of the Sixth CPC Report for fixing the pension of pre-2006 retirees not less than 50% of the minimum pay in the Pay Band plus Grade Pay corresponding to the pre-revised scale from which the pensioner had retired.

JCM Staff Side & Federations urged to take up issues in Anomalies Committee

Besides directly representing to the Government, Secretary General RSCWS, has urged the Secretary National Council, JCM, (Staff Side), Shri Umrao Mal Purohit as well as the AIRF & NFIR, to take up with the Government and to include in the agenda of National Council (JCM), - the following issues relating the Pensioners:

- i) Deviation from Sixth CPC Report for fixing the pension of pre-2006 retirees not less than the minimum pay in the Pay Band plus Grade Pay corresponding to the pre-revised scale from which the pensioner had retired; and
- ii) Grant of Additional Pension of 5% on attaining the age of 65 years, 10% on attaining the age of 70 years and 15% on attaining the age of 75 year to meet with the additional needs of old age, especially on account of health, on the analogy of additional Pension of 20% to 100% which has been granted in stages on attaining the age of 80 to 100 years, as per recommendations of Sixth pay commission.

6% additional DA sanctioned from January, 2009

DA Slabs on Revised Pay Scales to Central Government Employees – 2006 onwards

Jan, 06 – 0%, July, 06 – 2%, Jan, 07 – 6%, July, 07 – 9%, Jan, 08 – 12%, July, 08 – 16%, Jan, 09 – 22%

Claiming Relief U/S 89 of I/Tax in Respect of Arrears of Sixth CPC

With the implementation of 6th CPC recommendations w.e.f. 1-1-2006, 40% arrears have been paid in FY 2008-09, while the rest 60% will be paid in 2009-10. This amount is taxable and is to be normally accounted for in IT Return of AY 2009-10. There is, however, provision under section 89 (1) of IT Act for spreading the arrears in the year to which they relate and claim relief for the return of AY 2009-10. The relief in tax will depend on the margin available in the previous returns.

Section 89 of IT Act provides that when the Arrears of Salary (or Pension) are paid for the previous years, amount of arrear for each of the previous years may be counted as income for the respective year and the Income Tax for each year may be assessed accordingly – thus providing the relief in Tax by spreading-over the Arrears.

However, only such assesses get effected by this provision and need to claim this relief under this provision, whose total income from all sources – including the Arrears – exceeds the maximum limit of exemption from Income Tax or falls in the higher slab for Taxation, in the year in which the arrears are received.

<u>PROCEDURE</u>	<u>Tax payable for AY 2009-10 (FROM ANNEXURE –I below)</u>
1. Work out Tax liability for gross income including arrears paid in 2008-09 (A)	Aggregate additional Tax on arrears of pension..... (Z) Relief available u/s 89 is thus (C) - (Z)
2. Work out Tax liability for gross income without arrears (B)	Thus, tax payable for AY 2009-10 shall be:
3. Tax liability on arrears of pension A – B = (C)	(a). Tax payable on total income including arrears paid in 2008 - 9----- (A) (b). <i>Less</i> Relief u/s 89 (C) - (Z) Net Tax Payable (a) – (b)

FINANCIAL YEAR	2006-07	2007-08	2008-09
Income w/o arrears of pension			
Arrears of pension apportioned in respective years			
Total income (including arrears)			
Less-Deduction u/s 80C			
Exemption Limit (for Sr. Citizens)	185000	185000	195000
Net Income			
Tax Liability			
Add Education cess 2% or 3%			
Tax Payable (X)			
Income w/o arrears of pension			
less-Deduction u/s 80C			
Exemption Limit (for Sr. Ctzns)	185000	185000	195000
Net Income			
Tax Liability			
Add Education cess 2% or 3%			
Tax Payable (Y)			
Addl. Tax liability on arrears of pension X - Y= (Z)			

Compiled by Sh. N.P. Mohan, Ex. CE, WR & Wkg. President, RSCWS

Income Tax 2008 - 09

Individuals Other than Women & Sr Citizens	Women employees (below 65 years)	Senior Citizens (above 65 years)
Up to Rs 1,50,000	Nil	Up to Rs.225,000
Rs 1,50,001/- to 3,00,000/-	10%	Rs.225,001 to Rs.300,000
Rs 3,00,001/- to Rs 5,00,000/-	20%	Rs.300,001 to Rs.500,000
Above Rs 5,00,000/-	30%	Rs.500,001 and above

Visit our website www.rscws.com regularly

Administrative Orders & Multifarious Features of interest of Pensioners & others

And Up-to-Date information of our Activities,

LIST OF DONORS– RSCWS

Sl. No.	Name	Amt. Rs	Sl. No.	Name	Amt. Rs	Sl. No.	Name	Amt. Rs
LIST OF DONORS– RSCWS - 2008					LIST OF DONORS– RSCWS - 2009			
1.	SH. S.S. SAHOTA	200	29	SH. O. S. DOGRA	1000	1	SH. HARMOHINDER SINGH	500
2.	SH. HARCHANDAN SINGH	200	30	SH. MAN SINGH	500	2	SH. SHADI LAL	500
3.	SH. SUKHDEV SINGH	200	31	SH. INDERJIT SINGH	500	3	SH. JAGDISH KUMAR MAGO	500
4.	SH. JASWANT SINGH	200	32	SH. GURGIAN SINGH	200	4	BAHADUR SINGH ARSHI	500
5.	SH. M.S. BATRA	200	33	SH. UJAGAR SINGH	500	5	SH. TRILOK SINGH REYAT	500
6.	SH. MAN SINGH SETHI	100	34	SH. BIPIN BEHARI LAL	100	6	SH. J.S. SOHAL	500
7.	SH. H. D. SHARMA	100	35	SH. SUNDER SINGH	1000	7	SH. MAST RAM	500
8.	SH. KAPIL DEV PASRICHA	100	36	SH. S. S. SAHOTA	1000	8	SH. JAGIR SINGH	500
9.	SH. AVTAR SINGH	100	37	SH. BANSI LAL GUPTA	1000	Total Donations 2009 = Rs 4000		
10.	SH. M.S. BHALLA	100	38	SH. M. S. BHALLA	500			
11.	SH. HARBANS SINGH	100	39	SH. BAKHTAWAR SINGH	500	LIFE MEMBERS RSCWS		
12.	SH. K.S. BHANDARI	500	40	SH. SOHAN LAL	200			
13.	SH. BIPIN BEHARI LAL	150	41	SH. BIPIN BEHARI LAL	100	LM 1.	SH. PRITAM SINGH BAJWA	
14.	SH. N.P. MOHAN	500	42	SH. PARKASH CHAND	500	LM 2.	SH. JASBIR SINGH BIRDIE (<i>Expired</i>)	
15.	SH. BIPIN BEHARI LAL	100	43	SH. VED PARKASH DHINGRA	500	LM 3	SH. HARCHANDAN SINGH	
16.	SH. BIPIN BEHARI LAL	100	44	SH. AVTAR KRISHAN SUD	500	LM 4	SH. KAPIL DEV PASRICHA	
17.	SH. HARCHANDAN SINGH	200	45	SH. JOGINDER PARKASH	500	LM 5	SH. GUR GIAN SINGH	
18.	SH. BIPIN BEHARI LAL	100	46	SH. CP SINGH	100	LM 6	SH. AMRIK SINGH	
19.	SH. T.S. CHAWLA	100	47	SH. C. S. CHAWLA	200	LM 7	SH. ATMA SINGH	
20.	SH. M.S. BATRA	500	48	SH. UJAGAR SINGH	100	LM 8	SH. SURINDER SINGH	
21.	SH. HARCHANDAN SINGH	500	49	SH. V. KHURANA	500	LM 9	SH. MAST RAM	
22.	SH. KAPIL DEV PASRICHA	500	50	SH. M. JAI KUMAR (<i>Karnataka</i>)	50	LM 10	SH. O. S. DOGRA	
23.	SH. J. S. MANN	500	51	SH. DAVID PARKASH (<i>do</i>)	50	LM 11	SH. B. B. SHARMA	
24.	SH. C. L. CHAWLA	500	52	SH. J. GANESH (<i>do</i>)	50	LM 12	SH. KANWAR M.P. SINGH	
25.	SH. B. B. SHARMA	500	53	SH. U. BHASKARAN (<i>do</i>)	50	LM 13	SH. D.K. NAGPAL	
26.	SH. P. K. SINGH	100	54	SH. C. DURAISWAMI (<i>do</i>)	50	LM 14	SH. N. P. MOHAN	
27.	SH. PIARA SINGH	300	55	SH. S. S. RANJAN (<i>do</i>)	50	LM 15	SH. BALBIR SINGH	
28.	SH. ATMA SINGH	500	Total Donations 2008 = Rs 17550			LM 16	SH. GS SETHI	

It wasn't a dark and stormy night

- (My recap of the day after 26/11)

It wasn't a dark and stormy night;
But quite the opposite actually.
In a wink of an eye,
it turned out to be so stormy & dark.

It wasn't a dark and stormy night;
But still I couldn't sleep;
Thinking of all the thunder & storm gone by;
Reminding me of all those who will not rise.

It wasn't a dark and stormy night;
But quite the opposite actually -
I could hear my heart beat;
- Just waiting for the Sun to rise.

- By Harchandan Singh

**ALL MEMBERS ARE REQUESTED TO PAY THEIR
SUBSCRIPTION FOR 2009 EARLY**
**MEMBERS WHOSE SUBSCRIPTION FOR 2008 IS STILL DUE,
ARE ALSO REQUESTED TO PLEASE PAY IT EARLY**
**MEMBERS ARE ALSO REQUESTED TO
DONATE LIBERALLY TO CORPUS FUND
AND STRENGTHEN RSCWS
TO EFFECTIVELY PURSUE THE CAUSE OF ELDERS**
**DONATIONS & SUBSCRIPTION MAY BE SENT
BY CHEQUE IN FAVOUR OF -**
"RAILWAY SENIOR CITIZENS WELFARE SOCIETY"
- OR PAID IN CASH DIRECTLY TO -
SH. K. S. BHANDARI, TREASURER, RSCWS,
3098, SECTOR 22-D, CHANDIGARH
(PH. 2711641 & 9815012641).
Secretary General, RSCWS

PRINTED MATTER

If undelivered, please return to:

RAILWAY SENIOR CITIZENS WELFARE SOCIETY (Regd),
Hd. Off. # 32, Phase 6, Mohali (Chandigarh) – 160055