

PENSIONERS' RAIL SAMPARK

QUARTERLY BULLETIN OF THE
RAILWAY SENIOR CITIZENS WELFARE SOCIETY (RSCWS)

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CHANDIGARH, JULY - SEPTEMBER 2011

FOR MEMBERS ONLY

20TH ANNIVERSARY CELEBRATIONS OF RSCWS

6 Founder MEMBERS & SECRETARY General Honoured - seminar Held On heart care



Shri M.S. Batra,
President, RSCWS
addressing the audience



Shri Harchandan Singh,
Secretary General,
RSCWS addressing the audience



Audience at the GBM &
Seminar on Heart Care
by RSCWS at Chandigarh



Members interacting with
Dr. H.K. Bali, after the
Seminar on Heart Care

Six founders & senior most Members & Secretary General RSCWS were honoured in an impressive function held at Chandigarh, on the 20th Anniversary Celebrations of the Society. Those who were honoured included - Shri M. S. Batra, Founder President, Shri Pritam Singh Patron & Founder Secretary, Shri Parkash Chand Senior Vice President & Founder Member, Shri H. D. Sharma Vice President & Senior most Member, Shri Avtar Singh, Founder Executive Committee Member, Shri K. S. Bhandari, Treasurer and Shri Harchandan Singh, Secretary General, RSCWS. Mementos and citations were presented to each one of them highlighting their valuable services to RSCWS & to the senior citizens of the Railways.

A Resume of 20 years of History, Struggle & Achievements of RSCWS (1991-2011) was presented by the Secretary General RSCWS Harchandan Singh. (See Page 3 & 4). Members highly appreciated the good work being done by the Society. It was decided to get a Laptop (Computer) for the Secretary General RSCWS. An appeal was made to the Members to donate liberally to the Society. (Shri Bansi Lal Gupta has since donated a sum of Rs.11,000 for the purchase of a Laptop for the Society. List of other donors shall be published soon).

DETAILED DISCUSSION WITH DRM AMBALA & OTHERS ON PENSIONERS' PROBLEMS DOCTOR TO ATTEND "LOCK-UP DISPENSARY" AT CHANDIGARH ON ALL 3 DAYS A WEEK

Doctor will now attend at the Railway "Lock-up Dispensary" Chandigarh, on all the 3 days in a week (i.e. Tuesday, Thursday and Saturday) from 8-30 to 10-30 in Summer (April to September) and 9 to 11 in Winter (October to March). Representative of Malhotra Lab will collect samples for tests from "Lock-up Dispensary" on every Tuesday. System has been streamlined for procurement of Medicines and delays shall be avoided. Prescribed quantity of Medicines shall be issued to avoid inconvenience to patients.

These were some of the points agreed to in the meeting held on August 1, 2011, with DRM, CMS, Sr. DPO & DFM Ambala and representatives of RSCWS including Sh. M. S. Batra President, Sh Harchandan Singh Secretary General and Sh S. S. Sahota who discussed all the major problems of the Pensioners.

DFM informed that the Revised PPOs of majority of the applicants have been sent to Head Qtrs. for finalization. Those of other applicants will be sent early and the same may be issued by the end of October 2011. However, fresh instructions shall be sought from Head Office regarding issue of Revised PPOs to those who had not applied for the same. Representatives of RSCWS asked for copy of existing orders of GM and asked for suo-moto issue of revised PPOs to all Pensioners early as per orders of Rly Board.

CMS informed that case for extension empanelment of Fortis Hospital was under process for Cardiology & Cardiac Surgery. Case of Alchemist Panchkula, is under consideration, but that of IVY Hospital has been rejected due to lack of requirement by Railway beneficiaries for the specified Specialties.

RSCWS has recently sought further information from the Railway Board, under RTI Act, Reg. List of Chronic diseases for which OPD treatment can be taken by Railway Pensioners, even while claiming FMA - (in terms of Railway Board's letter No. PC V/2011/Med/1 Dated 7-6-2011 - RBE83-2011)

GLIMPSES 20TH ANNIVERSARY CELEBRATIONS OF RSCWS ON AUGUST 7



Shri M. S. Batra Founder President RSCWS being honoured



Shri H.D. Sharma being honoured by Shri Chanan Singh



Shri Parkash Chand Sr. Vice President being honoured



Shri K.S. Bhandari being honoured by Shri Chanan Singh



Shri Harchandan Singh Being honoured by Dr. H.K. Bali



Shri S.S. Sahota receiving award for Shri Pritam Singh from Dr. H.K. Bali



Shri Sukhdev Singh receiving award for Shri Avtar Singh from Shri Chanan Singh



Dr. H.K. Bali being honoured by Shri M.S. Batra



Dr. H. K. Bali Director Cardiology Fortis Hospital addressing the Seminar

Dr. H. K. Bali addresses seminar by rscws on heart care
A very useful Seminar was held by RSCWS on August 7, at Chandigarh, on the important subject of ***"Symptoms & treatment of heart Patients & Management OF heart attacks in old age."*** Seminar was addressed by world renowned Dr. H. K. Bali, Director Cardiology, Fortis Hospital Mohali. The talk was followed by an interaction with the participants wherein Dr Bali replied to the queries on various related issues. Dr Bali was later on honoured with a Memento and a citation in appreciation of his talk and valuable services to the heart patients. Some septuagenarians presented some melodious songs.

Next General Body Meeting & Seminar of RSCWS is proposed to be held on 27th Nov, 2011 from 10 AM At the Community Centre, Rail Vihar, Panchkula. Details of the programme will be advised later on.

ਆਧੁਨਿਕ ਜੀਵਨ ਸ਼ੈਲੀ ਨੇ ਦਾਅ 'ਤੇ ਲਾਇਆ ਬੁਢਾਪਾ

ਬਜ਼ੁਰਗ ਬਣਨ ਲੱਗੇ ਨੇ ਦਿਲ ਦੀਆਂ ਬੀਮਾਰੀਆਂ ਦੇ ਵਧੇਰੇ ਸ਼ਿਕਾਰ-ਡਾ: ਬਾਲੀ

ਚੰਡੀਗੜ੍ਹ, 7 ਅਗਸਤ (ਗੁਰਸੇਵਕ ਸਿੰਘ ਸੋਹਲ)-ਦੇਸ਼ ਵਿਚ ਦਿਲ ਦੀਆਂ ਬੀਮਾਰੀਆਂ ਜਿਨ੍ਹਾਂ ਤੋਂ ਜੀਵਨ ਨਾਲ ਵਧ ਰਹੀਆਂ ਹਨ ਇਹ ਇਕ ਖਤਰੇ ਦੀ ਘੰਟੀ ਹੈ ਤੇ ਸ਼ੁਗਰ, ਹਾਈ ਬਲੱਡ ਪ੍ਰੈਸ਼ਰ ਆਦਿ ਦੀਆਂ ਸਮੱਸਿਆਵਾਂ ਦਿਲ ਦੇ ਦੋਰੇ ਜਾਂ ਦਿਲ ਦੀਆਂ ਹੋਰ ਪੇਚੀਦਾ ਬੀਮਾਰੀਆਂ ਦੀ ਜੜ੍ਹ ਸਾਬਤ ਹੋਈਆਂ ਹਨ ਜਿਨ੍ਹਾਂ ਦਾ ਸਭ ਤੋਂ ਵੱਧ ਸ਼ਿਕਾਰ ਬਜ਼ੁਰਗ ਲੋਕ ਬਣਦੇ ਹਨ। ਇਨ੍ਹਾਂ ਵਿਚਾਰਾਂ ਦਾ ਪ੍ਰਗਟਾਵਾ ਦਿਲ ਦੇ ਰੋਗਾਂ ਦੇ ਮਾਹਿਰ ਡਾਕਟਰ ਐਚ. ਕੇ. ਬਾਲੀ ਨੇ ਅੱਜ ਇੱਥੇ ਰੋਲਵੇ ਰਿਟਾਇਰਡ ਪੈਸ਼ਨਰਜ਼ ਐਸੋਸੀਏਸ਼ਨ ਵੱਲੋਂ 'ਬੁਢਾਪੇ' 'ਚ ਦਿਲ ਦੀਆਂ ਬੀਮਾਰੀਆਂ' ਵਿਸ਼ੇ 'ਤੇ ਕਰਾਏ ਇਕ ਸੈਮੀਨਾਰ ਨੂੰ ਸੰਬੰਧਨ ਕਰਦਿਆਂ ਕੀਤਾ। ਡਾ. ਬਾਲੀ ਨੇ ਉਪਰੋਕਤ ਹਾਲਾਤਾਂ ਲਈ ਆਧੁਨਿਕ ਜੀਵਨ ਸ਼ੈਲੀ ਨੂੰ ਜ਼ਿੰਮੇਵਾਰ ਠਹਿਰਾਇਆ। ਉਨ੍ਹਾਂ ਕਿਹਾ ਕਿ ਸ਼ੁਗਰ, ਬੀ. ਪੀ., ਮੱਟਾਪਾ, ਹਾਈ ਕੋਲੈਸਟਰੋਲ ਵਰਗੀਆਂ ਬਹੁਤੀਆਂ ਬੀਮਾਰੀਆਂ ਤਣਾਅ ਭਰੀ ਸ਼ਰੀਰਕ-ਮਾਨਸਿਕ ਭੱਜ-ਦੌੜ ਵਧਣ ਕਾਰਨ ਪੈਦਾ ਹੁੰਦੀਆਂ ਹਨ ਕਿਉਂਕਿ ਇਸ ਤਰ੍ਹਾਂ ਦੀ ਜੀਵਨ ਸ਼ੈਲੀ 'ਚ ਖਾਣਪੀਣ ਵੀ ਬੇਹਿਸਾਬਾ ਜਿਹਾ ਹੋ ਜਾਂਦਾ ਹੈ। ਡਾ. ਬਾਲੀ ਨੇ ਦੱਸਿਆ ਕਿ ਜਵਾਨੀ ਦੇ ਮੁਕਾਬਲੇ ਬੁਢਾਪੇ 'ਚ ਪੈਣ ਵਾਲਾ ਦਿਲ ਦਾ ਦੌਰਾ ਜ਼ਿਆਦਾ ਚੁੱਪ-ਚੁਪੀਤਾ ਹੁੰਦਾ ਹੈ, ਕਈ ਵਾਰ ਬਿਨਾਂ ਛਾਤੀ ਦਰਦ ਕੀਤਿਆਂ ਅਤੇ ਕਈ ਵਾਰ ਅਚਾਨਕ ਹੀ ਢਹਿ ਢੇਰੀ ਕਰ ਦਿੰਦਾ ਹੈ, ਇਸ ਲਈ ਨਿੱਕੇ ਮੱਟੇ ਲੱਛਣਾਂ ਬਾਰੇ ਸੁਚੇਤ ਰਹਿਣਾ ਜ਼ਰੂਰੀ ਹੁੰਦਾ ਹੈ। ਉਨ੍ਹਾਂ ਦੱਸਿਆ ਕਿ ਬਿਰਧ ਉਮਰ 'ਚ ਸ਼ੁਗਰ, ਬੀ. ਪੀ. ਅਤੇ ਕੋਲੈਸਟਰੋਲ ਵਧਣ ਵਰਗੀਆਂ ਬੀਮਾਰੀਆਂ ਦਾ ਬਿਨਾਂ ਦੌਰੇ

ਲਗਾਤਾਰ ਬੇਹਤਰੀਨ ਇਲਾਜ ਜ਼ਰੂਰੀ ਹੈ ਤੇ ਇਸ ਦੇ ਨਾਲ-ਨਾਲ ਖਾਣ-ਪੀਣ ਸੀਮਤ ਪ੍ਰੋਤਸਾਹਿਤ ਹੋਣਾ ਚਾਹੀਦਾ ਹੈ, ਬਿਨਾਂ ਨਾਗਾ ਸੋਰ ਅਤੇ ਸਹਿਦੀ-ਸਹਿਦੀ ਕਸਰਤ ਦਿਲ ਨੂੰ ਬੀਮਾਰੀਆਂ ਤੋਂ ਦੂਰ



ਚੰਡੀਗੜ੍ਹ 'ਚ ਹੋਏ ਇਕ ਸੈਮੀਨਾਰ ਦੌਰਾਨ ਦਿਲ ਦੇ ਰੋਗਾਂ ਦੇ ਮਾਹਿਰ ਡਾ. ਐਚ. ਕੇ. ਬਾਲੀ ਰੋਲਵੇ ਰਿਟਾਇਰਡ ਪੈਸ਼ਨਰਜ਼ ਐਸੋਸੀਏਸ਼ਨ ਦੇ ਮੈਂਬਰਾਂ ਦਾ ਸਨਮਾਨ ਕਰਦੇ ਹੋਏ। ਤਸਵੀਰ : ਗੁਰਿੰਦਰ ਸਿੰਘ

ਰੱਖਦੀ ਹੈ। ਡਾ. ਬਾਲੀ ਨੇ ਦੱਸਿਆ ਕਿ ਬਜ਼ੁਰਗਾਂ 'ਚ ਪੈਰਾਫੋਰੀਅਲ ਵਸਕੁਲਰ ਬੀਮਾਰੀ ਵੀ ਕਾਫੀ ਵਧ ਚੁੱਕੀ ਹੈ, ਦਿਮਾਗ ਨੂੰ ਖੂਨ ਦੀ ਸਪਲਾਈ ਦੇਣ ਵਾਲੀਆਂ ਨਾੜਾਂ 'ਚ ਰੁਕਾਵਟ ਪੈਦਾ ਹੋਣ ਕਾਰਨ ਅਧਰੇਗ ਆਦਿ ਦਾ ਹਮਲਾ ਹੋ ਜਾਂਦਾ ਹੈ, ਇਸ ਤਰ੍ਹਾਂ ਦੀਆਂ ਰੁਕਾਵਟਾਂ ਦਿਲ ਦੇ ਦੌਰੇ ਦਾ ਕਾਰਨ ਵੀ ਬਣ ਜਾਂਦੀਆਂ ਹਨ ਤੇ ਇਨ੍ਹਾਂ ਰੁਕਾਵਟਾਂ (ਬਲੋਕਜ਼) ਲਈ ਕਾਰਡਿਕ ਆਰਟਰੀਜ਼ ਨੂੰ ਕਾਰਟਿਡ ਸਟੈਂਟਿੰਗ ਨਾਲ ਖੋਲ੍ਹ ਦਿੱਤਾ ਜਾਂਦਾ ਹੈ। ਡਾ. ਬਾਲੀ ਨੇ ਦੱਸਿਆ ਕਿ ਰੇਡੀਅਲ ਟੂਟ ਰਾਹੀਂ ਕੀਤੀ ਜਾਂਦੀ ਸਟੈਂਟਿੰਗ ਸੌਖੀ ਅਤੇ ਸੁਰੱਖਿਅਤ ਹੁੰਦੀ ਹੈ।

Radial angioplasty ideal for elderly heart patients: Expert

Tribune News Service Chandigarh, August 8: "Heart attacks in elderly people can safely be treated by radial angioplasty, a technique that involves making a small incision in the wrist, widening the blocked artery and restoring blood flow," said Dr HK Bali, director cardiology of a Mohali hospital, while addressing a medical seminar on "Cardiac problems among old age people" here yesterday.

Dr Bali said elderly people commonly suffered from diseases like hypertension and diabetes, which could ultimately lead to heart attacks and heart failure.

Most diseases were lifestyle related and occurred due to faulty lifestyle, lack of exercise and high levels of stress. However, early diagnosis could prevent the progression of heart diseases in them and carotid artery stenting could prevent paralytic strokes, he added.

He said heart attack could be silent and occurred with non-specific symptoms like sudden breathlessness, palpitation or loss of consciousness. It was important that such symptoms were not ignored by the aged.

News of the Seminar were published in Hindustan Times, Daily Ajit & Dainik Bhaskar etc. & telecast on PTC News

HISTORY, STRUGGLE & ACHIEVEMENTS OF RSCWS - 1991-2011 -A RESUME ON THE 20TH ANNIVERSARY OF FORMATION

-Presented by Secretary General RSCWS Shri Harchandan Singh

1. HISTORY & DEVELOPMENT OF RSCWS

- i) **FORMATION:** RSCWS was formed in early 1991 and Registered in June, 1991 under Firms & Societies Registration Act, - To promote and to protect the interests, rights and privileges of the retired Railway officials; and to promote the interest, rights and privileges and to foster & to promote unity, integrity and cooperation amongst the members and to create atmosphere of brotherhood.
- ii) **FOUNDER MEMBERS:** Shri Pritam Singh (Ex CPI, NDLS), Shri M. S. Batra (Ex Ch. Controller UMB), (Late) Shri Harbans Singh (Ex SPO NR), Late Shri Kapoor Singh (Ex SM Mansa, (Late) Shri Gurcharan Singh AME ND, Shri Avtar Singh (Ex SM UBC), (Late) Shri A N Bajaj (Ex Traffic Insp. (A/C) were the founder Members of RSCWS.
- iii) **Some ground realities in 1991:** Chandigarh & its surrounding areas lacked any Medical Facility for Railway Staff and Pensioners in the Tri-city of CHD, PKL & MHL in 1991 even though their strength was large and fast growing. There was no Administrative Office of the Railways in the Area even to get Passes. Railway Staff and Pensioners were totally dependent at that time on the Health Unit at Kalka and the Hospital at Ambala Cantt. - which are 30 to 50 away.
- iv) **THE twin issues:** RSCWS took up the issues of Recognition of Hospitals by the Railways in and around Chandigarh and facility for issue of Passes locally. Numerous Memorandums were submitted to the authorities concerned on these issues besides some other matters of interest.

2. ACHIEVEMENTS

- i) **Lock-up Dispensary:** Finally, after a lot of efforts by RSCWS, a Lock-up Dispensary was opened behind Chandigarh Railway Station in 1994-95 firstly for 2 days a week and later on for 3 days a week. However, the Doctor was subsequently withdrawn for the third day due to lack of availability of adequate number of Doctors. The availability of Doctor on all the three days in a week has been resumed after continuous efforts by RSCWS.
- ii) **Issue of Complimentary Passes:** After a lot of efforts by RSCWS, the Complimentary Passes to Pensioners which were earlier issued only by the RRB Chandigarh, were now being issued additionally by the RCT in Sector 9 and also by the Station Superintendent Chandigarh.
- iii) **Empanelment of Hospitals:** a) With the protracted representations by RSCW spread over many years, PGI Sector 12, Chandigarh and Government Medical College Sector 32 Chandigarh were finally accepted as Referral Hospitals by the CMS Ambala in 2005.
 - b) Fortis Hospital empanelled RSCWS in 2007 giving 20% concession on Tests and CGHS Rates on 6 main Specialties to Members of RSCWS.
 - c) Northern Railway finally Recognised Fortis Hospital Mohali in 2009 for Cardiology & Cardiac Surgery on reference by CMS Ambala and directly in case of Emergency both on (Cashless) Billing System. The Empanelment was belatedly extended for 1 year up to September 2011. Further extension is under process and may be finalized early.
 - d) IVY Hospital Mohali was initially recognized for one year for 4 Specialties but the same had not been extended due to lack of referred patients for these Specialties.
 - e) Alchemist Hospital Panchkula had applied for Empanelment for all major specialties. The case is still under process.
 - f) Representative of Malhotra Lab. now collects samples for tests from "Lock-up Dispensary" CHD on every Tuesday & report comes back on next week. (Efforts are on to get back the Reports early).

3. ISSUES BEFORE THE PENSIONERS TODAY

RSCWS has constantly been representing on numerous issues at National & Local levels

A) **At National level:** Following issues were raised by RSCWS at National Level through Memorandums to the National Anomalies Committee (NAC), Prime Minister, Finance Minister, Minister & Secretary DOP, Ministry of Railways and Members of Parliament etc.

1. **Reg: Income Tax:** a) Exemption of Pension from Income Tax, b) Exemption of income up to Rs.5 lakhs from Income Tax; c) Exemption of DA/DP from Income Tax as recommended by Fifth CPC
2. Removal of Anomalies in Pension after Sixth Central Pay Commission
3. Correct fixation of Pension of Pre-2006 Pensioners - Minimum Pension based on correct modified parity to Pre-2006 Pensioners
4. Equitable Fitment Benefit to Serving Employees and Pensioners
5. Parity in rise of Pension of Pre-2006 Pensioners in Scales of S-4 to S-23 with S-24 to S-34
6. Additional pension to Pensioners in the age group of 65 to 80 Years
7. Revision of Fixed Medical Allowance to Rs 1200 PM
8. Issue of Revised PPOs after Sixth Pay Commission

(Continued on Page 4)

HISTORY, STRUGGLE & ACHIEVEMENTS OF RSCWS - 1991-2011 (Continued from Page 3)

- B) **Local Issues of Pensioners in The tri-City (Chandigarh, Panchkula & Mohali)**
- Upgrading of Lock-up Dispensary for Chandigarh, Panchkula & Mohali
 - Extension of Empanelment of Fortis Hospital, Mohali
 - Empanelment of Alchemist Hospital Panchkula
 - Empanelment of Hospitals for left out specialties under RSCWS
 - Expeditious settlement of claims for Reimbursement & advising of reasons for deductions
 - Supply of medicines prescribed by Specialised Doctors instead of cheap alternatives
 - Supply of adequate quantity of Medicines in Chronic Cases

C) **Issues raised under RTI**

Following issues were raised & partly resolved by RSCWS under Right to Information (RTI) Act:

SL NO	MAIN ISSUES RAISED UNDER RTI ACT	RESPONSE OF RAILWAY S
1.	Conditions of Medical Emergency (under which direct treatment can be taken from a Government, Recognised Private Hospital or Un- Recognised Private Hospital.	i) Condition defined ii) CGHS Conditions accepted by Railways
2.	Concessions to Senior Citizens in Tatkal Service on Rly	Not admissible
3.	Policy reg Med Treatment of Railway Beneficiaries	Rly Bds letter dated 16-04-07
4.	List of Private Hospitals and Diagnostic Centers recognized and policy of the Railways regarding the same	List supplied & published. List posted on Website
5.	Policy regarding Referring of cases to Government / Recognised Private Hospitals	Policy defined
6.	Policy & procedure reg. Reimbursement of medical expenses	Policy defined
7.	Rules / Instructions regarding issue of Medicines by Railway Hospitals / Health Units/ Dispensaries, in regard to supply of Medicines prescribed by Specialists	Policy defined
8.	Issue of PPOs of Pre & Post-2006 Retirees	Instructions reiterated
9.	Revised Pension after Fifth & Sixth CPC	Proposed changes not accepted by Govt
10.	FMA to Members of RELHS – 97 – Procedure for claiming	Procedure re-defined
11.	Minimum Service required for joining RELHS	Matter under consideration
12.	Opening of RELHS for new entrants	Under consideration. May be opened by year end
13.	Chronic diseases for which OPD treatment can be taken by Rly. Pensioners from Railways, even while claiming FMA	Latest Reply is awaited
14.	Time frame & other details for issue of Revised PPOs (Pension Pay Orders) after Sixth Pay Commission.	Latest Reply is awaited

D) **On organisational front**

- Regular Monthly Meetings of Executive Committee & Quarterly Meetings of General Body
- Medical Seminars and Camps in conjunction with General Body Meetings since 2005
- Continuous expansion of Membership & Associate Membership in various areas
- Launching of News letter which has become very useful & popular and is now named as "Pensioners' Rail Sampark"
- Launching of Website of RSCWS: www.rscws.com in May, 2008 keeping the Members well informed about administrative orders, organizational activities and other areas of interest.
- Issue of ID Cards to all Members
- Honouring of Senior Citizen Members at 65 years, 80 years & 90 years
- Honorary Membership of RSCWS to Railway Senior Citizens above 90 years of age

MEMBERS RSCWS & OTHER RAILWAY PENSIONERS / FAMILY PENSIONERS

TO PURSUE THE CAUSE OF PENSIONERS, FOR CONTINUOUS INTERACTION & FOR

KEEPING YOURSELF WELL INFORMED - BE ACTIVE MEMBERS OF RSCWS

PAY YOUR SUBSCRIPTION FOR RSCWS EARLY @ Rs. 200 PA - IF NOT DONE ALREADY

DONATE LIBERALLY TO RSCWS FOR PENSIONERS WELFARE

DONATIONS & SUBSCRIPTIONS MAY PLEASE BE SENT BY LOCAL CHEQUE, DD or MO IN FAVOUR OF

"RAILWAY SENIOR CITIZENS WELFARE SOCIETY" OR The same BE PAID DIRECTLY TO

Sh. K. S. BHANDARI, TREASURER, RSCWS, 3098, SECTOR 22-D, CHANDIGARH (PH. 2711641 & 9815012641).

Payment of Arrears of Pension (Nomination) Rules 1983

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

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

CLARIFICATION REGARDING NOMINATION FOR LIFE TIME ARREARS.

(RBI Letter No. GA.NB 2240/GA 64 (11-fly MISC) 91-92 of 24-2-92)

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

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

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

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

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

See "Guidelines for Pensioners" on Pensioners' Portal <http://pensionersportal.gov.in/guidelines.asp>

NOMINATION FORM FOR LIFE TIME ARREARS

(FORM A) (See Rule 5) (GOI DOP Notification No. 26 (3)-Pension Unit/82, dated the 26th August, 1983)
(To be submitted in Triplicate)

Pension Disbursing Authority/Head of Office
(Name of Bank/Treasury/Post Office/Accounts Office etc.)
(Place)

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

1. Name and address of the nominee:

2. Relationship with the pensioner:

3. Date of Birth :

4. Name and address of the person who may receive the said pension during the nominee's minority
(if the nominee is minor):

5. Name and address of other nominee in case the nominee under column (1) above predeceases the,
Pensioner

6. Relationship with the pensioner :

7. Date of birth if the other nominee is a minor

8. Name and address of the person who may receive the pension during the other nominee's minority
.....

9. Contingency on happening of which nomination shall become invalid:

Place:

Signature (or thumb impression if illiterate) and the
name of the pensioner

Date:

Witness's Signature:

Name and Address:

Signature of Pension Disbursing Authority/Head of Office

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

Certified that application/nomination has been received from

..... (Name of the pensioner)

whose address is

Place:

Signature of Pension Disbursing
Authority /Bank/Treasury/Post Office/
Accounts Office/Head of Office
Full Address

Date:

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

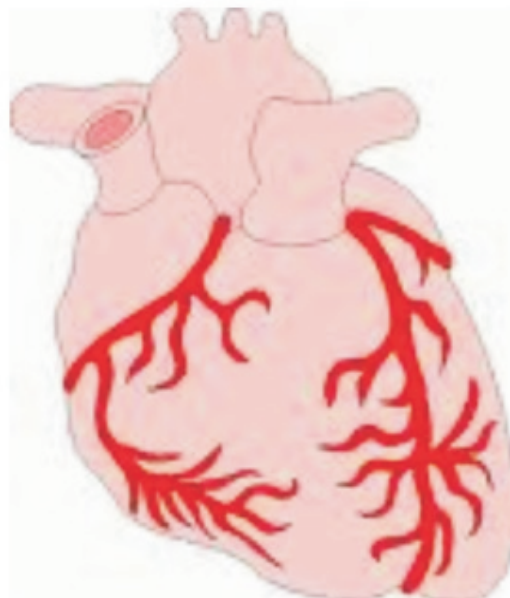
May also see other Guidelines for Pensioners on Pensioners' Portal <http://pensionersportal.gov.in/guidelines.asp>

RSCWS ASKS BANKS TO IMPLEMENT GOVT ORDERS**- URGES RLY ADM TO ISSUE REVISED PPOS**

Secretary General RSCWS has requested the Zonal Managers of RBI & the Nationalised Banks in the Region, to get the orders of the Government of India & the Railways properly implemented on the issues of concern to the Pensioners and Family Pensioners (including those for grant of Additional Pension after 80 years, 85 years, 90 years, 95 years and 100 years of age as per orders of the DOP/GOI & Railway Board which are available on their websites and on the pensioners Portal).

He has also requested GM Northern Railway and DRMs of the Region to issue Revised PPOs early to all Pensioners & Family Pensioners as per Board's orders, to mitigate the hardship of the Pensioners.

**TAKE GOOD
CARE OF
YOUR HEART,
HEART WILL
TAKE CARE
OF YOU**



For complete heart care

DR. H.K. BALI

MD (Med.), DM (Cardiology) Director - Cardiology



Fortis Hospital, Sector 62, Phase-VIII, Mohali - 160 062

Ph: 0172 - 5091980, Mobile: 098727 35980

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Blog: <http://heartsummit.blogspot.com>; Website: <http://drhkbali.com>

COMPUTER NAVIGATED KNEE & HIP REPLACEMENT



For appointment :

09501103210, 09915739352

DR. HARSIMRAN SINGH

MBBS (AIIMS), MS Ortho (PGIMER), M.Ch. Ortho (U.K.)



Fortis Hospital, Sector 62, Phase-VIII, Mohali - 160 062

Ph: 0172-469222 E-mail: harsimran.singh@fortishealthcare.com

7-9-2011

If undelivered, please return to:

**Railway Senior Citizens Welfare Society,
32, Phase 6, Mohali (Chandigarh) -160055**

Ph.0172-2228306,

Mobile : 9316131598, 9569639598

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