

WESTERN RAILWAY EMPLOYEES' UNION PENSIONER' WING-VADODARA

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Pensioner & Family Pensioner Know Your Rights / Benefits

(Up dated UP To 20.03.2014)

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ON BEHLAF OF WESTERN RAILWAY EMPLOYEES' UNION/BRC DIVISION & PRTN WORK SHOP

NOTE: EVERY CARE HAS BEEN TAKEN FOR PREPARING THE INFORMATION CONTAINED IN THIS BOOK. IN CASE OF ANY CLARIFICATION/GUIDANCE RETLATED TO RETIRAL BENEFITS KINDLY CONTACT WESTERN RAILWAY EMPLOYEE'S UNION(PENSIONER'S WING) VADODARA:

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1. Introduction:

Pension Scheme has come on Railways w.e.f 01/04/1959. All Railway Servants who were in service on 15/11/1957 who elect to come to Pension Scheme, employee entering Railway Service on or after 16/11/1957 & prior to 31.12.2003 are governed under Pension scheme. All CPF beneficiaries in service as on 01/01/1986 should be considered as deemed to have come to pension scheme unless they specifically opt out to continue under the C.P.F scheme.

The retirement benefits under these rules is admissible to Railway Servants who are appointed on regular basis as under

- (i) Ordinary Gratuity / Pension
- (ii) Death – cum – retirement gratuity.
- (iii) Family Pension.

The benefits comprise.

- (a) If he quits on account of superannuation, invalidation or reduction of establishment or reduction of establishment a terminal gratuity.
- (b) If he dies while in service.
- (c) If he dies while in service or dies after superannuation till widow / widower dies.

2. Pension:

- (i) A Railway Servant retiring in accordance with the provisions of the pension rules before completing qualifying service of ten years shall not be entitled to pension but he shall continue to be entitled to service gratuity in terms of Rule 69 (1) of the Pension Rules.
- (ii) 6th CPC orders shall apply to Railway Servants who retire / die in harness on after 01/01/2006. Separate orders have been issued in respect of employees who retired / died before 01/01/1996.
- (iii) Linkage of full pension with 33 years of qualifying service shall be dispensed with. Railway employees after 20 years of qualifying service are eligible to get 50% of the last pay drawn or 10 months average emoluments as pension, whichever is beneficial. In case of running staff, basic pay means Pay + 55%. w.e.f. 01.01.2006.
- (iv) In cases where Railway Servant becomes entitled to pension on completion of 10 years of qualifying service in accordance with Rule 69 (2) of the Pension Rules, pension in the cases shall also be paid on the last basic pay or average emoluments which ever is more beneficial to the Railway servant.

(Note: As per Railway Service (Pension) rules-1993 Para 69(3), in calculating the length of qualifying service, fraction of a year equal to three months and above shall be treated as completed one half year & reckoned as qualifying service i.e. 09 years & 09 months qualifying service is to be considered for pension eligibility / benefits.

- (v) The amount of pension shall be subject to minimum of Rs. 3500/- and maximum up to 50% of highest pay in the Govt. (the highest pay in the Govt. is Rs. 90000/- since 01/01/2006). In case, those who are getting more than one pensions, that will be clubbed for minimum pension.

Those who removed from service or dismissed or submit resignation are not entitled for pension. However, Compulsory retirement with benefit of / Compassionate Allowance, in form of maximum 2/3 to minimum 1/3 pension admissible, if removing or dismissing authority decided accordingly. (It can not reviewed as normal Pensions/Family Pensions – AIRF has represented for review of Compassionate Allowance similar as other pensions at the time of CPC).

- (vi) As per 6th CPC, the quantum of pension & family pension available shall be increased as follows:

Age of Pensioner & Family Pensioner	Additional Quantum of Pension
From 80 years to less than 85 years	20% of basic pension
From 85 years to less than 90 years	30% of basic pension
From 90 years to less than 95 years	40% of basic pension
From 95 years to less than 100 years	50% of basic pension
100 years or more	100% of basic pension

- (viii) Method of working out Pension / Family Pension of existing Pre – 2006 Pensioners / Family Pensioners :

Pension / Family Pensioners drawing Pension, D.A Relief etc. will be consolidated w.e.f. 01/01/2006 as under

- (i) The existing Pension / Family Pension
- (ii) Dearness Pension, where applicable
- (iii) Dearness Relief @ at 24% of Basic Pension/Basic Family Pension plus dearness pension.
- (iv) Fitment weightage @ 40% of the existing Pension / Family Pension.

The amount so arrived at will be regarded as consolidated Pension / Family Pension with effect from 01/01/2006.

The fixation of pension will be subject to the provision that the revised pension, in no case shall be lower than fifty percent of the minimum of the pay in the pay band plus the grade pay / corresponding to the pre-revised pay scale from which the pensioner had retired. In the case of HAG and above scales, this will be fifty percent of the minimum of the revised pay scale.

Since the consolidated pension will be inclusive of commuted portion of pension, if any, the commuted portion will be deducted from the said amount while making monthly disbursements.

- (ix) **Pre-01.01.2006 pensioners pension revision formula :**

Revised Pension = Basic Pension as on 1.1.2006 x 1.86 + 40% Basic Pension (excluding D.P.)

Illustration:

Basic Pension (as on 1.1.2006) = ` 4000
Revised Pension = ` 4000 x 1.86 = ` 7440 + 1600 (i.e. 4000 x 40/100)
Revised Pension = ` 7440 + ` 1600 = ` **9040/-**

NOTE: IN TERMS OF DOPT'S LETTER NO:38/37/08/P&PW(A) DT. 28/01/2013, STEPPING OF PENSION/FAMILY PENSION FOR PRE-2006 RETIREES IS ADMISSIBLE SUBJECT TO :1) IF PENSION/FAMILY PENSION IS HIGHER THAN THE PENSION AS PER THIS LETTER, THE SAME WILL BE CONTINUED TO BE DRAWN AND NEED NOT BE REVISED. THIS HIGHER PENSION WILL BE THE BASIC PENSION/FAMILY PENSION. INCASE IF PENSION/FAMILY PENSION LESS THAN THE PENSION/FAMILY PENSION AS PER THE LETTER, STEPPING OF PENSION/FEAMILY PENSION HAS TO BE ADMISSIBLE. FURTHER TO THE ABOVE IT IS MOST LIKELY THAT PENSION TO THE EXISTING PENSIONERS AS ON 31.12.2005 IS LIKELY TO BE REVISED AS PER SUPREMENT COURT'S JUDGEMENT. THE MATTER IS WITH GOVERNMENT AND DECISSION IS LIKELY. PLEASE BE IN TOUCH WITH THE W.R.E.U.BRC PENSIONER'S WING.

(x) Non-applicability of New Pension scheme to persons appointed prior to 01/01/2004 and under going training

Rly. Board have introduced New Pension scheme to employees who joined Railway Service from 01/01/2004. AIRF had represented the case of those employees at National council (JCM) level who were appointed prior to 01/01/2004 and put on induction training should be covered under CCS (Pension) Rules 1972 and they need come under New Pension Scheme.

Rly. Board vide their letter **No. F (E)III-2004 / NPS / 1 dated 14/11/2006** have issued orders that employees who were put on induction training after their appointment prior to 01/01/2004 and are paid salary from that date would be covered under the CCS (Pension) Rules, 1972.

3. Family Pension:

- (i) Full pension would be paid to family for a period of 10 years in case of death of an employee while in service. After 10 years, 30% of the Last Basic Pay (i.e. Pay in Pay Band + Grade Pay) would be paid as pension.
- (ii) Widow/Divorced daughters are entitled for family pension w.e.f. 25.08.2004 or date of divorce or widowed subject to ceiling limit of their income of ` 2550/- p.m. and on production of certificate of unmarried and widow status. Unmarried daughter up to age of 25 years and unmarried son up to age of 25 years are entitled for family pension without any conditions. Unmarried daughter beyond age of 25 years is also entitled for family pension subject to production of marital status, widow status, minimum prescribed income w.e.f. 06.09.2007, etc.

A list of documents required for widowed/unmarried and divorced daughters/ invalid son/s and daughter/s for grant of pension/s are as per Annexure -I.

- (iii) An employee who has completed minimum 10 years of service and retiring on superannuation is eligible for pension. In case of compulsory retirement and retirement on incapacitation due to medical reason/s are also entitled for Pension.
- (iv) Family pension shall be calculated at a uniform rate of 30% of basic pay (Pay in Pay Band plus Grade Pay) in all cases and shall be subject to a minimum of ` 3500/- p.m plus Dearness Relief admissible time to time.
- (v) Family pension shall be calculated at a uniform rate of 30% of basic pay (Pay in Pay Band plus Grade Pay) in all cases and shall be subject to a minimum of ` 3500/- p.m and maximum of 30% of the highest pay in the Government (The highest pay in Govt. is ` 90,000/- since 01/01/2006)
- (vi) The enhanced family pension shall be payable to the family of a Rly. Servant who dies in service from the date of death of the Railway Servant for a period of ten years.
- (vii) The Quantum of family pension available to the old family pensioners shall be increased as same rates applicable to pensioners.
- (viii) For the purpose of grant of family pension, the family shall be categorised as under:

Category-I :

- (a) Widow or widower, up to the date of death or re-marriage, whichever is earlier.
- (b) Son/daughter (including widowed) up to the date of his/her marriage/re-marriage or till the date he/she starts earning or till the age of 25 years, whichever is the earliest.

Category-II :

- (c) Unmarried/Widowed/Divorced daughter not covered by Category-I above, up to the date of marriage/re-marriage or till the date she starts earning or up to the date of the death, whichever is earliest.

- (d) Parents who were wholly dependent on the Railway Servant when he/she was alive provided the deceased employee had left behind neither a widow nor a child. Family pension to dependent parents and unmarried/divorced/ widowed daughter will continue till the date of death.

Family pension to unmarried/widowed/divorced daughters in Category-II and dependent parents shall be payable only after the other eligible family members in Category-I have ceased to be eligible to receive family pension and there is no disabled child to receive the family pension. Grant of family pension to children in respective categories shall be payable in order of their date of birth and younger of them will not be eligible for family pension unless the next above him/her has become ineligible for grant of family pension in that category.

The dependency criteria for the purpose of family pension shall be the minimum family pension along with dearness relief thereon. (i.e. ` 3500/- + Dearness relief there on time to time).

The childless widow of a deceased Railway Servant shall continue to be paid family pension even after her remarriage subject to the condition that the family pensioner shall cease once her independent income from all other sources becomes equal to or higher than the minimum prescribed family pension in the central Govt. The family pensioner in such cases would be required to give declaration regarding her income from other sources to the pension disbursing authority every six months.

- (e) Mentally Retarded / Handicapped son/daughter who can not earn up to the date of the death to self or guardian as the case. Pensioner / Family pensioner can nominated guardian of Mentally Retarded / Handicapped son/daughter to Pension Issuing Authority on plain paper when he /she alive & no guardian certificate of Court of Law is required later on.
- (f) Legally divorced sisters, if father is not alive may be included in the list of dependant relatives for pension.

(ix) **Family Pension 1964 :**

Family pension shall be calculated at a uniform rate of 30% of basic pay in all cases and shall be subject to a minimum of ` 3500/- p.m and maximum of 30% of the highest pay in the Government. DA is also admissible on family pension if widow/widower is in service.

In case of death of pensioner, family pension will be paid at same rate up to 10 years from date of retirement instead of 7 years. If compensation is paid under Workmen Compensation Act, the enhanced family pension is restricted to ½ times of the normal rate.

(xii) **Payment of Family Pension to Dependant Parents :**

Dependant parents were not eligible for payment of Family Pension on death of Railway employees. The issue was represented by AIRF for inclusion of parents' Name in P.P.O for payment of family pension.

Rly. Board vide their letter No **F (E) III / 2005 / PNI / 16 dated 23/06/2005** have issued orders for payment of family pension to dependent parents subjected to conditions.

(xiii) **Payment of Family Pension to dependant divorced / widow :**

The issue of inclusion of Names of divorced / widow daughter for payment of family pension in P.P.O's was represented by AIRF.

Rly. Board vide their letter **No F (E) III / 98 / PNI / 4 dated 13/10/2006** has issued orders for inclusion Name of divorced / widow daughters for grant of family pension subjected to conditions.

4. Emoluments :

The term emoluments for the purposes of calculating pension will be pay drawn in the prescribed pay band plus applicable grade pay but does not include any other type of like special pay etc. pension will be calculated at 50% of ten months average pay or pay drawn on date of retirement which is beneficial to the employee. The Grade pay applicable on such pay is to be taken into account for working out pension. In case of Running staff, 55% of pay element is to be added for working out pension in the above emoluments.

Basic pay in the revised pay structure of 6th CPC means the pay drawn in the prescribed pay band plus applicable Grade pay but does not include any other type of pay like special pay etc.

In case of all kinds of Gratuity, D.A admissible on date of retirement / death shall continue to be treated as emoluments along with the emoluments as defined above.

Note :

1. The President has the right of withholding a pension or gratuity or both either in full or in part or withdrawing a pension in full or in part, whether permanently or for a specified period and of ordering recovery from pension or gratuity of the whole or part of any pecuniary loss caused to the govt. If in any departmental or judicial proceedings, the pensioner is found guilty of grave misconduct or negligence during the period of his service including service rendered upon re-employment after retirement.
2. Where disciplinary or judicial proceedings are pending against a Rly. Servant on the date of retirement, no gratuity is paid until the conclusion of the proceedings and issue of orders there on. During this period, provisional pension is paid to this retired person until finalization of the DAR case. On conclusion of the proceedings, interest on delayed payment of Gratuity may be paid if the Rly. Servant is fully exonerated. The gratuity shall be deemed to have fallen due for payment after period of three months of date of retirement.
3. The date of death as per extant rules is regarded as a day of duty.

5. Dearness relief to pensioners / Family pensioners :

- (i) The percentage of dearness allowance sanctioned to serving employees is applicable to pensioners as well as family pensioners as dearness relief.
- (ii) Govt. of India has been declaring increase / decrease in Dearness Allowance twice in year. This includes payment of Dearness Relief to Pensioners / Family Pensioners. It is made clear in the orders issued by Rly. Board that payment of Dearness Relief involving a fraction of a Rupee shall be rounded off to the next higher rupee.
- (iii) **Payment of Dearness Relief to widow appointed on compassionate grounds :**

A widow is appointed on compassionate grounds in Railway Service. Earlier, she had required to give an option whether she desires to get Dearness Allowance on her salary drawn in post offered by Administration or on payment of Family Pension.

The issue was taken up at Board's level for making payment of Dearness Relief at both the places viz. on family pension as well as on pay being given for post held by him. This issue was considered and Rly. Board had communicated their approval for payment of Dearness Relief at both the places one on family pension as well a post offered on compassionate grounds vide their letter **No F (E) III / 99 / PNI / 21 dated 05/08/1999**. This has been given effect from 01/07/1997.

- (iv) Dearness Relief will not be admissible on constant Attendant Allowance.

- (v) **Dearness Allowance :** Percentage of basic pay (Pay Band + Grade Pay) is payable on every six months, i.e. January and July each year, on 12 monthly Average on increase above Average CPI 0.536 (1982 Base)

From 1.1.2006	NIL	From 1.1.2011	51 %
From 1.7.2006	02 %	From 1.7.2011	58 %
From 1.1.2007	06 %	From 1.1.2012	65 %
From 1.7.2007	09 %	From 1.7.2012	72%
From 1.1.2008	12 %	From 1.1.2013	80%
From 1.7.2008	16 %	From 1.7.2013	90%
From 1.1.2009	22 %	From 1.1.2014	100%
From 1.7.2009	27 %	From 1.7.2014	
From 1.1.2010	35 %	From 1.1.2015	
From 1.7.2010	45 %	From 1.7.2015	

6. Gratuity:

The quantum of Gratuity depends mainly on length of qualifying service. The gratuity shall be calculated on last pay in Pay Band plus Grade Pay and DA admissible. The maximum limit of all kinds of gratuity shall be ` 10 Lakhs w.e.f. 01.09.2008 and *weightage of 5 years additional on voluntary retirement will not be given*. The maximum limit of Gratuity is 16 ½ months of pay in Pay Band plus Grade Pay and D.A. Gratuity can be classified as service gratuity, retirement gratuity, death gratuity and residuary gratuity.

- (a) **Service Gratuity :** A lump sum payment is admissible to a permanent employee who retires from service before completion of 10 years of qualifying service at the rate of half a months basic pay for each completed 6 monthly period of qualifying service. As no pension is admissible to those who retire before completion of 10 years of qualifying service and this service gratuity is in lieu of pension, and this gratuity is different from retirement gratuity and death gratuity.
- (b) **Retirement Gratuity :** Retirement gratuity is admissible to permanent Railway Servant who retire after completion of 5 years qualifying service at the rate of ¼ of one month's pay for each completed half years service subject to maximum of 16½ times "the emoluments" are ` 10 Lakhs whichever is less.
- (c) **Death cum Retirement Gratuity (DCRG) :**

Death Gratuity is admissible in the case of death while in service of a Permanent as well as temporary railway employee, payment of Gratuity will be payable to nominee or authorised family members at the following rates:

Sr.No	Length of service	Death Gratuity payable to the family
1.	Less than one year	02 times of "emoluments" (Basic pay + DA).
2.	One year or more but less than 5 years.	06 times of "emoluments".
3.	Five years or more but less than 20 years.	12 times of "emoluments".
4.	Twenty years or more.	Half a month's "emoluments" for every completed 6 monthly period of qualifying service to maximum 33 times "emoluments" or ` 10 Lakhs whichever is less. (Min. of 12 months)

- (d) **Residuary Gratuity :**

When an employee dies within 5 years after retirement and the total amount actually received by him on account of Pension or Service – gratuity, Dearness Relief on pension, Retirement gratuity,

commutation amount is less than 12 times the "emoluments" drawn by him at the time of retirement, the deficiency is granted to his nominee/family.

(e) Gratuity limit & calculations :

The amount of gratuity payable to an employee will be calculated as under, subject to maximum ` 10,00,000/-.

$$\text{Gratuity} = \frac{\text{Last Basic Pay} + \text{D.A.} \times \text{No. of Qualifying Years of Service}}{2}$$

$$\text{Gratuity of Running staff} = \frac{\text{Last Basic Pay} + \text{DA} + 55\% \text{ of Last Basic Pay} \times \text{No. of Qualifying Years of Service}}{2}$$

(f) Withholding of payment of Gratuity and commutation of Pension due to :

As per extant orders of Railway Board, employees who are involved in judicial proceedings at the time of Superannuation are not paid commutation of pension Gratuity, Leave encashment payment etc. by Administration. The AIRF had represented that judicial proceedings pertain to mere civil cases of property disputes between Railway Servants and other private party or partition suit without any criminal angle involved and with which Railways have no concern or divorce suits having no bearing on the conduct of Railway Servant and their settlement dues need not be withheld till finalisation of judicial proceedings.

Railway Board vide their letter **No. F(E) III / 2003/PN 1/33 dated 05/02/2004** have issued orders releasing of Pensionary dues of railway employees whose judicial proceedings are pending against retiring railway employees in the above mentioned cases.

7. Compassionate Allowance/Grant :

Railway Board have issued orders on the above subject stating that in the case of removal/dismissal of a Railway servant from service may sanction Compassionate Allowance not exceeding two third of the pension or gratuity or both, which would have been admissible to him if he had retired on compensation pension. The power to sanction or otherwise Compassionate Allowance is discretionary power vested in the Authority competent to remove/dismiss the Railway servant to be exercised by that Authority suo-motu at the time of passing orders of dismissal/removal from service or immediately thereafter. This is as per the guideline given in Para 310 of the Manual of Railway Pension Rules, 1950. The compassionate allowance sanctioned as such shall not be less than ` 3500/- p.m.

If competent authority /Disciplinary authority had not passed order about compassionate grant in the case of removal/dismissal of a Railway servant from service, dealing clerk should placed file again to DA for passing order about compassionate grant /Allowance. (It can not reviewed as normal Pensions/Family Pensions – AIRF has represented for review of Compassionate Allowance similar as other pensions at the time of CPC).

8. Compulsory Retirement :

A Railway Servant has been imposed a penalty of compulsory retirement by the Disciplinary Authority after finalization of DAR enquiry. The Competent Authority can either pay full compensation pension or gratuity or both admissible to him on the date of retirement or 2/3rd of the pension and gratuity. Pension granted in such cases shall not be less than ` 3500/- p.m plus D.A Relief admissible on that amount. (Compulsory Retirement with Pension benefit @ maximum 2/3rd & minimum 1/3rd pension then it can not reviewed as normal Pensions/Family Pensions – AIRF has represented for review of this pension similar as other pensions at the time of CPC). "

Railway Ministry's decision 4 under Rule 550 A" --- Encashment of unutilised leave on average pay (LAP) will be allowed to those Railway servants who are compulsorily retired as a measure of punishment under the disciplinary rules even if a cut in pension (including gratuity) has been ordered. In such cases, the authority competent to grant leave can sanction cash equivalent of leave salary for leave on average pay (LAP), if any,

at the credit of Railway servants on the date of such retirement, subject to a maximum number of days permissible under the rule, in the manner specified in Railway Ministry's decision No.1 of Rule 550-A." (Railway Board's letters No. F(E)I/1/2006/LE-1/1 dated 20.03.2006).

9. Commutation of Pension :

(I) Every pensioner is eligible to commute a portion of pension not exceeding 40% of his monthly pension for a lump sum payment. If he applied for commutation before expiry of one year from the date of retirement no need to undergo medical examination. If applies after one year of retirement or ceasing Railway service on account of imposition of any penalties or due to medical invalidation, the employee shall have to undergo prescribed medical examination for commuting the pension.

If the employee drawing pension of ` 5000/- commute 40% of pension i.e. ` 2000/- on superannuation the lump sum amount payable is $2000 \times 12 \times 8.194 = ` 1,96,656/-$.

The pre 6th CPC table of commutation value for pension Annexed to the Railway Services (commutation of pension) Rules, 1993 shall be substituted by a new table as under. The commutation factor taken from the commutation table is relevant to the next birth day.

Age on next birth date	Commutation factor	Age on next birth date	Commutation factor	Age on next birth date	Commutation factor
38	9.116	47	8.943	56	8.572
39	9.103	48	8.913	57	8.512
40	9.090	49	8.881	58	8.446
41	9.075	50	8.846	59	8.371
42	9.059	51	8.808	60	8.287
43	9.040	52	8.768	61	8.194
44	9.019	53	8.724	62	8.093
45	8.996	54	8.678	63	7.982
46	8.971	55	8.627	64	7.862

(II) Commutation of Pension clarifications :

- (i) Reduction in pension on account of additional commutation of pension will be in two stages. The revised table of commutation of the additional amount of pension is that has become commutable on account of retrospective revision of pay / pension.
- (ii) The commuted portion of pension shall be restored after 15 years from the respective dates of commutation. Necessary endorsement is required to be made in the P.P.O. In such cases the reduction from pension will be made from the date of receipt of the revised commutation value of pension by the pensioners or three months after the issue of the Authority by the Accounts office asking the pensioner to collect the revised commuted value of pension, whichever is earlier.

General :

- (a) Railway Board vide their letter **No 2008 / H – 1 / 2 / 15 dated. 26/10/2009** has decided that the legally divorced sister, if father is noT alive may be included in the list of dependant relatives. These orders apply to serving Railway employees and pensioners.
- (b) Parents who were wholly dependant upon Govt. Servant when he / she was alive provided the deceased employee has left behind neither a widow or child.
- (c) It has been decided to include the dependant disabled siblings (i.e brothers / sisters) of Govt. Servant / Pensioners, in the definition of family for the purpose of eligibility for family pension. Such disabled siblings shall be eligible for family pension for life in the same manner.

10. Payment of Ex. Gratia to SRPF Retirees :

Few employees did not opt for pension scheme and retire on SRPF scheme. These retired employees are not eligible for pension. AIRF represented the cases of such retired employees for giving some financial relief.

Railway Board vide their letter **No. F (E) III / 97 / PNI / Ex. Gr. / 5 dated 13.11.1998** had issued orders for grant of Ex. Gratia payment to surviving SRPF (C) retirees of the period from 01.04.1957 to 31.12.1985. The widows of such retired employees are also granted Ex. Gratia payment.

11. Constant Attendant Allowance :

In the case of pensioners who retired on disability pension under the Railway Services (Extraordinary Pension) Rules, 1993 for 100% disability (where the individual is completely dependent on somebody else for day to day functions) a Constant Attendant Allowance of ` 3000/- pm shall be allowed in addition to the disability pension, on the lines existing in Defence Forces.

For the purpose of computing average emoluments in the case of Railway Servants who have opted for fixation of pay in the revised pay structure and retire within 10 months from the date of coming over to the revised pay structure, basic pay for 10 months period preceding retirement shall be calculated by taking into account pay as follows:-

- (i) For the period during which pay is drawn in revised pay structure - Pay drawn in the prescribed pay band plus the applicable grade pay.
- (ii) For the remaining period during which pay is drawn in pre-revised scale of pay-Basic pay plus dearness pay and actual DA appropriate to the basic pay at the rates in force on 01.01.2006 drawn during the relevant period.

12. (a) Payment of Ex. Gratia lump sum compensation to the families of Railway Employees :

Railway Board vide their **No E(W)2008/CP-1/7 dated 30/09/2008** have revised rate of payment of Extra lump sum compensation to the families of Railway employees who die in performance of bonofides official duties as under

- (i) Death occurring due to accidents in the course of performance of duties = ` 10 Lakhs
- (ii) Death occurring in the course of performance of duties attributable to acts of violence of terrorism, anti-social elements etc. = ` 10 Lakhs.
- (iii) Death occurring during followings = ` 15 Lakhs
 - (a) enemy action in international war or border skirmishes and
 - (b) action against militants
- (iv) Death occurring while on duty in the specified high attitude inaccessible border posts etc. on account of natural disasters , extreme weather conditions = ` 15 lakhs.

These orders are applicable in the case of Railway Servants who die in harness on or after 01/01/2006.

(b) Payment of Ex. Gratia compensation to families of Railway Servants who die in performance of their bonafide official duties :

The above issue for decentralisation of power regarding sanction of Ex. Gratia compensation to families of Rly. employees was represented by AIRF in through DC – JCM.

Rly. Board have issued orders vide their letter **No E(W) 2006/CF 1/37 dated 01/05/2007** that these powers are delegated with approval of GM, in each case.

(C) Payment of Ex.gratia lump-sum compensation to families of Railway employees who die in harness on duty :

In partial modification of this office letter No.E(W)99/CP-1/1 dated 09.02.2000, the clarification that "the compensation payable under Workmen's compensation Act (WCA) should be reduced from the lump-sum amount payable as Ex-gratia compensation paid from different sources of workmen compensation, viz. compensation under WCA, compensation under Section 124 of the Railways Act, 1989 as applicable, etc. is subject to the ceiling laid down in para-12 of Annexer to Department of Pension & Pensioners' Welfare's O.M. No.45/55/97-P&PW (C) dated 11.09.1998 circulated vide Board's letter No.E(W)99 CP-1/1 dated 05.11.1999 as amended vide letter no.E(W) 2008/CP-1/7 dated 30.09.2008 notifyin revised rates of compensation w.e.f.01.01.2006. **These orders are effective from 01.08.1997.** Railway Board's letter No.E(W) 2007/CP-1/37 dated 10.01.2011 (RBE No.4/2011][WR PS 19/2011)

13. Clarifications issued by Rly. Board on the issue of pensionary benefits:

- (i) Linkage of full pension with 33 years of qualifying service should be dispensed with. Once the employee renders the minimum pensionable service of 20 years, pension should be paid at **50% of the average emoluments received during the past 10 months or the pay last drawn, which ever is more beneficial to the retiring employee.**

It is clarified that the pension of a post 01/01/2006 pensioners shall also not be lower than fifty percent of the sum of the minimum of the pay in the pay band and the grade pay.

- (ii) The additional quantum of pension / family pension on attaining the age of 80 years and above would be admissible from the 1st day of the month in which his date of birth falls. For example, if a pensioners / family pensioner complete age of 80 years in the month of Aug 2008, he will be entitled to additional pension / family pension w.e.f 01/08/2008. Those pensioners / family pensioners whose date of birth is 1st August, will also be entitled to additional pension /family pension w.e.f 01/08/2008 on attaining the age of 80 years and above.

A list of documents is valid as age proof is as under:

- (a) PAN Card (b) Matriculation certificate in which birth date mentioned
(c) Pass port (d) Driving licence (if date of birth indicated)
(e) Medical identity card /CGHS Card (if date of birth indicated)
(f) Election card (if he/she is non-Matriculate & declaration of non availability of above documents (i.e. a to g).

- (iii) The period of 10 years for payment of enhanced family pension will count from the date of death of the Railway Servant. These orders will however, not apply in case where the period of seven years for payment of enhanced family pension has already been completed as on 01/01/2006 and the family was in receipt of normal family pension on that date.
- (iv) Constant Attendant Allowance is payable from 01/01/2006. The pensioners who retired on disability pension before 01/01/2006 and fulfilling the condition would also be entitled constant Attendant Allowance. *Dearness Relief will not be admissible on constant Attendant Allowance.*
- (v) Rly. Board vide their letter **No 99/AC-II /21/14 dated 23/07/2004 (RBA No 23/2004)** have clarified that the nomination of a person made by Rly. Servant / Pensioner during his / her life time or later on by his / her spouse or the family pensioners, as the case may be under clause (d) left out line underlined of Rule 75 of the Railway Services pension

Rules 1993 inserted vide Board's letter **No F(E)III/99/PN 1/38 (Modification) dated 23/05/2000** is a respect of his / her mentally retarded son / daughter. In terms of the said clause, no legal guardianship certificate from a court is required for the purpose of family pension to the mentally retarded son / daughter. The nomination can be given on a plain paper. No specific format has been prescribed for the purpose.

(vi) Grant of full pension to Govt. Servant who retired on or after 01/01/2006

Rly. Board vide their letter **No F(E)III/2008/PN 1/13 dated 15/12/2009 (WR PS 06/10; 107/10)** based on Department of Pension and pensioners welfare (DCP&PW)'s O.M No. 38/37/08-P&PW (A) dt. 10/12/2009 have clarified that it has now been decided that linkage of full pension with 33 years of qualifying service shall be dispensed with w.e.f 01/01/2006 instead of 02/09/2008.

14. Eligibility of divorced / widowed / daughter for grant of Family Pension :

Rly. Board vide their letter **No F(E)III/2007/PN 1/5 dated 20/8/2008 (WR PS 99/08)** have issued following clarifications

- (a) A widowed / divorced daughter shall be eligible for Family Pension irrespective of her age at the time of becoming widow / divorce.
- (b) Divorced / widowed daughter will be eligible for family pension after the cessation of Pension / Family Pension to the employee / widow. The orders shall however, apply prospectively as and when such a contingency happens.
- (c) The Divorced / Widowed daughter is eligible for family pension even she has children who are gainfully employed but the income of the Divorced / Widowed daughter should not exceed ` 2550/- p.m from employment in the Government, Private Sector and Self-employment etc.
- (d) The younger widowed / divorced daughter may continue to draw the Family Pension for life. The elder widowed / divorced daughter would get the family pension only after the younger daughter who is in receipt of Family Pension becomes ineligible by way of death / income criteria etc.

A list of documents required for widowed/unmarried and divorced daughter's pension are as per Annexure -I .

15. (i) Grant of Family pension to a son / daughter of a deceased Railway employee, suffering from any disorder / disability of mind / mentally retarded or physically crippled / disabled :

Railway Board vide their letter **No F(E)III/2005/PN 1/32 dt. 15/01/2010 (WR PS 14/10)** have issued following clarifications

- (a) Non-intimation of physical/mental handicap does not make a person ineligible for family pension.
- (b) Disability manifesting itself after 25 years is also acceptable for disbursement of family pension.
- (c) Disabled child would be eligible for family pension if his / her disability is manifested before age of 25 years but is certified by an authorised medical officer after attaining the said age.

A list of documents required for mentally retarded or handicapped son/s or daughter/s for pension are as per Annexure -I.

(ii) Inclusion of Names of physically / mentally / disable children of Railway employees in Pension Pay orders retiring / retired / deceased employee :

Employee at the time of retiring from service are required to mention details of dependant children in settlement forms so that these names can appear in P.P.Os being issued by Accounts Officers.

There have been complaints from pensioners, deceased employees for not inclusion of names of physically / mentally / disabled children of Railway pensioners in pension pay orders for payment of family pension. AIRF has taken up this issue at Board's level for issuance of instructions to all Zonal Railways as the pensioners are facing problems in getting family pension as their names do not appear in the P.P.Os issued earlier. After death of spouse their children will get tremendous problem.

Railway Board have issued letter **No. 2009/AC-11/21/3 dated 25/2/2010** stating that instructions exit vide their letter **No F(E)III/2005/PN 1/32 dated 15/01/2010 (WR PS 14/10)** that non-intimation of physically / mental / handicap children does not make a person ineligible for Family Pension and disability mentioned itself after attaining the age of 25 years is also acceptable for sanction of family pension.

(iii) Inclusion of names of the widowed or divorced daughter/ parents in the PPO – Procedure thereof :

The undersigned is to refer to the Ministry of Railways (Railway Board)'s O.M. No.2007/ACII/21/10 dated 11.11.2008 and further to this Department's O.M. No.1/6/08-P&PW(E) dt.13.02.2009 on the above noted subject and to state that it has been clarified vide this Department's O.M. No.1/21/91-P&PW(E) dated 20.01.1993 that the revised PPO format introduced w.e.f. 01.01.1990 contains provision for entry of details of all members of the family of the pensioner. The PPOs issued prior to 01.01.1990 do not contain the names / details of children of the pensioner. In cases where the names of eligible children have not been mentioned in the PPO for various reasons, the pensioner can furnish a list of eligible children to the pension sanctioning authority and obtain an acknowledgement thereof from that authority. This acknowledgment will be produced at the time of submission of family pension claim to the pension sanctioning authority. However, the production of an acknowledgment will not be a pre-condition to the processing of claim for family pension. Even the spouse of the deceased Government servant / pensioner can furnish the details of such Children, if not furnished by the Government servant / pensioner earlier, to the pension sanctioning authority as clarified vide this Department's O.M. No.1/21/91-P&PW(E) dated 15.01.1999.

As regards the cases wherein eligibility of divorced or widowed daughter / parents occurs after issue of the PPO, it is hereby clarified that the pensioner or his/her spouse may intimate to the pension sanctioning authority the details/ names of divorced or widowed daughter/ parents, to the pension sanctioning authority as per the procedure indicated in Para (1) above. Similarly, in cases where the pensioner or his/her spouse has expired, the widowed or divorced daughter/ parents can themselves intimate such details to the pension sanctioning authority. However, the family pension in such cases can be processed by the pension sanctioning authority even without such intimation / acknowledgment, if sufficient proof of entitlement is produced by the claimant and all other conditions for grant of family pension are fulfilled. (Ref: Railway Board's letter No.2007/AC-II/21/20 dt.02.03.2010 (RBA No.4/2010) & **WR PS-77/2010 No. E(S)789/6 Vol.II dated 31.05.2010**).

(iv) Grant of family pension to a son/daughter of a deceased Railway employee, suffering from any disorder/disability of mind/mentally retarded or physically crippled/disabled – clarification regarding :

A number of references have been received from the zonal Railways, etc., seeking clarification on certain issues relating to grant of family pension to a son/ daughter of a deceased Railway employee, suffering from any disorder/disability of mind/ mentally retarded or physically crippled /disabled and is rendered incapable of earning a living even after attaining the age of 25 years, in terms of the provisions contained in Rule 75(6) of the Railway Services (Pension) Rules, 1993. The matter has been examined in consultation with Department of Pension and Pensioners, and the position is clarified as under:-

S. No.	Clarification sought	Clarification given
(a)	Whether non intimation of disability of a child by a pensioner/spouse in his /her life time renders the child ineligible for family pension ?	Non-intimation of physical / mental handicap does not make a person ineligible for family pension.
(b)	Whether a disabled child would be ineligible for family pension if his/ her disability is manifested after attaining the age of 25 years ?	Disability manifesting itself after 25 years is also acceptable for disbursement of family pension.
(c)	Whether a disabled child would be ineligible for family pension if his/ her disability is manifested before the age of 25 years but is certified by an authorized Medical Officer after attaining the said age ?	No.

Accordingly, the Zonal Railways etc., are advised to settle cases of family pension of sons/daughters of deceased Railway employees, suffering from any disorder/disability of mind/mentally retarded or physical cripple/disabled and are rendered incapable of earning a living even after attaining the age of 25 years, which were pending of the on the Railways for want of the above clarification, at the earliest. While disposing of such cases, it should however, be kept in view that married sons and daughters, whether suffering from an disorder/disability of mind/mentally retarded or physically crippled/disabled, are not eligible for family pension as per the extant instructions. (No.E(S)789/6 Vol. II.dated 02.02.2010 P.S.No.14/2010 Railway Board's letter No. F(E)III/2005/PN1/32 dt. 15.1.2010 (RBE No.12/10).

16. Grant of non – practicing Allowance (NPA) :

Rly. Board vide their letter **No PC–V/2008/A/O/I(NPA) dated 22/09/2008 (WR PS 115/08)** have issued orders that Doctors should continue to be paid non – practicing allowance at the existing rate of 25% of the aggregate of the band pay and grade pay subject to the condition that the basic pay + NPA does not exceed ` 85,000/-.

The Non–Practicing Allowance will be treated as pay for the purpose of computing Dearness Allowance entitlement of travelling Allowances and other allowances as well as for calculation of retirement benefits.

17.. Family Planning Allowance :

This Allowance will be related to the Grade Pay corresponding to the post against which the employee concerned had initially earned or will earn the family planning Allowance. The minimum of which is ` 210/- per month and maximum will be ` 1000/- p.m FPA (Personal Pay) is taken for working out Pensionary benefits.

18. Family Pension in favour of wards who have been granted compassionate appointment :

In accordance with **GM (E)-CCG's letter No E(S)789/0 dated 03/09/2004 (WR PS 202/2004)**, the ward on getting appointment on compassionate grounds in Railway Service should stop receiving Family Pension forthwith.

19. Family Identity cards to retiring retired Railway employees :

Rly. Board vide their letter **No E(W)/2003/PS 5-8/1 dated 24/08/2006** have issued orders regarding enhancing the validity of such family Identity cards from present **five years to seven years** to retiring / retired Railway employees / widows of Railway employees.

20. Transfer of pension Account to other places / Banks:

Pension /Family pension can change his residential address in PPO Or change of Bank for pension/family pension once in life time of pensioner/family pensioner (Ref: Railway Board's letter No. PC-V/98/1/7/1/1 dated 15.08-7.2002 (RBE-107/2002). Copy of application form is available in this booklet Part-III , Annexure-III.

21. Gold Plated Silver Coins to retired employees (including voluntarily retired employees) :

All Railway servants who seek voluntary retirement or superannuate in normal course shall be presented with Gold plated silver Medal (weighing around 20 grams). The design of the Medal will be: Indian Railway Logo on one side and Name/Logo of the concerned Railway/PU, etc. on the other side. These orders come into force with immediate effect i.e. 20.03.2006. **Rly.Bd's letter No.E.(W)2006/WE-5/3 dated 20.03.2006(RBE-31/2006) (WR PS 52/06)**. Weight-20 grams; silver of 0.999 purity, diameter of 1½ inches with two aluminium pillars of height 1.5 inch on both sides of medal. **(No.E.(W)2006/WE-5/3 dated 18.01.2008 (RBE No. 09/2008)**.

22. TA Entitlement on retirement & Composite transfer Grant on retirement:

- (a) To perform travelling to settle down at paces other the last station(s) of their duty located at a distance of of more than 20 Kms after retirement/death of employee-settlement pass issued by administration for one side journey from HQ to station/nearest station of settlement of city /town/village of whole family & TA thereon as admissibility criteria can be claimed by application & submission of transporters receipt within period of six months.

To settle down at paces other the last station(s) of their duty located at a distance of of more than 20 Kms, the Composite Transfer Grant shall be computed as below:

(i)	Officers in the pay scale of HAG + and above	One month's basic pay last drawn in the pay scale
(ii)	All other Officers	Equal to one month's pay last drawn in the prescribed pay band the applicable grade pay.

- (b) Representations have been received from various quarters for doing away with the condition of production of documentary evidence for transportation of personal effects from one station to another for admissibility of 100% CTG, where transferee/ retiree submits self declaration of having transported personal effects by own means, without availing of facility of Kit Pass, VPU and Goods/ Container.

The matter has been examined and it has been decided by the Board that henceforth.

(i) When transferee/ retiree submits self declaration that transportation of personal effects has been made by own arrangement and facility of Kit Pass / VPU/ Goods Train / Container has not been availed of, production of documentary evidence of such transportation of personal effects by own arrangement need not be insisted upon, subject to fulfillment of other conditions. Proof of journey / change of residence will however continue to be required. In the cases where Kit Pass has been availed by the railway employee for transportation of personal effects, extant provisions under the rules would continue to be applicable to regulate quantum of Composite Transfer Grant.

(ii) For short distance transfers/ settlement after retirement within the same station or to an outstation within 20 Kms., where transportation of personal effects is generally carried out by road, CTG may be granted at prescribed rates, i.e. 1/3rd of Basic Pay on production of documentary proof of change of residence, as a result of transfer / retirement, subject to fulfillment of other conditions.

No. E(P&A)95/0 Vol. II dated 17.06.2011 P.S.No.75/2011 Railway Board's letter No. F(E) I/2010/AL-28/46 dated 26.5.2011 [RBE No.76/2011]

23. Post Retirement Pass :

- 1 set of pass for 20 years of service and 2 sets for more than 25 years of service in case of Group 'C' employee for self, family and widow mother (if income less than Rs/3500+DA applicable) those are retire before 1.1.2006 .
- 2 set of pass for 20 years of service in case of Group 'C' employee for self, family and widow mother (if income less than Rs/3500+DA applicable) those are retire as on or after 01.01.2006 .
- In case of Group 'D' employees one set of Pass for 20 years of service and above.
- Widow mother of a retired railway employee can be included in the post-retirement complimentary passes as any other member of his family.
- A-1/1st 'A' pass holder if he is a senior citizen (above the age of 65) can carry a companion in lieu of Attendant on his post-retirement complimentary pass provided he travels with the companion in the Sleeper/II Class and there is already a provision in the pass to carry an Attendant. If any other eligible member of the family below the age of 65 is included in the pass then the facility of carrying companion will not be permitted.
- Employee Dismissed from Railway service is not entitle for Post retirement complementary pass.
- Employee Removed from Railway service on or after 26.10.2005 is not entitled for Post retirement complementary pass.
- Employee Removed from Railway service on or before 26.10.2005 & if compassionate grant issued than entitle for complementary pass as per normal superannuation conditions from day of grant compassionate grant.
- Employee punished on or after 20.01.2005 with 100% cut in pension & gratuity after retirement is not entitled for Post retirement complementary pass.
- Half set pass for whole family to settle from HQ to any station of IR within period of six month of date of retirement /date of death.
(Note: AIRF has proposed 2 sets for more than 25 years of service for all employees for self, family and widow mother & board have assured to consider).

24. Penalty for Not Entering Date of Commencement in Pass :

For not entering date of commencement of journey in a pass, penalty is Rs. 10/- for II Class and Rs. 25/- for 1st Class.

25. Post – retirement complimentary passes to widows appointed on compassionate ground :

Rly. Board vide their letter **No E(W)95 PS 5-1/29 dated 08/01/2007** have issued orders that widows of Railway employees, who are appointed as Apprentice on compassionate grounds in Artisan category may be allowed to avail of pass under the widow pass scheme till such time they are given regular appointment on completion of training. On their regular appointment, they will be required to give option as indicated in Board's letter of even number dated 13/06/2003. They are also given in option at the time of retirement to choose, either to be governed by the widow Pass scheme or by the post – Retirement complimentary Pass Scheme.

26.. Passes for widows of Railway employees :

(i) Widow Passes

Widow/widower of a deceased employee who was in service as on 12.03.1987 is entitled to complimentary pass of the same class.

- One set – if the employee had put in more than 25 years service and
- One set – every alternate year if the service put in was less than 25 years.

[Note- provided they forego two sets of PTOs, i.e. under 04 (Four) PTO scheme]

In case of employees retired/died prior to 12.03.1987, their widows/widowers are eligible for one set of complimentary pass, provided they make a one time deposit of Rs. 250/- in favour of FA&CAO-W.Rly at any railway station. Application to be made to office from railway employee retired /died i.e.pass issuing authority.

Widows of railway servants who had opted out of the Widow Pass Scheme are also eligible for Widow Pass on one time payment of ` 250/- as above.

- (ii) Railway Board vide their letter **No E(W)95 PS 5-1/29 dated 21/12/1999** have decided that widows of ex. Railway Employees who are dependant on their son / daughter employed on their Railways, may exercise an option either to avail of pass facility as a dependant widowed mother by getting their name included in the privilege pass drawn by their son / daughter or they may draw pass(es) as per their entitlement under the " Widow Pass " Scheme. However while considering her as a dependant widowed mother, the income ceiling limit as fixed from time to time for dependant as defined in proviso to clause 2 (c) of the Railway Servants (Pass) Rules, 1986 will be taken in to account (After 6th CPC- ` 3500/- + Dearness relief there on time to time). The option once exercised shall be final and irreversible.

27. Past service period to count Qualifying service for issue of post Complimentary Passes :

Railway Board vide their letter **No E(W)2006 PS 5–1/28 dated 08/05/2008** have taken a decision to count half of the previous Central Govt. Service is for the purpose of making good the shortfall in the minimum required Railway Service of the lateral entrants to Railway Service in orders that they become eligible for post retirement complimentary passes. In such case the number of post complimentary passes shall be as admissible on completion of 20 years of Railway Service only. **In other words, the benefit will not make the retired employees eligible for higher number of passes.**

The benefit of counting half of the previous central Govt. service viz. Ex. Servicemen and previous control Govt. service as laid down in Board's **letter dated 18/04/2007** shall also be available to all those who had retired prior to 18/04/2007.

28. Advance issue of Compliment pass to Retired Railway employees 100 days in advance in next year account :

Railway Board vide Advance correction slip No 68 to the Railway Servant (Pass) Rules, 1986 (Second edition 1993) have made following amendment.

- (i) Item No. (i) under column 4 (Other facilities) of Schedule IV (Post Retirement Complimentary Pass) of Railway Servants (Pass) Rules, 1986 (2nd Edition 1993) may be amended as under :-

"A retired Railway Servant may be issued, on his/her request, one set of Complimentary Pass not more than 100 days in advance of beginning of the next year, for journeys commencing in the next year duly debiting such issue of complimentary pass in the next year's pass account. The validity of the pass shall be four months from the date of issue." (Railway Board's letter No.E(W)2010/PS 5-17/1 dated 3.6.2011 WR No. E(Pass)768/13 Vol.III dated 07.07.2011 P.S.No.92/2011).

29. Extending the validity of half set of privilege passes, post retirement complimentary passes, widow passes and P.T.Os :

Rly. Board vide their letter **No E(W)2007 PS 5-1/9 dt. 10/07/2008** have decided that the validity period of half set of Privilege / Post retirement complimentary / widow passes and P.T.Os shall be raised to four months from the date of issue as in the case of full set passes.

30. Cancellation of post retirement complimentary passes :

Rly. Board's letter dated 01/10/2001, copy circulated under GM (E) – CCG's letter No **E(Pass)768/45 dated 24/10/2001** has brought out that post retirement complimentary passes are issued on the same conditions as are applicable to Railway Servants in service. It is further stated in that letter that passes and P.T.Os once issued but not availed of shall be except in special circumstances to be recorded in writing by pass issuing Authority be counted against the pass account of the Railway Servant concerned. This implies that on genuine reasons which are beyond the control of pass holders, passes once issued can be cancelled without debiting the same in pass holders account, Pass retirement complimentary pass / privilege passes once issued may accordingly be cancelled on production of proof to the satisfaction of pass issuing Authority

31. (I) Provision of companion in lieu of Attendant to Sr. Citizen in 1st class / 1st A post retirement complimentary pass :

Rly. Board vide their letter **No E(W)96 PS 5-8/2 dated 12/04/2005** have clarified that there is no such condition that the companion should be below the age of retired employees.

(II) Provision of companion in lieu of attendant to first class / first class 'A' post retirement complimentary pass / widow pass holders who are of 70 years of age and above :

Rly. Board vide their letter **No E(W)96 PS 5 - 8/2 dated 09/09/2009** have decided that the Retired Rly. Employees / widows of 70 years of age and above, who are entitled to 1st class / 1st class 'A' post complimentary / widow passes may be allowed to take a companion in the same class by paying 1/3 rd of the difference of fare between sleeper class / II class and the higher class in which in which the Retd. Railway employee / widow travels in all trains, including Rajdhani / Shatabdi Trains subject to the conditions laid down in the said pass rules.

The facility of companion to such Retd. Rly. employees / widows who are of 70 years of age and above will be subject to the condition that the pass holder is not accompanied by any other members of his / her family who is below 70 years of age in other words if any member of his / her family is below 70 years of age and he / she travels along with the pass holder, the facility of companion in the same class by paying 1/3 deference of fare between sleeper class / II class and the higher class shall not be available.

32. No Use of "Adopted" word before Son/Daughter on Railway Pass /PTO:

Arising out of a demand from a section of employees for doing away with practice of mentioning the word "adopted" on privilege pass/ PTO in the case of adopted children of railway employees, the matter has been examined.

As per Railway Servants (Pass) Rules, 1986 (2nd edition 1993), adopted child is at par with natural born child of a Railway Servant. In this connection attention is invited to Rule-1(A) and 3 (i) of the Railway Servants Pass Rules, 1986 (2nd edition 1993) which stipulate conditions regarding Pass/ PTO facilities to the adopted child. Since, the provisions do not stipulate mentioning the word "Adopted" before son or daughter on the Pass/ PTO to be issued to a railway servant, the same should not be mentioned on the Pass / PTO. [Ref: **P.S.No.72/2010 No.E/Pass/768/13 Vol.II dated 25.05.2010, Railway Board's letter No. E(W)2010/PS-5-1/2 dated 17.5.2010**].

33. Removal of age limit of 25 years in respect of medical facilities for dependent children of serving Railway employees and pensioners :

Arising out of demands raised by AIRF in the PNM meetings, it is hereby clarified that the instructions contained in Para 601(5)(b)(ii) of the Board's letter under reference regarding the above mentioned subject may now be read as under:-

"Unmarried sons over 21 years of age without an upper age limit, even if not a student or invalid, provided he is wholly dependent on, and resides with the Railway employee"

Ministry of Railways have decided to elaborate/amend Para 601 (5) and 601(6) of IRMM, 2000 as under:-

- (5) "Family members" for purposes of these rules, will include -
- (a) consort-
 - (i) wife of a Railway Employee, whether she is earning or not;
 - (ii) husband of a Railway employee, whether he is earning or not;
 - (b) sons-
 - (i) sons under 21 years of age provided they are wholly dependent on the Railway employee;
 - (ii) sons over 21 years of age without an upper age limit, even if not a student or invalid, provided he is wholly dependent on & resides with the Railway employee.
 - (c) daughters -
 - (i) unmarried daughters, irrespective of whether they are earning or not and irrespective of their age;
 - (ii) married daughters under 18 years of age and widowed daughters, irrespective of their age, provided they are wholly dependent on the Railway employee;
 - (d) Step-sons, unmarried step-daughters, married step-daughters and one adopted child, subject to the age limit prescribed in (b) and (c) above, provided they are wholly dependent on the Railway employee.

Note:- In a case where both husband and wife are Railway employees, the wife may be allowed to avail herself of the medical attendance and treatment facilities either according to her own status or according to the status of her husband whichever is more favourable, the children may also be allowed these concessions according to the status of the either of their parents and the preferential claim of reimbursement of medical expenses

- (6). "Dependent relatives", for these rules, will include all such persons as are eligible for passes under the Pass rules and will thus include-
- (a) mother/step-mother; if a widow;
 - (b) unmarried or widowed sisters or step-sisters if father is not alive;
 - (c) brothers/step –brothers under 21 years of age, if father is not alive;

provided that the above are wholly dependent on and reside with the Railway employee. The words "wholly dependent" means a person who does not have independent income more than 15% of the emoluments of the Railway servant concerned or ` 3500/- plus dearness relief thereon, which ever is more.

Note:- (i) The age limit prescribed in the case of brother/step-brothers will not apply to bonafide students of recognized educational institutions and to invalids on appropriate certification by Railway Medical Officer.

(ii) Mother includes adoptive mother only in cases in which the mother has legally adopted the Railway employee as a child and has, since adoption, always been recognized *as the mother. A railway employee may not obtain free medical attention for his real mother as well as for an adoptive mother. **[WR- P.S.No.44/2009] No. EC 685/104 Vol.V & No. EP 685/0 Sr. No. 15 dated ate: 26.02.09].**

34. Admissibility of Complimentary Pass to Employees Removed From Service :

- Employees who are removed from service under R.S.(D&A) Rules on or after 26.10.2005 is not entitled for Post retirement complementary pass .

- Employee Removed from Railway service on or before 26.10.2005 & if compassionate grant issued than entitle for complementary pass as per normal superannuation conditions from day of grant compassionate grant.

Note: 01. Employee punished on or after 20.01.2005 with 100% cut in pension & gratuity after retirement is not entitled for Post retirement complementary pass.

02. Employee Dismissed from Railway service is not entitle for Post retirement complementary pass.

35. Qualifying service for Issue of post Retirement Complimentary Passes in case of Ex-Servicemen or Central Government employees recruited in the Railways :

In terms of provisions contained in Schedule-IV of the Railway Servants (Pass) Rules, 1986 (Second Edition, 1993), a minimum of 20 years of Railway service is required for grant of Post Retirement Complimentary Pass to any category of Railway employees.

Item No.(xi) below Column No.3 in Schedule-IV (Post Retirement Complimentary Pass) of Railway Servants (Pass) Rules, 1986 (Second Edition, 1993) may be substituted as under:-

" (xi) Period of service in non-railway departments or establishments rendered prior to joining railway service will not count except in case of Ex-Servicemen or Central Government employees recruited in the Railways where a weightage equivalent to half of their previous non-railway service rendered in Central Government will be taken into account for determining their eligibility for Post Retirement Complimentary Passes on the basis of length of service in the Railways".

P.S.No.59/2007 No.E(Pass)768/45 Vol.V Dated 27.04.2007 Railway Board's letter No.E(W)2006 PS5-1/28 dtd.18.04.07 (RBE No.61/07).

36. Retired Employees Liberalised Health Scheme (RELHS-1997)

Facilities available

Retired Railway employees covered under RELHS-97 will be provided with all medical facilities as for serving employees. This includes:

- Medical treatment.
- Diet.
- Reimbursement of claims for treatment in Govt. or recognised non railway hospitals.
- Ambulance services.
- Medical passes.
- Home visits.
- Medical attendance for first two pregnancies of married daughters at concessional rates. Treatment of private servants as applicable to serving railway employees.

RELHS Identity card

- RELHS Identity card will be issued by the Personnel Branch of concerned Railways by deducting one month basic pay of last day & it is mandatory. Husband & wife both are railway employee than both have to pay.
- RELHS Identity card can also be issued from the Personnel Department of division from which the retiree is drawing post retirement passes. The way-side station supervisors from where such retirees may be drawing post retirement passes can get such requests for RELHS Cards and arrange to forward the same to Personnel Department of the Division for arranging a RELHS Card. Railway Board's letter No. 2005/H/28/1/RELHS dated 31-10-2005
- Identity cards are issued with photographs of all the beneficiaries.
- In case of married daughters included in the card photos of them to be provided with marking on the card as " ONLY FOR CONFINEMENT AND TREATMENT DURING ANTE-NATAL AND POST NATAL PERIODS FOR THE FIRST TWO PREGNANCIES AT CONCESSIONAL RATES".
- Now it is compulasy to andorse on RELHS card that, **Whether eligible for OPD facility : Yes/No** (Ref: Board's letter No.PC-V/2010/A, Med./1 dated 11.02.2014 (WR. PS No. 14/2014)

Availing Medical facilities without the card

- Retired railway employees/their eligible family members can use attested copies of RELHS identity card when one of the family members moves out of station carrying RELHS card.
- Attested copy of the medical identity card will be considered a valid document, for availing outdoor medical facilities at Railway Hospitals and Health Units for short duration upto 10 days .
- However, in case of emergency, indoor treatment will be allowed on basis of attested photocopy of Medical Identity Card in Railway and private recognized hospitals but original medical identity cards will have to be produced within 15 days. Railway Board's letter No. 2002/H/28/1/RELHS dated 21.5.2002
- In cases where split card is needed for different members of family for long term duration the original medical card may be deposited with the issuing authority who may issue split medical identity card to the beneficiaries as requested by them. Railway Board's letter No. 2004/H/28/1 RELHS/Card dated 22.3.05
- **In case of death of employee, spouse can avail RELHS facility till issue of medical card of RELHS-97 & Compassionate appointment**

Eligibility

- Mode of Joining All retired Railway employees and spouse of the Railway employee who dies in harness.
- Employees who have completed 20 years service and fulfil other criteria to make them eligible for post retirement complementary passes only are eligible to become members of Retired Employees Liberalised Health Scheme.
- RELHS-97 is mandatory for all retiring Railway employees for retiring employees from 31/05/2012 Railway Board Letter No: 2011/H/28/1/RELHS/Court Case dated 31/05/2012 of ED/ Health. RETIREES PRIOR TO 31.05.2012 CAN ALSO OPT FOR RELHS-97 SUBJECT CONDITIONS.
- Minimum 20 years of qualifying service in the Railways will be necessary for joining the scheme.
- Condition of minimum of 20 years of qualifying service for joining RELHS-97 is not applicable in the case of medically invalidated employees and the spouses of employees who die in harness. Railway Board's letter No.2003/H/28/1/RELHS dated 30-12-2005
- 50% of the period from the date of 'Temporary Status' to the date of 'regularisation' in respect of Ex-casual labours will be counted for the purpose of 20 years qualifying service for joining RELHS – 97 Railway Board's letter No. 2004/H/PNM/NFIR dated 03-06-2005
- Surviving spouses of the deceased retired railway employees who died after superannuation are eligible to join RELHS-97, subject to fulfillment of other relevant conditions. Railway Board's letter No.2003/H/28/1/RELHS dated 21.10.2005
- RELHS is not open to Railway servants who resign from service.
- Resignation submitted by the Railway employees on permanent absorption in PSUs is to be taken as "Technical Resignation" and that they should be permitted to join RELHS-97 subject to fulfillment of the conditions prescribed in this regard. Railway Board's ltr. No. 2007/H/28/1/RELHS/Misc dated 30.11.2009
- Employees who are dismissed from service are not eligible to join RELHS -97. Railway Board's letter No. 2002/H/28/1/RELHS dated 21.5.2002
- Family/Dependents Family members and dependent relatives for who are eligible under Pass Rules are eligible for treatment under RELHS.

Rate of contribution

- **Retiring employees:** For joining RELHS '97, one time contribution equal to the last month's basic pay will have to be made at the time of retirement.
- **For employees rejoining after retirement** - A sum equivalent to double the amount of revised basic pension after the implementation of VI CPC.
- **Family pensioners rejoining** - A sum equivalent to double the amount of revised family pension after the implementation of VI CPC.
- **SRPF optees rejoining** - A sum twice the amount of ex-gratia monthly payment admissible on the date of joining the scheme.

Admissibility of Fixed Medical Allowance

- Pensioners/family pensioners who possess RELHS card & avail OPD facility are NOT entitled for Fixed Medical Allowance (REF 3).
- Now it is compulsory to endorse on RELHS card that, **Whether eligible for OPD facility : Yes/No** (Ref: Board's letter No.PC-V/2010/A, Med./1 dated 11.02.2014 (WR. PS No. 14/2014)

Reopening of RELHS (Ref 9 & 20)

Railway Board has re-opened the RELHS scheme on 31.05.2012 with the following conditions:

- (a) For Pre-March 2009 retirees - The RELHS-97 will remain open-ended with a lock in period of six months for referral outside the Railway Hospital. This lock-in period can be relaxed only in an emergency provided the patient is either admitted or visits the Railway Hospital and the facilities for the treatment are not available in Railway Hospital. Such referrals are to be processed only on recommendation of a specially constituted Medical Board.
- (b) For March 2009 and onwards retirees - The RELHS-97 will remain open for a period of another one year from the date of issue of the letter for all those retired Railway personnel who have not joined the scheme for one reason or the other. The lock-in period of six months as applicable for pre-March 2009 retirees shall be applicable for these retirees also.
- Henceforth joining RELHS-97 has been made mandatory for all retiring Railway personnel without any exit clause whatsoever.
- Lock-in period to be clearly and prominently mentioned on the card.

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The salient features of the RELHS scheme are:-

- 1) Minimum 20 years of qualifying service in the Railway for joining except medically unfit & death cases.
- 2) Employee left the service by resignation is not entitled for the scheme.
- 3) One time contribution of last pay (Pay in pay Band + Grade pay) drawn has to be paid for enrolment at the time of retirement.
- 4) Option to join this scheme to be exercised within 3 months from the date of retirement/death.

(ii) Clarifications:

(a) WR HQ has issued clarification vide his letter No. EU 1160/68/113/2007 dated 02.07.2007 are as under:

Sr.No.	Point raised	Clarification
01	Pre retired employee 1996	The joining date is being extended from time to time. This has been now extended up to 31.12.2007 vide board's letter dated 10.01.2007 (PS No. 14/07 dated 15.01.2007).
02	Post 10.01.1996	Same as Above
03	Spouse of Railway employee eligible for RELHS	1. All medical invalidated employees and spouses of the employees, who died in harness before 31.12.2005, may be permitted to join RELHS by 31.12.2005. 2. All medically invalidated employees and the spouse of employees who dies in harness, hence forth will be permitted to join RELHS within 03 months from the date of invalidation / death of the employee.(PS 56/06 dated 19.05.2006)
04	Optees of RRECHS to switch over RELHS-97	Last date 31.01.1998 for joining RELHS-97 (PS 196/97 dated 11/18.11.1997)

05	Superannuating employee	All retiring employee will have to give their option to join RELHS-97 at the time of settlement & prior to their retirement. As per Board's letter dated 23.10.1997(PS 196/07 dated 23.10.1997). Now revised instruction issued that administration have to collect unwillingness of he/she if unwilling to join RELHS-97 at the time of Settlement.
06	In case of death of employee	After death of employee- On option by spouse within three month of death. (PS 56/06 dated 19.05.2006)
07	In case of Voluntary retirement	Medical card is being issued to the employee as per his option at the time of his settlement on completion of 20 years of minimum service and fulfil other criteria to make them eligible to post retirement complimentary passes. (Board's instruction dated 21.05.2002) The contribution is accepted as per Board's letter dated 27.12.1999.
08	In case of compulsory retirement with retirement due benefit ground	Same as above. Except in the cases of removal/dismissal from Railway services. (Board's instruction dated 26.10.2005).
09	Normal compulsory retirement in the interest of Administration.	Same as above in column 07.

37.. Grant of Fixed Medical Allowance Rs. 300/- p.m to the Railway Pensioners / Family Pensioners.

Medical Allowance @ Rs. 300/- p.m. will be given to Pensioners/Family Pensioners who resides more than 2.5 Kms away from the notified Railway Hospital/Dispensaries for non-opting OPD treatment / facilities accept notified chronic diseases irrespective of whether Pensioners/Family Pensioners are member of RELHS-97 or not.

Clarifications:

- (A) Rly. Board vide their letter No PC-VI/2006/A/Med/1 dated 15/09/2009 has given following clarifications.
- (a) Since actual enrolment under the health scheme is not mandatory, those pensioners / Family Pensioners who, in terms of Board's letter **No 97/H/28/1 dated 23/10/1997** are eligible to become members of the scheme but are not actually enrolled are also entitled for grant of fixed medical allowance.
- (i) Pensioners/Family Pensioners are staying beyond 2.5 kms form the nearest Hospitals/health unit. Lock up dispensary should not to be considered as hospital/health Unit for 2.5 kms for FMA.
- (B) Pensioners/family pensioners who posses RELHS card & avail OPD facility NOT entitled for Fixed Medical Allowance, whereas those who posses RELHS card but do not avail OPD facility (Except in cases of chronic diseases, as defined in bd's letter No. 2006/II/DC/JCM dated 12.10.2006) are entitled for Fixed Medical Allowance after submission mandatory two under takings to the Pension Disbursing Authority (PDA) (i) Pensioners/Family Pensioners is residing beyond 2.5 kms from the nearest health unit (ii) The Pensioners/Family Pensioners is not availing facility of OPD(Except in cases of chronic diseases).(Ref:No. PC-V/2006/A/Med/1 dt.15.09.2009 - RBE 168-09)

Chronic Disease: (Ref: Bd's letter No. 2006/II/DC/JCM dated 12.10.2006/WR-PS/159-06)

Chronic Diseases is defined as, "any diseases which persists for a period of approximately three months or more ". Some of the chronic diseases are listed below

1. Arthritis and related conditions
2. Cardiovascular disease
3. Cancer of any part of body
4. Diabetes mellitus
5. Epilepsy disorders
6. Obesity/chronic weight loss
7. Tuberculosis
8. AIDS
9. Oral Health Problem
10. Chronic skin disorders.

(C) Revised option format for fixed medical allowance:

Pursuant to receipt of references from Railway Federations etc. seeking to modify the Undertaking Form annexed with Board's letter No. PC-V/20006/A/Med/1 dated 15.9.2009 [RBE No.168/2009] so as to ensure that the pensioners/family pensioners availing OPD facility for chronic diseases are not deprived of the Fixed Medical Allowance, the matter has been examined and it has been decided to modify the Undertaking Form suitably.

The revised Undertaking Form is available on WREU official website www.wreuindia.in on web page of download forms

Henceforth, Railway pensioners/family pensioners who opt to claim Medical Allowance should submit the claim for Medical Allowance to the concerned Pension Disbursing Authority in the revised Undertaking Form. Railway Board's letter No. PC-V/2011/A/Med/1 dated 07.6.2011 [RBE No.83/2011 & Sr. No. PC-V-505]WR No. E(S)789/0 Vol. XXI dated 05.07.2011(PS-89-2011)

(D) " The revised Undertaking Form to opt for Fixed Medical Allowance is Annexure II. In terms of para 4 of Board's letter No.PC-V/98/I/7/1/1 dated 21.4.1999 (RBE No.65/99), the Railway pensioners/ family pensioners who retired prior to 21.4.1999 should submit the claim for Medical Allowance to their concerned Pension Disbursing Authority and those retired on or after 21.4.1999 should submit the claim for Medical Allowance to their concerned Pension Sanctioning Authority. "

2. Similarly, the test on top of the Undertaking in Annexure-I to the letter dated 07.06.2011 may be read as under:

" (to be submitted in DUPLICATE by pensioners / family pensioners to the concerned Pension Disbursing Authority (PDA) / Pension Sanctioning Authority (PSA), whichever is applicable. PDA should retain one copy of the Undertaking and furnish the other to the PSA for necessary action.) " Board's letter No.PC-V/506, PC-V/2011/A/Med/1 dated 26.08.2011 (R.B.E.No.117/2011) WR No. EP (S) 789/0 Vol.XXI dated 09.09.2011 (PS 120-11)

38. Payment of pension through Authorised Banks – Credit for pension to Joint Bank Account operated by a pensioners with his / her spouse.

Rly. Board vide their letter **No 2005/AC II/21/19 dated 13/10/2005**, pensioners Account can be operated either by pensioner or wife as the case may be subject to certain conditions laid down. This letter was circulated by GM (E)-CCG under letter **No E(S)789/0 dated 18/11/2005**.

39. Encashment of leave in respect of Central Govt. civilian employees on retirement :

Both earned leave and half pay leave shall be considered for encashment of leave subject to overall limit of 300 days. The cash equivalent payable for earned leave shall continue unchanged. However, cash equivalent payable for half pay leave shall be equal to leave salary as admissible for half pay leave plus Dearness Allowance admissible on the leave salary without any reduction being made on account of pension and pension equivalent of other retirement benefits payable. To make up the short fall in earned leave, no commutation of half pay leave shall be permissible. The Cash equivalent for half pay leave component shall, henceforth, be calculated in the manner indicated below (w.e.f. 01.01.2006):

Cash payment in lieu of half pay leave component	=	Half pay leave salary admissible on the date of retirement plus Dearness Allowance admissible on that date	X	Number of days of half pay leave at Credit subject to the total of earned leave and HAPL at credit not exceeding 300 days.

		30		

Railway employees retired between 01.01.2006 & 31.08.2009 were also eligible for above provisions, if they have not get leave encashment accordingly.

40. Benefit of service rendered after acquiring temporary to date of regularisation of appointment:

As per extant orders prevailing, services rendered by casual labours prior to regularisation of appointment were not counted as qualifying service for pensionary benefits. The issue was represented by AIRF with Rly. Board and as a result orders were issued to count 50% of services rendered as casual labour after acquiring temporary status to date of regularisation as qualifying service for pensionary benefits. These orders are still in vogue.

AIRF has further represented to count full service of such casual labours after acquiring temporary service as qualifying service for pensionary benefits. This issue is still pending with Rly. Board.

41. Benefits Admissible Under Staff Benefit Fund To Retired Staff/Pensioner /Family Pensioner:

(A) Funeral Grant –

Funeral grant benefit extended to all railway employees & family/dependents members, retired railway employees & their dependents i.e. pensioners & Family pensioners irrespective of railways & expired in Railway hospital at following rates:

(a) Death in JRH –BCT

- Within Mumbai suburban area – Rs. 5,000/-
- Beyond Mumbai suburban area – Rs. 8,000/-
- Area of Mumbai Suburban section is defined as under:
 - (i) Western Railway - Church gate to Virar
 - (ii) Central Railway - CSTM to Harjat/Kasara
 - (iii) Central Railway Harbour) - CSTM to Vashi

(b) Divisional/sub Divisional hospitals - Rs. 3,000/- in each case. (Rs. 5000/- from 1.4.2014)

(c) This benefit is also extended to patient brought dead in above hospitals & declared dead by railway doctors irrespective of Death certificate issue or not or referred for post mortem etc.

(Ref: (a) to (c) : WR HQ L.No. E/1075/87 Vol.I dated 12.01.2010)

(d) Above benefit also extended to refer patient died in referral hospital by AMOs (Authorised Medical officers) within period of one months of date of death of patient.

(e) In any case funeral grant not received by patient's railway employee or family members or relatives than it can be claimed within period of one months of date of death of patient.

In future, funeral rites / grant will be issued with death certificate issuing authority along with death certificate. ((d) to (e) Ref: WR HQ L.No. E/1075/87 Vol.I dated 13.03.2011 & CMD letter No.D-CSBF/1 Vol.III dated 27.01.2011)

(B) CONVALESCENT HOME:

Bandra (Pali Hill) – 3 suits for GP Rs.1900/- to 5400/- (including account & medical staff) (i.e. erstwhile group 'C' staff) and 3 for Grade pay Rs.1800/- Below (MACP ignored i.e. substantive & designation i.e. erstwhile group 'D' staff) employees. Maximum period permissible is 15 days. Application along with medical certificate from Railway Doctor to be submitted to Dy. CPO (W)CCG.

(C) HOLIDAY HOMES:

Available at Bandra (Pali Hill), Veraval, Ujjain and Dwarka and for booking application is to be submitted to Sr.DPO-BCT, Sr.DPO-BVP, Sr.DPO-RTM and DPO-RJT respectively. Retired employees are also eligible for Holiday Homes for a period of 7 days, subject to availability.

(D) For assistance for SBF benefits: contact CSBF members / Local SBF members of WREU of Division / workshop / SBF units - **R.S.Mishra (ADI) (09427068222); Raghunath (BL) (09825271005); Vinod Manjrawala (BRC) (09427534295), Shyambabu Shrivastava (RTM) (09752492737) Shrivastav (BVP) (08511157385) Mahesh Chhaya (RJT) (09724094086),**

42. **Railway Quarter Retention & Regularisation :**

(i) **Retention of Quarters :**

On Transfer - 2 months on payment of normal rent; 6 months further on educational and medical grounds on double the rent. Further, extension can be granted to cover current academic session of children. (If the transfer is from a station to another station with the same municipal limits, quarter can be retained for which no permission is required.)

On resignation/removal/retirement on Medical Invalidation ground – 1 month on normal rent.

On retirement/voluntary retirement – 4 months on normal rent, 4 months further on educational/sickness ground on double the normal rent or 10% of pay whichever is higher.

On death- 24 months on normal rent on request of spouse/family members. Only 12 months if the deceased employee or his dependent owns a house at the place of posting.

Transfer on being surplus - 24 months on normal rent on request of the employee.

On temporary transfer – On normal rent during the entire period.

For Pensioners / family pensioners - retention beyond the permissible period pass at the rate of one pass for each month will be forfeited and DCRG amount will also not be released.

In case of authorized retention at old station, employee is entitled for HRA at new place of posting. Unauthorized retention of Rly quarter at old station, employee will lose HRA at new station.

(ii) **Regularisation of Quarters**

Permissible on death while in service, on normal retirement and retirement on medical incapacitation, in favour of –

- Son/daughter who is a regular employee at the same station and was sharing the quarter at least six months before the death/retirement of the employee and no HRA was claimed for the period. If the quarter is of higher type to which the spouse/son/daughter is not entitled, then a quarter of his/her entitlement should be allotted to him/her.
- Married daughter in case son is minor or there being no son and where the married daughter is the only one prepared to maintain the parents.
- Spouse when both the husband and wife are railway servants and one of them is transferred to another station.

(iii) **When both husband and wife are railway employees & their few benefits –**

- Only one is eligible for House Building Advance, but for cost – ceiling limit, pay of both can be taken into account.
- Only one is entitled to quarter and when allotted both will lose HRA.
- If one dies, the other can receive family pension in addition to his/her own pay or pension.
- When both are transferred, only one will get Composite Transfer Grant.
- Only one of the spouses will get special increment for family planning.
- Educational Allowance/Tuition Fees/ Hostel subsidy to only one of the parents.
- Each can get Passes/PTOs independently.
- Husband & wife residing in hired or own house both are entitled for HRA. If railway quarter allotted to any one of them other will not get HRA. (Railway Board's letter No. E(P&A)II/87/HRA-16 dated 17/01/1989 (RBE No. 19/1989)

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Withdrawal Of Pension From Bank, When Pensioner /Family Pensioner Can Not Sign:

Reserve Bank of India has issued special order No. GA-NB 1379/45-01-0001-93-94 dated 25.02.1994 as to how Bank should arrange for payment for payment of Pension, Family pension to those who are unable to

sign on the withdrawal slip of bank, cheque due to loss of both hands, old age, sickness, paralysis of hands etc.

In such cases the Bank should get the thumb impression of such customers identified by two independent witnesses, one of whom should be bank official. The bank should obtain a mark on the cheque in cash such customer can not put the thumb impression nor he is physically present in the bank. The customer must also indicate to the bank and the withdrawer should accordingly furnish his signature to the bank.

44. Procedure to be followed for obtaining Family Pension by the spouse / eligible person of family after death of Pensioner.

(Ref: Ministry of Pension order No. P&W / 91 – E dated 04.11.1992)

After the death of pensioner the eligible member nominated in PPO should make an application to the pension disbursing authority i.e. Bank along with the attested copy of the death certificate and pensioner's copy of PPO given to him / her at the time of his /her retirement by the head of the office or through Bank. Eligible member applying for family pension has to open new pension account in the bank. In case the eligible member is a minor, application has to be made by the natural guardian or the guardian appointed by a Court of Law.

On application to bank, the Bank authority shall give family pension forms which should be filled up care fully and handed over to Bank Authority.

Pensioner / Family Pensioner Related FORMS & FORMATS

Application Form for Change of Residential address / Bank for Pension /Family pension disbursement

To,

(Pension Sanctioning Authority – (Settlement Section) HQ Office/Division/Workshop) (From which concerned Railway employee retired- Once in life time of pensioner/family pensioner)

Subject:- Change of Residential address in PPO / bank for Pension / Family Pension disbursement.

Reference:- Railway Board's Letter No. PC-V/98/1/7/1/1 dated 15.08-7.2002 (RBE-107/2002).

1. Name of the Applicant:- _____
2. Designation & Station :- _____
3. Department:- _____
4. Date of Birth :- _____
5. Date of retirement/ Death of Railway Servant _____
6. Last Pay drawn: - Rs _____
In the Scale / Pay Band of _____ Grade Pay Rs _____
Last Basic Pay Old /New: _____
7. PPO Number and Date i) _____ Dtd. _____
Revised ii) _____ Dtd. _____
Revised iii) _____ Dtd. _____
8. Name & address of the (Pension Paying) Bank & Branch (AS on date):-

9. Account Number:- _____
10. Name & address of the (Pension Paying) Bank & Branch (Name of Bank to be addressed in PPO) :-

Account Number:- _____
11. Residential Address in PPO:- _____
_____ Pin Code _____
12. Present /latest Residential Address to be added in PPO:- _____
_____ Pin Code _____
13. Revised by Bank as on 01.01.06 _____ (For pre-2006 pensioners)
14. Pension As on date: _____
15. Details of Family members Eligible for family pension with date of birth (proof of Date of Birth must be enclosed).
(a) _____
(b) _____

Date:- _____

Place:- _____

_____ (Signature)

ENCLOSURE:- 1. PPO Number _____ dated _____
2.
3.

Service By: Gen. Secy. J.R.Bhosale - Western Railway Employees' Union-Grant Road (East) Station building, Mumbai.

Help: Santosh Pawar 09724091002 & Vinod Manjrawala 09427534295

UNDERTAKING FORM (FOR FIXED MEDICAL ALLOWANCE @ RS. 300/-P.M.)

Ref: Railway Board's letter No. PC-V/2011/A/Med./1 , dated 07.06.2011

(To be submitted in DUPLICATE by pensioners / family pensioners to the concerned Pension Disbursing Authority (PDA) / Pension Sanctioning Authority (PSA), whichever is applicable. PDA should retain one copy of the Undertaking and furnish the other to the PSA for necessary action.)

I _____ a retired employee/family pensioner whose _____ (specify relation of family pensioner with deceased Railway employees was an employee of (office address) _____ declare that I am residing at (residential address indicated in PPO) _____ which is beyond 2.5 Kms from the nearest Railway hospital/health unit _____ (Name of the Hospital/Health Unit as contained in Anneuxure-III to Railway Board's letter No. PC-V/98/I/7/1/1, dated 21.4.1999.

2. Accordingly, I hereby opt to claim Fixed Medical Allowance of Rs. 100 and /or Rs. 300 per month as per prescribed rate. Necessary endorsement may please be made in my PPO in this regard. Simultaneously, I undertake that I will not avail of OPD facilities. (except in cases of chronic diseases as mentioned in Board's letter No. 2006/H/DC/JCM, dated 12.10.2006) at Railway hospital/health units from the day I claim Medical Allowance. I also understand that grant of Medical Allowance is subject to the terms and conditions specified in Board's letter No. 98/I/7/1/1 dated 21.4.1999 and dt. 1.3.2004 and last being letter No. PC-V/2006/A/Med/1,dated 15.9.2009..

3. I also declare that I have not availed any treatment as Out Door Patient (except in cases of chronic diseases as mentioned in Para 2 above) for the period form _____ (indicate here the date of retirement or the date of availing OPD facility on the last occasion or 1.12.1997, whichever is later) to this day _____ (indicate here the date on which this declaration is signed). I may accordingly be paid arrear of Medical Allowance @ Rs. 100 and /or Rs. 300 per month for the period mentioned above as per prescribed rate.

4. The above information furnished by me in correct to the best of my knowledge and belief. I also understand that, if at any stage, it is found that the undertaking submitted by me is correct or carries false information, my FMA is liable to be stopped with immediate effect and further suitable action could be taken to recover the excess amount paid to me.

Signature _____

Name in Full _____

PPO NO. _____

Issue By _____

SB A/C No _____

Post office/Bank _____

Branch _____

Place _____

Date _____

Service By: Gen. Secy. J.R.Bhosale - Western Railway Employees' Union-Grant Road (East) Station building, Mumbai.

Help: Santosh Pawar 09724091002 & Vinod Manjrawala 09427534295

FORM OF APPLICATION
(FOR PRE-1986 PENSIONERS/FAMILY PENSIONERS)

To,

.....

.....

SUB:Revision of Pension/family pension in the case of pre-1986 pensioners/family Pensioners as on 01.01.1996 in term of Department of Pension & Pensioners' Welfare office Memorandum No. 45/86/97-P&PW(A)-Part-III dated 26th MARCH, 2003.

REF: Rly. Bd's letter No. F(E)III/2002/PN1 DT.24.4.2003.

Sir,

Kindly revise my pension/family pension entitlement shown in my PPO (Photo copy enclosed) in term of the Department of Pension & Pensioners' Welfare office Memorandum No. 45/86/97-P&PW (A)-Part-III dated 26th March, 2003. The requisite Particulars are given below:

1. Name of the applicant in block letters & Full postal address. :
2. Type of pension admissible :
3. Name of deceased Govt. servant/pensioner In case of family pension. :
4. Date of retirement /death of the Govt. Employee: :
5. Date from which pension /family pension is being drawn :
6. Pension Payment Order (PPO) No. :
7. Office/Deptt./Ministry in which the Pensioner /deceased government servant(Pensioner) served last and the post held by him :
8. The scale of pay of the post last held and the last pay drawn. :
9. Name of the pension sanctioning authority i.e.the authority which issued PPO :
10. If any documentary evidence is being Attached to facilitate determination of length of qualifying service as also revised scale of pay for the post last held by the pensioner/ deceased Govt. servant or pensioner. If yes, details thereof :

DATE:

(Signature of Pensioner/Family pensioner)

Particulars at 2,3,5 and 6 verified.

(Signature & Rubber stamp of pension sanctioned authority)

Service By: Gen. Secy. J.R.Bhosale - Western Railway Employees' Union-Grant Road (East) Station building, Mumbai.
Help: Santosh Pawar 09724091002 & Vinod Manjrawala 09427534295

Pensioners / Family Pensioners for issue of Revised PPO
For revision of Pension as per recommendations of _____th Pay Commission
To Pension Sanctioning Authority – (Settlement Section) HQ Office/Division/Workshop
(From which concerned Railway employee retired) (Application Form To be submitted in Triplicate)

Subject:- Revision of Pension / Family Pension in terms of Recommendations of ____th CPC

Reference:- Railway Board's Letter No. _____ Dated _____.

1. Name of the Applicant:- _____
2. Designation & Station :- _____
3. Department:- _____
4. Date of Birth :- _____
5. Date of retirement/ Death of Railway Servant _____
6. Last Pay drawn: - Rs _____
IN THE SCALE OF _____
REVISED TO Rs _____
IN THE SCALE OF _____ W.E.F. _____
7. PPO Number and Date i) _____ Dtd. _____
ii) _____ Dtd. _____
8. Name & address of the (Pension Paying) Bank & Branch :- _____

9. Account Number:- _____
10. Pension consolidated :- Rs _____
Revised by Bank as on ____/____/____ : _____
(For pre-2006 pensioners)
11. Present Address. _____

12. Details of Family members Eligible for family pension with date of birth (proof of DOB must be enclosed)

Sr. No	Name of dependent	Relation	Date of birth	Remarks

Date:- _____
Place:- _____
_____ (Signature)

ENCLOSURE:-

Any one of the following Proof of age of self & wife/eligible family member:

- i) **Birth Certificate**, ii) **School leaving Certificate**, iii) **Identity Card issued by Railways**, iv) **Medical ID card issued by Railways** vi) **Pass ID Card**, vii) **Medical Identity Card** viii) **PAN Card**, ix) **Pass Port**, x) **Voter ID Card** xi) **Affidavit (attested by Magistrate).**

Service By: Gen. Secy. J.R.Bhosale - Western Railway Employees' Union-Grant Road (East) Station building, Mumbai.

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DATA REQUIRED FROM PRE-2006 PENSIONERS / FAMILY PENSIONERS

To,

Sub:- Revision of pension/Family Pension in terms of the recommendations of 6th CPC
Ref: Railway Bd's letter No. F (E) III/2008/PN1/12 Dt. 08.09.2008 & Dt. 18.11.08

1. Name of Applicant : -----
2. Designation : -----
3. Department : -----
4. Date of Birth : -----
5. Date of Retirement : -----
6. Date of Death : -----
7. Last Pay drawn : ----- rupees & Scale : -----
8. Pension Pay Order No. (PPO) : -----
9. Name of the bank & branch : -----
10. Account Number : -----
11. Pension consolidated / revised by bank as on 01.01.06 (for Pre-2006 Pensioners) : -----
12. Present Address : -----

13. Details of family members eligible for Pension & date of birth (Proof of date of birth must be enclosed).

Sr.No.	Name of family members eligible for Family Pension	Relation	Date of Birth

Date:

Place:

Signature of pensioner/Family pensioner

Any one of the following Proof of age of self & wife/eligible family member: i) Birth Certificate, ii) School leaving Certificate, iii) Identity Card issued by Railways, iv) Medical ID card issued by Railways vi) Pass ID Card, vii) Medical Identity Card viii) PAN Card, ix) Pass Port, x) Voter ID Card xi) Affidavit (attested by Magistrate).

Service By: Gen. Secy. J.R.Bhosale - Western Railway Employees' Union-Grant Road (East) Station building, Mumbai.

Help: Santosh Pawar 09724091002 & Vinod Manjrawala 09427534295

OPTION FOR POST -2006 PENSIONERS

A. Option form for revised Pay Structure for Post -2006 pensioners:

i) I shri/Smt/Ms..... here by elect the Revised pay w.e.f. 1st Janary 2006

OR

ii) I shri/Smt/Ms..... here by elect to continue on the existing Scale of pay of my substantive / officiating post mentioned below:

Date :.....

Place :.....

.....
(Signature)

Name :.....

Designation :.....

Department :.....

Station :.....

P.F. Number :.....

B. Option form for revised Commutation for Post -2006 pensioners

i) I Shri/Smt/Ms..... here by Opt for commuting the amount of pension that has become additionally commutable on account of retrospective revision of pension.

Date :.....

Place :.....

.....
(Signature)

Name :.....

Designation :.....

Department :.....

Station :.....

P.F. A/c Number :.....

.....

Service By: Gen. Secy. J.R.Bhosale - Western Railway Employees' Union-Grant Road (East) Station building, Mumbai.

Help: Santosh Pawar 09724091002 & Vinod Manjrawala 09427534295

PROFORMA (RESTORATION OF PENSION)

To,
The Bank Manager (Pension Disbursing Authority)

_____.

Sub-: Restoration of commuted portion of pension after 15 years implementation of the judgement of the Supreme Court.

Respected Sir,

Kindly restore my commuted portion of pension in terms of ministry of personnel public Grievances and pension Department of pension and pensionsners Welfare O.M. NO. 34//86-P & PW, Dated 5TH March, 1987
Requisite particulars are given below:-

1. Name in Block letters :
2. Date of Retirement/superannuation :
3. Pension Pay Order No & Date :

4. Amount of original Pension :
5. Amount of pension commuted (if any) :
6. Name of the accounts Officer viz, the authority who Issued PPO :
7. Name of Treasury/post Office/PPM/ Other Pension Disbursing agency. :
8. Date from which restoration to be done :

Note: Strike if not applicable & submit in duplicate.

DATE: _____

SIGNATURE OF PENSIONER

POSTAL ADDRESS(OFF APPLICANT) :

Contact No.: _____ (M) _____

PARTICULARS VERIFIED

DATE:

SIGNATURE

DISBURSING AUTHORITY

RUBBER STAMP OF PENSION

Service By: Gen. Secy. J.R.Bhosale - Western Railway Employees' Union-Grant Road (East) Station building, Mumbai.

Help: Santosh Pawar 09724091002 & Vinod Manjrawala 09427534295

(Application form for Pensioner/Family pensioner to Pension disbursing banks for various grievances)

From: _____

Address: _____

Contact No: _____

Date: _____

To,
Branch Manager,

Sub: _____

Ref: 1. Old PPO _____ dated _____

2. Revised PPO _____ dated _____

Sir,

I the undersigned _____ (Name of applicant)
Son of / widow of / widow / unmarried /divorced daughter / invalid son/daughter
_____ is getting pension in your
branch which is not correct in following manner:

1. Pension is being paid as per old PPO ref under (1).
2. Pension is not paid as per new revised PPO w.e.f. 01.01.2006 under ref (2).
3. Pension is not paid as per current rate of Dearness Allowance @ _____%.
4. Dearness Allowance is not being paid on widow pension against PPO No. _____ dated _____.
5. Widow / unmarried /divorced daughter / invalid son /daughter Pension is being not paid against PPO No. _____ dated _____.
6. Ex-gratia pension is being not paid.
7. Full pension not started on completion of 15 years of superannuation/retirement w.e.f. _____.
8. Medical allowance is not issued as per instruction of DOPT/Railway/Apex court.
9. Arrear is not paid in respect of _____

10. Any other matter _____

Thanking You,

Yours Faithfully,

Name of Applicant & Signature:.....

Diary of Pensioner / Family Pensioner

01. Name of pensioners / Family Pensioners: _____
02. Last post held (Ex. Designation) : _____
03. Department : _____
04. Last working place / Office: _____
 Shop : _____ Station: _____
 Depot: _____
05. Railway / Division /Workshop/Unit: _____
06. Date of Birth : _____ (In words) _____
07. Date of Appointment : _____
08. Last Basic Pay / Pay Band & Grade Pay: _____
09. Average Emolument of last 10 months pay: _____
10. Date of superannuation / Retirement : _____
11. Retirement on superannuation / Voluntary / Invalid /Compulsory : _____
12. Pay Drawn :
 (a) 3rd CPC : _____ as on _____
 (b) 4th CPC : _____ as on _____
 (c) 5th CPC : _____ as on _____
 (d) 6th CPC : _____ as on _____
 (e) 7th CPC : _____ as on _____
13. Qualifying service on superannuation /Voluntary / Invalid / Compulsory : ____Yrs ____Mths ____days
14. Pension fixed :
 (a) 3rd CPC : _____ w.e.f. _____
 (b) 4th CPC : _____ w.e.f. _____
 (c) 5th CPC : _____ w.e.f. _____
 (d) 6th CPC : _____ w.e.f. _____
 (e) 7th CPC : _____ w.e.f. _____
15. Service certificate No. & Date : _____
16. Particulars of Family / Dependent Members: _____

Sr.No.	Name of Family members / dependents	Relation	Date of Birth	Married / unmarried / Wodow /Divorce	Education	Remark if any
1.						
2.						
3.						
4.						

17. RELHS-97 identity card No: _____ Issued By: _____
18. Complementary Pass identity card No: _____
 (To be renewed on completion of every seven years)
 Entitlement of No of passes : _____ Class of Pass: _____
 Entitlement of No. Widow passes: _____ Class of Pass: _____
19. Senior Citizen Card No : _____
20. Retirement identity card No: _____
21. Commutation : (a) Amount : _____ date: _____
 Recovery completion on date : _____
22. Family Pension (a) Enhanced Rate Rs. _____ Up to: _____
 (b) Normal Rate Rs. _____ From: _____
23. Revised Family Pension (a) Enhanced Rate Rs. _____ Up to: _____
 (b) Normal Rate Rs. _____ From: _____
24. Original PPO No.: _____ date: _____
25. Revised PPO No.: _____ date: _____
 Revised PPO No.: _____ date: _____
 Revised PPO No.: _____ date: _____

26. PPO issuing Authority: _____
27. Pension Disbursing Authority: _____
 Name of Bank / Treasury : _____
 Address of Bank / Treasury : _____
 Bank Account Number: _____
 Bank Account Joint Or Self : _____
28. Whether Nomination : YES / NO
29. Name of the nominee : _____
30. Relation with Pensioner : _____
 (In case of Deceased Rly. Employee) : _____
31. Date of Expiry of Pensioner : _____
32. Date of Commencement of Family Pension: _____
 Name of Bank / Treasury : _____
 Address of Bank / Treasury : _____
 Bank Account Number: _____
33. Any Disabled / invalid (Handicapped & mentally retarded) member of family pension:

Sr.No.	Name of Handicapped & mentally retarded member	Relation	Date of Birth	% disability / IQ level	Handicapped / mentally retarded
1.					
2.					
3.					
4.					

34. Record of Health of Pensioner / Family pensioner:

Diseases	Main pensioner	Family pensioner	Invalid Pensioner	Handicapped pensioner
B.P				
Diabetes				
Heart				
Kidney				
Cancer				
Others				
Blood group				
Allergy				

35. Name of Family Doctor : _____
 Address of Family Doctor : _____
 Contact Number of Family Doctor : _____ (M) _____
36. In case of emergency whom to be contacted? _____
 Name (1) _____ (2) _____
 Address : _____
 Contact : _____
37. Any instructions you wish to convey your family members / relatives / neighbour etc. (Give Details):

38. Pensioner Full Address: _____
 _____ Contact No. _____ (M) _____
39. **Invest Particulars :**
- (a) Name of Bank /Post office : _____
- (b) Address of Bank /Post office : _____
- (c) Account No / Customer No.: _____
- (d) Single / Joint Account : _____

(e) Share /UTI / Bonds etc:

- (i) Name of company : _____
(ii) Folio No _____ Amount: _____
Folio No _____ Amount: _____
Folio No _____ Amount: _____
Folio No _____ Amount: _____
Folio No _____ Amount: _____
(iii) No. Of Shares : _____ company : _____
No. Of Shares : _____ company : _____
No. Of Shares : _____ company : _____
No. Of Shares : _____ company : _____
No. Of Shares : _____ company : _____
(iv) Nominee name : _____

(f) Property Particulars : Flat / Tenamant / Banglow / Raw house / Land etc:

a. Flat / Tenamant / Banglow / Raw house Address:

- i. _____
ii. _____
iii. _____

b. Land Plot / Survey Number & Address:

- i. _____
ii. _____
iii. _____

c. Other Property investment Name & Address:

- i. _____
ii. _____
iii. _____
iv. _____

40. PAN Number : _____

41. Income Tax related details : _____

(File your Income Tax returns year wise in separate files)

42. Election Card No: _____

43. Aadhar Card No: _____

44. Driving Licence No: _____

45. Ration Card No: _____ No. Of Members _____

Shop Name : _____

46. Electric Energy Customer No: _____

47. Pensioner Land Line No. _____ (M) _____

48. Family Pensioner Contact No: _____ (M) _____

49. Permanent Address of Pensioner / Family Pensioner : _____

50. Present Address of Pensioner / Family Pensioner : _____

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A DRAFT OF WILL

1. This is last WILL of myself Shri / Smt / Kumari _____ Son / Daughter / wife of shri /Smt _____ age years resident of _____ (Write full Address) made on this ___/___/___ (Date of months in words) _____.

2. I hereby revoke all my earlier WILLS and Codicils made by me.

3. I am hereby executing this last WILL and testament mine Voluntarily and without any compulsion or pressure from any source or person and in my sound health and good state of mind.

4. I appoint my wife & eldest Son / Daughter to the excecutors and trustee of this WILL (Executors and Trustee can not be same as beneficiary).

5. I own the following movable & immovable properties which are all my self acquired out of my own earning and incomes without any assistance of my ancestral estate and I have therefoe absolute power of disposal of the same and those are as detailed below.

- (i) _____
- (ii) _____
- (iii) _____
- (iv) _____
- (v) OR As per Attached Sheet / Annexures / _____

6. I hereby fully and absolutely bequeath all my above said Movable and immovable properties to my _____ (Wife / Son / Daughter / or any one of your choice other than relatives.)

Shri /Smt. _____ Or
Shri /Smt. _____ % Shri /Smt. _____ %
Shri /Smt. _____ % Shri /Smt. _____ %
Shri /Smt. _____ % Shri /Smt. _____ %

07. I also declare that whatever nominations have been made by me shall all form part of estate and shall be dealt with accordingly and given to my heirs as stated above. In witness thereof, I the said Shri/Smt. _____ have put my signature on each sheet of this my WILL contained to this sheet and the preceding (1/2/3/4/ sheets of paper), On the day and year first above written viz _____ day _____ month _____ Year (In words.....).

Date: _____

Signature of TESTATOR

Signed by the above named Testator in your presence at the same time and each of us has in the presence of the Testator signed his name after as the attesting witness :

Name of the 1st witness: _____

Name of 2nd witness _____

Signature of 1st witness: _____

Signature of 2nd witness: _____

Address: _____

Address: _____

Note: The WILL can be written on plain paper. It is not essential to have it notarised or registered, but there is nothing wrong in getting it registered also, Consult your pleader for more clarification.

Service By: Gen. Secy. J.R.Bhosale - Western Railway Employees' Union-Grant Road (East) Station building, Mumbai.

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LIST OF DOCUMENTS REQUIRED FOR INCLUSION OF NAME IN PPO AS FAMILY PENSIONER:

(WIDOW /DIVORCED / UNMARRIED DAUGHTER, INVALID & MENTALLY RETARDED SON/DAUGHTER/S)

- (1) Application of claimant i.e. pensioner/family pensioner/ pension claimant dependent/s.
- (2) Death certificate of mother/father or both issued by competent authority.
- (3) Age proof/ birth certificate issued by competent authority of each son/s, daughter/s or brother sisters.
- (4) Family particulars of main pensioner by claimant.
- (5) Family particulars (Padhi Nama) issued by Talati of concern area.
- (6) Husband death's certificate of claimant if widow daughter/s.
- (7) Income certificate of widow /divorced / unmarried daughter if earning.
- (8) Divorce certificate of court of widow daughter (Notary not valid).
- (9) Pensioner's declaration if alive for dependency on him/her.
- (10) Photo identity card issued by competent government authority.
- (11) No objection declaration by other brothers/sisters.
- (12) Original Affidavit copy of magistrate of pensioner/family pensioner & pension claimant dependent/s for claim relevant pension dependent, Family member/s, age, unmarried, income less than Rs3300/-
- (13) Zerox copy of Bank account (independent),
- (14) Three photographs of self signature attested by gazetted officers
- (15) Copy of PPO of main pensioners/ revised PPO issued after Pay commissions
- (16) Handicapped or mentally retarded certificate of competent authority/civil surgeon/psychiatrics.
- (17) Railway authority no earning certificate along with medical board certificate for Handicapped or mentally retarded.
- (18) Copy of Medical & Pass Identity card if name included as dependent.
- (19) Guardian nomination letter by pensioner or family pensioner in case of invalid & mentally retarded cases.
- (20) Court guardian certificate in case of minor pensioner/s.

(A) IMPORTANT POINTS TO REMEMBER AS RAILWAY PENSIONER/FAMILY PENSIONER :

1. For settlement papers keep ready documents like- 06 pass poet size photograph of self, 03 joint photograph of spouse & family members, Copy of Bank saving Joint account / independent account, Date of birth certificate of husband & wife/spouse, pension eligible family members (i.e. unmarried / widow/ divorcee daughter/s, Mentally retarded or handicapped son/ daughters/sibling), Copy of Ration card, Family Particulars,
2. On retirement, Administration is supplying file to pensioners with important papers i.e. Cheque of settlement, Settlement statement, service certificate, pensioner identity card, RELHS-97 medical identity card, Post-Retirement Complementary pass identity card etc. should be studied seriously by pensioner or with help of knowledgeable person/Union officials & if noticed any discrepancies than apply immediately for corrections to concern competent authorities.
3. Collect attested copy of service sheet by paying Rs. 05/- at the time of settlement as per JPO No. _____ dated _____ & kept in file OR collect service sheet copy through RTI.
4. Collect PPO copy, laminate it for safety & kept in file.
5. Collect Pass & Medical Identity Card & verify entry / photo on it.
6. Renewal of identity card of Pass after every 07 years to be ensured. It is valid for seven years only & renewal with latest photograph is essential as per rule.
7. Invest your settlement amount in secured investment; don't come under any influence for unsecured investment, save yourself from greediness.
8. If interest on investment is Rs.10,000/- or more than TDS will be deducted from source. If your income is less than taxable limit than fill up form No. 15 take exemption form tax.
9. Settlement amount is non taxable.
10. If pension & other income limit cross the taxable limit of pensioner than IT return is compulsory.
11. One lakhs can be invest for tax rebut & as per govt. declaration time to time.
12. Nominate your Pension account and keep a note of the same.
13. Open a file to keep all the original papers of pensions, settlements, post retirement pass identity cards, RELHS-97 identity cards & other related information including pension Bank account information. It is suggested to inform all this things to your spouse constraint therein time to time.
14. Make your WILL of your property.

15. Keep inform your spouse of various facilities he/she is entitled after death of main pensioner.
16. Keep minimum balance in pension account & remaining amount transfer in another saving account or FDRs.
17. Laminate your original PPO & revised PPO for its safety.
18. Always apply for revised PPO after every Pay commission for correctness of pension payments.
19. Pensioner should keep identity card of pass or zerox copy of the same while in travelling/journey & get it renewed after every 07 years from last issues. Also timely apply for necessary addition & deletion with relevant documents.
20. Inform your office & Banks for change of residential address immediately if any, for further correspondence.
21. Collect identity card after retirement by paying Rs. 10/-.
22. Make aware your spouse & family members about your documents & facilities entitlements. Explain pension system to spouse & procedure to get family pension after death of main pensioner.
23. Keep date wise records in diary of all amounts received from railway time to time & check whether amount deposited in account correctly.
24. Claim transfer/packing allowance within 06 months from retirement date. Application to be submitted to your last office or settlement section or pay bill section along with bill of transportation of household & address of native place / shifting place of final settlement. Pensioner will get one month Basic Pay as per rule in vogue.
25. Apply half set pass for self & family as settlement pass from HQ to native /settlement place. TA also admissible for journey period.
26. Give option to join RELHS-97 Health medical scheme by paying last one Basic pay which is gives you full medical facility at par with railway employee.

Pensioner can opt Fixed Medical Allowance @ Rs.300/-p.m. at the time of settlement if he/she resides 205 km away from railway hospital/dispensaries & it is endorsed in PPO. It will debarred pensioners from out door treatment except chronic diseases as explained in Bd's letter No. 2006/II/DC/JCM dated 12.10.2006/WR-PS/159-06. He/she is eligible for indoor facilities & referral facilities at par with railway employees.

27. Avail due facilities of post retirement passes as per rules amended time to time.
28. Collect bank branch address & phone numbers of pension disbursing bank including its HQ office.
29. Plan investment as per your living standard i.e. some amount in FDRs, some amount in monthly income scheme & some amount can withdraw in emergency as well as to comply social obligations.
30. Collect symbol of honour at the time of retirement from administration / settlement section i.e. gold plated silver Medal weight of 20grams having railway monogram on it with good acrylic display cover.

(B) IMPORTANT TIPS FOR PENSIONER & FAMILY PENSIONER:

1. Make aware your family and / or member/s about your documents & explain family pension scheme to your family pensioners / guardian in case of minor or invalid family pension.
2. Submit life time arrear form to Bank i.e. pension disbursing authority.
3. Invest your settlement amount in nationalised banks / posts or safe investment schemes.
4. Always filled up nomination forms at the time of investment.
5. Senior citizen is eligible for higher rate interest i.e. 0. 25 to 0.5 % as per government policy.
6. Interest on FDRs exceeds Rs. 10000/- per month, TDS will be deducted from your interest. To avoid the same, 15-H form as applicable should be submitted to the banks.
7. Your retirement amount is not taxable under IT-ACT during the year of retirement but if interest on retirement money and your pension either in the same year or in next year become more than 1,10,000/- in case of male & 1,45,000/- in case of female than pensioner have to file IT return.
8. If income is more than above, invest in following up to 1,00,000/- for income tax benefit.
 - 5 years Deposit Tax Saving Scheme in Banks / Post office.
 - 3 years ULIP plan locking period.
 - LIC premium –PPF, NSC, Medi-claim etc.
 - Any other Scheme exempted under IT-Act.
9. Use ATM & Cheque facility of banks. Timely update your bank pass book.
10. Keep ATM card, Bank pass books, FDRs, Tax saving bonds, LIC papers, Medi-claim & other important documents in safe custody.
11. Senior citizen card on completion of 60 years is being issued by Corporation / Municipal / Nagrik Suvidha Kendra etc authorities to be collected by following due procedure for the government benefit of senior citizen in train-bus-Air travel concession, banks for extra interest & others benefits notified by state/central government.
12. Keep available in good numbers- pass port size photos, revenue stamps, zerox copy of PPO, Pass forms, zerox copy of PAN card, zerox copy of Ration card, driving licence, zerox copy of railway identity card, zerox copy

of senior citizen card, zerox copy of election card, zerox copy of residential proof, zerox copy of Adhar card etc.

13. Check your blood Group & keep record with you in pocket for emergency.
14. Keep regular habit of walking in morning & evening, yoga with empty stomach, keep smiling your self, make yourself friendly with family & others, keep yourself busy in activities including social & NGO services.
15. Keep your identity card in your pocket when out of house or on tour/travel.
16. Inform to pension issuing & disbursing authority of pension in case of death of Pensioner or Family Pensioner or by family members in absence of Pensioner or Family Pensioner.

(C) FAMILY PENSIONERS SHOULD KNOW (BEFORE YOUR DEPARTURE) END OF LIFE ISSUES:

1. Your will – Draft of WILL given in part-III
2. Birth Certificate
3. Pension papers including retirement certificate if superannuated
4. Marriage certificate if any
5. Property papers- House/ Flat ownership, Real Estate
6. Property Tax papers i.e. Municipal Tax papers, Land and Building Tax papers, Society Tax papers , etc.
7. Rent papers with all correspondence in connection with the same
8. Pending litigation papers
9. Court decisions, if any
10. Names of Legal Advisors and their telephone Nos. and addresses
11. Telephone files- first receipt indicating the security deposit
12. Deposit receipts of Gas connection indicating the security deposit
13. Deposit receipts of Electric meter and water connection with amount of security
14. Medical files with last reports
15. Passport, driving license , Identity card, election card
16. Income Tax and Wealth tax files
17. Policy files, LIC, GIC, Health, Medical, Fire Accident etc.
18. Motor car / scooter papers and car/scooter insurance
19. Bank account with details of each account, Name of the Banks etc.
20. Detail and keys of Bank Lockers with details of Bank and Locker numbers
21. Fixed Deposits should be held jointly to be operated by one of them. Details of maturity and receipt of interest should be clearly available
22. Cumulative Time Deposits in Post Office / Bank indicating details thereof.
23. Share certificates / Mutual funds- normally the same should be in joint name.
24. Ensure that joint pension Account along with spouse is opened
25. Any other matter of interest to your family

(D) AFTER PENSIONER DEPARTURE / MISSING :

In case of a Govt. Pensioner : spouse /claimant of family pensioner has to do following:

1. Obtain Death certificate in case of death of main Pensioner. Inform Pension disbursing authority in writing along with a copy of death certificate.
2. Lodge FIR in police station in case of missing of pensioner & inform to Pension issuing & disbursing authority in time along with copy of FIR. Family pension will be start after one year of lodging FIR from date of missing of pensioner.
3. Deposit in police station any Arms & ammunition if the deceased had a Arms license.
4. Open a new S.B. A/c in the pension disbursing bank for receiving Family pension unless you already have a separate S.B account in your individual name. If joint pension account is available then apply to pension disbursing authority to cancel name of main pensioner from pension Account/ book & family pension will be continue in same account. It is advisable to keep joint Pension account.
5. Obtain Family pension claim Form from the Bank, complete it & submit to pension disbursing Bank.
6. Balance in Pension account Pass book of the deceased. If it is a joint account, you can continue to operate it and can request the Bank to delete the name of the deceased. In case it is not a joint account you have to apply to Bank for its closure & payment to you or to all the heirs .Depending on the size of closing Balance, Bank may ask you to produce legal heir certificate for which you will have file an application in the competent court having Jurisdiction.
7. Inform to pension issuing & disbursing authority of pension in case of death of Pensioner or Family Pensioner or by family members in absence of Pensioner or Family Pensioner.

(E) IF THE DECEASED WAS A RLY PENSIONERS:

(I) Then the spouse is also entitled to complimentary free Railway pass/passes if govern under 4 PTO scheme.

(i) Approach the pass issuing authority i.e. the office from where deceased spouse was taking post retirement pass/es,

- Submit death certificate to pass issuing authority to cancel name from complimentary pass identity card.
- Give your latest photograph for issue new complimentary pass identity card.
- Renew it every seven years.
- Take pass every year. Year ending pass can be taken up to next years month of March but validity is allowed up to 31st March only.
- Advance pass can be taken three month advance for reservation purpose & validity is four month from date of issue.

(ii) Obtain the form for claiming Widow/widower complimentary passes, fill it up & submit with the following documents (attested copies).

1. Death certificate
2. Service/retirement certificate
3. Pass entitlement certificate (Form GTB 25) if available
4. Copy of PPO
5. Two P.P size attested photos of the claimant.
6. Two copies of pp size Photos of each of the dependents if any 8.Copy of Photo ID card issued for the purpose of passes.
7. An affidavit(original) declaring
 - (a) That the spouse i.e. the widow/widower has not remarried
 - (b) That Her / His name is not included in the privilege/complimentary Rly pass of any other relative.
 - (c) Details of dependants if any.

(II) Widow pass :(Not covered under 4 PTO scheme)

(i) An application with Draft in favour of F&CAO of Rs. 250/-(i.e. one time only) is to be submitted in pass issuing authority of main pensioner.

XXXXXX

**ENJOY RETIREMENT LIFE – GIVE ENJOYMENT TO FAMILY – ENJOY SOCIAL RELATIONS –
ENJOY NATURE**

–ENJOY TOURS & TRAVEL–

-FINALLY ENJOY PERSONAL LIFE-

DO DAILY EXCESCISE OF I/2 HOUR

REGULAR MDICAL CHECK UP & FOLLOW ADVISE

ENGAGE YOUR SELF FOR SOCIAL SERVICE

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