

JUNE 2024 VOL. XVII NO. 06  
New Delhi - 110014 Jangpura - A  
RNI REGD. NO. DELBIL/2006/17678

Single Copy : Rs. 50

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# BHARAT PENSIONER



OFFICIAL MONTHLY ORGAN OF THE BHARAT PENSIONERS SAMAJ, NEW DELHI - 110 014  
(Federation of All India Pensioners' Associations)  
(Associate NGO, INTERNATIONAL FEDERATION ON AGEING, TORONTO, CANADA)  
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Reforming the Central Government Health Scheme (CGHS) into a Universal  
Health Coverage (UHC) Model

Universal Health Coverage: A Pathway to Health Equity  
By S.C. Maheshwari Secy Genl Bharat Pensioners Samaj

## Introduction

Universal Health Coverage (UHC) is a fundamental principle aimed at ensuring that all individuals and communities receive the health services they need without suffering financial hardship. This concept is not just a health issue but a cornerstone of sustainable development and global equity. As health systems worldwide strive towards achieving UHC, the goal is clear: to provide accessible, quality health care to all, irrespective of economic status.

**Understanding Universal Health Coverage** Universal Health Coverage encompasses three key dimensions:

- 1. Access to Quality Health Services:** Ensuring that everyone can obtain the health services they need, which range from health promotion to prevention, treatment, rehabilitation, and palliative care.
- 2. Financial Risk Protection:** Safeguarding individuals from financial distress caused by out-of-pocket payments for health services. This involves strategies to reduce the burden of healthcare costs on individuals and families.
- 3. Equity in Service Utilization:** Addressing disparities in health service access and outcomes, ensuring that services are provided based on need rather than the ability to pay.

## The Importance of UHC

**1. Health as a Human Right:** Health is a fundamental human right, and UHC is a means to achieve it. By ensuring everyone has access to necessary health services, UHC promotes the intrinsic value of health and well-being.

**2. Economic Benefits:** Healthy populations are more productive, and UHC contributes to economic growth by improving health outcomes. Preventing and treating diseases reduces healthcare costs in the long term, enhancing economic stability.

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**3. Social Equity:** UHC is a powerful tool for reducing health inequities. It addresses the social determinants of health and ensures that marginalized populations receive adequate care, promoting social justice and inclusion.

**4. Global Health Security:** In an interconnected world, health security is a shared responsibility. UHC strengthens health systems, making them more resilient to crises such as pandemics, thus protecting global health security.

#### *Challenges in Achieving UHC*

**1. Resource Constraints:** Many countries, particularly low-income ones, face significant challenges in funding UHC. Limited financial resources constrain their ability to provide comprehensive health services to all.

**2. Inequitable Distribution of Services:** Geographic, economic, and social disparities often result in unequal access to health services. Rural and marginalized communities are frequently underserved.

**3. Health Workforce Shortages:** A critical barrier to UHC is the shortage of trained health professionals. Ensuring an adequate, well-distributed, and motivated health workforce is essential for delivering quality care.

**4. Political Commitment:** Sustained political will and leadership are crucial for advancing UHC. Political instability and changing government priorities can hinder progress.

#### *Strategies to Achieve UHC*

**1. Strengthening Health Systems:** Building robust health systems is foundational to UHC. This includes improving infrastructure, enhancing supply chains, and ensuring the availability of essential medicines and technologies.

**2. Innovative Financing Mechanisms:** Diverse financing strategies, such as public-private partnerships, health insurance schemes, and international aid, can help mobilize resources for UHC. Innovative approaches like sin taxes (on tobacco, alcohol) and social health insurance can provide sustainable funding.

**3. Community Engagement and Empowerment:** Involving communities in the design and implementation of health programs ensures that services are responsive to their needs. Empowered

communities are more likely to advocate for their health rights.

**4. Integrated Service Delivery:** Integrating health services, especially at the primary care level, ensures comprehensive and continuous care. Coordinated efforts across different sectors (e.g., education, sanitation) can address broader determinants of health.

#### *Case Studies of Successful UHC Implementation*

**1. Thailand:** Thailand's Universal Coverage Scheme (UCS) is a model of UHC success. Introduced in 2002, the UCS has significantly increased access to healthcare services and improved health outcomes, particularly among the poor. It is funded through general taxation, ensuring sustainability and equity.

**2. Rwanda:** Rwanda's community-based health insurance scheme, Mutuelles de Santé, has dramatically increased healthcare coverage. By pooling resources and ensuring equitable distribution, Rwanda has made substantial progress in health equity and outcomes.

**3. Brazil:** Brazil's Unified Health System (SUS) provides free, comprehensive health care to all citizens. Funded by taxes, the SUS emphasizes primary care and has reduced health disparities, contributing to improved national health indicators.

#### *Conclusion*

Universal Health Coverage is not a one-size-fits-all solution but a guiding principle that requires tailored approaches to suit different contexts. It is a continuous journey requiring persistent effort, innovation, and collaboration. Achieving UHC is essential for realizing health equity, fostering social and economic development, and ensuring global health security. As nations work towards this goal, the commitment to leave no one behind must remain at the forefront of health policy and practice.

#### *CGHS reform plans On Table:*

1. Centre Prepares CGHS Reform Plan Before New Govt. -Courtesy ET (Pune) 17.5.2024

The cabinet secretary holds rounds of meetings on the issue; The centre is readying a major reform plan for CGHS ahead of the new govt. taking charge next month. It is learned that the cabinet secretary has been holding rounds of discussions with all

**BHARAT PENSIONERS SAMAJ, NEW DELHI**

**(Federation of All India Pensioners' Associations), Regd No. S - 2023 of 1962 - 63. Niti Ayog Unique Identity No. = DL/216/20102111). also regd with DOP&PW Associate NGO, INTERNATIONAL**

**FEDERATION ON AGEING, TORONTO, CANADA**

**2/13-A, LGF (Backside), Jangpura-'A', Hospital Road, New Delhi-110 014, Tel-011-24376642 & 49027335**

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**You May Also Deposit subscription/Donations in BPS Bank Account Or online through payment Portal Details as follows:**



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Visit website [www.bps1955.in](http://www.bps1955.in). URL: [http://www.bps1955.in/web/payment\\_bps.php](http://www.bps1955.in/web/payment_bps.php)

stakeholders Ministries and departments over the last few weeks to address the various problems currently ailing CGHS from the flagging partnership with major private hospitals amid pending dues to the taxing referral system. Shortage of doctors/healthcare staff and the simmering concern on the linkage of CGHS cards with the digitalized ABHA Cards

A committee of secretaries is learned to be looking into the issues at stake. ET gathers that the key focus is on cutting the red tape and backlog with a simpler process that distinguishes high-value transactions from petty/value ones the govt. plans to bring a minimal scrutiny regime for low-value transactions below Rs 10000/- while ensuring a proper verification process for higher value transaction process for higher-value transactions going above 10,000/-

The CGHS caters to over 45 lakh people ensuring cashless healthcare services to serving and retired Central Government Employees, their dependents, and other beneficiaries across governmental and private hospitals/health facilities empanelled with the government.

CGHS has empanelled 1735 private hospitals and 209 laboratories in different cities for carrying out investigations and indoor facilities as per the submission made to a parliamentary panel in Feb. this year.

However, with the rates of procedures/diagnoses not revised since 2014 several Private hospitals are seen as reluctant partners in the scheme.

The stagnant govt. rates clubbed with heavily delayed settlement of dues have dragged down the scheme's efficacy and treatment capability considerably.

Assessment in the govt. point out to the burgeoning bills for settlement pending within the bulk of them low-value transactions.

Factor this, rough assessments indicate that over the last two years or so bills worth Rs1.5 crore were raised for settlement with the govt. An analysis of these showed that bills worth Rs96 lakh were transactions well below Rs 10,000/.

In all, the low-value transactions are clogging the settlement chain considerably even though they may be just about 10% of the total billing value. As

a result, considerable bureaucratic effort is wasted on processing and verification of bills, say Rs 500 to 1000, the exercise practically yields nothing but ends up clogging the system and delaying settlement of dues.

## **2. Reforming the Central Government Health Scheme (CGHS) into a Universal Health Coverage (UHC) Model**

(Based on Dr. Rakesh Sarwal's report published in THE NATIONAL MEDICAL JOURNAL OF INDIA VOL. 28, NO. 1, 2015.)

### **Introduction**

Universal Health Coverage (UHC) is an imperative goal for healthcare systems worldwide, aiming to ensure that all individuals have access to necessary health services without financial hardship. UHC encompasses primitive, preventive, curative, rehabilitative, and palliative health services. India's Twelfth Five-Year Plan has set the foundation for UHC, recognizing its potential to improve health outcomes, productivity, and social equity. The Central Government Health Scheme (CGHS), a key health scheme in India, serves as a potential model for achieving UHC. This article explores the feasibility of transforming CGHS into a UHC model and suggests strategic reforms.

### **Methods**

This study utilized publicly available documents, key informant interviews, and government reports to analyse the architecture and practices of CGHS. The World Health Organization's framework for health systems and the log frame approach were employed to construct a UHC status tool, assessing CGHS's performance against UHC standards.

### **Results**

The CGHS performs strongly in financing and service coverage but shows deficiencies in other UHC elements. The scheme covers 80 cities across 30 states and Union Territories, serving central government employees, pensioners, and their families. However, the enrolment of pensioners, particularly in non-CGHS areas, remains low due to geographical and perceived value barriers.

CGHS operates 254 modern medicine dispensaries, 78 Ayush dispensaries, 3 yoga centres, 19 polyclinics, 73 laboratories, and 19 dental units. It

partners with 1735 govt and private hospitals and 240 diagnostic centres, extending a comprehensive package of services despite having only four hospitals of its own. (NB: Figures given may vary)

### Challenges and Opportunities

The CGHS faces several challenges, including under-enrolling pensrs, inadequate infrastructure in non-CGHS areas, and staffing shortages. However, it has significant opportunities for reform:

**1. Health System Strengthening:** Enhance infrastructure and expand coverage to underserved regions. Invest in modernizing dispensaries and increasing the number of in-house clinics and hospitals.

**Governance and Financing:** Merge finance pools of centrally administered health schemes to optimize resource allocation (This ultimately will lead to pooling together. The existing four health schemes operated by the Central Govt that assure a comprehensive package of services, including outpatient and inpatient care, tertiary care, and prescription drugs, to its employees, pensioners, and their families. These schemes, which cover 2.3 crores (23 million) families comprising 8.2 crores (82 million) persons (i.e. 6.5% of India's population), are Central Government Health Scheme (CGHS) for civilian employees and pensioners, Retired Employees Liberalized Health Scheme (RELHS) and Rly Health Service, Ex-Servicemen Contributory Health Scheme (ECHS) for retired armed forces personnel and Employees' State Insurance Scheme (ESI) for workers and their families in the organized sector with an annual income of ₹1.8 lakh (₹180 000) or less). ( N.B: Figures given are of 2015)

**2. Introduce progressive beneficiary contributions** (i.e. higher earners pay more) and reduce reliance on government funding.

**3. Comprehensive Primary Care:** Focus on primary care services, including preventive and primitive health. Strengthen outpatient care and public health services to reduce the burden on tertiary care facilities.

**4. Client Participation:** Increase beneficiary engagement through regular feedback mechanisms. Address concerns and improve service delivery based on user experiences.

### Conclusion

Transforming CGHS into a UHC model is both possible and desirable within the current fiscal space. By addressing the identified gaps and implementing strategic reforms, CGHS can set a precedent for other health schemes and influence state governments to enhance their health systems. The proposed reforms aim to make CGHS services efficient, effective, and equitable, aligning with the broader goals of UHC.

### References

1. WHO Framework on Health Systems.
2. India's Twelfth Five-Year Plan.
3. Analysis of UHC in Rwanda, Kyrgyz Republic, and Thailand.
4. Literature on UHC strategies and goals in India.
5. Interviews with CGHS beneficiaries and administrators.
6. Government budget documents and reports from the Ministry of Finance.
7. Data from the Central Pension Accounting Office.

### Secy Genl BPS Sh S C Maheshwari writes

No BPS/SG/RELHS/024/6 Dated: 25.04.2024

To, The CEO/CRB Indian Railways & The Director General, Railway Health Services, Indian Railways  
Sub: Urgent Action Required: Non-implementation of Cashless Consultation for Retired Persons of 75 & Above by Railway Empanelled Hospitals  
Reference: Railway Board Circular No. 2023/H/28/1/RELHS/Empanelled (CGHS) dated 19.09.2023

Dear Madams,

Bharat Pensioners Samaj, the largest federation of pensioners registered with GOI-DOP &PW writes to you with a sense of urgency and deep concern regarding the blatant disregard for the directive issued by the Railway Board pertaining to the provision of cashless consultation for retired individuals aged 75 and above at all Railway Empanelled Hospitals without prior referral.

As per Circular No. 2023/H/28/1/RELHS/Empanelled (CGHS) dated 19.09.2023, it was mandated that such individuals would be entitled to cashless consultation without the need for any referral, effective from 1st November 2023 as a pilot project until 30th October 2024.

Regrettably, despite the lapse of six months since the issuance of this directive, numerous Railway

Empanelled Hospitals across various zones and divisions have failed to implement the aforementioned policy. This glaring non-compliance has not only caused inconvenience but also financial strain to esteemed retired railway personnel.

Allow me to bring to your attention a distressing incident to underscore the gravity of this issue: Mr. A.K. GARG, a retired Senior Engineer of Northern Railways (Mob. No. 9311657717), visited Fortis Hospital, Sector 62, Noida on 13th April 2024 seeking consultation with Dr Atul Mishra, an Orthopaedic Consultant, for a fracture that had persisted for six months. Shockingly, he was informed by the hospital staff that they were not instructed to provide cashless consultation to Railway Pensioners aged 75 and above, despite being on the Railway's panel. Consequently, Mr. GARG was compelled to bear the consultation charges out of his own pocket.

Upon reporting this matter to the office of PCMD/ Northern Railways, it was revealed that despite repeated reminders, Fortis Hospital, Noida had failed to sign the necessary amendment to the Memorandum of Understanding (MOU). This flagrant disregard for the directives of the Railway Board is unacceptable and reflects poorly on the commitment of certain establishments to uphold the welfare of our retired railway personnel.

It is imperative to emphasize that cashless consultation was introduced as a pilot project by the Railway Board for a period of one year. However, with six months having elapsed since its inception, the Railway authorities have displayed a lack of proactive measures in ensuring the implementation of these orders and have hesitated to take due action against defaulters.

The beneficiaries of the Railway Employees Liberalized Health Scheme (RELHS) are feeling disenfranchised and marginalized due to the denial of this essential facility when they need it the most. It is highly probable that numerous Railway divisions across different zones are either neglecting to enforce the Railway Board's directive or turning a blind eye to the disobedience exhibited by privately empanelled hospitals.

In light of the foregoing, I urge you to take immediate and stringent corrective measures to

rectify this situation. It is imperative to ensure the uninterrupted provision of cashless consultation for our retired railway personnel, thereby upholding their dignity and honouring their invaluable service to the nation.

Thank you for your attention to this matter. BPS trusts that swift and decisive action will be taken to address these concerns and uphold the welfare of our retired railway community.

Yours truly,

[S.C.Maheshwai] Secy-Genl B P S

.....  
No BPS/SG/RELHS/024/7 Dated: 27.04.2024

To, The CEO of Indian Railways The Secretary-General/ CEO National Human Rights Commission India (sg.nhrc@nic.in) The Secretary GOI - DARPG The Joint Secretary, GOI-DOP &PW

Subject: Urgent Call for Immediate Action on Healthcare Services for Retirees

Dear Madam/Sir,

I hope this message finds you well. I am writing on behalf of Bharat Pensioners' Samaj to address a series of distressing incidents that reflect significant deficiencies within the healthcare services provided to railway retirees.

In a recent grievous incident, Smt. Reshmi Banerjee, spouse of Shri Debabrata Banerjee and a retiree entitled to medical services under the UMID scheme (UMID Card No: 181879930018B), faced a life-threatening denial of care. On March 4, 2024, despite presenting critical health indicators (creatinine level 11) at B.R. Singh Hospital, she was inexcusably denied emergency medical attention. Such denial not only compromised her immediate health and wellbeing but fundamentally infringed upon her right to life, guaranteed under our constitution.

This incident, detailed in our previous communications (Refs: No BPS/SG/RELHS/024/6 dated April 25, 2024, BPS/SG/UMID/10 dated April 24, 2024, and BPS/SG/24/5 dated April 15, 2024), underscores a troubling pattern within the Railway's healthcare system—a system that appears to neglect the critical needs of its retired beneficiaries.

We urge you to take immediate, corrective measures to rectify these issues. It is imperative that the

railways establish enforceable standards of accountability and care towards its retirees, who have dedicated their lives to the service of the nation through Indian Railways.

In light of this, we request:

**1. Immediate Investigation:** A thorough inquiry into the denial of emergency medical services to Smt. Reshmi Banerjee.

**2. Policy Review and Action:** A comprehensive review of the existing healthcare policies and emergency response protocols for retirees, ensuring that they align with the highest standards of medical ethics and patient care.

**3. Strengthening Accountability:** Implementing a system to hold accountable those who fail to uphold the standards of care owed to rly retirees.

**4. Regular Audits:** Introduction of regular audits of railway hospitals to monitor compliance with healthcare standards and responsiveness to emergency situations.

**5. Communication Channels:** Establishment of dedicated grievance redressal mechanisms that are easily accessible and responsive for all retirees facing similar issues.

The Bharat Pensioners' Samaj believes in constructive engagement and is committed to working alongside your office to ensure that the rights and well-being of all retired railway employees are upheld. We anticipate your leadership will guide a swift and just resolution to this matter, reaffirming the Indian Rlys' commitment to its retired personnel. We look forward to your prompt response and are ready to meet at the earliest convenience to further discuss how these serious issues can be resolved. Thank you for your attention to this critical matter. Warm regards,

Truly yours,

[S.C.Maheshwari] Secy Genl B P S

.....  
No BPS/SG/Guards/erod/24/1 Date: 28.04.2024

To, The CRB/ CEO MOR (Railway Board)

**Subject: Request for Update of Designation in Post-Retirement Benefits for Retired Train Guards**

Madam,

I am writing to you on behalf of Bharat Pensioners Samaj to address a matter regarding the designation of retired Railway train guards. We acknowledge

the Railway Board's letter No. 7/2022 dated January 13, 2022, wherein the designation of train guards has been officially changed to Train Managers.

We kindly request your attention to ensure that this updated designation is reflected in the post-retirement complimentary passes and UMID health cards for those who retired as train guards prior to the issuance of the aforementioned orders under Rly Bd letter No. RBE 7/22 dated January 13, 2022. By aligning their post-retirement documentation with the updated designation of Train Managers, we aim to enhance the dignity of these retired personnel and acknowledge their service under a title that corresponds with current standards. Importantly, we propose this adjustment without incurring any additional costs to the Railways.

Bharat Pensioners Samaj (BPS) would sincerely appreciate your consideration of this matter and issuance of appropriate orders to facilitate this change, which holds significant importance to the retired railway staff.

Thank you for your attention and anticipated cooperation.

Warm regards,

Truly yours,

S.C. Maheshwari Secy Genl B P S

.....  
No BPS/SG/AB/DR/24/1 Dated: 02.05.2024

To, The Secretary. G.O.I; Ministry of Commerce The Secretary Ministry of Finance Department of Finance & Expenditure The Secretary, GOI M/O Personnel & Pensions- DOP & PW

Subject: Urgent Request for Timely Disbursement of Dearness Relief and Monthly Pension to Pensioners of Autonomous Bodies

Dear Sirs,

I am writing to you on behalf of Bharat Pensioners Samaj, which represents a large community of pensioners across India. We wish to draw your immediate attention to an issue of critical concern—the delayed payment of the Dearness Relief (DR) instalment along with arrears to pensioners of Autonomous Bodies under the Commerce Ministry.

It has come to our notice that the distribution of DR instalments has been unusually late, primarily due to delays in the allocation of funds by your

Ministry. This has placed considerable financial strain on many elderly pensioners who rely on these payments, particularly those who are unable to cover essential medical expenses as they are not beneficiaries of CGHS and ECHS.

Furthermore, we have received numerous complaints that certain Autonomous Bodies are not disbursing pensions on the mandated last working day of the month. Instead, payments are deferred to later dates at their discretion, often attributed to staff shortages. This practice causes unnecessary hardship and anxiety among penrs, affecting their quality of life and well-being.

Therefore, we respectfully urge your immediate intervention to:

1. Expedite the release of the Dearness Relief with arrears to affected pensioners at the earliest possible.
2. Issue directives to ensure that all Autonomous Bodies under the Commerce Ministry adhere strictly to the policy of disbursing pensions on the last working day of each month.

We trust that you will address this matter with the urgency it warrants. A prompt response to this letter, confirming the actions that will be taken, would be greatly appreciated and would provide much-needed reassurance to our community.

Thank you for your attention to this pressing issue.

Yours sincerely,

[S.C.Maheshwari] Secy. Genl. B P S

.....  
No BPS/SG/CGHS/Ward/24/4 Dated: 02.05.2024

To, The Secy, GOI Min of Health & Family Welfare  
The Secretary, GOI Ministry of Finance Department of Finance & Expenditure The Secretary, GOI Ministry of Personnel.PG & Pensions-DOP &PW  
Subject: Urgent Appeal for Fair Ward Entitlement Options for CGHS Beneficiaries

Dear Sirs,

I am writing on behalf of Bharat Pensioners Samaj (BPS) to draw your attention to a matter of utmost importance concerning the welfare of our esteemed Central Government Health Scheme (CGHS) beneficiaries, particularly our cherished pensioners. Before delving into the crux of the issue, allow me to provide some context. Prior to the revision of CGHS subscription rates and ward entitlements in

June 2009, pensioners had the option to select their ward entitlement based on either their final pay or their pension. Those who chose the latter often found themselves with lower ward entitlements compared to what they would have been entitled to based on their last basic pay.

Fast forward to the present day, post the 7th Central Pay Commission (CPC), the determination of CGHS contribution and ward entitlements has been tied to the levels in the Pay Matrix and corresponding basic pays. However, a significant disparity remains for those who had previously opted for pension-based entitlements. Despite the introduction of a new scheme for determining pay and pension based on notional pay, these individuals have been denied the opportunity to re-evaluate their choices.

It is a matter of basic fairness and natural justice that individuals be given the chance to reconsider their options in light of new circumstances. However, the Ministry of Health and Family Welfare has regrettably denied this opportunity, citing concerns over expenditure. While we understand the need for fiscal responsibility, the reality is that the number of affected pensioners is relatively small, and a significant portion of them may never even utilize inpatient facilities. Therefore, the projected expenses incurred by providing this opportunity would be negligible in the grand scheme of our national budget.

As a nation with a burgeoning economy and a commitment to social welfare, it is disheartening to witness the denial of such a modest request, especially when it concerns the well-being of our elderly citizens who have devoted their lives in service to the nation.

In light of these considerations, BPS humbly urges the Government of India to reconsider its stance on this matter and extend the opportunity for pensioners to choose their ward entitlements based on their notional pay.

This small gesture would go a long way in honoring their contributions and ensuring their ease of living and right to a dignified life.

Thank you for your attention to this pressing issue.

Warm regards,

Truly yours,

[S.C.Maheshwari] Secy, General. B P S



No BPS/SG/CGHS/024/10 Dated : 03.05.2024  
 To, The Secretary, Ministry of Health & Family Welfare The Secretary, Ministry of Finance-Department of Finance & Expenditure The Secretary, Ministry of Personnel, PG & Pensions-DOP&PW **Dr. Manoj Jain** Addl Director CGHS (HQ) CGHS Bhawan, Sec-13 R K Puram New Delhi-110066 **Dr Ashok Iti** Jt Director (Ayush) CGHS Bhawan, Sec-13 R K Puram New Delhi- 110066  
 Subject: Inclusion of Ludhiana in Proposed Opening of CGHS Wellness Centres  
 Sir/Madam,

Bharat Pensioners Samaj (BPS) would like to bring to your esteemed attention its concerns regarding the absence of CGHS Wellness Centres in the vibrant city of Ludhiana, Punjab.

We refer to your Office Order No. Z.15025/38/2023/DIR/CGHS dated 10th January 2024, which discusses the feasibility of opening CGHS Wellness Centres at 21 new locations, and the request for concerned Addl Directors of CGHS to assess the viability of such establishments.

It is imperative to highlight the predicament faced by over twenty thousand in-service and retired personnel from various deptts of the Central Govt, Central Govt Undertakings, BSNL, PSUs, and Autonomous Bodies such as Commissioner of Income Tax, Commissioner GST (Central Excise & customs), Senior Post Master Head Post Office, Mini Secretariat, Ferozpur Road, Ludhiana, Punjab Agricultural University (PAU) under the administrative control of the Min of Agriculture and Farmers Welfare. These individuals and their dependents, entitled to join CGHS, find themselves discouraged and isolated due to the absence of CGHS Wellness Centres and approved hospitals in Ludhiana.

The lack of empanelled hospitals in Ludhiana district compounds the hardship, compelling beneficiaries to travel to Jalandhar or Chandigarh for medical treatment or consultations. This situation not only inconveniences the beneficiaries but also adds financial strain and logistical challenges.

As per the principles enshrined in the Constitution of India, every employee, staff, retiree, and pensioner holds the fundamental right to access medical treatment from reputable hospitals. The

establishment of a CGHS Wellness Centre in Ludhiana would not only address the immediate needs of beneficiaries but also empower them with the choice to seek treatment from such a facility, aligning with their rights and preferences.

In light of these circumstances, Bharat Pensioners Samaj earnestly requests the inclusion of Ludhiana in the list of proposed locations for the opening of CGHS Wellness Centres.

BPS eagerly anticipates your positive consideration and swift action on this matter.

With warm regards,

Sincerely yours,

[S.C.Maheshwari] Secy Genl. B P S

.....  
 No BPS/SG/CGHS/24/11 Dated : 04.05.2024

To, The Secretary, GOI Ministry of Health & Family Welfare The Secretary, Ministry of Finance-Department of Finance & Expenditure The Secretary GOI Ministry of Personnel, PG & Pensions Director General CGHS (HQ) New Delhi **Dr Ashok Iti** Joint Director (Ayush) CGHS Bhawan, Sector - 13 R. K. Puram New Delhi - 110066

Subject: Request for Revision of Package Rates for AYUSH Hospitals/Centres under CGHS

Respected Sir,

Bharat Pensioners Samaj would like to bring to your attention the Office Memorandum (O.M.) No. Z.28015/01/2006-HD Cell/CGHS dt 01/10/2015, issued by the Min of H & F Welfare, GoI, New Delhi, regarding the empanelment of AYUSH Hospitals/Centres under CGHS for Ayurveda, Unani, and Yoga & Naturopathy treatments/procedures, along with the fixation of package rates, duly endorsed by ICAR/Council vide Endorsement No. GAC-21-48/2014-CDN dt 30/12/2015.

As per the aforementioned O.M., the rates and terms were stated to be valid for a period of 6 months from 03/07/2015 to 02/01/2016, or until new rates are finalized through a fresh tender process, whichever is earlier.

Additionally, we refer to O.M. No. S.11011/90/2016-CGHS/(HEC)/AYUSH/Pt.II/349-376 dt 29/08/2023, issued by the Ministry of Health & Family Welfare, GoI, New Delhi, which extended the empanelment of AYUSH hospitals/Centres under CGHS and CS (MA) Rules till 31st July 2024. The terms and

conditions of this extension were to be in accordance with the Memorandum of Agreement (MoA) signed between CGHS and the concerned 17 Healthcare Organizations (HCOs).

Furthermore, there is O.M. No. S.11011/90/2016-CGHS/(HEC)/AYUSH/Pt.II/124-150 dt 28/03/2024, also issued by the Ministry of Health & Family Welfare, GoI, New Delhi, extending the empanelment of AYUSH Hospitals/Centres under CGHS and CS (MA) Rules till 31st July 2024. It was stipulated in this O.M. that the terms & conditions would be applicable as per the MoA signed between CGHS and the concerned (07) Hospitals/Centres.

It is noted that no revision of the fixation of package rates has been issued after the initial O.M. No. Z.28015/01/2006-HD Cell/CGHS dated 01/10/2015. Bharat Pensioners Samaj requests the issuance of an Office Memorandum addressing this matter at the earliest convenience.

BPS eagerly anticipates your positive response.

Yours sincerely,

[S.C.Maheshwari] Secy. Genl. B P S

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No BPS/SG/pre2006/24/1 Dated 5.05.2024

To, The Secretary, Government of India Ministry of Personnel, PG & Pensions - DOP & PW

Subject: Urgent Revision of Pension for Pre-01.01.2006 Central Government Pensioners

Respected Sir,

I am writing on behalf of the Bharat Pensioners Samaj to draw your attention to a significant development pertaining to the revision of pension for pre-01.01.2006 Central Government pensioners. We are privileged to inform you that the Honourable Delhi High Court, in its judgement dated 20.03.2024, in W.P.(C) 6002/2016 All India S-30 Pensioners Association and ORS versus Union of India and ORS, has made a decisive ruling. Paragraph 47 of the judgement explicitly declares the Office Memorandum (OM) F.No 38/37/08-P & PW (A) dated 18.11.2009 of the Department of Pension & Pensioners' Welfare (DOP & PW) as illegal. The High Court has quashed and set aside this memorandum, citing its contradiction with the legal precedents established by the Hon'ble Supreme Court in the cases of SPS Vains and D. S. Nakara. Consequently, OM F.No 38/37-P and PW(A) dated

01.09.2008 has also been deemed inapplicable.

In light of this ruling, the Bharat Pensioners Samaj earnestly appeals to your esteemed office to take immediate action in issuing orders for the revision of pension for all pre-2006 pensioners to bring them at par with post-01.01.2006 pensioners.

We believe that this revision is not only a matter of justice but also a fulfilment of legal obligations towards the dedicated individuals who have served the nation.

We trust in your understanding of the urgency and importance of this matter and request your prompt attention and action.

Thank you for your consideration.

Yours sincerely,

S.C.Maheshwari Secy.Genl. B P S

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No BPS/SG /Grievance/24/01 Dated 12.05.2024

To, The Secretary, G.O.I. M/O Personnel, PG & Pensions- DOP &PW (For the kind attention of Shri V. Srinivas, IAS.)

Subject: Request for Reiteration of Guidelines & Reintroduction of Dedicated Day for Pensioners' Grievances Redressal

Sir,

I am writing on behalf of the Bharat Pensioners Samaj to bring to your attention some important matters regarding the redressal of grievances faced by pensioners.

Firstly, reference is made to the Deptt of Pension & Penrs' Welfare (DOP&PW) communication, F.No 41/38/2011-P&PW(C) dt 21.09.2011, which identified specific assns and requested all Mins and their deptts, including regional field officers, to extend necessary cooperation to the office bearers of these assns for grievance redressal. This initiative was highly beneficial at its inception; however, over time, adherence to these instructions has significantly diminished. Additionally, the list of identified assns has grown. In light of this, we respectfully request that these instructions be reiterated to ensure continued and effective assistance in addressing the grievances of penrs. Secondly, I would like to highlight the directive issued under No 55/40/2012 P & PW(C) dt 31.12.12, which designated Wednesdays for pensioners to personally meet with a nominated officer of the

DOP&PW. This practice greatly facilitated direct communication and swift resolution of issues but has unfortunately not been maintained. We propose that this practice be reintroduced to enhance the support system for our pensioners. We hope these concerns will be met with favourable consideration and prompt action. We appreciate your attention to these matters and look forward to your support in improving the welfare of our pensioner community.

Thank you for your attention to these important issues.

With regards,

Yours faithfully,

S.C. Maheshwari Secy Genl B P S

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NoBPS/SG/RELHS/024/12 Dated: 13.05.2024

To, The General Manager Northern Railway  
Subject: Urgent Request for Review of Recent Changes to Medicine Distribution for Elderly Railway Pensioners

Respected Sir,

I am writing on behalf of Bharat Pensioners Samaj (BPS), the nation's largest federation of pensioner associations, officially recognized by the Govt of India's Department of Pensioners and Pensioners Welfare. Firstly, we would like to express our sincere appreciation for your ongoing commitment to improving healthcare services for elderly railway pensioners, as discussed in item 7 of the minutes of the meeting held on May 2, 2024, in your Chamber. However, it is with considerable concern that we read item 9(b) of the minutes of the same meeting, which mandates the immediate cessation of medicine distribution by railway doctors and para-medical staff in the Gurugram and Noida sectors. This directive was issued without establishing any interim measures such as home delivery of medicines, akin to the service provided under the CGHS OM-FNo44/84MCTC/CGHS/2023 dt 30.01.24. It is important to note that in communities like Rail Vihar in Gurugram, approximately 95% of residents are over the age of 70 years, many of whom face significant mobility challenges. The abrupt discontinuation of the existing medicine distribution service is not only inconvenient but potentially hazardous, cutting off vital access to necessary medications.

**BHARAT PENSIONER**

We believe that with full awareness of these circumstances, the decision might have been different and favourable. Therefore, we respectfully urge you to suspend the implementation of this change until a viable alternative, such as the proposed home delivery system, is established.

Thank you for considering this critical issue. We are hopeful for a prompt response that considers the well-being of elderly community.

With regards,

Yours faithfully, S.C. Maheshwari Secy-Genl, B P S

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NoBPS/SG/RELHS/NER/024/01 Dated:17.05.2024

To, The CEO/CRB, Ministry of Railway (Railway Board) & The D.G. RHS, Railway Board

Subject: Request for Cashless Diagnostic Tests from Private Centres/Labs Recognized by Railway  
References: Railway Board No. 2018/Trans Cell/Health/CGH Selfile dated 30.06.2020

2. N.E.RLY PCMD Office Order No. 2024/MED/Office Order dated 9.04.2024 (copy attached)

Dear Madam/Sir,

I wish to draw your immediate attention to a concerning clause outlined in Para 5 of the NE Railway PCMD's Office Order 20 dated 9th April 2024 (Copy attached), which states:

"Except for emergency admissions and patients registered under RELH at Izzatnagar, referrals should not be made to contracted diagnostic centres (radiology and pathology) for patients from railway zones outside of N.E. Railway."

This directive contravenes the established guidelines of the Railway Board. It effectively denies essential diagnostic services to holders of UMID cards from zones other than N.E. Railway, residing within its jurisdiction. Such restrictions challenge the very principle of the Right to Life assured to these beneficiaries.

As the largest federation of pensioners in the country, recognized by the GOI-DOP and PW, Bharat Pensioners Samaj respectfully urges the reversal of this order. Ensuring uninterrupted access to healthcare services is imperative for the well-being of our pensioners.

We trust that you will address this matter with the urgency it demands.

Thank you for your attention to this vital issue.

Yours sincerely,

S.C. Maheshwari Secy Genl, B P S

No BPS/SG/Portal/024/1 Date 24.05.2024

To, The Secretary, Government of India M/O Personnel, AR, PG and Pensions (For the kind attention of Shri V. Srinivas, IAS.)

Subject: Revolutionizing the Pensioners Portal: Embracing the Future with AI

Sir,

In today's rapidly evolving technological landscape, there has never been a more opportune time to update and upgrade the Pensioners Portal. The convergence of advanced technologies, particularly Artificial Intelligence (AI), is set to revolutionize various sectors, including those connected to govt services. This transformation promises to significantly impact the lives of many, especially senior citizens and ex-govt employees.

**The Power of AI in Government Services**

AI is no longer a futuristic concept but a reality that is swiftly integrating into our daily lives. For the government sector, AI presents an unprecedented opportunity to enhance efficiency, accessibility, and user experience. The Pensioners Portal, a vital resource for senior citizens and retired govt employees, stands at the forefront of this digital revolution. By embracing AI, the portal can be transformed into a more dynamic, user-friendly platform that addresses the specific needs of its users.

**Addressing Key Challenges**

Empowerment through knowledge and information has always been a significant issue for senior citizens, particularly for those who have spent their careers in government service. The Pensioners Portal plays a crucial role in bridging this information gap, ensuring that retirees have access to the necessary resources and support. However, to meet the evolving demands of its users, the portal must undergo significant upgrades.

**The Role of a Multi-Lingual Chatbot**

One of the most impactful enhancements would be the incorporation of a Multilingual chatbot equipped with AI and speech-to-text capabilities. This feature would revolutionize the grievance redressal mechanism, allowing users to voice their concerns and receive real-time assistance. By catering to multiple languages, the portal would become more inclusive, accommodating the diverse linguistic needs of its users.

The speech-to-text facility is particularly beneficial for senior citizens who may find typing cumbersome. By simply speaking their queries or concerns, they can interact with the portal effortlessly, making the entire process more accessible and user-friendly.

**Real-Time Information and Efficient Resource Management**

Another critical aspect of the upgrade involves providing real-time information. Senior citizens and retirees often require timely updates regarding their pensions, benefits, and other pertinent issues. An AI-driven system can ensure that users receive accurate and up-to-date information instantly, reducing uncertainty and enhancing their overall experience.

Moreover, the upgraded portal can help keep financial and manpower issues under control. AI can streamline various administrative processes, reducing the need for extensive human intervention. This not only cuts costs but also minimizes the potential for errors, ensuring a smoother, more efficient operation.

**Conclusion**

The updating and upgrading of the Pensioners Portal is not just a technological enhancement; it is a commitment to improving the lives of senior citizens and retired government employees. By integrating AI-driven features such as a multi-lingual chatbot with speech-to-text capabilities and providing real-time information, the portal can become a more powerful, inclusive, and efficient tool. This is indeed an exciting time to embrace these advancements, paving the way for a more empowered and informed community of pensioners.

Bharat Pensioners Samaj hopes that the issue will engage your attention for a favourable decision

Thanking you

With regards

Sincerely Yours,

S.C.Maheshwari Secy-Genl; B P S

No BPS/SG/GH/024/1 Dated 24.05.2024

To, Shri V. Shrinivas, IAS Secretary, GoI Department of Pension and Pensioners Welfare New Delhi Shri Anurag Jain Secretary, Ministry of Housing and Urban Affairs Government of India New Delhi

Subject: Equitable Allotment of CPWD Holiday Homes and Guest Houses

Dear Sirs,

On behalf of Bharat Pensioners Samaj and its affiliate, the All India Organisation of Pensioners (Civil & Military) Trivandrum, I wish to draw your attention to an issue of significant concern regarding the allotment of CPWD Holiday Homes and Guest Houses to retired Centl Govt employees. Currently, booking eligibility for CPWD Holiday Homes and Guest Houses extends to a broad range of individuals, including sitting Members of Parliament, serving Central Government employees, retired Central Government employees, and serving/retired employees of State Governments, Union Territories, Central PSUs, and Autonomous/Statutory Bodies. Bookings are managed online through the eSampada website and mobile app and are allocated on a "first come, first served" basis upon submission of an online application, successful payment, and the generation of a booking ID number.

However, there is a notable discrepancy in the booking process. Serving Central Govt employees are permitted to book up to 60 days in advance of their check-in date, whereas retired Central Govt employees can only book up to 30 days in advance. This disparity significantly disadvantages retirees, as the availability of these facilities often becomes exhausted within the initial weeks of the 60-day booking window available to serving employees. Consequently, the 30-day window for retirees is effectively rendered meaningless, depriving them of the opportunity to benefit from these holiday homes and guest houses.

In the interest of fairness and justice, Bharat Pensioners Samaj, the largest national-level pens federation registered with the Department of Pension and Pensioners Welfare, respectfully requests that the booking durations for serving and retired employees be made uniform. This adjustment would ensure that retirees have an equal and just opportunity to access CPWD Holiday Homes and Guest Houses across the country.

We kindly seek your intervention to rectify this inequity and bring about a more balanced system that honours the contributions and needs of our retirees.

**BHARAT PENSIONER**

Thank you for your attention to this important matter.

With regards,

Yours sincerely,

S.C. Maheshwari SecyGenl, B P S

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NoBPS/SG/PA/24/02 Dated: 26.5.2024

To, The Secretary, GoI Deptt of Pension and Pens Welfare Joint Secy, Deptt of Pension and Pens Welfare

Subject: Pension Adalat

Madam/Sir,

On behalf of Bharat Pensioners Samaj and its affiliate, Posts & Telecom Pensioners Association Rajasthan, I wish to draw your attention to a significant concern regarding the holding of Pension Adalats.

The Department of Pension & Pensioners' Welfare (DoPPW), vide OM 44013/2/2010-coord dated 25.03.2011, issued detailed guidelines for holding Pension Adalats in January and July every year, informing and inviting representatives of pensioners' associations. Following these instructions, the Chief PMG and Regional PMGs in Rajasthan regularly held these Adalats for 5-6 years but later discontinued them.

The DoPPW, through OM 1/2/2022(JCM)-P&PW(E) dated 18.11.2022, reiterated the guidelines of 25.03.2011 to Secretaries of all Ministries and Departments of the Government of India upon the intervention of the JCM. However, the Department of Posts did not circulate this OM to its units for compliance. Subsequently, DoPPW, via OM of even No. dated 15.01.2024, again reiterated the OMs dated 25.03.2011 and 18.11.2022 to all concerned, but once again, the Department of Posts failed to circulate these instructions to its field units. Consequently, the holding of Pension Adalats in Rajasthan was not restored.

The Posts & Telecom Pensioners Association Rajasthan, an affiliate of Bharat Pensioners Samaj, requested the CPMG Jaipur to circulate the above orders. Still, he refused, citing the absence of directions from the Postal Directorate.

Our affiliate then wrote letter No. 383 dated 24.04.2024 to the Secretary, Department of Posts, requesting the circulation of the orders to units,

but this effort was in vain. Persistent follow-up calls were made to the SO/ADG/Director/DDG Pension and Member Secretary, Department of Posts, from 20th to 24th May 2024. With significant persuasion, the OMs were finally endorsed on 24.05.2024.

It is essential to note that the Postal Directorate should have automatically circulated the OMs of DoPPW to its units, which is not being done due to the inefficient functioning of the Postal Directorate. Additionally, the DR orders of DoPPW dated 13.03.2024 were only circulated by the Department of Posts on 26.03.2024 following the intervention of our affiliate.

You are requested to kindly issue suitable instructions to appoint a Nodal Officer in the Pension Section of the Department of Posts. This officer should timely download all such OMs and ensure their circulation to the relevant units.

Awaiting an early response.

Thanking you,

Yours sincerely,

S.C. Maheshwari, Secy-Genl B P S

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**Secy BPS Sh. D.D.Mistry writes**

No. BPS/BDPA(I)/mED/JOSHI/2024 Dt 17.05.2024  
To, The General Manager, WTR, CG Road, Ahmedabad-380006

Sub: **Non-Receipt of Fixed Medical Allowance since 2022-23 – Case of Shri P.V. Joshi, Sr. TOA (P), Rajkot – PPO No.402003091210321-HR No. 180330249**

Sir,

1. We enclose herewith a copy of letter dt 01.04.2024 addressed to your office by the District Secretary, Rajkot for taking necessary action at your end.

2. It is stated that Shri P.V. Joshi, Sr. TOA (P), Rajkot – PPO No. 402003091210321, **HR No. 180330249** has brought to our notice that he has not received his Fixed Medical allowance since 2022-23 onward. He has given his option for a, fixed medical allowance without, a voucher and since he has not changed his option, he is eligible for the said allowance.

We, therefore, request you to kindly pay him the Fixed Medical Allowance for the last two years.

With regards,

Yours Sincerely,

(D.D. MISTRY) Secy BSNL/PSU BPS ENCL: One

No. BPS/BDPA(I)/20%/JOSHI/2024 Dated 17th May, 2024

To, **The Controller of Commutation Accounts, Maharashtra & Goa Circle, Mumbai-400054**

Sub: **Abrupt stoppage of drawl of additional 20% Pension by office after conversion to SAMPANN – Case of Shri P.V. Joshi, Sr. TOA (P), Rajkot – PPO No. 402003091210321.**

Sir,

1. We enclose herewith a copy of letter dated 01.04.2024 for taking necessary action at your end.

2. It is stated that Shri P.V. Joshi, Sr. TOA (P), Rajkot – PPO No. 402003091210321, HR No. 180330249 had completed 80 years of age on 13th September, 2023. His date of birth is 13.09.20023.

3. So long his pension was drawn by the Postmaster; H.P.O. Rajkot his pension was drawn with 20% more as admissible.

4. On his conversion to SAMPANN in October 2023, your office has stopped to draw additional 20% pension, as per captioned representation by the pensioner to your office.

We, therefore, request you to kindly restore the pension as eligible and also pay the arrear of pension.

With regards,

Yours Sincerely,

(D.D. MISTRY) Secy BSNL/PSU BPS ENCL: One

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No. BPS/BDPA(I)/ICPANCHAL/Recovery/2024 Dated: 24th May, 2024

To, Mr. Sandeep Sawarkar, ITS Chief Genl Manager, BSNL Gujarat Telecom Circle Ahmedabad-380006

Subject: **Request for Implementation of CAT Ahmedabad O.A. No. 501/2017 with MA No. 184/2019, decided on 31.01.2024 – Case of Panchal Ishwarbhai Cholahbai, Retired Sr. TOA G, O/O the GMTD Kheda.**

Sir,

We write to bring to your kind attention the decision in O.A. No. 501/2017 with MA No. 184/2019 of CAT Ahmedabad, decided on 31.01.2024, which specifically directs implementation by the PGM ATD Ahmedabad within a set timeframe in favour of Panchal Ishwarbhai Cholahbai, Retired Sr. TOA G, H.R. No: 97910031, PPO No: 382015021297854.

The pensioner has provided a certified copy of the

judgment to the PGM ATD Ahmedabad through the proper channel on 13.02.2024, with copies also sent to the CCA Gujarat and GMTD Nadiad.

In the said judgment, CAT Ahmedabad has issued the following two key orders:

A. Page No: 8, Para 12:

"Although a detailed representation dated 24.07.2017 has been submitted by the applicant, he has not been informed of any reason for upholding the action, as is clear from the impugned communication dated 28.07.2017. Therefore, the impugned order dated 28.07.2017 (Annexure A/4) is unsustainable in the eyes of law and is hereby quashed. The competent authority is directed to consider the explanation submitted by the applicant in his representation dated 24.07.2017 (Annexure A/12) regarding the fixation of his pay and pension, and thereafter pass a reasoned and speaking order within 60 days from the date of receipt of this certified order. If the representation is allowed, re-fixation should be made and arrears paid within 90 days thereafter."

B. Page 9, Para 13:

"Regarding the recovery from retirement benefits, this aspect has already been considered by the Hon'ble Supreme Court in the case of State of Punjab & Ors. v. Rafiq Masih (White Washer) etc., reported in AIR 2015 (4) SCC 334, where the Hon'ble Supreme Court held that no recovery from a retired employee is permissible. Keeping in view this legal precedent, the recovery of Rs. 114,082/- is quashed, and the respondents are directed to refund this amount with interest @ 6% per annum from the date of recovery until the actual disbursement of the payment."

We request you to kindly issue the necessary orders to the PGM ATD Ahmedabad to consider the representation dated 24.07.2017, re-fix Mr. Cholahbai's pay, and inform the CCA so that his revised pension can be determined accordingly.

Concerning the recovery of Rs. 114,082/-, the Hon'ble CAT has quashed the recovery order and directed the refund of this amount with interest @ 6% per annum from the date of recovery until the actual payment is disbursed.

We kindly urge you to take prompt action to ensure justice for the pensioner, who has been struggling

for a long time to secure his legitimate dues and improve his financial condition.

With regards,

Yours sincerely,

(D.D. Mistry)

BPS Secretary for, BSNL/PSU Pensioners

No.CR/P/HQ.C.Bills/RELHS Corres. date: .05.2024  
DRM (P) CSMT BSL NGP SUR PUNE CWM MTN  
PR MMR NKRD ELW BSL P ZRTI BSL.

Sub: Clarification regarding Medical facilities to widow/divorced/unmarried daughter after the death of both the parent under RELHS.

A reference was made by Solapur and Bhusawal division on the above subject matter seeking clarification thereof on the issue of admissibility of option for FMA to widowed/divorced/unmarried daughters in receipt of family pension. This reference is made in light of clarification issued by Rly Bd vide letter dt 27.10.2022 & dt 11.11.2022 addressed to Southern Rly and South Central Rly respectively, wherein on the basis of an observation that Widowed/divorced/unmarried daughters in receipt of family pension are not eligible for RELHS, and hence not entitled to opt for FMA.

The issue has been examined by this office in the light of Railway Board's letters No. 97/H/28/1 dated 23.10.1997, RBE No.69/14 dated 07.07.2014 and RBE No.64/2022 dated 10.06.2022.

As per the Railway Board's letter No. 97/H/281 dated 23.10.1997, the definition of dependents/family for RELHS will be the same as in respect of serving Railway employees. The definition of dependency will be the same as in pass Rules.

In Railway Board's letter dated 10.06.2022(RBE 64/2022) clarification regarding continuance of widow pass (WP) facility after demise of the Railway servant and his/her spouse has been issued, and it has been clarified by Board that even after the demises of the spouse of deceased Railway servant, the WP facility may be continued in the name of eldest beneficiary eligible to be included in the WP in terms of extant pass rules. Other eligible members may also be continued in the WPA account, as like before. Further, as per Railway Board's letter dated 07.07.2014 (RBE No. 64/2014) the entitlement of FMA has been extended to the secondary family pensioner i.e., Widowed/divorced/unmarried

daughters, if she fulfills the condition for grant of FMA irrespective of the fact whether they are members or not of RELHS.

In view of the above, since dependents to be included under RELHS is linked with the dependency as per pass rule, and vide Boards letter dated 10.06.2022 continuance of widow pass (WP) facility after demise of the Railway servant and his/her spouse has already been issued, following instructions are issued with the approval of the Competent Authority.

1. The benefit of FMA should be continued to the beneficiaries of the secondary family pensioner as was being given prior to issue of Board's clarification to S Rly & S C Rly.

2. Secondly, all those who were shown as dependents in the Widow Pass and after demises of the widow, the secondary family pension has been granted to the eldest beneficiary, the said eldest beneficiary as well as other eligible members as per pass rule should be eligible for RELHS and, thus, for UMID card.

(This disposes off APO/SUR letter No. SUR/P/Sett/ Umid Card/Misc. dated 07.12.2023 and APO (W) BSL letter No. 2010507/2024 dated 23.02.2024)

(Sushil Kumar J Panda Asst Personnel Officer (Bills) Principal Chief Personnel Officer

Options for inclusion under Railway Services (Pension) Rules, 1993 in accordance with Board's instruction dated 10.03.2023 to those employees who have since been retired from service: Railway Board Order RBE No. 42/2024 dated 05.05.2024

**RBE No.42/2024.** GoI (Bharat Sarkar) Min Rlys (Rail Mantralaya) (Rly Bd) No. D-43/12/2018-F(E) III New Delhi, dated: 05.05.2024.

The General Managers/Principal Financial Advisors, All Zonal Railways/Production Units etc, DGs of RDSO and NAIR.

Sub: Options for inclusion under Railway Services (Pension) Rules, 1993 in accordance with Board's instruction dated 10.03.2023 to those employees who have since been retired from service-reg.

A Copy of Department of Pension & Pensioners' Welfare (DOP&PW)'s O.M. No.97/05/2021-P&PW(B)/8860 dated 09.04.2024 on the above subject is enclosed for information and guidance.

These instructions shall apply mutatis mutandis on Railways also. The Central Civil Services (Pension) Rules, 1972 corresponds to Railway Services (Pension) Rules, 1993.

DoP&PW's O.M. No. 57/05/2021-P&PW(B) dated 03.03.2023, O.M. No.57/03/2022-P&PW(B)/8361(1) dt 20.10.2023 and O.M. No. 38/34/2001-P&PW(F) dt 29.04.2002 mentioned in enclosed O.M. were adopted on Railways vide this office letters of even number dt 10.03.2023, 16.11.2023 and letter F(E)ITE/2002/PN1/17 dt 27.06.2002 respectively.

(G. Priya Sudarsani), Director, Fin (Estt.), Rly Bd.

Enhancement of gratuity on account of Dearness Allowance rising by 50% – Order kept in abeyance: EPFO

EPFO, Head Office Min of Labour & Employment, Gol 14, Bhikaji Cama Place, New Delhi-110066 No. HRD-1/8/2024/Misc.-Circulars-Part(1)/1010 Date: 07.05.2024

**Sub: Enhancement of gratuity on account of Dearness Allowance rising by 50%- reg.**

The circular no. HRD-1/8/2024/Misc.-Circulars-Part(1)/1004 dated 30.04.2024 is kept in abeyance with immediate effect.

(This has the approval of Competent Authority) (SKSaman) Addl Centl P.F. Commissioner (HR)

Migration of ARPAN to AIMS-IPAS for Debit Reconciliation, Pre-2016 Revision module (including re-revision of ARPAN PPOs) and Pre-2016 PPO Re-grant module (Family Pension to dependentson/daughter):RBA No.14/2024 dt 24.4.24

2018/AC-II/21/2/ ARPAN/PART-I-Part(1) 173094048 /2024 GoI Min of Rlys (Rly Bd) **RBA No. 14/2024** No2018/AC-II/21/2/ARPAN New Delhi, dt 24.04.24 General Manager All Zonal Rlys/ Production Units

**Sub:- Migration of ARPAN to AIMS-IPAS.**

Ref: 1. Western Railways' letter no. PEN/05372/E789/ ARPAN- IPAS dated 05.04.2024

2. Board's Letter of even no. 2018/AC-II/21/2/ ARPAN dated 02.01.2024 (RBA NO. 01/2024)

Attention is invited to Board's letter cited under (2) ibid wherein it was instructed to carry out the pension reconciliation and pension revision of employees who retired prior to introduction/



operationalisation of IPAS under ARPAN module in IPAS(Ann-A). Now that the ARPAN database has been migrated to IPAS and modules for Debit Reconciliation, Pre-2016 Revision module (including re-revision of ARPAN PPOs) and Pre-2016 PPO Re-grant module (Family Pension to dependent son/daughter) have been developed under ARPAN module in IPAS, Western Railway has conveyed that the ARPAN application will not be accessible to the existing ARPAN Users hence forth for performing these activities(Ann-B).

Dy. FA(IT)/WR or Sh. Ajay Srivastava,PPE/CRIS may be approached for any support required in the matter. (Rajat Agarwal) Jt. Dt Fin (CCA Rly Bd

Healthcare- extract minutes of the meeting held in the chamber of GM Northern Railway on 02.05.2024 AGM inspection Note/117/2024

'Doctor & Paramedical staff distributing medicines at different Sectors at NOIDA & Gurugram to be stopped immediately' Chief Consultant (H) NR HU/GGN

Dr Man Singh appointed as DGRHS Railway Board **GoI Secretariat of the Appointments Committee of the Cabinet Deptt of Personnel & Training**

No.23/20/2024-EO(ACC) dated 10.05.2024

The Appointments Committee of the Cabinet (ACC) has approved the proposal of the Ministry of Railways (Rly Bd) for empanelment and appointment of Dr Man Singh, HAG/RHS, at present Principal Chief Medical Director/North Western Railway, to the post of Director General. Rly Health Services (RHS), Rly Bd in Pay Level 17 with from the date of his assumption of charge of the post and until further orders.

(Vijay Kumar Darak) Dy Director

Options for inclusion under the Centl Civil Services (Pension) Rules, 1972 in accordance with DoPPW

#### Points on which clarification sought

(i) The OM dated 20.10.2023 requires refund of two elements viz. (a) Government contribution and return thereon under NPS and (ii) interest thereon. While the amount of Government contribution and the return thereon in the accumulated corpus of wealth under NPS account of the subscriber at the time of his exit on retirement would be ascertained from NSDL, the rate and manner of recovery of interest (simple or

OM dated 03.03.2023 to those employees who have since been retired: DoP&PW OM dt 09.04.2024

No.-57/05/2021-P&PW(B)/8860 GoI Min of Personnel, Public Grievances and Pensions Deptt of Pension and Penrs' Wel New Delhi, dt 09.04.2024

**Sub: Options for inclusion under the Central Civil Services (Pension) Rules, 1972 in accordance with DoPPW OM dated 03.03.2023 to those employees who have since been retired- reg.**

The undersigned is directed to say that the Department of Pension and Pensioners' Welfare administers pension related policy matters in respect to Central Government civil employees. This Department has issued instructions vide OM No. 57/05/2021-P&PW(B) dated 03.03.2023 giving one time option to the Central Government civil employee for inclusion under the CCS(Pension) Rules, 1972 ( now 2021) who has been appointed against a post or vacancy which was advertised/ notified for recruitment/ appointment prior to notification for National Pension System i.e. 22.12.2003. As per para 7 of this OM, it is for the appointing authority of the post against which such option has been exercised to examine and decide applicability of these instructions.

2. Further, instructions were issued vide OM No. 57/03/2022-P&PW(B)/8361(1) dated 20.10.2023 on the question of applicability of aforesaid instructions dated 03.03.2023 to the Central Government employees who have since retired from service before issue of these instructions.

3. Further, references were received seeking clarification with respect to applicability of aforesaid instructions dated 03.03.2023 to the Central Government employees who have since retired from service before issue of these instructions. Accordingly, following clarification are issued to deal with these matters :

#### Clarification by DoPPW

In the DoPPW OM dated 20.10.2023, it was clarified that there is no restriction on applicability of aforesaid OM dt 03.03.2023 to Centl Govt employees who are otherwise eligible for the coverage under OPS and who already retired from service. Since, in this case, employee has already availed benefits under NPS, the Government contribution and return thereon under the NPS

compound and the rates at which compounding is to be done) from the date of exit to the date of refund by the employee is not clear.

(ii) The OM is silent on the date upto which the return on the Govt contribution is to be recovered. Whether it is upto the date of Superannuation/retirement or date of conversion from NPS to pension under CCS (Pension) rules. If the date of recovery of return is upto the date of superannuation/retirement of the employee, then whether any adjustment or recovery from the annuity availed by the employee after the date of retirement is required to be made or not and if so, the manner of recovery/ adjustment.

(iii) The order does not indicate the date from which the pension is to be given to the retired employee. As the retired Govt contribution along with interest is to be recovered from the retired employees, apparently the pension may become payable from the date of their retirement on superannuation.

This may be got clarified.

(iv) In case of serving employees, GPF account is opened on their migration from NPS to old pension scheme under CCS (Pension) Rules. The OM is silent on opening of GPF account in this case. As the employee's contribution and return thereon is not being recovered, there is nothing to credit to their GPF account. So GPF account of the employee may not be opened. This may be got clarified.

(v) Those retired Govt employees who have not yet withdrawn the benefit under NPS, the OM is not clear on whether (a) their entire corpus is to be withdrawn from NSDL and their share along with return thereon in the accumulated corpus on the date of exit from NPS is to be returned to them directly or his contribution is to be deposited in the GPF account to be opened and then closed with interest.

(vi) In respect of cases mentioned in (v) above, as far as the Govt contribution and return thereon is concerned, the same may be credited in the Govt account. No interest is involved in this case. This may be got clarified.

(S. Chakrabarti) Under Secretary to the Government of India

would require to be refunded along with interest thereon by the Government servant in order to avail the benefit under the CCS(Pension) Rules, 1972, in case, he is found eligible for coverage under old pension scheme in terms of DoPPW OM dated 03.03.2023.

The rate and manner of calculation of interest on the amount to be refunded would be in accordance with the instructions issued by this Deptt vide O.M. No. 38/34/2001-P&PW(F) dt 29.04.2002 i.e. the interest would be calculated at the same rate and in the same manner as in the case of GPF deposits, applicable from time to time for the period from the date of receipt of pensionary benefits to date of refund to the Government.

The pension is to be granted from the next date of superannuation/retirement of the Govt employees i.e. if the employees had superannuated or retired w.e.f. 31.01.2023, the pension would start from next date i.e. 01.02.2023.

There is no question of opening of any GPF account in respect of retired officers for their inclusion under OPS.

In case, the accumulated corpus has not been withdrawn by Govt servant on his retirement, then the NPS account would be closed and the Govt contribution along with return thereon in the corpus at the time of exit would be transferred into the Govt account and there is no question of any interest on such amount.

Extension of CGHS facilities to the families of Central Armed Police Forces (CAPFs) personnel irrespective of place of posting: MoHFW OM dated 29.04.2024

File No. S.11030/30/2023-EHS GoI Ministry of Health & Family Welfare (EHS Section) Nirman Bhawan, New Delhi Dated: 29th April, 2024

**Sub: Extension of CGHS facilities to the families of Central Armed Police Forces (CAPFs) personnel irrespective of place of posting -reg.**

The undersigned is directed to refer to MHA OM No. M.III-1/2020-Pers-II dated 30.06.2020 on the subject above. The issue of applicability of CGHS facility to that category of family of CAPF personnel who are themselves posted to a place not covered under CGHS, but choose to leave their family in their original place of posting which is a CGHS covered city, has been under consideration. 2. The issue has been examined in consultation with Dte. of CGHS and it has now been decided that CGHS facility shall be extended to the above category of family of CAPF personnel, subject to continued subscription to CGHS.

This issues with the approval of competent authority.

Signed by Hemlata Singh Date: 29-04-2024 10:27:54 (Hemlata Singh) Un Secy to the GoITel 011-23061778

Proper handling of National Human Right Commission, National Commission of Scheduled Castes cases: EPFO's guidelines for effective and timely disposal/monitoring of cases

Employees' Provident Fund Organisation Min of Labour & Employment, GoI HO Bhavishya Nidhi Bhawan, 14. B C P. New Delhi-110066

No.CSD/NHRCmatter/E-628810/5648 dt: 25.04.2024

The Addl. CPFC (HQ)/ Addl. CPFC of the Zone(s) RPFC-I/OIC(s) of the Regional office(s)/District Office(s)/SSO/Training Academies

**Sub: Proper handling of National Human Right Commission, National Commission of Scheduled castes cases : reg.**

Dear Madam/Sir,

Head Office has received several complaints from the National Human Right Commission, National Commission of Scheduled castes, National commission for scheduled tribes, National

commission for backward classes and other constitutional bodies regarding the delay or negligence in handling the cases referred by them. Following are the guidelines for effective and timely disposal/monitoring of cases before the Hon'ble Commission(s):-

1. The reply should be submitted to the Hon'ble Commission within the stipulated time frame.
2. The follow-up action should be taken promptly and proactively with the Hon'ble Commission after filing the reply which not only reflects our dedication to justice but also improves our operational performance.
3. In cases where more than one office is involved, regular communication and coordination should be maintained among the offices. All the relevant updates, progress reports and information should be shared without delay.
4. The zonal office will take the lead in filing the reply in cases where more than one office is involved in resolving the case.
5. The zonal offices should ensure that all the cases are dealt efficiently and expeditiously.
6. All the responses must undergo thorough review and vetting by Zonal ACC before being filed.
7. The Zonal ACCs shall be accountable for any lapses in proper handling of references from constitutional bodies, where the grievances and letters are addressed to Central Provident Fund Commissioner.

The above guidelines must be adhered to by all officers strictly and diligently.

Yours faithfully, (Radha Krishan Singh) Addl CPFC Commissioner (HQ)

Implementation of Arrears of Pension and Fixed Medical Allowance: CPAO's directive mandates banks to update systems vide OM dated 06.05.2024 GoI MoF Department of Expenditure Central Pension Accounting Office Trikoot-II, BC Place, New Delhi-110066 CPAO/IT&Tech/e-PPO/6Vol-X(C) P.F./2024-25/3133/18 Dated-06.05.2024

**Sub: Implementation of Arrear of Pension and Fixed Medical Allowance – reg.**

A virtual meeting on the aforementioned subject was convened on 12.04.2024 under the chairpersonship of Chief Controller (Pensions).

In this context, the undersigned is directed to convey the approval of competent authority and to say that the development for fixed medical allowance and implementation of arrears field in e-SSA and e-PPO for the cases where arrears of pension paid by PAO has been completed at CPAO level.

In view of above, Heads of CPPCS/GBDs of all Authorized Banks are hereby directed to upgrade/update their system accordingly to avoid inconvenience. These developments/modifications are mandatorily required to be carried out by 15th of May, 2024 in the systems of banks for fruitful results, afterwards all such cases will be forwarded electronically. The xml/pdf files for incorporation of the same has already been shared by CPAO via e-mail (dated 05.04.2024) to all the concerned.

In case of any query/technical advice, Sh. Dhiraj Kumar (Scientific Officer- SB, CPAO) at dhiraj.kumar89[at]nic.in may be contacted.

This issues with the approval of Competent Authority

(Ajay Chaudhary) Sr. Accounts Officer (IT & Tech)

.....  
Sr. Citizen Savings Scheme Account Holders complaints raised regarding deduction of TDS in the month of April 2024 – Direction for refund the same by Deptt of Posts dt 26.04.2024- June 02, 2024 FS-10/1/2022-FS-DOP GOI-MOC Department of Posts(FS Division) Dated: 26.04.2024

To, All Head(s) of the Circles

Sub: Regarding complaints raised by Sr. Citizen Savings Scheme Account Holders for deduction of TDS in the month of April 2024.

Madam/Sir,

This is regarding TOS deduction from the interest credited on the first working day of April 2024 with respect to Senior Citizen Saving Scheme (SCSS) accounts. Various complaints / references have been received from several SCSS account holders through mails / complaints on deduction of TDS on 03/04/2024.

2. This issue arose due to the increase in the maximum investment limit in SCSS Scheme from Rs. 15 lakh to Rs. 30 lakh w.e.f. 01.04.2023. Circles may be aware that the quarterly interest in respect of the SCSS accounts opened on or after 01.11.2020

is payable after completion of the quarter ending 31st March/30th June/30th September/31st December, on first working day of April/ July/October/ January, in accordance with the provisions under Rule 5 of SCSS Scheme Rules 2019. Hence, TDS in respect of the account holders whose interest income exceeded the prescribed limit on the first working day of April, was deducted. However, the depositors who desire to submit the forms 15G or 15H to avoid tax deduction did not get any time to submit the forms.

3. Keeping in view of the fact that the depositors did not get any time to submit 15G or 15H, to avoid inconveniences to the Senior Citizens and settle the complaints in this regard, it has been decided by competent authority that.

The TOS deducted on 03.04.2024 may be refunded to SCSS account holders on submission of Form 15G or 15H for the financial year 2024-25.

To facilitate the refund process by post offices, the HRFTDS (TDS refund) menu in Finacle will be enabled till 30.04.2024.

4. It is therefore, Circles are requested to circulate the instructions immediately to all concerned for necessary action.

5. Circles should ensure that while refunding the TDS, the aforementioned instructions are scrupulously followed without any violation by the post offices and HRFTDS menu is used only for those cases where TDS was deducted on 03.04.2024 only. If any other TDS is refunded using the said menu, the official(s) concerned shall be responsible.

5. This issues with the approval of Competent Authority.

Yours faithfully,

(Devender Kumar Sharma) Asstt Director(SB-I)

.....  
Enhancement of maximum limit of Gratuity to 25 Lakh on reaching the Dearness Allowance rates to 50% – Implementation of recommendations of the Seventh CPC: DoP&PW OM dated 30.05.2024 No. 28/03/2024-P&PW (B)/Gratuity/9559

Subject: Enhancement of maximum limit of Gratuity to Central Government employees on reaching the Dearness Allowance rates to 50% – Implementation of recommendations of the Seventh CPC – reg.

The undersigned is directed to refer to this Department's OM No. 38137/2016-P&PW (A) (i) dated 04.08.2016 regarding the revision of provisions regulating pension/gratuity/commutation of pension/family pension/disability pension/ex-gratia lump-sum compensation, etc. in implementation of the Government's decision on the recommendation of the Seventh Central Pay Commission.

2. The Department of Expenditure vide their OM No. 1/1/2024-E-II(B) dated 12.03.2024 has issued instructions regarding enhancement of Dearness Allowance Rates from 46% to 50% of the Basic Pay with effect from 1st January 2024.

3. Accordingly, as per the Government's decisions in implementation of the recommendations of the Seventh CPC, the maximum limit of Retirement Gratuity and Death Gratuity under the Central Civil Services (Pension) Rules, 2021 or the Central Civil Services (Payment of Gratuity under National Pension System) Rules, 2021, would be increased by 25% i.e. from Rs 20.00 Lakh to Rs 25.00 Lakh, with effect from 1st January 2024.

4. All Ministries/Departments are requested to bring the contents of this order to the notice of the Controller of Accounts/Pay and Accounts Offices and attached or subordinate offices under them.

5. This issues in consultation with the Ministry of Finance, Department of Expenditure vide ID Note No. 1(8)/EV/2024 dated 27.05.2024

6. In so far as the persons serving in the Indian Audit and Accounts Department are concerned, this order is issued in consultation with Comptroller and Auditor General of India, as mandated under Article 148(5) of the Constitution of India.

7. Formal Amendment to the CCS (Pension) Rules, 2021 and the CCS (Payment of Gratuity under NPS) Rules, 2021 will be notified separately.

(Dr. Pramod Kumar)

Director to the Government of India

.....  
Revised Timelines for submission of Hospital bills by Health Care Organizations under CGHS and processing on NHA Portal

F. No. G. 28011/1/2010-CGHS-II (Pt.) GoI Min of H & F Wel Directorate of CGHS CGHS Bhawan, RK Puram Sector-13, New Delhi Dated 26th April 2024

**Sub: Revised Timelines for submission of Hospital bills by Health Care Organizations under CGHS and processing on NHA Portal.**

With reference to the above subject the undersigned is directed to convey the approval of competent Authority for issue of revised Timelines and guidelines for submission bills pertaining to CGHS Pensioner beneficiaries by Health Care Organizations empanelled under CGHS and their processing on NHA Portal as per the details given under:

**A : Revised Timelines** to be followed by HCOs, CGHS and NHA with respect of claim submission on TMS:

Registration on Beneficiary Identification System (BIS)

02 days (48 Hours from actual admission)

Intimation by Health Care Organization (HCO)

02 days (48 hours from registration)

Query by PPD (Pre Auth-Processing Doctor) regarding intimation by HCO

03 hours of intimation by PPD (auto approved if no query within 03 hours

Response by HCO to query raised by PPD.

02 days (48 hours from query)

Discharge and claim initiation by HCO.

15 days (Including holidays) from actual date of discharge or last date of completion of OPD procedure as per the duration mentioned in the referral slip or permission letter issued by CGHS/ Govt specialist.

Query reply by HCO in the post claim submission period.

Normally 15 days. If no reply is received from HCO even after a period of 90 days from date of query, the bill will be settled/rejected on the basis of available documents. NHA shall ensure that bills are sent to the Sanctioning Authorities for processing

**B: Condonation of delay** in submission of hospital bills online by the empanelled HCOs:

**i. Delay between 16-45 days:**

Additional Directors of the concerned City / HQ is delegated the power for condonation of delay of 16-45 days in submission of bills by the HCOs between (all days including holidays) from the date of discharge/ last date of completion of OPD

procedure, as per the duration mentioned in the referral slip or permission letter issued by CGHS/ govt. specialist.

NHA shall create access to the TMS module for all Additional Directors to enable them to examine all rejected claims.

**ii. Delay of more than 45 days in claim submission:**

Director CGHS. is delegated the power for consideration of condonation of delay of more than 45 days, in submission of bills by the HCOs (all days including holidays), from the date of discharge/ last date of completion of OPD procedure, as per the duration mentioned in the referral slip or permission letter issued by CGHS/ govt. specialist.

NHA shall create access to the TMS module for the Director, CGHS for this purpose.

**C. Measures to strengthen the Claim settlement system:**

i. The Sanctioning Authorities will scrutinize 1% Bills with a value of between Rs. 500/- Rs.10,000/-

ii. The Sanctioning Authorities will scrutinize all Bills/claims costing above Rs. 10,000/-.

iii. A checklist of documents is to be enclosed by HCOs and scrutinized by CEXs and CPDs while processing bills. The documents should be readily available on the NHA portal for reference and ease of bill processing.

iv. It will be made mandatory to record the reasons for returning of claim/rejection of claim / deduction made by CPD,SA,NO,DDO, alongwith the case ID.

v. The system should ensure a proper channel for the return of claims to the concerned SA/CPD with provision for correction by the official, if required.

vi. Initial training to CPDs and CEXs is to be imparted by CGHS. Later, a few among the CPDs are to be identified as master trainers for CPDs and CEXs who can train all fresh recruits (CPDs/CEXs) in NHA.

vii. A system of Grievance Redressal mechanism with escalation matrix will be created for the NHA the portal.

viii. Provision is to be created by the NHA on the TMS to enable HCOs to track their claims and raise their grievances.

ix. NHA will assign an Officer for each City/region. An updated list of contact persons with contact

details and defined roles in NHA shall be available on NHA portal.

x. The option of assigning user ID to HCOs is to be given to Zonal Additional Directors in the HEM portal. This will enable faster creation of user ID for the newly empaneled HCOs.

xi. The NABH/NABL certificate uploaded on the HEM portal is to be visible on the TMS to expedite billing according to the eligibility of the HCO.

xii. A system generated trigger is to be created on the TMS to send e-mail to the HCOs and the Zonal AD thirty days (30 days) before expiry of the PBG to enable the stakeholders to undertake corrective steps.

xiii. Provision is to be made by the NHA which allows the HCOs to fetch complete TDS details in Excel/XML format for uploading on the CGHS website.

D) For streamlining HCO bills related to AYUSH treatment, separate guidelines shall be issued.

E) One-time Condonation of Delay in submission of hospital bills by HCOs after 1st September 2023, which were rejected on this account, shall be allowed for resubmission of bills on TMS portal from **16th May 2024 to 31st May 2024**. This information may appear as a pop-up message on TMS portal, whenever the HCO logs in to the TMS account.

F. The revised 'Timelines' shall be displayed as a ticker on the TMS every time the HCO accesses the TMS and shall also be visible on the CGHS website to facilitate all the newly empanelled HCOs under the continuous empanelment scheme.

Signed by

Dr Satheesh YH Date:26-04-2024 10:50:35 Dt, CGHS

.....  
Consequences of PAN becoming inoperative as per rule 114AAA of the Income-tax Rules, 1962 – Partial Modification of Circular No. 3 of 2023 dt 28.03.2023: IT Circular No. 06/2024

**Circular No. 6/2024** F.No. 275/4/2024-IT(B) GoI MoF Deptt of Revenue Central Board of Direct Taxes New Delhi, THE 23rd April, 2024

**Sub: Partial modification of Circular No. 3 of 2023 dated 28.03.2023 regarding consequences of PAN becoming inoperative as per rule 114AAA of the Income-tax Rules, 1962- reg.**

[Circular No. 3 of 2023 dated 28.03.2023](#) issued by the Board details the consequences of PAN becoming inoperative as under:

“Consequent to the notification substituting rule 114 AAA of the Income-tax Rules, 1962 (the Rules) vide notification no. 15 of 2023 dated 28th March, 2023, it is hereby clarified that a person who has failed to intimate the Aadhaar number in accordance with section 139AAA of the Income-tax Act, 1961 (the Act) read with rule 114AAA shall face the following consequences as a result of his PAN becoming inoperative:

- (i) refund of any amount of tax or part thereof, due under the provisions of the Act shall not be made to him;
- (ii) interest shall not be payable to him on such refund for the period, beginning with the date specified under sub-rule (4) of rule 114AAA and ending with the date on which it becomes operative;
- (iii) where tax is deductible under Chapter XVII-B in case of such person, such tax shall be deducted at higher rate, in accordance with the provisions of section 206AA;
- (iv) where tax is collectible at source under Chapter XVII-BB in case of such person, such tax shall be collected at higher rate, in accordance with the provisions of section 206CC.”

2. As per sub-rule (4) of rule 114AAA of the Income-tax Rules, 1962, the above consequences shall have effect from the date specified by the Board. The Board vide Circular No. 03 of 2023 dated 28th March, 2023 had specified that the consequences shall take effect from 18 July, 2023 and continue till the PAN becomes operative.

3. Several grievances have been received from the taxpayers that they are in receipt of notices intimating that they have committed default of ‘short-deduction/collection’ of TDS/TCS while carrying out the transactions where the PANs of the deductees/collectees were inoperative. In such cases, as the deduction/collection has not been made at a higher rate, demands have been raised by the Department against the deductors/collectors while processing of TDS/TCS statements under section 200A or under section 206CB of the Act, as the case may be.

4. With a view to redressing the grievances faced by such deductors/collectors, the Board, in partial modification and in continuation of the Circular No. 3 of 2023, hereby specifies that for the transactions entered into upto 31.03.2024 and in cases where the PAN becomes operative (as a result of linkage with Aadhaar) on or before 31.05.2024, there shall be no liability on the deductor/collector to deduct/collect the tax under section 206AA/206CC, as the case maybe, and the deduction/collection as mandated in other provisions of Chapter XVII-B or Chapter XVII-BB of the Act, shall be applicable.

5. Hindi version to follow.

(Sunil Kumar) Under Secy to the GoI Tele: 23095478

#### Validity of CGHS card in all CGHS centres

F No. Z15025/1/2023/DIR/CGHS Govt of India Min of Health & Family welfare Department of Health & Family welfare Directorate General of CGHS R K Puram-13, New Delhi Dt 1.05.2023

Sub: Validity of CGHS Card in all CGHS Centres

The undersigned is directed to draw attention is the Order No Misc 6024/2007/CGHS(HQ)/CGHS(P) dated 17.12.2012 and to reiterate that CGHS Card is valid at any CGHS Wellness Centre in the Country for availing CGHS benefits as per the details given under:

1. CGHS Card is valid in any Wellness Centre in India and no additional document/attachment is required.
2. Medicines shall be issued for upto to 3 months, in case of beneficiaries undergoing treatment for chronic illnesses.
3. Referral/endorsement for treatment from private HCOs empanelled under CGHS shall be issued from any CGHS Wellness centre.

Additional Directors, CGHS are advised to ensure that these guidelines are complied with by CMOs in Charge and other staff of CGHS Wellness Centres.

The contents of this order are to be brought to the notice of Members of the Local Advisory Committees/Zonal Advisory Committee.

(Dr Manoj Jain) Director, CGHS

Clarification on admissibility of First 'A' PRCP Pass to retired Railway officers

Government of India Ministry of Railways (Rly Bd)  
No.2024/E(W)/01/09/1 New Delhi dt 26.04.2024

The General Manager (P) South Central Railway  
Secunderabad.

Sub: Clarification on admissibility of First Class 'A' Post Retirement Complimentary Passes to retired railway officers.

Ref: Railway's letter No. P(R)473/XI dt: 19.04.2024

With reference to Railway's above cited letter, attention is in vital to Para-2 of Board's letter dated 03.02.2023 (RBE No 24/2023), referred to by the Railway, wherein it has been clearly stipulated that "Status, i.e., Gazetted or Non-gazetted cum PLPM, indicated in the PPOs/Revised PPOs, are the uniform criteria for PRCP entitlement. Further, it has also been indicated that "wherever the PRCP entitlement is not in consonance with the entitlement stipulated in Board's letter dated 28.10.2022, Pass Issuing Authorities may re-fix the same to correspond with 'Status-cum-PLPM/Notional PLPM' indicated in the PPOs/Revised PPOs". Accordingly, instructions contained in Board's letter dated 21.03.2005 (RBE No. 52/2005) need not be taken into account for determining PRCP entitlement.

C Somadas Dy Director Estt. (Welfare) Railway  
Board Email:v.somdas@gov.in Tel-01147845543

Provision of Teleconsultation in Railways for  
RELHS Beneficiaries

Northeast Frontier Railway Office of the Pr. Chief  
Medical Director Maligaon, Guwahati-11 No.H/126/  
6(HMIS) dt 25.04.2024

To, MD/CH/MLG CMS-NOP, RNY, LMG, TSK &  
BPB ACMS/IC-KIR, MS/TC/NBQ, Sr. DMO/APDJ  
& DMO/RPAN

Sub: Provision of tele consultation to Railway  
beneficiaries.

In view of shortage of specialist doctors in the zone, it is decided that all doctors in general and specialist in particular posted in Central Hospital and Divisional & Sub-Divisional Railway Hospitals should provide tele consultation to Railway beneficiaries residing in localities away from these hospitals for at least one hour every day except on Sundays and Holidays.

The beneficiary will place the tele consultation request, through "Railways HMIS" App while doctors will accept such requests through OPD module of HMIS portal or "Railways HMIS" App (Doctor Login).

All Hospital-in-Charges of these hospitals are directed to get the tele consultation module activated by RAILTEL through their nominated HMIS hospital co-ordinators so that the service can start from 01.06.2024.

Dr P Maheshwari, Pr. Chief Medical Director

.....  
Government of National Capital Territory of Delhi  
Services Department: (Services-IV, Branch) Delhi  
Secretariat, 5th Level, 'A' Wing I.P. Estate, New  
Delhi-110002

File No. 10(29)/S-IVJAdvice/Notional Increment/  
2024 734-736 Dated: 20.05.2024

To,

All ACS/Pr. Secretaries/Secretaries/HODs,  
Govt. Of NCT of Delhi

Sub: Regarding grant of notional increment on 1st  
July/ 1st January to those retired from service on  
30th June/31st December respectively for the  
purpose of calculation of Pensionary benefits.

Sir/Madam,

I am directed to refer to the Ministry of Home  
Affairs, Government of India, letter no. 13028/30/  
202 1-Delhi-I, Dt. 01.04.2024 (copy enclosed),  
wherein, the MHA, GoI has agreed to allow one  
notional increment on 1<sup>st</sup> July/1st January to such  
eligible employees of Government of NCT of Delhi  
who retire from service on 30th June/31st December,  
respectively, for the purpose of calculation of  
pensionary benefits, in respect of those employees  
only who fulfill all other conditions of qualifying  
service etc. for grant of such increment.

All the departments under GNCTD are accordingly  
advised to take appropriate action in light of letter  
issued by MHA, GoI. Further, grant of this notional  
increment is subject to future orders/guidelines  
issued by the Hon'ble Supreme Court and DoPT,  
Gol.

Yours faithfully,

(Amitabh Joshi) Dy. Secretary (Services)

File No.10(29)/S-IV/Advice/Notional Increment/  
2024/134-36 Dated: 20.05.2024



No. 13028/30/2021-Delhi-i Government of India  
Ministry of Home Affairs North Block, New Delhi  
Dated the 1 April, 2024

To, The Chief Secretary Govt. of NCT of Delhi,  
Delhi Secretariat, LP. Estate, New Delhi.

Sub.: Contempt Petition(s) reg. non-compliance of  
Hon'ble CAT's Order in OA No. 776/2019 regarding  
grant of notional increment on 1st July/ 1st January  
to those retired from service on 30th June/31st  
December respectively from the purpose of  
calculation of pensionary benefits and other similar  
matters- reg.

Sir,

I am directed to refer to communication dt.  
09.02.2024 alongwith GNCTD file No. DE.2(4)/(36)/  
2023/E-II /Pt. file on the subject noted above. This  
Ministry agrees to allow one notional increment  
on 1st July/ 1st January to such eligible employees  
of Government of NCT of Delhi who retire from  
service on 30th June/31st December, respectively,  
for the purpose of calculation of pensionary  
benefits, in respect of those employces only who  
fulfill all other conditions of qualifying service etc.  
for grant of such increment.

Government of NCT of Delhi may take further  
necessary action at their end. File No. DE.2(4)/(36)/  
2023/E-II /Pt. file is returned herewith in original.

Yours faithfully,

C P Vinod Kumar Un Secy GoI Tel. No.: 23093608  
Annual Health Check-up at Hospital empanelled  
under CGHS in respect od CGHS Pensioner  
beneficiaries aged 75 years and above regarding.

F. No.Z.16025/12/2024/CGHS-III Government of  
India Ministry of Health & Family Welfare  
Directorate General of Central Govt. Health Scheme  
(CGHS-III Section) CGHS Bhawan, New Delhi-  
110006 dt: 18.03.2024

Sub: Annual Health Check-up at Hospitals  
empanelled under CGHS in respect of CGHS  
Pensioner beneficiaries aged 75 years and above-  
regarding.

The undersigned is directed to refer to this  
Ministry's OM No Z15025/36/2019/DIR/CGHS/  
CGHS(P) dated 19.08.2019 on the subject mentioned  
above regarding the entitlement of CGHS  
beneficiaries (Primary Card Holders) aged 75 years  
for Annual Health Check-up at CGHS empanelled  
Hospitals by obtaining the permission from the  
CMO in charge of CGHS Wellness Centre.

2. However, it is found that there are instances of  
complaints from Pensioners' Associations against  
non-issuance of permission by the CGHS Wellness  
Centre for Annual Health Check-up to the CGHS  
beneficiaries.

3. In view of the above, all incharge of CGHS  
Wellness Centre across the country are hereby  
advised to adhere to the instructions contained in  
the ibid orders and directed to issue permission to  
the CGHS beneficiaries accordingly.

4. This issues with the approval of the competent  
authority.

Dr Utpal Kumar Deb sharma, ADDG. CGHS (HQ)

**FORM - MRC (P)**

**(For pensioner beneficiaries)**

**CENTRAL GOVERNMENT HEALTH SCHEME**

**MEDICAL REIMBURSEMENT CLAIM FORM**

**(To be filled by the Principal Card holder/Claimant in BLOCK LETTERS)**

- |  |   |
|--|---|
| 1. (a) Name of the Principal CGHS Card Holder          | : |
| (b) CGHS Ben ID No.                                    | : |
| (c) CGHS Wellness Centre to which the card is attached | : |
| (d) Velidity of CGHS Card                              | : |
| (e) Ward Entitlement - Pvt./Semi-Pvt./General          | : |
| (f) Full Address                                       | : |
| (g) Mobile telephone No. and e-mail address, if any    | : |

- 2. (a) Patient's Name :
- (b) Patient's CGHS Ben ID No. :
- (c) Relationship with the Principal CGHS card holder :
- 3. Category of pensioner beneficiary - please specify :  
(Central Govt. Pensioner/Pensioner of Autonomous/Statutory body/Ex-MP/Ex-Governor/Former Judge of Supreme Court/Former Judge of High Court/Freedom Fighter/Legal Hair/Others)
- 4. Name & address of the hospital / diagnostic centre / imaging centre where treatment is taken or tests done :
- 5. Whether the hospital/diagnostic/imaging centre is empanelled under CGHS : Yes/No
- 6. Treatment for which reimbursement claimed
  - (a) OPD/Test & investigations :
  - (b) Indoor Treatment :
- 7. Whether credit facility was availed, if not, reasons thereof (clarification may be attached) :
- 8. Whether treatment was taken in emergency : Yes/No
- 9. Whether prior permission was taken for the treatment : Yes/No
- 10. Whether subscribing to any health/medical insurance scheme, if yes, amount claimed/received : Yes/No
- 11. Total amount claimed :
  - (a) OPD Treatment :
  - (b) Indoor Treatment :
  - (c) Tests/investigation :
- 12. Name of the Bank:..... SBA/c No.....  
Branch MICR Code:..... IFSC Code.....

**DECKARATUIB**

I hereby declare that the statements made in the application are true to the best of my knowledge and belief and the person for whom medical expenses were incurred is wholly dependent on me. I am a CGHS beneficiary and the CGHS card was valid at the time of treatment. I agree for the reimbursement as is admissible under the rules.

Date:..... Place:..... Signature of the Principal CGHS card holder / Claimant

**Check list of Vouchers/Receipts for MRC**

S No. Voucher/ Receipt No.	Voucher/ Receipt Date	Amount	Purpose (Medicine/Lab Investigation/ Radiology/Consumable/other)
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**Signature of the Principal Card Holder**

Gramin Dak Sevaks and dependent family members will avail medical facilities of Pradhan Mantri Jan Arogya Yojana (PMJAY- Ayushman Bharat Scheme): Department of Posts Order dated 16.05.2024

No. 17-31/2016-GDS-ESIC GoI Min of Comms Deptt of Posts (GDS Section) Dak Bhawan, Sansad Marg, New Delhi-110001 Dated: 16.05.2024

To

1. General Secretary, All India Gramin Dak Sevak Union (AIGDSU)
2. General Secretary, All India Postal Employees Union-GDS
3. General Secretary, Bhartiya Gramin Dak Sevak Karamchari Sangh (BGDKS)
4. General Secretary, National Union of Gramin Dak Sevaks (NUGDS)

Sub: Extension of facilities of Pradhan Mantri Jan Arogya Yojana (PM-JAY) to Gramin Dak Sevaks (GDS) and dependent family members – regarding.

This is regarding the proposal of extension of medical facilities of Pradhan Mantri Jan Arogya Yojana (PM-JAY) to Gramin Dak Sevaks (GDS) of this Department.

2. There has been demand from the GDS union representatives to consider providing medical facilities to the GDS and their family members. The Department also felt that necessity of medical facilities to GDS and explored different options in the past including medical facilities under the Employees State Insurance or any other Insurance Service Providers. But none of the option could finally materialized.

3. The Department, therefore, took the matter with National Health Authority for including the GDS and their dependent family members in the flagship scheme of Pradhan Mantri Jan Arogya Yojana (PMJAY- Ayushman Bharat Scheme). It is pertinent to mention here that the proposal to include the GDSs in PMJAY was also apprised to the Union representatives during the formal and informal Union meetings.

4. Now, after several rounds of discussion, the NHA and Department have in principle agreed on an

understanding and MoU has been drafted. The salient features of the the scheme are as under:

(i) The scheme is a family floater medical facilities scheme with an upper limit of Rs. 5 lakh per family enrolled at present. Which means that GDSs and their dependent family members would be entitled to a treatment of overall limit of Rs. 5 lakh per year. If the NHA revises the limit in future, the same would also be applicable to the GDSs enrolled as well.

(ii) The scheme facilitates cashless healthcare services to its beneficiaries in any of the public sector hospitals and private network hospital empaneled under the Central Government Health Scheme (CGHS) and Pradhan Mantri Jan Arogya Yojana (PMJAY). The Scheme offers a wide range of medical and surgical packages, such as neurosurgery, cardiology etc. The scheme also covers the treatment cost of oncology with chemotherapy for 50 different types of cancer. The Scheme also covers pre-hospitalization and post-hospitalization expenses (upto 15 days), medicines, medical consumables, diagnostic procedures, medical implantation, food services during hospitalization etc.

(iii) The Scheme is proposed to be run on 'self-support and self-sustaining basis' and would be mandatory for all the GDSs. The contribution to the scheme would be between Rs.250/- to 300/- per month to be deducted from TRCA of the GDS. The scheme would, however, be reviewed periodically to see its self- sustainability and the contribution to the same may be revised in future, if considered necessary.

(iv) The scheme is presently not in operation in three UTs/States, i.e., Delhi, Odisha and West Bengal. The subscribers of these States/UTs are proposed to be covered under the Central Govt. hospitals (including CGHS empaneled hospitals) in those places for treatment under the scheme.

(v) All the IT Support and operational aspects of the scheme would be handled by the National health Authority.

3. To avail the medical facilities under the Scheme, the subscribers and their family members should have ADHAAR updated in the portal. The Department has already started compiling data of GDS and their dependent family members and working on the finalizing the SoP as intimated vide letter dated 16th February 2024 written to all HoCs.

4. Keeping in view the benefits and feasibility of the scheme and the fact that it is the only viable option available, all the GDS union representatives are requested to furnish their consent latest by 22.05.2024 on the email address given below. In case of non- receipt of comments by the stipulated date, it would be presumed that the concerned union has no objection to the proposed scheme and the Department would proceed further to finalize other formalities so that the scheme can be launched at the earliest.

5. You are also requested to give wide publicity to the features of the scheme among your members. They may also be advised to go through the detailed features of the scheme from the website of National Health Authority.

Signed by

Ravi Pahwa Assit Director Genl (GDS/PCC/PAP)

Summary of the High Court of Judicature at Madras Judgment in W.P.No.1404 of 2015

Case Details:

Petitioner(s): Union of India and others

Respondent(s): The Registrar, Central Administrative Tribunal, and V. Jayaramkrishnan  
Coram: Honourable Mr. Justice D. Krishnakumar and Honourable Mr. Justice N. Senthilkumar

Date of Delivery: 02.02.2024 Background:  
V. Jayaramkrishnan (the second respondent) was initially appointed as a Fireman and later promoted to various positions, ultimately retiring as a Diesel Driver Instructor on 15.09.1982.

The second respondent sought the inclusion of a 55% add-on element of basic pay for calculating

pension, claiming that his duties included running duties similar to those of loco drivers.

The Central Administrative Tribunal (CAT) had directed the petitioners to grant this benefit, subject to the outcome of an ongoing Supreme Court case.  
Petitioners' Argument:

The petitioners contended that the position of Diesel Driver Instructor is a stationary post and does not qualify for the running allowance.

They argued that the relevant rules do not recognize Diesel Driver Instructor as running staff and that the second respondent was not eligible for the benefits claimed.

They also highlighted the delay and laches, as the second respondent retired in 1982 and approached the Tribunal only in 2011, after 29 years.

Respondent's Argument:

The second respondent did not appear in court to counter the petitioners' arguments.

Court's Observations and Ruling:

Nature of Post:

The court noted that the Diesel Driver Instructor is a stationary post and does not qualify for the running allowance as per the applicable rules.

The second respondent retired from this stationary post and not from a running position.

Rules and Regulations:

The relevant rules stipulate that only running staff directly involved in the movement of trains are eligible for the running allowance. The second respondent's claim for the 55% add-on element based on these rules was found to be unjustified.

Precedents and Delays:

The court referenced multiple Supreme Court and High Court judgments emphasizing that claims should be pursued promptly and delays could lead to denial of relief.

The second respondent's delay of 29 years in claiming the benefits was deemed excessive and unjustifiable.

**Tribunal's Order:**

The court found that the Tribunal had not properly considered the second respondent's status and the rules applicable to his claim.

The Tribunal's order granting the 55% add-on element was set aside.

**Conclusion:**

The High Court allowed the writ petition, set aside the CAT's order dated 18.02.2013, and ruled that the second respondent was not entitled to the 55% add-on element of basic pay for pension calculation.

The petition was disposed of with no costs, and the connected miscellaneous petition was also closed.

.....  
Summary of the High Court of Gujarat Judgment in R/Special Civil Application No. 15908 of 2018

**Case Details:**

Petitioner(s): Naran Devashi Meheshwari & Anr.

Respondent(s): State of Gujarat & Ors.

Coram: Honourable Mr. Justice Nikhil S. Kariel

Date: 08/04/2024

**Reliefs Sought by the Petitioner:**

1. Declaration of inaction by respondents in releasing pension and retirement benefits as illegal and unjust.
2. Payment of pension and retirement benefits from a retrospective date with 12% interest.
3. Immediate payment of pension pending the final decision.
4. Costs of litigation to be recovered from the personal salary of the erring officer.

**Key Points from the Judgment:****1. Petitioner's Claim:**

\* The petitioner's husband worked as a daily wager and later as a regular employee but was denied pension and other benefits by not considering his entire service period.

**2. Court's Observations:**

\* The respondents did not dispute the service period put in by the petitioner's husband.

\* The husband of the petitioner worked from 18.04.1993 to 28.02.2014, with at least 240 days of service per year for 15 years.

\* Only the period from 01.04.2009 to 28.02.2014 was counted for pension purposes, leading to the denial of pension due to insufficient qualifying service.

**3. Legal Precedent:**

\* The Court referenced the case of Samudabhai Jyotibhai Bhedi vs. Executive Engineer, which established that service periods before regularization must be counted for pension if the employee has worked for 240 days per year for 10 years.

**4. Court's Decision:**

\* The Court found the respondents' stand erroneous and contrary to settled legal principles.

\* Directed that the period before 01.04.2009 where the petitioner's husband put in 240 days per year must be counted for pension and other benefits.

\* Ordered respondents to compute and pay all dues, including pension, within eight weeks.

\* If not complied with within the stipulated time, the petitioner is entitled to claim interest on arrears at 6% from the date of entitlement.

**5. Outcome:**

\* The petition was allowed, and the respondents were directed to provide the necessary benefits.

\* The civil application was disposed of accordingly.

**Conclusion:** The Court upheld the petitioner's claim for pension and retirement benefits, directing the respondents to consider the entire service period of the petitioner's husband, including his tenure as a daily wager, for pension calculations. The respondents must comply with the directions within eight weeks or face interest penalties on arrears.

## OBITUARY



Shri K K Gupta,

BPS Managing Committee Member

06.08.1953-22.05.2024

Faternity of Bharat Pensioners Samaj is deeply saddened to inform you that Mr. K.K. Gupta, Chairman of the All India Khadhi Village Industries Commission Pensioners Association, affiliated with BPS, passed away on 22nd May 2024. He was also a valued member of the BPS Management Committee.

We extend our heartfelt condolences to his family during this difficult time. Our thoughts and prayers are with them. May the Almighty grant him eternal peace.

Secy.Genl BPS

**Join Us for the BPS Annual General Meeting in Gorakhpur and Embark on an Enchanting Tour of Ayodhya & Kushinagar!\***

\*AGM Date: November 9th, 2024

\*Tour Dates: November 6th to 8th, 2024

\*Tour Package Cost: Rs 4500+Delegation Fee: Rs 500 = Total 5000/- per person

## \*Package Inclusions:

**Accommodation:** 3 nights in a comfortable double-bedded AC/non-AC room, complete with daily mineral water, tea, and morning snacks.

**\*Transport:** Enjoy the journey to our destinations aboard a luxurious bus, ensuring a seamless and enjoyable experience.

BHARAT PENSIONER

**\*Sightseeing:** Be mesmerized by the local attractions as we guide you through the historical and cultural wonders of Ayodhya and Kushinagar, with stops at key tourist spots along the way.

**\*Special Highlights:** Experience the serene beauty of Ramgarh Tal in the evening with its colourful fountains and an optional cruise to make your trip unforgettable.

**\*AGM Attendance:** Be part of the 69th Annual General Meeting of BPS at the Railway Senior Institute, Gorakhpur, with a warm welcome awaiting you on the morning of November 9th.

**\*Please Note:** The tour package cost excludes meals, allowing you to explore and enjoy the local cuisine as per your preferences.

**\*\*\*Journey Itinerary:** \*November 6th: Arrive in Gorakhpur at your leisure and check into our selected hotel near the Railway station.

**\*November 7th:** Depart for Ayodhya early in the morning to explore its historical and spiritual essence, with scenic stops enroute.

**\*November 8th:** Visit the revered Gorakhnath Temple in the morning before setting off for Kushinagar, punctuated with sightseeing stops. \*The day ends with the enchanting views at Ramgarh Tal.

**\*November 9th:** The BPS's 69th AGM awaits your presence, promising insightful discussions and a warm community spirit.

\*For more information or to address any queries, please feel free to contact Amiya Raman JSG of BPS at 9721706345.

\*\*\*Embark on this journey with us, where tradition meets tranquility. Let's create memories that will last a lifetime!

**Affiliates please send Your activity report in English/Hindi (duly typed) in word format latest by 20th of every month, Quoting your affiliation No. Pin code and Contact No. to BPS office :  
2/13-A, LGF (Backside) Jangpura-A Hospital Road New Delhi - 110014  
email:bharatpensioner@gmail.com**

Pensioners Association Rlys Secunderabad (PAR)  
Date: 24.05.2024 Event: Meeting with Railway Board Committee on Health Delivery and Care  
Overview

A delegation from the Pensioners Association Rlys Secunderabad (PAR) met with the Railway Board committee on health delivery and care to discuss the medical issues faced by Indian Railways pensioners. A previous representation by Sri S.C. Maheswari, Secretary General of Bharat Pensioners Samaj (BPS), submitted on 27.04.2024, was also discussed. The meeting was interactive and productive.

**Brief abridged report:**

**Key Issue:** The committee acknowledged that 80% of the problems could be resolved if existing instructions and policies were sincerely implemented.

**Promised Solutions Cashless OPD Consultation:**  
The recently introduced cashless OPD consultation for 75+ pensioners in private empanelled hospitals, effective from 01.10.23, will become a permanent feature and may be extended to pensioners aged 70+.

**UMID Card PAN India:**

Ensuring the UMID card is recognized across India, regardless of registration unit and zone.

**Local Purchase of Medicines:**

Minimize local purchase of medicines and ensure timely availability.

**Medicine Issuance Period:**

Streamline the system to issue medicines for uniform periods, avoiding shorter durations for some prescriptions.

**Consultation Medicine Issuance:**

Avoid issuing medicines for only 10 days post-consultation, particularly for senior citizen pensioners.

**Hassle-Free Emergency Admissions:**

Ensure empanelled hospitals follow instructions for electronic approval, preventing the need for attendants to obtain approvals in person.

**Periodic Full Body Health Check-Up:**

Introduce comprehensive health check-ups with follow-ups for all pensioners.

**Other Issues Discussed:**

**Streamlining Procedures and Systems:**

**Self-Registration and CRN Generation:**

Address delays in medical treatment caused by current registration and CRN generation processes.

**Tele consultation App :**

Activate teleconsultation features in the app for specialists and emergencies promptly.

**Reimbursement System:**

Adopt a fixed period system for reimbursement activities with complete transparency and regular communication about claim statuses.

**Empanelment and Update of Private Hospitals:**

Ensure the list of empanelled hospitals is up-to-date, addressing validity issues and including modification clauses in MOUs for quicker updates.

**Cashless Diagnostic Investigation System:**

Implement the simplified system across all Railway zones, allowing pensioners to get diagnostics done at nearby recognized path labs on a doctor's prescription.

**Medical Facilities for Chronic Patients:**

Ensure hassle-free treatment and testing facilities for chronic patients without needing fresh approvals each time.

**Post-Operative Medicine Issuance:**

Modify the system to issue sufficient medicines post-discharge from major surgeries.

**Denture and Implant Facilities:**

Introduce implant facilities in central hospitals if external extension is not possible.

**Physiotherapy Services:**

Permit physiotherapy sessions in recognized hospitals and labs.

**Conclusion**

The meeting was held in a cordial atmosphere, with detailed discussions on all issues. The committee responded positively, promising to address the highlighted concerns.

**गवर्नमेंट पेंशनर्स वेलफेयर आर्गनाइजेशन रुड़की:**

आज दिनांक 19.05.2024 को प्रातः 10 बजे संगठन के सम्मानित सदस्य डॉ प्रभात सिंह जी के सौजन्य से उनके माता-पिता की स्मृति में एक डैड बोडी फ्रिजर निर्वाण आश्रम मालवीय चौक रुड़की को गवर्नमेंट पेंशनर्स वेलफेयर एसोसिएशन रुड़की के द्वारा समर्पित किया गया। जिसका उद्घाटन गायत्री मंत्र की ध्वनि के साथ निर्वाण आश्रम के अध्यक्ष श्री मनमोहन शर्मा एवं जी पी डब्लू ओ के अध्यक्ष श्री कुंवर कुलदीप अग्रवाल के द्वारा किया गया।

कार्यक्रम में जी पी डब्लू ओ के महासचिव श्री बाली राम चौहान कोषाध्यक्ष श्री गोरधन दास गुप्ता, वरिष्ठ उपाध्यक्ष श्री घषि पाल चौहान, डॉ डी बी गोयल, डॉ संतोष कुमार, श्री मुरारी लाल गुप्ता, श्री गौरीशंकर गुप्ता, श्री धर्मवीर पिंकी, श्रीमती चंचल वाधवा, श्री रमेश चन्द्र गुप्ता, के पी सिंह, अविनाश शर्मा, ईश्वर चन्द्र शर्मा, के के शर्मा, श्री विनोद शर्मा, एवं धृष्टी विजय दुवा आदि उपस्थित रहे।

**भारत पेंशन समाज सतना:** राज्य के पेंशन पाने वालों को मार्च 2024 से दी गई महंगाई राहत 1 जुलाई 2023 से दी जाए सतना मध्य प्रदेश शासन ने 15 मार्च को छत्तीसगढ़ शासन को पत्र लिख कर बताया था की मध्य प्रदेश शासन ने राज के पेंशन पाने वालों को 1 जुलाई 2023 से 4 प्रतिशत महंगाई राहत देने का निर्णय ले लिया है इसमें अपनी सहमति भेजे

छत्तीसगढ़ शासन ने इस पर कोई ध्यान नहीं दीया और अपना नया प्रस्ताव भेजा जिसमें 1 मार्च 2024 से महंगाई राहत देने का प्रस्ताव भेज दिया मध्य प्रदेश शासन ने उनके प्रस्ताव को मानकर 1 मार्च 2024 से 4 प्रतिशत महंगाई राहत देने का आदेश जारी कर दिया

भारत पेंशन समाज जिला सतना के अध्यक्ष एवं वरिष्ठ नागरिक पेंशन एसोसिएशन मध्य प्रदेश भोपाल के वरिष्ठ उप प्रांतीय उपाध्यक्ष श्री हरि प्रकाश गोस्वामी ने मध्य प्रदेश के माननीय मुख्यमंत्री डॉक्टर मोहन यादव जी को पत्र लिख कर अनुरोध किया है की मध्य प्रदेश के प्रस्ताव के अनुसार ही महंगाई राहत 1 जुलाई 2023 से ही प्रदान की जाए

हरिप्रकाश गोस्वामी अध्यक्ष भारत पेंशन समाज जिला सतना **रेलवे पेंशनर्स समाज, सहारनपुर:** 25 05 2024 रेलवे पेंशनर्स समाज की संस्था कार्यालय पर आयोजित मासिक मिलन बैठक में धरातल ग्रीन के संयुक्त तत्वाधान में वित्त निवेश प्रबंधन विषय पर विचार गोष्ठी का आयोजन किया गया।

मुख्य अतिथि वक्ता धरातल ग्रीन के मुख्य प्रबंधक अनिल कुमार राव ने कहा कि रेलवे कर्मचारियों को सेवानिवृत्ति के समय पर मिलने वाला धन उनके जीवन भर की कड़ी मेहनत से प्राप्त संचित किया हुआ धन होता है, उन्हे उस धन का निवेश बड़ी ही सूझबूझ, समझदारी एवं जिम्मेदारी के साथ करना चाहिए, यद्यपि अनको अपने जीवनयापन के लिए पेंशन मिलती है, अतः उनके पास निवेश का विकल्प है, सावधि योजनाओं में निवेशित धन सुरक्षित तो होता है पर उस पर रिटर्न कम मिलता है, जबकि सम्पत्ति क्रय में निवेश किया हुआ धन सुरक्षित तो होता ही है उसमें रिटर्न भी ज्यादा मिलने की संभावना रहती है, साथ ही साथ उससे उनको सामाजिक स्टेटस भी मिलता मिलता है, जिस से परिवार का भविष्य सुरक्षित होता है। उन्होंने धरातल ग्रीन की अनेक परियोजनाओं की जानकारी दी।

संस्थापक आर सी शर्मा ने बताया कि रेलवे के संशोधित नियमों के अनुसार रेलवे सेवा निवृत्त कर्मचारीओ की रेलवे एंपैनलड हॉस्पिटल में वार्ड की पात्रता मूल वेतन ६ 36500 तक जनरल वार्ड, ६ 36501 से ६ 50500 तक सेमी प्राइवेट वार्ड तथा ६ 50500 से अधिक पर प्राइवेट वार्ड है। इसके अनुसार प्रशासन द्वारा उम्मीद कार्ड अपडेट कर दिए गए हैं। पेंशनर्स अपने अपडेट किए हुए उमीद कार्ड डाउनलोड कर सकते हैं। साथ ही उन्होंने यह भी बताया कि रेलवे एंपैनलड हॉस्पिटलों को निर्देश दिए गए हैं कि वह रेलवे हॉस्पिटल से बिना रेफर कराए आए हुए रेलवे चिकित्सा लाभार्थियों को भी इमरजेंसी में बिना कोई धन लिए उमीद कार्ड के आधार पर भर्ती कर उपचार करे तथा इसकी स्वीकृति स्वयं रेलवे चिकित्सालय से ले। सहारनपुर में सक्षम हॉस्पिटल एवं मेडीग्राम हॉस्पिटल रेलवे पैनल पर हैं। उन्होंने आगे बताया कि 30 जून को सेवानिवृत्त कर्मचारियों को एक नोशनल इंक्रीमेंट देने तथा कम्प्यूटेशन कटौती 12 साल पर बंद करने का मामला सरकार के विचाराधीन है। महामंत्री एन एस चौहान ने नए बने सदस्यों तथा धरातल ग्रीन से आए हुए अतिथियों का स्कंध वस्त्र पहनाकर सम्मान किया तथा उनको संस्था के विषय में जानकारी दी। अप्रैल माह में आयोजित वार्षिक सम्मेलन की समीक्षा की गई।

कोषाध्यक्ष अजय शर्मा ने वार्षिक सम्मेलन एवं मई माह के आय व्यय का विवरण दिया तथा रेलवे पेंशनर्स से अधिक से अधिक संख्या में संस्था का सदस्य बनने का आग्रह किया। बैठक की अध्यक्षता जे पी शर्मा ने तथा संचालन जे एन शर्मा ने किया।



अन्य विशिष्ट उपस्थित एवं वक्ता –डॉ प्रमोद कुमार, प्रेम कुमार, रामनरेश, मोहम्मद काशिफ, मोहम्मद सलीम, आर के धींगडा, हरीश कुमार, बी पी श्रीवास्तव, एस सी मनचंदा, अशोक शर्मा, स्वतंत्र भारद्वाज, मूलचंद रौंगडा, देवेन्द्र कुमार, अजीतसिंह राणा, अमरनाथ त्यागी, इकबाल आजमी, वी के शर्मा, वी के त्यागी, श्रीकृष्ण आर्य, इंद्रजीत कुमार, बलजीत जायसवाल, वेद प्रकाश आदि।

**पेंशनरस वेल्फेयर एसोसिएशन अम्बाला :** आज दिनांक 1 जून 2024 को पेंशनरस वेल्फेयर एसोसिएशन अम्बाला की मासिक बैठक एन आर एम यू के कार्यालय में श्री अविनाषी गुप्ता प्रधान जी की अध्यक्षता में आयोजित की गई। बैठक में सी.जी.एचस आभा और आर.ली.एचस के बारे में विस्तृत चर्चा की गयी, सर्व श्री भगवान सिंह हंसराज माही ने पेंशनरस से संबंधित बातों की, जिसमें मुख्यरूप से रेलवे हॉस्पिटल में होने वाली समस्याओं की चर्चा की गई। श्री जसवंत महाजन आयु 87 के द्वारा अस्पताल में होने वाली समस्या के बारे में बताया गया। इस के संबंध में डॉक्टर विजय कुमार द्वारा बात की गई कि, अस्पताल प्रशासन से कमेटी मिलकर यह अवगत कराया जाय और समस्या का हल षीघ्र निकाला जायेगा। इस अवसर पर माह जून में आने वाले सदस्यों, श्री धीरज कुमार, श्री मति हरप्रीत कौर, अनिल सीकरी, विनोद कुमार, एवम बलदेव सिंह जी का जन्मदिन धूमधाम से मनाया गया। एवम 2024 में आने वाले एजीएम के बारे में भी चर्चा की गई। व 20 अक्टूबर 2024 तारीख निश्चित की गयी।

इस बैठक में डाक्टर विजय कुमार चेयरपर्सन श्री अविनाषी गुप्ता प्रधान जी, श्री प्रेम चंद कश्यप वर्किंग प्रेसिडेंट, श्री प्रकाश चंद्र जनरल सेक्रेटरी, श्री वी डी मिश्रा, श्री कुलदीप सिंह, श्री हंसराज माही, श्री धीरज कुमार, श्रीमती भूपिंदर कौर, श्री जय सिंह तमजैत वच् एवम अन्य माननीय सदस्य लगभग 55 सदस्यों की उपस्थित रहे।

**“ICAR-IARI (Admin) Pensioners’ Welfare Association [Regd.]”,** Pusa campus, New Delhi convened its Annual General Body Meet-cum-Get-together on **Sunday 7<sup>th</sup> April, 2024 in the Dr. Rajendra Prasad Krishak Hostel (Farmer’s Guest House), IARI Pusa Campus, New Delhi-110012.**

**Shri B.L. Jain, President and Shri Avinash Chander, General Secretary** greeted and welcomed all the members who made it convenient to attend the meeting and joined Get-together function. The new members were also introduced and welcomed for their joining the Association. However, some of the members could not attend the meeting due to some personal reasons or prior commitments.

Following issues of common interests were taken up for discussion:

**1. Confirmation of the proceedings of the meeting held on 29/10/2023:**

The proceedings of the meeting were read out in the House and confirmed unanimously.

**2. Pension related grievance/suggestion:** There was no grievance of any member relating to his/her pension or any other pending pension dues with the Pension Section.

**2.1** All were suggested to register on the SBI Pension Seva Portal <https://www.pensionseva.sbi/> to get all updates related to pension matters.

**3. CGHS related matters:** It was informed that Union Health Secretary recently launched myCGHS App for iOS ecosystem of devices, designed for CGHS beneficiaries. All were requested to download myCGHS App from the Google Play Store to get an up-to-date information pertaining to their medical health issues.

**3.1 Linking of CGHS beneficiary ID with ABHA ID:-** It was told that the Government has decided linking of CGHS beneficiary ID with ABHA and it is mandatory w.e.f. 01/04/2024.

To register for an ABHA number and link the same with the CGHS beneficiary ID, one should open the browser: <https://cghs.nic.in>

**4. Clarification regarding upgradation of entitlement of wards in private hospitals empanelled under CGHS as per O.M. F. No. S.11011/11/2016-CGHS(P)/EHS dt 28/10/2022**

It was informed that both O.M. have already been posted on the WhatsApp Group and the upgradation of entitlement of Wards in private hospitals empanelled under CGHS is applicable only to those who retired on or after 2017 as per 7<sup>th</sup> Pay Commission, and those who retired earlier to

7<sup>th</sup> CPC, the entitlement of Wards shall remain same and they are not eligible for upgradation/change. For more clarification, concerned/affected fellow-pensioners may please visit personally CGHS Bhawan, Sector-12, R. K. Puram, with a copy of their PPO, CGHS Card and Pensioner I-Card.

#### 5. Renewal of CGHS Card

All the fellow-pensioners were advised to apply for Renewal of CGHS Card whose validity is expiring on 30/06/2024 at the earliest to avoid any hardship for availing medical facilities. It was told that recently IARI has issued an Office Order that the Pensioner can now deposit their own contribution towards CGHS Card renewal in lump-sum for 10 years in one go. The Pensioners who have paid contribution continuously for 10 years need not to pay any further contribution.

#### Vote of thanks

Mr. Jain thanked all the fellow-pensioners who had put their efforts to strengthen the group and specially to Mr. Avinash Chander, General Secretary for his commendable job by updating all the fellow-pensioners with latest Circulars/Office Memorandums pertaining to pensioners benefit, as also Mr. R.D. Sharma, Mr. Vijay Sharma and Mrs. Poonam Sharma for coordinating and nicely arranging the delicious lunch for the colleague-members.

The support/services and cooperation of the Bharat Pensioners Samaj were also gratefully acknowledged.

#### Defence Accounts pensioner welfare Assn.

**Chandigarh:** Dapwa was formed on 27 October 2007 & registered with Registrar of Firms and Society Punjab Chandigarh on 9th May 2008 vide registration certificate no 38. Sh. Santokh Singh IDAS (Retd) is present Chairman. DAPWA was formed to look after the welfare of pensioners of DAD, settlement of their grievances with regards to health care, pending pension claims, issue of family pension/ medical claims & to provide moral support in adverse times. Presently we have a strength of 400+ members of retired DAD Officers & staff settled in the tricity of Chandigarh, Panchkula and Mohali and in Punjab, Haryana and Himachal Pradesh. DAPWA celebrated its annual day on 4th May 2024 in the Meghdoot Hall

of PCDA Army. Sh. R K Arora IDAS Principal CDA Army was the Chief Guest and Sh. Joginder Singh Secy Gen CCCGPA Chandigarh was guest of honor. Ivy Hospital Mohali organized a medical health camp in which Sugar BP and ECG and examination by a physician doctor was carried out free of cost. Cultural Shows with songs Gazals, dance and poems and jokes were presented by members and their wards. Lunch was also served. We have our own website i.e. www.dapwa.in. & have YouTube channel @dapwa2023. "Sh S P Singh, IDAS(Retd) is its present President and Sh N C Dogra is Finance Secretary. Myself is its General secretary & website manager. We prepare & upload videos of monthly meetings and other events to website & YouTube channel. Some photos of annual day celebration are sent herewith. With our best regards and wishes "SP Singh I.D.A.S (Retd)"Prz. "Dapwa Chandigarh In the 14th Biennial General Meeting (BGM) of Northeast Frontier Railway on 24/25 May'24 in the presence of more than 500 delegates, Shri Amiya Raman, Joint General Secretary, Bharat Pensioners' Samaj and Shri Munni lal Gupta, Member Managing Committee, Bharat Pensioners' Samaj respectively. He was welcomed as the chief guest and a special guest and was honored by wearing the traditional Assamese patta, wearing an Assamese hat and releasing a souvenir from his hands. On this occasion, in the inaugural speech by the Chief Guest, Shri Amiya Raman, the grievance redressal, delay in the formation of the 8th Pay Commission, the initiative taken by "Bharat Pensioners Samaj" for Universal Health System by expanding CGHS were told and the special guest Shri Munni lal Gupta spoke about the trade. The Union responded to the formation of the Pensioners Association. On this occasion, Mrs. Rekha Raman, Convener, Women's Division, gave tips on the role of women and Mrs. Sheela Gupta, Co-Convener, Women's Division, Pura expressed her views, which were praised wholeheartedly by the public present of.

**New Members**

A4676	Sunhashish Samanta	Medinipur	03/25
A4677	Gandhi Bojja	Hyderabad	04/25
A4678	Dr L L Sharma	Hoshangabad	04/25
A4679	Dulal Malakar	Darjeeling	04/26
A4680	Vivekanand Sharma	Hajipur	04/25
A4681	PranKrishna Chudhry	New Jalpaiguri	04/26

**Association Members**

A1457	Retd C G Emp Assn	Ghaziabad	06/25
A3430	AI B S N R Ex Assn	Ahmedbad	05/25
A3133	Nagaland Penrs Assn	Tuensang	04/27
A2755	Finance AICG Penrs	Cuttack	08/26
A1339	AIKVS Rtd E W S	New Delhi	05/25
M6208	Rly Pensioner Assn	Gondia	05/25
M8377	Bharat Penrs Samaj	Jhansi	08/25
M5953	C G Penrs Assn	Sriganganagar	05/25
A2622	C G Penrs Assn	Nadia	05/25
M6937	A/c G O Penrs Assn	Hyderabad	09/25
A2625	Ctl Govt Penrs Assn	Kakinada	06/25
M8657	Govt Penrs Wel Ogn	Saharanpur	05/25
M8953	Def A/c P W Assn	Haryana	05/27
M6664	ADU RCGE&FW Org	Hooghly	09/25
M6664	DU RCGE&FW Org	Hooghly	09/25
M6665	R C Sautra	Hooghly	09/25
M6667	Amiya Kumar Patra	Hooghly	09/25
M6668	DU RCGE&FW Org	Hooghly	09/25
M4690	Dibakar Das	Hooghly	09/25
M6668	R C G E&FW Org	Hooghly	09/25
M8106	CG P&FPW Assn	Udaipur	06/25
M3979	N F Rly Penrs Assn	Guwahati	04/25

**Renewal Members - Annual**

M7728	C B Shrivastava	Pune	05/25
A4056	Bawa Singh Parmar	Hoshiarpur	05/25
A0325	C M Dubey	Bhopal	04/25
A3159	Harish Kumar	Saharanpur	05/26
A4525	Y P Jhanji	Ludhiana	04/25
A2736	Syed Mushtaq Ali	Navi Mumbai	05/25
L2885	K D Jagwani	Delhi	04/25
A2727	M R Das	Kolkata	04/25
A3581	K D Sahu	Katni	05/25
A2813	V N Nair	Kannur	05/25
A4417	K V Subrahmanyam	East Godavari	05/25
A1680	Lachman Dass	Hamirpur	05/25
M6460	S K Gupta	New Delhi	05/25
M5150	P C Chawla	New Delhi	04/25
A4032	Md Ismail Mansuri	Jhalawar	05/25
A4468	Basudev Patra	Nagpur	04/25
L9342	D Jayaraman	Chennai	05/26
A1820	C J Sharma	Faridabad	05/25

**Renewal Members - Triennial**

A3292	V O Bhoi	Jalgaon	06/27
A4508	S Navin Bhai Patel	Vadodara	05/27
A1700	S S pritam	Patiala	08/27
A0729	B K Trikha	Meerut	05/27

**Donation**

A3345	AI A of ROS India	Noida	10000/-
A4056	Bawa Singh Parmar	Hoshiarpur	1100/-
L9366	Rameshwar Kumar	New Delhi	1500/-
A1470	Sarat Chander Padhi	Bhuvneshwar	500/-
A1680	Lachman Dass	Hamirpur	260/-
L0040	Amiya Raman	Gorakhpur	5000/-
L9356	S C Maheshwari	Gurugram	1000/-

**A Call to Financial Aid the Bharat Pensioners Samaj (BPS)**

Dear Esteemed Members, Affiliates and Generous Supporters,

In the heart of India's progress lies the unwavering spirit of its elders, a spirit that the Bharat Pensioners Samaj (BPS) has nurtured and advocated for since its founding in January 1955. As a beacon of hope and solidarity, BPS has been proudly and forcefully championing the rights and well-being of pensioners and their families across the nation.

Our journey, spanning decades, has witnessed countless triumphs and milestones, significantly improving the lives of pensioners and family pensioners. With a robust network, BPS's reach and impact resonate throughout India. We stand as a pivotal bridge between the government and pensioners, tirelessly working to address grievances and ensure the dignified acknowledgment of our elders' voices.

**The Urgency of Your Support**

Despite our passionate commitment, we find ourselves grappling with a daunting financial challenge—the scarcity of necessary resources to fulfill our mission comprehensively. Your generous donations are not just contributions; they are the lifelines that will empower the smooth and effective operation of Bharat Pensioners Samaj and avoid its untimely closure.

S.C. Maheshwari

Secretary-General, Bharat Pensioners Samaj (BPS)

June 2024

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https://www.facebook.com/bharat.pensioners

Posting Date : 15/16<sup>th</sup> of the Month

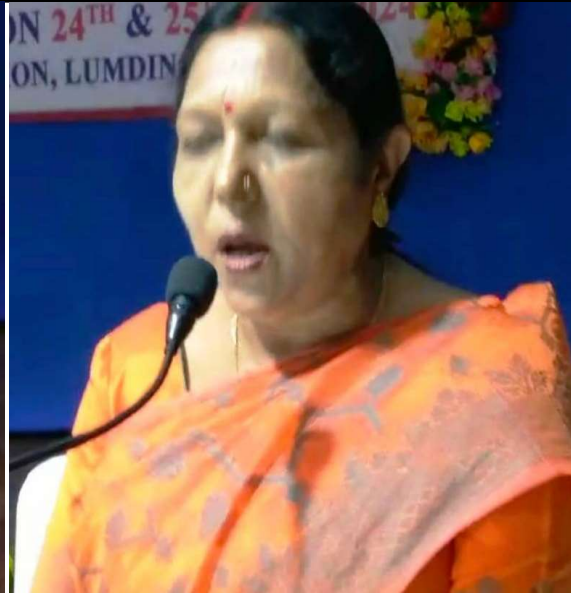
Postal Regd No DL(S)-01/3274/2024-26  
Licence No U(SE)-18/2024-25

Date of Publication : 15/16.06.2024

No. of pages : 36



Mrs Rekha Raman Convener, Women's Division  
NE Rly Penrs Assn addressing the audience of  
NFRPA in 14th BGM at Lumding on 24.05.2024



Mrs Sheela Gupta Co-Convenor, Women's Division  
NE Rly Penrs Assn addressing the audience in 14th  
BGM of NFRPA at Lumding on 24.05.2024

**BHARAT PENSIONERS SAMAJ FIGHTS FOR YOUR RIGHTS  
DONATE GENEROUSLY TO ENABLE BPS TO CONTINUE ITS STRUGGLE  
FOR PENSIONERS / FAMILY PENSIONERS BETTERMENT**

<b>NOTIONAL D R FOR PENSIONERS</b>						
All India CPI (IW)	Nov 2023	Dec 2023	Jan 2024	Feb. 2024	Mar. 2024	Apr. 2024
Base 2001=100	400.06	399.74	400.03	400.89	400.03	401.47
% increase over 01.01.06	237.99%	239.34%	240.61%	241.95%	243.12%	244.198%
% increase over 01.01.16	49.68%	50.27 %	50.83%	51.43%	51.94%	52.42%

**BHARAT PENSIONER** : Registered with Registrar of Newspapers for India vide No. R. N. DELBIL/2006/17678

BOOK POST / PRINTED MATTER : Posted at D. P. S. O., Delhi - 110 006

Publisher & Owner : S C Maheshwari for Secy. Genl. Bharat Pensioners Samaj

Printed at : Computata Services, 42, DSIDC Shed, Scheme-I, Okhla-II, New Delhi - 110 020

Published from : 2/13-A, LGF(Backside) Hospital Road, Jangpura-A, New Delhi - 110 014

Editor : V. K. Taneja