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e-mail : [bharatpensioner@gmail.com](mailto:bharatpensioner@gmail.com)  
Blog : [www.scm-bps.blogspot.in](http://www.scm-bps.blogspot.in)

# BHARAT PENSIONER

भारत



पेंशनर

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)  
DIRECT SUCCESSOR TO "PENSIONER" ESTABLISHED IN 1955  
INCORPORATING 'PENSIONERS' COUNSELLOR

## BREAKING NEWS:

### **8th Pay Commission Approved by Prime Minister – A Historic Victory for BPS & Sister organizations!**

In a momentous decision, the Prime Minister has approved the 8th Pay Commission, marking a landmark victory for pensioners and government employees across the country!

This long-awaited decision comes as a huge success for Bharat Pensioners Samaj (BPS) and its sister organizations, whose relentless efforts and unwavering commitment have finally borne fruit. Years of advocacy, countless representations, and tireless struggles have culminated in this major breakthrough, ensuring better financial security and dignity for millions of employees and pensioners.

This is not just a policy announcement—it is a triumph of unity, perseverance, and collective strength! A heartfelt salute to all those who stood together in this fight! A new era of justice and respect for pensioners begins today!

Stay tuned for further details on the implementation and benefits of the 8th Pay Commission!

No BPS/SG/CPC/025/1 Dated: 17.01.2025  
To, The Hon'ble Prime Minister Government of India

**Subject: Terms of Reference for the 8th Central Pay Commission (8thCPC)**

**Reference: Approval for the constitution of the 8th Pay Commission**

Respected Sir,

With deep respect and gratitude, Bharat Pensioners Samaj (BPS), the largest and oldest national federation of pensioners, extends its heartiest appreciation for your esteemed approval of the long-awaited 8th Central Pay Commission (CPC). Your commitment to the welfare of all sections of society resonates profoundly with the pensioners' fraternity, and we look forward to your continued support in ensuring justice and equity for those who have dedicated their lives to the service of the nation.

Sir, the essence of "Sabka Saath, Sabka Vikas" and the fundamental principles of equality and social justice enshrined in our Constitution must find true reflection in the Terms of Reference of the 8th CPC. The existing pensioners, irrespective of the ministries, departments, and disciplines they served, dedicated their youth and energy towards the development of our great nation. Even in their post-retirement years, they continue to contribute meaningfully to civil society, leveraging their vast knowledge and experience for the betterment of the country. Each pensioner, irrespective of their pre-retirement status, is a repository of invaluable wisdom and remains an asset to the nation.

In this regard, Bharat Pensioners Samaj earnestly appeals to you to ensure that all pensioners across Central Administrative and Nodal Ministries, including those from BSNL, MTNL, ESIC, Autonomous Bodies, Statutory Bodies, and Public Sector Undertakings (PSUs), are comprehensively covered within the Terms of Reference of the 8th Pay Commission. This will ensure that the benefits of the commission reach every segment of retired personnel, fostering a sense of inclusion and security among those who have devoted their lives to public service.

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Sir, Bharat Pensioners Samaj firmly believes in your visionary leadership and unwavering commitment to the welfare of every citizen. "Modi hai to mumkin hai"—with your support, we are confident that justice will be served to all pensioners across ministries and departments. We humbly request you to kindly advise the concerned authorities to incorporate this request in the Terms of Reference for the 8th CPC.

We also request that copies of this appeal be sent to the Hon'ble Finance Minister, the Nodal Ministry, and all Central Administrative Ministries for their kind consideration and necessary favourable action.

With utmost respect and anticipation,

Yours sincerely,

For and on behalf of Bharat Pensioners Samaj  
S.C. Maheshwari, Secy Genl, B P S

.....  
संख्या: बीपीएस/एसजी/सीपीसी/025/1

तिथि: 17.01.2025

प्रति मान्यवर प्रधानमंत्री महोदय भारत सरकार  
विषयरू आठवें केंद्रीय वेतन आयोग (8वें सीपीसी) के संदर्भ में कार्यसूची

संदर्भ 8वें वेतन आयोग के गठन की स्वीकृति

आदरणीय महोदय,

सादर प्रणाम,

भारत पेंशनर्स समाज (बीपीएस), जो पेंशनर्स का सबसे बड़ा और सबसे पुराना राष्ट्रीय महासंघ है, आपके द्वारा लंबे समय से प्रतीक्षित 8वें केंद्रीय वेतन आयोग (सीपीसी) की स्वीकृति के लिए हार्दिक आभार व्यक्त करता है। समाज के सभी वर्गों की भलाई के प्रति आपकी प्रतिबद्धता पेंशनर्स समुदाय में गहरे रूप से गूंजती है, और हम उन सभी पेंशनर्सों के लिए न्याय और समानता सुनिश्चित करने में आपके निरंतर समर्थन का स्वागत करते हैं, जिन्होंने अपनी जिदगी राष्ट्र की सेवा में समर्पित कर दी।

आदरणीय प्रधानमंत्री, सबका साथ, सबका विकास और हमारे संविधान में निहित समानता एवं सामाजिक न्याय के मौलिक सिद्धांतों का सही रूप में परिलक्षित होना चाहिए, विशेषकर 8वें सीपीसी की कार्यसूची में। वर्तमान में पेंशनर्स, भले ही वे जिस मंत्रालय, विभाग, या अनुशासन में कार्यरत रहे हों, ने अपने युवावस्था और ऊर्जा को हमारे महान राष्ट्र के विकास के लिए समर्पित किया। अपने सेवानिवृत्ति के

**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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**FLASH****BPS 70th AGM scheduled to-be held at Ambala Cantt on 8th of November 2025**

Plan your journey Now ?

The Bharat Pensioners Samaj 70th annual Conference cum AGMC in Ambala Cantt not only provides an opportunity to discuss crucial pensioner issues but also allows participants to explore the city's historical sites, temples, parks, and military heritage. Additionally, a visit to Kurukshetra can enrich one's experience by delving into the spiritual and mythological past of India.

For attendees and visitors, this trip will be a perfect blend of advocacy, history, and spirituality!

S. C. Maheshwari, Secretary General

**BPS Contact details**

**Telephone:** Office-011-24376642, 011- 49027335, **Mobile/WhatsApp No.:** 8860412898 only for WhatsApp, 'SMS'. But No Voice Call please. Contact Time: 11.00-2.30 PM only, Visitors Time: 11.30-2.00 PM. Membership Rates wef 01.01.2023. Individual One year Rs. 400/- (Foreign) \$ 72 Two years Rs.750/- Three years Rs.1100/- Annual Affiliation (Assn/ Institution etc): Rs.1000/- . You may deposit amount for membership/affiliation fee or donation through our website bps1955.in OR by drafts/Multi City cheques in favour of BHARAT PENSIONERS SAMAJ OR may send eMO with complete details to Bharat Pensioners Samaj - 2/13A, LGF (Back side) Jangpura 'A' Hospital Road, New Delhi-110014.

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

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

Bank A/C: CANARA Bank New Delhi-110014, Jangpura, Bhogal Branch A/C No: 2007101019420. IFSC: CNRB0002007. A/c Holder: Bharat Pensioners Samaj. Do intimate details after depositing in Bank a/c by SMS/e-mail etc for correctly crediting to your account.

वर्षों में भी, वे समाज में अपनी व्यापक ज्ञान और अनुभव के माध्यम से देश की भलाई के लिए योगदान देते हैं। प्रत्येक पेंशनर, उनकी सेवानिवृत्त होने से पूर्व की स्थिति की परवाह किए बिना, एक अमूल्य धरोहर हैं और राष्ट्र के लिए एक संपत्ति बने हुए हैं।

इस संदर्भ में, भारत पेंशनर्स समाज आपसे विनम्र निवेदन करता है कि आप यह सुनिश्चित करें कि सभी पेंशनर्स, जिनमें केंद्रीय प्रशासनिक और नोडल मंत्रालयों के पेंशनर्स, बीएसनल, एमटीएनल, ईएसआईसी स्वायत्त निकाय, वैधानिक निकाय और सार्वजनिक क्षेत्र उपक्रम (पीएसयू) के पेंशनर्स शामिल हैं, 8वें वेतन आयोग की कार्यसूची में समग्र रूप से शामिल हों। इससे यह सुनिश्चित होगा कि आयोग के लाभ सेवानिवृत्त कर्मचारियों के प्रत्येक वर्ग तक पहुंचे, और जो लोग सार्वजनिक सेवा में अपने जीवन को समर्पित कर चुके हैं, उनमें समावेशन और सुरक्षा की भावना उत्पन्न होगी।

भारत पेंशनर्स समाज को आपके दूरदर्शी नेतृत्व और हर नागरिक की भलाई के प्रति आपकी अडिग प्रतिबद्धता पर पूरा विश्वास है। मोदी है तो मुमकिन है—आपके समर्थन से हमें यकीन है कि सभी मंत्रालयों और विभागों के पेंशनर्स को न्याय मिलेगा। हम आपसे विनम्र निवेदन करते हैं कि संबंधित अधिकारियों को निर्देश दें कि इस निवेदन को 8वें वेतन आयोग की कार्यसूची में शामिल किया जाए।

हम यह भी अनुरोध करते हैं कि इस अपील की एक प्रति माननीय वित्त मंत्री, नोडल मंत्रालय, और सभी केंद्रीय प्रशासनिक मंत्रालयों को भेजी जाए, ताकि वे इसे विचार करें और आवश्यक अनुकूल कार्रवाई करें।

सादर और अपेक्षाओं के साथ,

आपका विश्वासी,

(एस.सी. महेश्वरी) सचिव जनरल भारत पेंशनर्स समाज

**Pay & Pension Hike Will Not Hit Government Finances**

**Ensuring Fiscal Stability While Honoring Public Servants**

**By S C Maheshwari**

Government employees and pensioners form the backbone of India's administration, ensuring the smooth functioning of governance, public services, and policy implementation. With the upcoming 8th Central Pay Commission (CPC), discussions around pay and pension hikes have intensified. While some argue that increased salaries and

pensions would strain government finances, a deeper analysis reveals that a well-structured pay revision will not destabilize the economy—instead, it can act as a catalyst for growth, social stability, and improved governance.

**The Myth: Pay & Pension Hikes Will Overburden the Exchequer**

A common concern is that raising salaries and pensions of government employees will lead to an unsustainable fiscal deficit. Critics argue that higher expenditure on pay and pensions will reduce funds for infrastructure, healthcare, and welfare schemes. However, this concern overlooks the following key factors:

1. **Pay & Pension Revisions Are Not Frequent or Arbitrary**

Unlike private sector salary hikes, government pay revisions occur once in 10 years, through CPC recommendations. This ensures that the increase is planned, studied, and phased out, allowing the government ample time to prepare financially.

2. **Higher Salaries Increase Purchasing Power and Tax Revenue**

When salaries increase, government employees spend more, leading to:

\* Higher tax revenue from GST, income tax, and corporate tax.

\* Increased demand in the market, boosting production and employment.

\* More savings & investments, driving economic expansion.

3. **Pensioners Deserve Security After a Lifetime of Service**

Pension is not a gift but a deferred wage earned over decades of service. Ensuring pensioners' financial security prevents them from becoming dependent on government welfare in old age.

4. **The GDP-to-Salary Ratio in India is Among the Lowest**

\* In developed nations, government wage bills make up 10-15% of GDP.

\* In India, the wage bill (including pensions) is only 5-6% of GDP, which is well within sustainable limits.

**The Squeezed DA: A Hidden Pay Cut**

One of the biggest injustices faced by government employees and pensioners is the squeezing of Dearness Allowance (DA). Over time, DA fails to compensate for actual inflation, leading to a significant reduction in real income.

**Fact Check:** The DA formula is based on outdated indices and does not reflect the real rise in essential expenses like healthcare, rent, and education. By the time a DA hike is approved, the increased cost of living has already eroded its impact.

**Solution:** DA should be revised quarterly instead of half-yearly, using real-time inflation data.

**Pension Calculation: The Injustice of Excluding DA**  
A significant injustice in pension calculation is that Dearness Allowance (DA) is not included in the basic salary while determining pension. This exclusion results in substantially lower pensions, despite DA being a critical part of an employee's earnings.

**Fact Check:** Government employees receive DA throughout their service to compensate for inflation, but when calculating pension, DA is ignored, reducing pension benefits unfairly.

**Solution:** Pension should be calculated on Basic Pay + DA, ensuring retirees receive a fair pension that accounts for the cost of living.

**Minimum-Maximum Salary Ratio: Addressing Pay Disparity**

The gap between the lowest and highest government salaries is widening, creating deep income inequality.

**Current Scenario:** The salary of a top bureaucrat or a PSU executive is often 30-40 times that of a Group D employee. **In Developed Countries:** The gap is narrower, ensuring better income equality.

**Solution:** The minimum-to-maximum salary ratio should be capped at 1:10, ensuring fair pay distribution across all levels of government service. **Where Should the Government Focus to Ensure Fiscal Discipline?**

Instead of denying government employees and pensioners their rightful dues, the government should focus on:

### 1. Controlling Wasteful Freebies

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\* Temporary welfare is justified, but prolonged free ration & cash handouts create a dependency culture.

\* Instead of freebies, focus on job creation & skill development programs.

### 2. Reforming Multiple Pensions for Legislators

\* MPs & MLAs get multiple lifelong pensions even for a single term.

\* A one-pension policy for politicians can save billions of rupees annually.

### 3. Bringing Large Agriculturists into the Tax Net

\* Currently, all agricultural income is tax-free, leading to massive revenue loss.

\* Large farmers earning above ₹ 20 lakh annually should be taxed like salaried employees.

### 4. Rationalizing Bureaucratic Expenditures

\* Unnecessary VIP perks, subsidies, and extravagant government spending should be curbed.

\* Digitalization can reduce redundant bureaucratic costs, saving taxpayers' money.

**Media Report: 'Sarkari Salaries' – The Misleading Narrative:** Recent media reports have misleadingly portrayed government salaries as excessively high under headlines like 'Sarkari Salaries Burning a Hole in India's Budget'. This narrative ignores the decades-long pay stagnation, squeezed DA, and job insecurity faced by government workers.

**Fact Check:** Salaries of top private-sector employees have grown exponentially, while government wages lag behind inflation.

**Misconception:** Reports often compare gross salaries, ignoring deductions, taxation, and lack of incentives that private-sector employees enjoy.

\* **Solution:** Transparency in media reporting is essential. Government salaries should be evaluated in terms of real income after DA erosion and inflation adjustments.

**Conclusion:** Pay & Pension Hikes Are Not a Threat, But a Necessity

The 8th Pay Commission must be seen as an opportunity to restore the dignity of public servants and retirees without harming fiscal stability. With proper financial management, India can afford fair salaries and pensions while maintaining economic growth and fiscal prudence.

A Nation That Honors Its Employees and Pensioners, Honors Its Future!

## An Urgent Appeal: Support Bharat Pensioners Samaj (BPS) in the Fight for Pensioners' Rights!

Dear Friends and Well-Wishers,

The approval of the 8th Central Pay Commission is a historic achievement, but the battle for fair pension revisions, full parity, the financial security & the healthcare of retired employees is far from over. Bharat Pensioners Samaj (BPS), the leading voice of pensioners, needs your support to continue its relentless struggle for justice!

For over seven decades, BPS has been the strongest advocate for pensioners' rights, ensuring that retired government employees receive fair treatment, timely revisions, and dignity in their golden years. However, fighting for pensioners at the highest levels of government requires significant resources, including:

- \* Legal and policy advocacy before the 8th CPC
- \* Awareness campaigns & petitions to secure pensioners' interests
- \* Engagement with policymakers for equitable pension structures
- \* Organizing meetings & representations before government bodies

Without financial contributions from well-wishers like you, our ability to effectively represent pensioners' concerns before the 8th CPC could be weakened. This is our chance to secure justice and fairness for millions of retirees—but we cannot do it alone.

### How You Can Help

Your donation, no matter how small, will make a big difference in empowering BPS to continue its mission. You can contribute via:

\*\* Online Bank Transfer – [BPS Account Details] A/C No: 2007101019420. IFSC: CNRB0002007 A/c Holder: Bharat Pensioners Samaj. Do intimate details after depositing in Bank a/c by SMS/ e-mail etc for correctly crediting to your account.

\*\* UPI / Digital Payments – [UPI ID]



\*\* Cheque / Demand Draft / EMO – Addressed to Bharat Pensioners Samaj, 2/13A, LGF (Back side) Jangpura 'A' Hospital Road, New Delhi-110014.

Remember, every rupee you contribute strengthens our fight for pensioners' justice!

Stand with us. Donate today. Let's ensure dignity, security, and fairness for all pensioners!

**For Donations & Queries, Contact:**

\*\* [Helpline Number] Office-011-24376642, 011- 49027335, **Mobile/WhatsApp No.:** 8860412898

\*\* [Email Address] **bharatpensioner@gmail.com**

\*\* [Website] <http://www.bps1955.in/>

Together, we can make a difference! \*\*\*\*

S C Maheshwari, Secretary General, Bharat Pensioners Samaj

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No.BPS/SG/UMID/024/5 Dated :25.12.2024  
To, The Honorable Minister for Railways Shri  
Ashwini Vaishnav Minister of Railways,  
Government of India

Cc: CEO, Railway Board Shri Satish Kumar Rail  
Bhawan, New Delhi Shri V Srinivas, Secretary, GOI  
Ministry of Personnel, PG & Pensions-DARPG

**Subject: Representation Regarding Continuing  
Difficulties Faced by UMID Card Holders Due to  
Inter-Zonal Non-Availability of UMID Cards  
especially in private empaneled hospitals**

Reference: Bharat Pensioners Samaj representation  
vide their number BPS/SG/UMID/024/4 Dated  
15.09.2024 submitted by email to all addresses

Respected Sir,

I am writing to you on behalf of Bharat Pensioners  
Samaj (BPS), which represents over 10 lakh  
pensioners who rely on the healthcare services  
provided through the UMID (Unique Medical  
Identity Card) system. While we acknowledge the  
efforts made by the Ministry of Railways to  
streamline healthcare access through the IR with  
UMID card, we must bring to your attention that a  
significant issue remains unresolved, which is  
continuing to affect our beneficiaries.

Despite the introduction of the UMID card which  
is supposed to be PAN Indian Railway, many  
pensioners and employees are still facing  
substantial difficulties in accessing medical facilities  
due to the inter-zonal non-availability of UMID  
cards. The core issue lies in the fact that the  
healthcare services for beneficiaries continue to  
be limited to the issuing zone of their original UMID  
card, which directly contradicts the promises of  
providing Pan-Indian Railway healthcare access  
made when the UMID system was first introduced.

**Background and Concerns:**

While the initiative for a Pan-IR UMID card is a  
step in the right direction, the transition has not  
been as smooth as expected. Our members are still  
encountering numerous barriers when trying to  
access medical treatment outside their respective  
issuing zones. This situation continues to leave  
our senior citizens and pensioners vulnerable, as  
they are unable to access timely and adequate

healthcare when traveling or residing outside their  
original issuing zones.

The lack of recognition of the UMID cards across  
zones has led to several reported incidents where  
beneficiaries were denied medical care or had to go  
through additional administrative hurdles to obtain  
basic healthcare services. This situation is  
particularly distressing for the elderly, many of  
whom are suffering from chronic health conditions  
and require continuous and accessible care.

**Key Concerns:**

**Inter-Zonal Healthcare Access:** Pensioners and  
employees who have relocated post-retirement, or  
those who travel between zones for personal or  
medical reasons, continue to face barriers in  
accessing medical services at railway hospitals or  
empanelled private healthcare facilities across  
different zones.

**Administrative Hurdles:** Many beneficiaries have  
been forced to switch between different healthcare  
systems with out of pocket expenditure and UMID  
cards, causing unnecessary delays and confusion.  
This is especially troubling for pensioners who may  
not be familiar with the procedures or have  
difficulty managing the paperwork involved in  
these transitions.

**Impact on Senior Citizens:** A large portion of UMID  
cardholders are senior citizens, many of whom face  
severe health challenges. The lack of proper Pan-  
India coverage significantly impacts their ability  
to receive timely treatment, leading to unnecessary  
suffering and stress.

**Our Request:**

We, on behalf of Bharat Pensioners Samaj, humbly  
request the following:

**Immediate Rectification of Inter-Zonal UMID Card  
Availability:** The Ministry of Railways must ensure  
that all healthcare facilities under the Railways  
recognize the UMID cards from all zones without  
any restrictions. There should be no distinction in  
medical access based on the zone from which the  
card was issued.

**Streamlined Healthcare Access Across Zones:** We  
urge that a solution be implemented so that all  
beneficiaries can seamlessly access healthcare

services from any railway hospital or empanelled facility, irrespective of their original UMID card issuing zone.

**Update on Pan-IR UMID Card Issuance:** The issuance of the Pan-IR UMID card should be expedited and made mandatory for all existing beneficiaries without any cost to them. This would allow for uniform healthcare access across zones and eliminate the confusion caused by multiple card types.

**Conclusion:**

The Indian Railways has always been a leader in ensuring the welfare of its employees and pensioners. The current situation undermines the commitment made to the pensioners and employees when the UMID system was first introduced. It is essential that the system be updated to provide the promised Pan-India healthcare access without restrictions and without additional cost to the beneficiary.

We trust that the Ministry of Railways will take swift action to resolve this issue and ensure that our beneficiaries receive the healthcare they deserve, regardless of their geographical location and UMID card issuing Zone

We remain at your disposal for any further discussions or clarifications on this matter and look forward to your intervention in addressing the concerns of all UMID cardholders.

Thanking you in anticipation.

Yours sincerely,

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

बी.पी.एस / एसजी / एचकोओ / रेलवे / 024 / 5

दिनांक:- 25.12.2024

सेवा में ,

मुख्य कार्यकारी अधिकारी, भारतीय रेलवे,

रेल भवन, नई दिल्ली, भारत।

महानिदेशक, रेलवे बोर्ड (आरएचएस)

महानिदेशक (एचआर ) रेलवे बोर्ड

विषय:- भारतीय रेलवे द्वारा सीजीएचएस द्वारा अनुशंसित स्वास्थ्य सेवा संगठनों के अनुपालन के संबंध में प्रतिनिधित्व।

संदर्भ: सीजीएचएस पत्र संख्या 5-36/सीजीएचएस हेड

**BHARAT PENSIONER**

क्वाटर/एचइसी/2024 2612-37 केंद्रीय सरकारी स्वास्थ्य योजना, मुख्यालय, स्वास्थ्य और परिवार कल्याण मंत्रालय, भारत सरकार (अस्पताल अनुबंध सेल) दिनांक:-19 दिसम्बर, 2024।

मान्यवर,

मैं भारत पेंशनर्स समाज (बीपीएस) की ओर से पत्र लिख रहा हूँ, जो एक गैर-लाभकारी संगठन है, जो 1 मिलियन से अधिक सेवानिवृत्त सरकारी कर्मचारियों का प्रतिनिधित्व करता है, जिनमें से अधिकांश भारतीय रेलवे द्वारा प्रदान की गई स्वास्थ्य सेवाओं पर निर्भर रहते हैं। हमारे सदस्य, विशेष रूप से वृद्धजन और पेंशनर्स, इन सेवाओं पर अपने कल्याण के लिए निर्भर रहते हैं, और हमें यह महत्वपूर्ण लगता है कि केंद्रीय सरकार स्वास्थ्य योजना (सीजीएचएस) द्वारा जारी हालिया सलाह के बारे में ध्यान आकर्षित किया जाए, जिसमें सीजीएचएस द्वारा अनुबंधित स्वास्थ्य संगठनों (एचसीकोएस) से संबंधित कुछ समस्याओं का उल्लेख किया गया है।

हम इस सलाह के बारे में गहरी चिंता व्यक्त करते हैं, जिसमें धोखाधड़ी बिलिंग, अधिक शुल्क वसूलने, इलाज से इंकार करने और अन्य परेशानियों का उल्लेख किया गया है, जो लाभार्थियों द्वारा सामना की जा रही हैं। पेंशनर्स और वरिष्ठ नागरिकों के प्रतिनिधियों के रूप में हम आपके सहयोग की अपेक्षा करते हैं ताकि यह सुनिश्चित किया जा सके कि भारतीय रेलवे से जुड़े सभी स्वास्थ्य केंद्र सीजीएचएस द्वारा निर्धारित दिशा-निर्देशों का पालन करें, क्योंकि रेलवे के लाभार्थियों को भी इसी तरह की स्थिति का सामना करना पड़ रहा है।

यह सलाह, 19 दिसम्बर 2024 को जारी की गई, उन महत्वपूर्ण दिशा-निर्देशों का वर्णन करती है, जो सीजीएचएस लाभार्थियों के अधिकारों और गरिमा की रक्षा के लिए हैं। इनमें निम्नलिखित बिंदु शामिल हैं

सेवाओं का प्रावधान: योग्य सीजीएचएस लाभार्थियों को सेवा से इंकार नहीं किया जाएगा।

रिपोर्टिंग आवश्यकताएँ: विशिष्ट मामलों को 24 घंटे के भीतर रिपोर्ट करना अनिवार्य है।

बेड उपलब्धता प्रदर्शन: वार्डों और आईसीयू में बेड उपलब्धता का स्पष्ट प्रदर्शन किया जाएगा।

वार्ड अधिकार: लाभार्थियों को उनके पात्र वार्ड श्रेणी में भर्ती किया जाएगा।

प्रिस्क्रिप्शन मानकरू प्रिस्क्रिप्शन को सामान्य नामों में स्पष्ट रूप से लिखना होगा।



दवाइयों की स्वीकृतिरू सीजीएचएस द्वारा आपूर्ति की गई दवाओं को स्वीकार किया जाएगा।

इम्प्लान्ट/डिवाइस विकल्प: इम्प्लान्ट्स पर सीजीएचएस द्वारा निर्धारित सीमा दर से अधिक होने पर सूचित सहमति ली जाएगी।

जानकारी का प्रदर्शन: अनुबंधित स्थिति, शुल्क, वार्डवार बेड उपलब्धता और संपर्क विवरण का स्पष्ट प्रदर्शन किया जाएगा।

दैनिक फोटो अपलोड: भर्ती मरीजों की जिओ-टैग की गई तस्वीरें दैनिक रूप से अपलोड की जाएंगी।

सीजीएचएस हेल्प डेस्क/कयोस्क: परिसर में सीजीएचएस हेल्प डेस्क/कियोस्क स्थापित किया जाएगा।

दरें: निर्धारित पैकेज दरों के अलावा कोई शुल्क नहीं लिया जाएगा।

धोखाधड़ी बिलिंग: धोखाधड़ी बिलों का सबमिशन वित्तीय & पोखाधड़ी माना जाएगा।

इन दिशा-निर्देशों का उद्देश्य केवल संचालनात्मक चिंताओं को हल करना नहीं है, बल्कि उन पेंशनर्स और वृद्ध व्यक्तियों की मानसिक भलाई को भी सुनिश्चित करना है जो इन सेवाओं पर भरोसा करते हैं। उच्च शुल्क और इलाज से इंकार जैसी अनुचित प्रथाएँ हमारे समुदाय को असुरक्षित और निराश छोड़ देती हैं, जो उनके स्वास्थ्य परिणामों पर गहरा प्रभाव डालती हैं।

हम आपके माननीय कार्यालय से निवेदन करते हैं कि आप आवश्यक कदम उठाकर यह सुनिश्चित करें कि भारतीय रेलवे से जुड़े सभी स्वास्थ्य केंद्र इन दिशा-निर्देशों का पालन करें। ऐसा करने से हम स्वास्थ्य सेवा की गुणवत्ता में सुधार कर सकते हैं, हमारे पेंशनर्स का विश्वास बहाल कर सकते हैं और सबसे महत्वपूर्ण रूप से उन लोगों के अधिकारों और गरिमा की रक्षा कर सकते हैं जिन्होंने हमारे देश की सेवा की है।

इस महत्वपूर्ण मुद्दे पर आपके समय और ध्यान के लिए हम आभारी हैं और इन दिशा-निर्देशों के निर्बाध कार्यान्वयन में आपके समर्थन और सहयोग की अपेक्षा करते हैं।

सादर,

आपका विश्वासपात्र,

एस.सी. महेश्वरी सचिव-जनरल, भारत पेंशनर्स समाज

प्रति:

संयुक्त सचिव, डीओपी एड पीडब्लू को अनुरोध के साथ कि रेलवे अधिकारियों को सीजीएचएस सलाह का पालन करने के लिए प्रभावित करें।

बीपीएस/एसजी/उम्मीद/024/5दिनांक:- 25.12.2024 सेवा में मान्य मंत्री, रेल मंत्रालय श्री अश्विनी वैष्णव रेल मंत्री, भारत सरकार

प्रति:

मुख्य कार्यकारी अधिकारी, रेलवे बोर्ड श्री सतीश कुमार रेल भवन, नई दिल्ली श्री वी. श्रीनिवास, सचिव, भारत सरकार कर्मचारी कल्याण मंत्रालय, पेंशन-डीएआरपीजी

**विषय:- इंटर-जोनल उम्मीद कार्डों की उपलब्धता में समस्या, विशेषकर निजी अस्पतालों में इलाज में दिक्कतें।**

**संदर्भ:- भारत पेंशनर्स समाज का पत्र संख्या बीपीएस/एसजी/उम्मीद/024/4 दिनांक 15.09.2024, ईमेल द्वारा सभी संबद्धों को भेजा गया।** मान्यवर,

भारत पेंशनर्स समाज (बीपीएस) की ओर से, जो 10 लाख से अधिक पेंशनर्स का प्रतिनिधित्व करता है, हम आपके & यान में लाना चाहते हैं कि उम्मीद (यूनिक मेडिकल आइडेंटिटी कार्ड) प्रणाली के माध्यम से स्वास्थ्य सेवाओं तक पहुंच सुनिश्चित करने में कुछ महत्वपूर्ण समस्याएं अभी भी बनी हुई हैं।

हम मंत्रालय द्वारा उम्मीद कार्ड के माध्यम से रेलवे स्वास्थ्य सेवाओं को सरल बनाने के प्रयासों की सराहना करते हैं, लेकिन हमें यह सूचित करते हुए खेद हो रहा है कि उम्मीद कार्डों की इंटर-जोनल उपलब्धता में समस्या बनी हुई है। इसके कारण पेंशनर्स और कर्मचारियों को चिकित्सा सेवाओं तक पहुंचने में कठिनाई हो रही है, विशेषकर निजी अस्पतालों में, जो उम्मीद कार्ड के अनुसार अंतर-जोनल पहचान को स्वीकार नहीं करते।

**पृष्ठभूमि और चिंताएँ**

जबकि पैन-इंडिया उम्मीद कार्ड एक सकारात्मक पहल है, वास्तविकता यह है कि इस प्रणाली में संक्रमण उतना सहज नहीं रहा है जितना अपेक्षित था। हमारे सदस्य अभी भी विभिन्न जोन के बाहर चिकित्सा उपचार प्राप्त करने में अनेक समस्याओं का सामना कर रहे हैं। यह स्थिति विशेष रूप से वरिष्ठ नागरिकों और पेंशनर्स के लिए चुनौतीपूर्ण है, जो यात्रा या निवास के कारण अपनी मूल जोन से बाहर चिकित्सा सेवाओं की आवश्यकता महसूस करते हैं।

**मुख्य चिंताएँ:**

इंटर-जोनल स्वास्थ्य सेवाओं तक पहुंचरू पेंशनर्स और कर्मचारी, जिन्होंने सेवानिवृत्ति के बाद स्थानांतरित किया है या जो व्यक्तिगत या चिकित्सा कारणों से विभिन्न जोनों के

बीच यात्रा करते हैं, उन्हें रेलवे अस्पतालों या अनुबंधित निजी स्वास्थ्य सुविधाओं में चिकित्सा सेवाओं तक पहुंचने में अवरोधों का सामना करना पड़ रहा है।

प्रशासनिक समस्याएँ: कई लाभार्थियों को विभिन्न स्वास्थ्य प्रणालियों के बीच स्विच करने के लिए अतिरिक्त खर्च और प्रशासनिक जटिलताओं का सामना करना पड़ता है, जिससे देरी और भ्रम उत्पन्न हो रहा है। विशेष रूप से पेंशनर्स के लिए यह समस्या अधिक जटिल हो जाती है, जो इस प्रक्रिया से अपरिचित होते हैं।

वरिष्ठ नागरिकों पर प्रभाव उम्मीद कार्डधारकों का एक बड़ा हिस्सा वरिष्ठ नागरिकों का है, जो गंभीर स्वास्थ्य समस्याओं का सामना कर रहे हैं। पैन-इंडिया कवरेज की कमी उनके इलाज को प्रभावित कर रही है, जिसके परिणामस्वरूप अनावश्यक कष्ट और तनाव हो रहा है।

#### हमारा अनुरोध:

हम, भारत पेंशनर्स समाज की ओर से, निम्नलिखित कार्यवाही की विनती करते हैं:

इंटर-जोनल उम्मीद कार्ड उपलब्धता में सुधार: रेल मंत्रालय यह सुनिश्चित करे कि सभी रेलवे स्वास्थ्य सुविधाएं किसी भी जोन से जारी उम्मीद कार्डों को बिना किसी प्रतिबंध के स्वीकार करें। कार्ड जारी करने वाले जोन के आधार पर चिकित्सा सेवाओं में कोई भेदभाव न हो।

सभी जोनों में स्वास्थ्य सेवाओं तक आसान पहुंच हम निवेदन करते हैं कि एक ऐसा समाधान लागू किया जाए जिससे सभी लाभार्थी बिना किसी परेशानी के किसी भी रेलवे अस्पताल या अनुबंधित स्वास्थ्य सुविधा से चिकित्सा सेवाएं प्राप्त कर सकें, चाहे उनका उम्मीद कार्ड किसी भी जोन से जारी हुआ हो।

पैन-आई उम्मीद कार्ड जारी करने की प्रक्रिया तेज करें  
पैन-आई उम्मीद कार्ड जारी करने की प्रक्रिया को शीघ्रता से लागू किया जाए और इसे सभी लाभार्थियों के लिए अनिवार्य किया जाए, बिना किसी अतिरिक्त लागत के। इससे जोन के आधार पर भ्रम समाप्त होगा और सभी लाभार्थियों को समान स्वास्थ्य सेवाएं मिल सकेंगी।

#### निष्कर्ष:

भारतीय रेलवे हमेशा अपने कर्मचारियों और पेंशनर्स की भलाई सुनिश्चित करने में अग्रणी रहा है। वर्तमान स्थिति उस प्रतिबद्धता को कमजोर करती है, जिसे उम्मीद प्रणाली शुरू करते समय पेंशनर्स और कर्मचारियों से किया गया था। यह आवश्यक है कि प्रणाली को अद्यतन किया जाए और वादा किया गया पैन-इंडिया स्वास्थ्य सेवा कवरेज

बिना किसी प्रतिबंध और अतिरिक्त लागत के सुनिश्चित किया जाए।

हम विश्वास करते हैं कि रेल मंत्रालय इस समस्या का शीघ्र समाधान करेगा और हमारे लाभार्थियों को उनकी भौगोलिक स्थिति और उम्मीद कार्ड जारी करने वाले जोन के आधार पर चिकित्सा सेवाएं प्राप्त करने का अधिकार सुनिश्चित करेगा।

इस मामले में किसी भी प्रकार की चर्चा या स्पष्टीकरण के लिए हम आपके मार्गदर्शन के लिए हमेशा उपलब्ध हैं। आपके उत्तर का इंतजार रहेगा।

सादर,

एस.सी. महेश्वरी सचिव-जनरल, भारत पेंशनर्स समाज (बीपीएस)

BPS/SG/Reimbursement/24/1 Date: 28.12.2024

To: The Chief Medical Superintendent (CMS), Northern Railway, Delhi Division, Delhi.

**Subject: Urgent Representation Regarding Reimbursement Claim of Sh. Rameshwar Kumar – NRCH Referral Case**

Reference: Refer DOPPW/E/2022/30282 & appeal DOPPW/E/2022/30282

Madam,

This is to bring to your attention a long-pending and unresolved matter concerning the reimbursement of Rs 6,389, which was charged in violation of the Memorandum of Understanding (MoU) by Primus Hospital, an empanelled facility under Northern Railway Central Hospital (NRCH). The details of the case are as follows:

Referral and Violation of MoU:

As per NRCH referral letter No. NRCH 99-M.E.D/Sick/REF/CH dated 12.11.2018, the patient was referred to Primus Hospital, Delhi.

Despite the provisions of the MoU, Primus Hospital wrongfully charged Rs 6,389 from the patient for items that do not qualify as disposables.

**Submission of Reimbursement Claim:**

Reimbursement papers were submitted to the Divisional Hospital, Delhi, within the prescribed time limit.

**Correspondence with Additional Chief Health Director (CHD):**

Vide letter dated 10.07.2022 addressed to the Secretary General, Bharat Pensioners Samaj, Dr. K. Mehra, Additional CHD/Empanelment, requested certain documents.

The requested documents were promptly submitted via email on 15.07.2022.

#### **Unjustified Delay:**

Despite the submission of all requisite documents, no further communication has been received by Sh. Ramesh Kumar from the concerned office.

As of today, 28.12.2024, the reimbursement claim remains unsettled, causing unnecessary hardship to the claimant.

Given the above, it is evident that the delay in processing this claim is unwarranted and reflects poorly on the administration's commitment to addressing the legitimate grievances of pensioners.

We hereby urge your office to:

1. Expedite the reimbursement process for the claimed amount of Rs 6,389 at the earliest.
2. Ensure adherence to the MoU provisions to prevent further such violations by empanelled hospitals.
3. Issue clear instructions to ensure timely resolution of all pending reimbursement claims submitted within the prescribed time frame.

We trust that you will treat this matter with the urgency it deserves and ensure that the reimbursement is sanctioned without any further delay. For your reference, copies of the relevant documents, including ,hospital bills are attached  
With regards

Yours faithfully,

S C Maheshwari, Secy Genl, B P S

.....  
बीपीएस/एसजी/रिबर्समेंट/24/1 तिथि: 28.12.2024  
प्रति मुख्य चिकित्सा अधीक्षक (सीएमएस), उत्तर रेलवे, दिल्ली  
डिवीजन, दिल्ली।

विषय: श्री रमेश्वर कुमार—एनआरसीएच रेफरल मामले के रिबर्समेंट क्लेम के संबंध में तत्काल प्रतिनिधित्व।

संदर्भ:—संदर्भ संख्या:—डीओपी/इ/2022/30282 एवं  
अपील डीओपीडब्लू/इ/2022/30282

मान्यवर,

यह पत्र श्री रमेश्वर कुमार के रिबर्समेंट क्लेम के संदर्भ में

लंबित और अनसुलझे मामले को आपके ध्यान में लाने के लिए लिखा जा रहा है, जिसमें 6,389 रुपये की राशि गलत तरीके से आरोपित की गई थी, जो कि प्राइमस अस्पताल द्वारा नार्थन रेलवे सेटल अस्पताल के अंतर्गत एक पंजीकृत सुविधा होने के बावजूद, समझौते (एमओयू) का उल्लंघन करते हुए आरोपित की गई। मामले का विवरण इस प्रकार है:

#### **रेफरल और एमओयू का उल्लंघन:**

एनआरसीएच के रेफरल पत्र संख्या एनआरसीएच 99—एम. इ.डी/सीक/रीअफ/सीएच दिनांक 12.11.2018 के अनुसार, मरीज को दिल्ली स्थित प्राइमस अस्पताल में रेफर किया गया था।

एमओयू के प्रावधानों के बावजूद, प्राइमस अस्पताल ने मरीज से 6,389 रुपये चार्ज किए, जो कि डिस्पोजेबल सामग्री के रूप में योग्य नहीं थे।

#### **रिबर्समेंट क्लेम की प्रस्तुति:**

रिबर्समेंट के दस्तावेज निर्धारित समय सीमा के भीतर दिल्ली डिवीजनल अस्पताल को प्रस्तुत किए गए थे।

अधिशासी मुख्य चिकित्सा निदेशक (सीएचडी) के साथ पत्राचार: 10.07.2022 को सचिव जनरल, भारत पेंशनर्स समाज, डॉ. के. मेहरा, अतिरिक्त सीएचडी/एम्पेनेलमेंट को एक पत्र भेजा गया, जिसमें कुछ दस्तावेजों की मांग की गई थी।

मांग किए गए दस्तावेज 15.07.2022 को ईमेल के माध्यम से तुरंत प्रस्तुत किए गए।

#### **अनावश्यक देरी:**

सभी आवश्यक दस्तावेज प्रस्तुत किए जाने के बावजूद, श्री रमेश कुमार को संबंधित कार्यालय से कोई और संवाद प्राप्त नहीं हुआ।

आज, 28.12.2024 तक, रिबर्समेंट क्लेम निपटाया नहीं गया है, जिससे दावेदार को अनावश्यक कठिनाइयों का सामना करना पड़ रहा है।

इससे यह स्पष्ट होता है कि इस क्लेम के निपटान में देरी अवांछनीय है और यह प्रशासन की पेंशनरों की वैध शिकायतों के समाधान में प्रतिबद्धता को प्रभावित करता है।

#### **हम आपके कार्यालय से निम्नलिखित की अपील करते हैं:**

रिबर्समेंट प्रक्रिया को शीघ्र पूर्ण किया जाए और 6,389 रुपये की राशि का भुगतान बिना किसी और देरी के किया जाए।

उपरोक्त प्रावधानों का पालन सुनिश्चित किया जाए ताकि

भविष्य में एम्पेनेल्ड अस्पतालों द्वारा इस प्रकार का उल्लंघन न हो।

समय सीमा के भीतर प्रस्तुत सभी लंबित रिबर्समेंट क्लेमस के शीघ्र समाधान के लिए स्पष्ट निर्देश जारी किए जाएं। हमें विश्वास है कि आप इस मामले को उसकी तात्कालिकता के साथ संज्ञान में लेंगे और रिबर्समेंट को बिना किसी और देरी के स्वीकृत करेंगे। आपके संदर्भ के लिए, सभी संबंधित दस्तावेज़, जिसमें अस्पताल के बिल शामिल हैं, संलग्न हैं।

सादर,

एस. सी. महेश्वरी सचिव जनरल भारत पेंशनर्स समाज (बीपीएस)

No. BPS/SG/H/025/1

Dated: 03.01.2025

To Shri Satish Kumarji The Chairman/CEO, Railway Board, Ministry of Railways, Rail Bhawan, New Delhi.

CC: Director General (HR) Shri R.Rajagopal Director General (RHS) Dr. Man Singh

**Subject: Request to Extend OPD Facilities at Empanelled Hospitals for FMA recipients with Chronic Diseases & permanent implementation of the facility**

Respected Sir/Madam,

On behalf of Bharat Pensioners Samaj (BPS), we extend our sincere gratitude to the Railway Board for its progressive decision to facilitate OPD services for senior citizens aged 70 years and above through empanelled hospitals for the next three years. This initiative is a significant step in improving the accessibility and quality of healthcare for senior citizens and is deeply appreciated.

However, we wish to draw your attention to the challenges faced by Fixed Medical Allowance (FMA) recipients, particularly those with chronic diseases. Currently, these beneficiaries are permitted to avail OPD services and receive three months' worth of medicines from Railway hospitals/dispensaries. However, they are excluded from accessing consultancy services at empanelled hospitals, which limits their healthcare options significantly.

Considering the increasing medical needs of individuals aged 70 years and above, especially

**BHARAT PENSIONER**

those with chronic ailments, we urge the Railway Board to:

Extend the Empanelled Hospital OPD Facility to FMA Recipients with Chronic Diseases:

**Enhanced Accessibility:** Empanelled hospitals are often more conveniently located, reducing the travel burden on elderly patients.

**Specialized Care Availability:** These hospitals provide access to a broader spectrum of specialized services essential for managing chronic conditions effectively.

**Continuity of Care:** OPD consultations at empanelled hospitals would enable consistent monitoring and better management of chronic diseases.

**Make the Facility a Permanent Provision:**

While the three-year pilot project is a commendable start, we strongly advocate for its permanent implementation. Senior citizens' healthcare needs are ongoing, and a regularized system would provide greater stability and assurance to beneficiaries.

Retired railway personnel, who have dedicated their lives to serving the nation, deserve healthcare facilities that uphold their dignity and cater to their evolving medical needs. Many of these retirees are battling chronic conditions that require specialized and regular attention. Extending OPD access at empanelled hospitals and making the facility permanent would address their healthcare challenges and enhance their quality of life.

This proposal aligns seamlessly with the Railways' commitment to the welfare of its pensioners and their families. It is a modest yet impactful step toward ensuring equity in healthcare access and providing the respect and care deserved by retired personnel.

We are confident that under your visionary leadership, the Railway Board will consider and implement these measures to further the welfare of its retired employees.

Thanking you in anticipation.

Yours sincerely,

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

बीपीएस/एसजी/एच/025/1 तिथि: 03.01.2025  
 प्रति श्री सतीश कुमारजी अध्यक्ष/सीईओ, रेलवे बोर्ड,  
 रेल भवन, नई दिल्ली।  
 प्रतिलिपि (सीसी): महानिदेशक (एचआर) श्री आर. राजगोपाल  
 महानिदेशक (आरएचएस) डॉ. मन सिंह  
 विषय: क्रोनिक बीमारियों से पीड़ित एफएमए प्राप्तकर्ताओं  
 के लिए पैनल अस्पतालों में ओपीडी सेवाओं का विस्तार  
 और इस सुविधा का स्थायी रूप से कार्यान्वयन।  
 आदरणीय महोदय/महोदया,  
 भारत पेंशनर्स समाज (बीपीएस) की ओर से, हम रेलवे बोर्ड  
 को 70 वर्ष और उससे अधिक आयु के वरिष्ठ नागरिकों के  
 लिए अगले तीन वर्षों तक पैनल अस्पतालों के माध्यम से  
 ओपीडी सेवाओं की सुविधा प्रदान करने के लिए उनके  
 प्रगतिशील निर्णय के लिए हार्दिक धन्यवाद अर्पित करते हैं।  
 यह पहल वरिष्ठ नागरिकों के स्वास्थ्य सेवा की पहुँच और  
 गुणवत्ता में सुधार करने की दिशा में एक महत्वपूर्ण कदम  
 है और इसे बहुत सराहा जाता है।  
 हालांकि, हम आपकी ध्यान आकर्षित करना चाहते हैं कि  
 फिक्स्ड मेडिकल अलाउंस (एफएमए) प्राप्तकर्ताओं, विशेष  
 रूप से उन व्यक्तियों को जिनको क्रोनिक बीमारियाँ हैं, को  
 जो चुनौतियाँ आ रही हैं, वे महत्वपूर्ण हैं। वर्तमान में, इन  
 लाभार्थियों को रेलवे अस्पतालों/डिस्पेंसरीज़ से तीन महीने  
 की दवाइयाँ प्राप्त करने की अनुमति है, लेकिन उन्हें पैनल  
 अस्पतालों में परामर्श सेवाओं का लाभ उठाने की अनुमति  
 नहीं है, जिससे उनके स्वास्थ्य देखभाल विकल्पों पर काफी  
 प्रतिबंध लग जाता है।  
 70 वर्ष और उससे अधिक आयु के व्यक्तियों की चिकित्सा  
 आवश्यकताएँ बढ़ती जा रही हैं, विशेष रूप से जो क्रोनिक  
 बीमारियों से पीड़ित हैं। हम रेलवे बोर्ड से अनुरोध करते हैं  
 कि: क्रोनिक बीमारियों से पीड़ित एफएमए प्राप्तकर्ताओं के  
 लिए पैनल अस्पतालों में ओपीडी सुविधा का विस्तार किया  
 जाए:  
 सुगम पहुँच: पैनल अस्पताल अक्सर अधिक सुविधाजनक  
 स्थानों पर स्थित होते हैं, जिससे वृद्ध मरीजों पर यात्रा का  
 बोझ कम होता है।  
 विशेषज्ञ देखभाल की उपलब्धता: ये अस्पताल क्रोनिक  
 बीमारियों के प्रभावी प्रबंधन के लिए आवश्यक विशेषज्ञ  
 सेवाओं की विस्तृत श्रृंखला प्रदान करते हैं।  
 देखभाल की निरंतरता: पैनल अस्पतालों में ओपीडी परामर्श  
 से क्रोनिक बीमारियों का निरंतर निगरानी और बेहतर  
 प्रबंधन संभव हो सकेगा।

BHARAT PENSIONER

**इस सुविधा को स्थायी प्रावधान बनाया जाए:**

जहाँ तीन वर्षों का पायलट प्रोजेक्ट एक सराहनीय शुरुआत  
 है, हम इसके स्थायी कार्यान्वयन की सख्त अनुशांसा करते  
 हैं। वरिष्ठ नागरिकों की स्वास्थ्य देखभाल की आवश्यकताएँ  
 निरंतर होती हैं, और एक नियमित प्रणाली उनके लिए  
 स्थिरता और विश्वास प्रदान करेगी।

जो सेवानिवृत्त रेलवे कर्मचारी जिन्होंने देश की सेवा में  
 अपना जीवन समर्पित किया है, उन्हें ऐसी स्वास्थ्य सुविधा  
 पाएँ मिलनी चाहिए जो उनकी गरिमा का सम्मान करती हों  
 और उनकी बदलती चिकित्सा आवश्यकताओं को पूरा  
 करती हों। इनमें से कई सेवानिवृत्त कर्मचारी क्रोनिक  
 बीमारियों से जूझ रहे हैं जिन्हें नियमित और विशेषज्ञ  
 देखभाल की आवश्यकता है। पैनल अस्पतालों में ओपीडी  
 सुविधा का विस्तार और इसे स्थायी रूप से लागू करना  
 उनके स्वास्थ्य देखभाल के संघर्षों को हल करेगा और  
 उनके जीवन की गुणवत्ता में सुधार करेगा।

यह प्रस्ताव रेलवे द्वारा अपने पेंशनर्स और उनके परिवारों  
 की भलाई के प्रति प्रतिबद्धता के साथ पूरी तरह से मेल  
 खाता है। यह स्वास्थ्य देखभाल तक समानता सुनिश्चित  
 करने की दिशा में एक मामूली लेकिन प्रभावी कदम है और  
 सेवानिवृत्त कर्मचारियों को वह सम्मान और देखभाल प्रदान  
 करता है, जिसके वे हकदार हैं।

हमें विश्वास है कि आपके दूरदर्शी नेतृत्व में रेलवे बोर्ड इन  
 उपायों पर विचार करेगा और अपने सेवानिवृत्त कर्मचारियों  
 की भलाई के लिए इन्हें लागू करेगा।

आशा और विश्वास के साथ,

धन्यवाद।

सादर,एस.सी. महेश्वरी सचिव जनरल भारत पेंशनर्स समाज

No BPS/SG/H/025/2

Date: 04.01.2025

To Shri Ashwini Vaishnav The Hon'ble Minister,  
 Ministry of Railways, Government of India, Rail  
 Bhavan, New Delhi – 110001.

**Subject: Representation on Challenges Faced by  
 Retired Railway Employees in Accessing  
 Healthcare Services**

Respected Sir,

The Bharat Pensioners Samaj (BPS), an organization  
 representing the interests of retired government  
 employees, wishes to bring to your kind attention  
 certain issues faced by retired railway employees  
 in accessing healthcare services. Despite being

entitled to cashless treatment under the UMID card scheme, retirees are encountering severe difficulties due to administrative inefficiencies and negligence.

We present the following two recent cases for your consideration:

Case of Shri Swapan Kumar Roy, Retired Senior Engineer

Shri Roy faced a medical emergency and sought treatment at Artemis Hospital, Gurugram. Although eligible for cashless treatment under the NIR UMID card, bureaucratic delays and negligence forced his family to bear substantial medical expenses, placing undue financial strain on them.

Case of Shri Sharma, Chennai Zonal Railway Hospital

Shri Sharma, another retired railway employee, faced significant challenges in availing health services at the Chennai Zonal Railway Hospital. His experience underscores the pressing need for reforms to ensure smooth access to healthcare services for retirees.

#### Key Issues Identified:

Lack of awareness and training among hospital staff regarding UMID card usage.

Bureaucratic delays in processing cashless treatment requests.

Negligence in ensuring entitled benefits reach the retirees.

#### Our Requests:

Streamlining UMID Processes: Simplify the process for availing cashless treatment at empanelled hospitals. Replace the name of issuing Railway Zone on the top of the card with 'Indian Railway.'

Staff Training: Conduct regular training sessions for hospital and administrative staff on UMID procedures.

Grievance Redressal Mechanism: Establish a dedicated helpline for addressing healthcare-related issues of retired railway employees.

Accountability Measures: Implement strict measures to hold officials accountable for lapses and inefficiencies.

We earnestly urge you to take swift and effective action to address these issues and ensure that

retired railway employees, who have served the nation with dedication, are provided with the dignity and care they deserve.

We remain available for any discussion or further clarification required on this matter.

Yours sincerely,

S.C.Maheshwari, Secy Genl B P S

बीपीएस/एसजी/एच/025/2 तिथि: 04.01.2025  
प्रति श्री अश्विनी वैष्णव माननीय मंत्री, रेल मंत्रालय भारत सरकार, रेल भवन, नई दिल्ली-110001।

विषय: सेवानिवृत्त रेलवे कर्मचारियों को स्वास्थ्य सेवाओं तक पहुँचने में आने वाली समस्याओं पर प्रतिनिधित्व।  
आदरणीय महोदय, भारत पेंशनर्स समाज (बीपीएस), जो सेवानिवृत्त सरकारी कर्मचारियों के हितों का प्रतिनिधित्व करता है, आपके ध्यान में कुछ ऐसे मुद्दे लाना चाहता है जिनका सामना सेवानिवृत्त रेलवे कर्मचारियों को स्वास्थ्य सेवाओं तक पहुँचने में हो रहा है। यूएमआईडी कार्ड योजना के तहत नकद रहित इलाज का हक होने के बावजूद, कर्मचारियों को प्रशासनिक अक्षमता और लापरवाही के कारण गंभीर समस्याओं का सामना करना पड़ रहा है। हम आपके विचारार्थ दो हालिया मामलों को प्रस्तुत कर रहे हैं:

#### 1. श्री स्वपन कुमार रॉय, सेवानिवृत्त वरिष्ठ अभियंता का मामला

श्री रॉय को एक चिकित्सीय आपात स्थिति का सामना करना पड़ा और उन्होंने गुडगाँव स्थित आर्टेमिस अस्पताल में इलाज के लिए संपर्क किया। हालांकि वे एनआईआर यूएमआईडी कार्ड के तहत नकद रहित इलाज के पात्र थे, लेकिन नौकरशाही में देरी और लापरवाही के कारण उनके परिवार को भारी चिकित्सीय खर्चों का वहन करना पड़ा, जिससे उन पर वित्तीय बोझ पड़ा।

#### 2. श्री शर्मा, चेन्नई जोनल रेलवे अस्पताल का मामला

श्री शर्मा, एक अन्य सेवानिवृत्त रेलवे कर्मचारी, को चेन्नई जोनल रेलवे अस्पताल में स्वास्थ्य सेवाएँ प्राप्त करने में महत्वपूर्ण चुनौतियों का सामना करना पड़ा। उनका अनुभव यह दर्शाता है कि सेवानिवृत्त कर्मचारियों के लिए स्वास्थ्य सेवाओं तक सुगम पहुँच सुनिश्चित करने के लिए सुधार की अत्यधिक आवश्यकता है।

मुख्य समस्याएँ:

अस्पताल कर्मचारियों के बीच यूएमआईडी कार्ड के उपयोग के बारे में जागरूकता और प्रशिक्षण की कमी।  
नकद रहित इलाज के अनुरोधों को संसाधित करने में नौकरशाही में देरी।

सेवानिवृत्त कर्मचारियों तक उनके अधिकारों के लाभ पहुँचाने में लापरवाही।

#### हमारी अनुरोधार्थः

यूएमआईडी प्रक्रिया को सरल बनाना: पेनल अस्पतालों में नकद रहित इलाज प्राप्त करने की प्रक्रिया को सरल बनाना। कार्ड के शीर्ष पर रेलवे क्षेत्र का नाम बदलकर 'इंडियन रेलवे' करना।

कर्मचारी प्रशिक्षण: अस्पताल और प्रशासनिक कर्मचारियों के लिए नियमित रूप से यूएमआईडी प्रक्रियाओं पर प्रशिक्षण सत्र आयोजित करना।

शिकायत निवारण तंत्र: सेवानिवृत्त रेलवे कर्मचारियों के स्वास्थ्य संबंधित मुद्दों को हल करने के लिए एक समर्पित हेल्पलाइन स्थापित करना।

जवाबदेही उपाय: अधिकारियों को उनकी लापरवाही और अक्षमताओं के लिए जिम्मेदार ठहराने के लिए सख्त उपाय लागू करना।

हम आपसे विनम्रता पूर्वक अनुरोध करते हैं कि आप इन समस्याओं का त्वरित और प्रभावी समाधान करें ताकि वे सेवानिवृत्त रेलवे कर्मचारी, जिन्होंने देश की सेवा में अपने जीवन का योगदान दिया है, उन्हें वह सम्मान और देखभाल प्राप्त हो, जिसके वे हकदार हैं।

हम इस मामले पर किसी भी चर्चा या अतिरिक्त स्पष्टता के लिए उपलब्ध हैं।

सादर,

एस. सी. महेश्वरी सचिव जनरल भारत पेंशनर्स समाज

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No BPS/SG/Rly Pensioners/025/1 Date 05.01.2025  
To The Cabinet Secretary, Government of India The  
CEO/CRB Railway Board

The Secretary (Pension ,AR & PG) Govt of India  
**Subject: Implementation of Parliamentary  
Committee Recommendations for Inclusion of  
Indian Railway Pensioners under the Jurisdiction  
of DOPPW for Unified Pensioners' Welfare\*\***

Ref: Department-Related Parliamentary Standing  
Committee on Personnel, Public Grievances, Law  
and Justice Report No 113 Para 3.31&32

Respected Sir,

BHARAT PENSIONER

The Bharat Pensioners Samaj (BPS), representing millions of retired government employees, strongly urges the Government to address the long-standing neglect of Indian Railway pensioners by bringing them under the jurisdiction of the Department of Pension & Pensioners' Welfare (DOPPW). This long-overdue reform will ensure uniformity, efficiency, and dignity in the handling of pensioners' grievances and welfare, as envisioned by the Deptt-Related Parliamentary Standing Committee on Personnel, Public Grievances, Law and Justice (Report No. 113).

DOPPW: A Unified System for Pensioners' Welfare  
The DOPPW already operates an exemplary Digital Pens' Portal that integrates the CPENGRAMS grievance redressal system, providing a centralized, efficient, and transparent mechanism for addressing pensioners' issues. Once Railway pensioners are brought under the jurisdiction of DOPPW, the need for a separate portal for them will be eliminated. This integration would ensure that Railway pensioners benefit from the same level of service and efficiency as other Central Government retirees. The multiplicity of agencies currently managing pensioners, as highlighted in the Parliamentary Committee's report, creates unnecessary confusion, delays, and duplicity. By centralizing the management of pensions under DOPPW, the Government can optimize resources and provide better care for its retirees.

Parliamentary Committee Recommendations: A Clear Roadmap

The Committee's recommendation to integrate pensioners from all major Central Government organizations, including Railways, Defence, Telecom, and Postal, under DOPPW is a progressive step. This approach is in line with the Government's broader vision of integration and non-duplicity, as demonstrated by the unification of the Railway Budget with the General Budget and the common CPENGRAMS portal.

To expedite this process, the Committee has rightly called for the preparation of a concept paper to explore the feasibility of this integration. We urge the Government to prioritize this initiative and move

towards a unified pension management system for all Central Government employees.

The Current State of Railway Pensioners

Despite their immense contributions to the development of Indian Railways, pensioners remain outside the jurisdiction of DOPPW. This exclusion denies them access to the streamlined processes, digital services, and effective grievance redressal mechanisms available to other Central Government retirees. The absence of a dedicated platform for Railway pensioners further compounds their difficulties, leaving them to rely on outdated and fragmented systems that fail to meet their needs.

A Call for Action

BPS strongly recommends the following immediate steps to address this issue:

**Integrate Railway Pensioners with DOPPW:** Implement the Parliamentary Committee's recommendation to bring Indian Railway pens under the jurisdiction of DOPPW, ensuring uniformity and efficiency in pension management. **Leverage the Existing Pensioners' Portal:** Utilize the DOPPW's existing digital infrastructure, including the Pensioners' Portal integrated with CPENGRAMS, to provide Railway pensioners with a seamless and centralized system for accessing information and resolving grievances.

**Prepare the Concept Paper:** Expedite the preparation of the concept paper recommended by the Parliamentary Committee to outline the roadmap for integrating all Centl Govt pens under DOPPW. **Enhance Stakeholder Engagement:** Involve organizations like BPS in the policy-making process to ensure that the concerns and needs of pensioners are adequately addressed.

A Step Towards Justice and Dignity

The integration of Railway pensioners under DOPPW is not merely an administrative reform—it is a moral obligation. Pensioners have spent their lives serving the nation and deserve a system that respects their dignity, addresses their grievances promptly, and provides them with the care and support they need in their later years.

By taking this step, the Government will reaffirm its commitment to the welfare of all its retirees,

ensuring that no pensioner feels neglected or excluded. Let us build a unified and inclusive system that upholds the values of fairness, efficiency, and respect for our senior citizens.

Respectfully submitted,

Yours faithfully,

S.C.Maheshwari Secy Genl B P S

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बीपीएस/एसजी/रेल पेंशनर्स/025/1 तिथि:05.01.2025  
प्रति कैबिनेट सचिव, भारत सरकार मुख्य कार्यकारी अधिकारी/सीआरबी, रेलवे बोर्ड सचिव (पेंशन, एआर पीजी), भारत सरकार

विषय:—भारतीय रेलवे पेंशनरों को डीओपीपीडब्ल्यू के अधिकार क्षेत्र में लाने के लिए संसदीय समिति की सिफारिशों की कार्यान्वयन हेतु अनुरोध

संदर्भ:विभाग—सम्बंधित संसदीय स्थायी समिति रिपोर्ट संख्या 113, पैरा 3.31 और 3.32

आदरणीय महोदय,

भारत पेंशनर्स समाज (बीपीएस), जो करोड़ों सेवानिवृत्त सरकारी कर्मचारियों का प्रतिनिधित्व करता है, सरकार से आग्रह करता है कि वह भारतीय रेलवे पेंशनरों की लंबे समय से उपेक्षित स्थिति को दूर करते हुए उन्हें पेंशन और पेंशनर्स वेलफेयर विभाग (डीओपीपीडब्ल्यू) के अधिकार क्षेत्र में लाए। यह बहुप्रतीक्षित सुधार यह सुनिश्चित करेगा कि पेंशनरों की शिकायतों और कल्याण का एक समान, प्रभावी और सम्मानजनक तरीके से समाधान किया जाए, जैसा कि विभाग—सम्बंधित संसदीय स्थायी समिति की रिपोर्ट (संख्या 113) में उल्लेखित है।

डीओपीपीडब्ल्यू पेंशनरों के कल्याण के लिए एक एकीकृत प्रणाली

डीओपीपीडब्ल्यू पहले से ही एक उत्कृष्ट डिजिटल पेंशनर्स पोर्टल का संचालन कर रहा है, जो सीपीईएनजीआरएएमएस शिकायत निवारण प्रणाली को एकीकृत करता है, जिससे पेंशनरों की समस्याओं को सुलझाने के लिए एक केंद्रीकृत, प्रभावी और पारदर्शी तंत्र उपलब्ध है। एक बार जब रेलवे पेंशनरों को डीओपीपीडब्ल्यू के अधिकार क्षेत्र में लाया जाएगा, तो उनके लिए अलग पोर्टल की आवश्यकता समाप्त हो जाएगी। इस एकीकरण से यह सुनिश्चित होगा कि रेलवे पेंशनरों को अन्य केंद्रीय सरकारी सेवानिवृत्त कर्मचारियों के समान सेवा और दक्षता प्राप्त हो।

वर्तमान में पेंशनरों का प्रबंधन करने वाली एजेंसियों की



विविधता, जैसा कि संसदीय समिति की रिपोर्ट में उल्लेख किया गया है, अनावश्यक भ्रम, देरी और पुनरावृत्ति उत्पन्न करती है। पेंशन का प्रबंधन डीओपीपीडब्ल्यू के तहत केंद्रीकरण करने से सरकार संसाधनों का अनुकूलन कर सकती है और अपने सेवानिवृत्त कर्मचारियों को बेहतर देखभाल प्रदान कर सकती है।

**संसदीय समिति की सिफारिशें: एक स्पष्ट रोडमैप** समिति की यह सिफारिश कि सभी प्रमुख केंद्रीय सरकारी संगठनों के पेंशनरों को, जिसमें रेलवे, रक्षा, टेलीकॉम और डाक विभाग शामिल हैं, डीओपीपीडब्ल्यू के तहत लाया जाए, एक प्रगतिशील कदम है। यह दृष्टिकोण सरकार की समग्र दृष्टि के अनुरूप है, जो एकीकरण और पुनरावृत्ति से बचाव को बढ़ावा देता है, जैसा कि रेलवे बजट को सामान्य बजट में एकीकृत करने और सामान्य सीपीईएन जीआरएएमएस पोर्टल के उदाहरण से स्पष्ट है।

इस प्रक्रिया को शीघ्रता से पूरा करने के लिए, समिति ने इस एकीकरण की व्यवहार्यता का अध्ययन करने के लिए एक कांसेप्ट पेपर तैयार करने का आह्वान किया है। हम सरकार से अनुरोध करते हैं कि वह इस पहल को प्राथमिकता दे और सभी केंद्रीय सरकारी कर्मचारियों के लिए एक एकीकृत पेंशन प्रबंधन प्रणाली की दिशा में कदम बढ़ाए।

#### वर्तमान स्थिति में रेलवे पेंशनर्स

भारतीय रेलवे के विकास में उनके अपार योगदान के बावजूद, पेंशनर डीओपीपीडब्ल्यू के अधिकार क्षेत्र से बाहर हैं। इस बहिष्करण के कारण उन्हें अन्य केंद्रीय सरकारी सेवानिवृत्त कर्मचारियों के समान सुव्यवस्थित प्रक्रियाओं, डिजिटल सेवाओं और प्रभावी शिकायत निवारण तंत्र का लाभ नहीं मिल पाता। रेलवे पेंशनरों के लिए एक समर्पित मंच की अनुपस्थिति उनके कठिनाइयों को और बढ़ाती है, जिससे वे पुराने और खंडित तंत्रों पर निर्भर रहते हैं, जो उनकी आवश्यकताओं को पूरा नहीं करते।

#### कार्यवाही का आह्वान

**बीपीएस इस मुद्दे को हल करने के लिए निम्नलिखित त्वरित कदमों की सिफारिश करता है**

रेलवे पेंशनरों को डीओपीपीडब्ल्यू में एकीकृत करनारु संसदीय समिति की सिफारिश को लागू करते हुए भारतीय रेलवे पेंशनरों को डीओपीपीडब्ल्यू के अधिकार क्षेत्र में लाया जाए, ताकि पेंशन प्रबंधन में एकरूपता और दक्षता सुनिश्चित की जा सके।

मौजूदा पेंशनर्स पोर्टल का लाभ उठाना: डीओपीपीडब्ल्यू के

**BHARAT PENSIONER**

मौजूदा डिजिटल ढांचे का उपयोग करते हुए, पेंशनर्स पोर्टल को सीपीईएनजीआरएएमएस के साथ एकीकृत किया जाए, ताकि रेलवे पेंशनरों को जानकारी प्राप्त करने और शिकायतों को हल करने के लिए एक सहज और केंद्रीकृत प्रणाली मिल सके।

कांसेप्ट पेपर तैयार करना: संसदीय समिति द्वारा सिफारिश की गई कांसेप्ट पेपर तैयार करने की प्रक्रिया को त्वरित किया जाए, जो सभी केंद्रीय सरकारी पेंशनरों को डीओपीपीडब्ल्यू में एकीकृत करने के लिए रोडमैप प्रस्तुत करेगा।

हितधारकों की भागीदारी बढ़ाना बीपीएस जैसे संगठनों को नीति निर्माण प्रक्रिया में शामिल किया जाए, ताकि पेंशनरों की चिंताओं और आवश्यकताओं का उचित समाधान सुनिश्चित किया जा सके।

#### न्याय और सम्मान की ओर एक कदम

रेलवे पेंशनरों को डीओपीपीडब्ल्यू में एकीकृत करना केवल एक प्रशासनिक सुधार नहीं है यह एक नैतिक दायित्व है। पेंशनरों ने अपना जीवन देश की सेवा में बिताया है और उन्हें एक ऐसा तंत्र मिलना चाहिए जो उनके सम्मान की रक्षा करता है, उनकी शिकायतों का शीघ्र समाधान करता है और उनके जीवन के अंतिम वर्षों में उनकी देखभाल और समर्थन प्रदान करता है।

इस कदम को उठाकर, सरकार अपने सभी सेवानिवृत्त कर्मचारियों की भलाई के प्रति अपनी प्रतिबद्धता को फिर से मजबूत करेगी, यह सुनिश्चित करते हुए कि कोई भी पेंशनर उपेक्षित या बाहर न महसूस करे। आइए हम एक एकीकृत और समावेशी प्रणाली बनाएं जो न्याय, दक्षता और हमारे वरिष्ठ नागरिकों के प्रति सम्मान के मूल्यों को बनाए रखे।

सादर,

एस. सी. महेश्वरी सचिव जनरल भारत पेंशनर्स समाज

.....  
No BPS/SG/H/025/4

Dated 05.01.2025

To The Chief Executive Officer, Director General (HR), Director General (RHS), Min of Rlys(Rly Bd),  
**Subject: Request to Increase Stroke-Compliant Private Empaneled Hospitals and Notification for Railway Beneficiaries**

Respected Sir,

On behalf of Bharat Pensioners Samaj (BPS), the national federation of penrs, I wish to bring to your attention a pressing healthcare concern highlighted

in a recent study published in the International Journal of Stroke (IJS) and T OI dated 04.01.2025. The study reveals that only 25% of India's population has access to Intravenous Thrombolysis (IVT)-capable centres within one hour of driving time, while for Endovascular Treatment (EVT)-capable centres, the figure is an even lower 21%. The data underscores the urgent need for improving access to stroke-ready hospitals for all citizens, especially the railway beneficiaries, many of whom belong to senior & super senior citizen categories and are at higher risk of strokes. India witnesses nearly 1.5 million stroke cases annually, with the majority caused by blood clots in major brain vessels. Quick access to IVT and EVT facilities can be lifesaving in such cases. However, the study highlights that stroke-ready hospitals are concentrated in southern states like Andhra Pradesh, Karnataka, Kerala, & Puducherry, with limited availability in the central, eastern, Northern & northeastern zones. Median distances to the nearest stroke-ready hospitals are 115 km for IVT & 131 km for EVT, making timely treatment difficult for beneficiaries in underserved regions. Given these findings, we humbly request the following actions for the benefit of railway beneficiaries:

#### 1. Increase the Number of Stroke-Ready Empaneled Private Hospitals:

Proactively identify and empanel more private hospitals with IVT and EVT capabilities across all regions, particularly in Delhi NCR.

#### 2. Notification of Stroke-Ready Hospitals:

Issue a comprehensive notification listing stroke-compliant hospitals empaneled under the railway medical scheme, along with their locations and contact details, to enable beneficiaries to seek immediate treatment in case of emergencies.

#### 3. Awareness and Training Programs:

Conduct awareness campaigns for railway employees and pensioners on recognizing stroke symptoms and accessing treatment quickly. Additionally, consider arranging stroke management training for healthcare personnel in railway hospitals to bridge immediate gaps.

#### 4. Upgradation of Railway Hospitals:

Explore the feasibility of upgrading existing railway hospitals to include IVT and EVT facilities, starting with major railway zones and divisional hospitals. These measures will not only enhance healthcare services for railway beneficiaries but also align with the broader national objectives of improving access to critical stroke care.

We trust in your commitment to the welfare of railway beneficiaries and hope for prompt action on this matter. Bharat Pensioners Samaj stands ready to support and assist in any way to facilitate these initiatives.

Thanking you in anticipation.

Yours sincerely,

S.C.Maheshwari, Secy Genl B P S

.....  
संख्या: बीपीएस/एसजी/पीडब्ल्यूएस/कमीटी/01

तिथि: 14.01.2025

प्रति निदेशक (पीडब्ल्यू) पेंशन और पेंशनर्स वेलफेयर विभाग (डीओपी एण्ड पीडब्ल्यू) कर्मचारी कल्याण मंत्रालय, सार्वजनिक शिकायतें और पेंशन भारत सरकार

विषय: पीडब्ल्यूएस समिति के संदर्भ में कार्यसूची पर विस्तृत नोट

संदर्भ: एफ. नंबर 4(2)/2024-पेंशनपीपीडब्ल्यू(एच)-10043

दिनांक 07.01.2025

आदरणीय महोदय,

कर्मचारी कल्याण मंत्रालय, पेंशन और पेंशनर्स वेलफेयर विभाग द्वारा जारी एफ. नंबर 4(2)2024-पेंशन

पीपीडब्ल्यू(एच)-10043 के संदर्भ में, मैं आपके आदरणीय अध्यक्षता में गठित समिति के कार्यसूची पर एक विस्तृत नोट संलग्न कर रहा हूँ। यह नोट आपके विचार और आवश्यक मूल्यांकन के लिए प्रस्तुत किया जा रहा है।

धन्यवाद।

सादर,

एस. सी. महेश्वरी सचिव जनरल भारत पेंशनर्स समाज संख्या: बीपीएस/एसजी/बीएसएनएल/8वीं सीपीसी/1

तिथि: 17 जनवरी 2025

प्रति, मान्यवर वित्त मंत्री महोदय भारत सरकार मान्यवर एमओएस (पीपी), प्रधानमंत्री कार्यालय, भारत सरकार

विषय: 8वीं केंद्रीय वेतन आयोग की कार्यसूची में बीएसएनएल/एमटीएनएल पेंशनर्स को शामिल करने के लिए निवेदन

आदरणीय महोदय/महोदया,  
भारत पेंशनर्स समाज (बीपीएस), जो भारत का सबसे बड़ा पेंशनर्स संघ है, 8वीं केंद्रीय वेतन आयोग (सीपीसी) के केंद्रीय सरकारी कर्मचारियों और पेंशनर्स के लिए गठन के निर्णय के लिए अपनी हार्दिक कृतज्ञता व्यक्त करता है। यह महत्वपूर्ण निर्णय सरकार की उस प्रतिबद्धता को मजबूत करता है जो लाखों पेंशनर्स को वित्तीय न्याय और सुरक्षा सुनिश्चित करने के लिए है, जिन्होंने अपना जीवन राष्ट्र की सेवा में समर्पित किया।

आदरणीय महोदय/महोदया, हम आपके ध्यान में लाना चाहते हैं कि दूरसंचार विभाग (डीओटी) के वे कर्मचारी जो बीएसएनएल/एमटीएनएल में समाहित हुए थे, उनकी स्थिति बहुत कठिन है। ये पेंशनर्स सीसीएस (पेंशन) रूल्स 2021 (पूर्व में 1972) के तहत कवर होते हैं और उनकी पेंशन केंद्रीय सिविल अनुमान से मिलती है, जैसे अन्य केंद्रीय सरकारी पेंशनर्स की होती है। केंद्रीय मंत्रिमंडल, आपकी नेतृत्व में, 2016 में पहले ही यह निर्णय ले चुका था कि उनकी पेंशन और परिवार पेंशन के 100 प्रतिशत दायित्व सरकार के फंड से वहन किए जाएंगे, जिससे वे अन्य सीपीएसई सेवानिवृत्त कर्मचारियों से अलग हो जाते हैं।

इन स्पष्ट प्रावधानों के बावजूद, बीएसएनएल/एमटीएनएल के पेंशनर्स को सक्सीव वेतन आयोगों के तहत केंद्रीय सरकारी पेंशनर्स के साथ स्वचालित पेंशन संशोधन में शामिल नहीं किया गया है। उनकी पेंशन संशोधन अक्सर अलग से कैबिनेट निर्णयों पर निर्भर रहती है, जिससे अनावश्यक देरी और कठिनाइयाँ उत्पन्न होती हैं।

उपरोक्त तथ्यों को ध्यान में रखते हुए, हम निवेदन करते हैं कि बीएसएनएल/एमटीएनएल में समाहित पेंशनर्स को 8वीं केंद्रीय वेतन आयोग की कार्यसूची में स्पष्ट रूप से शामिल किया जाए, ताकि उनके पेंशन का संशोधन अन्य केंद्रीय सरकारी पेंशनर्स के समान और निष्पक्ष तरीके से हो सके। इस प्रकार का समावेश उन लाखों पेंशनर्स के लिए समानता और न्याय का सम्मान करेगा, जिन्होंने भारत के दूरसंचार क्षेत्र में महत्वपूर्ण योगदान दिया है।

हम विश्वास करते हैं कि आपके दूरदर्शी नेतृत्व में इस लंबे समय से लंबित मुद्दे को दया और निष्पक्षता के साथ सुलझाया जाएगा। बीपीएस, जो पूरे देश के पेंशनर्स की आवाज है, सरकार के साथ मिलकर सभी पेंशनर्स की भलाई के लिए काम करने के लिए प्रतिबद्ध है।

आपकी कृपाशीलता और हस्तक्षेप की प्रतीक्षा करते हुए,  
आपका विश्वासी,

(एस.सी. महेश्वरी) सचिव जनरल भारत पेंशनर्स समाज

### **Simplification of Transfer of Provident Fund Account on change of employment: EPFO Order dated 15.01.2025**

Employees Provident Fund Organisation Ministry of Labour & Employment, GoI H O Plate A, GF Blk II E Kidwai Ngr. ND-110023 No: WSU/Transfer of Claims/E-52972/2024-25/005 dt: 15.01.25 To All Addl. CPFC (Zones), All RPFCs/OICs (Field Offices),  
Sub: Simplification of Transfer of Provident Fund Account- reg.

Madam/Sir,

In order to further simplify the process of transfer of Provident Fund Account of a member on change of employment, the present requirement of routing the online transfer claim through either the past or the present employer has been dispensed with in the following transfer cases with a view to expedite the transfer:-

Transfers between Member IDs linked with the same UAN, where the UAN was allotted on or after 01/10/2017 and linked with Aadhaar.

Transfers between Member IDs linked with different UANs, where such UANs were allotted on or after 01/10/2017 and linked with the same Aadhaar.

Transfers between Member IDs linked with the same UAN, where the UAN was allotted prior to 01/10/2017, is linked with Aadhaar, and the name, date of birth (DOB), and gender are identical across the Member IDs.

Transfers between Member IDs linked with different UANs, where at least one of the UANs was allotted prior to 01/10/2017, Is linked with the same Aadhaar, and the name, DOB, and gender are identical across the Member IDs.

[This has the approval of CPFC]

Yours sincerely,

Sd/- G.R. Suchindranath Addl. CPFC (WSU)

### **Disposal of Reimbursement claims- Rly Board orders. - January 12, 2025**

2015/H/28/ClaimDisposals GoI MoRs (Rly Bd) No. 2015/H/28/Claim Disposals New Delhi, dt 8.1.2025  
GM All Indian Rlys (Including PUs, RDSO & NAIR)  
Sub: Prompt disposal of Medical Reimbursement claims-reg.

Ref: - Railway Board's letter No. 2015/H/28/Claim Disposals dt. 19.04.2018 (copy enclosed).

Instruction on timeline for disposal of reimbursement claim cases has been issued vide Board's letter cited under reference. The current timeline for disposal of the cases is 90 days from its date of receipt in the concerned office.

The matter of prompt disposal of reimbursement claim cases was engaging attention in the Board's Office. The matter has been examined and it has been decided that –

(a) Reimbursement Claim cases, whose settlement jurisdiction is upto Divisional Level/Production Unit Level, may be settled within 60 days from its date of receipt in concerned office.

(b) Reimbursement Claim cases, whose settlement jurisdiction is Zonal Level, may be settled within 90 days from its date of receipt in concerned office. This is issued with the approval of the Competent Authority.

Signed by Namita Negi dt: 08-01-2025 13:41:52

Dr. Namita Negi/ Ex Dt, Health (G)/Rly Bd

.....  
**Home Delivery of Medicines from Railway-run Hospitals in Works - December 30, 2024**

Refer : <https://scm-bps.blogspot.com/2021/04/reimbursement-of-opd-medicines-tele.html>

**Railtel Likely to Invite Bids**

Home Delivery of Medicines from Railway-run Hospitals in Works-Twesh Mishra

New Delhi: Indian Railways is in talks with online pharmacy platforms to facilitate home delivery of medicines from hospitals under its administrative control, officials told ET.

Public sector undertaking RailTel Corporation of India Limited (RailTel) is likely to invite bids for offering this service in January 2025, the officials said, adding that bids would be on the discount offered on the retail price of medicines.

“This service can be extended to all government-owned hospitals if successful,” a senior official said, adding that deliberations have also been held with the Ministry of Health and Family Welfare on this issue. Railways provide medical and health services to about 10 million beneficiaries through

129 hospitals and 586 health units. These largely provide service to the railways’ regular employees, pensioners, and their family members.

“Beneficiaries need to physically come to railway hospitals and health units for treatment and getting medicines. Both these issues can be addressed through utilizing eSanjeevani - India’s National Telemedicine Service - alongside home delivery of medicines,” the official said.

It is expected that the home delivery of medicines will be operationalized through the Hospital Management Information System (HMIS) developed by RailTel. This service allows users to book appointments, access lab reports, and electronic medical records, besides offering other facilities.

Healthcare Services Account for 2% of Railways’ Annual Expenditure

The Comptroller & Auditor Genl (CAG) of India estimates that about Rs 20,734 crore was spent as revenue expenditure between 2017-22 for delivering health services to rly hospital beneficiaries. Roughly 1% of this amount was spent on buying medicines. Healthcare services account for 2% of Ind Rlys’ annual expenditure (revenue & capital included).

According to the CAG report, for the management of health services in Indian Railways, there is scope for strengthening the monitoring and internal control mechanism. The audit was for FY22 and its report was tabled in Parliament in August this year. Concerns were also flagged regarding procurement of quality drugs and timely receipt of test reports, among others.

RailTel to Steer Pre-bid meeting in January 2025

Already linking Indian Railways health facilities Boost for 1 crore beneficiaries: Armed at retired and serving rly employees, online pharmacies to be roped in, offering steep discounts on retail price.

.....  
**Entitlement on resignation from railway service in respect of railway servant covered under the National Pension System: Railway Board RBE No. 113/2024 dated 24.12.2024**

RBE No.113/2024 GoI (Bharat Sarkar) Min of Rlys (Rail Mantralaya) (Rly Bd) No. 2024/F(E)IINM/NPS1/10 New Delhi, dt:24.12.24.

The Genl Mans/Principal Fin Advisers, All Zonal Rlys/Prodn Units etc., DGs of RDSO and NAIR.

Sub: Entitlement on resignation from railway service in respect of railway servant covered under the National Pension System -reg.

The New Pension Scheme (now called as National Pension System(NPS)) was introduced vide MoF. Deptt of Eco Affairs' notification No. 5/7/2003-ECB & PR dt 22.12.2003. It was provided that the NPS would be mandatory for all new recruits to the Centl Govt service from 1st of January, 2004 except Armed Forces. The same was adopted on Railways vide Bd's lt No. F(E)III/2003/PN1/24 dt 31.12.2003.

2 On resignation from a service or a post, unless it is allowed to be withdrawn in the public interest by the appointing authority, the lump sum and the annuity out of the Subscriber's accumulated pension corpus shall be paid to him in accordance with the regulations notified by the Authority as admissible in the case of exit of a Subscriber from the Natl Pension System before superannuation.

3. Such payment of lump sum withdrawal and annuity shall not be made before the expiry of a period of ninety days from the date on which the resignation becomes effective and the Subscriber is relieved of his duty

4 However. if the Subscriber dies before the expiry of a period of ninety days from the date on which the resignation becomes effective, the payment shall be made to the person eligible to receive such payment immediately in accordance with the regulations notified by the Pension Fund Regulatory & Development Authority (PFRDA) as admissible in the case of exit of a Subscriber from the Natl Pension System before superannuation.

5 The railway servant on his resignation from service, at his option, may continue to subscribe to the National Pension System with the same Permanent Retirement Account Number. as a non-Govt subscriber in accordance with the regulations notified by PFRDA.

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

**Amendment to the Scheme of Payment of Railway Pension through PSBs – ACS No. 58 to Accounts Code Part-I: Rly Bd RBA No. 26/2024 dt 7.10.2024**

Government of India Ministry of Railways (Railway Board) RBA NO.- 26/2024 No. 2024/AC-II/21/9/e3476004 New Delhi, dated : 07.10.2024

1. General Managers/FA&CAOs etc(As per standard List I)

2. All attached offices/Subordinate Offices ( As per standard List IT)

Sub: ACS No. 58 to Accounts Code Part-I Amendment to the Scheme of Payment of Railway Pension through PSBs.

In terms of instructions issued to Banks vide Bd's ltr No. 2012/AC-II/21/6(PART)/Spot check dt 14 .08.19, it has been decided that Annexure II-C (Debit Scroll/Register of Payment of Pensions) in the Scheme for Disbursement of Pensions to Railway Pensioners through Public Sector Banks effective from 1-8-1976 (chapter X of the Accounts code volume-I) shall be modified to conform to the formats prescribed in the letter cited above. These formats are enclosed for ready reference.

Accordingly, Advanced Correction Slip No. 58 is enclosed for necessary action.

Contents of the correction slip may please be circulated suitably.

Kindly acknowledge receipt. signed by  
Rajat Agarwal Joint Director Finance/CCA Rly Bd

**Flexibility in retirement scheme or age for Central Govt Employees, Rules out by Govt.**

The GoI has clarified its position on retirement options for Centl Govt employees, addressing speculation about the introduction of flexible retirement schemes. Responding to questions raised in the Rajya Sabha, Dr. Jitendra Singh, Minister of State for Personnel, Public Grievances, and Pensions, provided insights into the Govt's approach to retirement policies.

**No Early Retirement Scheme in the Pipeline**

When asked whether the Government is considering an early retirement scheme for Central Government employees, the Minister firmly stated that no such proposal is under review.

**No Plans for Late Retirement Options**

On the possibility of introducing a scheme allowing employees to extend their service beyond the standard retirement age, the Minister confirmed that no such plan has been formulated.

**Existing Policies Provide Flexibility**

While ruling out new initiatives, the Minister highlighted that Central Government employees already have options for early retirement under current rules. Policies like the Central Civil Services (Pension) Rules, 2021, and the All India Services (Death-cum-Retirement Benefits) Rules, 1958, allow eligible employees to voluntarily retire before reaching the standard retirement age.

This clarification puts to rest recent rumors about potential changes in retirement policies. The Government has reaffirmed its reliance on existing frameworks to address employees' needs for retirement flexibility, emphasizing that no new schemes are on the horizon. Employees looking for early retirement can continue to explore the options available within the current rules.

**Related Parliament Q&A**

Govt of India Min of Personnel, Public Grievances and Pensions (Deptt of Personnel & Training)

Rajya Sabha

Unstarred Question No. 2839

(To Be Answered on 19.12.2024)

Flexible Retirement Scheme #2839. ShTejveer Singh: Will the Prime Minister be pleased to state:

- (a) whether Government is contemplating an early retirement scheme for Central Govt employees, and the impact of its implementation on employees;
- (b) whether Government has formulated any scheme for Government employees who desire their retirement age to be increased (late retirement), and the conditions that would be applied for this; and
- (c) whether Government has any policy under which flexibility in retirement age could be granted to Government employees thereby allowing them to retire earlier or later as per their preference?

Answer

Minister of State in the Ministry of Personnel, Public Grievances and Pensions and Minister of State in the Prime Minister's Office

(Dr. Jitendra Singh)

(a) & (b): No, Sir. There is no such proposal under consideration of the Government; and

(c): The Central Government employees who fulfil the prescribed criteria have the option to seek early retirement available to them under Central Civil Services (Pension) Rules, 2021, All India Services (Death-cum-Retirement Benefits) Rules, 1958, etc.

.....  
**Calculation of Per Capita Charges {Per Card Holder (family)} for providing Medical Facilities to certain beneficiaries in Railway Hospital/ Dispensaries: Rly Board Order dated 25.11.2024**

GoI Ministry of Rly Railway Board No. 2020/H-1/2/S/per capita New Delhi, dated 25.11.2024

The General Managers, All Indian Rlys/Production Units .The Director Genl RDSO/ Lucknow, The PCAQ(R) PLW/ Patiala, & The CAO/RWP/Bela.

Subject:- Calculation of Per Capita Charges {Per Card Holder (family)} for providing Medical Facilities to certain beneficiaries in Railway Hospital/ Dispensaries.

Ref:- Bd's letter of even no. dt 25.11.2014, 27.05.2016, 20.12.2017, 26.06.2018, 17.06.2019, 28.10.2020, 31.08.2021, 22.07.2022 & 30.10.2023.

In terms of Para 610(3) of IRMM-2000, Medical attendance and treatment facilities are available to the staff and the members of their families of the Cooperative Credit Societies and Banks on per capita charge basis. Similarly, as per Para 610(5) of IRMM-2000, Indoor Medical facilities to the family members of quasi-Railway organization, as mentioned in para 610(1) of IRMM-2000, are available on payment of per-capita charges.

The Per Capita Charges {Per Card Holder (family)} is calculated on the basis of total expenditure on medical services (excluding health services) incurred on Railway employee in India during the previous financial year.

Accordingly, the Per Capita Charges {Per Card Holder (family)} for the financial year i.e. 2023-24 are Rs.17295.50/- p.a.

This issues with the concurrence of the Finance Directorate of Railway Board.

P.M. Meena Director/Health Rly Bd Min of Railways

**Implementation of Centralised Pension Payment System (CPPS) – EPFO Order 17 Jan, 2025**

Employees Provident Fund Organisation (Ministry of Labour & Employment GOI) Head Office Plate A G F Blk II East Kidwai Nagar New Delhi-100023

No. Pension/V4/CPPS/Pilot/2024-Part(1)/eflle-948434/2024-25/08 Date: – 17.01.2025

TO, All Addi. CPFC/ACC(HQ)s, Zonal Offices. All RPFCS / OICs, Regional Offices.

Subject: Implementation of Centralised Pension Payment System (CPPS)-reg

Madam/ Sir,

As you are aware that pilot run for CPPS in Dec 24 with centralised pension payment through NPCI has been conducted in all ROs. Therefore, now onwards all ROs shall process pension claims with any bank account of any branch of any scheduled commercial bank anywhere in India and shall act as CPPS enabled offices.

2. Accordingly, there should not be any transfer out of PPO due to branch of the bank in which the pensioner has the account, being located outside the jurisdiction of the concerned RO or the bank not having pension disbursement agreement with the concerned RO. While processing pension claim, any such new branch/bank shall be mandatorily added in bank master with its IFSC and the required data fields of Pension Payment Disbursement Account Number & Service charge disbursement Account Number values as zero for such new entries in the system.

3. The member applying for pension claim may be informed that they can also choose same bank account number as per their UAN-KYC used for PF claim in pension claim also. It is advisable to avoid failure/wrong payment due to bank account related errors.

4. It is reiterated that due care shall be taken while entering IFSC and bank account details of beneficiaries for processing of pension claims. The concerned section shall process the claim accordingly.

5. The PPOs for cases included in CPPS are required to be sent only to concerned pensioners and not to the branch. For all such cases, an undertaking in

the attached format shall also be taken from the pensioners within one month of receiving pension claim. For offline claims (e.g. death cases) the undertaking may be taken with claim itself.

6. Also, it must be ensured that for all new PPOs issued, Aadhaar must be seeded in the system for all the beneficiaries so that in future, there would be no issue in DLC submission for the pensioner. All ROs are advised to submit Aadhar details of the beneficiaries at the time of pension claims and to make sure that pension would start only after having the details of Aadhar of beneficiaries in the system.

7. Further, in case of revision of any existing PPO (including PoHW cases), if the existing PPO has been issued by another Regional Office, the revised PPO shall also be issued by same Regional Office only i.e. same PPO issuing RO shall continue to disburse pension.

8. It is reiterated that as CPPS is implemented w.e.f 1st Jan 2025, there shall be no transfer out to another RO. For cases which are already marked for transfer out but not yet transferred through e office as per instructions issued, the original RO in which claim is received, shall process it without transferring to any other RO. The claims erroneously transferred to another office in e office after 1st Jan 2025, shall be returned back to original office for necessary action.

9. All Regional Offices shall complete all pending tasks related to pension disbursement in the earlier decentralised system for the period upto December 2024 including reconciliation, recovery and payment of service charges at the earliest.

10. Further, it may be ensured that the reconciliation process is completed as soon as report is made available for the same to concerned ROs. Corrective action shall be promptly taken for pending/rejected/failed transactions and as far as possible, these should be processed in next daily/weekly scroll after corrective action.

11. As the required Software for full scale CPPS is under development, till then, schedule for CPPS until further notice shall be as follows:

Weekly pension payment:

Scroll generation – Every Monday  
 Upload of payment files – by Next day (Tuesday) forenoon  
 Payment date for all files-Next day (Tuesday) (Note: in case of holiday, by next working day)  
 Monthly pension payment:  
 Generation of BRS and scroll-by 24th of the month  
 Upload of scroll & payment files-by 25th of the month  
 Payment date for all files — 26th of the month  
 12. After development of final version of software, daily payments would also be enabled and instructions will be issued accordingly.  
 13. All Zonal Offices shall ensure that these instructions are communicated effectively and strictly adhered to. Any suggestions / feedback in this matter may be communicated to Head Office through proper channels.  
 [This issues with the approval of CPFC]  
 Annexure: as above  
 Yours faithfully,  
 Sd/-Aprajita Jaggi Addl CP.F. Comm-(Pension)

.....  
**Office Memorandum from BSNL Corporate Office dt 23.01.2025, regarding clarifications on BSNL Medical Reimbursement Scheme (BSNLMRS).**

Key Points from the Document:  
 Treatment at Govt Hospitals: BSNLMRS beneficiaries can avail consultation, investigations, and treatment procedures from any Government Hospital (Central/State).  
 The definition of a "Government hospital" includes:  
 Central/State Government hospitals  
 Hospitals under Govt Deptts (Rlys, Atomic Energy, etc.)  
 Public Sector Undertaking (PSU) hospitals (e.g., SAIL, Coal India)  
 Hospitals under Municipalities: If a govt hospital charges for certain treatments, reimbursement can be claimed as per CGHS rates.  
 Reimbursement Policy: Reimbursement will be based on ward entitlement similar to CGHS norms. If only General ward/Nursing home facilities are available in the hospital, those eligible for a semi-private or higher ward can get treatment in a Nursing

Home ward.  
 Implants: Reimbursement is capped at CGHS prescribed ceiling rates.  
 Special hospitals like ILBS Delhi, NIMS Hyderabad: Reimbursement will be as per CGHS rates.  
 Medical Claims Submission: Pensioners & ex-MPs: Submit claims through CGHS Wellness Centers.  
 Serving Employees: Submit claims through respective Ministry/Department/Office.  
 Members of Parliament (MPs): Submit claims to Rajya Sabha/Lok Sabha Secretariat.  
 Autonomous body employees: Submit claims to the concerned body.  
 Dual Reimbursement System (Insurance + BSNLMRS): BSNL employees can claim medical expenses from both an insurance company and BSNL.  
 The process involves: First, claim reimbursement from the insurance company (original bills required).  
 The insurance company issues a certificate of the reimbursed amount.  
 Then, submit the photocopies of bills, duly certified by the insurance company, to BSNL.  
 BSNL's reimbursement is restricted to the remaining eligible amount (as per approved package rates), ensuring that the total reimbursement does not exceed the actual expenses.  
 Annexures (Prosthetics & Orthotics):  
 The document includes a detailed annexure listing approved reimbursement rates for various prosthetic and orthotic devices, including:  
 Lower extremity prosthetics (e.g., below-knee, above-knee prosthesis).  
 Upper extremity prosthetics (e.g., below-elbow, above-elbow prosthesis).  
 Spinal orthotics (e.g., lumbar braces, cervical collars).  
 Mobility aids (e.g., wheelchairs, walkers, crutches)  
 .....  
**Grant of notional increment to absorbed employees of BSNL/MTNL who retired/are retiring a day before it became due in any month of the year, for the purpose of calculating the pension admissible**



38-45/2024-Pen(T)-Part(1) 173243713/2025 No.38-45/2024-Pen(T)(Part-1) GoI Min of Comns Deptt of Telecoms (Pension Section) Room No 514, Sanchar Bhawan 20, Ashoka Rd, New Delhi-01dt: 22-01-2025  
Sub: Grant of notional increment to absorbed employees of BSNL/MTNL who retired/are retiring a day before it became due in any month of the year, for the purpose of calculating the pension admissible — reg.

The undersigned is directed to refer to the subject cited above and to say that the matter of grant of notional increment to the absorbed employees of BSNL/MTNL has been examined in consultation with DoP&T and DOoP&PW.

2. It has been decided that notional increment will be extended to the absorbed employees of BSNL/MTNL also who retired/are retiring a day before it became due in any month of the year. Notional increment shall be reckoned only for the purpose of calculating the pension admissible and not for the purpose of calculation of other pensionary benefits. Notional increment will be given to only those employees who completed one year of qualifying service as on the date of their superannuation with satisfactory work and good conduct for calculating the pension admissible to them, subject to the conditions as per Interim Order dt 06.09.2024 of the Hon'ble Supreme Court in MA No.2400/2024 filed by M/o Rlys along with several intervention application tagged therewith. Hon'ble Supreme Court of India took note of the pending petition (Dy. No. 36148/2024) filed by Union of India seeking review of its order dt 11.04.2023 in CA No 2471/2023 in the matter. While observing that the issue raised in the applications requires consideration insofar as the date of applicability of the judgement dt 11.04.2023 in CA 2471/2023 to third parties is concerned. Hon'ble Court issued the following directions, by way of an interim order, to prevent any further litigation and confusion:

(a) The judgment dt 11.04.2023 will be given effect to in case of third parties from the date of the judgment, that is, the pension by taking into account one increment will be payable on and after 01.05.2023. Enhanced pension for the period prior

to 30.04.2023 (erroneously mentioned as 31.4.2023 in the Order will not be paid.

(b) For persons who have filed writ petitions and succeeded, the directions given in the said judgment will operate as res judicata, and accordingly, an enhanced pension by taking one increment would have to be paid.

(c) The direction in (b) will not apply, where the judgment has not attained finality, and cases where an appeal has been preferred, or if filed, is entertained by the appellate court.

(d) In case any retired employee has filed any application for intervention/ impleadment in Civil Appeal No. 3933/2023 or any other writ petition and a beneficial order has been passed, the enhanced pension by including one increment will be payable from the month in which the application for intervention/impleadment was filed.

This interim order will continue till further orders of this Court. However, no person who has already received an enhanced pension including arrears, will be affected by the directions in (a), (c) and (d).

3. The action taken on notional increment shall be subject to the final outcome of the Review Petition (Dy. No.36418/2024) pending before the Hon'ble Supreme Court of India.

4. This issues with the approval of Secretary (T).  
Digitally signed by

Kuldeep Kumar Under Secy (STP) Tel:011-2303 6073  
Email: kuldeep.k97[at]nic.indt: 22-01-2025 12:19:20

.....  
**Notional increment on 1st July/1st January for retired on 30th June/31st December only for pension calculation, excluding other pensionary benefits: CAG's clarification vide dt 14.01.2025**

Office of The Comptroller & Auditor General of India 9, D U Marg, New Delhi-110 124 dt: 14.01.2025  
Sub: Grant of notional increment on 1st July/1st January to the employees who retired from Central Government on 30th June/31st Dec for the purpose of calculating their pensionary benefits-reg.

A reference is invited to DOPT OM dt 14.10.2024 on the above mentioned subject wherein, DoPT has advised in consultation with Deptt of Expenditure and Deptt of Legal Affairs in pursuance

of the Order dt 06.09.2024 of the Hon'ble Supreme Court that "action may be taken to allow the increment on 1st July/1st January to the Central Govt employees who retired/are retiring a day before it became due i.e. on 30th June/31 December and have rendered the requisite qualifying service as on the date of their superannuation with satisfactory work and good conduct for calculating the pension admissible to them.

As specifically mentioned in the Orders of the Hon'ble Supreme Court, grant of notional increment on 1st January/1st July shall be reckoned only for the purpose of calculating the pension admissible and not for the purpose of calculation of other pensionary benefits" (copy enclosed).

2. In view of above, it is requested that all the cases/representations/grievances may be dealt accordingly.

Yours truly

Sumeet Kumar, Asst Comptroller & Auditor Genl

.....  
**Grant of notional increment (as due on 1st July/1st January) for the pensionary benefits to those employees who had retired on 30th of June/31st of Dec before drawing the same – clarification reg. - January 23, 2025**

The Genl Manager (P) South Centl Rly, HQ Office, Personnel Deptt, Secunderabad, Pin – 500071

Sub: Grant of notional increment (as due on 1st July/1st Jan) for the pensionary benefits to those employees who had retired on 30th of June/31st of Dec before drawing the same – clarification reg.

Ref: S.C. Rly's letter No. P[R] 481/XII dt 03.01.2025.

Please connect S.C. Rly's letter under reference whereby Bd's clarification was sought regarding further course of action to be adopted in notional increment cases consequent to dismissal of Review Petition filed vide Dy. No. 36418/2024 {The Director (Admn. and HR) KPTCL & Ors Vs C. P. Mundinamani & Ors} vide order dt 18.12.2024.

In the above context, it is stated that in compliance with the order dt 06.09.2024 pronounced by the Hon'ble S C in MA No. 2400/2024 (Union of India & Ors Vs M. Siddaraj); DOP&T had circulated necessary instructions/guidelines in the matter vide their O.M. dt 14.10.2024, which have been

adopted on all Indian Rlys vide Bd's ltr dt 03.12.2024 with the approval of the competent authority.

It is also observed from S.C. Railway's reference that the Railway is already aware of the fact that the aforesaid clarificatory petition was again taken up for hearing by the Hon'ble Supreme Court on 13.12.2024; it is pointed out that during the hearing, the Hon'ble Apex Court had observed as under:

"At the request of the learned Addl Solicitor Genl, the present applications/petitions are not being taken up for hearing today. Re-list for hearing in the week commencing 10.02.2025. However, we observe that the applicant, UoI, must comply with the interim order passed by this Court. In case we find non-compliance with the said order in letter and spirit, costs as well as interest may be imposed." It is also clarified that in any unforeseen situation of contempt proceedings, if any, initiated by the petitioner(s) for non-compliance of orders, Railway Board shall not be responsible for any complexities arising out in such adverse circumstances.

(Sundeep Pal) Executive Director, Pay Commission Rly Bd Tel. 011-47845117 Email: [sundeep.p@gov.in](mailto:sundeep.p@gov.in) 4th Floor, Room No. 7

GOI MoR (Rly Bd) No. PC-VI/2024/Misc./04 ND, dt: 01.2025 The Genl Manager (P) S Centl Rly, HQs Office, Personnel Deptt, Secunderabad-500071

Sub: Grant of notional increment (as due on 1st July/1st Jan) for the pensionary benefits to those employees who had retired on 30th of June/31st of Dec before drawing the same – clarification reg.

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In the above context, it is stated that in compliance with the order dt 06.09.2024 pronounced by the Hon'ble SC in MA No. 2400/2024 (Union of India & Ors Vs M. Siddaraj); DOP&T had circulated necessary instructions/guidelines in the matter vide their O.M. dt 14.10.2024, which have been

adopted on all Indian Rlys vide Bd's ltr dt 03.12.2024 with the approval of the competent authority.

It is also observed from S.C. Rly's reference that the Rly is already aware of the fact that the aforesaid clarificatory petition was again taken up for hearing by the Hon'ble Supreme Court on 13.12.2024; it is pointed out that during the hearing, the Hon'ble Apex Court had observed as under:

“At the request of the learned Addl Solicitor Genl, the present applications/petitions are not being taken up for hearing today. Re-list for hearing in the week commencing 10.02.2025. However, we observe that the applicant, UoI, must comply with the interim order passed by this Court. In case we find non-compliance with the said order in ltr & spirit, costs as well as interest may be imposed.”  
Vide aforesaid order dt 13.12.2024, Hon'ble Supreme Court has clearly directed Union of India to comply with the interim order in letter & spirit, else, cost may be imposed. It is also worth mentioning here that instructions issued vide DOP&T's O.M. dt 14.10.2024 were in compliance with the Hon'ble Supreme Court's order dt 06.09.2024, which were duly adopted on Indian Rlys vide Bd's letter dt 03.12.2024 after thorough examination and with the approval of Bd (MF) & CRB & CEO. As such, it is binding upon all concerned respondents/authorities to implement the directions issued by the Hon'ble Supreme Court vide order dt 06.09.2024 in letter & spirit.

S.C. Railway is therefore clarified that the contents of DOP&T's O.M. dt 14.10.2024, adopted vide Bd's ltr dt 03.12.2024, are self-explanatory in nature and no additional clarification from Bd's office seems required at this stage. Hence, the instructions already circulated vide Bd's ltr dated 03.12.2024 on the issue of notional increment need to be implemented/complied with in the true sense.

It is also clarified that in any unforeseen situation of contempt proceedings, if any, initiated by the petitioner(s) for non-compliance of orders, Railway Board shall not be responsible for any complexities arising out in such adverse circumstances.

Sundeep Pal) Ex Dt, Pay Comm Rly Bd Tel. -47845117  
Email: [sundeep.p@gov.in](mailto:sundeep.p@gov.in) 4th Flr, Room No. 7

#### **Guidelines to Avail Postal Package Services From Medical Stores RH/RWF**

It is offered to all retired employees whose UMID card is registered at RH/RWF.

A written request for postal package services with the details and prescription of necessary medicines should be submitted and approved by PCMO/RH/RWF. Only the medicines prescribed would be provided. Any addition/deletion in the prescribed medicines should be done in person.

The maximum period for which medicines would be issued for the medicines available in medical stores is 3 months. Local purchase is generally done for 1 month only.

Information regarding such requests can be sent to the Chief Pharmacist via telephone message or WhatsApp. It will require 2 working days to make necessary arrangements.

Mobile No. of Chief Pharmacist: 9108501551

Pharmacy Contact Number: 080-28072533

The beneficiaries should choose the postal service at their own convenience and cost and mention the same in the request letter while making necessary arrangements for payment.

All beneficiaries are requested to download and use the HMIS app. It provides the facility to self-register using the QR code of their treating railway doctor.

With prior information to the railway doctor and the Chief Pharmacist, pickup services like Dunzo are also permissible instead of postal services.

Dr. Sandhya Sri K, Sr.DMO (9108501505) and Dr. Neha Garg, Sr.DMO (9108501508) will be coordinating.

Only medicines for chronic diseases would be provided. Medicines that need cold chain like Insulin will not be included to avoid loss of medicine efficacy.

Put up for kind approval of PCMO.

(Signed) Sr. DMO/Medical Store Incharge

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**MoF (Deptt of Financial Services) UPS Notification  
New Delhi, the 24.01.2025- January 25, 2025**

MoF (Deptt of Financial Services) ND, dt 24.01.2025  
F. No. FX-1/3/2024-PR.—In partial modification of

the MoF (Deptt of Eco Affairs) Notification No. F. No. 5/7/2003-ECB&PR dt 22.12.2003 & MoF (Deptt of Financial Services) Notification No. F. No. 1/3/2016-PR dt 31.01.2019, the Centl Govt has decided to introduce the Unified Pension Scheme, as an option under the National Pension System for the employees of the Central Government who are covered under the National Pension System.

2. The Unified Pension Scheme shall be applicable to such Central Government employees who are covered under the National Pension System and who choose this option under the National Pension System. It will have the following features:

Eligibility under the Scheme

Assured Payout shall be available only in the following cases:

- (a) In case of an employee superannuating after qualifying service of ten years, from the date of superannuation;
- (b) In case of the Government retiring an employee under the provisions of FR 56 (j) from the date of such retirement;
- (c) In case of voluntary retirement after a minimum qualifying service period of 25 years, from the date the employee would have superannuated if the service had continued.

Assured Payout shall not be available in case of removal, dismissal, or resignation of the employee.

Benefits under the Scheme

Assured Payout under the scheme shall be as follows:

- (a) Full assured payout will be @50% of twelve monthly average basic pay, immediately prior to superannuation. Full assured payout is payable after a minimum 25 years of qualifying service;
- (b) In case of lesser qualifying service, proportionate payout will be admissible;
- (c) A minimum guaranteed payout of Rs. 10,000 per month will be assured if superannuation is after ten years of qualifying service;
- (d) In cases of voluntary retirement after a minimum 25 years of qualifying service, assured payout will start from the date the employee would have superannuated.

In case of death of the payout holder after

superannuation, a family payout @60% of the payout immediately before demise will be assured to the legally wedded spouse.

Lump Sum Payment: A lump sum payment will be allowed on superannuation @10% of monthly emoluments (basic pay + Dearness Allowance) for every completed six months of qualifying service. The employee's contribution will be 10% of (basic pay + Dearness Allowance), with matching Central Govt contribution credited to the individual corpus. Annexure Referred to in Paragraph 14

A. Illustrative Examples of Admissible Monthly Assured Payout

Scenario 1: The employee has 25 years of service, with a retirement corpus of Rs 50,00,000. The assured payout will be Rs 22,500.

Scenario 2: The employee has 15 years of service, with a retirement corpus of Rs 30,00,000. The assured payout will be Rs 13,500.

Scenario 3: The employ has 10 years of service, with a retirement corpus of Rs 25 Lakh. The assured payout will be Rs 9,000, raised to the minimum of Rs 10,000.

B. Lump Sum Payment on Superannuation or Voluntary Retirement

The basic pay at the time of retirement is Rs. 45,000, with DA at 53%. The lump sum amount is calculated as Rs 6,885 per 6-month period of service, based on the length of qualifying service.

Annexure Referred to in Paragraph 14 of The Ministry of Finance (Deptt of Financial Services) Notification F. No. FX-1/3/2024-PR dt- 24.02.2025

A. Illustrative Examples of Admissible Monthly Assured Payout

A set of different scenarios have been considered with the following set of assumptions, namely:

- (i) The 12 monthly average basic pay before superannuation of an employee is Rs 45,000 (denoted as P).
- (ii) The employee has a qualifying service (based on the number of months of contribution) of 25 years (300 months) or more (denoted as Q).
- (iii) All contributions of the employee have been credited regularly and there are no missing credits.
- (iv) The employee has opted for 'default pattern'

of investment.

(v) The employee did not make any partial withdrawals.

Scenario 1: The employee fulfils all conditions (i) to (v).

The value of the individual corpus of the employee at retirement is Rs 50,00,000 (10,000 units) (denoted as IC).

The value of the benchmark corpus in this case should also be Rs 50,00,000 (10,000 units) (denoted as BC).

The assured payout of the employee will be Rs 22,500 plus applicable Dearness Relief (DR).

Note: In this case, assured payout equals full assured payout.

Scenario 2: The employee fulfils conditions (i) and (iii) to (v) with a qualifying service of 15 years (180 months).

The value of the individual corpus of the employee at retirement is Rs 30,00,000 (8,000 units) (denoted as IC).

The value of the benchmark corpus will be Rs 30,00,000 (8,000 units) (denoted as BC).

The assured payout of the employee will be Rs 13,500 plus applicable Dearness Relief (DR).

Scenario 3: The employee fulfils conditions (i) and (iii) to (v) with a qualifying service of 10 years (120 months).

The value of the individual corpus of the employee at retirement is Rs 25,00,000 (10,000 units) (denoted as IC).

The value of the benchmark corpus will be Rs 25,00,000 (10,000 units) (denoted as BC).

The assured payout of the employee will be Rs 9,000, which will be raised to the minimum assured payout of Rs 10,000 plus applicable Dearness Relief (DR).

Scenario 3(a): The employee fulfils conditions (i), (iii), and (iv) with partial withdrawals, having a qualifying service of 10 years (120 months).

The value of the individual corpus of the employee at retirement is Rs 22,00,000 (8,800 units) (denoted as IC).

The value of the benchmark corpus will be Rs 25,00,000 (10,000 units) (denoted as BC).

The assured payout of the employee will be Rs 8,800 plus applicable Dearness Relief (DR).

Scenario 4: The employee fulfils conditions (i), (ii), (iv), and (v) with some missing credits.

The value of the individual corpus of the employee at retirement is Rs 45,00,000 (9,000 units) (denoted as IC).

The value of the benchmark corpus is Rs 50,00,000 (10,000 units) (denoted as BC).

The assured payout of the employee will be Rs 20,250 plus applicable Dearness Relief (DR).

Scenario 5: The employee fulfils conditions (i) to (iv) with partial withdrawals, the value of which has not been recouped before retirement.

The value of the individual corpus of the employee at retirement is Rs 40,00,000 (8,000 units) (denoted as IC).

The value of the benchmark corpus is Rs 50,00,000 (10,000 units) (denoted as BC).

The assured payout of the employee will be Rs 18,000 plus applicable Dearness Relief (DR).

Scenario 6: The employee opts for investment choices in the individual corpus, and the value of the individual corpus is higher than the benchmark corpus.

The value of the individual corpus of the employee at retirement is Rs 55,00,000 (11,000 units) (denoted as IC).

The value of the benchmark corpus is Rs 50,00,000 (10,000 units) (denoted as BC).

The assured payout of the employee will be Rs 22,500 plus applicable Dearness Relief (DR).

The employee will receive a credit of Rs 5,00,000 to their designated bank account at retirement.

Scenario 7: The employee opts for investment choices in the individual corpus, and the value of the individual corpus is lower than the benchmark corpus.

(a) If the employee does not recoup the individual corpus:

The value of the individual corpus at retirement is Rs 45,00,000 (9,000 units) (denoted as IC).

The value of the benchmark corpus is Rs 50,00,000 (10,000 units) (denoted as BC).

The assured payout will be Rs 20,250 plus

applicable Dearness Relief (DR).

(b) If the employee partially recoups the individual corpus:

The value of the individual corpus at retirement is Rs 47,50,000 (9,500 units) (denoted as IC).

The value of the benchmark corpus is Rs 50,00,000 (10,000 units) (denoted as BC).

The assured payout will be Rs 21,375 plus applicable Dearness Relief (DR).

B. Illustrative examples of Lump Sum Payment on superannuation or VR after 25 years of qualifying service and retirement under FR 56(j)

The Basic Pay at the time of retirement and DA have been assumed as follows:

Basic pay: Rs 45,000

Dearness Allowance @ 53%: Rs 23,850

Total emoluments: Rs 68,850

The lump sum amount is calculated as:

$Lump\ Sum = (X \times 68,850) \times L$

$Lump\ Sum = (X \times 68,850) \times L$

Where L = number of six-monthly completed years of service based on the number of months for contribution to the individual's pension corpus.

Amount of Lump Sum, depending upon the length of qualifying service:

10 years (120 months): Rs 1,37,700

15 years (180 months): Rs 2,06,550

20 years (240 months): Rs 2,75,400

25 years (300 months): Rs 3,44,250

30 years (360 months): Rs 4,13,100

35 years (420 months): Rs 4,81,950

**Note:** No lump sum will be payable if the service length is less than 10 years (less than 120 months of contribution).

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**Processing of permission for respiratory devices such as CPAP, BiPAP and Oxygen Concentrator – SOP for transition to online mode: CGHS O.M. dated 22.01.2025**

GoI O/O Addl Dtr (HQ) Centl Govt Health Scheme Min/Deptt of H&FW/Dte Genl of CGHS CGHS Bhawan, Sec-13, R. K. Puram, N Delhi-66, File No. 29-1/25 CGHS EZ (efile number 8315535) 22/01/2025  
 Sub: Standard Operating Procedure for transition to online mode for processing of permission for

respiratory devices such as CPAP, BiPAP and Oxygen Concentrator

The processing of permission for respiratory devices such as CPAP, BiPAP and Oxygen Concentrator in respect of CGHS penr beneficiaries is currently in offline mode, starting from submission of physical documents in Wellness Centre by the beneficiary to physical transport through dak to Office of Addl Dtr to submission of physical file to O/O Addl Director (Reimbursement and Hospitalization) CGHS (HQ), sending to Committee of Respiratory Medicine Specialists for opinion regarding admissibility of the respiratory device and finally the physical file travelling back to the concerned Addl Director for physical letter to be issued to the pensioner beneficiary. The entire process takes anywhere between 15 to 45 days or longer, during which time the pensioner beneficiary often has to rent these respiratory devices, the cost of which is not reimbursable.

In order to expedite the processing of these critical respiratory devices and provide relief to the beneficiaries, it has been decided to transition the processing of permission for such devices, to an end-to-end online mode as follows:

At the Wellness Centre, the application for permission to purchase the respiratory device complete in all respects, as per the attached checklist at Annexure A including the duly filled and endorsed proforma for the respiratory devices annexed as Annexure B, C, D along with affidavit (Annexure E) (all Annexures are also available on CGHS website) shall be scanned and emailed to the Off of the concerned Addl Dtr of Zone & city. In case high speed scanners are not available in the Wellness Centre at present, physical documents for the said permission shall be sent through dak to the Office of Additional Director within a day or two of receiving the application. Additional Directors shall procure high speed scanners for every Wellness Centre so that maximum possible dak including requests for permissions can be emailed to Office of Addl Dtr. Besides expediting the processing of permissions for beneficiaries, this would also be a step forward

in enabling end-to-end ebill processing.

The concerned section in the Office of Addl Dtr shall, on priority, scrutinize the application for permission to purchase respiratory devices received through email/dak for any deficiency. Any deficiency shall be communicated the same day to the beneficiary telephonically and through email for fulfilment. The application complete in all respects shall then be put up in efile with all relevant documents hyperlinked, by the concerned section in the Office of Addl Director of city/Zone. The subject matter of efile shall include the name of the beneficiary and the Beneficiary ID. All respiratory devices henceforth issued to the particular beneficiary shall be put up in the same efile. This shall enable maintenance of an electronic record of permissions issued to the beneficiary.

An excel sheet having the Computer Number of the efile, name and Beneficiary ID of the beneficiary, name of device and the details of permission issued may be maintained separately in the concerned section dealing with permissions in the Office of the Addl Director, for ease of tracking the efile.

The efile shall be sent to the Office of Addl Director (Reimbursement and Hospitalization), CGHS (HQ) (directly by Delhi Addl Directors and through ADDG by outside Delhi cities) for forwarding to the Committee of Respiratory Medicine Specialists. The recommendation of the Committee shall be uploaded in efile and sent back to CGHS HQ and subsequently to the concerned Addl Director of the city/Zone. (In cities where a similar Committee of Specialists exists locally, they may continue sending the requests for permission for respiratory devices to their local Committee).

The letter addressed to the beneficiary, conveying the recommendation of the Committee (recommended/rejected) shall be issued through eOffice, duly digitally signed by the Addl Director. The soft copy of the permission shall be emailed to the beneficiary through his email ID or collected as a physical copy by the beneficiary as per his convenience.

This issues with the approval of the Director CGHS.  
Date: 22-01-2025

### **Employees Cannot Challenge Pension Terms They Accepted 'With Open Eyes': Allahabad HC Rejects Pension Commutation Plea**

Neutral Citation No. - 2025:AHC:6439-DB Case :- WRIT - A No. - 17819 of 2024 Petitioner :- Ashok Kumar Agarwal And 48 Others Respondent :- Union of India And Another Counsel for Petitioner :- Chandra Dutt, Pradeep Verma Counsel for Respondent :- Ashok Shankar Bhatnagar, Anupama Parashar, C.S.C., Dharmendra Vaish Hon'ble Ashwani Kumar Mishra, J. Hon'ble Donadi Ramesh, J. Petitioners are retired employees of Punjab National Bank. At the time of their superannuation, they availed of the benefit of commutation of part of their pension in terms of the applicable Service Regulations i.e. Punjab National Bank (Employee) Pension Regulation, 1995 (hereinafter referred to as the Regulations of 1995). The Pension Regulations clearly contemplated that in the event an employee avails benefit of commutation of pension, he would be entitled to lumpsum amount on the commutation of his giving up pension, upto 1/3rd of the pension. The Regulations of 1995 clearly contemplate that pension would be restored after a period of 15 years. The petitioners contend that actual amount of deduction on account of 1/3rd reduction in the pension, due to commutation for a period of 10-11 years, would almost equalise the lumpsum amount paid on commutation, and therefore, the period of 15 years fixed for restoration of pension be reduced to 10 years. For such purposes, the petitioners lay challenge to Regulation 41(4) and 41(5) of the Regulations of 1995, which are reproduced hereinafter: "(4) In the case of a pensioner eligible for superannuation pension or pension on voluntary retirement or premature retirement pension, no medical examination shall be necessary, if the application for commutation is made within one year from the date of retirement. However, if such a pensioner applies for commutation of pension after one year from the date of his retirement, the same will be permitted subject to medical examination; Provided that in the case of an applicant who is in receipt of a provisional

pension as in Regulation 46 and for whom pension in whole or in part on the finalisation of the departmental or judicial proceedings has been authorised, the period of one year referred to in this sub-regulation shall reckon from the date of issue of the orders consequent upon the finalisation of the departmental or judicial proceedings. (5) An applicant who (i) retires on invalid pension under regulation 30 of these regulations; or (ii) is in receipt of compassionate allowance under regulation 31 of these regulations; or (iii) is compulsory retired by the Bank and is eligible for compulsory retirement pension under regulation 33 shall be eligible to commute a fraction of his pension subject to the limit specified in sub-regulation (1) after he has been declared fit by a medical officer approved by the bank." In the writ petition, the petitioners have furnished detail in respect of lumpsum amount paid to the petitioners, consequent upon commutation of pension, as also the actual deduction made on account of 1/3rd reduction in their pension to submit that in fact the benefit extended by the bank, on account of commutation, gets equalised on the expiry of 10-11 years itself and therefore, the Service Regulations providing for restoration of pension upon expiry of 15 years, ought to be interfered with, by this Court and reduced to 10 years. This petition is opposed by learned counsel for the respondent Bank, who states that statutory Regulations clearly extend an offer/option to the retiring bank employee to avail receipt of lumpsum amount in lieu of giving up specified percent of pension on account of its commutation. Argument is that once the petitioners accept such offer/option and avail the benefit of receipt of lumpsum amount, it would not be open for the petitioners to question the term after which alone the pension gets restored. We have heard Sri Pradeep Verma, learned counsel for the petitioners and Sri Ashok Bhatnagar, learned counsel for the respondent-Bank, and have perused the materials on record. Clause 41 (1) to (3) of the statutory Regulations of 1995 are reproduced hereinafter: "(1) An employee shall be entitled to commute for a lump sum payment of a

fraction not exceeding one-third of his pension: Provided that in respect of an employee who is governed by sub regulation (5) of Regulation 3 of these regulations, the family of such employee shall also be entitled to commute for a lump sum payment a fraction not exceeding one- third of the pension admissible to the employee. (2) An employee shall indicate the fraction of pension, which he desires to commute, and may either indicate the maximum limit of one-third pension or such lower limit, as he may desire to commute. (3) if fraction of pension to be commuted results in fraction of rupee, such fraction of a rupee shall be ignored for the purpose of commutation." Clause 41(4) contains reference to a table, which indicates the commutation amount as also the manner of its calculation. The table is followed with certain notes, which also highlight the manner in which the computation is to be carried out for the purposes of commutation. Clause 2 of the note is relevant and is reproduced hereinafter: "(2) An employee who had commuted the admissible portion of pension is entitled to have the commuted portion of the pension restored after the expiry of a period of fifteen years from the date of commutation." The provisions contained in the Regulations would clearly indicate that the retiring employee shall indicate a fraction of pension, which he desires to commute, and may indicate its maximum limit, which shall not be more than 1/3rd of the pension. In case, the fraction amount is in part of the rupee, such fraction of a rupee is to be ignored for the purposes of commutation. Note (2) is categorical and provides in specific terms that employees who have commuted the admissible portion of pension, is entitled to have the commuted portion of the pension restored after the expiry of 15 years from the date of commutation. The statutory scheme is, therefore, abundantly clear that an option is extended to the retiring employee concern to avail of the benefit of computation and such computation is on specific terms that on expiry of 15 years of such commutation, the original pension is to be restored. The petitioners' contention that period for resumption of full pension be reduced from 15 years to 10 years only because the bank actually recovers the lumpsum



amount paid on expiry of 10 years, is a misconceived argument. The Policy contained in the Regulations of 1995 extends an offer to the retiring employee to avail the benefit of commutation on specific terms. These terms clearly provide for restoration of pension only on expiry of 15 years. The petitioners otherwise do not say that the terms of the policy is unconstitutional or unconscionable. Having accepted such offer, a binding contract comes into existence between the employee and the employer as per which the original pension is to be restored after 15 years. Having acquiesced to the commutation policy with open eyes, it is not open for the retiring employee to contend later that the period of restoration of full pension be reduced from 15 years to 10 years. Whether or not the lumpsum amount gets equalised on expiry of 10 years or 11 year is not decisive or material. What is material is the nature of obligation which enures upon the parties when the retiring employee accepts the provision of commutation of pension. The employee with his open eyes having availed the policy, cannot subsequently turn around or seek modification in its terms. The argument that the table or the figures were not adequately disclosed, is also not acceptable, inasmuch as the chart specifies the manner in which the commutation is to be fixed and the period after which the original pension is to be restored. In case, the employees had any misgivings about it, they could have sought appropriate clarification before accepting the offer. Once, the petitioners have acquiesced to the policy and accepted the offer, their subsequent attempt to resile or seek change in its computation would clearly be impermissible. The writ petition lacks merit and is, accordingly, dismissed. The view taken by us clearly finds support from the adjudication made by the Supreme Court in "Common Cause", A Registered Society And Others Vs. Union of India, (1987) 1 Supreme Court Cases, 142, R. Gandhi Vs. UoI & Others, (1999) 8 SCC 106 as well the judgment of Delhi H C in Forum Retired IPS Officers (FORIPSO) Vs. UoI & Another, 2019 SCC Online Del 6610 & Punjab & Haryana HC in Shila Devi Vs. State of Punjab in CWP No. 9426 of 2023. Order Date :- 15.1.2025

**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**

**ऑल इण्डिया आर्गनाइजेशन ऑफ पेंशनर्स आगरा:**

ऑल इण्डिया आर्गनाइजेशन ऑफ पेंशनर्स द्वारा मंगलवार 17 दिसम्बर 2024 को अध्यक्ष श्री राजकुमार चतुर्वेदी की अध्यक्षता मे मध्यान 2 बजे से श्री नासरी प्रचारणी सभा मानस भवन में एक भव्य समारोह में पेंशनर्स-डे मनाया गया। जिसमें मुख्य अतिथि के रूप में समाचार पत्र दैनिक जागरण के वरिष्ठ सम्पादक आदरनीय अवधेष माहेष्ठी जी पधारे उन्होंने अपने दैनिक समाचार पत्र में पेंशनर्स समाज आदि की समस्याओं से समाज को अवगत कर प्रकाशित करने का तथा समाज की विभिन्न समस्याओं पर सरकार व समाज को चेताने का प्रण लिया व बताया कि दैनिक जागरण आगरा में सम्पादकीय एक विशेष, लेखमाला भी दैनिक जा रही है व षोक समाचारों में उठावनी व श्रद्धाजंली सभा के लिये रिहायती दर पर प्रकाशित करने का कार्य भी प्रारम्भ किया। उन्होंने अपने सम्बोधन में सभी पेंशनर्स को शुभकामनाएँ प्रदान की व स्वर्णिम आयु प्राप्त, वृद्धजनों का षॉल, उनी टोपा, उनी मफलर, मिष्ठान व स्मृति चिन्ह देकर सम्मान किया। जिसमें श्रीमती विमलेश कुमारी कुलश्रेष्ठ, श्री जे0 सी0 षर्मा रेलवे श्री सीताराम षर्मा रेलवे, श्री धर्मसिंह रेलवे, व सेवानिवृत्त डी0 आई0 जी0, व श्री रामकुमार सिंह, कमिष्नर आगरा का सम्मान किया गया। संस्था ने सभा के लिए जलपान व मिष्ठान की व्यवस्था की सर्व प्रथम तिवारी सुप्रसिद्ध कवियत्री एवं पूर्व अध्यक्ष संस्कृत विभाग आगरा कॉलेज, ने सारस्वती वन्दना एवं गणेश वन्दना प्रस्तुत की। विशिष्ट अतिथि के रूप में डॉक्टर गिरिश चंद्र गुप्ता, चीफ फंक्शनरी रिस्पेक्टेज इंटरनेशनल ने भी पधार कर संस्था के समारोह की शोभा बढ़ाई। संस्था ने अतिथियों को भी स्मृति चिन्ह, शॉल, मोती माला पहनाकर सम्मानित किया। श्री राजेश शर्मा द्वारा एक कविता भी प्रस्तुत की गई। श्रीमती विजय शर्मा द्वारा सारस्वती वन्दना एवं भजन प्रस्तुत किया गया। सभा का संचालन बड़े ही प्रशंसनीये एवं भव्य तरीके से श्री अशोक

कुमार शर्मा (सचिव) द्वारा किया गया। उन्होंने बीच-बीच में दोहे सुनाकर सभा को मुग्ध किया। सभा के संचालन में एवं आयोजन में श्री अशोक गोड (सचिव), श्री एस. के. दीक्षित, कानूनी सलाहकार श्री अशोक कुमार लवण्णा, वरिष्ठ उपाध्यक्ष श्री चंद्रपाल सिंह, उपाध्यक्ष श्री कैलाश चंद गुप्ता (कैशियर), श्री जगदीश शर्मा (सह-कैशियर), श्री जी. पी. शर्मा, श्री मोहन लाल, श्रीमती रीता बोस, श्रीमती विमला देवी, श्रीमती रेखा, श्री दुलीचंद, श्री भगवान दास धाकड़, श्री नरेंद्र कुमार, आदि का प्रशंसनीय सहयोग रहा। अध्यक्ष श्री चतुर्वेदी जी ने प्रारंभ में सभी का आविनंदन एवं स्वागत किया तथा अंत में मीडिया सहित सभी अतिथियों एवं पेंशनर्स को स्वस्थ रहने की कामना करते हुए धन्यवाद व आभार प्रकट किया। प्रारंभ में जनरल सेक्रेटरी श्री राजकुमार दीक्षित ने संस्था की उपलब्धियों एवं संस्था का विवरण प्रस्तुत किया। सभी दिवंगत पूर्व पेंशनर्स एवं कार्यकारिणी के सदस्यों तथा सैनिक एवं अर्धसैनिकों, पुलिस एवं सीमामुखी सैनिकों को श्रद्धांजलि अर्पित करते हुए अपना विवरण नामो हरिअंतराम जैन वन्दना, बोध वन्दना, सत श्री अकाल गुरु वन्दना, ओ दाऊ भगवान, मेहरबानी कर मर्सीफुल टू क्राइस्टियन वन्दना एवं याह खुदा सभी पर मेहरबानी कर मुस्लिम वन्दना का अनुमोदन किया। अंत में 3 बार जय हिन्द बोलकर सभा के समापन की घोषणा की। अगली मीटिंग इसी हाल में 19 जनवरी 2025 रविवार को सम्पन्न होगी तथा सभी ने खड़े होकर राष्ट्रीय गान जन गण मन गाया।

राज कुमार चतुर्वेदी (अध्यक्ष)  
राज कुमार दीक्षित (जनरल सेक्रेटरी)

**झारखंड राज्य पेंशनर्स समाज जिला शाखा जामताड़ा:** नेशनल दिवस कार्यक्रम का किया गया आयोजन मंगलवार को पुराना कोर्ट परिसर स्थित झारखंड राज्य पेंशनर्स समाज जिला शाखा जामताड़ा कार्यालय में पेंशनर्स दिवस उद्घाटन समारोह का आयोजन किया गया। बतौर मुख्य अतिथि एस.डी.ओ. अनंत कुमार के साथ मुख्य प्रबंधक जामताड़ा राज्य बैंक भी मौजूद रहे। कार्यक्रम की अध्यक्षता कर रहे पार्थ कुमार बोस की अनुमति से जिला सचिव चंडी दास पुरी ने इस पेंशनर्स दिवस के महत्व पर अपनी बातों को संक्षिप्त रूप में रखते हुए कहा कि इसी 17 दिसंबर को सन 1982 में एक ऐतिहासिक फैसला सुप्रीम

कोर्ट के तत्कालीन चीफ जस्टिस वाय. वी. चंद्रचूड़ ने डी. एस. नकारा एवं अन्य के द्वारा दायर की गई मामले पर सुनवाई करते हुए कहा था कि पेंशनर्स कोई भिक्काटन नहीं है और न ही किसी नियोकृता के द्वारा दिए गए कोई दान हैं, यह एक संवैधानिक अधिकार है।

पेंशनर्स दिवस पर आयोजित कार्यक्रम में 100 वर्ष की उम्र से ऊपर की पेंशन धारक श्रीमती मेनका माजी के साथ-साथ खगेश चोबे, सतीश चंद्र मंडल, तारिणी पाल, मीना रानी घोष, श्रीमती प्रणति घोष, अशोक सरकार को भी 75 वर्ष से अधिक उम्र होने के कारण सम्मानित किया गया।

**रेलवे पेंशनर्स एसोसिएशन 24वीं वार्षिक समारोह दिनांक 17.12.2024 लक्ष्मी कृपा गेस्ट हाउस, फतेहगढ़:** महासचिव द्वारा प्रस्तुत की गई वार्षिक रिपोर्ट के अंश एवं ज्ञापन: मान्ये सर्वोच्च न्यायालय की संवेदनशील पीठ द्वारा पेंशनर समाज की प्रतिष्ठा और गौरव को ध्यान में रखते हुए 17 दिसंबर 1982 को किए गए ऐतिहासिक निर्णय से हम समस्त पेंशनर्स को यह संवैधानिक अधिकार प्राप्त हुआ, जिसे हम सब प्रत्येक वर्ष 17 दिसंबर को पेंशनर दिवस के रूप में मनाते आ रहे हैं।

मान्ये सर्वोच्च न्यायालय द्वारा दिए गए इस ऐतिहासिक निर्णय के परिप्रेक्ष्य में कई ऐसे निर्णय हैं, जिनमें पेंशनर्स से असंवेदनशील व्यवहार, पेंशन और अन्य लाभों के भुगतान में देरी के लिए समय-समय पर निंदा की जाती रही है। संगठन का मानना है कि सेवानिवृत्ति के साथ ही प्रशासन का पेंशनर्स से जुड़ाव समाप्त हो जाता है और उसकी समस्याओं के समाधान को प्रशासन न्यूनतम प्राथमिकता के आधार पर निष्पादित करता है, जबकि हमारी समस्याओं का समाधान प्राथमिकता के आधार पर किया जाना चाहिए।

**Central Govt. pensioners Association Sangrur:** Pensioner day was celebrated on 17-12-2024 under the presidentship of Sh. Suraj Prakash B.D. Goyal Secreatry through light on the importance of the pension day. other matters wre brought to the notice of the members and also discussed some matters. All the members appreciated your service. Sweets and Tea was served. President thanked the members.

**New Members**

A4742	Sangeetha P.B	Bangalore	10/25
A4743	ICAR E R Ps Assn	Cuttack	11/25
A4744	Ashok Kumar Vaid	Delhi	12/25
A4745	Tribeni Pprasad	Bhojpur	12/25
A4746	K&VIC P W Assn	W Bengal	12/25
A4747	V G Zingade	Pune	12/25
A4749	O Mathukutty	Kollamkerala	12/25
A4750	L Penrs K Samithi	Kozhikode	12/25

**Association Affiliation**

A1529	RSCW Society	Khordha	11/25
A4646	Penrs Assn	Bhojpur	12/25
A2668	Rly Penrs Assn	West Bengal	01/26
A4261	S Rly Penr Samaj	Chennai	12/25
M3939	S E Rly Penr Assn	W Singhbhum	01/26
M7487	S E Rly Penr Assn	Nagpur	01/26
A2642	AIOP Kerala	Trivandrum	12/25
A4436	BSNL Penr Assn	Bhopal	02/26
A4471	A I KVIC Pen Assn	W Mumbai	05/25
M4019	N F Rly Penrs Assn	Dibrugarh	12/25
M8021	Rly Sr C W Assn	Panchkula	04/25
M6614	DLW P W Assn	Varanasi	11/25
A4447	C G Penrs Assn	Sangrur	01/26
A2972	A I C G Penrs Assn	Nasik	01/26
A4244	KCG & PS W Assn	Kolkata	12/25
M6734	D G Penrs Assn	Hooghly	12/25

**Renewal Members - Annual**

AI9446	M V S Narayanan	Gurugram	02/26
A3985	K K Pathak	Narsinghpur	11/25
M5715	M P Dubey	Indore	01/26
A4518	K P Valsan	Cclicut	02/26
M8581	S K Mukherjee	Alipurwar	01/26
M8540	A U Shaikh	Dahod	01/26
A4292	Sohan Lal Gupta	Ludhiana	12/25
A3083	Hari Das Vaishnav	Bhilwara	12/25
A0521	Y B Patil	Kolhapur	02/27
A0924	B Panneer Selvan	Chennai	01/26

A2564	J Thambiraj	Kattathurai	02/27
A3947	N D M Sharma	Noida	02/26
A1099	Nand Lal Dhingra	Delhi	12/25
A4648	Lajwanti Lal	Gurgaon	12/25
A4433	V S Narang	Greater Noida	11/25
A4628	Jagnath Budho Mali	Jalgaon	10/25
A4440	Jagjit Singh Sandhu	Maharashtra	12/25
A1619	S L Kumar	Noida	12/25
M6829	Rajinder K Rishi	Punjab	01/26
A3618	Y V Narsimhan	Pune	12/25
M5841	D C Bhatla	Jaipur	01/26
A2590	P S Makwana	Ahmedabad	01/26
A1554	Fateh Singh Garwal	New Delhi	12/25
A0157	J L Lamba	Yamuna Ngr	01/26
M5786	Tirath Ram Sharma	Talwandibhai	01/26
M7777	Ram Bilas Singh	Barhiya	10/25
A4256	D K Dalwadi	Nadiad	09/25
A0790	P Vasudeva Rao	Secunderabad	12/25

**Renewal Members - Biennial**

A4503	Rajendra R Gupta	Vadodara	12/27
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**Renewal Members - Triennial**

A0499	V K Arora	New Delhi	12/27
A3115	Khaja H Saheb	Anantapur	02/28
M8337	R K Sharma	Delhi	09/27
A4170	B N Dey	Birbhum	12/27
A4561	Subhash K Kulkarni	Thane (W)	12/28

**Donations**

AI9446	M V S Narayanan	Gurugram	360/-
M5715	M P Dubey	Indore	260/-
A4433	V S Narang	Greater Noida	100/-
M8337	R K Sharma	Delhi	180/-
A4492	Rakesh K Sharma	Kangra	3100/-
D0001	Saroj Ben A Vaghela		2000/-
D0001	M V Chary		5000/-
A2847	KtK P & T Penrs	Karnataka	500/-
M8300	T Jaipal	Pondicherry	500/-
A0157	J L Lamba	Yamuna Nagar	600/-
L-9353	R K Sikri	New Delhi	1000/-

**.BPS: Championing Pensioners' Rights Beyond Retirement – Signs MoU with AFSIR (India's Premier Job Portal for Retired Government Officials)**

”Now, taking its mission even further, BPS has signed a landmark Memorandum of Understanding (MoU) with AFSIR, **India's premier job portal for retired government officials**. This partnership is not just about finding jobs for retirees; **it's about redefining life after retirement and creating new avenues for contribution**, financial independence, and social engagement.

**“Beyond Retirement: A New Chapter Begins.**

“At BPS, we believe that age should never be a barrier to contribution. The wealth of experience, knowledge, and dedication that retirees possess is invaluable, and they deserve recognition and opportunities to continue making meaningful contributions. This collaboration with AFSIR is a powerful step toward unlocking those opportunities.

“Retirement is not an end—it's a new beginning. It's a time to rediscover passions, explore new roles, and continue making an impact in society. Whether it's mentoring, consultancy, part-time roles, or even entrepreneurship, the possibilities are endless.

“So, if you're a retired professional wondering, “What's next?”, the answer is simple: A New Beginning!

“Welcome to the future, where retirement is just another word for limitless possibilities!

If you are interested in 2<sup>nd</sup> career opportunity register your profile for free on [www.afsir.in](http://www.afsir.in)

“For more details and to explore post-retirement opportunities,

**stay connected with Bharat Pensioners Samaj (BPS).**

<b>NOTIONAL D R FOR PENSIONERS - Dec.24 index</b>						
All India CPI (IW)	July 2024	August 2024	Sept 2024	Oct 2024	Nov 2024	December2024
Base 2001=100	410.97	410.88	412.70	416.16	416.16	Index figure
% increase over 01.01.06	246.93%	247.65%	248.85%	250.12%	251.24%	not released
% increase over 01.01.16	53.63%	53.95.%	54.48 %	55.05%	55.54%	till 11.02.025

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