

JUNE 2025 VOL. XVIII NO. 06
New Delhi - 110014 Jangpura - A
RNI REGD. NO. DELBIL/2006/17678

Single Copy : Rs. 50

e-mail : bharatpensioner@gmail.com
Blog : 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

The e-UMID Betrayal Editorial

Retirement should mark the beginning of a well-earned respite, not the start of a bureaucratic nightmare. Yet, for over 1.3 million railway pensioners across India, the promise of cashless, pan-India healthcare has been eroded by endless pilot schemes, format overhauls, and, most recently, an unwelcome annual fee on the e-UMID healthcare smart card. What ought to have been a dignified transition into old age has turned into a saga of uncertainty and expense—betraying the very people who devoted decades of service to India's railways.

From Promise to Pilots: In 2008, the Railway Board launched a pilot smart-card initiative under the Retired Employees Liberalised Health Scheme (RELHS). But that pilot, limited to Delhi NCR, was abandoned within three years. A relaunch in 2012 faltered outside Eastern Railway. In 2016 came CSTE on payment Rs 30,000 this too was abandoned without refunding the cost. In 2019, the UMID card—meant to correct earlier glitches—was rolled out haphazardly. Each new format came with fresh promises, yet none delivered the universal coverage or administrative simplicity that retirees were led to expect.

The New Annual Fee: Just when pensioners dared to hope that the PAN India e-UMID card would finally fulfill those early assurances, the Railway Board announced an annual renewal charge of 100—an unexplained departure from decades of fee-free operation. Even more astonishing, every e-UMID card now expires after one year, instantly invalidating all earlier Prepaid RELHS and UMID cards unless renewed. Pensioners who miss the renewal window—whether due to ill health, poor connectivity in remote areas, or simple oversight—find themselves unexpectedly stripped of cashless healthcare and forced to bear prohibitive out-of-pocket costs.

A Stark Contrast: CGHS and ECHS: Meanwhile, Central Government schemes such as CGHS (Central Government Health Scheme) and ECHS (Ex-Servicemen Contributory Health Scheme) demonstrate what dignified senior care should look like. For over a decade, both have issued pan-India smart cards to

pensioners aged 60 and above with **lifetime validity** and **no renewal fees**. Moreover, beneficiaries aged 70 and above enjoy direct OPD access at empanelled private hospitals without referrals. These schemes acknowledge that fixed incomes and advancing age demand stability, not fresh bureaucratic burdens each year.

The Human Cost: The impact of this latest policy shift cannot be overstated. For many retired railway employees—living on modest pensions—100 per annum per card adds up, especially for those with spouses & other dependents. More ominously, an unintended lapse in renewal can leave a frail senior facing emergency medical bills they can neither foresee nor afford. Beyond financial strain, the endless policy reversals—and the accompanying paperwork—erode trust and peace of mind, undermining the respect owed to those who built the backbone of India’s rail network.

What Must Be Done: Bharat Pensioners Samaj urgently calls on the Railway Board and the Ministry of Railways to:

1. **Immediately waive the 100 annual renewal fee**, with refunds for any fees already collected.
2. **Restore true lifetime, pan-India validity** for all RELHS, UMID, and e-UMID cards, matching CGHS/ECHS standards and facilities.
3. **Guarantee direct OPD access** at private empanelled hospitals for pensioners aged 70 and above without referral hurdles.
4. **Establish a transparent grievance-redressal mechanism**, ensuring prompt resolution of renewal and coverage issues.
5. **Align railway pensioner healthcare with other central schemes**, affirming parity and upholding the dignity of every retiree.

A Matter of Honor: Pensioners surrendered their last month’s salary in good faith, trusting the Railway Board to safeguard their post-retirement healthcare. It is more than administrative oversight when that trust is breached—it is an affront to the honor of those who served our nation on the rails. The time for half-measures and broken promises has passed. India’s railway pensioners deserve the same stability and respect afforded to their

counterparts in other government services. The Railway Board must act swiftly to right these wrongs—before another year of avoidable hardship begins.

Editor

Secy Genl S C Maheshwari writes

IPSEF Seminar on “Right Pension for

Government Employees” Date: 27 May 2025

**Speaker: S.C. Maheshwari, Secretary General,
Bharat Pensioners Samaj**

Good afternoon, friends and fellow public servants, I am honoured to speak today on a subject that strikes at the heart of justice, equity, and dignity for every government employee in India — **the Right to Pension**. My focus will be on three key pension schemes: the **Old Pension Scheme (OPS)**, the **National Pension System (NPS)**, and the newly introduced **Universal Pension Scheme (UPS)**. Each represents a different ideology, each with long-term consequences for the financial security of lakhs of government employees.

A Brief History of Pensions in India

The concept of pensions in India dates back to **1857**, when the British colonial administration introduced pensions—not as a right, but as a **tool of loyalty**. Employees were barred from earning supplementary income, and pensions were designed to prevent corruption by ensuring post-retirement subsistence.

In **1871**, the **Indian Pensions Act** was enacted — the first legal framework for civil and military pensions. But even then, pensions were treated as **discretionary benefits**, not enforceable rights.

The British—being primarily traders—ensured they retained **matching contributions to Provident Funds (PF)**, while simultaneously fixing **lower pay scales** for pensionable employees. Thus, even in the early days, pensions were indirectly funded through suppressed wages.

**** Post-Independence Pension Reforms and Judicial Interventions***

After independence, India adopted the **Liberalised Pension Rules in 1950**, forming the basis of today’s **OPS**. Contrary to popular belief, OPS is

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

INDEX

1. The e-UMID Betrayal Editorial	01-02	vi) Advisory to all Railway empanelled Health Care Organizations.....	24-25
2. BPS Contact Details & Index	03	vii) CGHS OM on Reimbursement of OPD - Indent only Medicines in view of HMIS.....	25-26
3. Aap Aur Hum.....	02-17	viii) Central Civil Services (Pension) Amendment Rules, 2025 in Rule 37 reg.....	26-27
4. Government Orders.....	18-28	ix) Revision of rates of the Variable Dearness Allowance.....	27-28
i) Employees' Provident Fund Organisation Notification New Delhi, the 25th April, 2025.....	18-20	x) Medical Consultants to Railway Hospitals for providing professional services.....	28
ii) Income-tax (twelfth Amendment) Rules, 2025.....	20-21	xi) Participation of Government Servants in the activities of RSSS – reg	28
iii) Grant of notional increment	21-22	5. Judgements.....	29-31
iv) Non-Functional upgradation for Officers of Organized Group 'A' Services	22	6. BPS 70th A G M details	32-33
v) Commercial Circular No. 06 of 2025.....	22-24	7. Activity reports.....	34
		8. Thanks.....	35
		9. Secy Genl BPS Honouring Photo & DR.....	36

FLASH

BPS 70th AGM scheduled to-be held at Ambala Cantt in the first week 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

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, Bhagal 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.

not non-contributory. The government retained employees' matching PF contributions and kept salaries lower for pensionable posts — essentially funding pensions through foregone wages.

In 1964, the **Family Pension Scheme** was introduced. Then came the landmark **Central Civil Services (Pension) Rules, 1972**, consolidating all previous frameworks. In 1985, CGHS extended medical benefits to pensioners.

Two **historic Supreme Court rulings—D.S. Nakara (1982) and Devki Nandan (1983)**—redefined pension as a **deferred wage and a right**, not a charity. The judgments asserted that pensions must be equitable, non-discriminatory, and adequate for a dignified life. They also declared that pensioners form a **homogeneous group**—they cannot be divided based on their retirement date. These rulings laid the foundation for **judicial recognition of pension as property**—a constitutional right under Article 300A.

The Injustice of Pension Revisions and DR

Successive Pay Commissions have ignored the **true value of pensions**, reducing it to **50% of last drawn basic** instead of the **67% recommended** by the TECS study commissioned by the 5th CPC.

While Dearness Relief (DR) attempts to adjust for inflation, it has **always fallen short**. The pension revisions aligned with Pay Commissions are not **benefits**—they are **interest on deferred wages**, and represent **squeezed DR values**.

OPS vs NPS vs UPS – Where Do We Stand Today?

Old Pension Scheme (OPS):

- * A **defined benefit** scheme.
- * Pension is a **guaranteed, enforceable right**.
- * Funded by **deferred wages** through lower salaries and withheld PF contributions.
- * Offers financial security and post-retirement dignity.

National Pension System (NPS):

- * Introduced in 2004 to shift the burden off the government.
- * A **defined contribution, market-linked** scheme.
- * Offers **no guaranteed pension**, no assured return—even employees' own contributions are **not always credited timely**, affecting yields.

- * Suited only to those with strong market knowledge and high risk tolerance.

Universal Pension Scheme (UPS):

- * Introduced in January 2025, effective April 1.
- * A **hybrid model** combining elements of both OPS and NPS.
- * Promises **assured minimum pension** under conditions.
- * Still evolving—**needs improvement** to align closer with OPS.

Let us remember, **OPS is not a drain** on the exchequer. The government failed to create a **corpus** from the savings it accumulated through withheld PF and suppressed salaries. That failure is now being projected as a “burden” — which is not only **unfair**, but also **factually incorrect**.

A Constitutional Betrayal – The Fin Act, 2025

In 2025, an amendment in the Finance Act attempted to **override all pension-related court judgments with retrospective effect** — a deeply troubling development. Fortunately, the **Supreme Court ruled on May 19, 2025**, that **One Rank One Pension (OROP)** is a **constitutional principle** and ordered that **even judges under NPS be brought under OROP**, with NPS contributions refunded.

This raises a compelling question: *If judges under NPS can receive OROP, why not other govt employees who served under the same system of trust?*

Are judges made of different blood than we are?

‘The Way Forward — Collective Action, Not Charity

Let us be clear: **OPS is the rightful scheme**. But reclaiming it requires **collective strength**, not isolated efforts.

1. Unified Advocacy: Pensioners and employees — over 3 crore strong, with families, forming a 7 crore voter base — must **join forces**. Our issues are shared: security, healthcare, dignity.

2. Electoral Power: Let us speak through **ballots**, not just banners. Political parties will listen to a unified, vocal, and mobilized group of pensioners and employees.

3. Digital Mobilization: We must move from **protests on roads to screens**. Leverage social media

— X (Twitter), Facebook, YouTube, LinkedIn — to amplify our cause and educate the public.

Together, for OROP for All – Not Just for Judges

Let us not stop until **OROP is extended to every government employee**, not just a privileged few. The Constitution is supreme. If it grants justice to some, it must grant **equality to all**.

Let's unite — pensioners and employees — to secure what is rightfully ours. Not with confrontation, but with conviction. Not on streets, but through screens.

Together, we can reclaim OPS. Together, we can restore dignity.

Thank you. Jai Hind.

Know how they execute digital arrest so you can beat them at their game

Courtesy Rajshekhar Jha/@timesofindia.com

When law enforcement officers recently busted a digital arrest module, they were left aghast at the number of victims they had trapped. A single module had a list of more than 5,000 people. They found similar modules busted by other agencies.

A 'digital arrest' scam entails deceiving internet users to extract their financial and personal data. Have you ever heard about someone who was asked to keep his mobile switched off for hours after being threatened by law enforcement? Did they act as though they had no way out? Then it's likely they were caught in the web of digital arrest fraud.

Investigation has shown that the scammers employ sophisticated techniques and soft threats to ensure even the most cautious individual becomes ensnared every step of the way from step one. They almost always begin with a threat to install fear and panic.

An officer from Delhi Police's cyber cell officer explained, "The communication strategy is carefully planned. The target's vulnerabilities, such as fear of police, are exploited by them, making these speeches even more effective at extracting money and information from unsuspecting individuals."

The scammers know exactly who they are targeting. They employ a range of tactics to obtain

the sensitive data of their customers, particularly targeting the elderly who are more vulnerable. They often use social engineering techniques, such as phishing emails or calls, to trick people into divulging their information. Scammers also exploit stolen identities or leaks from financial institutions, online marketplaces, or darkweb forums to obtain data. In many cases, they even collude with corrupt insiders, such as employees or contractors, who are bribed or coerced into sharing sensitive confidential data, such as customer numbers, balance and bank information.

The gangs use "mule accounts" or "accounts-for-hire" to receive and transfer funds from their victims. These accounts are typically opened by unsuspecting individuals or accomplices who are bribed or coerced into allowing the scammers to use them. Once they receive money from victims, it is transferred into these accounts, making it difficult for law enforcement agencies to track the trail. Using these accounts, the scammers aim to shield themselves from financial transactions, making it difficult for investigators to identify and prosecute them.

To acquire "mule accounts", the crooks often recruit unsuspecting people using online job postings or social media ads, asking for easy money or legitimate work-from-home schemes, sources said. "These people are then convinced to allow the scammers to use their bank accounts for what they believe are legitimate transactions. In some cases, the scammers may also use coercion, threats or blackmail to obtain control of an account," said a senior officer. Scammers also buy or rent bulk SIM cards from organised crime groups or people involved in illicit activities.

The continuing use of SIM cards bought on fake documents has also helped the fraudsters. They use these bulk SIM cards to make their calls appear legitimate and avoid detection by using one SIM card per target, said an officer. Crooks exploit vulnerabilities in the system to obtain bulk SIM cards. The bigger module lies acquiring them in bulk using their contacts in telecom firms. Many a times, retail sellers have been found to be selling

bulk SIM cards to crooks at discounted rates with no proper verification. “Fake identities are also created to buy bulk SIM cards from telecom operators or authorised retailers. Additionally, the identities used to obtain the identification to get the bulk SIM cards sometimes belong to unknown third parties,” including dark marketplaces, including dark net platforms where bulk SIM cards are sold and the details of people used to obtain them, ultimately aiding digital scammers,” said the cyber cell cop.

Officers also said they had been working with banks to flag suspicious transactions, once flagged by police, trigger an advanced special protocol to prevent free transactions. Investigators then analyze and profile it to identify the flow of money from the victim’s account to the scammer’s account, enabling them to prevent further transactions.

WHY IT’S TOUGH TO STOP FREE RUN OF SCAMMERS

1. **Sophisticated tactics and technology**, such as VoIP calls and spoofed numbers, make it difficult to track scammers.
2. **Digital arrest kingpins often operate from outside India’s borders**, making it difficult for law enforcement agencies to track or prosecute them.
3. **Anonymity and encryption**, such as cryptocurrencies, conceal scammers’ identities and transactions, making it hard to gather evidence.
4. **Lack of awareness and education**/among victims, especially senior citizens, makes them more susceptible.
5. **The sheer volume of scams**/overwhelms law enforcement agencies, making it difficult to investigate and prosecute each case effectively.

SCAMMERS’ WEAPONS

* **Insider links with banks** Scammers may have connections with bank insiders who provide them with sensitive information, such as KYC records of pensioners or elderly people.

* **Access to personal data** Scammers obtain personal data from sources such as ad names, addresses, phone numbers, from various sources,

including data breaches or illegal data markets on dark web.

* **Mule accounts** Scammers use mule accounts, which are bank accounts controlled by unsuspecting individuals or accomplices, to receive and transfer funds from victims, making it difficult to trace the money trail.

* **Social engineering tactics** Scammers use psychological manipulation and social engineering tactics to build trust with their victims, making them more likely to divulge their information or comply with their demands.

* **Roleplay scenarios** Scammers work in networks, with different individuals playing different roles, such as making calls, receiving payments, or providing technical support, making it harder to track and catch them.

.....
No BPS/SG/CGHS/025/10 Date: 4 May 2025
To, Shri J. P. Nadda, Hon’ble Minister for Health & Family Welfare, Government of India,
The Secretary, Government of India, M/O Health & Family Welfare

Subject: Immediate Intervention Sought – Hardship Caused by Shift from NIC to CDAC HMIS in CGHS Operations

Respected Sir,

On behalf of Bharat Pensioners Samaj (BPS)—the largest and oldest federation representing Central Government Pensioners and their families—we write to express our deep concern and seek your urgent intervention on a matter affecting lakhs of senior citizens and CGHS staff alike.

The shift of CGHS operations from NIC platform to the untested CDAC HMIS system has resulted in widespread disruption. This transition, without adequate trial, preparedness, or user training, has paralyzed functioning at many CGHS Wellness Centres across the country.

We wish to highlight the following critical issues:
1. **Service Paralysis:** Beneficiaries, especially aged pensioners, are facing inordinate delays in accessing medicines, diagnostic services, and referral facilities due to software instability.

2. Lack of Training: CGHS staff have not been adequately trained to use the new system, resulting in errors in beneficiary data, billing delays, and claim rejections.

3. Financial & Emotional Distress: Many pensioners are being compelled to pay out-of-pocket for healthcare needs, as claim processing and authorization through CDAC HMIS is either delayed or dysfunctional.

4. Cybersecurity Concerns: It has also been brought to our notice that the new system lacks proven resilience against cyber threats, raising serious concerns over the privacy and security of sensitive health data.

Given the fragile health and limited mobility of elderly pensioners, this situation has become not only inconvenient but in many cases medically hazardous.

We therefore humbly request the following immediate remedial steps:

rm temporarily until CDAC HMIS is fully stabilized and proven to be functionally sound and secure.

* Conduct a comprehensive audit and vulnerability assessment of CDAC HMIS before full-scale rollout. Revert to the NIC platfo

* Initiate accountability measures for the disruption caused and identify the lapses in planning and execution.

* Provide structured training programs for CGHS staff to ensure smooth transition and minimize service disruption.

We trust that as a seasoned leader with long-standing commitment to public health, you will appreciate the gravity of the issue and take swift corrective action. We request a formal response indicating the measures being initiated to alleviate the hardships faced by CGHS beneficiaries & staff.

With hope and regards,

Yours faithfully,

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

.....
No BPS/SG/RELHS/025/5 Date: 10.05.2025
To, The DG (HR) The DG (RHS) The Principal
Executive Director (Health) Railway Board-Ministry
of Railways

BHARAT PENSIONER

Subject: Representation Regarding Annual Validity of e-PAN UMID Cards and Associated Charges
Respected Sir/Madam,

On behalf of Bharat Pensioners Samaj (BPS)—the largest federation representing railway pensioners across India—we would like to draw your kind attention to a serious concern raised by numerous pensioners regarding the e-PAN UMID cards issued through DigiLocker.

It has come to our notice that the validity displayed on these digitally issued cards is restricted to just one year. This has caused widespread confusion and concern among pensioners, as it creates an impression that:

1. The UMID card must be renewed every year, and

2. A payment of Rs. 100/- will be required annually through the HMIS system to maintain validity.

If this interpretation is correct, it amounts to imposing a recurring financial burden on senior citizens, most of whom are on limited or fixed pensions. Furthermore, this would contradict the policy followed earlier, where physical UMID cards did not carry any expiry date, thus eliminating the need for periodic renewal and payments.

BPS strongly feels that:

* There should be no annual renewal requirement for e-UMID cards, especially for retired railway employees.

* The validity shown on DigiLocker should reflect the lifetime validity of the card, unless there is a specific change in eligibility or personal details.

* The Rs. 100/- fee, if being charged annually, must be waived for all pensioners and family pensioners.

This issue is causing undue anxiety and financial hardship among elderly beneficiaries who depend on UMID for accessing critical medical facilities. We respectfully urge the Railway Board to review this matter on priority, issue clarifications, and take necessary steps to ensure that UMID e-cards reflect permanent validity—as was the case with earlier cards.

We look forward to your kind intervention and an early resolution in the interest of justice and dignity for our senior citizens.

Thanking you,

Yours sincerely,

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

BPS/CGHS/2025 Dated-13.05.2025

To, The Hon'ble Minister of Health & Family Welfare Government of India

Subject: Request for Functional Elevators at CGHS Wellness Centre – Alaknanda (Previously DDA Flats, Kalkaji)

Respected Sir,

We write on behalf of Bharat Pensioners Samaj to bring to your kind attention a matter of urgent concern affecting Sr & Super Sr Citizens availing services from CGHS Wellness Centre No. D-75.

The wellness centre, which was previously located at DDA Flats, Kalkaji (Ground Floor), was shifted to Muthoot Tower, opposite Aravali Apartments, Alaknanda in July–August 2023. Unfortunately, the Doctor's Room and Pharmacy Counter are now located on the First Floor of the new premises.

Although two elevators have been installed in the new building, it is regrettable to report that neither has been functional since the day of shifting. This situation has created immense difficulty for elderly and infirm beneficiaries, who find it physically exhausting and potentially hazardous to climb the stairs to the first floor. This poses a serious risk to their mobility and overall health.

A complaint was duly lodged on the Centralised Public Grievance Redress and Monitoring System (CPGRAMS) under Complaint No. CPDHLTH/E/2024/0014128 dated 29 August 2024. However, to our dis-may, the matter was simply referred to the concerned department, and the complaint was closed without any concrete action being taken.

We humbly request your kind intervention to:

1. Ensure immediate operationalization of the lifts/elevators at CGHS Wellness Centre D-75 (Alaknanda).
2. Direct the authorities to take the grievances of elderly beneficiaries seriously and avoid arbitrary closure of complaints without resolution.

We sincerely hope that necessary action will be taken at the earliest in the interest of Senior and

Super Senior Citizens who depend on CGHS for their healthcare.

With warm regards,

Yours faithfully,

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

.....
No BPS/SG/RELHS/025/- Dated: 17.05.2025

To, The D G (HR) Railway Board

The DG (RHS) Railway Board

Subject: Representation for Waiver of Annual Fee and Restoration of Lifetime Validity of e-UMID Healthcare Smart Card under RELHS

Sir,

On behalf of Bharat Pensioners Samaj (BPS), representing over 1.3 million retired railway employees, I write to draw your urgent attention to the grave injustice being meted out to elderly beneficiaries of the Retired Employees Liberalised Health Scheme (RELHS). Despite repeated assurances from the Railway Board, the e-UMID Healthcare Smart Card—introduced as a replacement for the lifelong-validity RELHS prepaid card—now levies an annual fee of Rs 100 per beneficiary and offers only one-year validity. This patently betrays the trust of our senior citizens, undermines their entitlement to cashless healthcare, and stands in stark contrast to other Central Government health schemes.

1. Comparative Precedent: Central Government health schemes such as CGHS and ECHS have, for over a decade, provided PAN-India smart cards to pensioners aged 70 years & above with lifetime validity and zero renewal fee, along with OPD consultation in private empanelled hospitals without referral. These schemes recognize that our elderly deserve continuity of care without the burden of annual payments or bureaucratic hurdles. In contrast, Indian Railways has repeatedly shifted goalposts—abandoning pilot projects, revising formats, and now imposing an annual charge on the most vulnerable.

2. History of Abandonment and Glitches: * Feb 2008: Pilot CTSE Smart Card launched in Delhi NCR; extended twice but abandoned by August 2011.

* July 2012: Scheme relaunched for all metros and zonal headquarters but implemented only in Eastern Railway; others declined citing pretexts.

* July 2016: CTSE “add-on” pilot project introduced with ward-based contributions up to Rs 30,000. Glitches abounded; registration was cumbersome; major problems only partially resolved by 2018.

* Dec 2019: Board Notification mandated PAN-India extension, yet in most zones the scheme remained a paper exercise. BPS’s relentless pursuit revealed blatant indifference from the Directorate of Health.

* April 2019 & Aug 2024: Two successive smart card formats—the UMID and now the e-UMID—have been rolled out without addressing prior flaws. Minor formatting errors and the imposition of a yearly Rs 100 fee have rendered promised facilities inaccessible even in Railway hospitals.

3. Breach of Trust and Human Rights: Forcing elderly pensioners—many aged well above 70 & on fixed incomes—to pay an annual fee for the very healthcare security they had been promised constitutes a serious breach of trust, as well as a violation of their fundamental right to health. Hundreds who paid up to Rs 30,000 for CTSE cards found upon hospitalization that neither private empanelled hospitals nor Rly health units recognized their cards. The subsequent abandonment without refunds only compounds the injustice.

4. Demands: In light of the above, we forcefully request the Railway Board to:

* Waive immediately the annual Rs 100 fee for all e-UMID cardholders under RELHS.

* Restore lifelong validity to the e-UMID Healthcare Smart Card, equivalent to CGHS/ECHS practice.

* Amend the card format to replace the issuing zone name with “Indian Railways” and prominently display the national emblem, ensuring uniform acceptance across all Railway and private empanelled hospitals.

* Refund any fees collected since April 2024 and compensate beneficiaries denied cashless treatment due to system failures.

* Issue a clear Board Directive by 31 May 2025, mandating all Zones to implement these changes, and publish a timeline for full rollout.

5. Conclusion: Elderly pensioners, who have served the nation and the Indian Railways with distinction, deserve no less than the seamless, fee-free healthcare security afforded by other Central Government schemes. We trust that the Railway Board will heed this representation with the urgency and seriousness it demands, thereby upholding the dignity and rights of our senior citizens.

Thanking you,

Yours faithfully,

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

.....
No BPS/SG/CGHS/025/11 Dated: 17.05.2025

To, Smt. Roli Singh, Addl. Secretary H & FW

Dr. Manashvi Kumar, Joint Secretary (CGHS)

Subject: Implementation of Health Management Information System developed by C-DAC for CGHS – Operational Guidelines and Transition Plan
Reference: No BPS/SG/CGHS/ 025/10 Date: 4 May 2025
Addressed to the honourable Minister H&FW & The Secretry H&FW

Respected Sir / Madam,

The Bharat Pensioners’ Samaj (BPS), the largest national federation representing pensioners, take this opportunity to bring to your esteemed attention critical issues affecting the well-being of government employees and pensioners across India. These employees, who form backbone of administrative machinery, often face significant challenges in healthcare and financial security, despite their crucial role in implementing policies, schemes and projects.

A healthy and satisfied workforce is essential for ensuring the efficiency, integrity and success of government operations. Therefore, Bharat Pensioners Samaj wishes to highlight the following concerns and offers practical solutions that require your immediate attention.

As per recent Office Memorandum F.No.44/103/MCTC/CGHS/2025/I/3760224/2025 (Comp No. 832419) dt 22-04-2025 on the captioned subject, it has been mentioned that from 28th April, 2025, the

old CGHS websites www.cghs.gov.in and www.cghs.nic.in will be deactivated. All services and information will henceforth be hosted on the new unified CGHS Digital Platform at www.cghs.mohfw.gov.in.

We are writing to bring to your immediate attention the extremely critical situation that has arisen due to the abrupt transition of CGHS activities from the well-established NIC platform to the untested and flawed C-DAC HMIS mechanism. This has resulted in unprecedented chaos, causing immense hardship to beneficiaries and crippling the functioning of Wellness Centres (WCs) across the country.

Now let us explain the key implications and ill-effects: -

1. **Disruption in Services:** The sudden switching over to the C-DAC platform has led to a complete disruption in CGHS services, leaving beneficiaries without access to essential medical facilities.
2. **Technical Glitches:** The C-DAC platform is plagued by technical issues, resulting in errors, delays, and inaccuracies in patient data, billing, and medical records.
3. **Glitches in booking online appointment:** The CGHS beneficiaries before the introduction of C-DAC system in early April, 25, Queue number was given even in case of online appointment. Now with the introduction of new C-DAC system, the online appointment stands withdrawn because for Queue number, the online and offline patients, both are in the same Queue for visiting the Doctor. What is the use of online appointment if one has to stand in the queue for the number in the queue to meet the doctor. This may cause some anomaly inasmuch as that at certain Dispensaries where beneficiaries start forming queue from around 6 AM onward & by the time dispensary opens at 7.30 AM number of beneficiaries in the queue would have swelled to at least 50 & the turn for 50 to meet the doctor will be around 12 Noon. And the beneficiary who booked the 8 AM slot online will get the number in the queue much after 50 thereby making the time of appointment a mockery. Earlier online appointment was given for a particular time

as also number in the queue that too led to verbal dual between the beneficiaries as to whether to follow the time of appointment or number in the queue.

More importantly there is an urgent need for efficient programming of the system in computer, since the time taken by the doctor to repeat the medicines prescribed has increased manifolds after computerised system of working in Dispensaries and power disruption and glitches in server adds to the suffering.

4. **Delay in supply of Indent Medicines:** Earlier patients were given indent medicines on third day after indent and now there is no time limit for supply of Indent Medicines. If the beneficiary asks the CMO I/c they give a simple reply that delay is due to change of software C-DAC and hence the patient remain without medicines for a number of days.

5. **Inability to Process Claims:** The new platform's inability to process claims has resulted in financial hardships for beneficiaries, who are being forced to bear out-of-pocket expenses.

6. **Demotivated Staff:** The WC staff, who are struggling to cope with the flawed platform, are becoming increasingly demotivated, leading to a decline in the overall quality of services.

7. **Compromised Data Security:** The C-DAC platform's vulnerability to cyber threats has raised serious concerns about the security and confidentiality of sensitive patient data.

Urgent Need for Intervention

In light of the above, we respectfully solicit your immediate intervention to:-

1. **Address technical issues:** Direct the concerned authorities to urgently address the technical glitches and flaws in the C-DAC platform.
2. **Provide adequate training:** Ensure that WC staff receive comprehensive training on the new platform to enable them to efficiently navigate its features. We most humbly and respectfully request you to treat this matter with the utmost urgency, considering the far-reaching implications for the health and well-being of CGHS beneficiaries.

We are confident that your timely intervention will help to mitigate the current crisis and restore the smooth functioning of CGHS services.

Thank you in anticipation for an early favourable response and decision on the subject matter.

Yours faithfully,

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

No dated 19.05.2025

To, The Hon'ble Chief Justice of India and His Companion Justices Supreme Court of India
Registrar S C of India Solicitor General of India
Subject: Urgent Appeal for Equal Pension Rights for All Penrs under Article 14 of the Constitution
Mi Lord,

On 19 May 2025, this Hon'ble Court rendered a landmark judgment declaring that "all retired High Court judges are entitled to full and equal pension, irrespective of the date they entered service" @EconomicTimesBar and Bench - Indian Legal news. In upholding the principle of One Rank One Pension (OROP), Your Lordships rightly recognized that any post-retirement discrimination among judges would violate Article 14's guarantee of equality before the law.

If, Mi Lord, the Constitution commands equal treatment for retired High Court judges—men and women who have devoted decades to upholding justice—surely the same inviolable principle of equality must extend to the millions of public servants whose labour & sacrifice built this nation.

1. The Pillars of Our Nation Deserve Parity
Central government employees, state servants, railway workers, defence personnel, teachers, healthcare workers, and countless others who served with equal dedication now subsist on pensions that vary wildly by cadre, date of retirement, and political dispensations. These pensioners are the very pillars of our republic who, having relinquished their pay, now face soaring inflation, rising medical costs, and the indignity of financial uncertainty in their twilight years.

2. Article 14: No Partiality in Retirement
Your Lordships have affirmed that "where equal treatment is given ... in service, any discrimination ... for terminal benefits ... would be violative of Article 14" Live Law. The principle of equality does not permit hierarchy among those who served

under the same flag of the Constitution. To withhold uniform pension benefits from other pensioners is to draw arbitrary lines that undermine the very essence of fairness enshrined in our supreme law.

3. The Human Cost of Unequal Pensions
Behind every figure in the pension ledger lies a story of lifelong service: a teacher who nurtured young minds, a railway employee who braved day and night to keep trains running, a defence veteran who guarded our borders. Today, many live in cramped quarters, delay medical treatment, or forgo basic dignity—all because their pensions, once promised as a modicum of security, fail to honour the constitutional promise of equality.

4. A Compassionate Extension of OROP
Bharat Pensioners Samaj (BPS), representing over 1.3 million pensioners, humbly implores this Hon'ble Court to extend the relief granted to retired High Court judges to all central and state government pensioners:

* Uniform Pension Rates: Adopt a standard pension scale irrespective of service entry date or cadre.

* Parity in Family Pension: Ensure widows, widowers, and dependents of all pensioners receive equal family pension benefits.

* Cost-of-Living Adjustments: Mandate regular, constitutionally viable revisions to pensions in line with inflation.

Conclusion: Mi Lord, the Constitution's promise of equality does not permit selective application. Just as our judiciary stands unified in post-retirement security, so too must our nation's pensioners—those who built and served our republic—stand united under the shield of Article 14. We beseech Your Lordships to acknowledge that justice delayed for one is justice denied for all, and to extend the principle of equal pension to every corner of the public service.

With deepest respect and unwavering faith in the wisdom of this Hon'ble Court, we remain,

Yours faithfully,

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

No
 Dated: 26.05.2025
 To, Shri Ashwini Vaishnaw Hon'ble Minister for
 Railways, Government of India,
 Cc: The Chief Executive Officer, Indian Railways
 Rail Bhawan, New Delhi – 110001
 The General Manager, South Western Railway
 Headquarters, Bengaluru
 The Secretary, GOI-DARPG
 Subject: Urgent Request for Senior Citizen-Friendly
 Buggy Service at Railway Stations – Grievance of
 Shri A.V.Mukuntharajan (Age 86)

Respected Sir,

I write to you on behalf of Bharat Pensioners Samaj (BPS), a federation representing the rights and welfare of pensioners and senior citizens across the country, to draw your kind attention to a serious and disheartening incident faced by Shri A.V. Mukuntharajan, a respected 86-year-old senior citizen, during his travel on 16th May 2025 by Shatabdi Express No. 12027 from Chennai to Bengaluru (PNR: 4630572275, Mobile No. 984089756).

Despite his advanced age, lack of assistance, and visible physical limitations, two buggy drivers at Bengaluru Station refused to allow his single suitcase in the buggy vehicle, despite repeated requests and even an offer to pay for the luggage. He was left to fend for himself late at night around 10:30 PM, with no institutional support, and narrowly avoided being stranded overnight—only thanks to the kindness of a fellow passenger.

This experience caused him deep mental agony, and he now raises a very pertinent question:

Are buggy services at railway stations meant for the genuine support of senior citizens, differently-abled, and sick passengers—or are they reduced to mere joyrides with arbitrary rules?

Furthermore, during his return journey on 20th May 2025 via Vande Bharat Express No. 20608, he observed buggies carrying passengers along with their luggage, which raises concerns of inconsistency in service and possibly discriminatory behavior.

Sir, we request your immediate attention to the following:

1. Clarify and Publicize Buggy Service Policy:
 BPS/SG/SC/025/1

* If buggies are restricted from carrying even small luggage for senior citizens, the same should be explicitly stated and widely publicized at stations and websites, including alternate arrangements for luggage assistance.

2. Policy Amendment Request:

* Kindly amend buggy operation rules to mandate allowance of one suitcase or reasonable hand baggage per senior citizen/differently-abled passenger to ensure humane and practical service.

3. Mandatory Training for Buggy Operators:

* Ensure buggy staff are trained to show compassion, priority, and assistance to elderly passengers, especially those without attendants.

4. Grievance Redressal and Penalty:

* Investigate this particular incident-involving refusal of assistance and take corrective steps against any staff misconduct.

5. Standardize Buggy Protocol across All Stations and Trains with contact details and Buggy help line:

* Ensure uniform policy implementation for senior citizens traveling via Shatabdi, Vande Bharat, and other trains so that all elderly passengers are treated equally.

In conclusion,

It is deeply unfortunate that an 86-year-old was left to suffer such avoidable hardship, despite paying for a premium train service. We urge the Indian Railways to demonstrate its commitment to the dignity, safety, and comfort of senior citizens, who have contributed decades to nation building. We request urgent remedial action to prevent recurrence of such incidents and to restore faith among the elderly in the care provided by Indian Railways.

With hope and regards,

Yours sincerely,

S.C. Maheshwari, Secy Genl B P S

Secy bps D.D.MISTRY writes

No: BPS/BDPA(I)/FP DELAYED CASES/2025 dated 8th May, 2025

To, The Controller General of Communication Accounts, MTNL Building, 3rd & 4th Floor, Jawaharlal Nehru Marg, New Delhi – 110002. Email-Id: dycgcacoord-dot@gov.in.

Sub: A request to expedite finalization of three cases forwarded by the C.C.A. Gujarat Circle to your office.

No. | Name of FP Pensioner | Date of demise | PPO No. | Date of application | Status of case

1 | Chanpaben Fatesinh Patel, w/o F.R. Patel, At & Post: Sarsav | 25.12.2024 | 38201805126997 dated 29.06.2018 | 02.01.2025 | She has submitted all required documents to the CCA Ahmedabad (copies enclosed). Copy of the Gmail dated 5th March 2025 reads:

“It is to inform you that at the time of Revision of Pension for NP/FP to FP (eligible family member mentioned (No.4)) errors showing Pensioner is not eligible for conversion or invalid PPO. Kindly arrange to look into the matter and do needful at the earliest. Since no reply is received, the CCA Gujarat has once again sent reminder by email on 24.04.2025 reading: ‘With reference to above, please arrange to do needful as the family pensioners are pressing very hard for getting pension. Some have also sent their grievances in SAMPANN.’”

2. Savitaben Somabhai Patel, w/o S.P. Patel, At & Post: Bhunautya (Purav) 18.12.2023 382016051267375 dated 29.06.2016 | 16.01.2025 She has submitted all required documents to the CCA Ahmedabad (copies enclosed). Copy of the Gmail dated 5th March 2025 reads: “It is to inform you that at the time of Revision of Pension for NP/FP to FP (eligible family member mentioned (No.4)) errors showing Pensioner is not eligible for conversion or invalid PPO. Kindly arrange to look into the matter and do needful at the earliest. Since no reply is received, the CCA Gujarat has once again sent reminder by email on 24.04.2025 reading: ‘With reference to above, please arrange to do needful as the family pensioners are pressing very hard for

getting pension. Some have also sent their grievances in SAMPANN.”

3 Chintamani Girijashankar Rajput, w/o G.S. Singh, Vadodara 16.12.2024 382016011266856 dated 28.01.2016 | 23/27.01.2025 She has submitted all required documents to the CCA Ahmedabad (copies enclosed). Copy of the Gmail dated 7th March 2025 reads: “It is to inform you that at the time of Revision of Pension for NP/FP to FP (eligible family member mentioned (No.4)) errors showing Pensioner is not eligible for conversion or invalid PPO. Kindly arrange to look into the matter and do needful at the earliest.”

The CPMS Support Helpdesk has emailed on 19th March 2025 to CCA Gujarat reading:

“Case is at AO Pension login aopencaguj1. Please allocate the case to DH Pension.”

The CCA Gujarat on 24th March 2025 replied:

“We have checked the allocation in AO login, but there is no cases shown... Please look into the matter and arrange to do needful as the pensioner is pressing hard for payment.”

OUR SUBMISSION

Since all these three family pensioners have already submitted all the required documents and are verified, and the cases are forwarded to your office, the family pensioners are suffering heavily as your office is delaying the finalization of these cases which are showing ONE & ONLY ONE error which requires rectification by your office. Your timely action will be a boon to the pensioners to survive in these hard days.

With regards,

Yours Sincerely,

(D.D.MISTRY) Secy BSNL/PSU B P S

Within a week all cases settled.

.....
No.BPS/BDPA-I/S.D. Parmar/FP/2022-25 Dated 21st May, 2025

To, The Controller General of Communication Accounts, MTNL Building, 3rd & 4th Floor, Jawaharlal Nehru Marg, New Delhi - 110002.

Email-Id: dycgcacoord-dot@gov.in

Family Pension not credited since November, 2022

Sub: Non-payment of Family Pension since November 2022 – A Case of Smt. Savitaben D.

Parmar, Holder of PPO No: 381993031114139.

Respected Sir,

1. We write to bring to your kind notice towards the payment of Family Pension to of Smt. Savitaben D. Parmar, Holder of PPO No: 381993031114139 since November 2022. Nearly 30 months during which period she has hopefully waited for receipt and non-receipt of her pension has resulted in to unbearable mental trauma for want of finance for survival. The moment the case was brought to notice of our District Secretary, promptly advise her to apply for release of her pending Family Pension since November 2022 producing all required authenticated documents and it was done accordingly on 15.02.2025 (copies of application & documents enclosed herewith).

2. Sir, we have genuine feelings that for any administration three months period is quite sufficient to investigate and decide the case, even if it involves your approval.

3. For your ready reference and examination, we enclose herewith the following documents:

1) Copy of application dated 15.02.2025 addressed to the CCA Gujarat by Smt. Savitaben D. Parmar, Holder of PPO No: 381993031114139 requesting to release her pension.

2) In her application she has enclosed (a) Copy of PPO No. 381993031114139 (2) Copy of her Aadhar Card No: 4847 5941 8727 (c) Print of Bank details from 28.04.2022 to 25.01.2025.

3) As required, she had submitted her KYC on 07.01.2025 for updating her Mobile No: 9979887096. We enclose herewith copies of all the documents referred above and seek your earliest approval for release of her Family Pension.

With regards,

Yours Sincerely, **Promptly attended to.**

(D.D. MISTRY) Secy BSNL/PSU BPS

No: BPS/BDPA(I)/Pay-Fixation/U.Narayana/2025
Dated 16th May, 2025

To, Hon'ble Shri Jyotiraditya Scindia, Minister for Communications, SBA Rd, New Delhi 110001

Sub: A request to expedite Pay Fixation of Pay under FR(I)(a)(i) – Case of Shri U. Narayana Raju, Sr. TOA

(G), retired from the office of GMTD Tirupathi, who retired on superannuation on 30.06.2013.

Hon'ble Sir,

1. We write to bring to your kind notice a case of the Pensioner who is struggling to get his Pay Fixation as per the rules on the subject since last TWELVE Years due to misinterpretation of rules by the CCA Vijayawada and suffering fiscal in his pension and pensionary benefits.

2. In this connection the Circle Secretary, Tamilnadu Circle has addressed the following letters to the Secretary DoT since 10.01.2023, copies of which are enclosed herewith.

I. 10.01.2023 CCA Vijayawada II. 11.01.2024 CMD BSNL III. 12.01.2024 Secy DoT IV. 22.02.2024 Secy DoT V. 29.04.2024 Secy DoT VI. 01.10.2024 CCA Vijayawada VII. 05.02.2025 Secy DoT VIII. 09.03.2025 Secy DoT IX. 15.05.2025 Secy DoT

Brief History of the case.

A. Shri U. Narayana Raju, Sr. TOA (G), retired from the office of GMTD Tirupathi, retired on superannuation on 30.06.2013 and the CCA Vijayawada has misinterpreted rules and asked the GM Vijayawada to revise his pay and pension.

B. In turn the CCA Vijayawada re-fix his pension got the pension calculation revised by the GM, Tirupathi and consequently recovered alleged over payment of Rs.1,11,902 also recovered from the DCRG

OUR SAY IN THE MATTER

The decision to re-fix the pay of the Penr and Pension is totally incorrect, allegorical and violation of the rules on the subject on following counts.

1. The cadre of Telecom Mechanic and OTBP Telecom Mechanic are the restructured cadres of Lineman.

2. Similarly the cadre of Sr. TOA (G) is the restructured cadre of clerks.

3. As per the orders contained in P&T Manual Vol IV in Appendix 4 against serial 21 and 24 the appointment of LM to the cadre of clerk involves assumption of greater responsibilities.

4. The Scale of pay of the restructured cadre of Sr. TOA(G) i.e. 5700-160-8100 is only identical scale of OTBP scale of Telecom Mechanic and not

advantageous to the scale of Sr.TOA to opt as stated in Para 3 of DOT's letter No : 19-4/93-TE II dtd 12.10.1993.

5. As the duties of Sr TOA involves greater responsibilities, the pay of OTBP-TMs promoted as Sr TOA was fixed under FR22 (I)(a)(i) by the BSNL units including GM, BSNL, Tirupathi in the then AP Circle.

6. "As per DOT, ND Lr No : 19-4/93-TE II dated 12.10.1993 the Retd official is eligible for one (1) advance increment on the above said date without change in DNI" - The DOT's letter cited above says that - "Instructions already exists that the officials who are absorbed in the restructured cadres will have the option to draw the OTBP Scale of the previous cadre it is advantageous to them"

7. The Corporate Office in Personal III section and clarification issued in file 27-5/96-TE II dt 05.06.1996 and 252-10/2002-Pers III dt 22.12.2006.

8. From the contents of these two letters it may be seen that the DOT's letter dt 12.10.1993 regarding grant of one increment is only for OTBP/BCR officials of the basic cadre inducted in the restructured cadre.

9. For Lineman, Wireman and Telegraph-man, Phone Mechanic is the restructured cadre. Initially only Lineman WM, Telegraph-men were inducted in the RC whereas the OTBPLM and BCRLM were inducted later and granted one increment in the absorbed restructured cadre of Telecom Mechanic only and not the cadre of Sr. TOA.

10. For Sr. TOA, Telephone Operator, Telecom Office Assistant, Telegraphists and Telegraph Asst. are the basic cadres in the scale of pay of 975-1660. Initially these basic cadre officials only inducted in the restructured cadre of Sr. TOA in the scale of pay of Rs.1320-30-1560-EB40-2040.

11. The OTBP scale of TOA (i.e. basic cadre was 1400-2300. The BCR scale was Rs.1600-2660. As such when the OTBP TOA with the scale of 1400-2300 is inducted in the restructured cadre of Sr. TOA of 1320-2040 scale he was given option to draw one increment in the OTBP scale of TOA which is higher than the basic scale of Sr.TOA (i.e. 1320-2040).

12. Therefore, the advance increment referred to in DOT's lt dt 12.10.1993 in file 19-4/93-TE II is only for the pay fixation of OTBP/BCR officials of the same basic cadre inducted into the restructured cadre of the basic cadre, in this case the Telecom Mechanic. This order cannot be applied to the promotion of OTBP Telecom Mechanic as Sr. TOA which is vertical promotion made through examination.

13. The fixation done by the GM, Tirupathi on the promotion of Sri. V. Narayana Raju, OTBPTM as Sr. TOA under FR22 (I) (a) (i) is 100% correct. The clarification given by the Pr. CCA of the then AP circle is very wrong.

Sir, the Circle Secretary has have provided all the details of the case repeatedly to the Secretary DoT and to concerned BSNL Offices and also CCA. However we regret to state that all the letters are simply appears to have been neglected by all concerned.

We therefore request your august office to kindly intervene and cause issuance of issue necessary instructions to the Secretary, DOT and the DGCA, ND for taking further action to the Pr. CCA, Telangana Circle and the CCAAP Circle to cancel his letter dated 05.11.2013 addressed to the GM, BSNL, Tirupathi.

The alleged overpayment of P & A recovered from the DCRG may also please be directed to be refunded to him at the earliest possible.

With regards,

Yours sincerely

(D.D. MISTRY) Secy BSNL/PSU B P S

.....
Minutes of the 63rd Meeting of the Standing Committee of National Council (JCM) Held on April 23, 2025, at 3:00 PM at CSOI, KG Marg, New Delhi.

Key Points:

1. Harassment of Retired Employees Over CGHS Payments (Item No. 3/SC/63/25)

* Many retired employees faced issues with payments made through bharatkosh.gov.in not reflecting in their CGHS accounts.

* Decision: Integration of Payment Gateway (Bharatkosh) within the CGHS Card Application to automate the process and avoid errors

* Staff Side will submit a list of unresolved cases for quick resolution.

2. NPS Pensioners to be allowed in CGHS & FMA Benefits (Item No. 16/SC/63/25)

* Demand: Allow NPS pensioners who retired with less than 10 years of service to join CGHS.

* Decision: Staff Side will submit a fresh proposal for consideration.

3. Constitution of the 8th Central Pay Commission (CPC) (Item No. 17/SC/63/25)

* The 8th CPC has been announced, but orders and Terms of Reference (ToR) are awaited.

4. Favorable Court Judgments Not Extended to Similarly Placed Employees (Item No. 8/SC/63/25)

* Govt agrees in principle but requires case-by-case examination based on financial and administrative impact.

5. Submission of Defence Pensioners' Death Certificate to SPARSH (Item No. 14/SC/63/25)

* Facility already available on the SPARSH Portal.

* AFAQ document will be uploaded for clarification.

6. Revision of Pension for BSNL Pensioners (Item No. 18/SC/63/25)

* Matter sub-judice, awaiting the court's outcome.

7. Earned Leave Encashment for Reemployed Ex-Servicemen (Item No. 5/SC/63/25)

* Proposal under examination with relevant departments.

8. Increase in Deposit-Linked Insurance Coverage (Item No. 3/19/SC/25)

* Proposal to enhance coverage from Rs. 60,000 to Rs. 3.5 lakh is under review.

9. Restoration of Commuted Pension after 12 Years (Item No. 6/SC/22)

* Matter under active consideration by the Department of Expenditure.

10. Option to Switch to 7th CPC Pay Scale for One Year (Item No. 8/SC/62/23)

* The Deptt of Expenditure will re-examine the matter.

11. Grant of Notional Increment for Those Who Retired on June 30 (Item No. 9/SC/22)

* Govt orders already issued fulfilling this demand.

12. Resolution of Anomalies in DOP&PW OM (Item No. 2.0)

* Meeting with Staff Side to be scheduled for further discussions.

13. Prevention of Recovery from Retirement Benefits (Item No. 2.2)

* DoP&PW issued instructions on October 18, 2024; FAQs will be uploaded.

14. Old Pension Scheme for Employees Recruited After 2004 (Item No. 2.3)

* Min of Rlys and DoP&PW to examine the issue.

15. Release of 18 Months' DA/DR Arrears Frozen During COVID-19 (Item No. 2.6)

* Govt cited financial constraints, ruling out restoration.

16. Corporatization of Ordnance Factories & Defence Employees' Concerns (Item No. 2.7)

* Staff Side requested regular meetings with Defence Ministry officials.

17. Extension of CGHS Benefits to Western Naval Command, Mumbai (Item No. 2.8)

* Approved via MoH&FW's March 2024 order.

18. Kilometrage Allowance for Railway Running Staff Exempted from Income Tax (Item No. 2.10)

* Meeting between Ministry of Railways and Department of Revenue to be scheduled.

19. Effective Use of JCM Platform & Regular Council Meetings (Item No. 2.1)

* Govt assured necessary instructions will be issued.

20. Settlement of Board of Arbitration (BoA) Awards (Item No. 2.5)

* Under review; early resolution requested.

Closing Remarks:

* Staff Side emphasized the importance of resolving long-standing service matters.

* Meeting concluded with a vote of thanks to the Chairperson

Draft Document Central Government Employees and Pensioners Health Insurance Scheme (CGEPHIS)

Name of the Scheme: Central Government Employees & Pensioners Health Insurance Scheme (CGEPHIS).

Beneficiaries: Applicable to all Central Government personnel, including All India Service officers (serving, newly recruited, retired/retiring) under CGHS and CS(MA) Rules.

Compulsory for new recruits post-implementation.

Compulsory for retirees post-implementation.

Voluntary for existing employees/pensioners under CGHS or CS(MA).

Target Group: 17 lakh serving employees and 7 lakh pensioners.

Insurance Coverage: a) In-patient treatment in empanelled hospitals. b) Coverage for all pre-existing conditions from inception. c) Pre-hospitalization (30 days) and post-hospitalization (60 days). d) Domiciliary hospitalization in select conditions. e) Specified Day Care procedures. f) Disabilities treatment covered. g) Maternity and newborn benefits.

Family Size: Includes self, spouse, two dependent children, and two dependent parents.

Additional dependents allowed with extra premium. Dependency defined by income threshold (Rs. 3,500 + DA).

Identification: Through Photo Smart Cards containing medical and personal data.

Sum Insured: Rs. 5 lakh per family per year (floater basis).

Rs. 25 crore corporate buffer.

Premium Payment: Annual premium subject to adjustment.

Pro-rata rates for new joiners.

Claim ratio-based loading.

Premium Refund: 90% refund on surplus after admin cost deduction.

Health Service Providers: NABH/JCI/ACHS/ISQua accredited public/private hospitals eligible. Must comply with CGHS package rates and guidelines.

Cashless Service: Smart Card-based authentication.

Pre-authorization mandatory.

Emergency and planned hospitalizations covered.

Run-Off Period: One-month extension post-policy for pre-authorized treatment.

Claim Repudiation: Must include detailed justification and shared with all stakeholders.

Enrollment: By insurer, with 180-day window for retirees, 60 days for employees.

Smart Cards issued with kits.

Auto-renewal unless opted out.

Insurer Infrastructure: Dedicated national, zonal, and district offices.

Project office in Delhi within 30 days.

Mis Services: Real-time data via secure web portal. Upload to MoHFW central server.

Call Centre Services: 24x7 helpline with national toll-free number.

Support in English and local languages.

Dispute Resolution: Beneficiary-level: District/State grievance centres.

Government-level: Arbitration per Indian Arbitration Act, 1996.

Agreements: SLAs/MOUs with insurer and intermediaries.

Compliance and penalty clauses.

Termination: Rights reserved for Central Government based on performance.

Premium refunds and penalties apply.

Performance And Penalties: Time-bound deliverables enforced with penalty on premium.

Nodal Ministry: Ministry of Health & Family Welfare.

Coordination with Finance and Administrative Reforms.

Medical Audit: Insurer to ensure audits, inspections, grievance management, and documentation.

Employees' Provident Fund (Staff and Conditions of Service) Regulations, 2025: Notification No. HRD-I/1/2024/EPF-Regulations, 2024 dated 25.04.2025

Employees' Provident Fund Organisation
Notification New Delhi, the 25th April, 2025

No. HRD-I/1/2024/EPF-Regulations, 2024.—In exercise of the powers conferred by subsection (7) of section 5D of the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 (19 of 1952) and in supersession of the Employees' Provident Fund (Officers and Employees' Conditions of Services) Regulations, 2008, except as respects things done or omitted to be done before such supersession, the Central Board, hereby makes the following regulations, namely:-

1. Short title and commencement.—(1) These regulations may be called the Employees' Provident Fund (Staff and Conditions of Service) Regulations, 2025.

(2) They shall come into force on the date of their publication in the Official Gazette.

2. Definitions- In these regulations, unless the context otherwise requires,—

(a) "Act" means the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 (19 of 1952);

(b) "Central Board" means the Central Board constituted under section 5A of the Act;

(c) "Chairman, Central Board" means the Chairman of the Central Board appointed by the Central Government under clause (a) of sub-section (1) of section 5A of the Act;

(d) "Chairman, Executive Committee" means the Chairman appointed under clause (a) of sub section (2) of section 5AA of the Act;

(e) "Commissioner" includes the Central Provident Fund Commissioner appointed under sub-section (1) of section 5D of the Act and Additional Central Provident Fund Commissioner, Deputy Provident Fund Commissioner, Regional Provident Fund Commissioner and Assistant Provident Fund Commissioner appointed under sub-section (3) of section 5D of the Act;

(f) "CPFC" means the Central Provident Fund

Commissioner as appointed under sub-section (1) of section 5D of the Act;

(g) "Employee" means a person appointed to or borne on the cadre of the staff of the Central Board;

(h) "Executive Committee" means the Executive Committee constituted under section 5AA of the Act;

(i) "Month" means a calendar month;

(j) "Post" means a post under the Central Board, specified in column (2) of the First Schedule annexed to these regulations; the conditions of service of which, except the method of recruitment, shall be such as specified in these regulations;

(k) "Schedule" means a Schedule annexed to these regulations;

(l) "Service" means service under the Central Board.

(2) Words and expressions used herein, but not defined and defined in the Act, shall have the same meaning assigned to them in the Act, or the relevant rules applicable to the officers and employees of the Central Government drawing corresponding scales of pay.

3. Application.—(1) These regulations shall apply to every employee of the Central Board in respect of the posts specified in the First Schedule.

(2) In the case of persons appointed by the Central Board on deputation basis from the lending authorities, namely, the Central Government or the State Government or Union territory Administration or local bodies or autonomous bodies including the Universities and the Central and the State Public Sector undertakings, the terms and conditions of appointment shall be settled by the respective appointing authority specified in the Second Schedule, in consultation with the lending authority.

(3) These regulations shall not be applicable to the persons appointed on contract or tenure basis.

4. Appointing authority.— The appointing authority in respect of the posts specified in column (2) of the First Schedule, shall be as specified in column (4) of the Second Schedule:

Provided that the Chairman, Central Board may, by general or special order, delegate, to any other authority or officer of the Central Board, to make

appointment to any post or class of posts specified in the First Schedule.

5. Oath of allegiance to the Constitution of India.—Every employee shall be required to take an oath or solemnly affirm his allegiance to the Constitution of India, as by law established, at the time of his appointment to the service of the Central Board.

6. Declaration to be made by Employees.—Every employee, to whom these regulations apply, shall make the following declaration, namely:—

“I hereby declare that I have read and understood the Employees Provident Fund (Staff and Conditions of Service) Regulations, 2025, and I hereby subscribe and agree to be bound by the said regulations.

WITNESS	EMPLOYEE
(1)	(2)
Signature	Signature
Name	Name
Date	Date
Occupation	Nature of appointment
Address	Date of appointment

7. Probation.—(1) Every employee appointed to a post by direct recruitment or re-employment before the age of superannuation shall be on probation for such period as specified in the recruitment rules for that post.

(2) The period of probation and other conditions of service relating thereto in respect of the employees appointed on direct recruitment or promotion or re-employment before the age of superannuation shall be as applicable to the officers and employees of the Central Government drawing corresponding scales of pay.

8. Commencement of service.—The service of an employee appointed on direct recruitment or reemployment before the age of superannuation shall commence from the working day on which an employee reports for duty on being appointed to a post in the Central Board, at the place intimated to him by the appointing authority, provided that he reports for duty in the forenoon, otherwise his service shall commence from the next working day.

9. Pay, leave, provident fund, retirement age and allowances, etc.—(1) The scales of pay in respect

of the posts specified in column (2) of the First Schedule, shall be as specified in column (3) of that Schedule.

(2) The Central Civil Services (Leave) Rules, 1972, applicable to the officers and employees of the Central Government, shall be applicable to the employees of the Central Board drawing corresponding scales of pay.

(3) The General Provident Fund (Central Services) Rules, 1960, applicable to the officers and employees of the Central Government, shall be applicable to the employees of the Central Board drawing corresponding scales of pay.

(4) The age of retirement for the employees of the Central Board shall be such as may be prescribed by the Central Government in respect of the officers and employees of the Central Government drawing corresponding scales of pay in accordance with rule 56 of the Fundamental Rules.

(5) The employees of the Central Board shall be entitled to such allowances including travelling allowance and concessions, as admissible from time to time to the officers and employees of the Central Government drawing corresponding scales of pay.

10. Pensionary benefits.—(1) All regular employees of the Central Board who entered service on or before the 31st December, 2003, other than the Officers appointed under sub-section (1) and (2) of section 5D of the Act, shall be entitled to the benefits of pension, commutation of pension, family pension, death-cum-retirement gratuity and service gratuity as applicable to the officers and employees of the Central Government under the Central Civil Services (Pension) Rules, 2021.

Provided that in the matter of the pensioners of the Central Board, consultation with the Union Public Service Commission, as provided under first proviso to sub-rule (1) of rule 8 of Central Civil Services (Pension) Rules, 2021, before passing final orders, shall not be applicable.

(2) The Central Civil Services (Implementation of National Pension System) Rules, 2021 and the Central Civil Services (Payment of Gratuity under the National Pension System) Rules, 2021 shall be

applicable in the case of regular employees of the Central Board who have entered service on or after the 1st January, 2004.

Provided that in the matter of such retired employees of Central Board, consultation with Union Public Service Commission as provided under the first proviso to sub-rule (1) of rule 5 of the Central Civil Services (Payment of Gratuity under National Pension System) Rules, 2021, before passing final orders, shall not be applicable.

(3) An employee, who sustains an injury or dies as a result of an injury or dies in the course of or as a consequence of the performance of his duty, may be awarded an extraordinary pension on the same scale and subject to the same conditions as laid down in the Central Civil Services (Extraordinary Pension) Rules, 2023 of the Central Government, as in force on the date of the publication of these regulations, and also subject to such modification as may be adopted by the Central Board with the approval of the Central Government.

(4) In the case of employees of the Central Board, the powers and functions of the authorities as prescribed in the Central Civil Services (Pension) Rules, 2021 shall be exercised by the officers or authorities of the Central Board for the purposes of this regulation, as per written orders issued from time to time by the Central Provident Fund Commissioner with the approval of the Chairman, Central Board.

Income-tax (twelfth Amendment) Rules, 2025 – ITR Forms No. 1 Sahaj and No. 4 (Sugam) for AY 2025-26: Notification No. 40/25 dated 29.04.2025

Ministry of Finance (Department of Revenue)
(Central Board of Direct Taxes) New Delhi, the 29th April, 2025 No. 40/2025

G.S.R. 271(E).— In exercise of the powers conferred by section 139 read with section 295 of the Income-tax Act, 1961 (43 of 1961), the Central Board of Direct Taxes hereby makes the following rules further to amend the Income-tax Rules, 1962, namely:-

1. Short title and commencement. — (1) These rules may be called the Income-tax (twelfth Amendment) Rules, 2025.

(2) They shall come into force with effect from the 1st day of April, 2025.

2. In the Income-tax Rules, 1962 (hereinafter referred to as the principal rules), in rule 12, —

(a) in sub-rule (1), —

(i) for the figures “2024”, the figures “2025” shall be substituted;

(ii) in clause (a), in sub-clause (iii), for the words “does not have any loss under the head, “the words “does not have any loss under the head; or” shall be substituted.

(iii) in clause (a), after sub-clause (iii), the following sub-clause shall be inserted, namely, —

“(iv) “Capital gains”, where assessee has only long-term capital gains under section 112A not exceeding one lakh twenty-five thousand rupees and does not have any brought forward loss or loss to be carried forward under the head,”

(iv) in clause (ca), for the words, figures and letters “in the case of a person being an individual or a Hindu undivided family, who is a resident other than not ordinarily resident, or a firm, other than limited liability partnership firm, which is a resident deriving income under the head “Profits or gains of business or profession” and such income is computed in accordance with special provisions referred to in section 44AD, section 44ADA and section 44AE of the Act for computation of such income, be in Form SUGAM (ITR-4) and be verified in the manner indicated therein:”, the words, figures and letters “in the case of a person being an individual or a Hindu undivided family, who is a resident other than not ordinarily resident, or a firm, other than limited liability partnership firm, which is a resident,—

(i) deriving income under the head “Profits or gains of business or profession” and such income is computed in accordance with special provisions referred to in section 44AD, section 44ADA and section 44AE of the Act for computation of such income; and;

(ii) has, “Capital gains”, if any, where assessee has only long-term capital gains under section 112A not exceeding one lakh twenty-five thousand rupees, be in Form SUGAM (ITR-4) and be verified

in the manner indicated therein” shall be substituted;

(b) in sub-rule (5), for the figures “2023”, the figures “2024” shall be substituted.

3. In the principal rules, in rule 11B, after the words, figures and letters “Form No. 10BA”, the words “and furnish the same along with the return of income” shall be inserted.

4. In the principal rules, in Appendix II,—

(a) for FORM ITR-1, the following FORM shall be substituted, namely: —

Grant of notional increment on 1st July / 1st January to the employees who retired/are retiring from Central Govt. service on 30th June / 31st December respectively for the purpose of calculating their pensionary benefits: DoP&T O.M. 20.05.2025

No. 19/116/2024-Pers.Pol. (Pay) (Pt) Government of India Ministry of Personnel, Public Grievances & Pensions Department of Personnel & Training North Block, New Delhi Dated the 20th May, 2025.
Subject: Grant of notional increment on 1st July / 1st January to the employees who retired from Central Govt. service on 30th June / 31st December respectively for the purpose of calculating their pensionary benefits – regarding.

The undersigned is directed to invite reference to the instructions issued vide this Department’s OM of even number dated 14.10.2024 (copy enclosed) regarding grant of ‘notional increment’ on 1st July/ 1st January to the Central Government employees who retired/are retiring from service a day before it became due i.e. on 30th June/ 31st 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. The said instructions were issued in compliance of the Interim Order dated 06.09.2024 passed by the Hon’ble Supreme Court while hearing MA No.2400/ 2024 filed by M/o Railways along with several Intervention Applications tagged therewith. It was indicated therein that the action taken shall be subject to the final outcome of the petition (Dy.

No. 36418/2024) filed by this Department seeking review of the Order dated 11.04.2023 of the Hon’ble Supreme Court in CA No. 2471/2023 on the subject matter.

2. Hon’ble Supreme Court, vide Order dated 18.12.2024, had dismissed the Review Petition (Dy. No. 36418/2024) filed by this Department with the observation that there is no error apparent on the face of the record, warranting reconsideration of the order impugned.

3. Hon’ble Supreme Court has subsequently disposed of MA No. 2400/2024 filed by M/o Railways and other petitions vide Order dated 20.02.2025 while issuing the following final directions in the matter:

The judgment dated 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 31.04.2023 in the Order) will not be paid;

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;

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;

In case any retired employee filed an application for intervention/ impleament/writ petition/ original application before the Central Administrative Tribunal/High Courts/Supreme Court, the enhanced pension by including one increment will be payable for the period of three years prior to the month in which the application for intervention/ impleament/ writ petition/ original application was filed.

4. The Hon’ble Supreme Court has decided that the direction referred at Para 3(d) above will not apply to the retired government employee who filed a writ petition/original application or an application for intervention before the Central Administrative

Tribunal/High Courts/Supreme Court after the judgment in “Union of India & Anr. Vs M. Siddaraj”, as in such cases directions referred in Para 3(a) will apply.

5. In addition, Hon’ble Supreme Court has clarified that in case any excess payment has already been made, including arrears, such amount paid will not be recovered. Court has decided that pending applications including all intervention/impleament applications shall stand disposed of in terms of this order.

6. The matter has been examined in consultation with D/o Expenditure and D/o Legal Affairs. It is advised that in pursuance of the above referred Order dt 20.02.2025 of the Hon’ble Supreme Court, 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 / 31st 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 the 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.

7. This issues with the concurrence of D/o Expenditure vide their Dy. No. 08-09/2019-E.MA(Vol.1)(4265 134) dt 29.04.2025 & D/o Legal Affairs vide Computer Dy No E-144903 dt 17.03.25. (Vikas) Under Secretary to the Government of India

Non-Functional upgradation for Officers of Organized Group ‘A’ Services – Addl Secy & Joint Secretary Grade: DoP&T OM dated 08.05.2025

File No. AB.14017/30/2011-PP.(RR) Vol.III (E-3164462) GoI Ministry of Personnel, Public Grievances and Pensions Department of Personnel and Training New Delhi, 8th May, 2025

Sub:-Non-Functional upgradation for Officers of Organized Group ‘A’ Services.

In terms of para 1(iv) of this Department OM No.AB.14017/64/2008-Estt.(RR) dated 24.04.2009,

regarding Non-Functional Upgradation for officers of Organised Group ‘A’ Services (OGAS), the details of batch of the officers belonging to the Indian Administrative Service who have been posted at the Centre in various grades were issued from time to time.

2. The details of the batch of IAS officers posted in the Centre in the grades of Additional Secretary and Joint Secretary as well as the date of posting of the first officer belonging to the respective batches in 2025 are indicated in the table below:

S. No	Batch and Level in IAS	Date of Appointment at the Centre	Batch of Organized Group ‘A’ service to be considered for NFU
1.	2000 as Additional Secretary	18.04.2025	1998 & earlier w.e.f 18.04.2025
2.	2009 as Joint Secretary	21.03.2025	2007 & earlier w.e.f 21.03.2025

3. Grant of higher pay scale under Non-Functional Upgradation is subject to the terms and conditions provided in Annex-I to OM dated 24.4.2009. Para 3 of the Annex-I states that all the prescribed eligibility criteria and promotional norms including ‘benchmark’ for up-gradation to a particular grade pay, have to be met, at the time of screening.

4. Therefore, officers belonging to OGAS, who are at least two batches senior to the batch of the IAS officers mentioned in the table below Para-2, and who are otherwise eligible and fulfill the eligibility conditions for promotion including completing of prescribed eligibility service in the respective feeder grades, as on the crucial date of eligibility for promotion to the above grades, but have not been granted promotion to these grades, shall be eligible to be considered for grant of NFU in Level-15, Level-14, of Pay matrix, as the case may be, with effect from the dates mentioned above.

(Santant Dhar) Under Secy to Government of India

Commercial Circular No. 06 of 2025 – Replacement of Word “Mentally retarded persons who cannot travel without an escort”: Railway Board Order dated 09.05.2025

GoI MoR Rly Bd Commercial Circular No. 06 of 2025 No. TC-II/2197/2024/Intellectual Disability (E-3483622) New Delhi, dt.09.05.2025

The Principal Chief Commercial Managers, All Zonal Railway Chairman & Managing Director, CRIS, Chanakyapuri, New Delhi. CMD/IRCTC/New Delhi. Sub: Replacement of Word “Mentally retarded persons who cannot travel without an escort”

REF: 1. IRCA Coaching Tariff No. 26 of Part I Vol II.
2. Commercial Circular No. 04 of 2018 dt 12.01.2018.
3. Commercial Circular No. 001 of 2025 dt 22.01.2025.
In continuation of above, Ministry of Railways have now decided to replace the word “Mentally Retarded Persons who cannot travel without an escort” as under:

Existing Word	To Be Replaced By
Mentally Retarded Persons who cannot travel without an escort	Persons with Intellectual Disability who cannot travel without an escort

2. The above shall be implemented with effect from 01.06.2025.

3. The revised proforma for the concession certificate is enclosed herewith. The certificate already issued in the old proforma before 01.06.2025 shall remain valid till the expiry of the validity period.

4. There shall be no change in Railway Concession Certificate for “Blindness” as issued vide Commercial Circular No. 01 of 2025.

5. There shall be no change in other terms and conditions.

6. Necessary changes shall also be ensured in Railway Divyangjan ID Cards, online/offline application forms for such purpose etc.

7. CRIS, IRCTC & Zonal Railways may update the revised proforma on their website.

8. Zonal Railways may print the revised proforma and make available at all locations/stations to avoid inconvenience. Necessary instructions shall be issued to the all concerned.

9. Wide publicity shall be given and updated information shall be ensured at website/stations etc.

(Rohit Kumar) Jt Dtr Passenger Marketing Rly Bd

Extension of e-KYC functionality for opening of MIS, TD, KVP and NSC scheme accounts: Addendum SB Order No. 07/2025 dtd 30.04.2025

SB Order No. 07/2025 No-FS-25-01/2018-FS-CBS Government of India Ministry of Communications Department of Posts (F.S. Division) Dak Bhawan, New Delhi — 110001 Date: 30.04.2025

ADDENDUM

To, All Head of Circles / Regions

Sub: Extension of e-KYC functionality for opening of MIS, TD, KVP and NSC scheme accounts — Regarding.

Madam / Sir,

This has the reference to the SB Order No. 01 dated 01.01.2025.

2. Aadhaar based e-kyc process has been introduced pan India in all departmental post offices w.e.f. 06.01.2025 for onboarding of new customers (Creation of Customer Information File (CIF)) and opening of Single & Individual Type Post Office Savings Accounts (POSA).

3. In continuation, Aadhaar enabled eKYC process has been enabled for opening of Monthly Income Account Scheme (MIS), Time Deposit Scheme (TD), Kisan Vikas Patra Scheme (KVP) and National Savings Certificate VIII Issue (NSC) scheme accounts w.e.f 23.04.2025.

4. Accordingly, now the post offices will be able to open the MIS, TD, KVP and NSC scheme accounts of Single — Individual (Adult) type through Aadhaar authentication using e-KYC CIF.

5. On invoking the CMISAOP menu, the Counter PA has to obtain the biometric of the depositor for getting the consent to use his/her Aadhaar and proceed for feeding the other details for opening of the account. On completion of all the data entry in CMISAOP screen, before submission, second biometric of the depositor shall be obtained for authenticating the transaction.

6. No-pay-in-slip (deposit) voucher shall be collected for any amount of deposit while opening these accounts on Aadhaar Authentication basis. The amount written by the depositor in the Account Opening Form (SB-eKYC-AOF) shall be considered as amount of deposit.

7. If the depositor desires to transfer the funds from PO Savings Account for opening of MIS/TD/KVP/NSC accounts, the debit account should be either Single or Joint B type account of the depositor. In case the account is opened on transfer of funds from the PO Savings Account of the depositor, withdrawal form (SB-7) shall not be collected, as the account is opened through biometric authentication of the depositor.

8. The existing process shall be followed for the paper-based (voucher based) transactions.

9. Aadhaar Authenticated Transactions will directly be posted in the ledgers and require no verification by the checker. Accordingly, the account will be opened directly on biometric authentication of the depositor.

10. All the transactions including the POSA debit transactions, posted for opening of MIS/TD/KVP/NSC through bio-metric authentication shall appear in the "EKYC long book detailed report".

11. The development of functionalities like Account Closure, Transfer of Accounts, change of nomination (Account Modification) etc. through biometric authentication are underway. Meanwhile, these operations shall continue to be performed through the existing method.

12. The following points are once again reiterated.

(i). For any eKYC based transactions, AOF or any other form collected from the customer shall have Aadhar no. in masked form (xxxx-xxxx-). If any document contains the unmasked Aadhaar, Postmaster should ensure that first eight digits of the Aadhaar number are masked using black ink pen sketch or any available means.

(ii). All the post offices and CBS-CPCs should ensure that the Aadhaar Number is masked in all the existing documents like AOF, KYC Form etc. containing the Aadhaar Number including the copy of the Aadhaar obtained.

(iii). Circles should ensure that paperless KYC due diligence is performed for all the new customers and existing account holders for ease of KYC compliance and other benefits to the customers and Department.

13. It is requested to circulate these instructions to

all post offices for information and guidance.

These issues with the approval of Competent Authority.

Yours faithfully

(Gourav Jain) Assistant Director General (FS-II)

Advisory to all Railway empaneled Health Care Organizations. - May 23, 2025

Government of India Ministry of Railways (Railway Board) No. 2025/H-1/11/2 dated 22.04.2025

To, Pr. Chief Medical Directors, All Indian Railways.
Pr. Chief Medical Officers, All Production Units & RDSO.

Sub: Advisory to all Railway empaneled Health Care Organizations.

Ref:- CGHS' letter no. 5-36/CGHS (HQ)/HEC/2024/2612-37 dated 19.12.2024.

In order to address the issues of overcharging, denial of treatment and other grievances, CGHS vide their letter cited under reference has issued advisory to CGHS empaneled HCOs.

Accordingly, to address the complaints received from Rly beneficiaries regarding overcharging, denial of treatment & other grievances, following guidelines are being issued for Rly empaneled HCOs:

1. Provision of Services

HCOs must not deny services to any eligible Railway beneficiaries.

Signatures of beneficiaries/attendants (in case of patient death or coma) along with mobile numbers must be obtained on final bills for all indoor and OPD services, including daycare, lab services, dialysis, etc.

2. Reporting Requirements

HCOs must report the following cases to the concerned Railway within 24 hours via email to the dedicated email IDs (to be shared by the concerned Railway officer):

Details of non-referral cases.

Emergency admissions and consultations.

Direct visits and admissions of beneficiaries aged 70 years and above, including inpatient card details.

3. Bed Availability Display

HCOs must prominently display the availability of beds in various wards and ICUs for the benefit of

visiting patients.

4. Ward Entitlement

Beneficiaries must be provided their ward/rooms according to their entitled category. Allocating a lower category is unacceptable.

5. Prescription Standards

Prescriptions must be written in generic names and in capital letters.

HCOs must not insist on specific brands.

6. Implant/Device Choices

If a beneficiary selects an implant priced above the CGHS ceiling rate, informed consent must be obtained, clearly stating that the additional cost cannot be claimed from Railways. This consent must be attached to the bill.

7. Information Display

All HCOs must display the following details on their notice boards and other prominent places:

Empaneled under: Railways

Charges: As per CGHS/Railways approved rates

Beneficiaries eligible for Credit:

Serving Railway employees & their dependents

Retired Railway employees

Other Categories of UMID Cardholders or other Cards issued by Railways (as notified)

Name and contact of the Nodal Officer

Escalation Matrix

Email ID of the concerned Railway officer

8. Nodal Officer Updates

Any changes in the Nodal Officer's details (name or phone number) must be immediately communicated to the concerned Railway officer.

9. Railway Help Desk/Kiosk

All HCOs must establish a Railway Help Desk/Kiosk on their premises to facilitate beneficiaries.

10. UMID/Railway Identity Card Handling

HCOs are strictly prohibited from collecting or retaining the hard copy of the UMID/Railway Identity Card of any beneficiary.

11. Adherence to Package Rates

HCOs must not collect any amount from beneficiaries beyond the package rates prescribed by CGHS/Railways (as per the rates mentioned in the MoU with the HCO).

12. Fraudulent Billing

Submission of fake bills or forged documents by any HCO will be considered financial fraud. Legal action will be initiated, including FIR filing, as per applicable laws.

Failure to adhere to these instructions will result in serious consequences, including de-empanelment or blacklisting, as per the MoU provisions.

All Zonal Railways/PUs are advised to circulate these guidelines to all Railway empaneled HCOs for strict compliance.

(Dr. Ashutosh Garg) Director/Health (Policy & Project) Railway Board Ministry of Railways

CGHS OM on Reimbursement of OPD - Indent only Medicines in view of HMIS - May 24, 2025

Here is the extracted text from the document titled "CGHS OM on Reimbursement of OPD - Indent only Medicines in view of HMIS migration

F. No. 44/103/MCTC/CGHS/2025 (Comp No. 8324219)–09-05-2025

Sub: Reimbursement of OPD (Indent only) Medicines – Special Sanction in view of Migration of HMIS from NIC to C-DAC

1. In continuation of the efforts to enhance digital infrastructure and service delivery under the Central Government Health Scheme (CGHS), the Hospital Management Information System (HMIS) has been migrated from the NIC platform to the C-DAC platform with effect from 28th April 2025. The new platform is presently undergoing functional optimization to manage the outpatient workload across CGHS Wellness Centers.

2. It has been observed that certain operational challenges have arisen during the transition period, resulting in difficulties being faced by CGHS beneficiaries in availing "Indent" medicines from the Wellness Centers.

3. With a view to mitigating the inconvenience caused to the beneficiaries, and as a one-time special measure, it has been decided that:

* CGHS beneficiaries shall be permitted to procure medicines for a period of one month only from the open market based on a valid prescription, irrespective of the issuance of a Non-Availability Certificate (NAC), and for the quantity specified in

the prescription.

* A valid prescription shall be deemed one where the treatment duration prescribed by the Government Hospital/CGHS Medical Officer/ Specialist/CGHS Empaneled Hospital has not expired as on the date of procurement of the medicine.

4. The reimbursement of such medicines shall be admissible upon submission of claims as per the applicable procedure outlined below:

Category of Beneficiary	Authority for Claim Submission
CGHS Pensioner Card holders (including Ex -MPs)	Additional Director, CGHS of the concerned city/zone, after due forwarding by the CMO I/c of the Wellness Centre.
Serving Government Employees	Administrative Deptt where the employee is currently posted
Hon'ble Members of Parliament	Rajya Sabha Secretariat / Lok Sabha Secretariat, as the case may be
Beneficiaries of Autonomous Bodies / Air India	Respective Autonomous Body / Air India Office

5. Notwithstanding the above provision, CGHS Wellness Centres shall remain functional, and beneficiaries may continue to obtain prescribed medicines from the Centres.

6. This special dispensation shall be applicable from 28.04.2025 to 31.05.2025, both dates inclusive.

7. This issue is with the approval of competent authority.

(Dr. Satheesh Y.H) Director CGHS

Central Civil Services (Pension) Amendment Rules, 2025 in Rule 37 reg. conditions for payment of pension on absorption consequent upon conversion of a Govt Deptt into a Public Sector Undertaking: Notification No. G.S.R. 340(E) dt 22.05.2025

Ministry of Personnel, Public Grievances & Pensions (Department of Pension & Pensioners'

BHARAT PENSIONER

Welfare) NOTIFICATION New Delhi, dt 22.05.2025 G.S.R. 340(E).— In exercise of the powers conferred by the proviso to article 309 and clause (5) of article 148 of the Constitution and after consultation with the Comptroller and Auditor-General of India in relation to persons serving in the Indian Audit and Accounts Department, the President hereby makes the following rules further to amend the Central Civil Services (Pension) Rules, 2021, namely : –

1. Short title and commencement.-

(1) These rules may be called the Central Civil Services (Pension) Amendment Rules, 2025.

(2) They shall come into force on the date of their publication in the Official Gazette.

2. In the Central Civil Services (Pension) Rules, 2021, in rule 37, in sub-rule (29), for clause (c), the following shall be substituted, namely:-

“(c) the dismissal or removal from service of the public sector undertaking of any employee after his absorption in such undertaking for any subsequent misconduct shall lead to forfeiture of the retirement benefits for the service rendered under the Govt also & in the event of his dismissal or removal or retrenchment the decision of the undertaking shall be subject to review by the Min administratively concerned with the undertaking. Explanation – For the purposes of this sub-rule, the relevant provisions of rules 7 and 8 read with rule 41 and sub-rule (5) of rule 44 shall be applicable analogous as it is applicable to a Government servant under these rules.”

[F.No. 04/17/2023-P&PW(D)]

UNFAIR ACT

Dhrubajyoti Sengupta, Jt.Secy.

Master Circular on Definition of Vigilance Angle: Central Vigilance Commission Master Circular No. 01/MC/2025 dated 23.05.2025

Central Vigilance Commission Satarkta Bhawan. G.P.O. Complex, Blk A, INA, New Delhi- 100023 No. 994/VGL/068 dt. 23.5.2025 Master Circular No. 01/MC/2025

Sub:- Master Circular on Definition of Vigilance Angle.

The Central Vigilance Commission has, from time to time, issued a number of guidelines / circulars to the organizations covered under its advisory

jurisdiction, regarding the criteria to be followed while determining the existence of vigilance angle or otherwise, in case a misconduct has come to the notice of the authorities concerned. All the guidelines / Office Orders / Circulars issued by Central Vigilance Commission in the past have now been consolidated at one place in the form of 'Master Circular on Definition of Vigilance Angle', which is enclosed herewith.

2. With the issuance of this Master Circular on 'Definition of Vigilance Angle', all earlier guidelines / Office Orders / Circulars issued on this subject stand superseded. The list of such superseded Circulars / Guidelines / Office Orders is attached as Annex-A to the Master Circular. Henceforth, only the present Master Circular should be referred to, while determining existence of Vigilance Angle or otherwise in case any misconduct against employees of organizations covered under Commission's jurisdiction, comes to notice. As and when required in future, the Master Circular may be updated /modified.

3. The Master Circular has also been uploaded on Commission's website i.e. 'www.cvc.gov.in' under the Head 'Guidelines', Sub-Head 'Vigilance Administration'.

(P. Daniel) Secretary

Variable Dearness Allowance (VDA) for Rly contract workers engaged in various employment/ activities w.e.f. 01.04.2025: Rly Bd RBE No. 17/ 2025 dt 28.04.2025

GoI Ministry of Rlys Rly Bd RBE No. 17 /2025 No. 2020/E(LL)/A T/M W/2 New Delhi dt: 28.04.2025

The General Managers, All Zonal Railways and Production Units, Metro Railway/Kolkata, CORE/ Prayagraj, The CAO (Construction), All Indian Railways, The Director General, RDSO/Lucknow, The DG/National Academy of Indian Railways, Vadodara, The DGs/IRICEN, IRIEEN, IRISSET, IRIMEE, IRITM, The CAO, Rail Coach Factory / Raebareli, The CAO, Rail Wheel Plant, Bela.

Sub: Revision of rates of the Variable Dearness Allowance (VDA) for contract workers engaged in various employment/activities w.e.f. 01.04.2025.

Office of Central Labour Commissioner (C)/Ministry of Labour & Employment has issued orders Nos. (i) 1/6(1)/2025-LS-II (ii) 1/6(2)/2025-LS-II (iii) No. 1/ 6(3)/2025-LS-II (iv) No. 1/6(4)/2025-LS-II (v) No.1/ 6(5)/2025-LS-II (vi) No.1/6(6)/2025-LS-II & (vii) No. 1/6(7)/2025-LS-II, all are dated 28.03.2025 and corrigendum No.1/6(2)/2025-LS-II dated 02.04.2025 revising the rates of variable dearness allowance for contract workers engaged in (i) Agriculture (ii) Gypsum Mines, Barytes Mines, Bauxite Mines, Manganese Mines, China Clay Mines, Kyanite Mines, Copper Mines, Clay Mines,-Magnesite Mines, White Clay Mines, Stone Mines, Steatite Mines (including the mines producing Soap Stones and Talc), Ochre Mines, Asbestos Mines, Fire Clay Mines, Chromite Mines, Quartzite Mines, Quartz Mines, Silica Mines, Graphite Mines, Felspar Mines, Laterite Mines, Dolomite Mines, Red Oxide Mines, Wolfram Mines Iron Ore Mines, Granite Mines Rock. Phosphate Mines, Hematite Mines, Marble and Calcite Mines, Uranium Mines, Mica Mines, Lignite Mines, Gravel Mines, Slate Mines and Magnetite Mines (iii) Construction or Maintenance of Roads or runways or in Building Operations including Laying Down Underground electric, wireless, Radio, Television, Telephone, Telegraph and Overseas Communication Cables and Similar other Underground cabling work, Electric lines. Water supply lines and Sewerage Pipe Lines (iv) Loading and unloading in (a) Goods sheds, parcel offices of Railways, (b) other goods-sheds, godowns, warehouses and other similar employments; (c) Docks and Ports; And (d) Passengers goods and Cargo Carried out at Airports (Both International and Domestic) (v) Employment of sweeping and cleaning excluding activities prohibited under the Employment of Manual Scavengers & Construction of Dry Latrines (Prohibition) Act, 1993 (vi) Watch & Ward (With arms & without arms) & (vii) Stone Mines are enclosed herewith for information & strict compliance. The rates will be applicable w.e.f. 01.04.2025.

2. Railways, being Principal Employer, are required to ensure that the contractors are complying with the provisions of the Contract Labour (R&A) Act,

1970 and Minimum wages Act, 1948 strictly and arranging prescribed minimum wages to the contract labourers.

3. This issues with the concurrence of the Finance Directorate of Ministry of Railways.

Please acknowledge receipt.

(M.K. Meena) Director Estt.(LL) Railway Board
Tel. 23047136 Email: maheshkr.meena69[at]gov.in

Medical Consultants to Railway Hospitals for providing professional services on case to case basis – Rate of Consultancy Fee: Railway Board Order dated 04.04.2025

GoI Ministry of Railway (Railway Board) No. 2024/H-1/12/3/Case to Case New Delhi, Dated 04.04.2025
The General Manager, All Indian Railways/ PUs, DG/RDSO, Lucknow & CAO(R), Patiala.

Sub: The scheme to call Medical Consultants to Railway Hospitals for providing professional services on case to case basis.

Ref: (i) Railway Board's letter No. 2005/H-1/12/34/Pt. dated 05.05.2006.

(ii) Railway Board's letter No. 2015/H-1/12/4/Case to case dated 29.05.2015.

(iii) Railway Board's letter No. 2017/Trans/01/Policy dated 18.10.2017.

(iv) Railway Board's letter No. 2018/Trans. Cell/Conclave/Health dated 23.03.2018.

(v) Railway Board's letter No. 2005/H-7/12/34/Pt. dated 30.10.2018.

The matter of revision of consultancy fee to call Medical Consultants to Railway Hospitals for providing professional services on case to case basis has been under consideration of this office. In order to deliberate the issue a committee of four doctors was constituted. Based on the recommendations of the committee, it has been decided to revise the consultancy fee to call Medical Consultants on case to case basis as follows

1. Rate of payment

1.1 Consultancy fees

(i) For Specialist: 1000/- (One thousand) fee for first case and 350/- (Three hundred fifty) for each subsequent case(s).

(ii) For Super Specialist (New Category Introduced): 1000/- (One thousand) fee for first case and 500/-

(Five hundred) for each subsequent case(s).

1.2 For Surgical procedures: As per Railway Board's letter No. 2018/ Trans.Cell/ Health/ professional services dated 10.09.2018.

2. Competent authority to sanction is MD/ CMS/ CMO/ MS In-charge of Railway Hospitals.

3. This issues with the concurrence of the Finance Directorate of the Ministry of Railways.

Dr. Ashutosh Garg Director/Health (Policy & Project) Railway Board

"Participation of Government Servants in the activities of RSSS":

RBE No. 38/2025 GoI Ministry of Railways Railway Board No. E(D&A) 2024 GS1-3 Dated: 07.05.2025
To, The General Manager, All Indian Railways and Production Units etc. (As per standard list)

Sub: Participation of Government Servants in the activities of RSSS – regarding

A copy of the Department of Personnel & Training's OM No. 34013/1(S)/2016-Estt.(B) dated 9.7.2024 on the above subject is enclosed herewith for information and guidance. Instructions contained in OMs dated 30.11.1966 and 28.10.1980 referred to therein, had been circulated over Railways vide Railway Board's letter No. E(D&A)66GS1-14 dated 5.1.1967 and No. E(D&A)81GS1-11 dated 11.9.1981. Please acknowledge receipt.

DA: As above

(Harish Ch.) Director/Estt.(D&A) Railway Board
F.No. 34013/1(S)/2016-Estt (B) Government of India
Ministry of Personnel, Public Grievances and Pension Department of Personnel and Training New Delhi, 9th July, 2024

Sub: Participation of the Government servants in the activities of RSSS — regarding

The undersigned is directed to refer to the OM No. 3/10(S)/66-Estt.(B) dt 30.11.1966, OM No. 7/4/70-Est.(B) dt 25.07.1970 and OM No. 15014/3(S)/80-Estt.(B) dt 28.10.1980 on the above subject.

The aforesaid instructions have been reviewed and it has been decided to remove the mention of Rashtriya Swayam Sewak Sangh (R.S.S.S.) from the impugned OMs dt 30.11.1966, 25.07.1970 & 28.10.1980. This issues with the approval of the Competent Authority.

(Vimal) Dy Secy to the GoI Ph. 011-23093074

**In the High Court of Madhya Pradesh at Jabalpur
Before Hon'ble Shri Justice Surech Kumar Kait,
Chief Justice & Hon'ble Shri Justice Vivek Jain
on the 9th of May 2025**

Writ Petition No. 23620 of 2024

Pensioners Welfare Association and Others
Versus

The State of Madhya Pradesh and Others

Appearance:

Warija Ghildiyal - advocate for the petitioner:

Anubhav Jain appearing on behalf of Advocate
General.

Order

Per: Hon'ble Shri Justice Suresh Kumar Kait, Chief
Justice

The issue involved in this writ petition has already
been decided by this Court in Writ Petition No.
2446/2025 and other bunch of Writ Petitions dated
30.04.2025 which reads as under:-

"In all these writ petitions a common question of
fact and law is involved and therefore, they are
heard analogously and disposed of by this common
order:

2. A common grievance of the petitioners in this
batch of writ petitions is with regard to grant of
annual increment which became due on completion
of one year's service before attaining the age of
superannuation. In some of the cases, the
petitioners or the employees whose widows/legal
heirs have approached this Court have retired from
service on 30th June and while in others, they have
retired on 31st December of the year of their
superannuation. It is their case that they have not
been extended the benefit of increment which
otherwise became due to them on 1st July of the
same year or 1st January of the next year as the
case may be. Hence, these petitions have been filed.

3. Learned counsel for the petitioners have placed
reliance upon the judgment of the Supreme Court
in the case of Director (ADMN) and HR KPTCL v.
C.P. Mundinamani, 2023 SCC OnLine SC 401,
wherein it is held that the entitlement to receive
annual increment crystallises when the

Government servant completes a requisite length
of service with good conduct and becomes payable
on the succeeding day. The Supreme Court further
held that annual increment earned on the last day
of service for rendering good service preceding
one year from the date of retirement with good
behaviour and efficiency was liable to be paid to
the employees.

4. Circular dated 15.03.2024 issued by the Finance
Department of the State of Madhya Pradesh has
also been referred to wherein all departments have
been directed to grant annual increment to all the
employees who have retired on 30th June/ 31st
December with regard to annual increment that
became payable on 1st July or 1st January, as the
case may be. Hence, it is prayed that the
respondents may be directed to extend the
pensionary benefits to the petitioners after adding
annual increment from the due date along with
arrears and interest thereon within a stipulated
time.

5. Learned counsel for the State submits that the
issue involved in the present petitions is covered
by the said Circular and the same is being
implemented and the cases are being scrutinized
and processed accordingly.

6. Be that as it may, since pensioners/employees
superannuated from service on 30th June or 31st
December as the case may be they are entitled to
get the annual increment on the succeeding day of
their retirement i.e. on 1st of July or 1st of January,
as the case may be.

7. That this Court following the judgment of the
Supreme Court in the case of Rushibhai
Jagdishchandra Pathak Vs. Bhavnagar Municipal
Corporation, 2022 SCC Online SC 641 had noticed
that as there was delay in approaching the Court,
the benefit of arrears was restricted to a period of
three years immediately preceding the filing of the
petition. However, the Supreme Court in respect of
C P Mundinamani (supra) has clarified by order
dated 06.09.2024 as further modified vide order
dated 20.02.2025 in Miscellaneous Application

(Diary) No.2400/2024 in Civil Appeal No. 3933/2023 titled Union of India & Another Vs. M Siddaraj as under:

(a) The judgment dated 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 31.04.2023 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 filed an application for intervention/impleadment/writ petition/original application before the Central Administrative Tribunal/High Courts/this Court, the enhanced pension by including one increment will be payable for the period of three years prior to the month in which the application for intervention/impleadment/writ petition/original application was filed.

8. The Hon'ble Apex Court has held that the clause (d) will not apply to the retired Government employees who filed the petition/original application before the High court or Tribunal after the judgment passed in case of Union of India and another V/s M Siddaraj (passed on 19.05.2023 in Civil Appeal No. 3933/2023) and in such cases clause (a) will apply. It has also been held that it will be open to any person aggrieved by non-compliance of the aforesaid directions to approach the concerned authorities in the first instance and if required, the administrative Tribunal or the High Court as per law. The Government has been directed to examine the cases of the petitioner in terms of the aforesaid order passed on 20.02.2025 and comply with the same expeditiously.

9. In this view of the matter, in these cases as there is a delay by the petitioners in approaching the Court, the benefit of arrears shall be restricted and shall be payable only w.e.f. 01.05.2023 along with interest @ 7% per annum as directed by the Supreme Court in the case of M Siddaraj (supra).

10. Accordingly, the respondents are directed to grant the annual increment to the petitioners which became due to them on 1st of July of the year of their superannuation or 1st of January of the succeeding year, as the case may be, with all consequential benefits in the above manner. Further, it is directed that the amount accrued in favour of the petitioners on account of annual increment be paid to them within a period of six weeks in accordance with the order of the Supreme Court dated 20.02.2025 passed in the case of M Siddaraj (supra)

11. In view of the foregoing, all these writ petitions are disposed of in the above terms”.

In view of the above the order passed in Writ Petition No. 2446/2025 dated 30.04.2025 shall apply mutatis mutandis in the present case as well.

Writ Petition is disposed of.. (SURESH KUMAR KAIT) CHIEF JUSTICE - (VIVEK JAIN) JUDGE

Pension a legal right should not be delayed even by a day- Calcutta High Court - May 25, 2025

The Calcutta High Court, in a recent judgment, emphasized that pension is not a charitable act but a legal right of employees, underscoring that its disbursement should not be delayed, even by a day. This ruling came while reprimanding the Hooghly Chinsurah Municipality for attributing delays in releasing pensions to 148 retired Group D employees to technological issues.

Justice Gaurang Kanth stated that pensions, earned through years of service, must not be delayed, especially due to technological or administrative shortcomings. The issue arose after these workers, employed since 1991-92 and later redesignated under the 'Conservancy Worker' post, found their pension blocked post-retirement in 2023. The delay

was attributed to the failure of integrating their data into a new digital pension portal, due to non-recognition of their traditional job titles. The High Court directed the municipality to submit the necessary documentation within a week and for the directorate to complete redesignation within two weeks. If there are no vacant posts, the municipality must create supernumerary positions to facilitate pension release within four weeks.

Justice Kanth further remarked that any undue delay in the disbursement of pension, especially if caused by technological shortcomings or administrative lapses, is impermissible and contrary to the principles of equity, justice, and good governance. He stressed that it is incumbent upon the State and its instrumentalities to ensure that the deployment of technological systems does not result ...

For a detailed overview of the judgment, you can refer to the Times of India article: Pension isn't charity but a legal right, shouldn't be delayed even by a day: HC.

No disciplinary action after employee retires: SC-CA 1279 Of 2024 SBI vs Navin Kumar Sinha - May 25, 2025

No disciplinary action after employee retires: SC Upholds Jharkhand High Court verdict, orders SBI to release dues

CA 1279 Of 2024 SBI vs Navin Kumar Sinha

The Supreme Court ruled that no disciplinary proceedings can be initiated against a delinquent employee who has retired after reaching the age of superannuation or after an extended period of service.

Justices Abhay S Oka and Ujjal Bhuyan explained that a departmental proceeding begins only when a chargesheet is issued, not merely on the issuance of a show-cause notice, as the chargesheet marks the competent authority's formal consideration of the allegations.

The court rejected a plea by the State Bank of India (SBI) against the Jharkhand High Court's judgment,

which quashed the dismissal of employee Navin Kumar Sinha.

The HC noted that disciplinary proceedings were initiated after his superannuation, including the extended period of service. It was alleged that Sinha sanctioned loans to his relatives, deviating from banking norms.

The apex court noted that the employee superannuated on December 26, 2003, after 30 years of service. His service was further extended to October 1, 2010. However, there was no further extension after October 1, 2010.

Upholding the HC's order, the bench said that the disciplinary proceeding against the respondent began on March 18, 2011, with the issuance of the charge memo, not on August 18, 2009, when the first show-cause notice was issued.

The SBI's counsel argued that the employee had stated before the inquiry officer, disciplinary authority and appellate authority that he was due to retire on October 30, 2012. He did not claim before these authorities or the high court that he had ceased to be in SBI's service from October 1, 2010, making the disciplinary proceedings initiated on March 18, 2011, void ab initio. Therefore, the HC was not justified in accepting the challenge to the penalty order on a different ground.

"We cannot accept such a contention on behalf of the appellants. Where the disciplinary proceeding itself is without jurisdiction, upholding the same on the specious plea that it was not challenged on the ground of lack of jurisdiction would be tantamount to giving imprimatur to a patently illegal proceeding," the bench said.

After reviewing the rules, the SC said that a subsisting disciplinary proceeding initiated before an officer's superannuation may continue after retirement by creating a legal fiction of continued service for concluding the proceeding, as per Rule 19(3) of the Service Rules.

"But no disciplinary proceeding can be initiated after an employee retires upon reaching the age of superannuation or after an extended period of service," it said.

BHARAT PENSIONER SAMAJ – 70th AGM

On: 8th November 2025

Venue: BPS Planetarium Complex Hall, Opp. Subhash Park, Ambala Cantt

Hosted by: Pensioners Welfare Association (N. Rly), Ambala

Special Tour Package:

Destination: Kurukshetra, Haryana

Tour Cost: Rs 1,000 per person

Delegate Fees: Amount: Rs 500 per person

Booking & Payment Information:

Advance booking required to secure your seat.

Delegates are requested to pay the delegate fees in advance.

* Bank Details for Payment:

Bank Name: Punjab National Bank A/C No.: 3989000100150662

A/C Holder Name: Pensioners Welfare Association (N. Rly), Ambala

IFSC Code: PUNB0398900

QR Code Payment Available – Please verify details before making the payment.

For More Information & Booking, Contact:

* Prem Chand Kashyap: 9416296300

* Prakash Chander (Gen. Secy): 9416891777

* Hans Raj Mahi: 7206086257

Don't miss this opportunity! Book your spot early to participate in the AGM and the special tour.

SCAN & PAY



UPI ID: 9416612531m@pnb



Kurukshetra: A Sacred Religious Journey

Religious Sites & Tourist Attractions

Brahma Sarovar

This sacred reservoir holds immense significance in Hinduism. Bathing here is believed to grant salvation.

Sannihit Sarovar

A renowned site for offering prayers and homage to ancestors, believed to be the confluence of all holy pilgrimages.

Jyotisar (The Geeta Sermon Site)

This is the divine site where Lord Krishna imparted the teachings of the Bhagavad Gita to Arjuna. A historic banyan tree stands here as a symbol of this event.

Bana Ganga

Legend says that Arjuna pierced the earth with his arrow to bring forth the sacred Ganga water to quench Bhishma Pitamah's thirst.

Bhadrakali Shaktipeeth

One of the 52 Shaktipeeths of India, where Goddess Sati's ankle is believed to have fallen. A major center for spiritual devotion.

Shri Krishna Museum

Showcasing the life of Lord Krishna, Mahabharata-era events, and glimpses of Indian culture.

Pehowa

A revered site for performing ancestral rites and religious rituals, holding great importance for devotees.

Special Attractions:

Scenic view of Brahma Sarovar

Statue of Krishna and Arjuna at Jyotisar

Glimpse of Shri Krishna Museum

Sacred site of Bana Ganga

Welcome!

Join this spiritual journey and experience the divinity of sacred Kurukshetra.

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

Central Govt. Pensioners' Samaj, Barasat AGM was held on 19.03.2025 at Barasat.: New Executive Committee formed on 16.04.2025; list of office bearers submitted. Audited report submitted (photocopy enclosed). Affiliation fee paid; validity till 10.03.2026. Certificate received via WhatsApp (photocopy enclosed).

Resolved pension-related issues. Assisted family pensioners (divorced, widow, unmarried daughters, disabled).

Supported families of deceased pensioners. Honored senior members (80+ years) under " Golden Brotherhood ". Initiated steps for new CGHS Wellness Centre at Barasat.

Conducted various cultural activities.

ESIC Pensioners Welfare Association Kerala:

The area meeting was held under the presidency of Dr. T. Prabhakaran Nair. Shri Viswanathan V, Area Secretary, welcomed the members. A two-minute silence was observed for the Pahalgam martyrs and departed pensioners.

In his address, the President called for unity among pensioners and stressed the need for a hassle-free CGHS treatment process.

Shri L. Asoka Kumar, General Secretary, highlighted BPS efforts in resolving pensioners' issues across India and clarified that the association is affiliated only with BPS, not the ESIC Pensioners Federation. He also pointed out that low treatment package rates discourage private hospitals from tie-ups. He urged the mandatory inclusion of private hospitals for pensioners' treatment and annual revision of package rates post-budget. Items like needles, cotton, and vitamins should be part of OP care.

Local issues were discussed.

The meeting concluded with a vote of thanks by Shri S. Sreekumar, Joint Secretary.

Defence Accounts Pensioners Welfare Association Chandigarh: During the month of BHARAT PENSIONER

May 2025, our collection from our esteemed members, exceeded beyond our expectation. It was 50000+ this month. As a result we could under take following endeavors with ease-

1. We obtained requisition from Old Age Home, Sector 15, Chandigarh for their grocery items.

Accordingly items worth Rs 28000/- were handed over to the Manager of Old Age Home, Chandigarh.

2. On 17th May, SANKLAP by DAPWA, an initiative by DAPWA (Defence Accounts Pensioners Welfare Association), organized a heartwarming concert at an old age home in Chandigarh.

The event featured live music sessions, where soulful melodies and nostalgic songs were performed, bringing smiles and emotional resonance to the elderly residents. In addition to the musical performances, fruits were distributed among the inmates as a gesture of care and compassion. The combined experience of music and thoughtful interaction created a joyful and uplifting atmosphere for the residents. This initiative by SANKLAP reflects DAPWA's ongoing commitment to promoting wellness and emotional support for senior citizens through meaningful community engagement.

On 10th May 2025, we organized Bhandara at PGI Chandigarh providing food to 500 persons.

रेलवे पेंशनर्स समाज, सहारनपुर : रेलवे पेंशनर्स समाज एवं एक दंत डेंटल केयर के संयुक्त तत्वाधान में संस्था कार्यालय, रेलवे कॉलोनी पर निःशुल्क दंत परीक्षण शिविर आयोजित किया गया, जिसमें डॉ राजरानी डेंटल सर्जन ने 41 सदस्यों का दंत परीक्षण कर, उचित चिकित्सकीय परामर्श दिया। उन्होंने वरिष्ठ जनों को दांतों की सुरक्षा के उपाय बताते हुए कहा कि वह अपने दांतों को सुबह एवं रात को सोने से पहले ब्रश अवश्य करें, ज्यादा ठंडा, ज्यादा गर्म, ज्यादा सख्त खाने से परहेज करें, दांतों के बीच फंसे हुए खाद्य कणों को खाने के बाद ब्रश से निकाल दें, सही संतुलित आहार लें, धूम्रपान तथा मसाला, गुटखा, तंबाकू खाने से बचें। दांतों में किसी भी प्रकार की समस्या होने पर तुरंत दांतों के डॉक्टर को दिखाएं। उन्होंने उनके क्लीनिक पर आकर दिखाने वाले सदस्यों को उपचार में रियायत की घोषणा भी की। उनकी टीम में प्रदीप सहगल सहयोगी रहे।

New Members

A4784	E.T.Ramanunni	Palakkad	04/27
Association Affiliation			
M5947	C G Pen.Assn.	Bhopal	04/26
A2625	CGPA Assn.	Kakinada	06/26
M3284	Rly.Pen.wel.	Dilshad Garden	04/26
M3663	Rly.Pen.Assn.	Shaibganj	03/28
M7517	B P S	Manipur	04/26
A2622	C G Pen Assn.	Nadia	06/26
A2633	Rtd.Emp.wel.Assn	V. Patnam	05/26
M6208	Rly.Pen.Assn	Gondia	05/26
M5987	UCGPA	Hooghly	08/26
M5610	Rly. Pen.Assn	Durg	05/26
A3858	CPWD Pen.Assn	Kolkata	05/27
M6750	IAS Rtd.Officer	Chandigarh	05/26
M8637	Govt. Pens.Assn	Muzaffar Ngr	08/26
A0298	Def. & Rly Assn	Wardha	05/26
M3607	Cent.Govt.Pen	Khargpur	07/26
M8106	Cent.Govt.Pen	Udaipur	08/26
A2665	Cent. Govt. Pen	Erode	05/26
A2639	Rtd.emp.Society	Raipur	05/28
M6665	SURCGE&F W Orgn	Tezpur	09/26
A0394	R C G E&F W Orgn	Hoogly	09/26
M4690	R C G E & F W Orgn	Hoogly	09/26
M6668	D R C G E & F Orgn	Hoogly	09/26
M6664	DURCGE&FWOrgn	Dankuni	09/26
M6667	Pensioner Assn	Howrah	09/26
6664A	DURCGE&FW Orgn	Dankuni	09/26
M3570	M D Penr Assn	Mojokchung	04/26
A4326	C G Penr Assn	Tiruvarur	04/26
A3481	P&TA/c&FSRO Assn	Hyderabad	04/26
M7757	Rly Penr Assn	Farrukhabad	05/26

Renewal Members - Annual

A2784	R S Sen Gupta	Kolkata	04/26
A4056	Bawa S Parmar	Hoshiarpur	05/26
A4363	V S Tripathi	Delhi	05/26
A4686	EN Shridharan	Chennai	05/26
M7140	V D Ahuja	Sahibabad	06/26
M8241	M M Dhan Rajni	Rajkot	05/26
A2020	R K Shankar	Trivenduram	05/26
A4525	Y P Jhanji	Ludhiana	04/26
A4201	DD Singhal	Faridabad	05/26
A4670	AS Shrivastava	Bareilly	05/26
A0183	D K Mukharjee	Kolkata	05/27
A2532	M R Vashisht	Delhi	05/26
M5813	D Mohan	Prakasam	05/26
A4348	S K Singh	Noida	05/26
A2499	KS Kumaravadlu	Malipuram	05/26
M8024	S N Acharya	Jabalpur	05/26
A3482	M Vasu	Madurai	05/26
M5229	K K Bhatnagar	Gurugram	05/26
M8652	Barkat R Sachdev	Sriganga Ngr	05/26
M5150	P C Chawla	New Delhi	05/26

A2813	V N Nair	Kannur	05/26
M7327	A N Chatterjee	Delhi	04/26
A4460	Dalip Singh	Bathinda	03/27
A3491	Mirza Liaquat Baig	Bhadrak	04/26
A4022	K Muthiah	Madurai	04/26
M5157	A K Biswas	24 Parganas	05/26
A3093	Dada M Brahmane	Navsari	05/26
A3581	K D Sahu	Katni	04/26
A4211	Arunmoy Dasgupta	Darjeeling	04/26

Renewal Members - Biennial

A1201	K P Sharma	Amritsar	05/27
A2067	Sadhuch Das	Bhadrak	07/27
A0622	P L Deshmukh	Nagpur	05/27
A4603	Tarun Kumar Hajra	New Delhi	07/27

Renewal Members - Triennial

M8635	D P Jain	Muzaffar Ngr	05/28
A4271	R.Vikramathandan	New Delhi	10/28
A4472	S S Kanwar	Chandigarh	06/28

Donations

N M	Sushma Mago	(IARI Pens.)	2000/-
N M	Krishan Arora	(IARI Pens.)	1000/-
N M	Ramesh	(IARI Pens.)	1000/-
M7140	V D Ahuja	Sahibabad	600/-
N M	Inderpal	(IARI Pens.)	1000/-
N M	Anjula Bhatnagar	(IARI Pens.)	1100/-
N M	Neelam Bala	(IARI Pens.)	1100/-
N M	Brij Bala Vij	(IARI Pens.)	1000/-
N M	M L Hira	(IARI Pens.)	1000/-
N M	Tripta Bhatia	(IARI Pens.)	1000/-
N M	Ajit Singh Rainu		1000/-
N M	P K Chaudhry	(IARI Pens)	2500/-
N M	D L Makhija	(IARI Pens)	1000/-
N M	Shashi Kala Sachdeva		1000/-
N M	Sarita Gera		1000/-
A2633	Rtd.Emp.Wel.Assn	Vishakapatnam	1000/-
N M	R N Oahuja	(IARI Pens)	1000/-
N M	Sarita Mahendru	(IARI Pens)	1000/-
M5682	Pensioner Wel Assn	Rewari	2000/-
M8241	M M Dhan Rajani	Rajkot	1000/-
A1201	K P Sharma	Amritsar	1500/-
M5610	Rly.PensionerAssn	Durg	1000/-
N M	Swarankanta Sharma	(IARI Pens)	1000/-
N M	Bhushan Bala Taneja	(IARI Pens)	1000/-
N M	Prem Tooray	(IARI Pens)	1000/-
N M	Ram Prakash	(IARI Pens)	500/-
M5442	Bharat Penr Samaj	Bhilwara	11000/-
A4271	R Vikramarthandan	New Delhi	5000/-
M3607	Kharagpur CGPA	West Bengal	2000/-
A4472	S S Kanwar	Chandigarh	1000/-
M8652	Barkat Ram Sachdeva	Rajasthan	500/-
N M	Raj Kumar Rajak		5000/-
6664A	RCGE & F W Orgn	Dankuni	5000/-
M7327	A N Chattarjee	Delhi	360/-

June 2025

www.bps1955.in
https://www.facebook.com/bharat.pensioners

Posting Date : 15/16th of the Month

**Postal Regd No DL(S)-01/3274/2024-26
Licence No U(SE)-18/2024-25
to post without pre-payment**

Date of Publication : 15/16.06.2025

No. of pages : 36



**S C Maheshwari Secy. Genl BPS being honoured at Silver Synergy
2025 celebration of Dada- Dadi Foundation on 27.3.2025**

NOTIONAL D R FOR PENSIONERS						
All India CPI (IW)	Nov 2024	Dec 2024	Jan 2025	Feb 2025	Mar 2025	Apr 2025
Base 2001=100	416.16	413.85	412.41	411.26	411.84	413.28
% increase over 01.01.06	251.24%	252.25%	253.14%	253.89%	254.74%	255.59%
% increase over 01.01.16	55.54%	55.99%	56.39%	56.72%	57.09%	57.47%

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

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

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

Printer : S C Maheshwari for Secy Genl Bharat Pensioners Samaj

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

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

Editor : V. K. Taneja