



सत्यमेव जयते
Government of India

Ministry of Railways Integral Coach Factory, Chennai - 38

Ashok. K. Agarwal
General Manager



General Manager's office

FOREWORD

Integral Coach Factory, Chennai, is a significant milestone in the industrialization process of the post-independence era. Inaugurated in the year 1955, it has kept pace with the rapid changes in technology and held its relevance even today, as it enters its **Diamond Jubilee** year on 2nd October, 2014.

ICF has always stood ahead in deliverance of welfare measures and enlightening its workforce on the various welfare aspects. ICF Personnel Branch is a torch bearer in blending technology with human touch and it is coming up with this booklet '**A Ready Reckoner on Retirement Aspects**'.

The booklet takes us through various retirement benefits in minute detail and the arithmetical aspect of them as well, in such a lucid manner that ICF's large skilled and unskilled workforce can know their entitlements to which they are eligible after retirement.

I consider it as a privilege to release this book on the occasion of Diamond Jubilee Year of ICF and I congratulate Shri.Rajandran, Chief Personnel Officer and his team in their sustained efforts to take welfare to the doorstep of ICF employees.

Ashok. K. Agarwal
General Manager



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K. Rajandran
Chief Personnel Officer



Personnel Branch

FOREWORD

Integral Coach Factory, the pioneer coach manufacturer of the nation for the last 6 decades, identified importance of Human Resources for production of modern Rail coaches adapting to technical advancements. Several staff welfare measures are introduced to look after employees, involved in this task of serving the nation.

The word 'Integral' has been derived from a process of integrated-welding of sheet metals to form a rail coach; likewise Indian Railways, functioning under the Ministry of Railways, Government of India, is proud to declare "Staff Welfare" also an integral part of our system.

On the occasion of the Diamond Jubilee Celebrations of Integral Coach Factory on 2nd October, the birthday of our great Father of the Nation, a hand book, covering all information for persons retiring from service is released, so as to benefit all employees.

I hope, a reading of the booklet will enforce strength and sense of security.

K. Rajandran
Chief Personnel Officer

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A Ready Reckoner on Retirement Aspects

Introduction:

This handbook covers all those areas concerning Pension rules such as calculation of Gratuity, Pension, Commutation of Pension, Family Pension, Qualifying service, Non-Qualifying service, Nominations, Benefits after retirement such as Encashment of leave, Group Insurance Scheme, Composite Transfer Grant, Availing of Post Retirement Passes and Medical benefits, Tips on health & Savings and FAQs etc.

Pension Rules will be applicable to:

- ❖ Staff those who were in service on or after 16.11.57 and have opted in favour of pension.
- ❖ All those employees not governed under SRPF (Contributory) Rules as on 01.01.1986.
- ❖ This pension scheme is applicable only to those employees appointed up to 31.12.2003 and not to those who are governed under National Pension System, which was introduced w.e.f - 01.01.2004.

Retirement:

The Railway servant shall retire from service on attaining age of Superannuation at 60 years.

Some Railway employees retire to opt voluntarily on completion of 20yrs of Qualifying service before the normal retirement. Besides these retirements, the Railway servants become medically invalid (Declared Medically Unfit in all classes) from Railway services and finally in some unforeseen situations the Railway Servants service ceases due to Resignation, Removal or Death. Hence there are various settlement/death benefits that are extended to such retirees / medically unfitted employees / dependants of the demised Railway servants.

Benefits under Normal / voluntary retirement

- (i) Monthly pension
- (ii) Retirement gratuity
- (iii) Commutation of pension (commuted portion of pension will be restored after 15 years)
- (iv) Group Insurance (saving fund value with interest)
- (v) Cash Equivalent of unutilised LAP / LHAP
- (vi) Balance at credit in employee's Provident fund account
- (vii) Composite Transfer Grant
- (viii) Gold plated silver medal.
- (ix) Kit Pass & Settlement Pass
- (x) Post Retirement Passes
- (xi) Medical facilities under RELHS 1997
- (xii) Retention of quarters [for a period of (4)+(4) Months]
- (xiii) Benefits of staying in Holiday Homes / Officer's Rest House.

Benefits to family in cases of death of employee while in service:

- (i) Death gratuity
- (ii) Monthly family pension
- (iii) Balance in employee's Provident fund account
- (iv) Deposit linked insurance.
- (v) Group Insurance (full insurance value + saving fund value with interest)
- (vi) Cash equivalent of unutilised LAP/LHAP
- (vii) Widow Passes.
- (viii) Medical facilities.
- (ix) Retention of quarters. (for a period of (1+1) 2yrs)
- (x) Appointment on Compassionate Grounds.

Qualifying service / Non qualifying service

- The service rendered while on duty is qualifying service
- All kinds of leave with pay, training period, joining time.
- Military service rendered before employment in Railways subject to conditions stipulated.

- 50% of service from temporary status to the date of regular absorption will be taken as qualifying service for casual labour & ELR services.
- Non-qualifying service are, Periods of Unauthorised absence, Extra-ordinary leave taken other than on medical grounds, Dies-non, non-regularisation of suspension period, non-payment of foreign service contribution.
- Weightage for a period of 5 years is not allowed as an addition to qualifying service in the case of Voluntary retirement.

GRATUITY:

Retirement Gratuity: This is a lumpsum payment granted to a Railway servant on his/her retirement or medical invalidation. Retirement Gratuity is payable to:

- Those Railway servants who had completed 5 years of qualifying service the retirement gratuity is payable at a rate of 1/4th of emoluments for each completed 6 monthly period of service subject to maximum of 16½ times.
- Maximum amount payable is ₹.10,00,000/- w.e.f. 01.01.2006.
- Maximum qualifying service for computation of gratuity is 33 years

Formula for calculation:

Last Pay drawn + DA x Qualifying Service / 2

Example 1:

If Last Pay drawn is ₹.12,450 (₹.10,050 +GP ₹.2400) and DA is 100% Qualifying service is 33 years at the time of retirement, then the retirement gratuity would be:

Gratuity= $10050+2400+100\% \text{ DA} \times (16 \frac{1}{2} \text{ times}) = ₹.4,10,850/-$

Service gratuity:

Service Gratuity is granted to those railway employees who exit from service before completion of 10yrs of service. In other words when an employee has put in less than 10yrs of service, he is not eligible for pension. On the other hand, he will be entitled for service gratuity in lieu of pension.

- It is payable in addition to the Retirement Gratuity if eligible.
- Dearness Allowance is also included.
- This is paid at the rate of half of his emoluments for every completed 6 monthly period of qualifying service.

Example: (If service is less than 10 years)

If Last Pay drawn is ₹.12,450 (₹.10,050+₹.2400(GP)) and DA is 100%, Qualifying service is 8.5 years at the time of retirement, then the service gratuity would be:

$$10,050+2,400+100\% \text{ DA} \times 8.5 \text{ (No. of yrs. of Q.S)} = ₹.2,11,650/$$

Death Gratuity :

If a Railway servant expires while in service the amount of Death gratuity shall be paid to the family as under:

Less than 1 year	2 times of emoluments
1 year or more but less than 5 years	6 times of emoluments
5 years or more but less than 20 years	12 times of the emoluments
20 years more	½ of the emoluments for every completed 6 monthly period of qualifying service subject to maximum of 33 times of emoluments.

Example:

If Last Pay drawn is ₹.12,450 ₹.10,050 + ₹.2400(GP)) and DA is 100% and the Qualifying service is 23.5 years at the time of death, then the amount of Death gratuity would be ₹.5,85,150/- (i.e 10050+2400)+ 100% DA x 23.5 (No. of Q.S)

Nominations:

The Railway servant while in service shall declare his family and make nominations in the appropriate Forms, as provided in the Railway Services Pension Rules 1993 for Pension, DCRG, CGEGIS and PF as per IREC.

Pension:

Pension is payable to a Railway employee on attaining the age (60 years) of Superannuation, absorption in Public Sector Undertaking (PSU), after being declared medically unfit, after compulsory retirement or voluntary retirement or if he is discharged owing to abolishment of post shall be entitled to Railway Pension, Gratuity and an option of Commutation of Pension. The general rules regulating Pensions have been mentioned in chapter 2 of the Pension manual.

How Pension is determined?

Pension now admissible to the employees is as per the 6th CPC recommendations. It shall be, 50% of the emoluments or average emoluments received during last ten months whichever is more beneficial subject to the condition that the employee had completed at least 10 years of Qualifying service (in case of superannuation, Compulsory retirement, employees absorbed in PSU) and 20 years in case of employees who retire voluntarily.

As per Railway Services (Pension) Amendment Rules, 2013 vide its notification dated 23.9.2013, family pension payable is as follows.

- I. In the case of a widow or widower, upto the date of death or re-marriage, whichever is earlier
- II. In the case of an unmarried son, until he attains the age of 25 years or until he gets married or until he starts earning his livelihood, whichever is the earliest ;
- III. In the case of an unmarried or widowed or divorced daughter, until she gets married or remarried or until she starts earning her livelihood, whichever is earlier;
- IV. In the case of parents, who are wholly dependent on the railway servant immediately before the death of the railway servant, for life; provided the deceased railway servant is not survived by a widow or

an eligible child. The family pension wherever admissible to parents, shall be payable to the mother of the deceased railway servant failing which to the father of the deceased railway servant. Parents shall be deemed to be dependent on the railway servant if their combined income is less than the minimum family pension admissible and dearness relief thereon.

In the case of disabled siblings (i.e. brother and sister) who were dependent on the railway servant immediately before the death of railway servant, for life; if their income is less than the minimum family pension admissible and dearness relief thereon. Family pension to dependent disabled siblings shall be payable if the siblings were wholly dependent upon the railway servant immediately before his or her death and the deceased railway servant is not survived by a widow or an eligible child or eligible parents.

Ordinary Family Pension:

Family pension shall be payable at a uniform rate of 30% of basic pay in all cases and shall be subject to a minimum of ₹.3500/-p.m + Relief

The family pensioners of the deceased employees having less than 7 years of qualifying service are entitled for ordinary family pension only and not Enhanced Family Pension.

Enhanced Family Pension (under RSPR 75(4) (i) (a) :

(Authority: Rly Bd. Letter No. F (E) III/2008/PNI/13, dated: 15.09.2008)

The enhanced family pension under Rule 75(4)(i)(a) shall be payable to the family of Railway servant, who dies while in service, from the date of death of the Railway servant for a period of 10 years. In such cases, 50% of the pay last drawn by the deceased employee will be payable for first 10 years from the date of demise.

Employees who are governed under Employees Compensation Act, 1923, who dies while in service after having rendered not less than 7 years continuous service, the rate of family pension payable to the family shall be equal to 50% of last pay drawn or 1.5 times of the family pension whichever is less vide Rule 75 (4)(ii)(a) of RSPR, 1993.

In case of Superannuation / Voluntary Retirement / Medical Unfit / Compulsory Retirement, 50% of the pay last drawn by the employee will be payable for a period of 7 years following the date of death of the retired employee or till he would have reached the age of 67 years whichever is earlier.

Eligibility of two family pensions

Grant of two family pensions to a Military Pensioner after his re-employment in Civil Service or Civil Post is sanctioned vide Railway Board's letter No.F(E) III/2005/PN1/32 dt. 11.2.13 (RBE No.12/2013) and these orders are applicable w.e.f. 24.9.2012.

Family pension admissible to a beneficiary in respect of one deceased employee/pensioner is not to be counted as income for the purpose of determination of eligibility for another family pension which is admissible in connection with another deceased employee/pensioner. However, any other income/earning of the beneficiary under consideration will be counted towards income for deciding eligibility for family pension vide Railway Board letter No.F(E) III/2005/PN1/16 dt. 4.1.2012 (RBE No.5/2012)

Eligibility of children from a void or voidable marriage for family pension

Child/Children of a deceased Government employee/Pensioner born to an ineligible mother (illegally wedded wife) are eligible for Family Pension vide Railway Board letter No.F(E) III/2007/PN1/5 dt. 14.1.2013 (RBE No.150/2013) provided the competent authority is satisfied about the eligibility.

Eligibility of Widowed/Divorced daughter for family pension

Eligibility of Widowed/Divorced daughter for family pension is payable to the children as they are considered to be dependent on the Government servant/pensioner or his/her spouse vide Railway Board letter No.F(E)III/2007/PN1/5, dt 26.09.2013.

Eligibility of family pension in Missing cases

Family pension to the eligible family member of the missing employee/pensioner may be sanctioned after a period of six months from the date of registration of FIR with the police. Family Pension would accrue with effect from the date of

lodging of FIR or from the date immediately succeeding the day till pension had been last paid to the pensioner whichever is later. (Authority Railway Board letter No.F(E) III/2009/PN1/7 dt. 27.10.2011. RBE No.154/2011)

All settlement dues will be paid to the eligible family member of the missing railway employee like in any superannuation case. After expiry of 7 years from the date of missing, it will be treated as a death case duly paying the difference in settlement dues i.e. DCRG & Group Insurance. Grant of family pension does not apply to case where the employee disappears after committing fraud or crime vide Rly.Board letter No.F(E) III/2009/PN1/7 dt. 15.7.13 (RBE No.68/2013).

Life Time Family Pension (Rule-75 (6) (iii) of RSPR 1993)

Lifetime Family Pension is payable to an Invalid son/daughter after the death of the railway servant and spouse. It should be certified by a Sr.DMO/RH/ICF that the invalid son/daughters are unable to earn their livelihood. Lifetime Family pension is paid to invalid son/daughter even after attaining the age of 25 years.

Additional Quantum of Pension/Family Pension

The quantum of Pension/Family Pension has been granted to old aged pensioners/family pensioners as given below:

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

Note: From 80 years means after the completion of 80th year and not from the beginning of 80 yrs. of age.

Amount of Minimum, Maximum Pension:

Minimum Pension / Family Pension ₹.3,500/- + Dearness relief

Maximum Pension ₹. 45,000/- + Dearness relief

Maximum family pension ₹.27,000/-+Dearness relief

Formula for Calculation of Pension:

Last Pay Drawn /2 (or) Average emoluments of last 10 months pay /2, whichever is beneficial to the employee.

Commutation of Pension:

Railway servant retiring on superannuation / VR or on compensation pension can opt for commutation of pension not exceeding 40% of the pension sanctioned

No commutation is paid to the employees against whom D&AR / criminal case is pending.

Commutation will be paid to medically unfit / compulsorily retired employees only after medical examination by Medical Board.

Formula for Calculating Commutation Amount:

Maximum 40% of pension(x) 12 (x) Age factor (age on next birthday)

Example: If original Pension is ₹.7295/- for a Railway servant retiring on superannuation the commutation value would be as under:

Commutable portion of pension is = ₹.7295 X 40% = ₹.2918

Commutation =

2918 X 12 X 8.194 [(60yrs) age factor for next birthday] = ₹.2, 86,922/

Illustration-I (More than 10 Years) For Superannuation / VR/MU/CR	
Date Of Appointment	18.01.1984
Date Of Birth	06.10.1950
Date Of Exit	31.10.2010
Qualifying Service (DOR-DOA)	27 Yrs
a) LAST PAY DRAWN	Rs.14,590/- (5200-20200+2800)
b) Full Pension	Rs.7,295/- [Rs.14,590/- (Last Pay Drawn) ÷2]
c) Commuted Pension (40% of b)	Rs.2,918/-
d) Reduced Pension (b-c)	Rs.4,377/- + Relief as on Full Pension

Illustration – II (For Demise Case)	
Date Of Appointment	21.02.1987
Date of Death	29.06.2010
Qualifying Service DOD-DOA	23½ Yrs
LAST PAY DRAWN	₹.12,500/- (5200-20200+2800)
Family Pension ₹.3750/-	@ 30% of Last Pay drawn + relief
a) Enhanced Family Pension (50% of Last Pay Drawn)	₹.6250+Relief [₹.12500 (LastPay Drawn) / 2] (From 30.06.2010 to 29.06.2020)
b) Ordinary Family Pension 30% of Last Pay Drawn	₹.3750+Relief (from 30.06.2020 on wards)

Restoration of Pension

Commutated portion of pension will be restored after the completion of 15 years from the date of payment of commutation. The date for restoration of Commuted portion of Pension will be exhibited in the Pension payment Order and the Pensioner can approach the Bank Authorities for restoration after 15 yrs. The Pensioner can approach the Personnel/ Accounts Branch for assistance if any, in case of difficulty.

Revision of pension:

Consequent to change in circumstances such as implementation of various orders of Railway Board with respect to fixation of pay, granting of increment, removal of anomaly and Pay Commission recommendations, the pension undergoes revision.

Cash Equivalent to Leave Salary

The employee at the time of settlement is entitled for encashment of leave at his credit for a maximum of 300 days (Unutilised LAP).

As per the 6th Pay Commission the shortfall in 300 days LAP can be made good by adding LHAP.

If an employee for example, has only 285 days of LAP balance at credit at the time of Retirement and enough number of balance days of LHAP at credit, then for the purpose of computing Leave Encashment, only 15 days

of LHAP will be taken into account, even though he would have had more than 15 days of LHAP. (i.e) The retiree will be paid for 285 days of Leave on Average Pay plus (+) 15 days of Leave on Half Average Pay.

Illustration: If last pay drawn is ₹.12450/- then the leave encashment for 300 days would be

$$\text{Last pay drawn} + 100\% \text{ DA (applicable as on date)} \times 300 \text{ days} / 30 \text{ days} \\ = 12450 + 12450 \times 300/30 = ₹.2,49,000/-$$

In case the employee has 285 days LAP and 50 days of LHAP at his credit then the leave encashment would be as follows:

$$12450 + 12450 \times 285/30 = ₹.2,36,550/- \quad - > A$$

Though the employee has 50 of days LHAP at his credit he is entitled only for 15 days of LHAP for encashment.

Last pay drawn + 100% DA /2 x 15 days / 30 days

$$12450 + 12450/2 \times 15/30 = ₹.6225/- \quad - > B$$

Thus the total leave encashment would be $A + B \Rightarrow ₹.2,36,550 + ₹.6225 = ₹.2,42,775/-$.

Provident Fund:

The amount of PF subscription and VCPF deducted from monthly salary and the interest thereon will be paid to the railway servant at the time of retirement or in the event of death to the nominees as the case may be.

The Railway servant may draw 90% of the PF amount at his credit 12 months before retirement without assigning any reason for preparatory to his retirement.

The recovery of PF in respect of Railway servant will not be made in last three months of his retirement.

Deposit Linked Insurance Scheme (DLI)

This scheme is linked with the balance amount available in the PF account of the employee at the time of demise while in service. There is no extra subscription required towards DLI. Maximum amount admissible under this scheme is ₹.60,000/- At least 5 years of service is required to benefit under this scheme. The balance at the credit of such subscription shall not at any time during the three years preceding the month of death have fallen below the following limits (w.e.f. 6.6.2009).

(Authority: RBE No.238/99 & RBE No.221/09)

Sl.No	Subscribers' Grade pay	Minimum amount to be maintained
1.	In case of subscriber holding a post in the PB-2 or above & drawing a Grade Pay of ₹.4800/-p.m. or more as per RS(RP) Rules, 2008.	₹..25,000/-
2.	In case of subscriber holding a post in the PB-2 & drawing a Grade Pay of ₹.4200/- p.m. or more but less than ₹.4800/- p.m. as per RS(RP) Rules, 2008.	₹.15,000/-
3.	In case of subscriber holding a post in the PB-2, PB-1 or PB-1S (₹.4440-7440) & drawing a Grade Pay of ₹.1400/- p.m. or more but less than ₹.4200/- p.m. as per RS(RP) Rules, 2008.	₹.10,000/-
4.	In case of subscriber holding a post in the PB-1S (₹.4440-7440) & drawing a Grade Pay of ₹.1300/- p.m. or more but less than ₹.1400/- p.m.as per RS(RP) Rules, 2008.	₹.6,000/-

CGEGIS (Central Government Employees Group Insurance Scheme)

The scheme came into effect from 1-1-1982. The rates of subscription per month shall be as follows:

Group	Monthly recovery	Insurance cover
Group C & D	₹. 30	₹. 30,000/-
Group B	₹. 60	₹. 60,000/-
Group A	₹.120	₹. 1,20,000/-

In case of death of employee the amount of insurance covered and contribution with interest will be paid to the family / nominee.

In the case of retirement, only savings portion of the subscription plus interest will be paid to the Railway servant.

Medical Facilities

For Retirement/VR:

A minimum period of 20 years qualifying service is required for Railway servant to join the RELHS 1997 (Retired Employees Liberalised Health Scheme'97) and such Railway servant shall exercise option three months in advance prior to his retirement to join the Scheme. Henceforth enrollment of RELHS is mandatory for all retiring employees vide Rly. Board's Letter No. 2011/H/28/1/RELHS/Court Case dt 31-5-2012.

For Demise/Medical unfit

This scheme is open to the spouses of the Railway employees who die in harness and for those employees who retire on Medical Unfitness. The condition of completion of 20 years of qualifying service in Railways for such case is not required.

The retiring employee/ Spouse of the railway servant is required to make a one time contribution equal to the last month's basic pay (pay in the Pay band + grade pay) at the time of retirement/demise/medical unfit as the case may be. If opted, the contribution will be deducted from his gratuity amount due. A medical identity card will be issued with photographs of all the beneficiaries. On receipt of the Identity card they shall make an entry in the Medical ID Card with the respective Hospital/Health units.

Note : -

1. Son above 21yrs can be included in the RELHS card subject to the condition they are unmarried and unemployed and are fully dependent on the pensioner and his/her spouse. (Rly Bd's letter No.2008/H-I/2/15 dt. 16.02.2009)
2. Retiring employee/spouse can avail medical attendance for first two pregnancies of married daughters at concessional rates. (Rly Bd's letter No.2009/H/23/2 dt.11.12.2009)

Fixed Medical Allowance (FMA)

Retired employees' with 20 years of qualifying service are eligible for grant of FMA at the rate of ₹.300/-per month and the same is paid along with pension / family pension subject to the following conditions.

- i. The pensioner/family pensioner is residing beyond 2.5 kms from the nearest health unit.
- ii. The pensioner/family pensioner is not availing the facility of OPD (except in cases of chronic diseases)

Joining RELH Scheme is not a pre condition to claim FMA mere eligibility to enroll under the scheme is sufficient. The widow who has been appointed on Compassionate grounds is not eligible to draw FMA vide Railway Board's letter.No.PC-V/2006/A/Med/1 dt.15.09.2009 (RBE.No.168/2009)

Pensioners/Family Pensioners are allowed for one change in the option in the life time of a pensioner/family pensioner to avail FMA which should be supported by a proper proof for change in residential address, vide Railway Board's letter.No.PC-V/98/1/7/1/1, dt.15.07.2002 (RBE.No.107/2002). Pensioners who had retired before 21.4.1999 option for FMA can be considered by Pension Disbursing Authority (Bank). All cases on or after 21.4.1999 pension sanctioning authority is competent for sanction of fixed medical allowance vide Railway Board letter.no. PC-V/2011/A/Med/1, dt.26.08.2011.

Compassionate Allowance :-

A Railway Servant who is dismissed or removed from service shall forfeit his pension & gratuity. Provided that the authority competent to dismiss or remove him from service may if the case is deserving of special consideration sanction compassionate allowance not exceeding 2/3rd of pension or gratuity or both which would have been admissible to him if he had retired on compensation pension. A compassionate allowance so sanctioned shall not be less than ₹.3500/- w.e.f.1.1.2006.

NATIONAL PENSION SYSTEM (NPS):

All employees who are covered under NPS are eligible for leave salary, Group Insurance. The accumulated pension wealth of the subscriber will be dealt as per Railway Board's letter RBA 21/2013 dt. 16.8.2013.

As per the Railway Board letter. No: 2010/AC-II/21/18 dt.16.08.2013, the following procedures/modalities will be observed in respect of those employees who are covered under National Pension System and who exit service either on Superannuation or otherwise:

A. On Superannuation: At least 40% of the accumulated Pension wealth of the subscriber needs to be utilized for purchase of annuity providing for monthly Pension to the subscriber and balance is paid as lump sum payment to the subscriber. As envisaged in the above mentioned Railway Board's letter, **Annexure 1 (claim form)** will be submitted for withdrawal of accumulated Pension wealth of subscriber.

B. Upon Death: The entire accumulated Pension wealth (100%) would be paid to the nominee/legal heir of the subscriber and there would not be any purchase of annuity/monthly pension. As envisaged in the above mentioned Rly. Board's letter, **Annexure 3 (claim form)** will be submitted for withdrawal of accumulated Pension wealth of subscriber.

C. Exit from NPS before the age of normal Superannuation (irrespective of cause): At least 80% of the accumulated Pension wealth of the subscriber needs to be utilized for purchase of annuity providing for monthly Pension to the subscriber and balance is paid as lump sum payment to the subscriber. As envisaged in the above mentioned Rly. Board's letter, **Annexure 2 (claim form)** will be submitted for withdrawal of accumulated Pension wealth of subscriber.

Post Retirement Complimentary and Special Passes

Post retirement passes are issued to the retired employees and to their eligible dependants in the event of death or exit from service.

Grant of full set of Post Retirement Complimentary Pass

Employees who have rendered 20 years of service are eligible for full set of post retirement complimentary pass vide Railway Board's letter No.E(W) 2013/PS 5-1/7 dt. 16.12.2013. These orders are applicable w.e.f. 1.1.2006 vide Railway Board's letter No.E(W) 2013/PS 5-1/7 dt. 12.3.2014.

Entitlement of Post Retirement Complimentary Passes : -

Category	No. of passes admissible in one year
Group A & B With railway service of 20 years or more	3 sets
Group C With railway service of 20 years or more	2 sets
Group D With railway service of 20 years or more	1 set

Training period before absorption into regular posts is reckoned for counting of Rly service for determining eligibility for post retirement passes.

Continuous service rendered after attaining temporary status is counted for service for determining eligibility for post retirement passes.

The following services are also reckoned for determining the eligibility for post retirement passes:

1. Training period before absorption to regular post.
2. Services rendered by canteen employees in statutory and non-statutory canteens.
3. 50% of the services rendered in other PSUs/military to make up any shortfall in services to fulfil the qualifying service of 20 years provided the service rendered in PSU/Military are counted for qualifying service for calculation of Pension.

Retired employees/widows are not entitled for PTO.

Settlement Pass / Kit Pass

Employee in the event of retirement and widow/widower in the event of death of employee are issued passes for self/family members/dependents for transportation of personal effects to the place where employee / family intend to settle after retirement/death of employee. Such an application for settlement pass shall be submitted within one year of retirement / death and the validity of Kit pass is for a period of three months and for settlement pass the validity is one month.

However, GM can condone delay up to two years from the date of retirement /death. Kit pass is admissible for free transportation of house hold effects up to specified limits in terms of Rly. Bd's Letter No E (W) 96 PS5-9/1 dated 1/6/2000. Revised entitlement of kit pass on implementation of VI CPC recommendations have been issued in terms of Rly. Bd's letter No. E (W) 2004 PS 5-9/1 dt 17.06.09.

Widow Complimentary Pass

Widow / widower of the retired employees who have opted for the widow pass scheme are eligible for half the number of post retirement pass that the deceased employee would have been eligible for the service rendered/ or was receiving at the time of his / her demise or retirement.

In case of demise of the railway servant even if the service rendered is less than 20 years, widow / widower is entitled for grant of one set of pass every alternative year.

Availing of Pass after Retirement / Demise of the Railway servant

Retired employees /spouse of the deceased employee may avail their Pass either in the place of retirement or at the place of stay. The Pass can be availed by the employee / spouse either in person or sending the request by registered post.

Provision of Companion in lieu of Attendant in Post Retirement Complimentary Pass.

Retired Railway employee/widow of 70 years of age and above, who are entitled for I class / I A post retirement complimentary / widow passes, may be allowed to take a companion in the same class by paying 1/3rd of difference of fare between sleeper class / second class and the higher class in which the retired railway employees / widow travels, in all trains including Rajdhani / Shatabdi trains, subject to the existing restriction regarding number of berths/seat in Rajdhani/Shatabdi trains.

However, Retired Railway employee/widow of 65 years of age and above but below 70 years who are entitled for I class / I A post retirement complimentary passes may be allowed to take a companion in the same class by paying full difference between the Sleeper class/II Class and the class in which the Pass holders travel, besides the existing travel facility along with the companion in Sleeper class/II class.

No age limit for Companion.

The above provision is not available when the family members of the retired employee of age below 65 years, travel with the retired railway employees/spouses

Eligibility members for Post Retirement Complimentary Passes

The retired employee can include his own family members for issue of complimentary pass. Widow mother /widow and legally divorced daughter can also be included.

Dismissed and removed employees on or after 26.10.2005 whose Gratuity / Pension withheld / cut consequent on D&AR actions are not eligible for Post retirement Pass but eligible when they are granted compassionate allowance.

Option for Widows Appointed on Compassionate Grounds for Drawal of Widow Passes

Widows appointed on compassionate grounds as Railway employees have one of the two options for drawal of passes on their appointment and retirement.

- ❖ They can either draw passes in their capacity as Railway employee (or)
- ❖ They can avail Widow Pass in her capacity as widow of deceased employee.

Option once exercised shall be final

Advance Passes

If the current year's passes are exhausted by the retired railway servant, he can avail of passes from the next year's pass account as advance pass. Such advance pass can be applied 60 days in advance.

Special Pass on Medical Grounds

Retired employee/spouse suffering from heart ailment / cancer who joined in RELHS 1997, are eligible for issue of special passes on medical

grounds from the place of residence to the hospital referred and back with the recommendation of the competent hospital authorities.

Other conditions and entitlement:

In cases where both husband and wife are retired railway servants they may avail the complimentary passes on each account.

When a totally blind retired railway servant (blind in both eyes) if travels alone can take one attendant in the same class eligible to him on production of certificate from the medical officer concerned, duly including attendant's name in the Post retirement pass.

A child adopted after retirement may be included in the post retirement Complimentary Passes with necessary proof for adoption.

A photo identity card to the retirees and spouses is issued to avail post retirement passes and they should carry the ID card while on travel.

Validity of ID card for Post Retirement / Widow pass holders is 7 years.

Composite Transfer Grant (CTG)

CTG at the rate of one-month basic pay is granted to the retired railway servant to transport his personal effects to his place of settlement when the place of residence changes beyond the radius of 20 kilometers and 1/3rd of one month basic pay in the same station within the radius of 20 kilometers.

Merely the proof for change of residence is sufficient to claim CTG and the same shall be claimed within one year from the date of retirement and beyond one year, GM has power to condone the delayed claim. (Authority Railway Board Letter. No.E(I)98 AL-28/10, dt.01.05.1998 and No.F(E)I/2008/AL-28/15, dt.01.12.2008).

Quarters on Retirement

The retired Railway Servant is entitled to retain the quarters for a period of 4 months on normal rent and for another period of 4 months on educational/medical grounds on twice the normal rent. In the case of a Deceased employees' family members, they can retain the quarters for a period of 24 months. DCRG will be released on vacation.

Holiday Homes

There are several Railway Holiday Homes available throughout the Indian Railways. The retired railway employees can avail the benefit of accommodation of Holiday Homes on par with the serving railway employees. Retired employees can avail Holiday Homes of ICF available at Ooty, Kodaikanal and Courtallam.

Kalyana Mandapams

There are 3 Kalyana Mandapams available at ICF and retired employees can also avail this facility for conduct of auspicious functions in respect of their dependents. These halls are allotted at a very minimal rates when compared to open market.

Pensioner's Association

It is advisable that retired employees can also enroll themselves in a Pensioners Association to keep themselves informed about the latest changes in extant rules regarding pension.

“YOGA” – a way of life

Introduction:

The origin of Yoga as a discipline had originated several thousand years ago. No doubt the founder fathers would have been the sages of that period. But, as on date it can be said that yoga is not confined to only those saints or hermits who used to live in seclusion in forests and mountains. Yoga has been reoriented to suit the modern day life style. In fact the present day life style with its inherent occupational hazards had thrust the mankind to turn towards something that will bail him out of such a crisis and this knowledge and practices of YOGA seems to be the answer. Even the modern medical sciences have in fact agreed to the fact that yogic practices would be the solution to prevention and cure of many ailments.

The literal meaning of the Sanskrit word Yoga is YOKE. It also means, uniting the individual spirit with the universal spirit of God. Yogic practices are believed to have a potential for improvement of physical health by encouraging better sense organs and thereby inducing tranquility and serenity of mind.

Asanas

These are special patterns of postures that stabilize the mind and the body through static stretching. Their aim is to establish proper system in the neuromuscular tonic impulses and improve the general muscle tone. Two basic principles governing the performance of asanas are stability and comfort. This suggest that the nature of asanas is psychoneurophysical and not only physical. Every asana should be performed effortlessly and maintained for a comfortable time. There should be no jerks and the performance of asana should not lead to undue fatigue.

The retirees are urged to join a centre where Yoga is being taught using correct methods.



TIPS FOR HEALTHY RETIRED LIFE

❖ Lead a healthy lifestyle.

☞ Maintain healthy weight & BMI.

☞ $BMI = (\text{Weight in Kilograms} / (\text{Height in Meters} \times \text{Height in Meters}))$

Under weight BMI : Less than 18.5

Normal BMI : 18.5 – 22.9

Overweight for BMI : 23.0 – 24.9

Obese for BMI : 25.0 and above

☞ Take balanced diet.

❖ Eat variety of Nutrient rich food

❖ Eat plenty of whole grains, fruits & vegetables

❖ Eat regular meals



☞ Do regular exercises - physical & mental.

❖ Do regular exercises, depending on health condition.

[Eg. Brisk walking, etc.]

❖ Meditation.

❖ Have a hobby & pursue it.



☞ Have periodical health checks & following medical advice.

❖ Take care of your health, since quality of life is more important than the total length of life.

☞ Having a positive mental attitude.

❖ Be Cheerful.

❖ Think & be positive.



☞ Take active part in family & social life.

❖ Continue to share responsibilities

❖ Enjoy all privileges.

❖ Remain active member of the community.

❖ Have good relationship with your friends & family members.

☞ BE FINANCIALLY STABLE.

“SENIOR CITIZENS AS OTHERS, MUST BE HEALTHY & ALSO FEEL HEALTHY”

TIPS FOR HEALTH WALKS

- ☞ Begin walking slowly.
- ☞ Warm-up & cool-down regularly as a part of your walking routine.
- ☞ Warm-up
 - ☞ Five minutes
 - ☞ Reach exercises
 - ☞ Neck roller
 - ☞ Toe touching exercises
- ☞ Cool-down phase
 - ☞ Five minutes
 - ☞ Reduce pace of activity
 - ☞ Repeat warm-up exercises
- ☞ Wear comfortable & loose fitting clothes.
- ☞ Dress according to weather.
- ☞ Walk after a light meal, especially if you are a diabetic.
- ☞ Walk in a quiet place & avoid traffic.
- ☞ If walking during nights, near traffic, walk wearing brightly coloured dress and walk facing the traffic.
- ☞ If you develop muscle cramps or any pain while walking, consult your doctor.
- ☞ During heavy rains, walk indoor.
- ☞ During cooler months, walk into the wind at the beginning & away while you return.
- ☞ During summer use a hat & drink extra water to prevent dehydration.
- ☞ Move in a full, natural stride, keeping knees straight.
- ☞ Practice walking with your body erect. Erect posture wards off fatigue.
- ☞ Don't go overboard, walking is a gentle exercise.

IDEAL WALKING STANCE:

- ☞ Head & Chest erect, Legs swing forward from hip joints, Knees & ankles are limber (i.e. not stiff), Feet push off ground &, Toes point straight.

SAVINGS AND INVESTMENT AFTER RETIREMENT

It is advisable that the retired employees shall invest their hard earned money in savings schemes and investment plans offered by Nationalised Banks, Post Offices and Government sponsored investments for safety and security. The following are the schemes available to Senior citizens for safe investment.

- (i) Senior citizen savings scheme available in all Nationalised banks -rate of interest – 9%, tenure of the deposit 5 years, maximum investment limit 15,00,000/-.
- (ii) SBI – Resident Indian Senior Citizen Deposit- interest rate variable on number of days and the minimum rate of interest is 7% and maximum up to 9.75%. Senior citizens will get 0.5% higher rate of interest Fund is sent through ECS to the bank which the retired employee has opted for payment.
- (iii) Fixed deposit (in nationalize banks) higher interest rate for senior citizens. - The rate of interest varies from Bank to Bank and depends on the period of deposit.
- (iv) Savings Bank account scheme – higher interest rate for senior citizens. This is a popular scheme in all nationalized banks.
- (v) Post Office schemes for senior citizens- A new avenue of investment return for senior citizens. The retired employees can contact any nearby post office.

The interest rate and period of deposit may change from time to time for the above schemes and investment plans so that the retired employees may confirm with the concerned financial institutions / postal authorities before they invest their money.

The investment plans and schemes are only indicative and hence the retired employees are advised to update and get more information by contacting the appropriate authorities of the Banks/Post Offices.

21. Frequently asked questions:

01. Can a Retiring employee receive his Pension through any Bank?

Retired employees can receive pension only through authorised Nationalized banks and not through private / commercial / other scheduled banks. The list of Pensionable nationalized Bank branches outside Tamil Nadu, which is available with AO/Pension/Accts. and Welfare Inspectors, can be verified.

02. What are the lists of documents that the retiring employee would receive on the “Settlement Function”?

Pension Payment Authority Letter, Calculation Sheet, Service Certificate, Medical Identity card, Pensioner’s Identity Card, Post retirement Pass Identity Card, Silver Medal (Gold-Plated). Payment of settlement dues i.e Gratuity, Commutation, Leave encashment, Group Insurance and Provident Fund are sent through ECS to the Bank which the retired employee has opted for payments.

03. When will the Retired employee receive the first Pension soon after his Retirement?

The Pensioner will receive the first Pension within a period of 1 month or so along with the Pension Payment Order and the monthly Pensions will be credited to his account thereafter.

04. Where will the Pensioner get the PPO (Pension Payment Order)?

As stated above, the PPO will be issued by the Payee Bank Branch as opted for. Two Copies of the Pension Payment Orders are despatched from ICF to the Link Branch in the first week of the month, following retirement. The link branch on receipt of the copies of PPO will transfer the same to the Payee Branch (Bank opted by the Retired employee for drawal of pension) by the second or third week. The payee branch after posting necessary entries will intimate the Pensioner by fourth week or fifth week. The Pensioner shall collect the Pensioner’s copy of the PPO from the payee branch (Bank).

05. Can the retiree transfer his Pension from one Branch to another Branch of the same Bank? What are the steps to be taken?

*Yes. A pensioner can transfer his Pension account from one Branch to another Branch of the **same** Bank. A letter of Intimation to the Payee Branch to be given by the retiree and the concerned bank will process the transfer.*

06. Can a Pensioner transfer his Pension from one Branch to another Branch of a different bank?

Yes. The pensioner can transfer his Pension from one Branch to another Branch of a different Bank. The Pensioner along with the letter of request will surrender the Pensioner's copy of the PPO from where the pensioner was drawing his pension. The concerned Bank Authorities will transfer the PPOs (both Pensioner's copy as well as the Banker's copy to the Link Branch). The Link Branch in turn, will ensure that both the PPOs are delivered to FA&CAO/ICF. On receipt of the same, Pension Department of ICF will endorse the change of Bank in both the copies of the PPO and will send them to the Bank as opted by the Pensioner, through the concerned LINK Branch. It may take a minimum period of 60 days for the transfer to take effect.

07. What are the steps involved for obtaining a duplicate PPO if the PPO is lost?

The pensioner will intimate the loss of PPO to the nearest Police Station. He shall obtain a Missing certificate from the Police authorities. He will inform ICF about the loss of PPO duly enclosing the missing certificate. Based on this, ICF will advise the Payee Branch to send the Banker's portion of the PPO to ICF. Meanwhile, Pensioner will submit a fresh Pension Claim forms duly filling in all details asked for, to enable ICF Administration to issue duplicate PPO.

08. Is it possible to transfer the retiree's Pass A/c. from ICF to a place of his request?

Yes. The retired employee may, if he so desires, transfer his Pass Account from ICF to a Pass Issuing Authority of his nearest station. The same could be done by a letter of request addressed to APO/ICF. A letter duly intimating the Balance of Post Retirement Passes with Family Composition will be forwarded from ICF to the Authority concerned.

09. Is it possible to transfer a retiree's Medical A/c. from ICF to a place of his request?

Yes. The retired employee may, if he so desires, transfer his Medical Account from ICF to a Hospital /Health Unit of his choice which is closer to his place of residence. This can be done by a letter of request addressed to APO/ICF. Necessary endorsement of transfer will be made on the Medical Identity Card by the ICF Hospital Authorities and a letter duly intimating the transfer will be forwarded to the authority concerned.

10. Can a retiree avail Composite Transfer Grant after a period of One year after his Retirement?

Normally CTG will be granted if the request is within a period of one year. If the request is beyond a period of one year the same will require the approval of the General Manager. The retired employees are urged to submit their claims if any within one year.

11. What are the documents required for availing the Composite Transfer grant on retirement?

If the Retired Railway Employee has performed the journey/transported his personal effects he becomes eligible to receive CTG.. No proof for shifting or bill is required but a proof for change of residence would suffice (No.FEI/I/2010/AL-28/46 dt.26.05.2011)

12. What are the entitlements regarding Post Retirement Passes/PTOs of the retiree on the year of his retirement and in the years following his retirement?

On the year of retirement, irrespective of the month the employee retires, he will be eligible for the normal full entitlement of three sets of passes. The employee therefore has to plan the drawal of passes in such a manner, that it shall not exceed the 3 sets of passes due in his year of retirement . (For Example- if two sets are availed before Retirement, then the balance 1 set only could be drawn after retirement. From the year following the year of retirement he will be eligible as per his eligibility. As regards PTOs, the retiree cannot avail PTOs after his retirement though he would have had unavailed PTOs at his credit.

13. Is there any system of Grievance Redressal for Pensioners of ICF?

A Pension Adalat is conducted by ICF every year on the 15th of December for redressing the grievances of retired employees. The employees may submit their representations addressed to APO/Welfare, well in advance soon after an advertisement is published in the local Dailies. They may attend the Pension Adalats in person and get their grievances redressed. Even otherwise their representations will be examined and suitable action will be taken duly sending a reply to the Pensioner.

14. What should a retired employee do to release his withheld Gratuity on vacation of his quarters, which was retained in terms of extant rules?

A retired employee who wishes to continue his stay in quarters will be allowed extension of quarters for a period of 4 months from the date of retirement. He will be permitted for an extension of another four months on medical / academic grounds by submitting a specific request with supporting documents. However, within the permitted period of extension the retired employee has to vacate the quarters and intimate the same to the Administration along with his new address of settlement. During the period of extension the retired employees Retirement Gratuity will be withheld and only on vacation of quarters and submission of letter intimating the same; the retirement gratuity, which was withheld/ will be released to the employee.

15. Where will the retired employee receive his last month salary?

The retired employee will receive his last month's salary as usual through the bank in which he was drawing his monthly salary. However in the case of Artisan Staff & Supervisory staff unclaimed incentive amount will be sent through ECS to the bank where he is drawing his pension.

16. What are the documents required to be surrendered by the retiring employee to ICF?

The retiring employee on or before the date of retirement shall surrender the following documents to the authorities mentioned below: Medical card, Employee Identity Card, RC Pass and SIM card (if any) – to the SSE/Controlling officer of the Shop/pay unit concerned or to handover to the official as directed by him.

17. Whether the services rendered in Defence will count for (a) Post Retirement Pass (b) Medical benefits?

(a) No, the service rendered in Defence will not count for Post Retirement pass. (Rly.Board Lr.No. E(W)2006 PS 5-1/28 dated 08.05.2008.

(b) No, the service rendered in Defence will not count for Post Retirement medical benefits.

18. What should a Retired employee/Family member do in the event of Loss of Medical Id Card / Pensioner Identity Card.?

Being a valuable document, the Retired employees are requested to keep the Medical Identity Card/Pensioners Identity Card in safe custody. However, in the event of loss of any of these Identity Cards, the retired employee or any of the family members has to present the request of issue of duplicate Identity Card to the Personnel Branch with the copy of FIR lodged with police about the loss of card and Cash receipt for payment of Rs.25/- towards penalty.

19. Whether (a) Passes of last year a/c can be availed in the current year
(b) Passes of Next year can be availed in the current year?

a) Unavailed Passes of the previous year can be availed during the current year. However they have to be availed before 30th April and their validity is upto 30th April only.

b) During the last quarter (i.e. October-December) the Retired Employees can avail passes from the next year account also for advanced reservation purpose. These advance passes are valid only from 1st of January of the next year.

20. What should a family member do in case of demise of the pensioner/
family pensioner?

In case of death of the pensioner/family pensioner, the spouse/dependent should inform the pension disbursing authority about the demise with a copy of death certificate. They should also intimate the ICF Administration at Bills section, Settlement Section/PB and Pension section/Accounts with a copy of the death certificate of the deceased pensioner/family pensioner. In case of the death of the pensioner, the spouse should also approach the pass/medical card issuing section of Personnel Branch and update the Pass/RELHS ID card duly deleting the name of the pensioner.

21. What should the pensioner/family pensioner do for inclusion/deletion
of dependents in post retirement pass /RELHS card ?

For inclusion/deletion of dependents, the pensioner/family pensioner should provide required details to post retirement pass/medical card section by submitting the relevant documents when the dependents become eligible/ineligible as the case may be.



Have a Happy, Healthy, and Peaceful Retired Life.

Acknowledgement

I express my sincere thanks to all the Officers and Staff of Personnel Branch and Accounts Department who have reviewed the contents and provided valuable inputs to make this Booklet more accurate, enlisting and useful.



A. John Joseph
Assistant Personnel Officer/Welfare

Disclaimer

This handbook is prepared in a simple language and contains relevant information regarding the settlement benefits. Please note that this handbook is not a replacement of the existing Railway Rules and should not be quoted as a reference. In case of any variation or doubts, it is essential that the relevant codes, Manuals are referred to.

Suggestion Form

Dear Senior Citizen

You are hereby solicited to share some Valuable Suggestions (if any) based on your Work Experiences while in service; which in your opinion, will benefit the ICF Organisation on the long run.

1. Name
2. Emp. No, & Shop
3. Designation
4. Date of Retirement
5. Nature of Exit Superannuation / Voluntary Retirement/ Others
6. Residential Address
7. Contact No: Landline: Cell No:
8. <u>Suggestions:</u>
Signature: