



Southern Railway Salem Division



PERSONNEL BRANCH

Pensioners to be ...



PREFACE

For every employee who is at their evening of service, the knowledge regarding their settlement benefits is needful to plan their post-retirement life. On this regard, a need is felt by the Railway management to provide a collage of information in a single document for them. In such an attempt, we take immense pleasure in releasing this “**Pensioners’ to be” meet Handbook** to give a basic idea about settlement benefits and other related valuable information.

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Settlement Benefits

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SETTLEMENT BENEFITS

1. Know Your Settlement Benefits

As you all aware Central Govt./Railway employees will be retiring on attaining the age of 60 years on superannuation w.e.f:13.05.1998. As a token of recognition of the yeoman services rendered by our employees, Indian Railways provides a number of benefits to them at their retirement. The following settlement benefits in terms of money are being arranged to them on the last working day itself.

Pensionary Benefits: -

- Gratuity
- Pension
- Commutation
- Family Pension
 - Enhanced Family Pension
 - Ordinary Family Pension

Non-Pensionary Benefits: -

- Cash Equivalent of Leave Salary
- Provident Fund
- Group Insurance Scheme
- Composite Transfer Grant

Pension Scheme was introduced on Railway with effect from 01.04.1957 and the scheme governs all Railway employees who entered service on & after 16.11.1957 and before 31.12.2003.

Retirement means the Railway Servant ceasing to be in service. The date of Retirement will be based on the Date of Birth of Railway Servant recorded in the Service Register.

Normally the Railway Servants shall retire from Railway Service on the afternoon of the last day of the month in which they attain the age of 60 years.

A Railway Servant whose date of birth is the 1st day of a month, they shall retire from service on the afternoon of the last day of the preceding month, on attaining the age of 60 years and a person born on 2nd or subsequent date retires on the last date of the month in which he was born on completion of service as the case may be.

1.1 Various Modes of Cessation from Railway Service: -

Normal Retirement: -Every Railway Servant shall retire from Service on attaining the age of Superannuation.

Other than Normal Retirement: -The employees can also retire prematurely on following accounts:

- Voluntary Retirement
- Compulsory Retirement
- Removal from service

- Dismissal from service
- Death in Service
- Resignation from service

Voluntary Retirement: -

A person who has completed 20 years of qualifying service or more can retire voluntarily by giving 3 months' notice if he is permanent and by giving one month notice if he is temporary Railway servant. Competent authority can waive notice period in consultation with the Associate Finance.

2. Gratuity:-

It is a lump sum payment to a railway employee on his / her retirement.

2.1 Retirement Gratuity –

A Railway Servant, who has completed 5 years of qualifying service and has become eligible for service gratuity or pension on his retirement equal to one fourth of his emoluments for each completed six-month period of qualifying service subject to a maximum of 16 ½ times the emoluments.

The maximum limit of retirement / death gratuity shall be Rs.20 Lakh and maximum qualifying service for calculation of gratuity shall be taken as 33 years.

As per Rule 924 (iii) of IREM-I that is still valid, 55% of Basic Pay is reckoned as add on pay element for calculation of pension and DCRG of the Running Staff. Calculation of retirement benefits of the running staff may be made as per extant Rule 924 (iii) of IREM-I on the revised basic pay in the 7th CPC.

2.2 Service Gratuity –

When a Railway Employee has rendered service less than 10 years no pension shall be paid. Service Gratuity will be paid at the rate of one-month emoluments for each completed year of Service.

2.3 Death Gratuity: -

If a Railway Servant dies while in service the amount of death gratuity shall be paid in the following manner.

Qualifying service	Gratuity
Less than one year.	2 Times of Emoluments.
One year or more but less than 5 years.	6 Times of Emoluments.
5 years or more but less than 11 years.	12 Times of Emoluments.
11 years or more but less than 20 years.	20 Times of Emoluments.
20 years or more.	Half of the emolument for every completed six monthly period of qualifying service subject to a maximum of 33 times of emoluments.

2.4 Calculation:

$$\text{Calculation: } \frac{(\text{Basic Pay} + \text{DA}) \times \text{Qualifying Service (Max. 33 yrs)}}{2}$$

Subject to Max. Rs.25 Lakhs (w.e.f.01.01.2024)

The ceiling of Gratuity will increase by 25% whenever the DA increased by 50% of the basic pay.

2.5 Recoveries from Gratuity:

Government's dues, if any could be recovered from the retirement gratuity of an employee retiring and in the case of deceased employee from Death Gratuity even without obtaining consent.

2.6 Withholding of Gratuity:

Entire Gratuity, duly deducting the Government dues, will be withheld for non-vacation of Quarters and also in cases where any departmental or judicial proceedings are pending.

3. Pension:

Pension is a lifelong retirement benefit paid monthly to a Railway Servant on retirement from service and the Pension scheme was introduced in the year 1957 and made compulsory for all employee appointed on and after 16.11.1957 (up to 31.12.2003).

Minimum 10 years Qualifying Service in case of Superannuation, for submitting Voluntary Retirement minimum 20 years Qualifying Service is required. Pension is payable at 50% of the emoluments drawn for the preceding last ten months at the time of retirement or 50% of last month's Basic Pay whichever is beneficial to the employee. The minimum pension granted to a Railway Servant is Rs.9,000/- per month.

3.1 Superannuation Pension:-

The Superannuation Pensions shall be granted to a Railway servant who is retired on his attaining the age of compulsory retirement.

3.2 Retirement Pension:-

A retiring pension shall be granted to a Railway Servant who retires, or has retired before attaining the age of compulsory retirement, in accordance with the provisions or Rules 66 and 67 of Railway Services (Pension) Rules, 1993 and Rule 1802 of IREC.

3.3 Invalid Pension:-

The invalid pension may be granted to a Railway Servant who retires from service on account of any bodily or mental infirmity, which permanently incapacitates him for the service.

3.4 Compensation Pension:-

If a Railway Servant is selected for discharge owing to the abolition of his permanent post, he shall, unless he is appointed to another post.

3.5 Compulsory Retirement Pension:-

A Railway Servant compulsory retired from service as a penalty may be granted by the authority competent to impose such penalty, pension or gratuity, or both at a rate not less than two-thirds and not more than full compensation pension or gratuity or both admissible to him on the date of his compulsory retirement.

3.6 Compassionate Allowance:-

A Railway Servant who is dismissed or removed from service shall forfeit his pension and gratuity. However, the authority competent to dismiss or remove him from service may, if the case is deserving of special consideration, sanction a compassionate allowance not exceeding two-thirds of pension or gratuity or both.

3.7 Calculation of Pension:-

Formula for Non-Running Staff Categories:-

$$\text{Basic Pension} = \frac{\text{Pay in PML}}{2} \quad \text{or} \quad 50 \% \text{ of Average Emoluments} \quad \text{Whichever is more}$$

Formula for Running Staff Categories:-

$$\text{Basic Pension} = \frac{\text{Pay in PML} + 55\% \text{ of Pay}}{2} \quad \text{or} \quad 50 \% \text{ of Average Emoluments} \quad \text{Whichever is more}$$

Note:-In case of Running Staff, the pay element shall also include 55%, of the basic pay for reckoning emoluments as directed by the Railway Board from time to time.

3.8 Average emoluments:

The average emoluments shall be determined with reference to the emoluments drawn by a Railway Servant during the last 10 months of his service.

3.9 Amount of Minimum, Maximum Pension:

Minimum Pension / Family Pension	₹ 9,000/- + Dearness Relief
Maximum Family Pension	₹ 75,000/- + Dearness Relief
Maximum Pension	₹ 1,25,000/- + Dearness Relief

4. Family Pension:

4.1 Enhanced Family Pension:

Enhanced family pension is granted at the rate of 50% of Employees Last month Basic Pay to the widow or entire dependents for a period of 10 years from the date of death of the Railway servant.

In the event of death of a Railway servant after retirement, the enhanced family pension shall be payable for a period of seven years or till the date on which the retired deceased Railway Servant would have attained the age of 67 years, would have received whichever is less.

4.1 Ordinary Family Pension:

Beyond the above circumstances, ordinary Family Pension is granted at the rate of 30% of last month's Basic Pay of the deceased employee to the widow or to the eligible dependents of the employee.

4.2 Additional Quantum of Pension

The quantum of pension for old age pensioners & family pensioners shall be increased as follows:

Age of the pensioners	Additional pension
80 – 85 years	20% of basic pension
85 – 90 years	30% of basic pension
90 – 95 years	40% of basic pension
95 – 100 years	50% of basic pension
100 years or more	100% of basic pension

5. Commutation:

This is lump sum payment paid at the option of the Retiring employee. The employees retiring of Superannuation / Voluntary Retirement can commute up to 40% of the pension without medical examination at the time of retirement. If a fraction of pension to be commuted results in fraction of rupee, such fraction of rupee shall be ignored for commutation.

5.1 Restoration of Pension:

The Commutation portion of Pension will be restored and full pension shall be given after 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.

5.2 Commutation of Pension with Medical examination:

The Commutation will be paid to Medically Invalidation in all Categories / Compulsorily Retired employees only after medical examination by Medical Board.

In case of where departmental or judicial proceedings are pending on the date of retirement, such case shall be allowed "Provisional Pension" and the commutation of pension is permissible only after finalization of departmental or judicial proceedings. The employees covered under NPS could not commute their pension.

5.3 Age Factor table:

<u>Age*</u>	<u>Factor</u>	<u>Age*</u>	<u>Factor</u>	<u>Age*</u>	<u>Factor</u>
20	9.188	41	9.075	62	8.093
21	9.187	42	9.059	63	7.982
22	9.186	43	9.040	64	7.862
23	9.185	44	9.019	65	7.731
24	9.184	45	8.996	66	7.591
25	9.183	46	8.971	67	7.431
26	9.182	47	8.943	68	7.262
27	9.180	48	8.913	69	7.083
28	9.178	49	8.881	70	6.897
29	9.176	50	8.846	71	6.703
30	9.173	51	8.808	72	6.502
31	9.169	52	8.768	73	6.296
32	9.164	53	8.724	74	6.085
33	9.159	54	8.678	75	5.872
34	9.152	55	8.627	76	5.657
35	9.145	56	8.572	77	5.443
36	9.136	57	8.512	78	5.229
37	9.126	58	8.446	79	5.018
38	9.116	59	8.371	80	4.812
39	9.103	60	8.287	81	4.611
40	9.090	61	8.194		

5.4 Calculation:

The lump-sum commutation value will be arrived at by multiplying the commuted portion of pension by a factor relevant to age next birthday x 12.

Formula for Commutation Calculation: -

Commutation= 40 % of Pension x 12 x Factor relevant of age next birthday

6. Cash Equivalent of Leave Salary

Cash equivalent of leave salary is lump sum payment made at the time of retirement or death for unavailed earned leave at employee's credit. Maximum number of leave that can be 300 days.

In case of any short fall of 300 days LAP, LHAP from his / her credit will be taken for the purpose of leave encashment to the extent of shortfall of number of days of LAP, subject to condition that number of days does not exceed 300 days.

6.1 Calculation:

Formula for LAP

(Basic Pay + DA) x No. of Days of LAP (300 Maximum days)

Calculation: -----

30

Formula for LHAP

**(Basic Pay + DA) x No. of Days of LHAP to the extent shortfall of
LAP, Subject to maximum of 300 days of LAP & LHAP**

Calculation: -----

30 / 2

For an example, if an employee has only 265 days of LAP balance at his credit at the time of Retirement and enough number of balance days of LHAP at his credit, then for the purpose of computing Leave Encashment, only 35 days of LHAP will be taken into account, even though he would have had more than 35 days of LHAP in his credit.

Note:

- The retiree will be paid for 265 days if Leave of Average pay + 35 days of Leave on Half Average pay only.
- 30% of Basic Pay is reckoned as add on pay element for calculation of CELS for Running Staff.

7. Provident Fund:

The Provident Fund is governed by the Provident Act, 1925 and it means that a fund in which the subscriptions of the employees are deposited against their accounts including interest accruing thereon.

The amount accumulated by monthly subscriptions and employee contributions is given as a lumpsum amount to the employee on retirement or to his/her nominees on demise along with interest.

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

8. Central Government Employees Group Insurance Scheme:

- The scheme was notified on 1st Nov 1980 and come into force with effect from 1st Jan 1982.
- The Savings portion of subscriptions towards Group Insurance Scheme plus interest on the accumulated amount of savings is paid at the time of retirement.
- In case of death in addition to the accumulated amount, insurance fund as applicable, will be paid to the family / nominee as the case may be.
- Subscription towards CGEGIS and insurance cover in case of death are as follows:

Group	Monthly Recovery	Insurance Cover
Group C	Rs.30/-	Rs. 30,000/-
Group B	Rs.60/-	Rs. 60,000/-
Group A	Rs.120/-	Rs.1,20,000/-

Quantum of payment is decided based on the table published by Government from time-to-time. Insurance fund is not payable for retirement cases.

9. Composite Transfer Grant (CTG):

For the purpose of Composite Transfer Grant in respect of Railway employee who wishes to settle down at the last station of duty or other than last station of duty after retirement, the condition of 20 km from the last station of duty is done away with subject to the condition that change of residence is actually involved. To settle down at the last station of duty or other than last station of duty after retirement, full CTG would be admissible i.e., at the rate of 80% of the last month's basic pay. The employee has to submit a Self-Declaration Certification regarding change of residence.

In case of settlement to and from the Island territories of Andaman & Nicobar and Lakshadweep, CTG shall be paid at the rate of 100% of last month's Basic Pay.

Note:- Incase of death while in service, the members of family in the event of death of an employee shall, besides free pass, be also eligible for Composite Transfer Grant.

10. Medical facilities: Under RELHS

Under the Railway Employees Liberalized Health Scheme, one-time mandatory Contribution equal to the last month basic pay or below scheduled rate, whichever is lower, will have to be remitted for joining the scheme for availing medical facilities for self and dependent family members. Minimum service eligibility is 20 years of qualifying service. However, no such condition for those who have retired on superannuation.

S No	Pay matrix level as per VII PC	Subscription Rate (Rs.)
1	Level 1-5	30000
2	Level 6	54000
3	Level 7-11	78000
4	Level 12 & above	120000

11. Payment of Fixed Medical Allowance:

The grant of FMA is intended to meet expenditure on day-to-day medical expenses that do not require hospitalization.

If the residence of the retiring employee is beyond 2.5 Kms of the Railway Hospital / Health Unit, the employee can opt either Out Patient Medical Facility or Fixed Medical Allowance of Rs.1,000/- per month.

If the residence is within 2.5 kms of the Railway Hospital /Health Unit the employees could opt only Out Patient medical facility. In case of those opting for FMA are also eligible for OPD for Chronic disease.

Payment of FMA shall be made to the **Pensioner by Pension disbursing authority** along with Pension / family pension on monthly basis.

Fixed Medical Allowances is also allowed to Railway Beneficiaries of National Pension System.

11.1 One time option in lifetime

Pensioner / family pensioner have to exercise one time option for availing medical facility of OPD at Railway Hospital or to claim FMA.

Only one change in option in the lifetime of a pensioner shall be allowed, which should be supported by proper proof of change in residential address. Pensioners may apply for the change of option with proof of change in residential address to the Pension sanctioning authorities.

The Railway Pensioners/ family pensioners residing beyond 2.5 kms from Railway Hospital / Health Unit and eligible for RELHS Shall be allowed opportunity to avail change in option, once in a life time, from FMA to OPD or vice versa without linkage of change in residence.

12. Constant medical attendant allowance:

This allowance is payable to railway employees at the rate of Rs.8,438/- per month who have retired and in receipt of disability pension under the Railway services (Extraordinary Pension) Rules 1993 for 100% disability and who are dependent on others for their day-to-day activities / functions.

13. Post Retirement Complimentary Pass:

The Post Retirement Complimentary Passes are issued to Railway Servants for Self, wife / husband, children and widowed dependent mother only subject to the same conditions as applicable to Railway Servant in service.

The Post retirement complementary passes are issued after the retirement of the Railway Servant rendered 20 years of service or more.

Category	No. Of PRCPs admissible in one year
Group A & B	3 Sets
Group C	2 Sets

Widowed daughters & Legally Divorced daughters may be included in Post Retirement Complimentary Passes / Widow Pass as eligible member of "family", provided they are dependent on Post Retirement Complimentary Passes / Widow Pass holders.

Post Retirement Complimentary Passes can be drawn at the place of their choice. The validity of this pass is 4 months as applicable to Railway Servant in service. The Year ending passes and next year account passes also admissible to the pensioner.

13.1 Disallow of Post Retirement Complimentary Pass:

One set of Post Retirement Complimentary Passes shall be disallowed for every month of unauthorized retention of Railway Quarters by the Retired employee.

Normally the Post Retirement Complimentary Passes shall not be issued to those Railway Servants who are dismissed from service and removed from service. However, the same may be issued when the compassionate allowance is granted under Rule 65 of Railway Service (Pension) Rule, 1993.

Retired Railway Servant will be eligible to the same class of Post Retirement Complimentary Passes, as he / her was enjoying at the time of service.

In case where both husband and wife are retired Railway Servants, they may avail the Post Retirement complimentary passes on each other's accounts accordingly.

13.2 Widow 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.

13.3 Settlement Pass / Kit Pass:

Employees 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 four month.

14. Holiday Home

14.1 List of Holiday Homes:

Indian Railways have established a large number of holiday home throughout the country for benefit of their serving and retired employees and families.

A list of holiday homes on Southern Railway and the details of accommodation available and address for application are given below:

LIST OF HOLIDAY HOMES IN SOUTHERN RAILWAYS				
Sl. No.	Location	No. of Suites		Address to whom applications should be addressed
		Group A & B	GroupC	
1	Coonoor	---	4	Sr.DPO/Salem
2	Udagamandalam	---	11	Sr.DPO/Salem
3	Yercaud	---	2	Sr.DPO/Salem
4	Kanniyakumari	6	4	Sr.DPO/TVC
5	Madurai	---	4	DPO/Madurai
6	Kutralam	2	6	DPO/Madurai
7	Rameswaram	---	2	DPO/Madurai
8	Palani	---	2	DPO/Madurai
9	Mandapam	---	2	DPO/Madurai
10	Kodaikanal Hills	---	7	DPO/Madurai
10	Tiruchchirappalli	---	4	Sr.DPO/TPJ
11	Tiruvannamalai	---	4	Sr.DPO/TPJ

Charges for Holiday Home for Serving employees – Rs.30/- per day

Charges for Holiday Home for Retired employees – Rs.60/- per day

15. Retention of Quarters on retirement:

The retired Railway Servant is entitled to retain the Railway Quarters for the following periods on different accounts.

Sl.No	Account	Retention Period	Rent recovery rates
1	Retirement	4 months	Normal
2	Sickness / Education after retirement	4 months	Double
3	Death of a serving employee	24 months	Normal

16. National Pension System Beneficiaries

In National Pension System, a government employee contributes towards pension from monthly salary of 10% along with contribution from the employer of 14%. The funds are then invested in earmarked investment schemes through Pension Fund Managers. Unique Permanent Retirement Account Numbers (PRAN) is allocated to each subscriber under the NPS at the time of their joining. Subscribers are also allocated two accounts, among which they can choose namely Tier I & Tier II

As per the present guidelines of Pension Fund Regulatory and Development Authority (PFRDA), contribution towards pension will be invested in the default schemes of seven Pension Fund Managers (PFMs), viz, LIC Pension Fund Limited, SBI Pension Funds Pvt. Limited and UTI Retirement Solutions Limited, ICICI Prudential Pension Funds Management Company Limited, Kotak Mahindra Pension Fund Limited, HDFC Pension Management Company Limited and Birla Sunlife Pension Management Limited in a predefined proportion, which is mentioned in the Statement of Transaction. Each of the PFMs will invest the funds in the proportion of 85% in fixed income instruments and 15% in equity and equity linked mutual funds. Hence, the employees of Central Government and Central Autonomous Bodies need not mention the details of the schemes while filling up the application form.

Railway Board Letter No. 2010/AC-II/21/18 dt.16.08.2013 speaks about the modalities of withdrawal in NPS as below:

16.1 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.

16.2 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 Railway Board's letter, Annexure 2 (claim form) will be submitted for withdrawal of accumulated Pension wealth of subscriber.

16.3 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.

The benefits under "Railway Services (Pension) Rule, 1993" were **provisionally extended** to those who are discharged on invalidation / disablement and by the families of such employees who have died during service since 01.01.2004.

16.4 Gratuity for NPS Beneficiaries:

The benefits of Retirement / Death Gratuity were extended to NPS Beneficiaries.

16.5 Other Benefits:

Other benefits viz CELS, GIS, CTG were extended to the NPS Beneficiaries also.

17. Specimen Settlement Calculation:

Designation : Travelling Ticket Inspector
Pay : Rs.64,100/- (Level-6 in 7th CPC)
Date of birth : 15.07.1965
Date of appointment : 15.03.1986
Date of Superannuation : 31.07.2025.
Last Pay : Rs.64,100/-
DA (Presently 53% w.e.f.01.07.2024) : Rs.33,973/-

Qualifying Service:

On an assumption, the employee has given his services throughout his career without any break owing to Dies-non, Suspension or EXL, his qualifying service is calculated as follows:

$$\text{Qualifying Service} = \text{DOR (31.07.2025)} - \text{DOA (15.03.1986)} \\ = 39 \text{ years, 4 months, 16 days}$$

Pension:

Formula:-

$$\text{Basic Pension} = \begin{array}{|c|} \hline \text{Pay in PML} \\ \hline 2 \\ \hline \end{array} \text{ or } \begin{array}{|c|} \hline 50 \% \text{ of} \\ \text{Average} \\ \text{Emoluments} \\ \hline \end{array} \text{ Whichever is more}$$

Calculation:-

$$\text{Basic Pension} = \begin{array}{|c|} \hline 64,100 \\ \hline 2 \\ \hline \end{array} \text{ or } \begin{array}{|c|} \hline 50 \% \text{ of} \\ \text{Average} \\ \text{Emoluments} \\ \hline \end{array} \text{ Whichever is more}$$

Pension	Rs.32,050/-
Ordinary Family Pension (30% of pay)	Rs.19,230/-
Enhanced Family Pension (50% of pay)	Rs.32,050/-

Gratuity:

$$\text{Gratuity} = (\text{Last Pay} + \text{D.A (53\%)}) \times 16.5 = \text{Rs.16,18,205/-}$$

Commutation of Pension:

Commuted opted = 40%

Formula:-

$$\text{Commutation} = \text{Commuted value (Max. 40\%)} \text{ of Pension} \times 12 \times \text{Age factor}$$

Calculation:-

$$\text{Commutation} = 12,820/- \times 12 \times 8.194$$

$$\text{Amount of Pension Commuted} = \text{Rs.12,60,565/-}$$

$$\text{Reduced Monthly Pension after Commutation} = \text{Rs.19,230/-}$$

CELHS:

LAP Balance = 265

LHAP Balance = 132

$$\begin{aligned} & \text{(BP 64100 + DA 33973) x No. of Days of LAP 265} \\ \text{Calculation for LAP : } & \text{-----} \\ & 30 \\ & = \text{Rs.8,66,312/-} \end{aligned}$$

$$\begin{aligned} & \text{(BP 64100 + DA 33973) x No. of Days of LHAP 35 shortfall of LAP} \\ \text{Calculation for LHAP: } & \text{-----} \\ & 30 / 2 \\ & = \text{Rs.57,209/-} \end{aligned}$$

$$\begin{aligned} \text{Total Leave Salary} &= \text{Rs.8,66,312/-} + \text{Rs.57,209/-} \\ &= \text{Rs.9,23,521/-} \end{aligned}$$

Note: LHAP Balance is 132 only 35 shall be taken so as the total leave credit is arrived at 300)

18. Unique Medical Identity Card (UMID)

Brief of the Module

Unique Medical Identity Card (UMID) module is envisioned as a hope for better service delivery to the medical beneficiaries in Indian Railways

- UMID is a Web application which will generate smart Medical Identity Cards, with unique all India numbers and issued to the PENSIONER as well as each dependent, individually & separately.
- Web and Mobile application for e-validation of identity of Railway Medical beneficiaries.
- Registration, Approval and Card Generation Process is done completely on electronic platform. This includes the continuous revision of beneficiary details dynamically
- End-to-end solution for Medical Identity with complete Rule integration with built-in validation.
- Humanistic Technology & Good Governance elements combine to deliver Customer convenience and flawless Service.
- Card-independent system: Biometric & QR code systems along with integrated database of Pan Indian Identity numbers (PF no./

PAN/Aadhar/PPO/Registered Mobile No. etc) to facilitate identification and validation without physical card also.

- Universal Applicability and Scalability to use the same software for any number of units or for Indian Railways as a whole.
- Continuous Validation mechanism for regular updation of beneficiaries with back-end process. Thereby the cards are updated automatically for downloading anytime by PENSIONERS in their mobiles or computers. QR code & Medical ID card Numbers remain unchanged while the details get dynamically updated in the database.
- Registration for change of Health Units across units is facilitated on online application.
- Hospital-wise Registered users database will facilitate debits and credits initiation.
- Interfacing with Hospitals plausible for automatic generation of OPD slips.
- Interfacing with Referral Hospitals plausible for authentication through Biometrics.
- Interfacing with Hospitals tied up under CTSE scheme is possible for authentication through Biometrics.
- Dynamic updation of Level of entitlement of Hospital Wards for Medical beneficiaries in Railway empanelled Hospitals as per the Rly. Bd'slr.No. 2016/D-1/11/69/Hospital Recognition, dt.08.05.18.
- Colour schemes of the card are adopted as per the Rly. Bd's Ir. No. 2018/Trans.Cell /Health/Medical Card, dt. 04.01.2019 to identify the beneficiary separately and apparently as employees (Blue – Blue strips); Pensioners (Green – Green Strips); Dependents (Blue/Green - Yellow strips).
- The Numbering scheme is adopted to remain unique across all the units in Indian Railways so as to facilitate availing medical services from any other units by their unique identification and validation.

Access to Web site

Use the following URL to access to the web site for all the services related to Medical Identity Card www.digitalir.in/umid/

This web site can be accessed through PCs & Mobiles' browsers having internet connection. It is not restricted to Rail Net connection.

The mobile users can access to the application from Google Play Store under the following logo (UMID)



Check-List for Submission of Application

As a ready reckoner the following is the check list for mandatory fields and documents to be scanned in JPEG/JPG/PNG format for advanced preparedness to initiate the application in a full-fledged manner.

- ❖ Photograph of **PENSIONER** & all the dependents
- ❖ Signature of **PENSIONER**
- ❖ Old Medical ID card of **PENSIONER** or RELHS document issued at the time of cessation.
- ❖ ID proof of all individual dependents

Relation with PENSIONER	Marital Status	Documents required
Mother	Widow	Father Death Certificate
Step-mother	Widow	Father Death Certificate
Son	Unmarried	If student above 21 yrs, Bonafide Certificate
Daughter	Divorced	Divorced Degree
Daughter	Widow	Marriage Certificate & Death certificate of her husband
Step-son	Unmarried	If student above 21 yrs, Bonafide Certificate
Step-daughter	Divorced	Divorced Degree
Step-daughter	Widow	Marriage Certificate & Death certificate of her husband
Brother	Unmarried	Father Death Certificate and If student above 21 yrs, Bonafide Certificate
Step-brother	Unmarried	Father Death Certificate and If student above 21 yrs, Bonafide Certificate
Sister	Unmarried	Father Death Certificate
Sister	Divorced	Father Death Certificate and Divorced Degree
Sister	Widow	Father Death Certificate, Marriage Certificate & Death certificate of her husband
Step-sister	Unmarried	Father Death Certificate
Step-sister	Divorced	Father Death Certificate and Divorced Degree
Step-sister	Widow	Father Death Certificate, Marriage Certificate & Death certificate of her husband

In case of Physically / Mentally challenged dependents – Railway Doctor Certified Medical certificate to be uploaded.

Registration Process

Steps involved:

- 1) PENSIONER has to click on 'REGISTER' on Website Homepage: digitalir.in/umid (or) Go to the Log-in Page and click on 'REGISTER' then select "Pensioner"



- 2) Applicant has to Select Type of User as either
 - a. 'PENSIONER'
 - b. 'FAMILY PENSIONER'
 - c. 'SECONDARY FAMILY PENSIONER'
- 3) Pensioner has to choose the TYPE OF PENSION SCHEME he/she is covered under:
 - a. RELHS with FMA
 - b. RELHS without FMA
 - c. RELHS NOT OPTED
- 4) Now three Validation fields will be displayed for input:
 - a. PPO Number (It has to be 7 th CPC issued PPO no.);
 - b. Date of Birth (It has to be in DD-MM-YYYY format)
 - c. Date of Cessation (It has to be the Date of VR/Superannuation/Service Death/Compulsory Retirement etc);
- 5) After entering the particulars, the PENSIONER has to click on 'VALIDATE' button

- 6) Now the NAME of the PENSIONER associated with the validated particulars will be displayed for confirmation.

7) If details are matched, PENSIONER/APPLICANT can proceed to Register MOBILE NUMBER.

EMPLOYEE NAME *
ANARAM S. GANGURDE

MOBILE NUMBER *
9988669952

Send OTP

8) OTP will be sent on the provided mobile number which has to be fed to VERIOTP

EMPLOYEE NAME *
ANARAM S. GANGURDE

MOBILE NUMBER *
9988669952

ENTER OTP *
22244

ENTER PASSWORD *
Note: Min. Length 6 characters.

CONFIRM PASSWORD *
Note: Min. Length 6 characters

9) After confirmation of OTP, the system will prompt for SETTING PASSWORD, set the password and press Register Button.

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EMPLOYEE NAME *
ANARAM S. GANGURDE

MOBILE NUMBER *
9988669952

ENTER OTP *
22244

ENTER PASSWORD *

Note: Min. Length 6 characters.

CONFIRM PASSWORD *

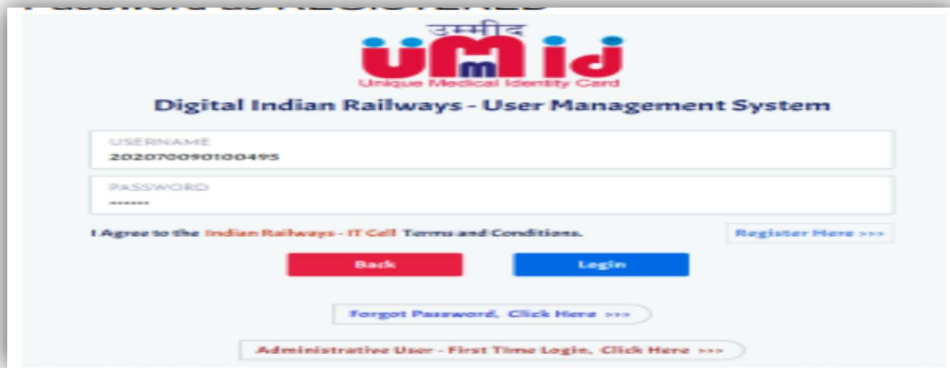
Matching

Register

10) Now the PENSIONER is ready to LOG-IN with PPO Number as User ID & Password as set in the Registration process.

Log-in & Dashboard

- 1) PENSIONER has to go to the Log-in Page (digitalir.in/umid)
- 2) Enter the user credentials:
 - a. PPO Number as User ID
 - b. Password as REGISTERED

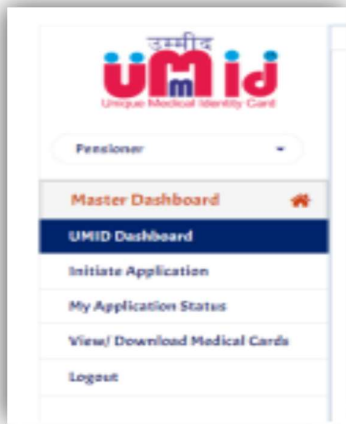


The image shows the login page for the UMID (Unique Medical Identity Card) system. The header features the UMID logo with the text 'उम्मीद' above it and 'Unique Medical Identity Card' below it. The main title is 'Digital Indian Railways - User Management System'. There are two input fields: 'USERNAME' with the value '202070090100495' and 'PASSWORD' with masked characters. Below the fields is a checkbox for 'I Agree to the Indian Railways - IT Cell Terms and Conditions.' and a 'Register Here >>>' link. There are three buttons: a red 'Back' button, a blue 'Login' button, and a 'Forgot Password, Click Here >>>' link. At the bottom, there is a link for 'Administrative User - First Time Login, Click Here >>>'.

- 3) Click on the UMID (PENSIONER) Tab on the Dashboard



- 4) Now the Side-bar MENU will be available for view on the left side.
- 5) You will find 4 items in the Menu for navigation:
 - a. DASHBOARD (To view the PENSIONER Basic particulars fetched from backend database of ARPAN etc).
 - b. INITIATE APPLICATION (To start the Application process).
 - c. MY APPLICATION STATUS (To track the status of the application after it has been submitted)
 - d. VIEW/DOWNLOAD MEDICAL CARDS (To view the cards after they are generated).



Verification of Back-end Data

- 1) The user has to LOG-IN as PENSIONER
- 2) Go to the MENU on the Side-bar and click on DASHBAORD
- 3) BASIC DETAILS are displayed on the main page for verification.
- 4) If details are found correct, then PROCEED for INITIATING THE APPLICATION process.
- 5) In case of ERRORS, there are 2 REMEDIAL ACTIONS suggested:
 - a. Approach SETTLEMENT CLERK for RECTIFICATION in ARPAN/IPAS.
 - b. Approach ADMIN to UPDATE in UMID and raise a SERVICE REQUEST.

APPLICATION PROCESS

- PENSIONER has to LOG-IN in the UMID Portal;
- Go to the MENU bar and click on INITIATE APPLICATION. (Application form will have 2 stages for SELF/PENSIONER & FAMILY).

A) SELF/PENSIONER Form: It is a simple form and it requires bare minimum fields since the most of the required information is already maintained in the backend data taken from ARPAN/IPAS.

1)The PENSIONER form requires input for 9 fields only. They are Department, Designation, Station,

Blood Group, Aadhar number, PAN, Address, Hospital opted and email.

PENSIONER TYPE Pensioner	PPD NO 20207090100495	PENSIONER NAME ANARAM S. GANGURDE
DATE OF CESSATION 28-02-2019	DATE OF DEATH 12-09-1997	DEPARTMENT COM
DESIGNATION CHIEF CLERK	STATION secunderabad	BLOOD GROUP A+
CESSATION REASON SN	RESIDENTIAL ADDRESS HYDERABAD SECUNDERABAD	
CITY SECUNDERABAD	PINCODE 500095	MEDICAL TREATMENT AT Central Hosp., Lallaguda, Secunderabad
AADHAAR NO	PAN	EMAIL

☐ I hereby declare that there are **No Eligible Dependents** in my family as per Railway Medical Rules.

Proceed

2) After entering these details, there is a declaration option if there are 'NO ELIGIBLE DEPENDENTS' in the Family. If yes, it will cut short the Family Form. If not, this declaration can be ignored.

3) By clicking on VALIDATE button, the details will be saved and PENSIONER can proceed to UPLOAD DOCUMENTS.

Please click the buttons and upload the respective documents below...

Pensioner Passport Size Photo	Pensioner ID Proof/ Old Medical ID Card or Pass Declaration Attested by Supervisor	Pensioner Signature	Any Other Documents (Optional)
-------------------------------	--	---------------------	--------------------------------

Upload Documents

4) To UPLOAD DOCUMENTS the PENSIONER has to select the files from Mobile or a PC. Normally 3 documents are required for uploading in PENSIONER form. They are photograph, scanned Signature and Old Medical card. Old medical card is compulsory for the Pensioner. In addition, any other relevant documents can be uploaded against ADDITIONAL DOCUMENT field.

5) The uploaded images can be CROPPED & COMPRESSED by double-click on the uploaded image thumbnails.

6) To confirm the completion of uploading of documents, PENSIONER can click on UPDATE DOCUMENTS. With this, the PENSIONER form is completed.

Please click the buttons and upload the respective documents below...



Pensioner Passport Photo



Pensioner ID Card or Pass Photograph



Pensioner Signature

Any Other Documents (Optional)

Cancel Update Documents

B) ADD FAMILY MEMBERS

1) If you Click on ADD FAMILY MEMBER below the PENSIONER tab, new form for family member will be displayed.

SELF



ANARAM S. GANGURDE

ADD FAMILY MEMBER

Per

2) On top of the form, Check the box to fetch the Communication details, same as in PENSIONER form. 3) Family Form will have 14 fields to be filled up. They are Name, Date of Birth, Relation, Marital Status, Dependency, Disability status, Blood Group, Address, Hospital opted, Aadhar, PAN, email and Mobile number.

4) Since there is no readily available database for family members, this information requires to be filled as a onetime measure. Although most of the information is not mandatory, the Pensioner information if filled completely will help in extending more services in future for family members directly.

5) After entering the details, the PENSIONER can VALIDATE to save the particulars.

New Family Member - Application Form

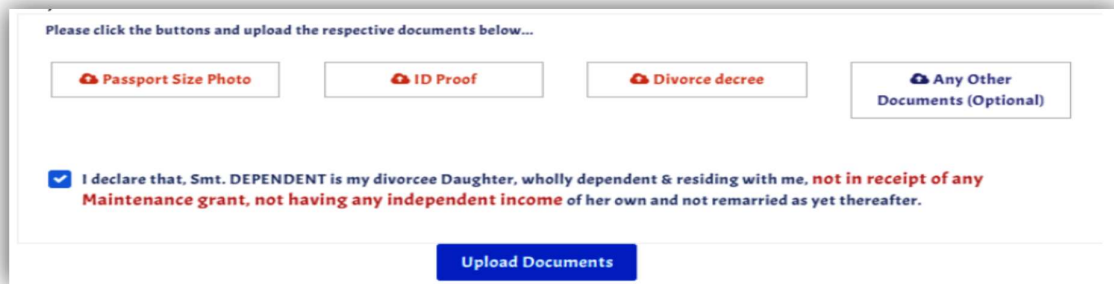
☒ Get communication details same as Employee

FAMILY MEMBER NAME DEPENDENT	DATE OF BIRTH [34 Y, 2 M & 25 D] 01-01-1985	RELATION Daughter
MARITAL STATUS Divorced	DEPENDANCY Dependent	PHY/MED. CHALLENGED No
BLOOD GROUP Select	RESIDENTIAL ADDRESS HYDERABAD SECUNDERABAD	
CITY SECUNDERABAD	PINCODE 500095	HEALTH UNIT OPTED Central Hosp., Lallaguda, Secunderabad
AADHAAR NO	PAN	EMAIL ID
MOBILE NO		


Validate


6) Based on the Family composition and conditionalities attached with dependents, the DOCUMENTS REQUIRED will be tagged by the system itself.


7) Uploading the indicated documents is compulsory. Commonly applicable documents are Photograph, ID proof, proof of Relation etc. Specific documents such as Disability Certificate, Divorce Deed etc will be variable as indicated in the Check-list.




Please click the buttons and upload the respective documents below...

 Passport Size Photo

 ID Proof

 Divorce decree

 Any Other Documents (Optional)

☒ I declare that, Smt. DEPENDENT is my divorcee Daughter, wholly dependent & residing with me, **not in receipt of any Maintenance grant, not having any independent income** of her own and not remarried as yet thereafter.

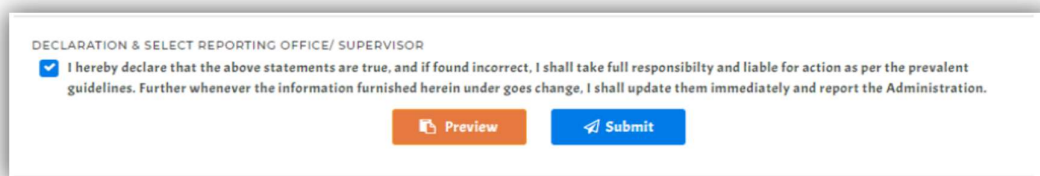
Upload Documents

8) By UPDATING THE DOCUMENTS, the family form gets saved. However the same can be edited subsequently but before SUBMISSION of form. When EDIT details option is exercised, the PENSIONER has to fill the form again and documents are to be uploaded again because the REVERSE PROCESS LOGIC will be applicable.

9) Any number of Family members can be added along the same procedure.


10) After adding all the family particulars successfully, the PENSIONER has to check the DECLARATION that the details are correct and the form can be SUBMITTED.


11) Before SUBMISSION, the Pensioner can PREVIEW the application form in PDF file. All the forms will be displayed with time-stamp signified on it.



DECLARATION & SELECT REPORTING OFFICE/ SUPERVISOR

☒ I hereby declare that the above statements are true, and if found incorrect, I shall take full responsibility and liable for action as per the prevalent guidelines. Further whenever the information furnished herein under goes change, I shall update them immediately and report the Administration.

 Preview

 Submit

12) Now the form is submitted and the status of the application can be tracked under 'MY APPLICATION STATUS' in the Menu.

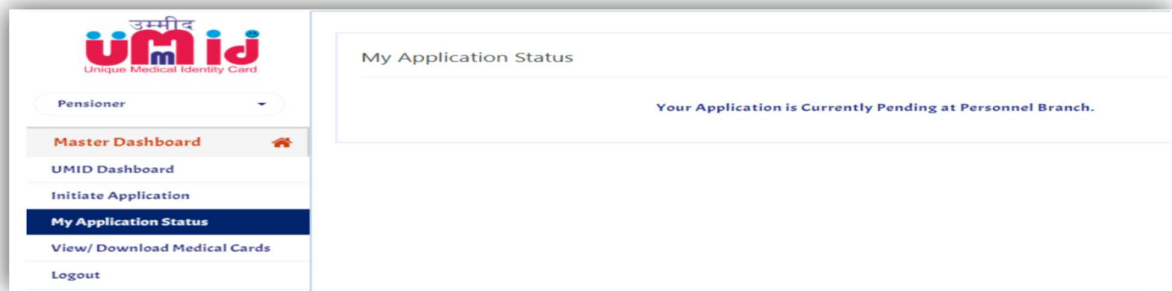
How to Track Application Status

1) Login as PENSIONER

2) Go to Menu side bar and click on MY APPLICATION STATUS.

3) Status of the application can be seen on the dashboard as to with which user the case is pending currently.

4) If there are any complaints on the status of the application, the PENSIONER can raise a SERVICE REQUEST to the UMID ADMIN.



How to Download Medical Cards (PENSIONER)

- 1) Log-in as PENSIONER
- 2) Go to menu Sidebar and Click on VIEW/DOWNLOAD MEDICAL CARDS
- 3) All the medical cards of the eligible family members including PENSIONER will be displayed on the dashboard.
- 4) They can be saved in Mobile (or) Print on Paper/Card (or) Print only the QR Code.
- 5) Any of the mechanism will help the PENSIONER/dependent to show them in the Hospital counter or Kiosk for OPD slip generation.

FORGOT PASSWORD Procedure

- 1) Go to LOG-IN page of UMID
- 2) Click on FORGOT PASSWORD (at the bottom of the log-in box.)
- 3) Select TYPE OF USER as PENSIONER
- 4) Enter VALIDATION Particulars: a. PPO Number b. Date of birth c. Date of Cessation
- 5) Click on VALIDATE button
- 6) Display of NAME & MOBILE Number for confirmation.
- 7) Enter OTP and VERIFY
- 8) Set NEW PASSWORD and confirm by clicking on RESET.
- 9) Now the PENSIONER can login with new credentials.

DISCLAIMER

This book is prepared to brief a preliminary knowledge about the benefits on Settlement Benefits. This cannot be quoted as an official document for any clarification or interpretation. The contents of this book shall always be co-read with relevant Code /Manual Provisions, Circulars, Rules & Acts wherever applicable.