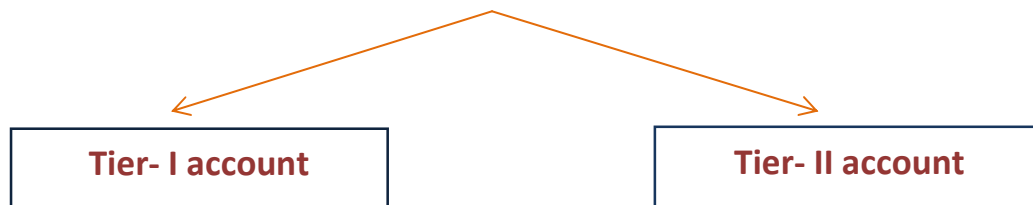


National Pension System

A new Defined Contributory Pension Scheme, replacing the existing system of pension has been introduced w.e.f. 01.01.2004. The NPS came into effect from 01.01.2004 and is applicable to the all new entrants of Central Govt. Services, except Armed Forces.

The NPS is based on defined contributions and will use the existing network of bank branches and Post Offices to collect contributions and interact the contributors allowing transfer of benefits in case of change of employment and offers a basket of pension choices. A subscriber who has registered by filling up the Subscriber Registration Form and whose address, photograph and signature are maintained in Central Record Keeping Agency (CRA), is termed as IRA Compliant subscriber. These subscribers have a Permanent Retirement Account No. Card, issued by the Central Record Keeping Agency.

Under the new pension system 02 types of accounts are available



Tier –I account:- All employees who have joined service in the Railways on or after 01.01.2004, are mandatorily covered under the NPS. Monthly contribution towards pension is deducted from their salary. In Tier-I, Govt. servant shall compulsorily make a contribution at the rate of 10% of salary and DA (including pay element for running staff & NPA for Rly. Doctors) and Govt. made 14% contribution. The contributions and the investment returns would be deposited in the Tier-I pension account. This along with the employer’s contribution is being invested in schemes of the PFM [Pension Fund Manager] as decided by PFRDA [Pension Fund Regulatory and Development Authority]. These PFMs in return allot units which are credited in the concerned employee’s Permanent Retirement Account [PRAN]. At present, at least 85% of pension wealth is invested in debt instruments and upto 15% in equity and equity linked mutual funds.

Any subscriber in NPS having an active Tier-I account has the option to open an investment and trading account referred to as “Tier-II account”.

Tier-II account:- Tier-II account is a voluntary saving pension account, with a facility for withdrawal to meet financial contingencies as per subscriber’s choice. This option is given as SRPF/GPF Rules are not applicable to the new recruits joining the Central Govn. Service w.e.f. 01.01.2004. Govt. will not make any contribution to this Tier-II account. Any govt. employee who is mandatorily covered under NPS, can activate the Tier-II account by submitting duly filled form UOS-S10 along with the copy of PRAN Card and initial contribution of Rs 1000/-.

Key features of Tier-II account:-

- Subscriber can enjoy unlimited number of withdrawals depending upon requirements, provided keeping a minimum balance of Rs 2000/- as on 31st March of that year.
- Minimum amount of contribution Rs 250/- and minm. 04 contributions to be made in a FY.
- Separate nomination details and scheme preference are possible for the Tier-II.
- Contributors can have consolidated account statement for Tier-I and Tier-II.
- No additional CRA charges for annual account maintenance

Now, as per Regulation 8 of the PFRDA (Exit and withdrawal from NPS) Regulations 2015, the partial withdrawals shall be permitted under National Pension system;-

A partial withdrawal of accumulated pension wealth of the subscriber, not exceeding 25 % of the contributions made by the subscriber and excluding contribution made by employer, if any, at any time before exit from NPS subject to the terms and conditions, purpose, frequency and limits specified as follows:-

- a) For higher education of his or her children including a legally adopted child;
- b) For the marriage of his or her children, including a legally adopted child;
- c) For the purchase or construction of a residential house or flat in his or her own name or in a joint name with his or her legally wedded spouse. In case, the subscriber already owns either individually or in the joint name a residential house or flat, other than ancestral property, no withdrawal under these regulations shall be permitted;
- d) For treatment of specified illnesses of the subscriber or his/her legally wedded spouse, children including a legally adopted child or dependent parents

Limits: the subscriber shall have been in the National Pension System at least for a period of last ten years from the date of his or her joining.

Frequency: the subscriber shall be allowed to withdraw only a maximum of 03 times during the entire tenure of subscription under the NPS and not less than a period of 5 years shall have elapsed from the last date of each of such withdrawal. (not implied in case of treatment for specified illness or in case of withdrawal arising out of exit from NPS due death of the subscriber.

The Govt. Servant cover under NPS-Tier-I system can exit at or after attaining 60 yrs. of age. At exit it is mandatory for the individual to invest 40% of the pension wealth to purchase an annuity from IRDA regulated insurance company who will in return provide pension to the employee for life time and his dependent parents/spouse at the time of retirement. In case where employee quits before attaining 60 yrs. of age, the mandatory annuity will be 80% of the pension wealth.

Recoveries towards the contribution to Tier-I of the system shall be effected from 1st of the month following the month in which the Rly. Servant has joined the service. No deduction will be made from his salary earned in the month of joining the service.

NPS offers a choice of 06 fund managers as well as 02 approaches:-

1. ICICI Prudential Pension Fund Management Company Ltd.
2. IDFC Pension Fund Management Company Ltd.
3. Kotak Mahindra Pension Fund Ltd.
4. Reliance Capital Pension Fund Ltd.
5. SBI Pension Funds Private Ltd.
6. UTI Retirement Solutions Ltd.

02 approaches to invest are:-

- a) Active Choice – Individual Funds
 - b) Auto choice – Lifecycle Fund.
- a) Active Choice – Individual Funds:- Open option to decide as to how ones NPS pension wealth is to be invested in the following 03 Classes:-
- E - "High return, High risk" – investments in predominantly equity market instruments;
 - C– "Medium return, Medium risk"- investments in predominantly fixed income bearing instruments;
 - G - "Low return, Low risk" – investments in purely fixed income instruments;
- b) Auto choice – Lifecycle Funds:- NPS offers an easy option for those participants who do not wish to specify the allocation for their NPS investments. In the event of unwillingness to exercise any choice, funds will be invested in accordance with the Auto Choice Option.

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RETIREMENT BENEFITS & PENSION RULES

Retirement means cessation of service. The date of retirement will be based on the date of birth recorded in the service records or classified list of Gazetted Establishment. The different types of Retirements are:-

- (a) **NORMAL RETIREMENT / SUPERANNUATION:-** Every Rly. Servant shall retire from service on attaining age of superannuation i.e 60 years of age w.e.f. 13.05.1998.
- (b) **MEDICAL INVALIDATION:-** Rly. Servant, both permanent and temporary, who are declared medically unfit for further service or where the Rly. Servant refused to take the alternate employment shall retired under this grounds.
- (c) **PREMATURE RETIREMENT:-** means the retirement of an employee ahead of attaining the age of superannuation either on his or her own volition or as a result of an order passed by the competent authority in public interest. This is distinct from voluntary retirement sought by the Rly. Servant and compulsory retirement ordered as a penalty, under the D&A rules.
Rly. Servant after attaining the 55 years of age or after rendering 30 years of qualifying service may be retired on this ground.
- (d) **VOLUNTARY RETIREMENT:-** Prior to 01.01.2006, a Rly. Servant may retire voluntarily after a minimum Q.S of 20 years. However, w.e.f. 01.01.2006, the minimum service required for VR is 10 years and the benefit of weightage of 5 yrs. has been withdrawn. Three months prior notice is required.

RETIREMENT BENEFITS

The Railway Employees are eligible for the following retirement benefits:-

1. Pension / Family pension in case of pensionable employee;
2. Comutation amount of Pension [maximum 40% of the Basic Pension];
3. PF accumulation for both pensionable or non / pensionable Rly. Employee;
4. Govt. Contribution and interest thereon in the case of SRPF optees;
5. Retirement / Death Gratuity (Maximum Rs 20 Lacs.) for pensionable employees and Special contribution to PF for SRPF Optees;
6. Deposit-Link Insurance (in case of death for both pensionable or non/pensionable emp.);
7. Group Insurance (for both pensionable or non/pensionable Rly. Employee);
8. Leave Encashment;
9. Composite Transfer Grant;
10. Restoration of Commuted Portion of Pension.
11. Kit Passes & Post Retirement passes;
12. Medical Facilities;
13. Holiday Homes Facilities;
14. Employment assistance on Compassionate Grounds in case of death while in service;
15. Retention of Railway Accommodation;
16. Regularization of the Rly qrs. Under 'Father & Son rule' ;
17. Grant of fixed Medical Allowance @ Rs 1000/- Pm under the RELH Scheme.

**SPECIAL BENEFITS IN THE CASES OF DEATH & DISABILITY WHILE IN SERVICE
PAYMENT OF EX-GRATIA /COMPENSATION TO THE FAMILIES OF RLY.EMP.**

The families of Rly. Employees who die in harness while performing their bonafide official duties under the various circumstances shall be paid the following Ex-gratia lumpsum compensation vide RBE No.139/16:-

- | | | |
|---|-------|-------------|
| (a) Death occurring due to accident in the course of performance of duty | ----- | Rs 25 lakhs |
| (b) – Do--- due to acts of violence by terrorists, anti-social elements etc | ----- | Rs 25 lakhs |
| (c) – Do--- due to acts of enemy action in international war or border or
action against militants, terrorists, extremists | ----- | Rs 25 lakhs |
| (d) – Do--- in the specified high altitude inaccessible border posts, etc.
on account of natural disasters, extreme weather conditions | ----- | Rs 35 lakhs |
| (e) – Do--- due to acts of enemy action in war or such, specified by the
Ministry of defence | ----- | Rs 45 lakhs |

PENSION RULES

Preface:- Previously all Rly. Employees were governed by the State Railway Provident Fund Rules before 16.11.1957. the State Railway Provident Fund Rules were contributory, i.e., Govt. contributions and special contributions were credited to the accounts of the Subscribers. The SRPF (Con) Scheme in the Rlys was replaced by the pension scheme w.e.f. 16.11.1957. Now almost all railway employees with rare exceptions of few who might have opted to continue in the SRPF(C) scheme are governed by the Pension Rules till it is replaced by the NPS w.e.f. 01.01.2004.

Railway Pension Rules:- Railway Pension Rules are of 02 kinds, viz.

- (A) Ordinary Pension Rules
- (B) Extraordinary Pension Rules.

Extraordinary Pension Rules are intended to make provision for grant of Disability Pension or Family Pension when a Rly. Servant is disabled or incapacitated or killed or dies of an injury or disease which is attributable to or aggravated by Railway Service. These rules apply to all Rly. Employees other than those to whom Employee's Compensation Act, 1923 applies.

Ordinary Pension Rules:-

Pension is admissible to the Railway Servant on his retirement from service after rendering 10 yrs of qualifying service in accordance with Rule 69(2) of the Pension Rules at the rate of 50% of his last emoluments. The Pension scheme was introduced in the Rlys' w.e.f. 01.04.1957 and are applicable to the following staff:

- Staff who are appointed on or after 16.11.1957 upto 31.12.2003;
- Staff who were in the Rly. service on 15.11.1957 and have been opted for the pension scheme;
- The IV th Pay Commission recommended that Contributory Fund beneficiaries in the service on 01.01.1986 should be deemed to have been covered under this scheme unless they specifically opted out.

National Pension System: A new defined contributory pension scheme has been introduced w.e.f. 01.01.2004 replacing the existing pension scheme. The new pension scheme is applicable to all new entrants to the central Govt. Services w.e.f. 01.01.2004, except the Armed Force.

CLASSIFICATION OF PENSION:

Ordinary Pensions are divided into the following 04 classes:-

- **Superannuation Pension-** is granted to a Rly. Servant who retires on attaining age of 60 yrs., i.e the age of normal retirement.
- **Retiring Pension**– Retiring Pension is granted to Rly. Employee who retires voluntarily or is retired in advance of the age of retirement after completion of 30 yrs. of qualifying service or attaining the age of 55 years either at the execution option from the employee or at the order of the Administration side's Notice of three (03) months' shall be given by the employee for premature retirement and in case he is retired by the administration 03 months notice or pay in lieu of notice will be given. If he is given pay in lieu of notice the employee retires forthwith.
- **Invalid Pension** – Invalid Pension is granted to the Rly. Servant who is found to be permanently incapacitated for further service on account of physical or mental infirmity, however, the unfitness is directly due to irregular or interperate habits, no pension will be granted. This will be sanctioned only if the appropriate medical authority certifies that the employee is permanently incapacitated for further service by bodily or mental infirmity.
- **Compensation Pension** – is granted to the Rly. Servant who is discharged due to abolition of permanent post and is not appointed to another post, the conditions of which are deemed to be at least equal to that of his old post. Notice of at least 03 months or pay in lieu thereof will be given to a permanent Rly. Servant before his service is dispensed with on abolition of his post.

The benefits under the Ordinary Pension Rules fall under 02 parts:-

- (a) (i) Monthly Pension or Service Gratuity
- (ii) Retirement Gratuity / Death Gratuity
- &
- (b) Family Pension

CALCULATION OF PENSION:-

50% of Last Basic Pay, provided that the Rly. Servant has rendered a minimum 10 yrs of qualifying service. It includes NPA (20% of B-Pay) for Rly Medical Officers and 55% of pay representing Running allowance in cases of Running Staff. Loco Running Staff who are entitled for Running Allowance in lieu of TA/DA will be allowed to count 30% of basic pay as emoluments for the purpose of calculating pension and gratuity.

COMMUTATION OF PENSION: Commutation of pension is not compulsory.

- Up to one year from the day of Retirement without medical and after one year with medical.
- Maximum amount of commutation is 40%. Full pension will be restored after 15 years of retirement / date of commutation. There will be no effect of commutation of pension on Family pension.

- **Value of Commutation**= Commutation Value X 12 X amount of pension commuted.

Age at next birthday and Commutation value for pension of Re 1 w.e.f. 02.09.08					
50	8.846	51	8.808	52	8.768
53	8.724	54	8.678	55	8.627
56	8.572	57	8.512	58	8.446
59	8.371	60	8.287	61	8.194
62	8.093	63	7.982	64	7.862

- **RESIDUAL PENSION:** Residual Pension is the rest amount of the Pension after commutation.
- **Restoration of Commuted Pension:** Pensioners who have commuted a portion of their pension on 01.04.1984 or thereafter will have their commuted portion restored after having completed 15 yrs from the date of his commutation of pension.

Family Pension Scheme:- is introduced 01.01.1964. It is granted to the eligible family members Rly. Servants who died while in service on or after 01.01.1964 subject to the condition that the Rly. Servant or to the eligible family members Rly. Servants who retired on or after 01.01.1964 and at the time of death he was in receipt of the ordinary pension.

Persons Entitled for the Family Pension:-

For the purpose of grant of family pension, the Family shall be categorized as under:-

- **Category - I**
 - Widow or widower until her/his death or remarriage whichever is earlier;
 - Son/ daughter (including widow daughter), upto the date of his/ her marriage/ remarriage or till the date he/she starts earning or till attains the 25 years, whichever is earlier.
- **Category - II**
 - Un-married/ Widow/Divorced daughter, not covered under category-I above, upto the date of marriage or till the date she starts earning or upto the date of death, whichever is earlier,
 - Parents who were wholly dependent on the Rly. Servant when he/she was alive provided the deceased employee had left behind neither a widow nor a child. Family Pension to dependent parents and unmarried/divorced/widow daughter will continue till the date of death.
 - ✓ Family pension to Un-married / Widow/Divorced daughters in category-II and dependent parents shall be payable only after the other eligible family members in Category-I have ceased to eligible to receive f-pension and there is no disabled child to receive the f-pension. Grant of F-pension to children in respective categories shall be payable in order of their date of birth and younger of them will not be eligible for family pension unless the next above him/her has become ineligible for grant of family pension in that category.

- ✓ Family pension to Widow/Divorced daughters is admissible w.e.f.25.08.2004. No arrear shall be paid for the widow hood /divorcement took before said date.
- ✓ The dependency criteria for the purpose of family pension shall be the minimum family pension along with dearness relief thereon.
- ✓ If the son/daughter of a rly. Servant is suffering from any mental / physical disabilities which restricted him/her to earn for his/her livelihood.
- ✓ The childless widow of a deceased Rly. Servant shall continue to be paid family pension even after her remarriage subject to the condition that the family pension shall cease once her independent income from all other sources becomes equal to or higher than the minimum family pension.

CALCULATION OF FAMILY-PENSION:-

F-Pension shall be calculated at an uniform rate of 30% of Last Basic Pay in all cases subject to a minimum of Rs 9000/- per month and highest of 30% of the highest pay in the Central Govt.

The enhanced family pension @ 50% of the last basic pay of the ex-employee shall be payable to the family members of the Rly. Servant who dies in service from the date of death of the rly. Servant for a period of 10 yrs.

Additional Quantum of Pension or F-Pension:-

Age of Pensioner or Family Pensioner	Additional Quantum
From 80 Yrs to less than 85 yrs	20% of the Basic Pension
From 85 Yrs to less than 90 yrs	30% of the Basic Pension
From 90 Yrs to less than 95 yrs	40% of the Basic Pension
From 95 Yrs to less than 100 yrs	50% of the Basic Pension
From 100 Yrs or more	100% of the Basic Pension

** The additional quantum of pension is admissible from the 1st day of month in which the DOB falls. Dearness relief will also admissible to the said quantum.

RETIREMENT GRATUITY:- On completion of 5 years Qualifying Service, Retirement gratuity is paid equal ¼ of his emoluments (Pay + DA) for each completed 06 Monthly period of Q.S., subject to maximum of 16½ times.

a) Retirement Gratuity
$$\frac{(\text{Pay} + \text{DA}) \times \text{Qualifying Service (in 6 monthly periods)}}{4}$$

b) Retirement Gratuity
$$\frac{(\text{Pay} + 55\% \text{Pay}) + \text{DA on } (\text{Pay} + 30\% \text{Pay}) \times \text{Q.S. (in 6 monthly periods)}}{4}$$

DEATH GRATUITY:- In case of death of a Rly. Servant, while in service whether permanent or temporary, the death gratuity will be paid at the following rates:-

Qualifying Service	Rate
Less than one year	2 times of basic pay
One year or more but less than 5 years	6 times of basic pay
5 years or more but less than 11 years	12 times of basic pay
11 years or more but less than 20 years	20 times of basic pay
20 years or more	Half of emoluments for every completed 6 monthly period of qualifying service subject to a maximum of 33 times of emoluments.

For the calculation of the gratuity, Basic Pay and the DA as admissible at the time of retirement / death will be taken into account. In case of running staff 30% running Allowance shall be added to pay. **Maximum DCRG shall not exceed Rs 20 lakhs** w.e.f. 1.1.2016. The ceiling on gratuity will increase by 25% whenever the dearness allowance rise by 50% of the basic pay.

Service Gratuity

A retiring Government servant will be entitled to receive service gratuity (and not pension) if total qualifying service is less than 10 years. Admissible amount is half months basic pay last drawn plus DA for each completed 6 monthly period of qualifying service. This one time lump sum payment is distinct from retirement gratuity and is paid over and above the retirement gratuity.

Compassionate Allowance:

The case of a removed/dismissed Railway servant is deserving of special consideration, the authority competent to dismiss or remove the Railway servant from service may sanction compassionate allowance not exceeding two-thirds of pension or gratuity or both, which would have been admissible to him if he had retired on compensation pension.

Compassionate allowance being one of the classes of pensions, and a minimum qualifying service of ten years being pre-requisite for sanction of any class of pension, before sanctioning compassionate allowance, it is absolutely necessary for the competent authority intending to sanction compassionate allowance to a person on whom the punishment of removal/dismissal is imposed, to satisfy itself that such a person had rendered not less than 10 years of qualifying service.

PROVIDENT FUND:- Provident Fund is governed by the Provident fund Act, 1925. Provident Fund means a fund in which subscription or deposits of any class or classes of employees are received and held on their individual accounts and includes any contributions and any interest or increment accruing on such subscription, deposits or contribution under the rule. Previously, the State Railway Provident Fund was contributory with introduction of pension scheme in the Rlys., w.e.f. 16.11.1957, Non-Contributory Provident fund were also introduced and accordingly, in Rlys' there are 02 categories of Provident Funds viz.

(a) State Railway Provident Fund 'Contributory' and

(b) State Railway Provident Fund 'Non Contributory'.

Fund under (a) above is applicable to all Rly. Employees appointed prior to 16.11.1957 and not opted for pension scheme and also those who are in service as on 01.01.1986 and have opted out of pension scheme.

All other Rly. Employees except under (a) above and those who are re-employed after the retirement, shall subscribe to the fund, in accordance with the rules, from the first of the month following that in which they complete 01 year of continuous service, or from the date of confirmation whichever is earlier. W.e.f. 01.03.1992, the amount of subscription payable for any month shall be $8\frac{1}{3}\%$ i.e. $\frac{1}{12}$ th of the subscriber's emoluments (including 55% of the B-pay for the Running Staff representing running allowance) for that month in the case of SRPF (NC) staff and 10% i.e. $\frac{1}{10}$ th of the subscriber's emoluments in the case of SRPF (C) staff. The Rly. Servants governed under SRPF (C) are eligible for Govt. contribution equals to compulsory subscriptions paid by them at end of each half of the year i.e. on 31st March and 30th September.

All compulsory subscribers may subscribe voluntarily. The amount shall be in addition to the normal subscription. This subscription may **be reduced once and enhance twice** at any financial year. Subscriber may granted for final withdraw on completion of 15 years of service or having less than 10 yrs. of service before superannuation.

Note:- > Govt. contribution cannot be withheld in cases of removal from service.

> Loan/Advances taken from Co-operative Credit Societies/banks are not Govt. money and cannot be recovered from the PF assets of a rly. Employee even if he gives his consent for recovery of such money---SER-142/64.

> No deductions can be made from subscriber's contributions and interest thereon.

Deposit-Linked Insurance (DLI) under Provident Fund:- This scheme was introduced to provide social security to the families of Rly employees while death in service (after 08.01.1975) which provide an insurance cover to the subscriber without payment of any premium. On the death of a subscriber an additional amount equal to the average balance in the account during the 36 months immediately preceding to death is paid subject to a maximum amount of Rs.60,000/- provided the balance at credit during this period shall not fall short of the following limits provided the subscriber should have put at least 05 years of service:-

- i) Rs 25000/- for the subscriber holding a post in PB-2 & drawing GP of Rs 4800/- or more;
- ii) Rs 15000/- Rs 4200/- or more but less than 4800/-;
- iii) Rs 10000/-PB-1 & PB-2.... Rs 1400/- or more but less than 4200/-;
- iv) Rs 6000/-in IS band and drawing less equals to Rs 1300/-;

[RBE No. 221/2009, SER 02/2010]

Group Insurance Scheme:- Introduced in the Rlys' in the 1980. The scheme compulsorily applicable to all new entrants joining Rly.Service from 01.11.1980. The rate of subscription w.e.f. 01.01.1990 is Rs 15/-, Rs 30/-, Rs 60/- & Rs 120/- for Group D, C, B & A Rly. Servants and the insurance coverage is Rs 15,000/-, Rs 30,000/-, Rs 60,000/- & Rs 1,20,000/- respectively. The Group 'D' employees drawing GP Rs 1800/- in PB –I, since classified as Group 'C', the monthly subscription towards CEGIS is enhanced to Rs 30/- with a coverage of Rs 30,000/- to them.

COMPOSITE TRANSFER GRANT:-W.e.from 01.10.97, the lump sum transfer grant, packing allowance Daily allowance and road mileage allowance are substituted by Composite Transfer Grant. The amount of Composite Transfer Grant will be equivalent to 80% of one month Basic pay subject to fulfilment of certain conditions. If the retired employee relocated within the same City / Urban agglomeration or with-in 20 Kms of the old Hd Qtr. They are entitled to one-third (1/3) of one month's basic pay.

Retd. Employees Liberalized Health Scheme-1997:- RELH Scheme is extended to get regular treatment from Railway Hospital for himself and his family members at par with regular railway employees, the retired employee is to exercise an option for the scheme and has to deposit an amount as furnished below. On option, this amount can be deducted from his retirement Gratuity/DCRG or Leave salary. A minimum 20 years of Q.S in the Rly., will be necessary for joining the scheme, Rly.Servants who quits service by resignation, other than "technical resignation" are not eligible. The Condition of minimum 20 yrs of service is not applicable in the case of medically invalidation or death cases. Fixed Medical Allowance @ Rs 1000/- Pm under the RELH Scheme [E/S 75/2017] shall be granted to the pensioners / family pensioners;

- (a) Who are eligible for RELHS but but not actually enrolled;
- (b) Pensioner or Family Pensioners who possesses RELHS Card are eligible for FMA subject to the conditions:-
 - (i) Pensioner or Family Pensioners are residing beyond 205 Kms from the nearest health Units;
 - (ii) is not availing the OPD facilities (except in case of Chronic diseases)

Rates of subscription for RELH Scheme Railway Board's letter No.2017/H/28/1/dated 23.02.2017 is as under:-

Last month Basic Pay or followings whichever is lower:-

LEVEL	RATE OF SUBSCRIPTION
1 TO 5	Rs 30,000/-
6	Rs 54,000/-
7 TO 11	Rs 78,000/-
12 and above	Rs 1,20,000/-

Post-Retirement Pass: An employee who has retired from service and who was eligible for passes while in service may be granted passes for himself and his family. Companion in lieu of Attendant to retired employees above 65 years will be allowed in their I/IA class passes provided no other eligible family member below 65 is included. PRC passes not issued for dismissal/removal cases.

The passes are admissible on the following cases [RBE 135/18]:-

Category	Class of Privilege Pass
Gazetted Staff (Group 'A' & 'B') With Rly. Service of 20 years service and more	3 sets p.a
Group 'C' & Group 'D' With Rly. Service of 20 years service and more	2 sets p.a

- A retired employee may obtain post retirement passes from any one of the stations of Indian Railways, which is nearest to his residence.

- PRC passes shall not be issued to those Rly. Servant who are dismissed from Serv.
- PRC passes shall not be issued to those Rly. Servant who are removed from service on or after 26.10.2005.

HOLIDAY HOME FACILITIES:- Holiday homes at various places of interest are provided to the serving Rly. employees as well as to the retired employees with nominal charges which is as follows:-

a) Group "D"	Rs 12/- per day per suit.
b) Group "C"	Rs 25/- per day per suit
c) Officers Up to JA Grade	Rs 35/- per day per suit
d) Officers above JA Grade	Rs 75/- per day per suit.

Constant Attendant Allowance (w.e.f. 02.09.2018):- in the case of pensioners who retired on disability pension under the Rly. Services (Extraordinary Pension) Rules, 1993 for 100% disability (where the individual is completely dependent on some body else for day to day functions) a Constant Attendant Allowance of Rs 6750/- per month shall be allowed in addition to the disability pension. The Constant Attendant Allowance may be granted to a Rly. Servant who is awarded a disability pension for 100% disablement, if in the opinion of the medical board he needs the services of a constant attendant for at least a period of 03 months.