

# Indian Railwaymen

Official Organ of All India Railwaymen's Federation



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**N. MANIVANNAN**  
Chief Executive

# The Fight Isn't Over: UPS Must Deliver Full Pension Parity

Dear comrades,

As representatives of the working class, our struggle has always been rooted in justice, dignity, and the well-being of every employee — before and after retirement. The Government may have clearly ruled out a return to the Old Pension Scheme (OPS), but that does not mark the end of our journey. It simply defines a new path: reforming the Unified Pension Scheme (UPS) in a way that it reflects the fundamental guarantees and spirit of OPS.

Our persistent engagements with the Government at various levels are driven by this very resolve — to ensure that UPS is no longer a diluted version of social security, but a strong and humane system in itself. Significant steps have already been achieved. After our recent representations, the Government announced OPS-like benefits for employees who lose their lives during service under UPS. It was soon followed by the extension of tax benefits under UPS — yet another milestone secured through sustained efforts.



Now, we are fighting to correct another critical and deeply unfair provision in UPS: the denial of pension benefits to those who opt for Voluntary Retirement (VRS) before the prescribed retirement age. On July 8, a crucial meeting was held with the Cabinet Secretary of the Government of India to highlight this very issue.

In that discussion, it was emphasized — firmly and unequivocally — that such a clause is not just arbitrary, but outright inhuman. Most employees opt for VRS not out of luxury, but due to pressing personal or family circumstances. Hence, denying them pension benefits until the official age of superannuation is a violation of both fairness and compassion. It erodes the core of what a social security based pension scheme is meant to protect.

Another equally sensitive concern was raised: if an employee who has taken VRS passes away before reaching the retirement age, their legal heirs must not be made to suffer. We demanded that all due payments in such unfortunate circumstances must be immediately disbursed to the rightful legal beneficiaries without procedural delay.

The Cabinet Secretary listened to these points with empathy and seriousness, assuring us of a positive and timely resolution. We appreciate this gesture, but we also recognize that assurances must translate into actions — swiftly and decisively. This meeting marks an important milestone in our campaign for pension justice. It is a reminder that while the OPS may no longer be officially on the table, its essence — a secure, fair, and guaranteed retirement for all — must remain non-negotiable.

Let it be clear: the half-guaranteed pension under UPS is not the end goal. We are determined to push forward until every pending gap is filled and every right restored. Let us continue our collective efforts with unity, clarity, and conviction — for the future we build today is the future that generations of workers will inherit tomorrow.

**Jai Hind**

(Shiva Gopal Mishra)

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# “The Day Power is Sold, Trains Will Stop!”

## Comrade Shiva Gopal Mishra's Warning Echoes in Lucknow



When the very backbone of the nation—Electricity and Railways—is threatened by the looming shadow of privatization, staying silent is no less than a crime. This was the powerful message delivered by AIRF General Secretary Com. Shiva Gopal Mishra during his fiery address at the Mahapanchayat organized by the Vidyut Karmachari Sanyukt Sangharsh Samiti, Uttar Pradesh, held at the Ambedkar Auditorium of Dr. Ram Manohar Lohia Law University, Lucknow.

As soon as Com. Mishra declared, “The day electricity is sold, trains from Kashmir to Kanyakumari will come to a halt,” the entire auditorium erupted with chants of “Comrade Shiva Gopal Mishra Zindabad!”

The energy, conviction, and unity of the gathering

reflected the serious concern over the government's moves toward privatization of essential public services. In his speech, Com. Mishra made it abundantly clear: “Be it electricity or the railways—India's

vital public services are not up for sale. We will not let the soul of public service be auctioned off in the name of profit.”

He called the Mahapanchayat not just a protest, but a decisive battle for the future of the nation. Standing firmly in solidarity with the striking power sector employees of Uttar Pradesh, he assured: “This is not your fight alone. We are with you—shoulder to shoulder and we will not let public service fall into private hands at any cost.”

Lighting the ceremonial lamp at the beginning of the event, Com. Mishra symbolically ignited the spirit of resistance. His speech carried a powerful call to action: that every worker, every union, and every citizen must stand united to

protect public infrastructure from being sacrificed at the altar of privatization.

The Mahapanchayat sent a loud and clear message: the voice of the working class is rising and it will not be silenced.





# Defying the Downpour: Workers Rally Behind AIRF Leadership in Kolkata

Not even a relentless monsoon could dampen the spirit of the railway workers in Kolkata.

In a powerful display of unity and determination, hundreds of Eastern Railway employees gathered outside the General Manager's Office on 4th July 2025, umbrellas in hand and passion in their hearts, to hear the resonant voice of All India Railwaymen's Federation (AIRF) General Secretary, Comrade Shiva Gopal Mishra.

The spontaneous gathering—held despite torrential rain—was a stirring demonstration of the unshakeable solidarity within the railway workforce. The event also marked a strong reaffirmation of support for the nationwide strike called on 9th July, a campaign that AIRF has backed unequivocally. Addressing the gathering,



Kumar Ghosh, who echoed similar sentiments. Together, they emphasized that the voice of the working class will not be silenced and that resistance to anti-labour policies would intensify in the days to come.

The key demands driving the movement include mainly withdrawal of anti-worker Labour Codes, halt to the privatisation of Indian Railways and improvements in the UPS

to have all the facilities of the Old Pension Scheme ERMU (Eastern Railwaymen's Union), AIRF's affiliate in the Eastern Railway zone, has taken up the call in full force—marching in step with AIRF's national campaign to protect workers' rights and secure dignified retirement for all.

As the skies opened, so did the hearts and voices of the rail family. Their unwavering commitment in the

## E.R. ZONE

Comrade Mishra reiterated AIRF's commitment to fighting for the rights of railway workers across India.

He was joined on stage by ERMU General Secretary Comrade Amit

face of adversity sent a powerful message—not just to the government, but to every worker across the country: the fight for justice, dignity, and rights will not be deterred, come rain or shine.



## NCRMU's Key Branch Gets New Secretary Amidst Warm Reception

At a special event held at the Jhansi workshop, Comrade Raja Bhaiya was warmly felicitated as the newly appointed Branch Secretary of EMS-1, the largest branch of the North Central Railway Men's Union (NCRMU).

The ceremony was presided over by Comrade Ramkumar Parihar, with Central Vice President Smt. Usha Singh gracing the occasion as Chief Guest.

Divisional President Com. Bhavesh Prasad Singh and Divisional Secretary Com. Amar Singh Yadav attended as special guests, adding to the significance of the gathering.



# AIRF ON GLOBAL STAGE

## “Going on Duty is a Responsibility, Not a Punishment!” Com. Shiva Gopal Mishra Raises the Issue of Worker Safety at Global ITF Meeting.

AIRF General Secretary, Com. Shiva Gopal Mishra, powerfully voiced the urgent need for improved safety measures for transport workers—especially railway employees—at a significant session of the International Transport Workers’ Federation (ITF). Speaking on a global platform, he underlined a crucial truth: “Going on duty is a responsibility, not a punishment.”

He urged that every country must report on-duty worker fatalities to the International Labour Organization (ILO), so a strong and unified global policy can be developed. Such a policy, he emphasized, should focus not only on preventing

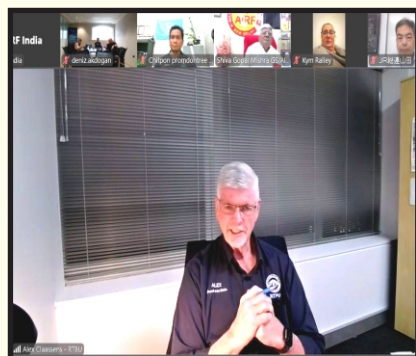


emotional and human side of the issue, saying, “Every time a worker leaves home for duty, a whole family prays for their safe return. Yet every year, thousands of transport workers lose their lives on duty—without proper safety, and without adequate policy protection.”

His remarks struck a powerful chord with representatives and leaders of trade unions from across the world, who echoed their support for making

worker safety a top global priority. The intervention by Com. S.G. Mishra brought much-needed focus to the often-overlooked sacrifices of frontline transport employees and the pressing need for their safety to be treated as a fundamental right—not an afterthought.

The AIRF continues to stand firmly for the dignity, security, and rights of every railway worker—not just in India, but globally.



workplace accidents but also on ensuring complete protection and compensation for employees and their families in case of any mishap. Com. Mishra highlighted the



## Com. Shiva Gopal Mishra's Global Call for Metro Workers

At an international workshop held under the Istanbul Agreement, AIRF General Secretary Com. Shiva Gopal worldwide to unite for equal rights, job Highlighting India’s rapidly expanding in the next five years — Com. Mishra address disparities in pay, benefits, metro units. To lead this effort, the All (AIMREF) has been formed under



under the Istanbul Agreement, AIRF Mishra called on metro workers security, and fair treatment. metro network — set to reach 70+ cities emphasized the urgent need to and working conditions across different India Metro Rail Employees Federation AIRF’s leadership, aiming to bring all

metro employees under one umbrella and fight for uniform wages, service rules, and healthcare facilities. The workshop also spotlighted the critical need for in-house medical support, recognizing the essential role metro workers play in keeping cities moving. “Equal pay for equal work and workplace dignity must become the global standard,” said Com. Mishra.



# Massive Gathering at South Eastern Railway HQ, Garden Reach (GRC)

Unity, Energy, and Strong Voice for Railway Workers' Demands In a show of solidarity and strength similar to the grand assembly held at Eastern Railway, another massive public meeting was organized by SERMU at the South Eastern Railway Headquarters, Garden Reach (GRC), Kolkata.

The event reflected the unity and enthusiasm of railway employees, with thousands participating to raise their voice for long-pending demands. AIRF General Secretary, Com. Shiva Gopal Mishra, who was on a one-day visit to Kolkata, attended several meetings, including this important gathering. He was joined by SERMU General Secretary Com. Ashish Mukherjee, President Com. Molay Chand Banerjee, AIRF Vice President and SERMU senior leader Com. Gautam Mukherjee, along with



with the General Manager (GM/SER) and the Principal Chief Personnel Officer (PCPO) to discuss a wide range of pressing issues, including HRA, TA, Running Allowance, OT, NDA, filling of vacant posts, cadre restructuring for women employees, and pending promotion exams for Group D staff.

The GM gave a patient hearing and assured

resolution on all fronts. The event's success was made possible by the collective efforts of the SERMU Zonal

Team, with special mention of the contribution of

Com. Abhijit Mallik, Divisional Coordinator from Kharagpur Division, whose coordination played a key role. Once again, this powerful gathering demonstrated the unity of railway workers and their unwavering commitment to protecting their rights under the strong leadership of AIRF and SERMU.

## S.E.R. ZONE



numerous zonal office-bearers, branch secretaries, and members from across the zone. Before the public meeting, a union delegation met



## Felicitation of General Manager, South Central Railway by Team SCRUMU

Under the dynamic leadership of Comrade Dr. Ch. Shankar Rao Garu, Team SCRUMU had the honour of felicitating Shri Sandeep Mathur, General Manager of South Central Railway, at Railway Nilayam, Secunderabad.

This gesture was a mark of appreciation for his continued commitment to the welfare of railway employees and the progress of South Central Railway. The event was marked by warm interactions, mutual respect, and a shared vision for a stronger and more inclusive railway workforce.

# AIRF Leads Again: Forms First Partner Union in South Coast Railway Zone

## Dr. Sankara Rao elected as Founding General Secretary of SCoRMU

In a landmark development that reaffirms its role as the leading force in the Indian trade union movement, the **All India Railwaymen's Federation (AIRF)** has once again taken the lead — this time by forming the first recognized partner union in the newly created South Coast

**Railway (SCoR) zone.** On **2nd July 2025**, at a historic convention held in Vijayawada, Dr. Sankara Rao was unanimously elected as the first General Secretary of the South Coast Railway Mazdoor Union (SCoRMU).

This milestone event marks a new chapter for the zone and for the workers it represents. Dr. Rao, who also serves as the

Treasurer of AIRF, is widely respected across the railway fraternity for his unwavering integrity, deep commitment, and tireless advocacy for employee rights.

His unanimous election is not only a reflection of the immense trust reposed in him by fellow workers but also a testament to



the values that AIRF continues to uphold -- transparency, grassroots connection, and steadfast representation. As the South Coast Railway zone begins its organizational journey, AIRF's proactive leadership ensures that workers' voices remain at the center of every policy and negotiation. With Dr. Rao at the helm, there is

strong confidence that the new union will grow into a powerful and inclusive platform for the workforce in the region.

This development also reinforces AIRF's legacy of institution-building and expansion, ensuring that no railway zone is left without strong, democratic union representation.

AIRF congratulates **Dr. Sankara Rao** and extends its full support as he takes on this historic responsibility.

We wish him continued strength, success, and solidarity in this new role.



## NWREU Women's Wing Holds Zonal-Level Virtual Meeting on 15 June 2025

On June 15, a zonal-level virtual meeting of the NWREU Women's Wing was successfully organized, bringing together office bearers from Divisions, Workshops, and Headquarters.

The meeting focused on collecting valuable suggestions regarding facilities and welfare measures for women employees in light of the upcoming 8th Pay Commission.



The session was conducted by Assistant General Secretary Smt. Meena Saxena, and graced by NWREU General Secretary Shri Mukesh Mathur and Zonal President Shri Manoj Parihar, who addressed the gathering and emphasized the union's continued commitment to the empowerment and well-being of women railway employees.



## The Day Everything Changed: A Story of Loss, Love, and the Strength of a Family Called Indian Railways

June 11, 2019 — a date that may seem ordinary to many, but for Comrade Shiva Gopal Mishra, General Secretary of the All India Railwaymen's Federation (AIRF), it is a day that forever split his life into before and after.

What unfolded on that fateful day was not just a personal tragedy — it was a storm that tore through the very soul of a man who has dedicated his life to the service of others.

A devastating road accident claimed the lives of three of the most precious people in his world — his beloved wife, his cherished granddaughter, and his only son. His wife passed away at the scene of the accident. His granddaughter, though rushed to the hospital, survived for only a few more hours. And despite every effort — including an emergency airlift of his son Gaurav Mishra (Ashu) from Bhopal to Delhi — even the doctors could not win the battle to save him. What remained was not just grief, but a hollow silence. A silence so deep that it shook the core of a father, a husband, and a grandfather.

This was not merely a personal loss. It was a spiritual earthquake.

**A Memorial Rooted in Love and Faith :-** On the sixth anniversary of that heart-wrenching day, as per the annual tradition, a Sundarkand Path was held at Comrade Mishra's residence in Lucknow. The air was thick with remembrance and reverence, as family members, friends, well-wishers, and hundreds of railway union comrades

gathered to pay their tributes.

Each prayer, each chant, each moment of silence held the weight of collective grief — but also the strength of unity.

**"You Are My Spine"  
— A Leader's  
Emotional Tribute.**



On this solemn occasion, Comrade Shiva Gopal Mishra shared a deeply emotional message with the entire railway family. In his heartfelt words, he expressed the profound pain of his loss and the unwavering support he received from the 12 lakhs railway workers across the country.

"My world collapsed that day. Even breathing felt impossible. But you — my 12 lakh railway brothers and sisters — did not let me fall alone. You pieced together my shattered soul.

You reminded me that I still had a family — and that family is the Indian Railways."

a family — and that family is the Indian Railways."

His words were not just a message of gratitude — they were a reaffirmation of purpose. He vowed once again to stand by every member of the federation, not only as a leader but as a fellow family member. "I am not just your leader. I am your own. And I will stand for you, fight for you, and live for you — till my very last breath."

**More Than a Tragedy — A  
Testament to the Power of Togetherness:-**

Com. Mishra's journey is not just a story of unimaginable loss — it is a living testament to the strength of solidarity. It is a reminder that even in the darkest moments, the light of collective support can guide us home. For every railway worker, his story holds a quiet, powerful message: When life brings you to your knees, it is your organisation, your comrades, and your shared purpose that help you rise again.

In Com. Mishra's strength, we see our own. In his grief, we find our unity. And in his unwavering spirit, we are reminded — that no one in this family ever stands alone.



# Saroj Didi: A Guiding Flame, A Living Legacy

## A Tribute of Love, Loss, and Legacy

On a quiet afternoon, hearts came together, filled with both sorrow and gratitude. It was an online memorial sabha in remembrance of Comrade Saroj Dixit — lovingly known as Saroj Didi — who had departed this world. Yet, even in her physical absence, her presence was deeply felt in shared memories, in silent tears, in gentle laughter, in the stories retold, and in the countless hearts she had touched with her unwavering courage and compassion.

The memorial, organized jointly by the All India Railwaymen's Federation (AIRF) and Northern Railwaymen's Union (NRMU) was a living testament to a woman who didn't just build a movement — she mothered it.

Though thousands of miles away in London, Comrade Praveena Singh, National Convener of the AIRF Women's Cell and Central Vice President of NRMU, sent her voice across oceans — one heavy with emotion, love, and a personal ache.

"Though I'm far, my heart is there... where she always stood. She was not just my guide; she was my strength.

When I doubted myself during the Jharipani program, it was Saroj Didi who held my hand, filled me with courage, and walked with me into the light of leadership."



tribute: "Saroj Didi didn't just sow the seeds of women empowerment in the Union — she became the sunlight, the rain, and the roots. That flame hasn't extinguished. It's now burning in thousands of new torches — torches that will never forget who lit them."

He called her passing not just the end of a person, but the end of an era — a leader whose courage once walked into DRM offices alone, demanding dignity for women when most hesitated to speak. One by one, women from across divisions — Delhi, Lucknow, Firozpur, the Workshop division — rose to speak. Their words were soaked in emotion.

From Pushpa Gupta to Sunita Bhatia, from Asha Chadha to Tanman Sharma, they all shared one truth that without Saroj Didi, they would not be the leaders they are today.

Jaya Agrawal, Women's Chairperson, said "Today, if women stand tall in the union, it is because Saroj Didi showed us how to rise without stepping on anyone — how to lead with grace, and how to fight with

dignity." Each voice in the online memorial meeting added a thread to the tapestry of her legacy.

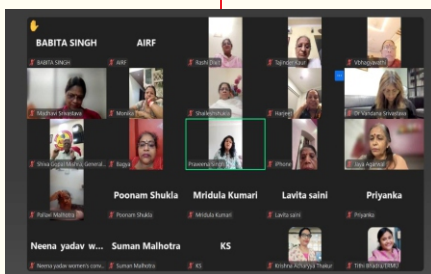
Divya Sharma, Babi Singh, Harjeet Kaur, Shailesh Shukla, Tajinder Kaur, and Tithi Ji—all came forward to say what every eye already spoke: We will carry your dreams, Didi. We will not let the

Her words weren't merely recollections; they were a daughter's goodbye, a disciple's vow, and a sister's longing. She recalled how, even in grave illness, Didi had attended the Union's Shatabdi Samaroh (Centenary Celebrations), defying her own frailty for the cause she never let go of.

As voices trembled, Comrade Shiva Gopal Mishra, General Secretary of AIRF and NRMU, offered his own

flame die.

The emotional crescendo reached its peak when Didi's family — her daughter-in-law, daughter, son-in-law, and granddaughter — joined the memorial. Their presence deepened the personal connection felt by all in the meeting. Red Salute, Didi. You are not gone. You've just become part of all of us.



The news of the passing of the Hon'ble Railway Minister Shri Ashwini Vaishnaw's revered father, **Shri Dau Lal Vaishnaw**, is deeply saddening. He had been undergoing treatment at AIIMS Jodhpur for the past few days and breathed his last on 8th July 2025 at 11:52 AM.

The entire **All India Railwaymen's Federation (AIRF)** family stands in solidarity with the Hon'ble Minister and his family in this hour of grief. We pray to the Almighty to grant the departed soul eternal peace and give strength to the bereaved family to bear this irreparable loss.



AIRF and all its affiliated unions express their deepest condolences on the sad demise of **Com. S.C. Maheshwari**, Secretary General, Bharat Pensioners' Samaj.

Com. Maheshwari was a tireless crusader for the rights and dignity of pensioners across India. His passing is an irreparable loss to the pensioners' movement and to all of us who had the privilege of working alongside him.

We pray for eternal peace to the departed soul and strength to his family and the extended Bharat Pensioners' Samaj community to bear this loss.



# AIMREF Demands Uniform Rights for Metro Rail Staff

## AIMREF Foundation Day to Be Celebrated Nationwide on August 25

In a major organizational development, metro rail employees across the country will celebrate August 25 as the Foundation Day of the All India Metro Rail Employees Federation (AIMREF) with pride and enthusiasm at the national level. The day will be marked by a variety of cultural, organizational, and worker-centric programs led by metro employees across different cities.

This significant decision was taken unanimously during the Working Committee Meeting held on June 29, 2025, the second day of AIMREF's two-day National Convention at the AIRF Headquarters in New Delhi.

Next AGM Scheduled for August 11–12 in Noida

During the meeting, the proposal from the Noida Metro unit to host AIMREF's upcoming Annual General Meeting (AGM) on August 11–12 was wholeheartedly accepted. Delegates from metro networks across the country are expected to attend the AGM to discuss strategy, challenges, and future direction for the federation.

"Even after decades of independence, workers still fight for basic rights" – Com. Shiva Gopal Mishra

Addressing the Working Committee, AIMREF and AIRF General Secretary Com. Shiva Gopal Mishra said: "Even after so many years of independence, there has been no real change in the mindset when it comes to granting employees their rightful entitlements. AIMREF will continue its fight for equal pay and equal facilities for all metro employees across the country."

He emphasized the need for uniform service conditions, workplace dignity, and safety for metro workers, regardless of which city they work in. AIMREF, he said, is committed to taking this struggle forward until justice is delivered.

AIMREF Treasurer L.N. Pathak reaffirmed the organisation's commitment to implementing General Secretary Com. Shiva Gopal Mishra's call for "One Nation, One Standard" for all metro employees across the country. He emphasized the need to chart out a concrete plan of action in consultation with Ministry of Housing

and Urban Affairs (MoHUA) to ensure equal pay and uniform facilities for all metro workers nationwide.

New Appointments to Strengthen the Federation  
To further strengthen

the organizational structure, new responsibilities were announced during the meeting — welcomed with loud applause by the delegates. The newly appointed office bearers are:-

are:-

✍ Sunil Shinde – Assistant General Secretary (Pune, RMS)

✍ Ramakant Sharma – Vice President

✍ Saurav Gogoi – National Coordinator

These appointments are expected to inject fresh

energy and wider leadership capability into the federation.

AIMREF – A United Voice for Metro Workers Nationwide:-

AIMREF serves as a common platform for employee unions across major metro networks in India — including Delhi, Pune, Lucknow, Bengaluru, Jaipur, and others — and works tirelessly for equal rights, fair pay, workplace safety, and dignity of metro employees.

On August 25, metro workers across the nation will stand together to celebrate the journey of AIMREF — not just as a federation, but as a movement of unity, dignity, and determination.

AIMREF President Mukesh Mathur has called upon all metro employees to actively join in celebrating the Federation's Foundation Day on 25th August. He emphasized the importance of collective participation to make it a historic and memorable milestone for both the metro workforce and AIMREF.

### Roundtable Spotlight: Women's Safety and Equal Rights in Metro Workplaces

A powerful roundtable discussion was held during the two-day AIMREF National Convention at AIRF headquarters, placing a sharp focus on the safety, rights, and workplace challenges faced by women employees in metro rail services across India.

In his inaugural address, Com. Shiv Gopal Mishra, General Secretary of AIRF & AIMREF, emphasized the need for concrete steps, declaring, "Women's safety is no longer just a talking point — it's a firm commitment. We will ensure equal pay, equal facilities, and a safe working environment for every woman in the metro sector." Women leaders including Nisha from Noida Metro, Priyanka from Bengaluru Metro, Vipin from UP Metro, Raksha from Jaipur metro and other women leaders from metro unions nationwide actively participated.



One Nation, One Standard



# Youthful Energy Reinforces a Bright Future for AIRF/NRMU

To those who question the relevance or future of trade unions, the recent Delegate Conference held in Lucknow offered a powerful answer — one rooted in passion, participation, and purpose.

On June 17, the Commercial Branch of Lucknow Division hosted a spirited Delegate Conference that witnessed overwhelming enthusiasm and energy, especially from young railway workers. With over 200 youth delegates in active participation, the event sent out a clear message: the union is not just an organization — it is a



importance of unions but also ignited a sense of responsibility and belonging among the new generation of union members.

The conference also included a solemn moment of remembrance — a two-minute silence was observed in memory of the victims of the recent Ahmedabad plane crash and to pay tribute to the late Comrade Saroj Dixit, an inspiration behind the women's movement in the union. Key union leaders present at the conference included R.K. Pandey, General Secretary

of NRMU Lucknow Division; Vibhuti Mishra, President; S.U. Shah, Zonal Secretary; Preeti Singh, Assistant General Secretary; Sudhir Tiwari, Branch In-Charge; Rakesh Kanojia, Cooperative Bank Chairman; Anand Mishra, Branch Secretary; and D.N. Awasthi, Branch President.

The event also saw the strong presence of hundreds of committed male and female railway employees.

**There is perhaps no other organization where the youth are prepared for the future with such structured commitment as in AIRF. Behind the success of every program lies strong leadership — and for AIRF's young generation, that guiding force is none other than General Secretary Com. Shiva Gopal Mishra. Whenever a youth training or dialogue session is organized, he makes every effort to be physically present, personally sharing the Union's vision and values with the young comrades.**

He emphasized that when energy is channelled in the right direction, no force in the world can silence the voice of the union. His address not only highlighted the historic role and

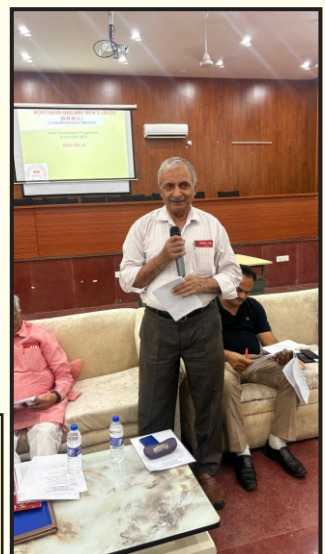
## When Youth Speak, the Future Finds It's Direction

The young leaders of Northern Railwaymen's Union (NRMU) demonstrated remarkable maturity, insight, and determination as they spoke at the recent Training Session for union workers at the NRMU headquarter in Delhi. Their thoughtful and powerful articulation was a clear reflection of the strength and potential of the next generation of union leadership. During the two-day program, young conveners and coordinators of NRMU



were equipped with a clear understanding of the current and emerging challenges facing the union. With clarity, passion, and purpose, they engaged

union leadership. Their guidance reflected not just the continuity of the movement, but a determined stride toward progress and future readiness.



**← A trade union training program at Dehradun for youth conveners of the Moradabad Division. The presence and mentorship of Com. Mishra made the entire event impactful and memorable.**



# World Blood Donor Day

Just a day after attending the solemn ceremony marking the sixth death anniversary of his departed family members, **AIRF General Secretary Com. Shiva Gopal Mishra** returned to organizational duties with renewed resolve and energy.

His gracious presence at a blood donation camp organized by the North Eastern Railway Mazdoor Union (NEMU) on the occasion of **World Blood Donor Day**, held at the AC Waiting Hall of Lucknow Junction, added a deeply emotional and inspiring dimension to the event.

Also present on the occasion were DRM of North Eastern



Railway, **NEMU Zonal President Shri Basant Chaturvedi**, Minister **Shri R. N. Garg**, Comrade **Mohammad Naseem**, along with a large number of railway employees, union representatives, and members of

the public. Com. Mishra's unwavering commitment to both service and solidarity continues to inspire the entire railway fraternity.



*The Annual General Meeting (AGM) of the Dibrugarh Mechanical Workshop was successfully conducted on 6th July 2025, in the presence of senior officials, union representatives, staff members, and invited guests.*

*The meeting served as an important platform to review the progress, challenges, and achievements of the past year, while also outlining the goals and strategies for the future.*

## SECR Shramik Union Raises Employee Grievances



On 4th July 2025 — The South East Central Railway Shramik Union (SECRSU)/Shahdol has submitted a memorandum to the General Manager,

SECR, Bilaspur, highlighting key demands and grievances of railway employees in Shahdol.

The union has requested immediate upgradation of the local railway hospital, which currently lacks adequate medical facilities despite serving over 5,000 employees and their families. They also urged for the reopening and modernization of the defunct North-East Institute for

cultural and recreational activities. Issues such as the poor condition of colony roads, drains, and buildings were raised, with a demand for regular cleaning and maintenance. A strong plea was made to retain Shahdol as the primary ticket-checking stop for several major trains instead of shifting it to Bilaspur.

The union also expressed dissatisfaction over the slow pace of development under the Amrit Bharat Station Scheme. They requested early execution of road and pipeline works by MPUDC and demanded the reinitiation of training buses for goods loco pilots and train managers. Lastly, they called for the urgent posting of 47 pending Chief Loco Inspectors (CLI). General Secretary **Manoj Kumar Behera** urged railway authorities to take swift action to address these long-standing employee concerns.





# ALL INDIA PROTEST DAY

In response to the nationwide strike call given by the Central Trade Unions on July 9th, the All India Railwaymen's Federation (AIRF) extended its full support. Across the country, AIRF's affiliated unions held peaceful demonstrations at their respective locations, standing firmly in solidarity with the united voice of India's working

class.

Remarkably, all these protests were carried out without halting or disturbing train services or work—because for us, the nation always comes first. Let us take a look through these powerful images at how AIRF affiliates participated in this collective action across various regions of the country.





# AIRF's REFERENCES

## AIRF Strongly Opposes Reappointment Policy – “A Threat to Employees and the Future of Indian Railways!”

The All India Railwaymen's Federation (AIRF) has strongly opposed a recent directive issued by the Railway Board allowing reappointment of retired non-gazetted employees on contract — and that too on posts up to three levels higher than their last held grade at retirement.

AIRF General Secretary Com. Shiva Gopal Mishra, in a letter addressed to the Director General (HR), Railway Board, dated June 26, has raised serious objections to the circular (RBE No. 55/2025) issued by the Railway Board on June 20, 2025. “The solution lies in fresh recruitment and timely promotions, not in bringing back retired staff,” stated Com. Mishra, expressing concern that such decisions appear to be influenced by vested interests aiming to benefit select individuals without proper assessment of ground realities.

**Key Objections by AIRF:-** 1. Undermines Promotions: AIRF warned that the move will block promotion avenues for thousands of employees who have been waiting for career advancement for years, leading to widespread dissatisfaction and demoralization among staff.

2. Compromises Safety:- Reappointing aged and retired personnel, particularly in safety-sensitive roles, poses a serious risk. “With age, physical and cognitive capacities naturally decline. Assigning such roles to retirees endangers both employee and passenger safety,” AIRF noted.

3. Denies Employment to Youth: The Federation stressed the urgent need for young, skilled, and tech-savvy staff to meet the evolving operational needs of Indian Railways. Reappointments, it said, deprive deserving youth of employment and stall organizational renewal.

**AIRF's Demands:-** 1. Immediate suspension of the Railway Board's circular dated June 20, 2025 (RBE No. 55/2025).

2. Filling of all vacant posts through promotions and direct recruitment at the earliest.

3. Formulation of policies that ensure employee morale, career growth, and operational efficiency.

4. Avoidance of decisions that jeopardize safety and performance.

The Federation has urged the Railway Board to reconsider its approach and take steps that reinforce long-term sustainability, fairness, and the welfare of the railway family. “The strength of Indian Railways lies in its permanent workforce — not in temporary, post-retirement reappointments,” the AIRF statement emphasized.

### Sub: Concerns regarding the Implementation of Revised Railway Healthcare Policy Instructions

Ref: Railway Board's letter No. 2024/1&Trans.Cell/Healthcare/P dated 29.08.2024..

The All India Railwaymen's Federation (AIRF) wishes to draw your kind attention to an issue of critical importance concerning the recent instructions issued by the Railway Board regarding the revised Railway Healthcare Policy vide the above-cited reference. The instructions claim to enhance and modernize healthcare services for serving employees, pensioners, and their dependents. However, several practical concerns and implications have been brought to our notice by the stakeholders, which merit immediate and thoughtful reconsideration.

While the intention of strengthening healthcare infrastructure and digitization through measures such as the introduction of a QR-coded pan-India e-UMID Card, online referrals, and integration with HMIS is appreciated in principle, the manner and conditions under which these changes are being enforced have led to significant discontent and confusion among both serving employees and RELHS beneficiaries.

1. Replacement of UMID with e-UMID and Annual Fee of Rs100/- Per Card:- The move to replace the existing UMID Card with a QR-coded pan-India e-UMID Card, at an annual charge of Rs.

100/- per card, is being widely opposed. RELHS members, who have already paid an amount equivalent to one month's last drawn pay at the time of retirement for lifetime medical coverage, are now being unfairly burdened with a recurring fee. This imposition is contrary to the foundational principle of RELHS, which was designed as a one-time contribution scheme without further monetary obligations.

2. Digital Exclusivity and Technology Barrier:- The digital-only availability of the e-UMID Card via HMIS and Digi-Locker effectively sidelines a significant portion of the beneficiaries, particularly elderly pensioners and their family members, who are not technologically adept or do not possess smart phones with advanced capabilities. The implicit requirement of an Android phone with 5G connectivity (approximate cost Rs.25,000+) further alienates economically weaker retirees.

3. Redundancy of the Physical UMID Card:- The instruction that the previously issued UMID Card will be archived as an “issued document” in Digi Locker, and effectively rendered obsolete, is also problematic. Physical UMID Cards remain essential for access to healthcare facilities, especially in remote or poorly connected areas.

4. Complexity and Technical Challenges in Online Application:- Many beneficiaries have reported difficulty in navigating the

online application process for e-UMID Cards. These include:

- ✍ Slow or unresponsive website/application.
- ✍ Problems in document uploading.
- ✍ Delays in receiving OTPs due to network issues.
- ✍ Errors related to PPO (Pension Payment Order) details.
- ✍ Inability to secure a physical card, which continues to be necessary in several healthcare settings.

5. CTSE Card Irregularities: A number of pensioners who paid Rs.30,000 for the CTSE (Cashless Treatment Scheme in Emergency) Cards are aggrieved that full refund of the amount paid in good faith has not been done despite closures of the scheme.

AIRF urges the Railway Board to review and reconsider its letter dated 29.08.2024 in the light of the above challenges. The introduction of e-UMID Cards free of charge should be made optional rather than mandatory, especially for RELHS members and those unable to adapt to digital platforms.

- ✍ Ensure Inclusivity and Accessibility: Beneficiaries should continue to have the option of using physical UMID Cards. Special offline mechanisms must be put in place for senior citizens and those who face technological constraints.
- ✍ Withdrawal of the Rs.100/- Annual Fee: The annual charge of Rs. 100/- per card should be withdrawn for RELHS members and reconsidered even for serving employees, in the interest of equity and welfare.
- ✍ Refund for CTSE Card Subscribers: A mechanism should be evolved for refunding Rs. 30,000 to the affected pensioners as CTSE Scheme has since been abolished.

AIRF strongly urges the Railway Board to convene a detailed consultation meeting with the recognized Federations at the earliest, with DG (RHS) & others stake holders, to discuss these issues threadbare. A collaborative and transparent discussion is essential for devising an inclusive and workable healthcare framework.

In conclusion, the present set of instructions appears to place an unreasonable burden on the very beneficiaries whom the healthcare system is meant to support. The Federation is of the firm opinion that digital advancement should not come at the cost of accessibility, afford ability, and convenience for the elderly and less-privileged segments of the railway family.

We sincerely hope that the Railway Board will consider our concerns in the right spirit and take necessary corrective steps to protect the interests of serving and retired railway employees and their dependents. We look forward to an early and favourable response.

**(No.AIRF/101. Dated: 04.06.2025)**

**Sub: Unconditional Access to AC Waiting Halls at Railway Stations for Railway Employees Holding Valid Travel Authority – Urgent Need for a Uniform Policy.**

I am directed to draw your kind attention towards a matter of utmost importance concerning the welfare, dignity, and comfort of Railway employees and their dependents, specifically, the issue of access to AC Waiting Halls at railway stations.

At present, there is no uniform policy across Indian Railways regarding the entry of Railway employees into AC Waiting Halls upon presentation of valid travel authority (e-Pass/e-PTO, etc.).

Consequently, the practice varies significantly from station to station. While a few stations have displayed notices allowing Railway employees free entry into AC Waiting Halls for one hour, others either impose charges from the outset or deny access altogether, leading to confusion, harassment, and unwarranted altercations with contractual/private caretaking staff.

AC Waiting Halls are typically chargeable at Rs. 20–30 per hour, applicable even for children above a certain age (generally 5 years). While the rationale behind these charges is to maintain upgraded facilities, it is disheartening that employees who have rendered decades of dedicated service are subjected to discourteous treatment and are often denied basic dignity within their own system.

This inconsistent practice has led to a great deal of discontent among Railwaymen. Numerous instances have been reported where employees and their families, while on official or personal travel, have faced embarrassment and humiliation at the hands of outsourced staff, simply due to lack of clarity or uniformity in instructions.

In view of the enhanced standard of living and service entitlements of Railway employees, it is only reasonable that they be allowed access to AC Waiting Halls. A significant number of Railwaymen are now entitled to travel in AC classes and routinely use air-conditioned facilities in their official and domestic environments. Even the Railway Board has issued guidelines for provision of air-conditioning in workplaces, recognizing the evolving expectations of the workforce.

Furthermore, it is suggested that CRIS may be requested to integrate a specific mention of “AC Waiting Hall Access” in the HRMS system while issuing e-Pass, e-PTO, or any other travel authority. This can be included as an optional facility, similar to endorsements such as “carrying motorcycle” or “attendant allowed,” to eliminate ambiguity and facilitate seamless access without confrontation.

In light of the above, AIRF urges the Railway Board to kindly issue a uniform and unambiguous policy across all Zones and Divisions of Indian Railways, permitting access to AC Waiting Halls for Railway employees (retired & serving) and their eligible dependents holding valid travel authority for the first three hours free of charge. This will go a long way in upholding the dignity, safety, and comfort of our employees, both serving and retired and foster goodwill among the Railway fraternity.

We request your kind intervention and a favourable decision in this matter at the earliest, in the true spirit of staff welfare and organizational respect. **(No.AIRF/86. Dated: 03.05.2025)**

**Sub:- Change of duty hours of Gatemen working at “C” Class Level Crossing Gates.**

**Ref:- 1) Railway Board Lr.No. E(LL)2001/HER/9 dt.09-08-2005 (RBE No.131/2005).**

**2) Railway Board Lr.No. E(LL) 2009/HER/4 dt.27-07-2009.**

**3) Railway Board Lr.No.2012/E(LL)/HER/23 dt.30-09-2016 & dated 05-02-2024.**

**4) PCPO/Secunderabad Lr. No. SCR/P-HO/535/LE/LC Gates dt.21-04-2025.**

**5) AIRF's letter no. AIRF/159 dated 21.05.2025.**

This Federation wishes to draw your kind attention to the above-



referenced subject regarding the duty hours of Gatemen posted at "C" Class Level Crossing Gates. Our affiliated union, South Central Railway Mazdoor Union (SCRMU), has raised this matter with the Zonal Administration, and accordingly, the PCPO of South Central Railway has sought Railway Board's guidance for revising the existing duty hours. A copy of the said letter from PCPO/SC, dated 21.04.2025, is enclosed herewith for your kind perusal.

It is brought to your notice that Gatemen posted at "C" Class Level Crossing Gates, particularly those provided with railway residential accommodation within 0.5 km from their place of duty, should be rostered for 60 hours per week, similar to other E.I staff. Despite repeated representations from AIRF and its affiliated unions, Railway Board continues to insist on a 72+3 hours duty pattern, which is not only strenuous but also lacks parity with similar categories of staff.

With the rise in rail and road traffic, most "C" Class Level Crossing Gates are now operational round-the-clock. The old practice of closing these gates during night hours has become obsolete due to the consistent movement of trains, which demands continuous vigilance and service from the Gatemen. This operational change makes the prolonged duty hours even more burdensome and unjustified. AIRF has time and again requested the Railway Board to issue clear and uniform instructions to all Zonal Railways for implementing a 60-hour weekly roster for Gatemen at "C" Class Gates who meet the residential criteria. However, the absence of a consolidated and conclusive clarification from the Board has left the matter unresolved, leading to continued hardship for the affected staff.

In light of the above, AIRF strongly urges the Railway Board to favorably consider the proposal submitted by PCPO/ Secunderabad and issue necessary instructions to all Zonal Railways, clarifying the Board's decision on limiting the duty hours of Gatemen at "C" Class Level Crossing Gates to 60 hours per week, where residential quarters are located within 0.5 km from the workplace.

We firmly believe that a favorable and expeditious decision in this regard will go a long way in improving the working conditions of this vital category of frontline staff. It will also reaffirm the administration's commitment towards staff welfare, equity, and fair work practices, which in turn boosts morale and operational efficiency.

This matter may kindly be treated as "Most Urgent", and we request your personal intervention to expedite the necessary orders. An early and positive response will be highly appreciated.

**(No. AIRF/159, Dated 21.05.2025)**

**Sub: Restoration of Grading and Supersession Criteria for Group 'B' Selections under the 70% LDCE Quota**

**Ref: (i) Railway Board's letter No. E(GP)2024/2/28 (E.No.3466256), dated 08.10.2024**

**(ii) Railway Board's letter No. E(GP)2024/2/28 (E.No. 3466256), dated 03.02.2025.**

The All India Railwaymen's Federation (AIRF) wishes to bring to your kind attention an important issue concerning the selection procedure for Group 'B' posts under the 70% Limited Departmental Competitive Examination (LDCE) quota.

Vide the Railway Board's communication dated 08.10.2024, it was rightly decided that all eligible employees who volunteer for selection may be permitted to appear in the LDCE without any numerical restriction, similar to the selection process adopted for Group 'B' posts such as Assistant Personnel Officer (APO). This progressive measure was widely welcomed, as it enabled wider participation of meritorious employees aspiring for promotion through the LDCE route.

However, contrary to the spirit of the above decision, the subsequent Railway Board communication dated 03.02.2025 (RBE 10/2025) stipulated the withdrawal of the grading of candidates as 'Good' and 'Outstanding', along with the practice of supersession, as laid out in Paras 204.8 and 204.9 of the Indian Railway Establishment Manual (IREM, Vol-I). It was further stated that the panel for Group 'B' posts under the 70% LDCE would henceforth be formed strictly on the basis of seniority alone.

This reversal of policy has led to significant concerns across various departments, and several key issues have emerged:

1. There is seniority disparities across cadres considering for selection and In technical departments such as Civil Engineering (AEN cadre), eligible candidates come from multiple streams e.g., Works, P. Way, Bridge, Design & Drawing, each maintaining separate seniority lists at the divisional or unit level. It is often the case that promotion to SSE (Level-7) in one cadre occurs earlier than in another due to administrative reasons. Consequently, employees promoted later through no fault of their own are rendered junior in the LDCE seniority list. With the removal of grading and supersession, even high-performing candidates from such cadres are deprived of their rightful promotional opportunity, leading to a sense of injustice.

2. Eliminating the scope for assessing and rewarding excellence through 'Outstanding' grading discourages employees who consistently demonstrate superior performance and knowledge in their fields. This change risks demotivating capable staff and undermining meritocracy within the system and thus it is clear case of demotivating of meritorious Employees.

In light of the above, the AIRF urges the Railway Board to re-examine this matter with a sympathetic and pragmatic approach. We strongly advocate for the restoration of the grading system (Good/Outstanding) and the principle of supersession in the 70% LDCE selection process across all departments. This will ensure that meritorious candidates are not unfairly sidelined and that equal and just opportunities for promotion are preserved.

We further request that this restoration be implemented within the current vacancy cycle (01.01.2025 to 31.12.2026), so that affected candidates are not denied a fair chance in the ongoing selection processes.

We trust that the Railway Board will consider this issue with the urgency and seriousness it deserves and take immediate corrective steps to safeguard the legitimate interests of the railway employees. **(No. AIRF/ Dated: 05.06.2025).**

**Sub: Grant of Grade Pay Rs.4200 (Level-6) to Dressers and Operating Theatre (OT) Assistants Working in Railway Hospitals and Health Units.**

**Ref: 1. Ministry of Health & Family Welfare's letter No. V-**

[17020/189/2018-INI-II dated 07.09.2018](#)

[2. AIRF's letters No. AIRF/PNM/60/2018 \(195\) dated 28.01.2019 and 16.08.2019](#)

[3. AIRF's PNM Item No. 60/2018 at Railway Board's level](#)

[4. Railway Board's letter No. 2025/E \(LR&M\)/1/NM 1-3 dated 26.03.2025..](#)

The All India Railwaymen's Federation (AIRF) wishes to reiterate and draw your kind attention to a long-pending and significant demand regarding the revision of pay structure for Dressers and Operating Theatre (OT) Assistants working in Railway Hospitals and Health Units across Indian Railways.

1. This Federation, through its letter dated 28.01.2019 and PNM Item No. 60/2018, had strongly advocated for the upgradation of entry-level pay of Dressers to erstwhile Grade Pay Rs. 2000 (Level-3 of 7th CPC Pay Matrix) in line with the recommendations of the 7th Central Pay Commission.

The 7th CPC, in its report (para 7.6.108), clearly acknowledged the significant contribution of Dressers in government hospitals and advised aligning their pay with the responsibilities they shoulder, regardless of whether they meet enhanced educational qualifications (such as 10+2) or not. The Commission specifically recommended extending the revised pay to existing incumbents as well, who may not hold the revised educational qualifications, thus ensuring parity and justice.

2. We also bring to your notice the Ministry of Health & Family Welfare's letter dated 07.09.2018 (Ref. No. V-17020/189/2018-INI-II), which serves as a policy directive from the nodal ministry. As per this letter, the pay structure for OT Technicians/Assistants is as follows:

- a) OT Technician (Entry Level) – Grade Pay Rs. 4200 (Level-6 of 7th CPC)
- b) Senior OT Technician (on promotion) – Grade Pay Rs. 4600 (Level-7 of 7th CPC)
- c) Technical Officer (OT) – Grade Pay Rs. 5400 (Level-9 of 7th CPC)
- d) Senior Technical Officer (OT) – Grade Pay Rs. 6600 (Level-11 of 7th CPC)

This structured promotional pathway underscores the importance of the role played by OT Assistants in critical care and surgical support. It is imperative that Indian Railways align its pay scales for these personnel accordingly, in consonance with the standards set by the Ministry of Health & Family Welfare.

3. The issue has remained unresolved for an inordinately long time. While the minutes of the meeting dated 20.03.2025 regarding old PNM items relating to Pay Commission Directorate suggest that the matter is "under further examination," no tangible progress or formal instruction has yet been issued by the Railway Board.

Given the vital role played by both Dressers and OT Assistants in the daily functioning of Railway medical services, especially during emergencies and surgical procedures, it is imperative that their service conditions and pay structures reflect the significance of their contribution. In view of the above, AIRF strongly urges the Railway Board to:

- 1. Immediately revise the entry-level pay of Dressers to Grade Pay Rs. 2000 (Level-3 of 7th CPC Pay Matrix) as recommended by the

7th CPC, with retrospective effect.

2. Implement the Ministry of Health's directive by granting Grade Pay Rs. 4200 (Level-6) to OT Assistants, with subsequent promotional avenues as outlined.

3. Issue comprehensive instructions to all Zonal Railways and Production Units to implement the above without any further delay. AIRF sincerely hopes for a timely and positive response in this matter to uphold fairness, recognition, and dignity of work for these dedicated medical staff serving in Railway hospitals and health units.

**(No. AIRF/PNM/60/2018 (195), Dated: 06.06.2025) .**

**Sub: Request for retreating the Railway Board's instructions for grant of Accident Free Service Award (AFS Award) to eligible safety categories viz Station Master.**

**Ref: 1. Railway Board's L/ No. 86/Safety-W24/35 dated 06.07.1998, 2.5.2000, 22.5.2007, 11.09.2007.**

**2. Railway Board's Letter No.2016/Safety-/9/3 dated 19.03.2018, 01.06.2018.**

**3. Railway Board's Letter No.2018/Safety (DM) 18/1 dated 22.05.2018, 11.11.2019**

**4. Railway Board's letter No. 2022/Safety (DM)/AFSA Policy dated 26.10.2022..**

The All India Railwaymen's Federation (AIRF) wishes to draw your kind attention to an important matter concerning the grant of the Accident Free Service Award (AFS Award) to Station Master Category which is a eligible safety categories under the existing policy.

As per Railway Board's instructions issued vide letter No. 86/Safety-W24/35 dated 06.07.1998 (read with subsequent clarifications), the categories of Drivers/Motormen, Pointsmen, Cabinmen, Switchmen, Assistant Station Masters (ASMs), Station Masters (SMs), Deputy Station Superintendents (Dy.SS), and Station Superintendents (SS), all performing train passing duties and are eligible for the Accident Free Service Award upon their retirement, subject to fulfilling other prescribed conditions.

It is pertinent to note that Railway Board's letter dated 09.10.2003 (RBE No. 177/2003) merged the categories of Pointsmen, Switchmen, and T-2 into a unified Station Master Cadre.

While the Yard Master and Traffic Inspector posts were maintained separately based on workload and administrative convenience and the unified cadre remained classified as Station Master.

Further, Railway Board's letter No. 2016/Safety-1/9/3 dated 19.03.2018 reaffirmed that ASMs/SMs remain eligible for the Accident Free Service Award, which was again reiterated in the Board's latest communication dated 26.10.2022.

Historically, prior to the 2003 cadre restructuring, Station Masters, Yard Masters, and Traffic Inspectors were treated as distinct safety categories, and staffs working in these categories were duly recommended for the Accident Free Service Award (AFS Award) at retirement.

AIRF is receiving numerous representations from retired employees from the Station Master Cadre who had previously served in the eligible safety categories but were later promoted or posted to non-eligible categories such as Traffic Inspector, Controller, Power Controller, or Group 'B' posts. Despite their qualifying service in the eligible categories, they are being unjustly



denied the Accident Free Service Award, whereas Yard Masters and Traffic Inspectors continue to be considered eligible by certain departmental officers, merely on the basis of performing train passing duties.

This inconsistent application of policy across various Zonal Railways is a cause of significant grievance among the affected staff. While the Railway Board has clarified this issue to certain Zonal Railways in response to their queries, regrettably, many zones are still not adhering to this guidance, thereby depriving eligible staff of their rightful award.

AIRF respectfully urges the Railway Board to issue a comprehensive clarification to all Zonal Railways reiterating that:

1. As per the Board's letter dated 06.07.1998 and related instructions, eligibility for the Accident Free Service Award is based on qualifying service rendered in eligible safety categories, irrespective of the post held by an employee at the time of retirement.

2. The last basic pay drawn while serving in the eligible category should be used to determine the award amount.

3. All other prevailing terms and conditions of the scheme will continue to apply.

Such clarification will ensure uniform application of the policy and prevent future cases of eligible staff from the Station Master Cadre being unjustly deprived of this well-deserved recognition.

We sincerely hope that your good office will consider this matter with due urgency and take necessary action to safeguard the legitimate interests of our retired railway employees. This step will go a long way in upholding the dignity of the workforce and fostering goodwill within the Railway fraternity.

(No. AIRF/ Dated: 07.06.2025).



**Sub: Request for Circulation of Terms of Reference (TOR) of the 8th Central Pay Commission (CPC)**

**Ref: Ministry of Personnel PG & Pensions (DOPT)'s letter no. 6/1/2025-JCA dated 23.01.2025.**

I am directed to respectfully draw your kind attention to the subject cited above and to submit the following for your kind and expeditious consideration:

The Ministry of Personnel, Public Grievances & Pensions (DOPT), vide letter under reference, has conveyed that the Government of India has decided to constitute the 8th Central Pay Commission (CPC) and that the Terms of Reference (ToRs) for the said Commission are under finalization. Accordingly, the views and suggestions of the Staff Side of the National Council (JCM) were invited and have been duly submitted to the DOPT for consideration.

However, despite the submission of suggestions and the conduct of a preliminary meeting to discuss the matter, no further communication has been received from the Government in this regard. The continued delay in the formal issuance of the ToRs has

led to widespread speculation and uncertainty among Central Government employees and pensioners alike.

In the absence of clear and timely communication, apprehensions are growing among employees about the credibility of the announcement regarding the setting up of the 8th CPC. Many fear whether this move is a genuine administrative initiative or otherwise.

Moreover, serious concern has also arisen among Central Government pensioners, particularly in view of the notification of finance bill, wherein it has been stated that the Government retains discretion over whether or not to extend the benefit of pay fixation under the 8th CPC to pensioners. This has led to a growing sense of insecurity and resentment among retired personnel, who have every expectation of being treated equitably alongside serving employees.

In light of the above developments, we request your esteemed office to kindly consider the following submissions in the interest of transparency, equity, and the overall morale of Central Government employees and pensioners:

1. Issue clear and widely circulated guidelines on the finalized Terms of Reference (ToRs) of the 8th Central Pay Commission at the earliest, to dispel any ambiguity and restore confidence among the workforce.

2. Clarify, through a formal directive that the benefits of pay fixation and revision under the 8th CPC shall also be extended to all Central Government pensioners, thereby removing doubts and ensuring parity and fairness in treatment.

3. Constitution of 8th Central Pay Commission (CPC) committee at the earliest.

We trust that your good office will recognize the urgency and sensitivity of the matter, and will take a sympathetic and judicious view of the concerns raised. A prompt and favorable decision in this regard will go a long way in boosting the morale of employees and pensioners alike, and in reaffirming the Government's commitment to a fair and inclusive pay policy.

(No. NC/JCM/2025, Dated: 18.06.2025).

**Sub: Extension of date of option for joining UPS**

**Ref: Gazette Notification No. FX-1/3/2024-PR dated 24.01.2025.**

I am directed to respectfully draw your kind attention to the subject cited above and to submit the following for your sympathetic consideration and early redressal.

The Department of Financial Services (Ministry of Finance), through the Gazette Notification under reference, has introduced the Unified Pension Scheme (UPS) as an alternative to National Pension System (NPS) for Central Government employees currently covered under NPS. However, it is observed with deep concern that no awareness campaign or detailed guideline has been initiated by the Government to inform and educate the employees about the comparative benefits and implications of opting for the Unified Pension Scheme.

The last date for central government employees to opt for the Unified Pension Scheme (UPS) is June 30, 2025. This applies to employees covered under the National Pension System (NPS) who are still in service as of April 1, 2025. Employees who do not

opt for UPS by this deadline will remain under the NPS.

Due to the absence of adequate information and sensitization regarding the scheme's features, a large number of eligible employees have been unable to exercise their option within the stipulated timeframe. The limited window provided for exercising this option has further contributed to their inability to make an informed choice.

In addition to the above, a long-pending and sensitive issue continues to cause distress among a section of employees, those who were appointed on compassionate grounds after 01.01.2004, but whose appointments were delayed due to administrative reasons. Despite being eligible as per prevailing norms, they have been brought under NPS instead of the Old Pension Scheme (OPS), resulting in widespread discontent and a sense of injustice among the affected staff and their families. This issue was also discussed in the meeting held on 25.02.2025 under the chairmanship of Secretary (Pension) on the pension, but final instructions are yet to be issued. Many cases for coverage under OPS are pending with various ministries though they fulfill the conditions envisaged in DoPT circulars.

In view of the above, we request your esteemed office to kindly consider the following recommendations for the welfare of affected Central Government employees:

1. Issue comprehensive and widely circulated guidelines explaining the advantages and operational aspects of the Unified Pension Scheme to enable employees to make well-informed decisions and opt for UPS.
2. Extend the deadline for exercising the option for UPS by a minimum of three additional months to accommodate those employees who are unable to take a final call due to lack of awareness.
3. Take an early decision regarding inclusion under OPS for those employees whose appointment on compassionate grounds was delayed and who consequently joined service after 01.01.2004. Their cases merit consideration in light of humanitarian and equitable principles.

We sincerely trust that your good office will take a sympathetic and pragmatic view of these issues, and issue appropriate instructions to the concerned ministries and departments for early resolution. A timely and favorable decision in this regard will greatly benefit the affected employees and reinforce the Government's commitment to fair and transparent governance. With kind regards and anticipation of your positive response.

**(No. NC/JCM/2025, Dated: 18.06.2025)**

**Sub: Request for clarification on Orders**

We draw your attention to our letter No. NC- JCM/2025 dated 13/02/2025 requesting clarification on notification of Unified Pension Scheme (UPS). BY this time order to exercise options has been issued. Though the last date for exercising option i.e. 30.06.2025 is drawing near, only a few of the eligible employee could do such for lack of clarity.

A close look at the Gazette Notification dt 25.01.2025 reveals some disparity between previous Government communication on this matter and points mentioned in the Gazetted Notification dt 25.01.2025. For example employees were under the impression

that in case of individual corpus generating higher than the assured monthly pay out, the employees will be entitled to higher pay outs. But nothing explicit is in the Notification under reference. The employees are now unable to exercise option for three major issues.

- 1) In the event of voluntary retirement etc. one will have to attain sixty years of age to have the pay outs.
- 2) Unlike previous NPS, there is no provision in UPS for allowing Old Pension to the family in case of premature death (death during service period).
- 3) The employee should have full right on the accumulated fund in individual corpus similar to the accumulation in Provident Fund. So, even in case of resignation etc. the employee should not be deprived of fund accumulated. On the same analogy after the death of the Government employee and his/her spouse after retirement the accumulated fund should go to the legal heir or nominee. Provisions for nomination should be there.
- 4) The Scheme is Unified Pension Scheme but the "Payment" made is termed as "Payment" and family "Payment". It should be termed as "Pension" instead of "Payment"

I request kindly to issue notification to dispel the doubts of the employee on this scheme for Pension.

**(No.NC-JCM-2025/UPS, June 16, 2025)**

**Sub:- Facilities for the Staff Side Members of the National Council JCM and Departmental Council JCM.**

You will appreciate that the Staff Side members of the National Council JCM and Departmental Council- JCM are the senior leaders of the respective Federations and Associations. They are treated at par with officers in pay Level 12 & 13 and they are entitled for TA/ DA accordingly whenever they are invited for attending official meeting. However on many occasions they have to Travel of their own for attending various meetings connected with JCM & the recognized Federations. During such period they are not paid any TADA by the Government. Therefore the Staff Side requested in the Standing Committee meeting of the National Council - JCM held on 23/04/2025 under your Chairpersonship that whenever the JCM members visit different places /Stations accommodation may be provided in the Guest Houses owned by Central Government / State Government / Public Sector Undertakings on payment basis applicable to their employees according to their status equivalent to of ficers in Pay Level -12 & 13. The Staff Side requested that DOPT JCA Section may issue a circular in this regard. You were kind enough to inform that the request of the Staff Side will be considered. Unfortunately in the minutes of the meeting the same is not mention despite the amendments proposed by the Staff Side.

Since it is only a facility to be extended to the Staff Side members that too only on payment basis, we do not find any difficulty for the DOPT for issuing a circular in this regard. You may also mention in the circular accommodation may be provided to the Staff Side members of National Council - JCM and Departmental Council - JCM on priority on a request from them by enclosing a copy of their ID Card issued by the MHA / concerned departments. Therefore a circular in this regard may please be issued. A copy of the same may please be endorse to all Staff Side Members.



# RAILWAY BOARD'S ORDER

## *Deadline for Opting UPS Extended by 3 Months Following AIRF Demand*

In a significant relief for lakhs of employees, the Central Government has extended the deadline for choosing the Unified Pension Scheme (UPS) by three months. The earlier deadline of June 30 has now been pushed forward in response to widespread confusion and lack of adequate information among employees.

The extension comes after a formal request by **Com. Shiva Gopal Mishra**, General Secretary of AIRF, who wrote to the Cabinet Secretary urging the government to reconsider the timeline. He also emphasized the need for widespread awareness about UPS through special information camps to help employees make informed decisions.

Com. Mishra stated, "Merely setting a deadline is not enough. It is equally important to ensure that every employee fully understands the implications of their choice. The government must take steps to address employee concerns through proper outreach."

The decision to extend the deadline is a welcome move and marks a major success for the union's continuous efforts to safeguard employee interests.

### Sub.- Extension of benefits of 'Retirement Gratuity and Death Gratuity' to the Railway Employees covered by Unified Pension Scheme.

Ministry of Finance, Department of Financial Services, has vide Gazette Notification No. FX-1/3/2024-PR dated 24th January, 2025 introduced the Unified Pension Scheme (UPS) as an option under the National Pension System (NPS) for the recruits to the Central Government civil services w.e.f 01.04.2025 giving one time option to the Central Government employees covered under the National Pension System (NPS) for inclusion under the Unified Pension Scheme. The same has been adopted on Railways vide Board's letter number F(E)III/2025/UPS/1 dated 18.03.2025.

2. Accordingly, it is clarified that the Railway employees covered under Unified Pension Scheme shall be eligible for benefit of 'Retirement gratuity and Death gratuity on the same terms and conditions as are applicable to the Railway employees covered under the National Pension System in terms of Board's letter No. 2012/F(E)III/1(1)/4 dated 05.09.2016.

**(No. 2012/F(E)III/1(1)/4, RBE No.66/2025, dated: 07.07.2025)**

### Sub.- Extension of cut-off date for exercising Option of Unified Pension Scheme (UPS) under NPS by three months i.e. upto 30 September

**Ref: Board's letter of even number dated 28.03.2025**

Pension Fund Regulatory and Development Authority (PFRDA) vide Gazette Notification No. PFRDA/12/01/ 0001/2023-LEGAL dated 19.03.2025 had issued the Pension Fund Regulatory and Development Authority (Operationalisation of Unified Pension Scheme under National Pension System) Regulations, 2025 to operationalise the Unified Pension Scheme (UPS) introduced by

the Central Government as an option under the National Pension System (NPS) for the employees of the Central Government who are covered under the NPS. The said notification was circulated on Railways vide the letter mentioned under reference.

2. Now, the Pension Fund Regulatory and Development Authority (PFRDA) has issued Circular No. PFRDA/2025/ 04/SUP-CG-SG/01 dated 26.06.2025 extending the cut-off date for exercising the option for UPS by three months i.e. upto 30th September 2025. The said circular of PFRDA shall apply mutatis-mutandis on the Railways also. 3. The Fundamental Rule 56(j) and Central Civil Services (Classification, Control and Appeal) Rules, 1965 mentioned in the said circular correspond to Rule 1802(a) of Chapter-18 of Indian Railway Establishment Code Vol. II (1987-edition) and Railway Servants (Discipline and Appeal) Rules, 1968 respectively.

**(No. F(E)III/2025/UPS/1, RBE No. 64 12025, dated: 04.07.2025)**

### Sub: Counting of Stay-at-Home period during COVID-19 Lockdown as duty for railway servants undergoing training for the purposes of increments.

**Ref: E(NG)I/90/IC 1/1 dated 04.02.1991 (RBE 25/91)**

As the Railways are aware, the training period spent by a railway servant, whether on remuneration of stipend or otherwise, is to be treated as duty, provided it is followed by confirmation, for the purposes of increments.

2. One of the Zonal Railways has sought to know whether the period spent at home during nationwide lockdown due to COVID-19 pandemic be reckoned as duty also for the purpose of increments.

3. It is hereby clarified that the Board had already issued

instructions vide RBE No. 109/2020 on releasing of held up payments of stipends to the trainee railway servants for the period they had stayed at home during the lockdown due to COVID-19, subject to a condition that this period must not exceed six months.

4. In view of this, the matter has once again been examined and it has further been decided that as a one-time measure the stay-at-home period (up to a maximum of six months only) of trainee railway servants due to nationwide lockdown due to COVID-19 may be treated as duty for the purposes of increments.

(No. E(NG)-2025/IC-I/1, RBE No.65/2025, dated 07.07.2025)

**Sub: - Launch of Assessment of suitability sub-module of HRMS.**

This is to inform that the assessment of suitability sub-module has been developed and tested by CRIS as a part of the cadre Management Module of HRMS. Training on the said sub-module has also been imparted to all the Railways and field units as per Board's letter on even number dated 24.06.2025.

2. It has now been decided by the competent authority that the suitability sub-module of UDIP, the promotion module of HRMS be launched w.e.f. 1st July, 2025. All processing regarding suitability for non-selection promotions shall be carried out only through the said sub module and no physical or manual processing shall be done across Indian Railways from 01.07.2025. Detailed User Manual of the sub-module shall be made available on HRMS portal. This issues with the approval of competent authority.

(No. PC-VII/2025/HRMS/ 25 Dated: 30.06.2025)

**Sub:- Engagement of retired para-medical staff (in Group "C") and hiring of para-medical staff (in Group**

**"C") on contract basis.**

**Ref.: Board's letter No. E (NG)II/2005/RC-4/SC/2 Pt. I dated 28.06.2024.**

Please refer to Board's letter under reference, the scheme as contained therein is valid till 30.06.2025. the matter regarding further extension of above scheme has been reviewed and it has been decided that after expiry of the above scheme, the engagement of non-gazetted retired para-medical staff (Group "C") on contract basis may be done in terms of Board's letter No. E(NG)II/2024/RC-4/9 dated 15.10.2024, 31.12.2024 and 20.06.2025 (as further amended/modified from time to time).

2. Further, it has also been decide that in the event of unavailability of retired para-medical staff/ other staff emplyed in the Railway hospitals, as indicated in the letter No. E (NG)II/2005/RC-4/SC/2 Pt. I dated 28.06.2024, vacant posts may be manned through hiring of candidates from open market mandatorily through Government e-marketplace (GeM) within the sanctioned strength against clear vacancies subject to availability of funds. For such hiring of para-medical staff on contract basis (in Group "C") the eligibility conditions should be properly framed by the Zonal Railways/Pus to ensure quality. Remuneration and allowances of para-medical staff hired on contract basis (in Group "C") from open market shall be as per Board's letter No.2017/Trans/01/Policy/Pt-1 dated 12.04.2018. This scheme will be effective beyond 30.06.2025 and upto 15.12.2026.

3. This issues with the concurrences of Finance Directorate of this Ministry.

(No. E(NG)II/2005/RC-4/SC/2 Pt.1.RBE No.61/2025 Dated: 30.06.2025)

**ALL INDIA CONSUMER PRICE INDEX (BASE 2001 = 100)**

Month/Year	Base Year 2001 = 100 Average	Total of 12 Months	12 Monthly Average	% increase over 261.41 for DA
Apr., 2024	401	4786	398.83	52.56
May, 2024	403	4801	400.08	53.04
June,2024	407	4815	401.25	53.49
July, 2024	411	4824	402.00	53.78
Aug., 2024	410	4833	402.75	54.06
Sep., 2024	412	4840	403.33	54.29
Oct., 2024	416	4858	404.83	54.86
Nov., 2024	416	4874	406.16	55.37
Dec., 2024	414	4889	407.41	55.85
Jan., 2025	412	4901	408.41	56.23
Feb., 2025	411	4912	406.33	56.58
Mar., 2025	412	4924	410.33	56.96

**\*Average Price Index for January, 2001**



# S.C.RAILWAY EMPLOYEES CO-OP CREDIT SOCIETY LIMITED

Reg No.1548 (Governed by M.S.C.S Act 2002)

SAHAKARA BHAVAN, HIMMATNAGAR, SECUNDERABAD - 500003.



**Dr. CH. SHANKARA RAO**  
General Secretary/SCRMU  
Treasurer / AIRF



**CH. SWAMY**  
President



**R. RAM MOHAN**  
Vice President



**COM. K. SRINIVAS**  
President, SCRMU  
Vice President AIRF

## THE SOCIETY IS OFFERING THE FOLLOWING SCHEMES FOR THE WELFARE OF THE SHAREHOLDERS.

<b>NEW ADMISSION</b> A Shareholder after joining and effecting one recovery is eligible for General Loan and Special Loan.	<b>COMPULSORY MONTHLY THRIFT DEPOSIT (CMTD)</b> <table><tr><td>Basic upto `20,000</td><td>5% on Basic</td></tr><tr><td>Basic above `20,001</td><td>4% on Basic</td></tr></table>	Basic upto `20,000	5% on Basic	Basic above `20,001	4% on Basic	<b>GENERAL LOAN</b> Upto a Max of Rs.4 Lakhs Non-Gaz Upto a Max of Rs.8 Lakhs to Non-Gaz <u>Rate of Interest @ 5%</u>
Basic upto `20,000	5% on Basic					
Basic above `20,001	4% on Basic					
<b>GENERAL LOAN WITHOUT SURETY:</b> In case surety is not available, shareholders can avail general loan without surety, with certain conditions.	<b>SPECIAL LOAN</b> Upto a Max of Rs.10 Lakhs to Non-Gaz Upto a Max of Rs.15 Lakhs to Gaz <u>Rate of Interest @ 8%</u>	<b>MARRIAGE LOAN:</b> * Shareholder can avail loan for Self/Daughter/Son/Dependent sister marriage. * Maximum loan sanction Rs.5 Lakhs * Rate of Interest 7% (Flat)				
<b>EDUCATION LOAN</b> Amount in the multiples of 10,000 upto a maximum of Rs.1,00,000 will be sanctioned towards this loan.	<b>FESTIVAL LOAN:</b> An amount of Rs.1,00,000 will be sanctioned towards this loan. Rate of Interest 7%.	<b>MONTHLY SAVINGS SCHEME:</b> Shareholders can deposit Minimum of Rs.1,000/- per month & Maximum is unlimited. (It will be accepted in the multiples of Rs.1,000/-) Rate of Interest 8% which will be compounded annually.				
<b>VEHICLE LOAN:</b> For non-gaz upto Rs.8 Lakhs For Gaz upto Rs.15 Lakhs Rate of Int 7%	<b>TOUR LOAN:</b> Domestic tour upto `1,50,000 International Tour upto `3,00,000/- Rate of Interest 7%	<b>GOLD PURCHASE LOAN:</b> Upto Rs.3 Lakhs for Non-Gaz Upto Rs.5 Lakhs for Gaz. Rate of Interest 7%				
<b>CENTENARY CELEBRATION LOAN:</b> Upto Rs.3 Lakhs Rate of Interest 8%.	<b>ACCIDENTAL DEATH BENEFIT</b> i) Upto `5 Lakhs in case of accidental death ii) `50,000 for loss of hand upto elbow iii) `75,000 for loss of leg upto	<b>MUTUAL BENEFIT FUND</b> An amount of Rs.30000/- will be granted to the nominee in the event of Death of the shareholder.				
<b>RETIREMENT BENEFIT FUND</b> upto a Maximum of Rs.5000/- will be given at the time of ceasing of membership	<b>WELFARE ACTIVITIES</b> * Book Bank * Medical Assistance * Educational Scholarships • Cash awards to Sports persons	<b>FUNERAL GRANT:</b> An amount of Rs.10,000 will be granted in case of death of a shareholder which is non-recoverable				
<b>DIVIDEND:</b> 18% Dividend is paid on shares for the last four years.	<b>FIXED DEPOSIT SCHEME:</b> In the multiples of Rs.5,000/- Rate of interest is 9%.	 <i>Encourage membership</i>				

### BOARD OF MANAGEMENT

Sri Ch.Swamy, President, Sri R.Ram Mohan, Vice-President, Directors:- Sri T.Krishnaiah, Sri A.Ramesh, Sri A.Rajender, Sri K.Srinivasa Rao, Sri D.Kumar, Sri M.Mahesh Kumar, Sri V.Naga Murali Krishna, Sri O.Yadagiri Swamy, Sri D.Srinivas Yadav, Sri K.Anjaiah, Sri M.Vittal, Sri T.Kapil Vishwanath, Sri Kanchan Kumar, Sri M.Sridhar, Sri B.Prabhakar Babu, Sri S.V.A. Malleswara Rao, Sri K.Laliya Naik, Sri D.Ramesh, Sri Y.Sudhakar, Sri P.Kurmaiah, Sri D. Raghuvender.

# THE CENTRAL RAILWAY EMPLOYEES' CO-OPERATIVE CREDIT SOCIETY LTD.



**Regd.No. 610 of 1913 Dated 28 June 1913**  
**665-A, N.M. Joshi Marg, Adjoining to Railway Station, Byculia (W), Mumbai 400027**  
**Tel: 23005722, 23082247 Rly. 52123/52127**  
**Email: ho@creccsltd.org Website: creccsltd.org**



## Our Various attractive Deposit & Welfare Schemes

### Compulsory Monthly Thrift Deposit Scheme for Members : 8.50% Interest p.a.

Pay Range	CMDT Subscription per month
Pay upto Rs.25,000/-	Rs.1,300/-
Pay from Rs.25,001/- to Rs.50,000/-	Rs.1,800/-
Pay from Rs.50,001/- & above	Rs.2,200/-

Saving Deposit @ 4% p.a.

**Fixed Deposit Scheme for Members :** Tenure 5 years with 8% interest p.a. (Minimum amount Rs. 50,000/- and no limit for Maximum amount. Maturity date of the deposits should be within the retirement date of the Depositors. Interest payable will be quarterly/Half yearly/yearly as per the choice of Depositors.)

**Lakhopati Bano Yojana Scheme for Members :** By contributing Rs. 1,000/- per month for 80 months, Maturity Amount of Rs.1, 00,000/- will be paid on the 81<sup>st</sup> months.

**Double deposit Scheme for Members :** Any amount deposited becomes double in 100 months from the date of deposit.

**Monthly Interest Paying Fixed Deposit Scheme for Members :** For an amount of Rs. 1, 00,000/- and above and further in the multiple of Rs. 10,000/- @7% interest p.a. (Minimum amount to be deposited in this scheme will be Rs.1, 00,000/- and further in multiples of Rs.10, 000/- Lock in period will be 3 years and Maximum Deposit limit of Rs.10,00,000/- per Depositor).

### Awards/Scholarship to the Children of Shareholders :

#### i. Cash Award for S.S.C./H.S.C.

For all Categories  
 Physically handicapped/disabled  
 Blind Category

50%marks or above

Rs.1,000/-

50%marks or above

Rs.1,000/-

50% or more

Rs.10,000/-

#### ii. Special Cash Awards

85% or above

Rs.1,500/-

90% or above

Rs.2,000/-

95% or above

Rs.2,500/-

First Class

Rs.2,500/- per case

on successful completion

Rs.10,000/-per case

#### Post Graduation (Any Faculty)

First Class

Rs.3,500/- per case

Blind Category

on successful completion

Rs.10,000/-per case

#### Scholarship for Professional Courses :

##### Diploma Course

65% or more

Rs.3,000/-per year

##### Degree Course

65% or more

Rs.5,000/-per year

##### Degree Course in foreign countries

65% or more

Rs.5,000/-per year

##### LLB Course of 5 years after 12th

65% or more

Rs.5,000/-per year

(Admission sought through Common Law Admission Test i.e. CLAT only)

#### C.A./C.S. Course :

(On successful Completion of Course)

Rs.10,000/-

#### Award for continuous Membership of 20 years or more :-

Rs.7,000/-

**WAIVER OF LOAN BALANCE AFTER ADJUSTING CMDT IN CASE OF DEATH OF A SHAREHOLDER WHILE PERFORMING DUTY/ON DUTY (After certified by the concerned Railway Department)**

#### Relief to family in case of death of a Member while in service :-

Rs.35,000/-

#### Additional Relief to family in case of death of a member while in service due to COVID-19(CORONA)

Rs.15,000/-

#### One time relief to Members suffering from: - Paralysis/T.B./HIV

Rs.25,000/-

Kidney failure/Cancer/Liver Transplantation

Rs.50,000/-

#### One time grant to the Deaf, Dumb, Blind, Mentally & Physically Challenged Polio and Paralysed children of Members

Rs.25,000/-

#### One time grant for Artificial Limbs (Prosthetic Arms & Legs) to the Shareholders

Rs.50,000/-

Historical Maximum Dividend for Financial Year 2023-2024-20%

### Loan Slabs are as under (w.e.f. 01/04/2025)

Length of Service	Minimum amount of Loan (Rs.) per case	Maximum amount of Loan (Rs.) per case	No. of Months pay
1 year to less than 5 yrs.	6,50,000/-	26,00,000/-	17
5 year to less than 10 yrs.	7,00,000/-	26,00,000/-	18
10 years to less than 15 years	7,50,000/-	26,00,000/-	19
15 years to less than 20 years	8,00,000/-	26,00,000/-	21
20 years and above	8,50,000/-	26,00,000/-	22

Rate of Interest on Loan i.e. 5% p.a.

Always at the service of the Railwaymen since last 111 years

**(Manoj Kumar V.P.)**  
**Chief Manager**

**(Pushkar S.Patil)**  
**President**

**(Sudhir K.Ghorpade)**  
**Vice-President**