

## **Pension and Gratuity Facilities to Railway Employees in India**

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In order to provide old age security, pension schemes was introduced in railway with effect from 1st April 1957 and every employee on the date was given an option to come under this scheme. Those exercised their option in favours of the pension, where governed under pension rules. The staff who are appointed on or after 16th Nov. 1957 come under pension scheme automatically.

All the employees who retire before putting in atleast 10 years' service are not eligible for service gratuity. The employees who resign without completing 20 Years of qualifying service, are not entitled to pension. Pension or gratuity is not payable to a dismissed employee or to one who has been removed from service for serious misconduct.

Under the pension scheme, the employee contributed to the general provident fund scheme and he is eligible to gratuity but government contribution to provident fund will not be paid to the employees governed under pension scheme, as it will be set aside towards pension account.

**Benefits:** A retiring railway servant may become eligible for following:

### **Service Gratuity and Retirement Gratuity**

In case of death of a railway servant while in service, his family will be entitled to death gratuity and family pension. The family of an employee will also be admissible for family pension even on the death of the employee or after retirement from service. The quantum of these benefits depends upon length of qualifying service and employments.

Qualifying services is the number of completed six monthly periods of service upon which depends the amount of pensioner benefits. The qualifying services consist of permanent as well as temporary or officiating services under the government of India followed without interruptions by confirmation in the same or another post. All periods of

suspension and extra unless it has been treated as duty or leave with pay by competent authority. While calculating the length of qualifying service for the purpose of pension and gratuity, a fraction of a year equal to three months and above but less than nine months shall be created as 1 six monthly period, and 9 months and above as 2 six monthly period.

The amount of pension and gratuity depends upon the average monthly emoluments. Emoluments here means basic pay which railway servant was receiving immediately before his retirement or death while in service. Non practicing allowance to railway medical officers and 55% of pay representing running allowance to running staff will be treated as pay or emoluments for the purpose of retirement benefits. Average emoluments for the purpose of retirement benefits. Will be determined with reference to emoluments drawn by a railway servant during the last ten months of his service.

### **Service Gratuity:**

A railway servant who retires from service with six months qualifying service duty less than ten years qualifying service is entitled to service gratuity which shall be calculated at the rate of 50% of the emoluments for every six monthly periods of qualifying monthly pension.

### **Monthly pension:**

Monthly pensions is admissible to a railway employee on his retirement from service after rendering ten years of qualifying service and shall be calculated at the rate of 50% of average emoluments subject to a minimum of Rs. 1275/- P.M. and a maximum of Rs. 26000/- P.M. The amount of pension at 50% of the average emoluments will be related to the maximum qualifying service of 33 years. Service rendered beyond 33 years will be ignored in determining pension but emoluments drawn during service beyond 33 years will be take into account to find out average emoluments. Service, the amount of pension will be equal to 50% of average emoluments of qualifying service periods 33 Years.

### **Retirement Gratuity:**

A pensionable railway servant, on his retirement after completion of five years qualifying service will be admissible for retirement gratuity in addition to service gratuity or monthly pension. The amount of retirement gratuity will be equal to one fourth of his emoluments for such completed six monthly periods of qualifying service subject to a maximum of 16.5 times of emoluments or to a maximum of Rs. 3.5 Lakhs whichever is.

**Death Gratuity:**

In the event of death of a railway servant while in service, the death gratuity shall be admissible to his family or nominee at the following rates:-

Length of Service	Rate of Death Gratuity
(a) Less than one year	2 times of emoluments
(b) One year or more but less than five years	6 times of emoluments
(c) Five years or more but less than twenty years	12 times of emoluments half of emoluments for every completed six monthly period of qualifying service subject to a maximum of 33 times emoluments.
(d) Twenty years or more	Provided that the amount shall not exceed Rs. 3.5 Lakhs.

**Family Pension:**

In the case of railway servant who retires from service or dies while in service, the family pension under family pension scheme of, shall be paid before retirement or on the date of death.

Family pension shall be calculated at a inform rate of 30.5% of the basic pay in all cases and shall be subject to minimum of Rs. 1275/- P.M. and maximum of Rs. 3000/- P.M. of the highest pay in railway i.e. Rs. 26000/- since 01.01.1996.

In the case of death of railway servant while in service or after retirement, the family pension at the enhanced rate shall be payable up to the date of which the deceased railway servant would have attained the age of 67 years had the survived for seven years which ever period is less at the rate of 50% of the pay last drawn subject to a maximum of (I) 1-1/2 times the pension in case of families entitled to compensation under workmen's compensation act or (II) twice the pension in case of families after that family pension will be provided at the normal rate as stated above.

**Group Insurance Scheme:**

With a view to provide at a low cost and on a wholly contributory and self-financing basis, the twin benefits of an insurance cover the help the families of the railway employees in the event of their death while in service and a lump sum payment to the employees or to their

families on cessation of their employment on account of resignation, death, retirement, etc., a group insurance scheme has been introduced on 01.11.1980. This scheme comes in to force with effect from 01.01.1982 and will be compulsory for those who entered or may enter into service after 01.11.1980 the employees who were already in service on 01.11.1980 will be included in the scheme automatically.

The rate of subscription under the scheme shall be Rs.10/- ,Rs. 20/-, Rs. 40/- and Rs.80/- P.M. for group 'D', group 'C' and group 'B' and group 'A' employees respectively and will deduct every month through salary bills.

The subscription shall be partly credited to the insurance fund and partly to a saving fund at the rate of 30% and 70% respectively from the insurance fund payment will be made for an insurance cover of Rs. 10000/-, Rs.20000/-, Rs.40000/- and Rs. 80000/- respectively. If they die due to any cause, while in service, from the savings fund and amount equal to the portion of subscription credited to the fund together with the interest their on, will be paid to the employees on cessation of their employment or to their families if they die while in service.

Grievance of staff may be either of a general type or individual type. The general grievances may be either in connection with service conditions, canteens, holiday homes, sanitation of office accommodation, staff colonies, institutes, schooling facilities etc., and the individual complaints may with regard to the different matters on service condition working hours, non-grant of leave, non-receipt of duty pay, increments and other fringe benefits.

At each station a staff complaint register or grievance register is maintained in which every employee may record his grievance, if any himself or with the help of the Assistant Station master or other staff to do so. Welfare inspectors while visiting the stations, yards etc., with their diary cum contact registers will take down the grievance there from as well as by direct contact with the staff and take immediate stapes to settle the grievance and makes contact with the appropriate authority. For the settlement welfare inspectors are answerable to the personnel- welfare officers in the grievances remain undisposed of for an undue long period to insure proper working of the system Sr. D.P/ D.P.O. and DRM/ ADRM during their visits to stations check the contact register as well as the station staff complaint registers by exercising

such checks, grievances of staff are reduced to the minimum employees may meet Sr. DPO and other welfare staff with the permission of their immediate supervisors for representing their grievances.

From the above discussion it is clear that Danapur division of East Central Railway Zone provides a number of statutory and non-statutory welfare facilities for the benefit of the employees working under the division. The statutory benefits such as P.F., Pension, Gratuity and Group Insurance are paid to the employees after their retirement or to the family in case of death while in service. These facilities have really fill up the sense of confidence and security among the railway employees and the confidently contribute the maximum to the goal of the organization. Certain non-statutory facilities such as schools for the children of railway employees, hospitals for the treatment of employees and family members of railway employees, reimbursement of tuition fee and scholarship of the school and college going children of railway employees, institutes and club facilities provision of housing facilities, pass facilities, canteen facilities, creation of staff benefit fund, mahila samitees etc., have immensely benefited the railway employees to keep them satisfied with their job.

National Pension Scheme started with the decision of the Govt. Of India to stop defined benefits pensions for all its employees who joined after 01.01.2004. The change in NPS was notified through change in the income tax act 1961, during the 2019 union budget of India. NPS is limited EEE to the extent of 60%.

## जैन धर्म में अष्टांग योग : एक अनुचितन

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तत्त्वार्थ सूत्र में मोक्ष प्राप्ति के लिए आचार्य उमास्वाति ने सम्यग्दर्शन, सम्यग्ज्ञान और सम्यग्चरित्र को बताया है जिसे आचार्य हेमचन्द्र ने योग कहा है। योग वह है जो मोक्ष से योग कराये ऐसा आचार्य हरिभद्र सूरि का मत है। पातंजल योगसूत्र इस सिद्धांत से अलग योग के लक्षण को बतलाया गया है जिसे हम अष्टांग योग के नाम से जानते हैं। अष्टांग योग के सम्बन्ध में विस्तृत विवरण निम्न प्रकार है—

1. **यम** — पातंजल योग में अहिंसा, सत्य, अस्तेय, ब्रह्मचर्य और अपरिग्रह को पाँच यमों के नाम से पुकारा गया है। जैन दर्शन में इन पाँचो यमों को पंच महाव्रत कहा गया है।
2. **नियम** — पातंजल योग में नियम पाँच माने गए हैं। जैसे शौच, संतोष, तप, स्वाध्याय और ईश्वरप्रणिधान। जैन दर्शन की तुलना करने पर हम देखते हैं कि यहाँ नियम के स्थान पर योग संग्रह का विवेचन उपलब्ध है। जैन आगम समवायांग में निम्न 32 योग संग्रह हैं—
  - (i) आलोचना— जैन दर्शन में बत्तीस योग—संग्रह में प्रथम आलोचना है। इसके अन्तर्गत व्रत शुद्धि के लिए अपने किए हुए पापों के गुरुजनो के आगे आलोचना करना आता है।
  - (ii) निरपलाप— द्वितीय योग संग्रह के अन्तर्गत निरपलाप है। इसके अन्तर्गत शिष्य के दोषों को आचार्य किसी के आगे न कहे।
  - (iii) आपत्सुदृढधर्मिता — आपत्सुदृढधर्मिता के अन्तर्गत कष्ट प्राप्ति होने पर भी दृढ रहना कहा गया है।
  - (iv) अनिश्रितपोधन—चतुर्थ योग संग्रह के अन्तर्गत अनिश्रितपोधन है। इसके अन्तर्गत किसी आश्रय की अपेक्षा न करते हुए तप करना कहा गया है।
  - (v) शिक्षा—संग्रह— यह पाँचवा योग संग्रह है। इसके अन्तर्गत शिक्षा का पालन करना है।
  - (vi) निष्प्रतिकर्मता — शरीर का श्रृंगारादि न करना इस छठे योग—संग्रह के अन्तर्गत आता है।
  - (vii) अज्ञातता — यह सातवाँ योग—संग्रह है। जैन आगम समवायांग के इस

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