

BENEFITS THAT ARE DUE TO THE FAMILY IN THE EVENT OF SUDDEN DEMISE OF A RAILWAY EMPLOYEE

Consequent on the implementation of the IV CPC scales, the benefits admissible to the family under various circumstances given in the earlier format have undergone changes.

A new format of condolence message duly incorporating the revised benefits admissible to the families of railway employees is as follows :

To
(write the name of the family member)

The rail fraternity express its deep condolence on the sudden demise of an earning member in your family and prays to God for peace to the departed soul and give courage to the family to bear this great loss.

_____ (name and designation and office) has rendered yeoman service to this organization. In this time of grief, the rail fraternity extends its support and advise you of all the payments that are due consequent on the demise of the above named.

The Staff and Welfare Inspector of this organization will contact you to get the requisite booklets filled up for the payment of settlement dues and for exploring the possibilities of appointment on compassionate grounds in Railways. You are advised to keep the following documents ready for the purpose of processing papers for payment of settlement dues and request for compassionate appointment in Railways.

1. Death Certificate
2. 8 Photos of self
3. 2 photos each of sons/daughters
4. for payment of settlement dues and Family Pension, an account should be opened in a Nationalized Bank, if not already available.
5. You may submit an application for appointment in Railways on compassionate grounds. In case if you are not interested to serve the Railways, you may submit an application for appointment on compassionate grounds to the first son or daughter.
6. Along with the request for appointment on compassionate grounds attested copies of educational qualifications of the person to be appointed on compassionate grounds together with the consent letter of the other family members is also required to be submitted.

FINAL SETTLEMENT DUES : (Strike out whichever is not applicable)

1. Family Pension : (to the persons appointed before 1.1.2004)

The amount of family pension payable is 30% of basic pay subject to a minimum of Rs.3500/- and a maximum of Rs.27,000/- w.e.f. 01.01.2006. Railway servant who dies in service after having rendered not less than 7 years continuous service, enhanced family pension will be payable to the family from the date of death of the railway servant for a period of ten years without any upper age limit. The quantum of family pension drawn by the family pensioners will be increased on attaining the age as under :

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

In respect of persons appointed on or after 01.01.2004 and subsequently expired, family pension including enhanced family pension as above will be granted **on provisional basis** till further orders of Railway Board.

2. Death Gratuity : (to the persons appointed before 1.1.2004)

Death Gratuity is granted at the following rates depending upon the length of qualifying service put in by the deceased employee, subject to a maximum of **Rs.10 lakhs**, as under :

Length of Service	Rate of Death Gratuity
Less than One Year	2 Times of emoluments
One year or more but less than 5 years	6 times of emoluments
5 years or more but less than 20 years	12 times of emoluments
More than 20 years	Half of emoluments for every completed six monthly period of qualifying service subject to a maximum 33 times of emoluments and shall not exceed Rs. 10 lakhs.

3. Ex-gratia Compensation :

Payable to families of Railway servant who die in harness in the performance of their bonafide official duties under various circumstances for which an application has to be submitted by the family to the administration.

1	Death occurring due to accidents in the performance of bonafide official duties	10.00 lakhs
2	Death occurring in the course of performance of duties attributable to acts of violence by terrorists, anti-social elements etc.	10.00 Lakhs
3	Death occurring during (a) enemy action in international war or border skirmishes and (b) action against militants, terrorists, extremists etc.,	15.00 Lakhs
4	Death occurring while on duty in the specified high altitude, inaccessible border posts, etc on account of natural disasters, extreme weather conditions	15.00 Lakhs

The aggregate of the relief /ex-gratia compensation paid from different sources, such as PM's/CM's relief fund etc. is limited to Rs.20.00 Lakhs in each individual case w.e.f. 01.01.2006.

4. Central Government Employees Group Insurance Scheme

On the death of the Railway Employee while in service, the family will be paid full insurance value plus savings value with interest.

Sl.No,	Category	Insurance Cover
1	Group 'A'	1,20,000
2	Group 'B'	60,000
3	Group 'C'	30,000
4	Group 'D'	15,000

5. Deposit Linked Insurance Scheme :

If the balance as indicated in Table below (as per V CPC scales of Pay) was maintained in the Provident Fund account during the last 3 years immediately preceding the date of death of the Railway employee, an additional amount equal to the average balance standing at the credit of the PF account of the deceased during the 3 years immediately preceding the death of the subscriber, will be paid to the nominee, subject to a maximum of Rs.60,000/-. The subscriber should have put in at least 5 years service at the time of his/her death, to be entitled to this benefit.

Minimum Amount of Balance in PF account	Employees holding post with maximum of pay
Rs. 25,000	Rs. 12,000 & above
Rs. 15,000	Rs. 9,000 but less than Rs. 12,000
Rs. 10,000	Rs. 3,000 but less than Rs. 9,000
Rs. 6,000	Less than Rs,3500

6. Leave encashment :

Encashment of unavailed leave at credit at the time of death of the employee is payable subject to a maximum of 300 days.

Both earned leave and Half Pay Leave will be considered for encashment of leave subject to overall limit of 300 days. Cash equivalent payable for Half Pay Leave shall be equal to leave salary as admissible for Half Pay Leave plus Dearness Allowance admissible on the leave salary.

7. Composite Transfer Grant :

One month's pay in the Pay Band plus Grade Pay drawn by the deceased at the time of death is payable, if the family wants to settle at a place 20 Kms. away from the old headquarters. For relocation within the same station or within 20 Kms. of the Hqrs. of the deceased, the entitlement is equivalent to 1/3rd of one month's pay in the Pay Band plus Grade Pay.

8. Dearness Relief on Family Pension (DR) :

Dearness relief on family pension is payable at the rates communicated by Government from time to time.

9. Provident Fund :

Amount lying in the Provident Fund account of the deceased together with interest is payable to the family.

B. Compassionate Ground Appointment :

As per rules appointment on compassionate grounds is offered to the widow/widower/eligible ward on the death of the employee. The competent authority will consider the case on merits and offer compassionate appointment to the widow/widower/eligible ward of the deceased.

C. Retention of Railway Quarters :

The family of an allottee railway employee who dies while in service will be permitted to retain the railway quarter on the request to the quarters controlling authority for a period of **twenty four months** on payment of normal rent/flat rate of licence fee/rent from the date immediately after the date of death of an employee. Where the deceased staff/officer or his/her dependants owns a house at the place of posting in such cases retention of Railway quarter shall however be permitted only for a period of 12 months. Death Gratuity will not be released to the family till the Railway quarter in occupation is vacated. In case the railway quarter is retained beyond the permissible period damages rates will be recovered.

D. Settlement Pass :

A pass in the entitled class will be issued to the family and dependant relatives in case they intend to settle near their home town after death of the railway employee, for the transportation of personal effects as admissible under pass rules for which an application has to be submitted to the pass issuing authority within one year from the date of death of railway servant/

E. PRC Pass to widow/Widower (Widow Pass) :

Half the number of post retirement Complimentary Passes that the railway servant was entitled before death will be issued to the family as per pass rules for which an application has to be given to the pass issuing authority.

F. Medical Facilities :

Medical facilities to the dependants & family members of Railway employee who dies in harness will continue to be given till the time of filling up the forms for settlement dues. One month's pay will be recovered from the settlement dues (on written option only) to provide medical facilities to the family members from Railway Hospitals/Health Units.

G. Fixed Medical Allowance :

Family Pensioners eligible for medical facilities under existing Health Care Scheme(RELHS) are entitled to a medical allowance of Rs,300/- per month (w.e.f. 01.09.2008), if they are residing 2.5 Kms. outside the city/Municipality/Town where the Railway Hospital /Health Unit/Dispensary is situated. This allowance is given to meet the day to day medical expenses. It is in lieu of foregoing outdoor treatment from Health Units/Railway Hospitals etc. except in case of chronic diseases. Any disease which persists for a period of approximately three months or more is defined as a chronic disease. List of Chronic diseases circulated under CMD's letter No.MD/P/438?RELHS/Vol.8 dated 28.09.2005 is as under :

1	All Cancerfs	2	Psoriasis, Lichen Planus
3	Haemophilia	4	AIDS/HIV
5	Oesteomyelitis	6	Osteo Arthritis
7	Rheumatoid Arthritis	8	Hypertension
9	All Ischemic Heart Diseases	10	Cardiac Failure
11	Cardiomyopathy	12	All Valvular Heart Diseases
13	Bronchial Asthma	14	C.O.P.D
15	Carpulmonate	16	T.B.
17	Chronic Renal Failure	18	Cirrhosis Liver
19	Ulcerative Colitis	20	Diabetes Mellitus
21	Hypo/Hyper Thyroidism	22	Parkinsonism
23	All C.V.A/Strokes	24	Schizophrenia
25	Other Chronic Psychiatry Diseases	26	Other Chronic Hereditary diseases
27	Spondylitis	27	Glaucoma and Cataract

H. Exemption from Income-Tax :

The following Death benefits are fully exempted from income tax.

Sl.No.	Benefit	Section under which Exempt
1.	Death Gratuity	Clause 10 of Section 10 of IT Act.
2.	Leave encashment	Sub Clause (i) of Clause 10(AA) of Section 10 of IT Act.

NEWER.