

Retired & Senior Citizens Brotherhood



(an Organisation Of, For and By the Senior Citizens)

Regd. with Registrar of Societies, Govt. of NCT Delhi Reg. No. S/58695/2007)

Off: B-1C/56A, Janakpuri, New Delhi-58 Tel : 011-45573670

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R&SCB's
Thrice in a year
Publication
* April
* August
* December

Heartiest Greetings & Best Wishes for

- ☀ **Mahaveer Jyanti**
- ☀ **Baisakhi**
- ☀ **Hanuman Janmotsav**
- ☀ **Ram Navami**
- ☀ **Ambedkar Jayanti**
- ☀ **Budh Purnima**



INTERNATIONAL
YOGA DAY

21 June 2026

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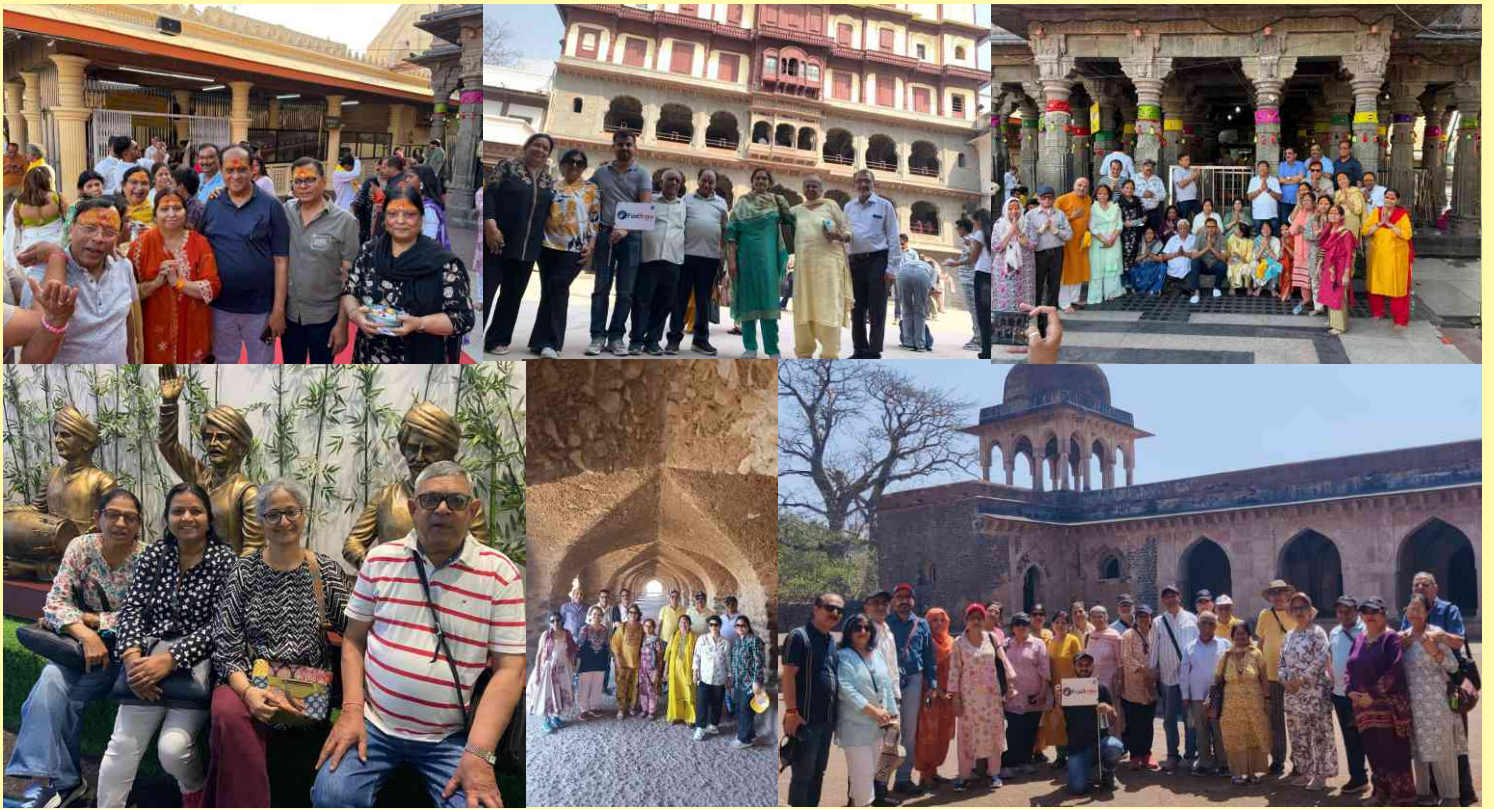
ORCHHA - KHAJURAHO TOUR



RANN OF KUTCH GROUPS



INDORE UJJAIN GROUPS



GOA - LAKSHADWEEP GROUP TOURS





From GENERAL SECRETARY's DESK

Respected members,

We hope our seniors must be in relief after they sustained the severe cold in past few months. During the current financial year, we had faced many challenges. Firstly, due to terrorist attack on tourists in Kashmir valley and escalation of tension of Indo-Pak war, our members could not visit Kashmir. With the result, we had to cancel our Kashmir tour and similarly due to present US-Iran war, we could not conduct our group tours to Dubai. However, we have been trying our level best to speed-up refund process for Dubai tours, the way we did in the past on cancellation of Kashmir tour. Thanks to our trusted travel partners, who have always supported us during thick and thin. Foundation Day was celebrated on 14.12.2025 at Sanatan Dharma Mandir Hall, B-2 Block, Janakpuri, Delhi. There had been an overwhelming participation by the members. After the cultural programme was over, lunch was served to members followed by distribution of gifts etc. Function ended with warm send off to all the participating members. During the past winter session, tour plans to Runn of Kutch, Kerala, Andaman-Niobar, Jodhpur-Jaisalmer, Indore-Ujjain, Khajuraho-Orchha and day picnics to Surajkund and Dreamland were successfully conducted. Lastly, on the request of our members, tour plan to Japan was finalised for a visit during April 2026. Smt. Sharda Arora after applying for long leave and due to her personal reasons, opted to resign from her honorary position of Additional Cultural Secretary. R&SCB thank Mrs Arora for all her valuable services rendered and wish her good health and happy time. Please do contact for your valuable guidance and suggestions.

Gulshan Kalia

General Secretary
M-8076388421

EXECUTIVE COMMITTEE

PATRON

Shri Pritam Singh
Mob. 9372130127

PRESIDENT

Shri M. J. Narula
Mob. 9350351680

GENERAL SECRETARY

Shri Gulshan Kalia
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SECRETARY MAGAZINE

Shri G.D. Khubchandani
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AUDITOR

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Mob. 9810127256

LEGAL ADVISOR

Shri K. C. Arora
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9711166017

AFTER RETIREMENT

COME & JOIN

**RETIRED & SENIOR CITIZENS
BROTHERHOOD (REGD.)**

OFFICE: B-1C/56A, JANAKPURI NEW DELHI-58

Tel. No.: 01145573670

Email: rscbrotherhoodnew@gmail.com

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FORTHCOMING TOUR PROGRAMMES

Domestic Tours

1. **Kashmir 4N/5D.** By Air during First week of May 26, 3N Srinagar & 1N Pehalgam includes Pehalgam, Srinagar City tour, Gulmarg & Sonmarg etc. Total cost of the tour is Rs. 42,000/- pp Please deposit full amount.

2. **Arunachal Pradesh 7N/8D.** By Air during Second week of May 26, 2N Guwahati, 1N Dirang, 1N Tezpur, 2N Tawang, 1N Bomdila includes Kamakhya Devi darshan, Sunset Cruise tour in Brahmaputra river, Sella & Bum-la pass, Jaswantgarh War Memorial, Nurang Fall. Tawang Monastery, Sungster Lake etc. Total cost of the tour is Rs. 60,000/- pp. Please deposit full amount.

3. **Himachal Tour : Anandpur Sahib, Dharmashala - Mcleodganj - Dalhousie - Khajiyar & Teen Deviyar-5N/6D.** By Train/Bus during Third week of May 26. 2N Dharamshala, 2N Dalhousie, 1N Chandigarh. Total cost of the tour is Rs. 30,000/- pp. Please deposit full amount.

International Tours

4. **Bhutan 5N/6D :** By Air during First week of June 26, 2N Thimpu, 2N Paro, 1N Punakha. Total cost of the tour is Rs. 78,000/- pp. Please deposit full amount.

5. **Singapore Cruize Tour 5N/6D :** By Air during Last week of May 26. Total cost of the tour is Rs. 1,38000/- pp. Please deposit full amount.

6. **Bali Tour 4N/5D :** By Air during Last week of May 26. Total cost of the tour is Rs. 96,000/-pp. Please deposit full amount.

PLEASE NOTE Online payment is not accepted by us in respect of foreign tours as TCS would be applied by the travel agents. Please do not send any direct payment to our account but hand over crossed cheque at Association office. Please do not forget to mention on the back of your cheque all necessary information, such as your Name, Mobile number, Name of Tour, PAN number etc.

Short Tours

7. **Nainital & Bhimtal 2N/3D :** Tour by 2x2 AC Bus during Second week of May 26. Total cost of the tour is Rs. 16,000/- pp. Please deposit full amount.

8. **Kasauli-Solan 2N/3D :** Tour by 2x2 AC Bus during Third week of May 26. Total cost of the tour is Rs. 17,000/-pp. Please deposit full amount.

Important Information

- 3 star hotel stay during domestic & 4 star during international tours on twin sharing basis.
- Cost of tours may change due to fluctuations of exchange rates and application of additional fuel charges by domestic/international airlines.
- Booking from Delhi to Delhi.

Picnic

9. **Picnic with Movie at Masti Zone,** Greater Noida on 7-5-2026 Rs 3000/- per person with AC Deluxe Bus includes Snow Park - 1 hour, Games Arcade - Video Games - 45 Minutes, 7D Movie Animation - 15 min, Gondola ride and Movie with Popcorn & Pepsi Snacks on arrival : Samosha, Chai, Chips Mid day meal : Motimahal Delux Thali containing Shahi paneer, Dal Makhni, Mixed Veg, 1pc Gulab Jamun, Rice, Tanduri Roti, Butter Roti, Naan & Raita.

RAAN OF KUTCH TOUR (27TH TO 30TH JAN'26)

For the first time the tour to new destination "RANN OF KUTCH" was organized by R&SCB, the overwhelmed response was shown by our members resulting to form two groups in Jan'26. Total of 54 members in two groups visited under the leadership of Mrs. Sharda Arora and Shri G.D. Khubchandani.

RANN OF KUTCH festival, so called the Tent city



is built on the infertile land of Kutch for six months only i.e. from October to March every year for celebrating the festival.

DAY 1: All the members reached Airport T3 in time and after check in formalities boarded the flight for Bhuj. After landing boarded two AC coaches waiting for members. Enroute to hotel visited Swaminarain Temple full of marble carvings witnessed evening Aarti and then checked in hotel. After dinner overnight stay in hotel.

DAY 2: After breakfast in hotel, checked out hotel for Dhordo camp had lunch in local restaurant and then checked in Kutch Yatra Resort, Dhordo Camp. After rest started for White Desert Rann of Kutch Utsav (the whole ground was white with salt miles together). All members enjoyed photography there and then came back to camp, had local Gujarati style dinner and then enjoyed the cultural program, organized by the camp.

Day 3: After breakfast started for Mandvi Beach After enjoying beach, had lunch in local restaurant and after visiting a places i.e. Vijay Vilas Palace, Shyamji Krishna Varuna Memorial and back to camp, enjoyed cultural program, after dinner overnight stay at camp.

Day 4: After breakfast checked out from camp and proceeded for "Smiritivan Earthquake Museum" , had lunch in the local restaurant and reached Bhuj Airport to board flight for Delhi. Tour ended with smile on all members face.

ANDAMAN – NIKOBAR TOUR (16TH TO 21ST FEB'26)

A Group of 30 members of R&SCB under the leadership of Shri G.D. Khubchandani visited Andaman- Nikobar from 16th March to 21st Feb'26.

Day 1: All members met at IGI Airport (T3), after check in formalities boarded the flight for Port Blair. Landed there at 17.00 hrs. Checked in hotel and some rest had dinner and overnight stay at hotel.

Day 2: After breakfast, checked out hotel and transferred to Ferry Terminal for boarding the Ferry to Havelock Island. Enjoyed 1.30 hrs journey with a cup of Tea/Coffee and the scenery enroute. Boarded the AC coaches and reached hotel, checked in and had lunch in hotel then started for Radhanagar beach. Enjoyed the rest of the day at beach, dinner and overnight stay at hotel .

Day 3: After breakfast in hotel, checked out and transfer to Ferry Terminal. Boarded Ferry for Neil Island. On arrival transferred to hotel and check in , lunch at hotel. Then proceeded for sightseeing, Bharatpur Beach & Natural Bridge and Laxmanpur. Dinner and overnight stay in hotel.

Day 4: After enjoying morning at Island, checked out and transfer to Ferry Terminal, boarded the Ferry for Port Blair. Transferred and checked in hotel. After Lunch proceeded for Corbin's Cove beach. Evening given some time for shopping. After dinner at hotel overnight stay.

Day 5: After breakfast started for Ross Island and North Bay Island. Unfortunately there was High Tide and the Government did not permit any Boat for above two Islands. We started our coaches for North Bay Island, enjoyed the enroute sceneries and reached there, had lunch and again came back to hotel after giving more opportunity to female members for local handicraft shopping. Dinner and overnight stay in hotel.

Day 6: After breakfast in hotel, completed check out formalities, proceeded to Port Blair Airport for return flight to Delhi. All members enjoyed the trip except Ross Island which could not be visited due to Government advisory.

INDORE-UJAIN TOUR

A Group of 30 members of R&SCB under the leadership of Shri Gagan Sharma visited Indore-Mandu-Ujjain from 13th March to 17th March.

Day 1: All the Members assembled at IGI Airport,



boarded well at time after taking their breakfast. After arriving Indore went straight to their designated hotel, checked-in, having lunch and a little rest, they enjoyed Indore's famous markets and street food in the evening and returned to the hotel around 11:30 pm. for good night sleep.

Day 2: After breakfast, all the members visited the major and salient places of Indore, had lunch, and then proceeded to visit the Omkareshwar Jyotirlinga located on Mandhata Island in the Narmada River. Despite the crowd, had a good darshan. After that, the associates went to seek the blessings of Mamleshwar Mahadev Ji on the other side of the river, and returned to the hotel for dinner and good night sleep.

Day 3: This day was totally for the historical sites of Mandu. The journey was about three hours. After visiting all the main places and having lunch, returned to hotel, and after dinner, everyone retired to their designated rooms for rest.

Day 4: Today was a very special day, as the associates would have the opportunity to visit the world-famous Mahakaleshwar Jyotirlinga. At nine in the morning, all the members took their seats in the bus, chanting the name of Bholenath, and began their journey. After about two hours, reached Ujjain. God's grace was there, so despite it being a Monday, completed the entire darshan in just half an hour. After that, visited the Mahakal Corridor and Shri Kaal Bhairav. Returned to the hotel, took dinner, and then fell asleep in the lap of Goddess Nindra.

Day 5: This day was the day to return home. Journey started around 10 am in the morning. After visiting a few temples and having lunch and window shopping, along the way, everyone reached the Airport. The flight was on time, arrived Delhi around 9 pm. Thus, having concluded a memorable journey, all the members departed for their respective homes. The R&SCB is thankful to all the esteemed members for their utmost co-operation for making this trip memorable.

ORCHHA - KHAJURAHO TOUR

29 members of R&SCB visited Jhansi – Orchha - Khajuraho tour during 13.03.2026 to 15.03.2026 under the leadership of Mr. Gulshan Kalia .

Day 1: Members assembled 5.15 am at New Delhi Railway Station to board Shatabdi Express, well before it's scheduled departure time of 6 am. Arrived Jhansi at around 11 am. Members first visited Jhansi Fort and then moved to Orchha (appx distance 20 km) by 2x2 ac bus. On arrival at Orchha, members checked-in to a hotel after they took buffet lunch in the dining hall. In evening, members visited Ram Raja Mandir / Chaturbhuj Mandir and returned back to hotel for dinner & overnight stay.

Day 2: After an early breakfast checked out from hotel and proceeded to Khajuraho. After 4 hours journey by bus, reached Khajuraho and on arrival checked in to a hotel had lunch and after taking some rest, visited western ghat group of temples. but light & sound show could not be witnessed due to sudden machine break down. Opted to visit tribal music show, which continued till 9 pm and then returned back to hotel for dinner & over night stay.

Day 3: After morning breakfast and check out from hotel, members visited southern & eastern ghat temples. Had lunch in a good vegetarian restaurant. finally reached Khajuraho Railway Station to board Vande Bharat train which was scheduled to leave at 2:35 pm. Reached Nizamuddin station at 11 pm. Members reached their respective homes with lots of unforgettable memories. R&SCB thank all participants for their utmost cooperation during the tour.

KERALA TOUR

Day 1: 30 Members of R&SCB proceeded on Kerala tour during 2.2.26 to 9.2.26. All the members assembled at IGI Airport Terminal 2 board Delhi- Thiruvananthapuram flights. Packed breakfast was served by the company to every



GOA-LAKSHADWEEP GROUP TOURS

Two groups of Retired & Senior Citizens Brotherhood (R&SCB) proceeded for Goa-Lakshadweep tours during November and December 2025.

First day, members assembled at the the Airport to meet Tour Manager/Group Leader and to board their flight to Goa. On arrival at Goa, members proceeded for North Goa beaches i.e. Calangute beach Bagha beach etc. In evening, returned back to hotel for an overnight stay.

Second day, members left for South Goa tour to visit Old Goa churches and Mangeshi Temple. In the evening all enjoyed at Miramar beach and then walked a few steps to board for an hourly cruise ride, where they had lots of fun and masti. Finally, Returned back to hotel for an overnight stay.

Third day after morning breakfast, members checked out from their hotel to board Cordelia cruise for a 3 day ride for proceeding to Lakshadweep and Mumbai. All enjoyed food, wine & dine with evening masti music near roof top swimming pool and DJ Reached Lakshadweep, explored round city, beautiful beach and returned back to cruise for their overnight journey to Mumbai.

Last day after early morning breakfast and check out, members spent their day in Mumbai darshan. Visited Gateway of India, Mahakali, Shree Siddhivinayak and Iskon temples etc. Evening at leisure.

Next morning, after having their breakfast and check out, members proceeded for Mumbai Airport to board their return journey flight. On arrival, members collected their luggage and left for their respective homes with sweet memories of the tour.

R&SCB extends heartfelt thanks to all members for your wonderful cooperation during the journey. We hope to see you again, and warmly invite other members to join us and experience these fun-filled tours in our upcoming programmes.

members on arrival members boarded 2X2 AC Coach and reached Kanyakumari, checked in Hotel, had lunch and relaxed in their rooms. After some rest members visited Vivekananda memorial rock, Thiruvalluur statue and kanyakumari temple where members have holy darshans of Maa Parvati as Kanyakumari. Returned back to hotel and overnight stay.

Day 2: Next day morning members had sun rise view from the hotel and after breakfast, checked out from hotel and boarded in the bus reached Kovalam checked in hotel. After lunch visited famous Padmanabham temple, the famous load Vishnu temple. Had holy darshan of daity. Later proceeded to Kovalam beach, Members enjoyed there, returned back to hotel for dinner and overnight stay.

Day 3: After breakfast checked out and left for Kollam, enroute visited Jatayu Earth Centre by cable car, had lunch and reached Kollam, checked into a hotel, had dinner and overnight stay.

Day 4: Journey was Kollam to Alleppey on arrival checked into a hotel. After lunch members left for back water boating where they enjoyed and danced on Bollywood songs. Returned to hotel for dinner and overnight stay.

5 Day: After breakfast checked out from hotel and proceeded to Thekkady. Checked into hotel. After lunch visited famous Periyar wildlife sanctuary in the boat to observe animals in the areas. Returned to the hotel. Dinner and overnight stay.

6 Day: After breakfast and check out member proceeded for Munnar the famous hill station of south. Lunch was served on the way., checked in hotel. Dinner and overnight stay.

7 Day: Proceeded for local sight seeing visited Rose Garden, Echo point. Mathupatty dam tea garden and tea museum. Dinner and overnight stay at munnar.

Last day after checked out from hotel members proceeded to cochin airport to board cochin Delhi flight. Members reached their respective homes with unforgettable memories of the tour.

R&SCB thanks all the honourable members for their utmost cooperation during the tour.



PICNIC

Dreamland : A group of 41 members visited Dreamland Gurgaon for a day picnic, under the leadership of Mr Narendra Gupta. The trip started from our office at 8.30 am by 2x2 AC bus for the picnic spot. During the bus journey, participants enchanted Gayatri mantra, Hanuman chalisa, Bhajans etc. and reached Dreamland at around 10 A.M. The participants enjoyed delicious and tasty breakfast, lunch, snacks and evening tea. They enjoyed sky rides, water games, swimming pool, camel cart ride , tractor ride etc. All enjoyed group dance on DJ. After taking hot evening tea, members boarded the bus for their return journey. Reached near our office at 5.30 pm, with sweet memories of the day, which every person enjoyed to its fullest.

Surajkund Mela : A group of 42 members visited Surajkund Mela Faridabad for a day picnic, under the leadership of Mr. Anil Kumar Nasa. The trip started from our office at 8.30 am by 2x2 AC bus for the Mela. During bus journey, members enchanted Gayatri mantra and recited Bhajans etc. Reached Surajkund at around 10.30 A.M. Passing through many handicraft shops, members enjoyed and danced with dhol beats. After having tea in the evening, members boarded their bus for the return journey. Reached near R&SCB office at 5.30 P.M. with sweet memories of the day.

BAISAKHI MILAN SAMAROH

Baisakhi Milan will be celebrated on Sunday dated 19th April 2026 from 11 A.M. onwards at Sanatan Dharam Mandir, B-2 Block, Janakpuri, New Delhi.

Members please note, entry to the above venue will be on production of coupon only and there will not be any sale of coupon at site.

FDs: RBI DY GUV MOOTS FULL INSURANCE COVER FOR SENIORS

Mumbai: RBI deputy governor M. Rajeshwar Rao has mooted full insurance cover for bank deposits of certain sections such as senior citizens and small depositors.

The deputy governor's suggestion comes in the wake of these segments being the worst hit in the case of cooperative banks' failure. In the case of the Punjab and Maharashtra Cooperative Bank, many of those whose deposits exceeded the Rs. 5 lakh limit were senior citizens who had kept their retirement funds with the cooperative for a higher return. Besides senior citizens, so- me smaller investors who had parked their money in cooperative credit societies, which in turn deposited cash with the failed bank, had also lost their deposits.

Rao's proposal was made in a speech at a conference organized by RBI's subsidiary Deposit Insurance and Credit Guarantee Corporation (DICGC) in Jaipur last Segment among worst affected by failure of some cooperative banks week. At the same event, deputy governor J. Swaminathan had proposed risk-based pricing of deposit insurance. Supporting this view on risk-based pricing, Rao said that flat pricing which is the current practice is antithetical to the concept of insurance. "The primary objective of differential premium systems is to provide incentives for banks to avoid excessive risk taking, minimize moral hazard and introduce greater equity into the premium assessment process. Keeping this objective in view, many jurisdictions are transiting towards Risk Based Premium (RBP)," said Rao.

Rao's comment on full insurance cover for bank deposits was made in the context of failure and near failure of banks in the US and Europe in 2023. "It does spark a debate on the financial stability risk arising from a confluence of factors," said Rao. While full insurance cover was ideal for depositors to avoid bank runs, Rao said it is likely to be a 'sub-optimal solution' as it would trigger moral hazard where lenders take undue risks as they do not have to face the consequences of depositors exiting.

A good 47% of all FDs with all Banks are held by Senior Citizens & hence RBI is planning to consider the Deposit insurance from Rs. 5 lakhs to FULL VALUE amount only for Senior Citizens.



File No.CR-HQ0PERS(PIBS)/1/2025-O/o DYCPOIT/HQ/CR



मध्य रेलवे/CENTRAL RAILWAY

प्रधान कार्यालय/Headquarters Office
कार्मिक विभाग/Personnel Department
सी.एस.एम.टी., मुंबई/CSMT,Mumbai-400001

क्रमांक: CR-HQ0PERS(PIBS)/1/2025

दिनांक: As signed

सेवामें: DRM (P) BB, BSL, NGP, SUR, PA, CWM MTN, PR, S&T, (BY), MMR, NKRD, CWM (ELW) BSL, KWV, Dy.CPO (Const).

विषय: Standardization of documents for processing of secondary family pension cases.

1. It is observed that, there is no uniformity in the list of documents being called for while processing secondary family pension cases. Certain divisions are insisting upon submission of documents as per their own requirements, resulting in inconsistency and avoidable delay in settlement of such cases.

2. In order to ensure expeditious disposal of secondary family pension cases and to avoid undue delay, a common checklist of documents has been prepared and is enclosed herewith for your information and necessary action.

3. All concerned are requested to adhere strictly to the enclosed checklist while processing secondary family pension cases so as to maintain uniformity and ensure timely settlement.

4. However, the rulings available on the issue duly circulated by Railway Board and HQ office are to be taken into account while deciding such cases.

5. This has the approval of Competent Authority.

Digitally Signed by Manohar
Mali
Date: 25-02-2026 14:58:52
Reason: Approved

DA : As stated above.

Sd/- (Manohar K. Mali)
Asstt. Personnel Officer (Admin/Ruling)
For Principal Chief Personnel Officer

प्रतिलिपि : All Personnel Officer's of Central Railway
प्रतिलिपि : ShriN.Haridasan, President, RRPWA

/- Principal Chief Personnel Officer

No. 42/15/2022-P&PW(D)/5
Government of India
Ministry of Personnel, P.G. & Pensions
Department of Pension & Pensioners' Welfare

3rd Floor, Lok Nayak Bhawan,
Khan Market, New Delhi-110003
Date:- 25th Oct, 2022

OFFICE MEMORANDUM

Sub:- Clarification regarding whether deductions towards commutation are required to be made from family pension for the remaining period in cases where the pensioner dies before the restoration of commuted pension-reg

In accordance with Rule 5 of CCS (Commutation of Pension) Rules, 1981, a Government servant can commute for a lump-sum payment of an amount not exceeding 40 per cent of his pension. Further, in accordance with Rule 10-A of CCS (Commutation of Pension) Rules, 1981 the commuted amount of the pension shall be restored on completion of fifteen years from the date of reduction of pension on account of commutation becomes operative in accordance with Rule 6.

2. References/representations have been received in this Department seeking clarification whether deduction towards commutation are required to be made from family pension for the remaining period in cases where the pensioner dies before the restoration of commuted pension.

3. It is clarified that in such cases monthly commuted amount of pension is not required to be deducted from family pension and family pension shall be paid in full without any deduction in this regard.

(Charanjit Taneja)
Under Secretary

1. All Ministries/Departments of the Government of India (as per standard distribution list).
2. C&AG of India, UPSC, etc. as per standard endorsement list.

Check List for secondary family pension

List of necessary documents to be submitted to finalise the cases of secondary family pension for Widow/Unmarried daughter/unmarried son (up to the age of 25 years)/Divorced daughter.

1.*Death certificate of Applicant's Father & Mother (Pensioners/Family pensioner). In case of divorced daughter, divorced decree issued by Competent Court and in case of widowed daughter, death certificate of Husband.
2.* Service relevant documents of retired employee (i.e. RELHS card, Pass, Service certificate etc.)
3.* Ration Card, Aadhar card, PAN card & Voter ID card list
4. *School Leaving Certificate (SLC)/College or date of birth proof other than PAN/Aadhar/Voters Id cards such as SSC Certificate/Marksheet.
5.Family particulars of pensioners/family pensioner (Full details of children/siblings to be given)
6. Details of Movable & Immovable Property/Assets Cards if any.
7 Details of Fixed Deposit/ Term Deposit, if any.
8. Income Tax Return, 26 AS and AIS statement.
9. *Income Certificate issued form Tahsildar Office
10. Proof of Residential Addresses & Source of earning (receiving rent), if any
11. *Marriage certificate of claimant (Divorced/widowed daughter)
12. * Details of Name change in Gazette (Name prior to marriage and post marriage to be given with documentary evidence).
13. Any other income/Pension, if any.
14. Declaration regarding employment status of the Applicant, whether serving anywhere or otherwise. Also, state secondary source of income, if any.
15 *Closure letter of Pension Bank A/c with No due certificate.
16.*Affidavit (in original) for NOC on ₹ 100/- ₹ 500/- stamp paper from sibling(s) with their respective proper documents and regarding NOC of all brothers & sisters with documentary proof.
17.*Divorce Decree by Mutual Consent or by Order of the Competent Court. Here, it is to be noted that Legal divorce decree issued by Competent Court only is admissible.
18. *Receiving Maintenance Grant due to divorce, if any.
19. PPO copy with nomination.
20.*Affidavit issued by Executive Magistrate (in original) from applicant i.e. dependent child with photo (containing details about Father, Mother, about self. i.e. marriage/divorce/marriage/divorce/unmarried/income/property, information about Son & Daughter in case of married/ & about Brother, Sister etc.
21.*Indemnity Bond on ₹ 500/-Stamp paper from Applicant & Affidavit for current marital status.
22. *Application from applicant in Form -14

23. In case of Disabled children (Handicapped/Mentally retarded etc.)

- A.** Certificate of Disability issued by District Civil Surgeon Hospital.
- B** Guardianship certificate issued by Hon'ble Court or National Trust (in case of Disabled / retarded)
- C.** And all other relevant documents as applicable mentioned above.

Note : Documents marked under * are Mandatory documents to be submitted by the applicants.

10 COMMON TRICKS USED BY SCAMMERS!

Be Aware and Be Scam-Safe

1. TRAI Phone Scam: Scammers threaten to suspend your mobile services, citing illegal activity or KYC non-compliance. Reality: TRAI doesn't suspend services; only telecom companies can.
2. Parcel Stuck at Customs: Scammers claim a parcel addressed to you has been intercepted for containing illegal goods and demand a fine. Action: Disconnect and report the number.
3. Digital Arrest: Scammers pose as fake police officers and threaten to interrogate you online for a made-up criminal activity. Reality: Police don't conduct digital arrests or online interrogations.
4. Family Member Arrested: Scammers claim a relative has been arrested and demand payment. Action: Verify with family members before taking action.
5. Get Rich Quick Trading: Social media ads promising high returns on stock investments. Reality: High-return schemes are likely scams.
6. Easy Tasks/ Online jobs for Big Rewards: Scammers offer high sums for simple tasks then ask for an investment/security deposit. Reality: Easy money schemes are scams."
7. Lottery in your Name: SMS/email stating you've won a lottery and asking for account details or a security deposit. Action: Ignore/delete the message/email.
8. Mistaken Money Transfer: Scammers claim incorrect credit transactions and ask for refunds. Action: Verify transactions with your bank.
9. KYC Expired: Scammers ask for KYC updates via links/phone calls. Reality: Banks do not call or send links for updates.
10. Generous Tax Refund: Fraudsters pose as tax officials asking for bank details. Reality: Tax departments already have bank details and communicate directly.

सुन्दर विचार

किसी को दर्द देकर कभी खुशियां नहीं मिलती,
दिल दुखाने वाले को कभी दुआएं नहीं मिलती,
मत कर अंहकार कभी अपने अच्छे वक्त का,
जिंदगी में हालात बदलते जरा भी देर नहीं लगती।

त्याग वहीं करे जहां उसकी कद्र हो
दोपहर में दिया जलाने से अंधकार नहीं
दिए का वजूद खत्म होता है

ईश्वर से हमेशा तंदरुस्त होना मांगों क्योंकि कई बार कुदरत
करोड़ों रूपए की जायदाद दे कर भी इंसान को चारपाई पर डाल
दिया करती है

परमात्मा ने आप को सबसे अलग बनाया है इसलिए दूसरों के
जैसे बन कर अपनी वास्तविकता को नष्ट मत करो

जो हो रहा है, उसे होने दो तुम्हारे रहबर ने तुम्हारी सोच से भी
बेहतर तुम्हारे लिए सोच रखा है

कलयुग की सबसे बड़ी हकीकत यह भी है कि जिस इंसान को
ज्यादा कष्ट मिल रहा है इसका मतलब यह नहीं कि उसके कर्म
खराब है, बल्कि इसका मतलब यह है कि वह हद से ज्यादा
अच्छा है..

समय और कर्म बड़े बलवान होते हैं। अच्छे अच्छों को घुटनों पर
लाते हैं। सबका समय हमेशा एक सा नहीं रहता। इसलिए
अंहकार, मान, और गर्व को नियंत्रित करोगे तो फायदे में
रहोगे।

बगावत करने का साहस रखो.. क्योंकि ये दुनिया कमजोरी
को बहुत परेशान करती है

गुजरी हुई जिंदगी को तू कभी याद ना कर, तकदीर में जो
लिखा होता उसकी फरियाद न कर, जो होगा वो हो कर रहेगा,
तू कल की फिक्र में आज की हंसी बर्बाद ना कर

ऐसी जगह मत बैठिए जहाँ लोग एक दूसरे की बुराई करते हो,
क्योंकि जब आप उठेंगे तो अगला विषय आप ही होंगे !!

जो हाथ दूसरो कि खुशियो के लिए उठते हैं उनकि खुद की
झोली कभी भी खाली नही रहती....

हर कोई चंदन तो नहीं कि जीवन सुगन्धित कर सके। कुछ नीम के पेड़ भी होते हैं ! जो सुगन्धित तो नहीं करते पर काम बहुत आते हैं

मन खुश है तो एक बूंद भी बरसात है दुखी मन के आगे, समुंदर की भी क्या औकात है

ऐसी जगह मत बैठि एक दूसरे की बुराई करते हो, क्योंकि जब आप उठेंगे तो अगला विषय आप ही होंगे ! जो हाथ दूसरो कि खुशियों के लिए उठते हैं उनकि खुद की झोली कभी भी खाली नहीं रहती....

अक्सर बच्चे कह देते हैं- पिताजी आपने मेरे लिए किया ही क्या है? उस पल पिता के दिल पर जो गुजरती है, वो सिर्फ ईश्वर जानता है।

धन अर्जन के साथ-साथ पुण्य अर्जन भी करते रहे, धन सिर्फ इस जीवन तक साथ निभाएगा, लेकिन पुण्य अर्जन के संस्कार जन्म-जन्म तक साथ निभाएंगे।

अगर बादाम खरीद कर नहीं खा सकते तो धोखा खा लें, अकल उससे भी तेज होती है

दुआए मिल जायें यही काफी है, दवाए तो कीमत अदा करने पर मिल ही जाती हैं !

किसी की बात को दिल पर मत लीजिए, जिसका जैसा संस्कार होता है वैसा ही उसका व्यवहार होता है !

हे प्रभू जी बीते हुए समय का बहुत बहुत शूकर है आने वाला समय में अपनी कृपा बनाई रखना और आज का दिन सब के लिए बहुत बढ़िया हो

कलयुग में रिश्ते खेल बन जाएंगे बिना स्वार्थ का कोई भी रिश्ता नहीं टिकेगा सुबह एक दूसरे के साथ जीवन भर रिश्ता निभाने की सौगन्ध खाने वाले भी शाम तक एक दूसरे के खून के प्यासे हो जाए तो भी कोई आश्चर्य नहीं होगा धर्म और ईश्वर मजबूरी में याद आएंगे कलयुग का भगवान सिर्फ पैसा होगा ॥

धर्म और अधर्म में सिर्फ एक ही अन्तर है, धर्म में आदमी समाज सुख से अपना कल्याण चाहता है, और अधर्म में दूसरों का सुख छिन कर अपना कल्याण चाहता है।

अकेले ही लड़नी पड़ती है जिंदगी की जंग। सलाह देने वाले बहुत हैं साथ देने वाला कोई नहीं... समय न कभी अच्छा होता है, न कभी बुरा। वह सबके लिए एक समान होता है। समय को अच्छा या बुरा व्यक्ति अपने कर्मों से बनाता है।

जाती, धर्म चाहे जो भी हो अच्छे इंसान बनो.. हिसाब हमारे कर्म का होगा धर्म का नहीं..!!!

आशा और अरदास कभी ना छोड़ो क्योंकि रहबर के घर देर हो सकती है पर अंधेर नहीं

जो लोग कहते हैं कि मुझे किसी की जरूरत नहीं है, ये दुनियादारी है साहब, यहां वक्त आने पर धूल की भी जरूरत पड़ती है ऋष्यदि संघर्ष से डरते हो...! तो उस नन्हे बीज से सीखिए, जो जमीन में दफन होकर भी लड़ाई लड़ता है, और तब तक लड़ता है, जब तक धरती का सीना चीरकर, अपने अस्तित्व को साबित नहीं कर देता

दुनिया एक तालाब के जैसी ही है उसी तालाब में, हंस मोती चुनता है, और बगुला मछली। सोच-सोच का फर्क होता है आप दुनिया रूपी तालाब से क्या चुनते है और ये आप पर ही निर्भर करता है आपकी सोच ही आपको बड़ा बनाती है

मीठे शब्द और अच्छा व्यवहार ही, इंसान को बादशाह बना देते हैं ! केवल पैसों से आदमी धनवान नहीं होता, असली धनवान वह है जिसके पास, अच्छी सोच, मधुर व्यवहार, सुन्दर विचार है !!

किसी बादशाह से कम नहीं होती, उस पोते की इज्जत, जिसका दादा सिर पर हाथ फेरकर कह दे तू फिकर ना कर अभी तेरा दादा जिंदा है

परमात्मा को सबसे करीबी दोस्त बनाएँ, क्योंकि परमात्मा ही एक ऐसे हैं जो तब साथ देते हैं जब सारी दुनिया हमारा साथ छोड़ देती है.

LIST OF R&SCB OFFICE HOLIDAYS

1. REPUBLIC DAY (26TH JANUARY)
2. HOLI
3. RAM NAVAMI
4. INDEPENDENCE DAY (15TH AUGUST)
5. RAKSHA BANDHAN
6. GANDHI JYANTI (2ND OCTOBER)
7. DUSSEHRA
8. DEEPAVALI
9. GURU NANAK BIRTHDAY



SOME FACTS ONE SHOULD KNOW

- Time, Health and Relationships, these three things do not come with price tags, but when we loose them, we realize the cost.
- Knowledge will give you POWER, but CHARACTER will give you respect.
- Life is an endless journey between Dreams and Reality , the gap can be narrowed by traveling with GOD (who is the best friend) of true friends on the earth.
- Life doesn't allow us to go back and fix what we have done wrong in the past, but it does allow us to live each day better that our last.
- One thing we need to learn from Life is that getting UPSET will not help, instead getting UP to SET the things right will help.

Your Pain is temporary, but your purpose is permanent.

Every struggle is shaping your STRENGTH.

Every Failure is building your CHARACTER.

Stand up with COURAGE,

Walk forward with CONFIDENCE.

Your destiny is waiting for your BRAVERY.

Confidence and Hardwork is the Best Medicine to the disease called Failure, It will make you a Successful Person

Discipline is the Bridge between Goals and Accomplishment

(APJ Abdul Kalam Ex. President)

KARMA:

No need for revenge, just sit back and wait. Those who have hearted you will eventually screw up themselves, and if you are lucky, GOD will let you watch.

- Never hate people, who are jealous of you, respect their jealousy. They are the people who think you are better than them.
- Living is very simple, Loving is also simple, laughing is too simple. Then what is Difficult? Being simple is very difficult.

Integrity gives you real freedom because you have nothing to fear, since you have nothing to hide. Remember no one is too tall to see Tomorrow and no one is too rich to buy yesterday. Be humble and appreciate the life, the way it is.

Sometimes we maintain Silence to protect a Beautiful Relation. But we forget.... too much of Silence creates a distance in every Beautiful Relation.

When all is dark as a starless night and there is not a ray of hope in sight then count your blessings one by one you will be amazed at all that GOD has done.

(Saint J.P. Vaswani)

FREE LEGAL CONSULTATION

to R&SCB members is provided by

Shri K.C. Arora

Advocate, Delhi High Court

at his residence C-3/140B, Janakpuri, New Delhi

on prior appointment between 6pm. to 7pm.

Mob. 9711166160, 9711166017

DETAIL EXPLANATION LIFE MEANS BEAUTIFUL MEANING...

In the Southern part of India there is this practice of Celebrating Ages 60, 70, 80, 90 and 100. Someone once asked me the Reason..

“Why do we celebrate ages like 60, 70, 80, 90, and 100 so grandly ? Are these numbers spiritual, or are they just cultural traditions ?”

The answer lies in a powerful story from the Mahabharata - the story of King Yayati...

King Yayati lived life to the fullest - power, pleasures, success, everything. But when old age suddenly arrived, it shook him deeply. After deep reflection, he realized a profound truth :

“Pleasure has limits, but desire never ends.”

This single realization transformed his life. He accepted old age and explained that life has five inner turning points - not based on age, but on understanding.

Remarkably, these five turning points align with the traditional Indian milestones of 60, 70, 80, 90, and 100 years. Let us understand them in simple terms.

60 - Shashti

The mind shifts from accumulation to understanding. Around 60, something changes - not in the body, but in priorities. The question “How much more can I get ?” slowly fades, and “What truly matters now?” takes its place. Introspection begins. Noise, applause, and external validation are no longer needed. Clarity is what one seeks. This is not decline - it is maturity catching up with ambition.

70 - Bheemaratha Shanthy

Peace feels more powerful than proving a point. In the 40s and 50s, we explain ourselves to the world. At 70, a quiet shift occurs. You no longer react instantly. Arguments lose their attraction. Preserving relationships matters more, than winning debates. One realizes :Being peaceful is more valuable than being right. That is why the 70th year is celebrated.

80 - Sathabishekam

Your presence itself becomes healing. At 80, people don't come seeking advice. They come seeking something deeper - the reassurance that life can be lived, processed, and understood. At this age, your presence becomes a blessing. Words are no longer necessary. Your very being says :“Everything was okay. Life finds its way.”That is why 80 is considered sacred.

90 - Navathi

The ego quietly retires. At 90, something rare happens. You no longer feel the urge to correct people. You don't cling to opinions. Things are not taken personally. You are not easily hurt. Not because of weakness-but because life has already shown you enough. Petty matters no longer deserve your energy. A gentle stillness settles in. This humility is true spirituality.

100 - Shatamanam

Life moves beyond personal stories. Reaching 100 is not just about the number of years. It is a state where the larger picture becomes visible. You realize that many of the worries you carried were unnecessary. The love you gave was what truly mattered. And life was always being held by a mysterious, compassionate force. At 100, a person becomes less of an individual and more of a presence.

Essence : Our Sages did not Celebrate Age. They Celebrated the Inner Transformation that Comes with Age.

- 60 – Priorities Shift
- 70 – Peace becomes Strength
- 80 – Presence becomes Healing
- 90 – Ego Dissolves Quietly
- 100 – Life Reaches Completion Age is Not Deterioration. Age is a filtration process, through which wisdom, gentleness, and grace remain.

Thought for the Day : Growing older means life is becoming purer, wiser, and gentler. Enjoy life while you can.

ज्ञान की बातें

- जीवन में केवल एक नियम रखें दोस्ती धोखा नहीं है और कभी भी गद्गार के साथ दोस्ती नहीं।
- याद रखें, सफलता तब आती है जब आपके सपने डर से बड़े हों।
- आपके डर बढ़ते हैं, ओह, आपको अपने मन को समय-समय पर साफ करना चाहिए। घर पर क्योंकि घर बेकार चीजों से भरे होते हैं और मन अनावश्यक गलत फहमियों से। इसलिए पूरी सोच के साथ मत जियो, बल्कि पूरे दिल के साथ जियो।
- हमेशा लोगों के दिलों में सुरक्षित रहो। क्योंकि अगर आप अपने मोबाइल फोन की गैलरी में सुरक्षित रहते हो, तो कभी भी डिलीट हो सकते हो।
- शतरंज में रानी, और जीवन में, विवेक। अगर वह मर जाए, तो खेल खत्म समझो।
- खत्म, यह काल युग का समय है, यहाँ माता-पिता जानते हैं कि वे अपने बच्चों के घरों में रहते हैं, लेकिन वैसे नहीं जैसे बच्चे अपने घर में रहते थे।
- यह समय एक अजीब व्यापारी है, लेकिन यह लालच से युवाओं को बहकाता है, यह लालच से बचपन को बहकाता है। यह मुझे बहकाता है, मेरी जिंदगी में वे यादें जो वर्षों तक दिल के जार में रहती हैं। और बुरी यादों की चटनी बनाती हैं, इसलिए वे दो दिनों में खत्म हो जाती हैं।
- जीवन और चाय एक जैसे हैं। जैसे ही स्वाद शुरू होता है, वह खत्म हो जाता है।
- जीवन में आप कितने भी अच्छे काम कर लें, प्रशंसा केवल श्मशान में होगी।
- कड़वी सच्चाई यह है कि मृत्यु के बाद, किसी व्यक्ति की सारी चीजें दान कर दी जाती हैं, लेकिन जो सारी दौलत वे

कमाते हैं वह दूसरों में बाँट दी जाती है।

- जीवन एक कलम की तरह है। आह, इसके स्याही खत्म होने से पहले, अपनी कहानी लिखो। इसे लिखो।
- छतरियाँ और दिमाग तभी काम करते हैं जब वे खुले होते हैं। क्योंकि जब बंद होते हैं, दोनों बोझ लगते हैं।
- शिक्षा एक पेड़ है जो दिल में उगता है, दिमाग में पोषित होता है, और जीभ के माध्यम से फल देता है।
- जीवन समझना बहुत मुश्किल है क्योंकि कुछ सपनों के लिए अपने प्रियजनों से दूर रहते हैं, और कुछ प्रियजनों के लिए सपनों से दूर रहते हैं।

प्रियजनों के लिए।

कितना अजीब है।

कितना अजीब है।

ओह, जब आँखें जड़ों पर नहीं होती, फिर भी वे भर जाती हैं।

दिल काँच नहीं है, फिर भी टूट जाता है।

और इंसान मौसम नहीं है,

फिर भी बदल जाता है।

- जीवन में, तीन चीजें बहुत सोच-समझकर दें। जवाब, सलाह और उधार। क्योंकि एक बार देने के बाद, वे कभी वापस नहीं आते।
- सिर्फ वही जो अपने काम में व्यस्त है, सचमुच बेफिक्र होता है। परेशान वही होता है जो दूसरों की खुशी से दुखी होता है, कभी पछतावा नहीं करता क्योंकि अगर बीता हुआ समय अच्छा था तो वह यादगार होता है और अगर बीता हुआ समय बुरा था तो वह एक अनुभव होता है।
- अगर कभी आप किसी चीज में गर्व महसूस करें तो कब्रिस्तान की सैर करें। वहाँ आपसे बड़े और बेहतर लोग हैं। वे राख के रूप में पड़े हैं।

MEMBERS PLUS SPOUSES

WHO JOINED R&SCB FROM 26-11-2025 TO 31-03-2026

Mem No.	NAME	DOB	ADDRESS
7725	SHRI MANOJ GARG	14.07.1964	18, NEW KRISHNA NAGAR, STREET NO. 3, DELHI - 110051
	SMT. ANJANA GARG	05.07.1966	-----DO-----
7726	SHRI VIJAY KUMAR SHARMA	01.12.1954	G-87/A, KALKAJI, NEW DELHI - 110019
	SMT. SADHNA SHARMA	12.02.1959	-----DO-----
7727	SMT. SHALIMA SHARMA	30.04.1965	A-2/702, PARAM PUNEET APTT., PLOT-27, SEC. 6, DWARKA, N.D. -110075
	DR. MUKUL SHARMA	27.05.1964	-----DO-----
7728	SHRI DEEPAK KALRA	24.07.1965	B-2204, TOWER B, WATERFALL RESIDENCIES, SEC. 36A, GURUGRAM - 122004
	SMT. MEENA KALRA	18.01.1966	-----DO-----
7729	SHRI KASHMIRI LAL CHUGH	03.04.1954	2-B, SURYA APTT. SEC. 13, ROHINI, NEW DELHI - 110085
	SMT. SARITA CHUGH	03.07.1956	-----DO-----
7730	SMT. NEERU CHOPRA	26.07.1958	B-3/50, PASCHIM VIHAR, NEW DELHI - 110063
7731	SMT. SUSHMA MINOCHA	07.12.1952	-----DO-----
7732	SHRI RAMESH ARORA	23.03.1958	A-35, UGF, ASHOK PARK, JAIL ROAD, NEW DELHI - 110018
7733	SHRI SHARWAN KR. AGGARWAL	03.02.1962	E-178, SEC. 18, ROHNI, NEW DELHI - 110089
	SMT. SUNITA GUPTA	24.09.1967	-----DO-----
7734	SHRI ROHTAS YADAV	05.04.1961	28, AMIT APTT., SEC. 13, ROHINI, NEW DELHI - 110085
	SMT. UMESH YADAV	13.01.1965	-----DO-----
7735	SHRI SANDEEP GOEL	17.06.1965	A-90, SURYA NAGAR, GHAJIABAD, U.P. - 201011
7736	SHRI BUDH GANESH AGGARWAL	25.10.1955	B-4/135, SAFADARJANG ENCLAVE, NEW DELHI - 110029
	SMT. SHAKUNTALA AGGARWAL	06.11.1959	-----DO-----
7737	SHRI SANJAY CHAWLA	02.06.1964	C-3/139, JANAKPURI, NEW DELHI -110058
	SMT. MAMATA CHAWLA	10.03.1968	-----DO-----
7738	SHRI SURESH KUMAR	06.05.1955	56, AMBIKA VIHAR, NEW DELHI -110087
7739	SHRI VINOD MEHNDIRATTA	04.10.1960	6/17, SUBHASH NAGAR, NEW DELHI - 110027
	SMT. NEERU MEHNDIRATTA	01.10.1966	-----DO-----
7740	SMT. MEENA UTREJA	10.05.1961	C-100A, ARDEE CITY, GURGAON, HARYANA - 122003
	SHRI SANJAY UTREJA	26.07.1965	-----DO-----
7741	SHRI BADRI NARAYAN	28.04.1960	CMC3, SUPERTECK CAPETOWN, SEC. 74, NOIDA, U.P. - 201301
	SMT. PUSHPA	10.02.1960	-----DO-----
7742	SHRI VINOD KUMAR SACHDEVA	04.04.1954	B-7/13, MIAN WALI NAGAR, DELHI - 110087
	SMT. NIRMAL SACHDEVA	25.12.1956	-----DO-----
7743	SHRI JAI SINGH	01.10.1952	145, BLOCK-1, SEC.-50, S. CITY-2, GURUGRAM, HARYANA-122018
	SMT. VIMLA DEVI	01.01.1951	-----DO-----
7744	SHRI RAVINDER GULATI	20.03.1958	J-7/116, RAJOURI GARDEN, NEW DELHI - 110027
	SMT. SUSHMA GULATI	01.01.1967	-----DO-----
7745	SMT. NEELAM KUMARI BHUTANI	15.07.1954	215, SEC. 47, GURUGRAM, HARYANA - 122018
	SHRI BRIJ BHUSHAN BHUTANI	04.03.1950	-----DO-----
7746	SHRI SATISH CHANDER	23.02.1960	1106, ASTHA KUNJ APTT., PLOT-3, SEC.-3, DWARKA, NEW DELHI - 110078
	SMT. ANJU KHAZANCHI	25.01.1965	-----DO-----
7747	SHRI RAJESH KUMAR	16.06.1964	80, POCKET 1, SEC. 11, DWARKA, NEW DELHI - 110075
	SMT. MITHILESH	22.05.1965	-----DO-----

MEMBERS PLUS SPOUSES

WHO JOINED R&SCB FROM 26-11-2025 TO 31-03-2026

Mem No.	NAME	DOB	ADDRESS
7748	SMT. NEMADEVI SURAJMANI CHAMOLI	15.09.1953	316, HM SUB APTT., PLOT NO. 14, SEC.- 4, DWARKA, NEW DELHI-110078
7749	SMT. SUSHMA RANI	25.09.1963	1023, GH-14, PASCHIM VIHAR, NEW DELHI - 110087
7750	SHRI SUNIL KUMAR KOUSHAL	22.11.1965	B-101, RUDRA APTT., SEC.-6, PLOT NO. 12, DWARKA, NEW DELHI - 110075
	SMT. KIRAN KOUSHAL	23.06.1969	-----DO-----
7751	SHRI SURENDER KUMAR	22.11.1955	J-3, NEW ADARSH APTT., PLOT. NO. 22, SEC. 10, DWARKA, NEW DELHI - 110075
	SMT. BIMLA VERMA	03.02.1954	-----DO-----
7752	SMT. RENU KHURANA	05.09.1960	D-16, GAYTRI APTT., PLOT NO. 27, SEC. 10, DWARKA, NEW DELHI - 110075
7753	SHRI DHARAM VIR	26.07.1965	WZ-118/3, STREET NO. 13-14, GURU NANAK NAGAR, NEW DELHI - 110018
	SMT. RITA	08.10.1965	-----DO-----
7754	SHRI BALJEET SINGH	05.09.1956	23-D, ARJUN APTT., VIKAS PURI, NEW DELHI - 110018
	SMT. VIMLESH SINGH	23.04.1962	-----DO-----
7755	SHRI ROSHAN LAL	21.06.1964	B-1/296, YAMUNA VIHAR, GARHI MENDU, NEW DELHI - 110053
	SMT. BABITA LAL	10.05.1976	-----DO-----
7756	SHRI GULSHAN KUMAR CHUGH	09.01.1956	214, AMBIKA VIHAR, NEW DELHI - 110087
7757	SHRI SUBHASH CHAND KWATRA	24.03.1958	37, PLOT NO. 35, SEC.-13, HANS VIHAR, NEW DELHI - 110085
	SMT. RASHMITA KWATRA	06.06.1966	-----DO-----
7758	SHRI KAMLESH KUMAR TECKCHANDANI	26.07.1965	C-110, RAMESH NAGAR, NEW DELHI - 110015
	SMT. CHITRA TECKCHANDANI	30.09.1965	-----DO-----
7759	SMT. DARSHANA DEVI	08.01.1948	CG-B/192, JANAKPURI, NEW DELHI - 110058
7760	SHRI BRIJ RAJ VERMA	02.11.1946	BE-302, STREET NO. 6, HARI NAGAR, NEW DELHI - 110064
7761	SHRI NAVAL KISHORE SEHGAL	27.12.1948	186/7A, STREET NO. 6, MADHOPURI, LUDHIANA, PUNJAB - 141008
	SMT. JYOTI	07.01.1952	-----DO-----
7762	SMT. INDER MOHINI SAWHNEY	08.07.1955	C-3/260, JANAKPURI, NEW DELHI - 110058
	SHRI BALRAJ SAWHNEY	12.07.1953	-----DO-----
7763	SHRI VINOD KUMAR MALIK	10.04.1951	F-229, MIG GREEN, RAJOURI GARDEN, NEW DELHI - 110027
	SMT. POOJA MALIK	24.03.1958	-----DO-----
7764	SMT. ROOPA RAMESH GUPTA	09.06.1948	C-1/1001, PRAMUKH GREENS, DAMAN VAPI ROAD, CHALA, GUJRAT - 396191
7765	SHRI PREM RAJ GUPTA	02.01.1952	2301,TOWER NO. 15, LOTUS PANACHE, SEC. 110, NOIDA, U.P. - 201304
	SMT. MEENAKSHI GUPTA	02.09.1958	-----DO-----
7766	SHRI VINOD KUMAR KHANNA	15.08.1948	C-3/176, JANAKPURI, NEW DELHI - 110058
	SMT. SHAMA KHANNA	16.12.1957	-----DO-----
7767	SHRI KRISHAN CHANDER TALWAR	10.10.1941	22/3, ASHOK NAGAR, NEW DELHI - 110018
7768	SHRI INDERJEET SINGH	04.07.1964	J-200, JEEVAN NIKETAN, PASCHIM VIHAR, NEW DLHI - 110087
	SMT. HARINDER KAUR	29.07.1971	-----DO-----
7769	SMT. NIRMAL TECKCHANDANI	19.03.1957	C-110, RAMESH NAGAR, NEW DELHI - 110015
	SHRI ASHOK TECKCHANDANI	01.07.1956	-----DO-----
7770	SMT. BHANU BUDHIRAJA	14.08.1965	C-6B/168, JANAKPURI, NEW DELHI - 110058
	SHRI MADAN MOHAN BUDHIRAJA	06.12.1963	-----DO-----
7771	SMT. SHOBANA RAVISHEKHAR	10.10.1956	B-710, SMR VINAY ENDEAVOR, HOODI, WHITE FIELD, BANGALORE - 560048
7772	SHRI SUBHASH GUPTA	14.06.1962	30, GINI ENCLAVE, DELHI - 10092
	SMT. PREETI GUPTA	03.01.1968	-----DO-----

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WHO JOINED R&SCB FROM 26-11-2025 TO 31-03-2026

Mem No.	NAME	DOB	ADDRESS
7773	SHRI SURINDER MALHOTRA	16.08.1954	C-1/2855, SUSHANT LOK, SEC. 43, GURUGRAM
	SMT. SASHI MALHOTRA	08.06.1955	-----DO-----
7774	SMT. AMITA GOEL	09.11.1954	B-1/534, JANAKPURI, NEW DELHI - 110058
7775	SMT. ANNU SHARMA	25.05.1961	AE-81, SHALIMAR BAGH, NEW DELHI - 110088
7776	SMT. PRITHA NARAYAN BRAHMACHARI	19.05.1958	134, DAKSHINAYAN APTT., PLOT NO. 19, SEC. 4, DWARKA, NEW DELHI - 110078
	SHRI SWAPAN BRAHMACHARI	20.01.1948	-----DO-----
7777	DR. SUSHIL AGARWAL	12.02.1964	B-301, SOM APTT., SEC. 6, PLOT NO. 24, DWARKA, NEW DELHI - 110075
	SMT. ASHU AGARWAL	29.08.1969	-----DO-----
7778	SHRI DEEPAK KUMAR JAIN	19.10.1960	MD-43, VISHAKHA ENCLAVE, PITAMPURA, NEW DELHI - 110034
	DR. RENU JAIN	20.10.1963	-----DO-----
7779	SHRI HARISH THIRWANI	27.11.1961	I-23, BLOCK-1, NARAINA VIHAR, NEW DELHI - 110028
	SMT. MADHU THIRWANI	19.07.1967	-----DO-----
7780	SMT. KIRAN BALA KAPOOR	15.08.1953	11/79, GEETA COLONEY, DELHI - 110031
7781	SHRI ASHOK KUMAR SINGH	01.05.1062	C-32, AYUDH VIHAR, PLOT NO.- 3, SECTOR 13, DWARKA, NEW DELHI - 110078
	SMT. VIDYA WATI SNGH	04.03.1972	-----DO-----
7782	SHRI JITENDER PAL	02.02.1965	74, MAUSAM APTT., WEST ENCLAVE, PITAMPURA, NEW DELHI - 110034
	SMT. NEELAM	17.04.1969	-----DO-----
7783	SMT. NEELU NARANG	17.03.1959	9C, POCKET A-12, VAISHALI APTT., KALKAJI EXT. NEW DELHI - 110019
	SHRI ASHOK KUMAR SINGH	10.03.1955	-----DO-----
7784	SMT. NEELAM SEHGAL	02.08.1959	63-B, POCKET A/12, VAISHALI APTT., KALKAJI EXT., NEW DELHI - 110019
	SHRI MANGAL SAIN SEHGAL	03.09.1959	-----DO-----
7785	SMT. MEERA MANCHANDA	07.11.1958	1701, LORDS CGHS, PLOT NO. 7, SECTOR 19-B, DWARKA, NEW DELHI - 110075
7786	SMT. SATWANTI KUMARI	07.01.1968	B-305, RUDRA APTT., PLOT NO. 12, SEC. 6, DWARKA, NEW DELHI - 11075
	SHRI CHANDER PAL SINGH	22.12.1957	-----DO-----
7787	SMT. SUDESH SHARMA	29.10.1965	21, POCKET 3, SEC. 11, DWARKA, NE DELHI - 110075
	SHRI SUNIL KUMAR SHARMA	01.07.1962	-----DO-----
7788	SMT. MANJIT CHAWLA	10.02.1964	W2-55, STREET NO. 4, KRISHNA PARK, TLAK NAGAR, NEW DELHI - 110018
7789	SMT. VEENA KAUSHAL	04.03.1951	A-313, TARANG APTT., I. P. EXT., PATPARGANJ, DELHI - 110092
7790	SMT. VIJAY TIKKU	02.03.1952	10-A, POCKET A, SIDHARTHA EXT., NEW DELHI - 110014
7791	SHRI AMAR NATH ANAND	01.03.1955	315, VASUDHA APTT., PLOT NO. 41, SEC. 9, ROHINI, NEW DELHI - 110085
	SNT. JASBIR KOUR ANAND	15.07.1959	-----DO-----
7792	SHRI SURENDER KUMAR VARSHNEY	05.04.1963	114-C, POCKET CG - 10, SUNDER APTT., PASCHIM VIHAR, NEW DELHI - 110087
	SMT. VANDANA VARSHNEY	21.07.1963	-----DO-----
7793	SHRI SANJEEV MOHAN	22.09.1961	D-65, SHUBHAM ENCLAVE, PASCHIM VIHAR, NEW DELHI - 110063
	SMT. KANCHAN MOHAN	15.10.1964	-----DO-----
7794	SHRI DEEPAK JOSHI	25.09.1961	J-207, LIC COLNY, PASCHIM VIHAR, NEW DELHI - 110087
	SMT. RAJNI JOSHI	22.03.1064	-----DO-----
7795	SMT. HARVINDER KAUR	06.07.1965	B-1/566, JANAKPURI, NEW DELHI - 110058
	SHRI KARTAR SINGH ANEJA	07.12.1965	-----DO-----
7796	SHRI RANA RAM	25.05.1962	C-2/221, JANAKPURI, NEW DELHI - 110058
	SMT. VIMLA RANI	25.05.1962	-----DO-----

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WHO JOINED R&SCB FROM 26-11-2025 TO 31-03-2026

Mem No.	NAME	DOB	ADDRESS
7797	SHRI VIJAY KUMAR	01.12.1956	D-14, SHUBHAM ENCLAVE, PASCHIM VIHAR, NEW DELHI - 110063
	SMT. RAJ RANI	15.04.1960	-----DO-----
7798	SHRI ANIL SATIJA	14.11.1956	C-2/156, JANAKPURI, NEW DELHI - 110058
	SMT. RAJNI SATIJA	18.01.1962	-----DO-----
7799	SHRI RAJ KUMAAR TARANI	02.02.1963	C-2/160, JANAKPURI, NEW DELHI - 110058
	SMT. POONAM BALA TARANI	26.09.1965	-----DO-----
7800	SHRI BALWANT SINGH	01.01.1966	D-402, ISHWAR APPT., PLOT NO. 4, SECTOR-12, DWARKA, NEW DELHI-110078
	SMT. KAMLESH SINGH	10.10.1969	-----DO-----
7801	SHRI MADAN LAL GROVER	06.03.1950	K-403, SISPAL VIHAR, SECTOR-49, GURUGRAM, HARYANA - 122018
	SMT. RITA GROVER	21.08.1953	-----DO-----
7802	SMT. RAJ MALIK	24.08.1958	289, SEC. 19-B, DWARAK, NEW DELHI - 110075
7803	SMT.VJAY LAXMI RUSTAGI	14.01.1959	194, VIVEKANANDPURI, DELHI - 110007
7804	SMT. MEENA KHANDUJA	16.10.1959	C2-B/31-A, JANAKPURI, NEW DELHI - 110058
7805	SHRI JAY NARAYAN PRASAD	09.12.1953	671, KANUNGO APPT., 71, I.P. EXT., PATPARGANJ, DELHI - 10092
	SMT. KIRAN PRASAD	03.07.1957	*****
7806	SHRI GURU DUTT ANEJA	04.02.1944	A-1/159, NEAR CHHABRA PROPERTIES, HASTSAL ROAD, UTTAM NAGAR, N.D 59
7807	SHRI SUNDARESAN ASOKAN	06.06.1958	A - 207, MAHALAKSHMI APPTT. POCKET 4 SECTOR 2 DWARKA, N. DELHI 110075
	SMT. RAJESHWARI ASOKAN	05.01.1964	-----DO-----
7808	SHRI VINOD KUMAR SHARMA	20.01.1961	B-1/464, 2ND FLOOR, JANAK PURI, NEW DELHI-110058
	SMT. SMITA SHARMA	03.06.1956	-----DO-----
7809	SHRI ASHOK KUMAR MALIK	23.09.1958	C-3/432A, MIG FLATS, JANAK PURI, NEW DELHI-110058
	SMT. BENU MALIK	19.12.1964	-----DO-----
7810	SHRI JAI SHANKAR GUPTA	27.01.1953	B-201, PRAGYA JYOTISHNPUR APPTT., PLOT NO.7, SECTOR 10 DWARKA, ND-75
	SMT. SEEMA GUPTA	15.02.1958	-----DO-----
7811	SHRI ASHOK KUMAR KAPOOR	13.01.1959	FLAT NO. 1013, THE GREAT LYALLPUR CGHS LTDD. PLOT 35, SECTOR 10, DWARKA
	SMT. SANGEETA KAPOOR	31.01.1960	-----DO-----
7812	SHRI SHIV KUMAR GUPTS	07.01.1957	B-232, THE BELIARE, DLF PHAZE 5, SECTOR 54, GURUGRAM -122011 (Haryana)
	SMT. SUSHMA GUPTA	16.01.1966	-----DO-----
7813	SHRI SANJAY CHOUDHARY	12.09.1962	57, NAGIN LAKE APPTTS. PASHCHIM VIAR, NEW DELHI-110057
	SMT. REKHA CHOUDHARY	06.09.1969	-----DO-----
7814	SHRI JORAWAR SINGH RATHEE	14.10.1962	4/77, ASHOK MOHALLA, BHUTON WALI GALI, NANGLOI, NEW DELHI-110041
	SMT. PARVESH KUMARI	31.05.1967	-----DO-----
7815	SHRI SATYA PRAKASH SHOKEEN	01.11.1961	HOUSE NO. 53, VILLAGE NILOTHI, DELHI-110041
	SMT. NIRMALA DEVI	08.03.1963	-----DO-----
7816	SHRI JASWANT SINGH	01.02.1958	FLAT NO. 161, MILANSAR APPTTS., PASHCHIM VIHAR, NEW DELHI
	SMT. NAMITA DEVI	26.12.1966	-----DO-----
7817	SHRI SATYA NARAIN	15.06.1959	B - 64 GRAM SABHA COLONY, NILOTHI, POST OFFICE NANGLOI, NEW DELHI-110041
	SMT VIRMATI	21.12.1961	-----DO-----
7818	SHRI SATVIR SINGH	01.12.1958	A-93, AVCHAL NAGAR, NILOTHI EXTENSION, P.O NANGLOI , NEW DELHI-110041
	SMT. RAJBALA	01.08.1966	-----DO-----
7819	SHRI MAHAVIR JOHAR	01.08.1946	C4B/198, JANAK PURI, NEW DELHI-110058
7820	PARVEEN KUMAR	20.03.1965	B-1/591, UPPER GROUND FLOOR, JANAK PURI, NEW DELHI-110058
	NEELAM MALHOTRA	15.01.1964	-----DO-----
7821	PUNAM CHAND KEDIA	05.11.1664	B - 347LOK VIHAR 1ST FLOOR PITAMPURA, DELHI-110034

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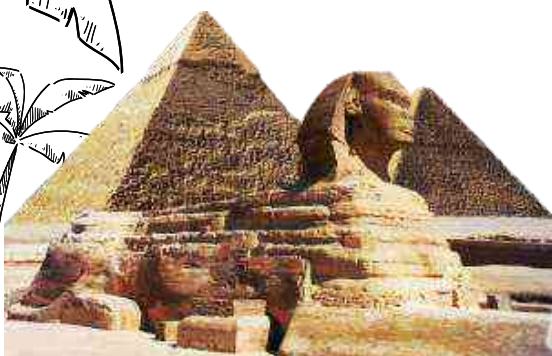
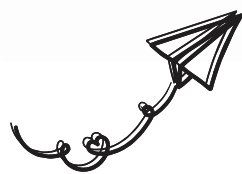
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