



WESTERN RAILWAY
Office of the Divisional Railway Manager
(Personnel Department)
Mumbai Central Division
Mumbai- 400008



No: [WR-MMCT0PERS\(PRMS\)/995/2026\(769275\)](#)

Date:27-08-2026

To,

1. **All Section In-Charges / Personnel Officers/WLI's** Establishment Sections
2. **All Concerned Applicants / Railway Employees** seeking coverage under RBE 49/2026.

Sub: Joint Guidelines for Applicants and Sections: Consideration of crucial date for compassionate appointments for inclusion under Railway Services (Pension) Rules -One-Time Option for shifting from National Pension System (NPS) to Old Pension Scheme (OPS) under Railway Services (Pension) Rules, 2026 — Implementation of **RBE No. 49/2026**

Ref(i) Railway Board's Letter No. [D-43/12/2018-F\(E\)III dated 24.06.2026](#) (RBE No.49/2026).

(ii) GM(E) CCG's PS No. 31/2026 No.E(P&A)950/0 Date: 07/07/2026

(iii) This Office letter No.: EP/NPS/UPS/774/0 (622082) Date: -17/07/2026

In light of the directives issued by the Railway Board, HQ and this Division, the instructions for determining pension coverage under the Railway Services (Pension) Rules, 2026, for employees appointed on compassionate grounds have been finalized.

In terms of these guidelines, the actual date of formal application submitted for a Compassionate Ground Appointment (CGA) shall be treated as the crucial date (निर्णायक तिथि) for deciding pension scheme coverage, provided the applicant family member met all mandated eligibility criteria at that time. Eligible employees whose initial application for compassionate appointment was submitted on or before the cut-off date of 31.12.2003 are entitled to exercise a final, absolute One-Time Option (एकमुश्त विकल्प) to switch over to the Old Pension Scheme (OPS).

To ensure structured execution, wide publicity, data integrity, and strict administrative verification, the following comprehensive instructions are hereby issued for mandatory compliance:

I. Instructions for Applicants & Mandatory Enclosures

1. **Exclusive Online Submission:** The prescribed One-Time Option form has been officially uploaded on the e-Karmik digital portal. All applicants must submit their claims strictly online through the e-Karmik portal. Physical, manual, or paper applications will not be processed or accepted under any circumstances.
2. **Mandatory Document Checklist:** The online submission will be treated as valid only if the applicant attaches legible, scanned copies of the following supporting enclosures directly on the e-Karmik platform:
 - **Enclosure A:** Copy of the initial formal application submitted for Compassionate Ground Appointment (proving submission on or before 31.12.2003).
 - **Enclosure B:** Orders or the first appointment order.
 - **Enclosure C:** Current PRAN card copy and recent pay slip.
3. **Out-of-Division Transferred Employees:** In cases where an employee, after their initial compassionate appointment or approval in this Division, subsequently opted for an inter-divisional or inter-railway transfer to another unit, they must explicitly state this in their e-Karmik profile. For all such out-of-division cases, the applicant must attach an official verification/confirmation letter from their current controlling division or manufacturing unit to establish and prove the authenticity of their service records.
4. **How to apply:** - The serving/non serving staff can apply ONLINE on our Official website <http://203.153.40.19/bct> (e-karmik) and as well as through Mobile on ekarmik bct downloadable application available in Google Playstore & can also download the notification.

The last date for applying online is 31.10.2026 upto 18.00 hrs only.

How to access the website/android application: - First the applicant has to register himself/herself by providing his basic details and Open link: <http://203.153.40.19/bct> or download e-karmik bct application available in Google Play store.

1. First go to Apply Now option.
2. Then go to Apply for Temporary Notification.
3. Press apply button of the concerned notification.
4. Login to Dashboard / Register New User page will appear.
5. Click on New User Click Here.
6. Select Other in Combo box and enter your valid Mobile No. and other basic details & press Send OTP.
7. Enter OTP received on your Mobile and click Save button.
8. You will get message that Employee Added Successfully.

9. Go to Login.
10. Again, Login to Dashboard / Register New User will appear.
11. Again, enter your Registered Mobile No. and press Send OTP.
12. Enter received OTP and click Login.
13. Application form will appear.
14. Fill up the details in fields carefully and then Save Draft button.
15. The form will be saved temporarily.
16. Again, go through the details filled by you carefully and press Save Final to complete final process of submission of your application.
17. After successfully completion of the above process, you will get Ref. No. on screen and as well as you will get text message on your registered Mobile Number.
18. Please note down the Ref. No. for future correspondence.

II. Instructions for Dealing Establishment Sections

1.Source Data Scrutiny & Fact Verification: Concerned cadre handling sections must access their respective e-Karmik administration queues on a daily basis. Dealing hands must thoroughly scrutinize and cross-verify all uploaded digital enclosures against the Service record (SR) books and registers to verify the facts pertaining to them. Copy of the first page of the Service Book showing initial date of entry/joining details must be forwarded to E/Policy along with verified claims.

2.Channel of Forwarding: Verified applications must be forwarded through the proper official channel only after the Section In-Charge explicitly certifies that all personal details, service timelines, and crucial dates of application match the verified physical office records.

3.Mandatory Protocol for Transferred Cases: For cases involving out-of-division transfers, the handling establishment section shall strictly not forward the verification file to Policy Section unless the mandatory authenticity letter from the employee's current external unit is verified and physically attached to the dossier.

III. Finality of Timeline and Cut-off Rules

1. **Absolute Submission Deadline:** The completed option forms along with all necessary proofs must be successfully submitted on the e-Karmik portal on or before the absolute final deadline of **31.10.2026**.
2. **Deemed NPS Choice:** It is explicitly clarified that if an eligible employee fails to submit their option form on the portal by the fixed deadline of 31.10.2026, it will be officially presumed that they desire to remain within the National Pension System (NPS).
3. **No Retrospective Entertaining:** No application, variation, or representation will be entertained after 31.10.2026 under any circumstances.

4. **Exclusion of Ineligible Staff:** NPS employees who do not fulfil the mandated criteria (i.e., those whose initial compassionate appointment applications were made after 31.12.2003) are not eligible to submit any option or switch under this circular.

All Section/Units supervisors and WLI's must ensure wide publicity of these instructions across all departments, stations, and units under their control so that all eligible employees can submit their options within the prescribed time limit.

DPO-BCT
FOR DRM(E)BCT

Copy forwarded for information and necessary action to:

PS to DRM & All ADRM's-For information of DRM and ADRM's please.
Senior Divisional Personnel Officer and all PO's, All Branch Officers.
All CHOS PR&T Sections
All WLI's
General Secretary, WREU & WRMS, Secretary SC/ST Association,
and Secretary OBC Association,

ANNEXURE - A

ONE-TIME OPTION FORM

(To be filled online strictly through the e-Karmik Portal on or before 31.10.2026)

1. Name of the Employee (in Block Letters): _____
2. Designation & Present Station: _____
3. Department / Cadre Section: _____
4. Bill Unit Number: _____
5. PF Number / Employee ID: _____
6. Permanent PRAN Number: _____
7. Date of Birth: _____
8. Date of Initial Appointment on Compassionate Ground: _____
9. Date of Submission of Initial Application for CGA: _____
(Must enclose proof of submission on or before 31.12.2003)
10. Post in which initial appointment: -----
11. Date of Death/Medically decategorized/Invalidation of former Railway servant
against which CGA was granted with copy of the same-----

12. Name of the deceased employee &with relationship: -----
13. Date of initial/original application applied for grant of CGA: -----
14. Whether applied for future, minor registration: _____l
15. Whether applied for higher study permission: -----
16. DOB & Educational qualification as on applied 1st application for
CGA_____
17. Age as on initial application given for CGA: year-----Month-----Day-----
18. Details of Inter-Divisional Transfer (if applicable):
 - Transferred From (Parent Division): _____
 - Date of Transfer/Relieving Order: _____
 - *Mandatory verification letter enclosed: [Yes / No]*

OPTION SELECTION (Tick only one): ☐ **I hereby opt** to switch over to the coverage of the Old Pension Scheme under the Railway Services (Pension) Rules, 2026, in terms of Railway Board's RBE No. 49/2026.

- ☐ **I hereby opt** to continue under the National Pension System (NPS).

Date: _____

Place: _____

Signature of the Employee: _____

ANNEXURE - B

UNDERTAKING

(To be digitally checked/signed and uploaded on e-Karmik)

I, _____, Designation: _____, PF No: _____, working in _____ Section / Station,-----Division, -
----- Railway, do hereby declare and undertake the following:

1. I certify that the information, date of initial application for compassionate ground appointment (CGA), and supporting service history papers provided by me on the e-Karmik portal are completely true, valid, and match my authentic service records.
2. I clearly understand that the option exercised by me under RBE No. 49/2026 is final, irrevocable, and cannot be changed or withdrawn under any circumstances.
3. In the event that any information or document enclosed by me is found to be false, manipulated, or incorrect at any later stage, I understand that my option to switch to the Old Pension Scheme (OPS) will be summarily cancelled.
4. I agree that in case of disqualification due to false representations, I shall be held personally liable, and the Railway Administration shall be fully authorized to initiate strict disciplinary proceedings against me under the Railway Servants (Discipline & Appeal) Rules.

Date: _____

Place: _____

Signature of the Employee: _____