

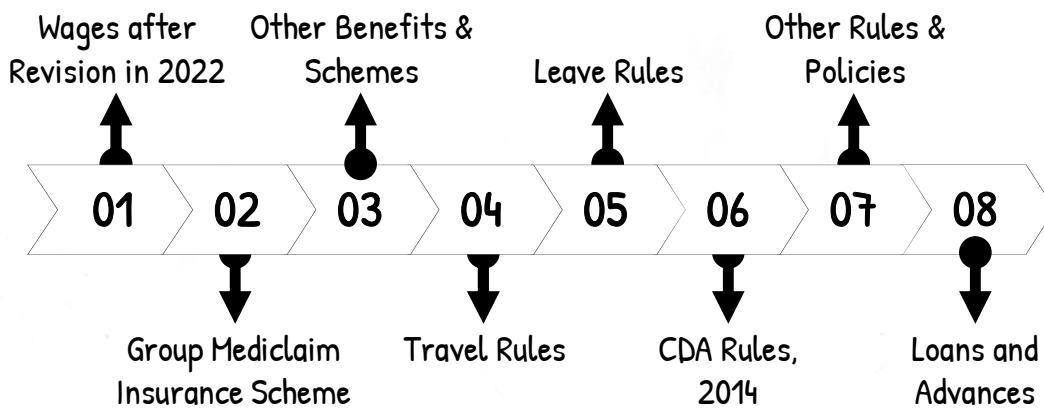
Dimensions of HRM in PSGICs

Only Exam Oriented Material...



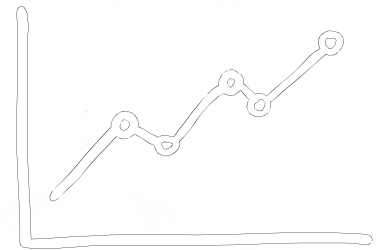
- Pranav Pradeep Saxena

What is inside ???





01. Wages after Revision in 2022



- ✓ Date of Publication = 14.10.2022
- ✓ Generally Effective from = 01.08.2017
- ✓ Effective from 01.11.2022 regarding payment of Kit Allowance, Hill Station Allowance, Paradeep Port Allowance, Functional Allowance [Audit Assistant, Internal Audit Officers & Investigation (vigilance) Officers] & Entertainment Allowance (BO/DO In-charges)
- ✓ Effective from 01.01.2020 regarding payment of Lump-sum Medical Benefit

Wage Revision 2022

- ✓ Salary Fitment on promotion can be revised by submitting option form within 90 days from the date publication of the Administrative Instructions.
- ✓ Applicable to the salary of the employees serving on the date of publication as well as the employees Died / Retired / Superannuated / Voluntarily Retired between 01.08.2017 and 14.10.2022.
- ✓ Not applicable to the salary of the employees resigned / terminated during the period from 01.08.2017 to 14.10.2020 as well as the contractual employees.

Wage Revision 2022

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- ✓ Officers who exited under "General Insurance (Public Sector) Officer's Golden Gate Scheme for Voluntary Separation, 2009" are eligible for benefit of Ex-Gratia (para 6 of Golden Gate Scheme) & other benefits under para 7 (a) of Golden Gate Scheme.
- ✓ The employees under suspension may also be allowed fixation of their salary under the revised scales and paid arrears of salary and/or subsistence allowance, as the case may be. Revision in Subsistence allowance is also allowed.

Wage Revision 2022

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Scale	Pay-Band (in Rs.)	Stagnation Increments
I	50925- 2500(14) -85925- 2710(4) -96765	3 (every 3 years)
II	68425- 2500(7) -85925- 2710(6) -102185	5 (every 3 years)
III	83425- 2500(1) -85925- 2710(6) -102185- 3570(4) -116465	2 (every 3 years)
IV	102185- 3570(9) -134315	0
V	123605- 3570(3) -134315- 4020(6) -158435	0
VI	138335- 4170(8) -171695	0
VII	155015- 4170(2) -163355- 4470(1) -167825- 4890(1) -172715- 5070(4) -192995	0

Pay Scales : Class I

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Grade	Pay-Band (in Rs.)	Stagnation Increments
II	24315- 1605(3) -29130- 1825(4) -36430	3 (every 3 years)
I	35815- 2245(8) -53775- 2325(9) -74700- 2435(2) -79570- 2500(4) -89570	4 (every 3 years)

Pay Scales : Class II

8

Cadre	Pay-Band (in Rs.)	Stagnation Increments
Other Subordinate Staff	18100-740(5)-21800-785(8)-28080-935(1)-29015-970(2)-30955-1160(9)-41395	0
Driver	20785-900(2)-22585-935(14)-35675-1030(2)-37735-1160(9)-48175	0
Record Clerk	20785-900(2)-22585-965(5)-27410-1030(1)-28440-1155(2)-30750-1275(3)-34575-1420(5)-41675-1580(9)-55895	0
Assistant, Typist, Telephone Operator, Telex Operator, Receptionist, Punch Card Operator, Unit Record Machine Operator, Comptist and other equivalent posts:	22405-1305(1)-23710-1425(2)-26560-1605(5)-34585-1855(2)-38295-2260(3)-45075-2345(2)-49765-2500(5)-62265	7 (every 2 years)
Senior Assistant & Stenographer	31370-2245(4)-40350-2500(15)-77850	6 (every 3 years)

Pay Scales : Class III & Class IV

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Dearness Allowance

Index : All India Average Consumer Price Index for Industrial Workers

Base : Index No.6352 in the series 1960 = 100

Rate of dearness allowance: For every 4 points in the quarterly average over 6352 points, the D.A. shall be calculated at the rate of 0.08% of Basic Pay. (1 slab = 4 points of index) (D.A.% = 8% of Slabs)

Revision of dearness allowance: - Every year in Feb., May, Aug. & Nov.

Current Rate : 47.68 % (596 Slabs) - w.e.f. 01.05.2023

Allowances : Common for All Classes

Dearness Allowance (DA) - Example:

Let the Basic Pay = ₹50000 and D.A. Payable on = 596 Slabs, Then

$$\begin{aligned} \text{Amount of Dearness Allowance} &= \frac{\text{Basic Pay} \times 0.08 \times \text{Slabs}}{100} \\ &= \frac{50000 \times 0.08 \times 596}{100} \\ &= 23840 \end{aligned}$$

Allowances : Common for All Classes

11

House Rent Allowance (HRA)

Place of Posting	Rate of HRA (per month)
Cities of Mumbai, Navi Mumbai, Kolkata, New Delhi, Chennai, Ahmedabad, Bengaluru, Hyderabad, Pune, Faridabad, Ghaziabad, Noida and Gurgaon (Gandhinagar City is included as part of urban agglomeration of Ahmedabad City)	10% of "pay" subject to maximum of Rs.7,840/- p.m.
Cities with population exceeding 12 lakhs except the cities mentioned above and all cities in the State of Goa	8% of "pay" subject to maximum of Rs.6,620/- p.m. (and min. Rs. 1,475 for Class III & IV Employees)
All other places	7% of "pay" subject to maximum of Rs.6,370/- p.m. (and min. Rs. 1,400 for Class III & IV Employees)

Allowances : Common for All Classes

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House Rent Allowance (HRA)

- ✓ "Pay" means Basic Pay and Stagnation increments.
- ✓ Cities shall include their Urban Agglomeration.
- ✓ No HRA will be paid to the employees whom the company has provided housing accommodation (Leased / Owned).
- ✓ License Fee for leased / owned housing accommodation = 0.5% of the minimum of the revised pay scale with effect from 01.11.2022.

Allowances : Common for All Classes

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Paradeep Port Allowance = Rs. 265/- p.m. to confirmed employees (*not treated as basic pay*).

Conveyance Allowance for PwD = Rs. 400/- p.m. (*minimum of 40% permanent partial disability of either upper or lower limbs or 50% permanent partial disability in upper and lower limbs together and visually handicapped persons*)

- ✓ **Not Payable** : (a) During any period of leave (except Casual Leave)
b) While on joining time c) During suspension.

Allowances : Common for All Classes

14

Fixed Personal Allowance (FPA)

- ✓ Payable to all employees who were in service on 01.11.1993. Extended to the employees who joined on or before 22.06.2000. These employees received Computer Increment.
- ✓ To be paid 1 year after reaching the maximum of the pay scale.
- ✓ Payable according to the cadre of employee as on 01.11.1993.
- ✓ For those employees who joined after 01.11.1993 but before 22.06.2000 FPA will be payable according to their cadre of joining.

Allowances : Common for All Classes

15

Fixed Personal Allowance (FPA)

- ✓ FPA = last increment amount of applicable cadre
- ✓ The entire amount of revised Fixed Personal Allowance (FPA) shall reckon as Basic Pay for the purpose of House Rent Allowance, Provident Fund, Pension, Gratuity and Encashment of Earned Leave with effect from 01.08.2017.
- ✓ *Earlier, FPA was reckoned partially as Basic Pay and partially as Dearness Allowance but now its is fully reckoned as Basic Pay.*

Allowances : Common for All Classes

16

Subsistence Allowance

- ✓ Payable on suspension @ 50% of Gross Salary immediately before the date of suspension.
- ✓ *Here Gross Pay comprises Basic Pay, DA, CCA, HRA, HSA, qualification pay, personal pay, special pay & deputation allowance.*
- ✓ *After 6 months of suspension, if the reasons of prolonged suspension period are not directly attributable to the employee, it can be increased upto 75% of Gross Salary . But It is not a right.*

Allowances : Common for All Classes

17

Subsistence Allowance

- ✓ *After 6 months of suspension, if the reasons of prolonged suspension period are directly attributable to the employee, it can be reduced upto 25% of Gross Salary .*
- ✓ *Revision can be done by the authority which issued suspension order which must be competent to issue major penalty.*
- ✓ *No subsistence Allowance during period of detention by the police.*

Allowances : Common for All Classes

18

Fixed Personal Allowance (FPA)

Applicable Cadre	Amount of FPA (in Rs.)
Scale - I	2710
Scale - II	2710
Scale - III	3570
Scale - IV	3570
Scale - V	4020
Scale - VI	4170
Scale - VII	5070

Allowances : Class I

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City Compensatory Allowance (CCA)

Place of Posting	Rate of CCA (per month)
(Metro) Cities of Mumbai, Navi Mumbai, Kolkata, New Delhi, Chennai, Ahmedabad, Bengaluru, Hyderabad, Pune, Faridabad, Ghaziabad, Noida and Gurgaon. (Gandhinagar City is included as part of urban agglomeration of Ahmedabad City)	3% of pay subject to a maximum of Rs.1,960/-
(A Class) Cities with population exceeding 12 Lakhs, except cities mentioned above and all cities in the State of Goa	2.5% of pay subject to a maximum of Rs.1,865/-
(B Class) Cities with population of 5 Lakhs and above but not exceeding 12 Lakhs, State capitals with population not exceeding 12 Lakhs, Chandigarh, Mohali, Panchkula, Pondicherry, Port Blair	2% of pay subject to a maximum of Rs.1445/-
(C Class) All other Cities	Nil

Allowances : Class I

20

Hill Station Allowance (HSA)

Sl. No.	Height of Place of Posting (Above Mean Sea Level)	Rate
1	1500 meters and over	2.5% of the Basic Salary subject to maximum of Rs.1245/- per month
2	1000 meters and over but less than 1500 meters, Mercara and places which are specifically declared as "Hill Stations" by Central/ State Governments for their employees	2% of the Basic Salary subject to maximum of Rs.1000/- per month
3	Not less than 750 meters and surrounded by and accessible only through hills with a height of 1000 meters and over	2% of the Basic Salary subject to maximum of Rs.1000/- per month

Allowances : Class I

21

Transport Allowance (TA) = Rs. 1,960/- p.m.

- ✓ Available to an Officer who is not in receipt of any other Conveyance Allowance / Transport Allowance or reimbursement of Conveyance / Transport Expenses under any of the Conveyance Schemes.

Kit Allowance = Rs. 9,000/-

- ✓ Payable only once on transfer to any of the hill stations at which hill station allowance is payable.

Allowances : Class I

22

Mid Academic Year Allowance = Rs. 1,625/- p.m.

- ✓ Payable if children are studying in regular school / college (not in ICAI, ICWAI, ICSI, NIIT etc.) & do not join the officer on his transfer.
- ✓ Payable from the date the Officer reports at new place upto the end of the academic year.
- ✓ If posted at North-Eastern Region (from any other region) it will be payable for the entire period of posting in North-Eastern Region or until the children join the Officer at the place of posting (whichever is earlier)

Allowances : Class I

23

Functional Allowance = Rs. 1,625/- p.m.

- ✓ Allowed for Officers Up to Scale IV in the Internal Audit Department at HO & RO IAI Cells
- ✓ Allowed for RO Vigilance Officers irrespective of their Scales.
- ✓ Allowed for those Officers in ROs who are posted to assist the Vigilance Officers.
- ✓ Not Allowed for Officers in the cadres of Deputy Manager or above posted in Vigilance Department at HO

Allowances : Class I

24

Entertainment Allowance:

BO In-Charge = Rs. 1,770/- p.m.

DO In-Charge = Rs. 2,120/- p.m.

- ✓ Not available if on leave for more than 30 days.
- ✓ Also Available to Officiating BO In-Charge @ Rs. 125/- p.m. & to Officiating DO In-Charge @ Rs. 150/- p.m., who are eligible (*even if not paid*) for Officiating Allowance (*only if officiating period exceeds 30 days*).

Allowances : Class I

25

Non Practicing Allowance (NPA) for Doctors:

- ✓ Payable to Medical Officers recruited by the Company
- ✓ @25% of Basic Pay
- ✓ Amount of (Basic Pay + NPA) should not exceed the ultimate basic pay of a scale IV officer

Allowances : Class I

26

Officiating Allowance :

- ✓ Payable only if officiating a higher post for more than 15 days at the instance of the Regional Chief or Head Office and has been issued a letter to that effect.

Officiating Duration	Rate of Officiating Allowance	Permitted Leaves
16 to 30 days	10% of the basic pay, maximum Rs.150/- p.m.	2 days
30 to 60 days	10% of the basic pay, maximum Rs.150/- p.m.	4 days
More than 60 days	20% of the basic pay, maximum Rs.200/- p.m.	6 days

Allowances : Class I & Class II

27

Fixed Personal Allowance (FPA)

Applicable Cadre	Amount of FPA (in Rs.)
Grade - II	1,825/-
Grade - I	2,500/-

Conveyance Allowance to Dev. Officers (Admin.) = Rs. 925/- p.m.

Allowances : Class II

28

City Compensatory Allowance (CCA)

Place of Posting	Rate of CCA (per month)
(Metro) Cities of Mumbai, Navi Mumbai, Kolkata, New Delhi, Chennai, Ahmedabad, Bengaluru, Hyderabad, Pune, Faridabad, Ghaziabad, Noida and Gurgaon. (Gandhinagar City is included as part of urban agglomeration of Ahmedabad City)	3% of pay subject to a maximum of Rs.1,660/-
(A Class) Cities with population exceeding 12 Lakhs, except cities mentioned above and all cities in the State of Goa	2.5% of pay subject to a maximum of Rs.1,535/-
(B Class) Cities with population of 5 Lakhs and above but not exceeding 12 Lakhs, State capitals with population not exceeding 12 Lakhs, Chandigarh, Mohali, Panchkula, Pondicherry, Port Blair	2% of pay subject to a maximum of Rs.1,345/-
(C Class) All other Cities	Nil

Allowances : Class II

29

Hill Station Allowance (HSA)

Sl. No.	Height of Place of Posting (Above Mean Sea Level)	Rate
1	1500 meters and over	2.5% of the Basic Salary subject to maximum of Rs.1,000/- per month
2	1000 meters and over but less than 1500 meters, Mercara and places which are specifically declared as "Hill Stations" by Central/ State Governments for their employees	2% of the Basic Salary subject to maximum of Rs.790/- per month
3	Not less than 750 meters and surrounded by and accessible only through hills with a height of 1000 meters and over	2% of the Basic Salary subject to maximum of Rs.790/- per month

Allowances : Class II, Class III & Class IV

30

Hill Station Allowance (HSA) – Comparative Chart

Sl. No.	Height of Place of Posting (Above Mean Sea Level)	% HSA	Max. HSA (for Class I)	Max. HAS (for Class II, III & IV)
1	1500 meters and over	2.5%	Rs.1,245/-	Rs.1,000/-
2	1000 meters and over but less than 1500 meters, Mercara and places which are specifically declared as "Hill Stations" by Central/ State Governments for their employees	2%	Rs.1,000/-	Rs.790/-
3	Not less than 750 meters and surrounded by and accessible only through hills with a height of 1000 meters and over	2%	Rs.1,000/-	Rs.790/-

Allowances : Common for All Classes

31

Technical Qualification Allowance

Sl. No.	Examination	Allowance Amount (per month)
1	Exams of Insurance Institute of India or Chartered Insurance Institute	Licentiate = Rs. 555/- Associate = Rs. 1,505/- Fellow = Rs. 2,575/-
2	Exams of Institute of Actuaries	Rs. 555/- On passing each subject
3	Exams of Institute of Chartered Accountants or Institute of Cost and Works Accountant (shall not be counted for the purpose of any allowance or for any service or terminal benefit)	Intermediate Examination = Rs. 1,080/- Final Group A or Group B = Rs. 1,845/- Final Group A and Group B = Rs. 2,575/-

Allowances : Class II, Class III & Class IV

32

Technical Qualification Allowance

Sl. No.	Examination	Allowance Amount (per month)
1	On completion of Master of Business Administration of a recognised University or Institution (AICTE approved course)	Rs. 2,575/- (only for class III & IV)

Allowances : Class III & Class IV

33

City Compensatory Allowance (CCA)

Place of Posting	Rate of CCA (per month)
(Metro) Cities of Mumbai, Navi Mumbai, Kolkata, New Delhi, Chennai, Ahmedabad, Bengaluru, Hyderabad, Pune, Faridabad, Ghaziabad, Noida and Gurgaon. (Gandhinagar City is included as part of urban agglomeration of Ahmedabad City)	3% of pay subject to a maximum of Rs.1,555/-
(A Class) Cities with population exceeding 12 Lakhs, except cities mentioned above and all cities in the State of Goa	2.5% of pay subject to a maximum of Rs.1,460/-
(B Class) Cities with population of 5 Lakhs and above but not exceeding 12 Lakhs, State capitals with population not exceeding 12 Lakhs, Chandigarh, Mohali, Panchkula, Pondicherry, Port Blair	2% of pay subject to a maximum of Rs.1,255/-
(C Class) All other Cities	Nil

Allowances : Class III & Class IV

34

City Compensatory Allowance (CCA) – Comparative Chart

Place of Posting	CCA % (of Basic pay + Stagnation Increment)	Max. CCA Class I	Max. CCA Class II	Max. CCA Class III & IV
Metro Cities	3%	Rs. 1,960/-	Rs. 1,660/-	Rs.1,555/-
A Class Cities	2.5%	Rs. 1,865/-	Rs. 1,535/-	Rs.1,460/-
B Class Cities	2%	Rs. 1,445/-	Rs. 1,345/-	Rs.1,255/-
C Class Cities	0%	Nil	Nil	Nil

Allowances : Common for All Classes

35

Officiating Allowance :

- ✓ 20% of the Basic Salary subject to a maximum of Rs.100/- p.m. for officiating in a higher category of posts for 15 days or more.
- ✓ 10% of the Basic Salary subject to a maximum of Rs. 50/- p.m. for holding additional charge of an equivalent post for 15 days or more.
- ✓ When officiating allowance for holding additional charge is paid, overtime allowance shall not be allowed for the work related to the given charges.

Allowances : Class III & Class IV

36

Officiating Allowance :

- ✓ For officiating/additional charge arrangement in the cadre of Record Clerk for vacancies in the Divisional Office or in a Branch Office, the SDM/DM shall be the appropriate Authority.
- ✓ For all other cases, (other than Head Office) arrangements shall be approved by the Regional Chief.
- ✓ In Head Office, the approval shall be given by the Officer-in-Charge of the HRM Department.

Allowances : Class III & Class IV

37

Officiating Allowance :

- ✓ If, the post which is being officiated or the post which is held additionally, carries a functional allowance, functional allowance may be allowed on pro-rata for the actual period.

Duration of Officiating / holding additional Charge	Permitted Leaves
16 to 30 days	2 days
30 to 60 days	4 days
More than 60 days	6 days

Allowances : Class III & Class IV

38

Fixed Personal Allowance (FPA)

Applicable Cadre	Amount of FPA (in Rs.)
Driver and Other Subordinate Staff	1160
Record Clerk	1580
Senior Assistant, Stenographer and Assistant, etc.	2500

Kit Allowance = Rs. 2,250/- (only where Hill Station Allowance is payable)

- ✓ Shall not be payable on transfer from one hill station to another if the same was drawn at any time during the preceding three years.

Allowances : Class III & Class IV

39

Graduation Increment / Allowance

- ✓ Assistants graduated between 01.01.1973 and 01.08.2007 and not reached the maximum of scale, shall be granted with 2 increments w.e.f. the publication of results of the examination or the date of appointment in the scale of Assistant or 01.11.2022, whichever is later.
- ✓ If an Assistant entitled to increments for graduation is drawing Basic Salary of Rs 59,765/-, only 1 increment for graduation shall be granted to him.

Allowances : Class III & Class IV

40

Graduation Increment / Allowance

- ✓ An Assistant graduated before 01.08.2007 and has reached the maximum of the scale, shall be paid Graduation Allowance as under:

Stage	Graduation Allowance (per month)
One year after reaching the maximum of the scale	Rs. 920/-
Two years after reaching the maximum of the scale	Rs. 1,625/-

Allowances : Class III & Class IV

41

Graduation Increment / Allowance

- ✓ Graduation Allowance, or any part thereof, shall not be counted for the purpose of any Allowance or for any service or terminal benefit.
- ✓ Record Clerk graduated before 01.08.2007 shall be granted graduation allowance @ Rs. 610/- p.m. w.e.f. the date of publication of results of the examination or the date of promotion as Record Clerk or 01.08.2017, whichever is later.

Allowances : Class III & Class IV

42

Functional Allowances

Stage	Functional Allowance (per month)
Assistant (or Senior Assistant, in the event of non-availability of Assistant) engaged in handling cash in an office, as his regular and main function, where the amount of cash transactions during a calendar month is ordinarily Rs. 25,000/- or more	Rs. 2,120/-
Telex Operators, Punch Card Operators, Unit Record Machine Operators and Comptists, who were assigned these functions before 1st day of January, 2006	Rs. 60/-
Stenographer to Chairman-cum-Managing Director, Scale VII, Scale VI and equivalent positions.	Rs. 75/-

Allowances : Class III & Class IV

43

Functional Allowances

Stage	Functional Allowance (per month)
Employees performing the functions of Audit Assistants (w.e.f. 01.11.2022)	Rs. 1,200/-
Subordinate Staff engaged either as Key Holder or for carrying cash to or from Bank, as his regular and main function, where the amount of cash carried during a calendar month is ordinarily Rs.25,000/- or more	Rs. 1,000/-
Other Subordinate Staff working as Liftmen, Machine Operators, Head Peons, Jamadars, Daftaries, AC Plant Operators and Heavy Vehicle Drivers, who were assigned these functions before 1st day of January, 2006	Rs. 165/-

Allowances : Class III & Class IV

44

Functional Allowances

- ✓ An employee shall draw only one Functional Allowance at a time.
- ✓ The Functional Allowance shall be paid during leave period (except on extra ordinary leave) provided that the employee resumes work in the same position after leave.
- ✓ No employee shall, as a matter of right, claim to be allotted a particular portfolio of work in order to avail of the Functional Allowance attaching to that position or post.

Allowances : Class III & Class IV

45

Functional Allowances

- ✓ No employee shall refuse to work in a position carrying a Functional Allowance or make it a condition that he be paid such allowance where, because of absence of the incumbent or temporary pressure of work, the employee is assigned by the Head of his Office.
- ✓ In cases of employees posted in RO, DO and BO, Regional Chief of the concerned RO may sanction the Functional Allowance.
- ✓ In cases of employees posted in HO, Chief-Manager of HRM Department may sanction the Functional Allowance.

Allowances : Class III & Class IV

46

Functional Allowances

- ✓ If a permanent incumbent having Cash / Key holding functions is on leave for 3 days or more & another employee performs such function temporarily, he shall get functional allowance on pro-rata .
- ✓ Cashier function should be given only to (senior most) Assistant. However, cash handling function can be allotted to a Senior Assistant, provided no Assistant is available in the office.
- ✓ An Assistant who is in the contingency list for promotion to the cadre of Senior Assistant cannot be given cashier's functions.

Allowances : Class III & Class IV

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Transport Allowance (TA) = Rs. 680/- p.m.

Washing Allowance for Class IV = Rs. 355/- p.m. (w.e.f. 01.08.2017)

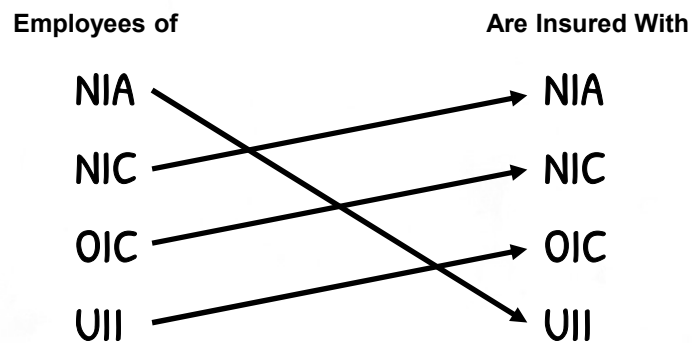
On absence for a continuous period of 7 days or more in a month, only proportionate washing allowance will be payable in that month.

Allowances : Class III & Class IV

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02. Group Mediclaim Insurance Scheme

Placing Group Mediclaim Policies :



TPA = HITPA (*Health Insurance TPA of India Ltd*)

Group Mediclaim Insurance Scheme

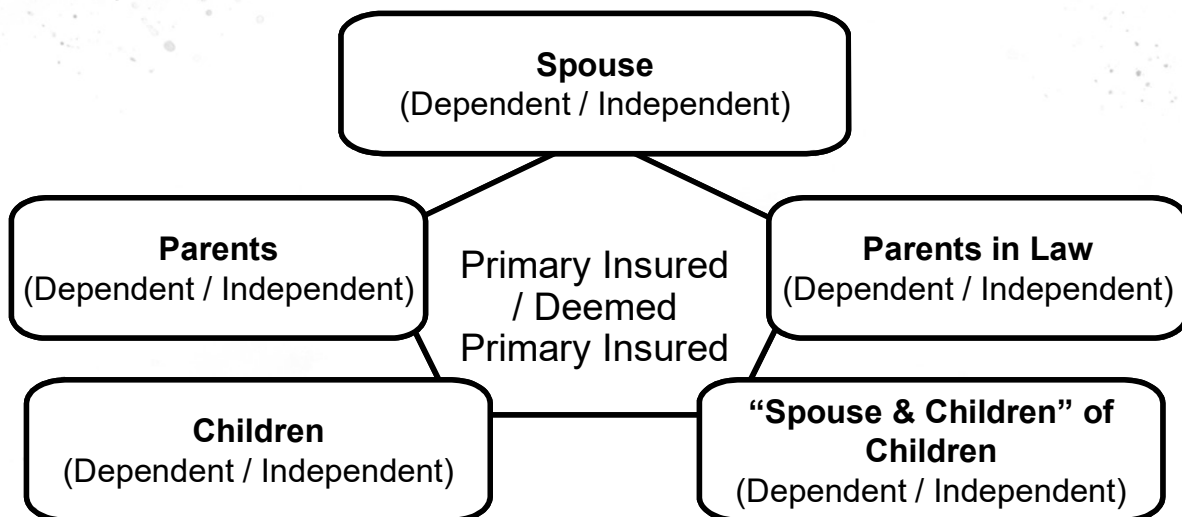
Insured :

- ✓ Primary Insured = Employee (Serving / Retired) OR spouse of deceased employee / spouse of retired and deceased employee.

- ✓ Deemed Primary Insured = Whole Time Director (Existing / Retired) OR spouse of deceased Whole Time Director / spouse of retired & deceased whole time Director.

Group Medclaim Insurance Scheme

Coverage to Family Members :



Group Medclaim Insurance Scheme

Eligible Sum Insured :

Eligibility (Range of Basic Pay including FPA)	Eligible Sum Insured
Less than Rs. 67,265/-	Rs. 5,00,000/-
Between Rs. 67,265/- and Rs. 85,925/-	Rs. 6,00,000/-
Above Rs. 85,925/-	Rs. 10,00,000/-

Group Mediclaim Insurance Scheme

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Optional Sum Insured – Maximum 50 Lakhs

Slabs of Optional Sum Insured		
a) 6 Lakhs	e) 15 Lakhs	i) 35 Lakhs
b) 8 Lakhs	f) 20 Lakhs	j) 40 Lakhs
c) 10 Lakhs	g) 25 Lakhs	k) 50 Lakhs
d) 12 Lakhs	h) 30 Lakhs	

Group Mediclaim Insurance Scheme

54

General Rules :

- ✓ Once parents / parents in law are covered, exit is not Allowed except in case of death or exit of employee from the company.
- ✓ Maximum Income Limit for deciding dependency of a family member (w.e.f. 01.04.2023) = Minimum Family Pension (i.e. Rs. 9000/-) Plus Dearness Relief admissible thereon as per 7th CPC. (*Rate of dearness relief w.e.f. 01.04.2023 = 38%*) (*Total = 9000+3420 = 12,420/-*)
- ✓ Increase in sum insured = 1 slab on Promotion, Marriage, Child Birth & once in a block of 3 years (*1st block year 01.04.2023 to 31.03.2026*).

Group Mediclaim Insurance Scheme

55

General Rules :

- ✓ Sum Insured can be decreased by 1 slab once in a block of 3 years (1st block year 01.04.2023 to 31.03.2026)
- ✓ Sum Insured can also be decreased (*on the date of next renewal of policy*) by 1 slab in case of death / exit of a covered member.
- ✓ However, in case of revision in premium, optional sum insured can be increased / decreased to any higher / lower slab (*not more than Rs. 50 Lakhs / not lower than the eligible sum insured*).

Group Mediclaim Insurance Scheme

56

General Rules :

- ✓ Portability Allowed for dependent / independent family members with any of the PSGICs.
- ✓ Newly recruited employees can enrol by providing details of eligible family members within 60 days from the date of joining.
- ✓ Newly married spouse and dependent / independent parents-in-law can be enrolled within 60 days from the date of marriage. If such a request is made after 60 days, the coverage will start from next renewal date.

Group Medclaim Insurance Scheme

57

General Rules :

- ✓ Enrolling only 1 parent in law is not allowed if both parents in law are alive.
- ✓ Enrolment of child returned from abroad - Allowed once
- ✓ Newly born child up to 90 days will be covered as one unit along with mother (if she is covered under GMIS).
- ✓ If Mother is not covered under staff GMIS, the new born child will be covered only from the date of payment of premium.

Group Medclaim Insurance Scheme

58

General Rules :

- ✓ The request for inclusion of new born child has to be made within 90 days of his/her birth. If such a request is made after 90 days, the coverage will start from next renewal date.
- ✓ Lower sum insured allowed on death of employee/retired employee.
- ✓ 100% premium may be borne by the Company up to eligible Sum Insured for Other Sub Staff (FTS & PTS) w.e.f. 01/04/2018.
- ✓ Insured persons (including family members) covered under Staff GMP are entitled for 33.33% discount on Overseas Medclaim Policy.

Group Medclaim Insurance Scheme

59

General Rules – Continued Coverage (w.e.f. 01.04.2023):

- ✓ The coverage will not cease on the death of primary insured.
- ✓ If both the employee and his/her spouse have expired the following Insured Member(s) will continue to be covered and one of these would be the Primary Insured Person:-
 - ❖ Family Pensioner
 - ❖ Unmarried Dependent Daughter
 - ❖ Dependent/Independent Parents
 - ❖ Dependent/Independent Parents-in-law

Group Medclaim Insurance Scheme

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General Rules – Reduction in Premium :

- ✓ In case of death of an insured member, if there is no claim regarding such insured member during the policy period, the premium in respect of that insured member (calculated on pro-rata basis) for the period from the month following the death of such member till the remaining policy period will not be collected. In case of retired employees, such premium will be refunded.
- ✓ This rule is applicable in respect of death of an insured member occurring on or after 01.11.2022

Group Mediclaim Insurance Scheme

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Room Rent Limits :

City Type	Sum Insured upto Rs. 10 Lakhs	Sum Insured more than Rs. 10 Lakhs
Class A Cities and above (As per CCA Rules)	1% of Sum Insured (Max. Rs.15,000/-)	1% of Sum Insured + 0.5% of sum insured on Sum Insured beyond Rs.10 Lakhs (Max. Rs.15,000/-)
Other Cities	1% of Sum Insured (Max. Rs.12,500/-)	1% of Sum Insured + 0.5% of sum insured on Sum Insured beyond Rs.10 Lakhs (Max. Rs.12,500/-)

Group Mediclaim Insurance Scheme

62

Advance Treatment & Modern Treatment Methods :

- ✓ Sub limit per policy period = Upto 50% of Sum Insured (maximum Rs. 10 Lakhs)
- ✓ List of 12 ATMTs :
 1. Uterine Artery Embolization & High Intensity Focused Ultrasound (HIFU)
 2. Balloon Sinuplasty
 3. Deep Brain Stimulation

Group Mediclaim Insurance Scheme

63

Advance Treatment & Modern Treatment Methods : (List of 12 ATMTs)

4. Oral Chemotherapy
5. Immunotherapy- Monoclonal Antibody to be given as injection
6. Intra vitreal Injections
7. Robotic Surgeries (including Robotic Assisted Surgeries)
8. Stereotactic Radio Surgeries
9. Bronchial Thermoplasty

Group Mediclaim Insurance Scheme

64

Advance Treatment & Modern Treatment Methods : (List of 12 ATMTs)

10. Vaporisation of the Prostate (Green laser treatment or holmium laser treatment)
11. Intra Operative Neuro Monitoring (IONM)
12. Stem Cell Therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered only

Group Mediclaim Insurance Scheme

65

Other Covers :

- ✓ Ambulance Charges = Rs. 5,000/- Per Hospitalization
- ✓ In the case of transfer of patient involving inter-city travel of more than 50 Km. at one side, the Ambulance Charges will be up to Rs. 10,000/- per hospitalization.

✓ Maternity Benefit =

City Type	Normal	Caesarian
A Class City & Above	Rs. 50,000/-	Rs. 1,00,000/-
Other Cities	Rs. 40,000/-	Rs. 65,000/-

Group Mediclaim Insurance Scheme

66

Other Covers :

- ✓ Any Claim related to Cataract for each eye will be limited to actual expenditure or Rs. 1 Lakh whichever is less.
- ✓ Free medical check up = 1% of Sum Insured maximum Rs.5000/-
(Only once in every block of 4 claim free years)

Group Mediclaim Insurance Scheme

67

Mental Illness Cover :

- ✓ Coverage = Medical Expenses (including Pre and Post Hospitalization) related to Mental Illnesses, only if treated -> (i) at a Hospital which has specific Mental Illness department AND (ii) by a Medical Practitioner qualified as Psychiatrist OR a professional having post-graduate degree (Ayurveda) in Mano Vigyan Avum Manas Roga OR post-graduate degree (Homoeopathy) in Psychiatry.
- ✓ Exclusion = Any kind of Psychological counselling or psychotherapy for which Hospitalization is not necessary.

Group Mediclaim Insurance Scheme

68

General Rules :

- ✓ Domiciliary treatment = 20% (maximum Rs.1,00,000) except of Peritoneal Dialysis i.e. 50% of Sum Insured (maximum Rs.5 lakhs)
- ✓ Purchase of 1 pulse oxymeter per family = upto Rs.2000/- if any covered family member treated at home for covid-19. Documents - (i) claim form, (ii) corona positive report, (iii) treating Doctor's prescription and (iv) invoice.
- ✓ Covid-19 vaccination = upto Rs.250/- per dose subject to production of original receipt. (not in staff GMIS)

Group Mediclaim Insurance Scheme

69

Temporary Clause for Covid - 19 :

- ✓ Home Oxygen Bed / ICU under Domiciliary Hospitalisation for treatment of COVID-19 is Included within the scope of domiciliary hospitalisation.
- ✓ Only for COVID positive (as per RT PCR test) patients with moderate and severe symptoms when Attending Doctor prescribed for hospitalisation.
- ✓ An undertaking is required from insured member that hospital beds are not available.

Group Mediclaim Insurance Scheme

70

Temporary Clause for Covid - 19 :

- ✓ Home Oxygen Bed / ICU Set-up shall minimum include providing Oxygen Concentrator, Cardiac Monitor, PPE Kit, N95 Mask, Sanitizer, Gloves etc., 24 Hours Nurse Stay and Online Consultation with the Doctor.
- ✓ Daily Limit = Rs.20000 upto Rs.2 lakhs per insured (*including taxes*), subject to availability of sum insured. Doctor's fee & medicine extra.
- ✓ Reimbursement for minimum 7 days is allowed if it is a precondition for availing the facility even if the set-up is used for lesser days.

Group Mediclaim Insurance Scheme

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03. Other Benefits & Schemes

Residential Accommodation :

(a) Company *owned* accommodation

(b) Company *leased* accommodation

- ✓ Lease between the landlord and the Company.
- ✓ Monthly rent is paid by the Company.
- ✓ Security deposit can be provided by the Company.

Other Benefits & Schemes

73

Residential Accommodation :

(c) Accommodation on *personal lease*

- ✓ No security deposit is payable by the company.
- ✓ Rent is reimbursed on production of monthly rental receipt.

Other Benefits & Schemes

74

Residential Accommodation - Entitled Employees (*for company owned / leased residential accommodation*) :

- (a) Officers in Scale V & above
 - (b) Divisional Managers, Full Time Faculty Members (*entitled for housing accommodation under service conditions*)
- ✓ Both (a) and (b) are eligible for Company's flats, even if they own a house at the place of posting under housing loan scheme.

Other Benefits & Schemes

75

Residential Accommodation - Eligible Employees :

- (a) All transferred class I employees, provided they do not own a house acquired under company's housing loan at the place of posting.
- (b) Direct Recruit class I employees posted outside home town and on probation.
- (c) Class II / III employees promoted to Class I and transferred from one centre to another on promotion after 15.10.1992.

Other Benefits & Schemes

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Residential Accommodation – Eligible Employees :

- (d) Promotee Sr. Asst. / Stenographers transferred on promotion.
- (e) The class III employees posted at Rourkela.
- (f) Kashmir migrant class III employees.
- (g) Assistants direct recruited since 2013.
- (h) Sr. Assistants promoted out of (g) and posted at Metro Cities.

Other Benefits & Schemes

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Residential Accommodation – Lease Rent Limits for Class I :

Cadre	Mumbai	Metro Cities (except Mumbai)	'A' Class Cities	'B' Class Cities	'C' Class Cities
Scale I & II (except BM)	Rs.35,000/-	Rs. 23,000/-	Rs.17,250/-	Rs.11,500/-	Rs.9,250/-
Branch Manager	Rs.35,000/-	Rs. 24,250/-	Rs.18,500/-	Rs.12,750/-	Rs.10,500/-
Scale III & IV (except SDM)	Rs.45,000/-	Rs. 30,000/-	Rs.24,250/-	Rs.16,250/-	Rs.13,750/-
SDM	Rs.45,000/-	Rs. 33,500/-	Rs.26,500/-	Rs.18,500/-	Rs.15,000/-
Scale V	Rs.50,000/-	Rs. 33,500/-	Rs.26,500/-	Rs.18,500/-	Rs.15,000/-
Scale VI	By CMD (No Limit)		By CMD (up to 125% of limit for scale V)		
Scale VII	By CMD (No Limit)				

Other Benefits & Schemes

78

Residential Accommodation:

Lease Rent Limits for Direct Recruited Assistant (2013 onwards) & Sr. Asst. promoted out of such Assistants:

Cadre	Mumbai	Metro Cities (except Mumbai)	'A', 'B' & 'C' Class Cities
Sr. Assist./Steno	Rs.13,800/-	Rs. 10,750/-	
Assistant	Rs.12,650/-	Rs. 8,050/-	Rs.6,900/-

Other Benefits & Schemes

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Residential Accommodation –

✓ **Lease Rent Limits for Kashmir Migrant Employees**

Cadre	Mumbai	Metro Cities (except Mumbai)	'A' Class Cities	'B' Class Cities	'C' Class Cities
Sr. Assist./Steno	Rs.13,800/-	Rs. 10,750/-	Rs.7,200/-	Rs.5,400/-	Rs.4,500/-
Assistant	Rs.13,800/-	Rs. 7,500/-	Rs.4,950/-	Rs.3,750/-	Rs.2,950/-
Record Clerk	Rs.6,000/-	Rs. 6,000/-	Rs.4,000/-	Rs.3,000/-	Rs.2,250/-
Sub-Staff	Rs.4,500/-	Rs. 4,500/-	Rs.3,000/-	Rs.2,150/-	Rs.1,675/-

Other Benefits & Schemes

80

Residential Accommodation – Lease Rent Limits for Sr. Asst. & Steno transferred on promotion

Mumbai	Metro Cities (except Mumbai)	'A' Class Cities	'B' Class Cities	'C' Class Cities
Rs.13,800/-	Rs. 10,750/-	Rs.7,200/-	Rs.5,400/-	Rs.4,500/-

✓ **Lease Rent Limits for employees posted at Rourkela Project Town:**

Cadre	Sr. Asst. / Steno	Other Clerical Staff	Sub Staff
Lease Rent Limit	Rs. 2,750/-	Rs.2,200/-	Rs.1,640/-

Other Benefits & Schemes

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Residential Accommodation –

- ✓ Rent limits are inclusive of Society Maintenance Charges.
- ✓ Classification of Cities is based upon the Rules for payment of CCA.
- ✓ Mumbai is treated as a separate category in Metro Cities.
- ✓ Following 7 cities are under the category of Other Metro Cities:

Ahmedabad	Bengaluru	Chennai	Delhi
Hyderabad	Kolkata	Pune	

Other Benefits & Schemes

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Lump-sum Domiciliary Medical Benefit (only for confirmed employees):

Class	Basic Pay	Amount	Applicable Year
I	Up to Rs.91,345/-	Rs.19,600/-	01 January to 31 December
I	Above Rs.91,345/-	Rs.29,400/-	01 January to 31 December
II	Up to Rs.72,375/-	Rs.12,300/-	01 January to 31 December
II	Above Rs.72,375/-	Rs.19,600/-	01 January to 31 December
III & IV	Irrespective of Basic Pay	Rs. 9,800/-	01 July to 30 June

- ✓ If not worked for the whole year as confirmed employee in the same cadre it will be payable on pro-rata basis.
- ✓ Full Amount for Retiring employees (*irrespective of Retirement Date*)

Other Benefits & Schemes

83

Transfer Benefits

- ✓ Travelling Allowance allowed to : Employee, Spouse, Children, Parents and Dependent Siblings
- ✓ Joining Time (outstation) = 6 days & journey time without any break of journey
- ✓ Joining Time (Local) = 1 Day - Saturday, Sunday and holiday being reckoned as a day

Other Benefits & Schemes

84

Transfer Benefits

- ✓ **Second Trip** = To shift family within 6 Months from the date of relieve from the place of transfer or date of commencement of next academic year whichever is less.
- ✓ **Halting Allowance for journey period** = employee and family members (*Children below 12 years = 50%*) shall be paid daily allowance
- ✓ **Halting Allowance for housing** (*if no leased / owned accommodation is provided*) = maximum 30 days (excluding leave & tour period) - not necessarily the first 30 days

Other Benefits & Schemes

85

Transfer Benefits – Baggage Allowance

Mode	Cadre	Limit of Reimbursement
Rail	Scale VI & above	Full four wheeler wagon or 6000 Kgs. by Goods Train or 1 double container
	Scale V & IV	Full four wheeler wagon or 6000 Kgs. by Goods Train or 1 single container.
	Scale I to Scale III	40 quintals by Goods Train
	Other than Class I	40 quintals by Goods Train
Road	Scale IV & above	Actual charges maximum upto charges for 120 quintals by Goods Train
	Scale I to Scale III	Actual charges maximum upto charges for 90 quintals by goods train
	Other than Class I	Actual charges maximum upto charges for 60 quintals by goods train

Other Benefits & Schemes

86

Transfer Benefits – Local Shifting Expenses

✓ Maximum distance limit = upto 60 Kms.

Cadre	Limit of Reimbursement
Scale IV and above	Rs. 20,000/-
Scale I to III	Rs. 15,000/-
Other than Class I Officers	Rs. 10,000/-

✓ Local Shifting within same compound = 25% of given limits

Other Benefits & Schemes

87

Transfer Benefits – Ancillary Expenses

✓ Includes Packing, Loading / Unloading, Local Transportation Charges and all Incidentals.

Cadre	Limit of Reimbursement
Scale IV and above	Rs. 16,000/-
Scale I to III	Rs. 12,000/-
Other than Class I Officers	Rs. 8,000/-

Other Benefits & Schemes

88

Transfer Benefits – Other benefits & Rules

- ✓ Transfer Grant (only in outstation) = 1 month's Basic Pay + FPA.
- ✓ Transfer Grant & Halting Allowance not payable in case of Request Transfer
- ✓ Transport of Vehicle = Car for AM and other eligible officers and 2 wheeler for others
- ✓ Mid Academic Year Allowance as already discussed.
- ✓ Same Benefits on retirement / death to go to hometown.
- ✓ To be claimed within 6 months.

Other Benefits & Schemes

89

Ex-Gratia in Lieu of Bonus = Declared percentage of Salary

- ✓ Eligibility = work for 30 or more days (part time or full time but not on contract) in the relevant financial year (eligible even after Retirement / Death / Resignation but not on dismissal) AND salary (Basic Pay + DA) should not be more than Rs. 21,000/- per month.
- ✓ Maximum Salary for calculation of Ex-Gratia = Rs. 7,000/- pm.
- ✓ The eligible employees who are under suspension shall get the Ex-Gratia after departmental proceedings, subject to the outcome.

Other Benefits & Schemes

90

News Paper & Periodical Expenses for Officers :

Cadre	Monthly Limit of Reimbursement
Scale VI and VII	Rs. 500/-
Scale IV and V	Rs. 400/-
Upto Scale III	Rs. 200/-

✓ Payment on Half Yearly Basis

Other Benefits & Schemes

91

Reimbursement for purchase of briefcase / leather bag for Class I :

Cadre	Limit of Reimbursement (including taxes)
Scale VI and above	Rs. 5,000/-
Scale IV and Scale V	Rs. 4,000/-
Scale III & Scale II	Rs. 3,000/-
Scale I	Rs. 2,000/-

✓ Once in 3 years to all class I officers (including probationers / promotes)

✓ Not payable during notice period of VRS

Other Benefits & Schemes

92

Reimbursement of Out of Pocket Expenses of Lok Adalat:

- ✓ For Officers to Attend Lok Adalat on Saturday / Sunday at the place of posting = Rs. 1,000/-
- ✓ For officers regarding outstation Lok Adalat = Rs. 500 + TA/HA as per travel rules.
- ✓ For Class III & IV Employees to Attend Lok Adalat on Saturday / Sunday = Overtime as per applicable rules.

Other Benefits & Schemes

93

Ex-Gratia Reimbursement of Medical Expenses:

- ✓ Available for treatment of employee / non - earning spouse /dependent children for maximum at 2 occasions in service period.
- ✓ 90% of claimed amount (of uncovered balance) maximum Rs.3 lakhs. Further, if the uncovered expenses are beyond eligible 3 Lakhs, it may be reimbursed to the extent of 80% of the amount in excess of Rs.3 Lakhs. Overall limit Rs.5 Lakhs per occasion. Un-utilized amount of one occasion will not be carried over.
- ✓ Advance Ex-Gratia = 75% of Estimate.

Other Benefits & Schemes

94

Group Term Insurance Scheme (GTIS):

- ✓ Employees covered under NPS are also eligible to opt for GTIS as one time option.
- ✓ Employees not covered in Pension Scheme / NPS are not eligible.
- ✓ Employees who joined on or after 23/07/2019 are compulsorily covered.
- ✓ Existing members cannot opt out of the Scheme.

Other Benefits & Schemes

95

Group Term Insurance Scheme (GTIS)

Category	Basic Pay Range (in Rs.)	Sum Insured	Premium (excluding GST)
I	1,46,676 and above	Rs. 24 Lakhs	Rs. 1380/-
II	1,05,756 to 1,46,675	Rs. 20 Lakhs	Rs. 1150/-
III	75,351 to 1,05,755	Rs. 14 Lakhs	Rs. 805/-
IV	40,351 to 75,350	Rs. 10 Lakhs	Rs. 575/-
V	21,686 to 40,350	Rs. 5 Lakhs	Rs. 288/-
VI	Up to 21,685	Rs. 3 Lakhs	Rs. 173/-

Other Benefits & Schemes

96

Miscellaneous Benefits:

- ✓ Maximum reimbursement regarding General Medical Check-Up for Scale IV and above = Rs. 5,000/- per medical check-up.

Age	Number of Permitted Medical Check-up
Less Than 50	1
Between 50 and 55	2
After 55	2

- ✓ Sum Insured under Employee Death Linked Insurance (EDLI) Scheme = Rs. 7,02,000/-

Other Benefits & Schemes

97

Scheme for Compassionate Appointment:

- ✓ Effective Date: 01/11/2014 (*for employee died on or after 01/11/2014*).
- ✓ Beneficiary = Dependent family member of employee died while in service (including employee death by suicide) or retired on medical grounds due to incapacitation before reaching the age of 55 years.
- ✓ Dependent family member = spouse / wholly depend son / wholly depend daughter / wholly depend siblings of unmarried employee.
- ✓ Competent Authority = CMD of the company

Other Benefits & Schemes

98

Scheme for Compassionate Appointment:

- ✓ Posts = Clerical or Sub-Staff cadres only.
- ✓ Age (*on the date of application*) Limit (after relaxation) = (i) Spouse - no upper age limit (ii) Non-spouse – max. 35 years or as per recruitment rules. (Minimum Age should not be less than 18 years).
- ✓ Time limit for application = within 5 years from the date of employee's death / retirement on medical grounds.
- ✓ Vacancies = Maximum 5% of vacancies falling under direct recruitment quota.

Other Benefits & Schemes

99

Scheme for Compassionate Appointment:

- ✓ Missing Employee = Compassionate Appointment can be given only if the employee is non-traceable after lapse of 2 years from the date of missing (*provided FIR is lodged*). Scheme may not be applicable in case of a missing employee who (i) had less than two years to retire, (ii) is suspected to have committed fraud (iii) joined terrorist organisation or (iv) has gone abroad.
- ✓ Widow appointed on compassionate ground will be allowed to continue the service even after re-marriage.

Other Benefits & Schemes

100

Scheme for Compassionate Appointment:

- ✓ If spouse earns more than 1st gross salary of assistant, application may be rejected or the spouse will have to resign the present job. If Spouse earns less than 1st gross salary of assistant, application of other dependents can be considered subject to NOC from the spouse.
- ✓ Seniority = person appointed on compassionate ground in a particular year shall be placed at the bottom of all the candidates recruited/appointed via direct recruitment, promotion etc. in that year, irrespective of joining date of the person appointed.

Other Benefits & Schemes

101

Ex-gratia COVID-19 Financial Assistance Scheme :

- ✓ Benefits = (i) Lumpsum compensation of Rs.10 lakhs to legal heirs on death of an employee due to COVID-19 disease or COVID-19 related medical complications (*within 6 months of recovery from COVID-19*) AND (ii) 100% of uncovered medical expenses incurred on treatment of COVID-19 disease.

Place of Posting	Competent Authority
Any office Under A Regional Office	RO Claims Committee
At Head Office	General Manager (HR)
At LCB	LCB Claims Committee

Other Benefits & Schemes

102

Conveyance Scheme 2011:

- ✓ Applicable to General Managers, Deputy General Managers, Chief Regional Managers, Chief Managers, Divisional / Branch In-charges and other officers having Development / Marketing Functions.

Cadre	Ex-Showroom Price of Petrol Vehicle (including GST & Cess)
Scale I, II and III	Rs. 8,25,000/-
Scale IV & V	Rs. 9,30,000/-
Scale V (CRM Only)	Rs. 10,60,000/-
Scale VI & VII	Rs. 13,85,000/-

Other Benefits & Schemes

103

Conveyance Scheme 2011:

Cadre	Eligible Number of Times for Conveyance Facility
Officer upto Scale IV	4 Times During Service Tenure
Officers in Scale V and above	3 Time During Service Tenure (Counting from the Vehicle Opted at the time of Entering Scale V)

Scale V Officer promoted from scale IV will be allowed to exercise an option for either conversion of existing vehicle to 9A(V) Scheme or purchase of new vehicle under 9A(V) after payment of outstanding loan / WDV, as the case may be.

The vehicle if converted from loan scheme will not reckon within the limit of 3 vehicles during service tenure starting from entering in scale V

- ✓ Amount Payable for Cleaning of vehicle = Rs. 650/- per month

Other Benefits & Schemes

104

Conveyance Scheme 2011 :

Cadre	Quarterly Petrol Limits
GM	375 Litres
DGM / CRM	300 Liters
Chief Manager	250 Litres
Other Officers with Marketing Functions	Metro Cities = 250 Litres A Class Cities = 225 Litres B Class Cities = 180 Litres C Class Cities = 150 Litres
Replacement of Tyre / Tube	40 months or 32000Kms whichever is earlier
Battery Replacement	After 18 Months

Other Benefits & Schemes

105

Conveyance Scheme 2011 : Admissible Repair Charges

Age of Vehicle	Scale I to III	Scale IV & V	Scale VI & VII
First Year	Rs. 8,000/-	Rs. 9,000/-	Rs. 10,000/-
Second Year	Rs. 9,000/-	Rs. 10,000/-	Rs. 11,000/-
Third Year	Rs. 10,000/-	Rs. 11,000/-	Rs. 12,000/-
Fourth Year	Rs. 11,000/-	Rs. 12,000/-	Rs. 13,000/-
Fifth Year	Rs. 12,000/-	Rs. 13,000/-	Rs. 14,000/-
Total	Rs. 50,000/-	Rs. 55,000/-	Rs. 60,000/-

✓ Car may be transferred in the name of officer after 5 years. (No recovery of Insurance cost, RTO Charges & Charges for Name Transfer)

Other Benefits & Schemes

106

Conveyance Scheme 2011:

- ✓ In case a Vehicle of Higher Model / Value has been purchased, the charges like road tax, insurance premium, registration fee etc. will be restricted proportionately to the eligible limits.
- ✓ In case of a total loss to the vehicle, upon payment of claim by the insurer the claim amount will be utilized as under:
 1. The 1st charge will be WDV of the car on the date of incident
 2. The shortfall, if any, shall be recovered from the officer
 3. The Excess, if any, shall be retained by the company

Other Benefits & Schemes

107

Leave Travel Subsidy (LTS) :

- ✓ All confirmed employees, Spouse, Dependent Children & Dependent Parents are eligible. (*dependent = income up to Rs. 9000 + DR*)
- ✓ Once in a block of 2 years. For Officers "Odd year-Even Year". For SCS Staff "Even Year-Odd year"
- ✓ A Surface Distance of 3,000 Kms. allowed. No limit for "Home Town"
- ✓ Entitled mode of journey as per tour rules (*Air travel relaxation regarding surface distance for 1,000 Kms. not applicable*)
- ✓ 1 block can be carried forward to next block (can Club two blocks).

Other Benefits & Schemes

108

Leave Travel Subsidy (LTS) :

- ✓ Officers transferred to North-East Regions can avail every year.
- ✓ Can travel in two groups but both group should avail LTS in same block. Partially LTS carrying over is not allowed.
- ✓ LTS facility can be extended for retired employees upto 6 months.
- ✓ Duranto /Tejas / Vande Bharat Express train's fare allowed to those employees who are entitled for fare of Rajdhani Express.
- ✓ Travel by Special Trains is allowed to the employees entitled for 2nd AC Rajdhani Fare but Travel by Luxury trains is not allowed.

Other Benefits & Schemes

109

Incentive Scheme for Development of In-House Actuarial Capacity :

- ✓ Effective Date = 19/02/2020
- ✓ Eligibility = Confirmed Employee passed at least 4 Actuarial Papers
- ✓ Members of Approving committee = GM & DGM of Actuarial Department and DGM of HR Department.
- ✓ Institutes Allowed = Either of (i) Institute of Actuaries of India (IAI) OR (ii) Institute of Faculty of Actuaries, UK (IFOA)
- ✓ Examination Fee = maximum 2 attempts for CM/CB/CS exams

Other Benefits & Schemes

110

Incentive Scheme for Development of In-House Actuarial Capacity :

- ✓ Examination Fee = maximum 3 attempts for CP/SP/SC exams.
- ✓ Annual Subscription Fees - for any one institute, only if appeared in exams during preceding subscription year.
- ✓ Study Material Fee = Only for IAI after passing the exam and on production of proof of payment.
- ✓ Special Allowance = On passing minimum 4 papers.

Other Benefits & Schemes

111

Incentive Scheme for Development of In-House Actuarial Capacity :

Paper	Monthly Amount of Special Allowance
CB1, CB2, CB3, CS1, CM2, CP2, CP3	Rs. 2,000/- per paper
CS2, CM1	Rs. 4,000/- per paper
CP1, SP Exams, SA Exams	Rs. 6,000/- per paper
Fellow Member	Rs. 50,000/- per month (Maximum amount for any member)

- ✓ Special Allowance will not become part of Basic Pay and be paid only if the employee is working in Actuarial Department of the Company.

Other Benefits & Schemes

112

Incentive Scheme for Development of In-House Actuarial Capacity :

✓ Restrictive Clauses for Special Allowance :

- Who have not passed CB/CM/CS Series - should pass at least 1 paper in next 2 years other wise no special allowance.
- Who have passed CB/CM/CS Series - should pass at least 1 paper in next 3 years other wise no special allowance.
- Once fall under restrictive clause – should pass at least 1 paper to again become eligible for Special Allowance.

Other Benefits & Schemes

113

Incentive Scheme for Development of In-House Actuarial Capacity :

Special Allowance Range	Bond for Restrictive Tenure / Liquidated Damages
Upto Rs. 15,000/- per month	5 Years / 5 Lakhs
Rs. 15,001/- to Rs. 25,000/- per month	5 Years / 6 Lakhs
Rs. 25,001/- to Rs. 50,000/- per month	5 years / 7 Lakhs

- ✓ On becoming eligible for next slab of special allowance, new bond will be done for residual period proportionately (minimum 3 years)
- ✓ On Exit Liquidated Damages reduced proportionately to the length of service rendered.

Other Benefits & Schemes

114

Incentive Scheme for Development of In-House Actuarial Capacity :

- ✓ No Special Leave for exam preparation. Shall be on duty on the day of examination, if proof shown.
- ✓ Employees who cleared more than 8 papers can be posted to HO Actuarial Department as per requirement. (even on lesser papers).
- ✓ Annual Review (by committee) of benefits paid under the scheme.
- ✓ If on leave for 30 or more days, no special allowance admissible for leave period.

Other Benefits & Schemes

115

Leave Encashment :

Event	Maximum Days	Eligible Salary
While in Service	15 days once in a block of 2 years (even year – odd year)	Basic Pay + FPA + DA + HRA + CCA
On retirement	240 days	Basic Pay + FPA + DA
On Death	240 days	Basic Pay + FPA + DA + HRA + CCA
On Resignation / Termination	Not Payable	

- ✓ **Not payable to the probationers whilst in service.**

Other Benefits & Schemes

116

Pension : Types

- ✓ Superannuation Pension
- ✓ Pension on voluntary retirement
- ✓ Invalid Pension - Min 10 years, retires on account of any bodily or mental infirmity which permanently incapacitates

Other Benefits & Schemes

117

Pension : Types

- ✓ Compassionate Allowance – If Employee is dismissed or removed from service his pension will be forfeited but Competent Authority can sanction compassionate allowance not exceeding 2/3 of pension.
- ✓ Family Pension - Commutation not Allowed
- ✓ Provisional Pension (Full Pension) - Commutation not Allowed

Other Benefits & Schemes

118

Pension : Calculation

- ✓ Qualifying service = Minimum 10 years, Maximum 33 years
- ✓ $A = \text{Average of immediate previous 10 month's Basic Pay} \div 2$
- ✓ $B = \text{Commutated fraction of A (generally } 1/3)$
- ✓ $C = \text{Dearness Relief} = \text{DA Slabs} \times \text{DR Factor}$
- ✓ $\text{Commutation} = B \times \text{Commutation Factor} \times 12$
- ✓ $\text{Basic Pension after commutation} = A - B$
- ✓ $\text{Monthly Pension} = A - B + C$

Other Benefits & Schemes

119

Pension : Calculation – Example 1

- ✓ Qualifying service = 33 years
- ✓ Average of previous 10 month's Basic Pay = 56510
- ✓ Commutated fraction = $1/3$
- ✓ Commutation Factor = 9.81 (61 years)
- ✓ DA Slabs = 1055
- ✓ Dearness Relief Factor = 42.3825
- ✓ Basic Pension = $56510 \div 2 = 28255$
- ✓ Commuted pension = $28255 \times 1/3 = 9418$ (rounded off)
- ✓ Basic Pension after commutation = $28255 - 9418 = 18837$
- ✓ Dearness Relief = $1055 \times 42.3825 = 44714$ (rounded off)
- ✓ Monthly Pension = $18837 + 44714 = 63551$
- ✓ Lump-sum Commutation Amount = $9418 \times 9.81 \times 12 = 11,08,687$ (rounded off)

Other Benefits & Schemes

120

Pension : Calculation – Example 2

- ✓ Qualifying service = 22 years
- ✓ Average of previous 10 month's Basic Pay = 56510
- ✓ Commuted fraction = 1/3
- ✓ Commutation Factor = 12.35 (53 years)
- ✓ DA Slabs = 882
- ✓ Dearness Relief Factor = 19.794
- ✓ Basic Pension = $(56510 \div 2) \times 22/33 = 18837$ (rounded off)
- ✓ Commuted pension = $18837 \times 1/3 = 6279$
- ✓ Basic Pension after commutation = $18837 - 6279 = 12558$
- ✓ Dearness Relief = $882 \times 19.794 = 17458$ (rounded off)
- ✓ Monthly Pension = $12558 + 17458 = 30016$
- ✓ Lump-sum Commutation Amount = $6279 \times 12.35 \times 12 = 930548$ (rounded off)

Other Benefits & Schemes

121

Pension : Minimum Monthly Pension

Date of Retirement or Death	Amount of Minimum Monthly Pension
On or After 01.08.1997 but before 01.08.2002	Rs. 1,100/-
On or After 01.08.2002 but before 01.08.2007	Rs. 1,480/-
On or After 01.08.2007 but before 01.08.2012	Rs. 1,880/-
On or After 01.08.2012 but before 01.08.2017	Rs. 3,010/-
On or After 01.08.2017	Rs. 4,070/-

Other Benefits & Schemes

122

Pension : Minimum Monthly Family Pension

Basic Pay Per Month	Eligible Percentage of Pay	Amount of Minimum Monthly Family Pension
Upto Rs. 15,950/-	30 %	Rs. 4,070/-
Rs. 15,951/- to Rs. 31,760/-	20 %	Rs. 4,820/-
Rs. 31,761/- and above	15 %	Rs. 6,370/-

Other Benefits & Schemes

123

Pension : Amendment Scheme 2019 – w.e.f. 23.04.2019

Category	Description	Last Date of Option	Effective Date of Pension
I	Employees who Joined before 28.06.1995 and in service on 23.04.2019	22.07.2019	The date of retirement
II	Employees who Joined before 28.06.1995 but retired before 23.04.2019	21.08.2019	23.04.2019
III	Families of employee who Joined before 28.06.1995 but died in service before 23.04.2019	21.08.2019	23.04.2019
IV	Families of employee who Joined before 28.06.1995 but retired and died before 23.04.2019	21.08.2019	23.04.2019

✓ People went on VRS are also eligible subject to 20 years of service.

Other Benefits & Schemes

124

Gratuity :

- ✓ Payable on termination of employment of rendering continuous service for not less than five years -
 - ✓ On superannuation or
 - ✓ On voluntary retirement/resignation or
 - ✓ On death or disablement due to accident or diseases or
 - ✓ On termination (other than Vigilance) of service by the Corporation. or the Company

Other Benefits & Schemes

125

Gratuity :

No. of completed years of service (max 15 years)	Rate of gratuity for each year of service
Upto 11 years	50%
12 years	60%
13 years	70%
14 years	80%
15 years or More	100%

- ✓ For service upto 30 years, max. 15 months Basic Pay is payable.
- ✓ Additional gratuity = ½ month's Basic Pay for each completed year of service beyond 30 years.

Other Benefits & Schemes

126

Gratuity : Calculation for Clerical Cadres

✓ Under Act (Wages = Basic Pay + FPA + DA) :

$$\text{Wages} \times 15 / 26 \times \text{No. of years of service}$$

✓ Under scheme (Basic Pay = Basic Pay + FPA) :

$$A = \text{Basic} \times 15 \text{ years (for first 15 years of service)}$$

$$B = \text{Basic} \div 2 \times \text{years in excess of 15 years}$$

$$\text{Total} = A+B = \text{not exceeding 20 months basic}$$

Other Benefits & Schemes

127

Gratuity : Calculation for Officers

✓ Under scheme (Basic Pay = Basic Pay + FPA) :

(a) Gratuity Amount for service upto 30 years

$$\text{Basic} \times \text{years of service} \times \text{Rate of Gratuity (max. 15 years)}$$

(b) Gratuity Amount for service over 30 years

$$\text{Basic Pay} \div 2 \times \text{Years in excess of 30 years}$$

Gratuity Amount as per Rationalization Scheme : (a) + (b)

Other Benefits & Schemes

128

Gratuity : Calculation for Officers

✓ Under Act (Wages = Basic Pay + FPA + DA) :

$Wages \times 15 / 26 \times \text{No. of years of service}$

(Maximum 20 Lakhs under Act)

Other Benefits & Schemes

129

Gratuity : Calculation Example 1

✓ Cadre = Sr. Asst.

✓ Service = 35 years 6 months 5 days

✓ Basic Pay = 50140; DA = 37655.14; FPA = 1015

✓ Gratuity as per Act = $88810.14 \text{ (Basic + DA + FPA)} \times 36 \times 15/26 = 18,44,518/-$

✓ Gratuity as per Scheme = $51155 \text{ (Basic + FPA)} \times 20 \times 100\% = 10,23,100/-$

✓ Payable Gratuity = 18,44,518

Other Benefits & Schemes

130

Gratuity : Calculation Example 2

- ✓ Cadre = Deputy Manager
- ✓ Service = 23 years 7 months 5 days
- ✓ Basic Pay = 24630; DA= 12458; FPA= 250

- ✓ Gratuity as per Act = $37338 \text{ (Basic + DA + FPA)} \times 24 \times 15/26 = 5,16,988/-$ (rounded off)
- ✓ Gratuity as per Scheme = $24880 \text{ (Basic + FPA)} \times 15 \times 100\% = 3,73,200/-$
- ✓ Payable Gratuity = 5,16,988/-

Other Benefits & Schemes

131

04. Travel Rules

General Rules :

- ✓ Tour means a journey beyond 8 Kms. from the outer municipal limits of the head-quarters.
- ✓ Tour is deemed to be started at scheduled departure time.
- ✓ A journey is completed when an employee reaches the next place of duty. However, if two or more journeys are completed on the same calendar day it will be treated as one complete journey.

Travel Rules

133

Eligible Mode of Travel :

Cadre	Mode	Class
Scale V, VI, VII	Air / Rail	Economy Class for Air travel / I AC for Rail
Scale IV	Air / Rail	Economy Class for Air travel / II AC for Rail
Scale I, II, III	Rail	<ul style="list-style-type: none"> ✓ II AC in Rajdhani & II AC or I Class in other trains. ✓ If travelled by air, 125% of entitled rail fare. ✓ Air Travel is allowed to Scale II & III only if surface distance is more than 1000 kms.
Class III with Basic Pay above Rs. 23450/- (New = 36440/-)	Rail	III AC in Rajdhani & II AC / I Class in Other trains
Class III with Basic Pay below Rs. 23450/- (New = 36440/-)	Rail	<ul style="list-style-type: none"> ✓ II Class Sleeper. ✓ I Class / II AC allowed if night journey is involved

Travel Rules

134

Eligible Mode of Travel :

- ✓ The Officers entitled to conveyance facilities and taking tour by their vehicles shall be governed by the following rules:

Mode of Travel	Allowed Expenses	
	Type of Vehicle	Mileage Allowance
In case of Officers assigned with development functions and other eligible officers undertaking tour in their own vehicles (including vehicles on loan basis)	Car (Petrol)	12%
	Car (Diesel)	15%
	Two-wheelers	5%
In case of Officers using Company owned cars	Petrol and Oil expenses as per actuals supported by cash memos	

Travel Rules

135

Eligible Mode of Travel :

- ✓ In case of travel by Steamer, Officers may travel by the highest class.
- ✓ In case of Road Journey (if train is not available), Officers may travel by the First Class in a Bus or by taking single seat in Taxi
AND
Other employees may travel by Public Transport taking single seat.

Travel Rules

136

Eligible Mode of Travel :

- ✓ In case of Road Journey (where train is available), the actual fare may not exceed the fare of eligible class in train.
- ✓ In special circumstances when it is necessary and expedient, GM & above can allow officers to travel by any higher class
AND
CMD can allow class III employees to travel by any higher class.

Travel Rules

137

Conveyance (Residence ⇌ Station) & Incidental Expenses :

Particulars	Cadre	Limit
Conveyance Expenses	Officers	Actual Expenses
	Class III & IV Employees	Actual Expenses subject to a maximum of 100% of Halting Allowance at - C Class city rate for one day for each completed journey. (Inclusive of incidentals, if any.)
Incidental Expenses	Officers	Actual Expenses subject to a maximum of Half Day's Halting Allowance (50%) payable in 'C' class city for each completed journey.
	Class III & IV Employees	Already Covered in Conveyance Expenses.

Travel Rules

138

Local Journey at Tour Station :

- ✓ Actual expenses for local journey on office work at the tour station are reimbursable.
- ✓ No expenses will be reimbursable for proceeding from the place of stay at the tour station to the office or 1st place of duty & vice versa.
- ✓ No expenses will be reimbursable if transport has been provided at place of stay.

Travel Rules

139

Local Journey at Tour Station :

- ✓ If making a local journey to a place beyond 8 km. from the outer municipal limits of the place of stay, it will be considered a tour journey (*even if it is the 1st place of duty*).
- ✓ The officers assigned with development function, if undertake official tour by own car, they can claim reimbursement of 80% of the cost of petrol used for running at the place of tour, subject to normal monthly limit on running expenses as per rule.

Travel Rules

140

Daily Halting Allowance :

Cadre	Metro (Mumbai, Delhi, Kolkata, Chennai)	'A' Class Cities	'B' Class Cities	'C' Class Cities
Scale VII & VI	1,800/-	1,300/-	1,100/-	950/-
Scale V & IV	1,500/-	1,300/-	1,100/-	950/-
Scale III, II & I	1,300/-	1,100/-	950/-	800/-
Dev. Officer (I), Sr. Asst. & Steno	700/-	700/-	600/-	450/-
Dev. Officer (II), Asst. & Record Clerk	600/-	600/-	520/-	340/-
Class IV Employees	500/-	500/-	400/-	250/-

Travel Rules

141

Daily Halting Allowance - Classification of Cities

- ✓ Metro cities = Mumbai, Delhi, Kolkata, Chennai
- ✓ A Class Cities = Population more than 12 Lakhs
- ✓ B Class Cities = Population between 5 and 12 lakhs
- ✓ C Class Cities = All other cities

Travel Rules

142

Daily Halting Allowance - Calculation Rules

✓ For Journey Period = on the rates applicable on "C" class cities.

Journey Duration	Payable Halting Allowance
More than 12 hours	100% of daily limit
More than 6 but less than 12 hours	50% of daily limit
Less than 6 hours	30% of daily limit

✓ In case of delay in public transport scheduled time of departure and actual time of arrival will be reckoned for Halting Allowance.

Travel Rules

143

Daily Halting Allowance - Calculation Rules

Lodging & Boarding Facilities	Payable Halting Allowance
If stay with relatives, friends or acquaintance	100% of rates at respective city
If Free Lodging is provided to Class I	3/4 of daily limit at respective city
If Free Boarding is provided to Class I	1/2 of daily limit at respective city
If Both Free Boarding and Free Lodging is provided to Class I	1/4 of daily limit at respective city
If Free Boarding OR Free Lodging is provided to Other Classes	1/2 of daily limit at respective city
If Both Free Boarding AND Free Lodging is provided to Other Classes	1/4 of daily limit at respective city
In case of stay in Hotel, Halting allowance will be reduced by Rs.10/-	

Travel Rules

144

Daily Halting Allowance - Calculation Rules

- ✓ In case of availing CL or SL (including EL on medical grounds) during tour no halting allowance is payable for the leave period, however fare for the return journey to headquarters will be payable.
- ✓ In case of availing EL on any other ground tour will end immediately.
- ✓ Days Limit for Officers = 100% for 180 days, afterwards 50%
- ✓ Days Limit for Class III & IV = 100% for 180 days, afterwards "NIL"

Travel Rules

145

Daily Halting Allowance - During Training

- ✓ Days Limit = 90 days

Lodging & Boarding Facilities	Payable Halting Allowance
If Neither Free Boarding NOR Free Lodging is provided	100% of daily limit at respective city
If Free Boarding OR Free Lodging is provided	1/2 of daily limit at respective city
If Both Free Boarding AND Free Lodging is provided	1/4 of daily limit at respective city
If Boarding & Lodging Charges are included in Tuition Fee payable	1/4 of daily limit at respective city

Travel Rules

146

Lodging in ITDC Hotels - Eligibilities for Class I

Scale	Eligibility
Scale VII & Scale VI Officer	4 Star AC Single Room
Scale V & Scale IV Officer	3 Star AC Single Room
Scale III & Scale II Officer	2 Star Non-AC Single Room
Scale I Officer	1 Star Non-AC Single Room

ITDC = India Tourism Development Corporation

Travel Rules

147

Lodging in Non ITDC Hotels - Daily limits

Cadre	Major Cities (in Rs.)	Area I (in Rs.)	Other Places (in Rs.)
GM / DGM	8,200/-	4,100/-	3,600/-
Chief Manager / Manager	4,800/-	2,900/-	2,400/-
Dy. Manager / Asst. Manager	2,900/-	2,000/-	1,500/-
Administrative Officer	2,000/-	1,500/-	1,000/-
Development Officers	1,800/-	1,350/-	900/-
Class III Employees	1,600/-	1,200/-	800/-
Class IV Employees	1,400/-	1,050/-	700/-

Travel Rules

148

Lodging in Non ITDC Hotels - Classification of Cities

Major Cities = Ahmedabad, Mumbai, Bangalore, Kolkata, Delhi, Hyderabad and Chennai

Area I = Pune, Nagpur, Surat, Jaipur, Lucknow, Visakhapatnam, Patna, Vadodara, Kochi, Indore, Bhopal, Ludhiana, Coimbatore, Madurai, Agra and Varanasi

Other Places = All Cities other than listed above

Travel Rules

149

Other Important Rules :

- ✓ The employee on Earned Leave - if recalled to duty, will be entitled to TA/DA - for self only - for return journey to headquarters (*provided the leave address was furnished in leave application*).
- ✓ Service Charges paid to travel agent for booking railway tickets are reimbursable.

Travel Rules

150

05. Leave Rules

Basic Rule :

- ✓ Leave is not a Matter of Right
- ✓ No Leave Shall Start on a Holiday or Off Day
- ✓ No Leave Shall End on a Holiday or Off Day

Leave Rules

152

Clubbing of Leaves :

- ✓ Casual Leave *with* Exam Leave / Leave on LOP/ Quarantine Leave
- ✓ Privilege Leave *with* Leave on LOP / Sick Leave / Maternity Leave / Exam Leave / Quarantine Leave
- ✓ Sick Leave *with* Privilege Leave / Leave on LOP / Maternity Leave / Quarantine Leave
- ✓ Maternity Leave *with* Leave on LOP / Sick Leave / Privilege Leave / Exam Leave / Quarantine Leave
- ✓ Exam Leave *with* Casual Leave / Privilege Leave / Leave on LOP / Maternity Leave / Quarantine Leave

Leave Rules

153

Casual Leave :

- ✓ Maximum 12 Days in a year
- ✓ Maximum 5 Days at a time
- ✓ Half day Casual Leave for maximum of 6 occasions
- ✓ Intervening Holidays between 2 Casual Leaves shall not be counted as leave
- ✓ Unutilized Casual Leaves get lapsed at the end of the year.

Leave Rules

154

Casual Leave - Calculation of Leaves

- ✓ For those who joined in middle of a year
 - $A = \text{Days from Date of joining to 31}^{\text{st}} \text{ December of that year}$
 - Available Casual Leaves = $A \div 30$ (ignore the fraction)
- ✓ For those who retire in middle of a year
 - $A = \text{Days from 1}^{\text{st}} \text{ January of that year to Date of retirement}$
 - Available Casual Leaves = $A \div 30$ (ignore the fraction)
- ✓ Any leave including the Leaves availed on LOP will not affect the calculation of Casual Leaves

Leave Rules

155

Restricted Holiday :

- ✓ This is not a Leave but a Holiday.
- ✓ Employee has to select maximum 2 holidays from the list of declared Restricted Holidays.
- ✓ Employee should inform to the Company at the beginning of the Calendar Year regarding the Restricted Holiday he wish to avail.
- ✓ Since it is not a leave, it can be clubbed with any kind of leave.

Leave Rules

156

Earned Leave / Privilege Leave :

- ✓ Minimum 6 days at an occasion
- ✓ Short term Privilege Leave can be granted for Maximum 2 occasions in a year
- ✓ Maximum 120 days at a time.
- ✓ Can be accumulated upto maximum 270 days (w.e.f. 13.09.2017)
- ✓ 1 day of Earned Leave is Credited on every 11 days of Duty.
- ✓ "Duty" excludes Leave on LOP, Sick Leave and Maternity Leave

Leave Rules

157

Sick Leave :

- ✓ It is a Half Pay Leave
- ✓ Can be accumulated upto maximum 240 days.
- ✓ Medical Certificate is Required for sanction of Sick Leave
- ✓ 30 days of Sick Leaves are credited at the end of the year.

Leave Rules

158

Sick Leave - Calculation of Leaves

- ✓ For those who joined in middle of a year
 - A = Days from Date of joining to 31st December of that year
 - Available Sick Leaves = $A \div 12$ (ignore the fraction < 0.5)
- ✓ For those who retire in middle of a year
 - A = Days from 1st January of that year to Date of retirement
 - Available Sick Leaves = $A \div 12$ (ignore the fraction < 0.5)
- ✓ Any leave excluding the Leaves availed on LOP will not affect the calculation of Sick Leaves.

Leave Rules

159

Special Sick Leave :

- ✓ Can be granted only in case of 13 Major Diseases.
- ✓ Major Diseases = (1) Malignant Cancer, (2) Leprosy, (3) Tuberculosis (4) Paralysis, (5) Brain Tumour, (6) CABG / Heart Valve Replacement / Angioplasty, (7) Chronic kidney disease, (8) AIDS, (9) Mental Disease, (10) Total Replacement of Joints, (11) Spinal Surgery (12) Disease of Liver leading to Hepatic failure or transplantation and (13) Thalassemia Major
- ✓ It can be granted on Half Pay Basis for maximum upto 6 months.
- ✓ Can be granted only if all Sick Leaves have been exhausted.

Leave Rules

160

Maternity Leave :

- ✓ Can be granted on production of medical certificate
- ✓ Only to those female employees who have less than 3 living children.
- ✓ Maximum 180 days for each confinement.
- ✓ Maximum 12 months in entire service (including Miscarriage Leave).

Leave Rules

161

Miscarriage Leave :

- ✓ Can be granted only if employee is entitled for Maternity Leave.
- ✓ For Miscarriage or Abortion from 12 to 26 weeks of pregnancy.
- ✓ Maximum upto 6 Weeks immediately after the day of miscarriage.
- ✓ Maximum 12 months in entire service (including Maternity Leave).
- ✓ If granted to probationers, the probation period will be extended for the duration of Miscarriage Leave.

Leave Rules

162

Adoption Leave :

- ✓ Only to childless female employees, for legally adopted child of less than 1 year of age.
- ✓ On submission of a certified true copy of adoption deed.
- ✓ Maximum for two months or till the child reaches the age of one year, whichever is earlier.
- ✓ Only once in the entire service period.

Leave Rules

163

Examination Leave :

- ✓ For Appearing in the insurance or MBA exams or the exams conducted by ICAI / ICWA / CIIA, London.
- ✓ Only for the Date of Exam and minimum Journey time to the nearest centre and return.
- ✓ For Maximum 2 attempts per subject.

Leave Rules

164

Quarantine Leave:

- ✓ Only if 1 or more family members of employee (excluding the employee) suffer from infectious disease.
- ✓ Can be granted if the medical officer certifies that it is necessary to quarantine in view of the infectious disease.
- ✓ Only for the period recommended by Medical Officer in such certificate.
- ✓ Available for Cholera, Small Pox, Plague, Diphtheria, Typhus Fever and Cerebrospinal Meningitis but not available for Chicken Pox.

Leave Rules

165

Leave on Loss of Pay (LOP) :

- ✓ Can be granted when no other leave is due
- ✓ Lop will postpone the increment by 1 month if it is availed in a year for more than the days of month of annual grade increment.

Cadre	Duration of Leave on LOP	Sanctioning Authority
For All Cadres (under RO)	Up to 90 days	Regional Chief
For All Cadres (in HO)	Up to 90 days	Chief Manager
For Scale IV and Below	90 to 180 days	General Manager
Scale V and above	Above 90 days	CMD
All Cadres	Above 180 days (in case of Medical Exigencies)	CMD

Leave Rules

166

Study Leave to Officers :

- ✓ Can be sanctioned only by CMD. For pursuing a course in any specialised fields like Management and Allied Discipline.
- ✓ Maximum for 1 year, can be extended for 1 year under exceptional circumstances.
- ✓ Can be granted only after 5 years of service.
- ✓ This Leave will be treated without pay. Benefits like PF, Gratuity, notional annual grade increment, seniority etc, will not accrue during the period of study leave. No seniority for extra qualification.

Leave Rules

167

Authorized Absence :

- ✓ Maximum 6 days for undergoing vasectomy or salpingectomy (*Surgeries for family planning*)
- ✓ Maximum 14 days to female employees for puerperal and non-puerperal sterilisation (*for family planning*)
- ✓ 1 day to female employees for I.U.C.D insertion for (*family planning*)
- ✓ Maximum 15 days in a year for camp duties by employees who have been permitted to join Home Guards Organisation.

Leave Rules

168

Authorized Absence :

- ✓ Maximum 30 days in a year for participation in a National or an International sports event including mountaineering expeditions approved by Indian Mountaineering Federation.
- ✓ Maximum 10 days in a year if the employee participates as sponsored candidate of the Company in any important local Sports event.
- ✓ Total limit of above two will be maximum 30 days in a year.
- ✓ Participation will include participation as referees/umpires/time keepers but not as Managers or office bearers of committees or Club arranging such tournaments.

Leave Rules

169

Authorized Absence :

- ✓ Maximum 3 days at a time and maximum 7 days in a year for invigilation work at an insurance examination.
- ✓ Maximum 25 days in a year for participation in the Republic Day parade (including the time of rehearsal / training).
- ✓ For the days on which the employee attends the conference of the Insurance Institute of India and for the period of journey to and fro place of posting and place of conference.

Leave Rules

170

Authorized Absence :

- ✓ For the day(s) of the hearing and for the day(s) of the journeys connected thereto to employees who have been summoned by Court of Law on behalf of Government as State witness in a criminal case.
- ✓ For the day(s) When employee is prevented from attending the office by the operation of law, e.g. the imposition of curfew either in the area of his residence or in the area where the office is situated.

Leave Rules

171

Authorized Absence :

- ✓ 1 Day for Blood Donation - Maximum 10 such occasions in a year.
- ✓ Maximum 14 days in a year for attending the camp training to an employee who has been permitted to join Territorial Army.
- ✓ 1 day's special casual leave to a confirmed employee (*who resides at a place where the date of polling is different from that at the place where their office is situated*) on the date of polling at the place of residence where they have to exercise their franchise.

Leave Rules

172

Paternity Leave:

- ✓ Maximum 15 days to male employees having less than 2 living children.
- ✓ Granted during confinement of his wife, within a period commencing 15 days before and ending 6 months after date of delivery.
- ✓ Can be availed for adoption of a child of age less than 1 year.
- ✓ Can be combined with any other leave except Casual Leave.

Leave Rules

173

06. CDA Rules, 2014

Important Aspects at a Glance

- ✓ CDA – Conduct, Discipline & Appeal
- ✓ Introduction of Board Sub-committee (HR) as Appellate and Memorial Authorities
- ✓ Sharing of computer password, e-crime, sexual harassment at workplace and influence of narcotics or drugs included as misconduct

CDA Rules, 2014

175

Important Aspects at a Glance

- ✓ Limit of acceptance of gifts from relatives – Rs.10000, personal friend – Rs.7000 and other cases Rs.5000.
- ✓ Review of suspension orders once in 3 months
- ✓ Suspended employee shall not have right for increase in subsistence allowance immediately after 6 months
- ✓ Reduction to a lower scale in time scale for a period not exceeding 3 years included as minor penalty

CDA Rules, 2014

176

Important Aspects at a Glance

- ✓ Wording of “Dismissal” under major penalty changed to “Dismissal which shall ordinarily be a disqualification for future employment” under major penalty .
- ✓ Revision in schedule of authorities under Schedule A.

CDA Rules, 2014

177

Rule 1 (Applicability):

- ✓ These rules are applicable to all employees appointed in UIIC or in NIA, NIC, OIC, GIC and AICIL.
- ✓ These rules are also applicable to persons governed by General Insurance (Employees’) Pension Scheme, 1995 and amendments thereto to the extent provided under the said Scheme

CDA Rules, 2014

178

Rule 2 (Definitions) :

- ✓ Act - General Insurance Business (Nationalisation) Act, 1972 and subsequent amendments thereto
- ✓ Competent Authority – Ordinarily means superior authority to whom the employee reports
- ✓ Employee – Employee of the Company other than casual, work-charged and contingent staff

CDA Rules, 2014

179

Rule 2 (Definitions) :

- ✓ Family – wife or husband, dependent children, any other person wholly dependent on the employee
- ✓ Board Sub-committee (HR) – A sub-committee of Directors of the Board nominated by the Board.
- ✓ Public Servant – as mentioned in Section 21 of IPC.
- ✓ Sexual Harassment & work place – as defined under ‘the sexual harassment of women at workplace (Prevention, prohibition and Redressal) Act, 2013

CDA Rules, 2014

180

Rule 3 (Duty of Employee) :

- ✓ Every employee shall at all times:
 - Maintain absolute integrity ;
 - Maintain devotion to duty ;
 - Do nothing which is unbecoming of a public servant;
 - Conform to and abide by these Rules given to him;
 - Take steps to ensure the integrity & devotions of all employees

CDA Rules, 2014

181

Rule 4 (Misconducts) :

- ✓ Theft, Fraud Or Dishonesty
- ✓ Taking Bribes Or Illegal Gratification
- ✓ Possession Of Pecuniary Resources Or Property Disproportionate To The Known Sources Of Income
- ✓ Furnishing False Information
- ✓ Acting In A Manner Prejudicial To The Interest Of The Company.

CDA Rules, 2014

182

Rule 4 (Misconducts) :

- ✓ Wilful Insubordination Or Disobedience
- ✓ Absence Without Leave Or Over-staying Sanctioned Leave – For More Than 4 Consecutive Days Without Sufficient Grounds Or Proper Or Satisfactory Explanation
- ✓ Habitual Late Or Irregular Attendance
- ✓ Neglect Of Work Or Negligence In The Performance Of Duty Including Malingering Or Slowing Down Of Work.

CDA Rules, 2014

183

Rule 4 (Misconducts) :

- ✓ Damage To Any Property Of Company
- ✓ Interference Or Tampering With Any Safety Devices
- ✓ Drunkenness Or Riotous Or Disorderly Or Indecent Behaviour In The Premises
- ✓ Gambling
- ✓ Collection Without The Permission Of The Competent Authority

CDA Rules, 2014

184

Rule 4 (Misconducts) :

- ✓ Sleeping While On Duty
- ✓ Commission Of Any Act Which Amounts To A Criminal Act Involving Moral Turpitude (Conduct That Is Considered Contrary To Community Standards Of Justice, Honesty Or Good Morals Eg., Forgery, Robbery, Etc)
- ✓ Absence From The Employee's Appointed Place Of Work Without Permission Or Sufficient Cause

CDA Rules, 2014

185

Rule 4 (Misconducts) :

- ✓ Smoking in the premises of the establishment where it is prohibited
- ✓ Purchasing Properties, Machineries, Stores etc. From Or Selling Properties, Machineries, Stores etc. To The Company Without Express Permission In Writing From The Competent Authority
- ✓ Commission of any Act Subversive of Discipline or of Good Behaviour
- ✓ Abetment (to encourage, approve, support) of or attempt of abetment of any act which amounts to misconduct.

CDA Rules, 2014

186

Rule 4 (Misconducts) :

- ✓ Sharing Of Computer Password
- ✓ Any wrongful/illegal activity committed through the use of computer / internet and/or violation of provisions of the information technology act, 2000 / it policy of the company
- ✓ Indulging of any sexual harassment of women at workplace
- ✓ Possession Of Or Consuming Of Or Being Under The Influence Of Narcotics Or Drugs In The Premises Of The Company

CDA Rules, 2014

187

Rule 5 to Rule 9 :

- ✓ Rule 5 – Scope of an employee's service (24 X 7)
- ✓ Rule 6 – Employees not to seek outside employment (incl. honorary)
- ✓ Rule 7 – Part-time work (after Office hours)
- ✓ Rule 8 – Obligation to maintain secrecy - during service or after retirement or resignation or discharge
- ✓ Rule 9 – Evidence before committee or any other authority

CDA Rules, 2014

188

Rule 10 & 11 :

- ✓ Rule 10 – Prohibition against participation in politics and contesting for election by filing for nomination

The display by an employee on his personal vehicle or residence, of any electoral symbol shall amount to using his influence in connection with an election within the meaning of any sub-rule.

- ✓ Rule 11 – Participation in demonstration

CDA Rules, 2014

189

Rule 12 (Connection with Press and Radio) :

- ✓ Prior sanction to be obtained by the employee, except contribution is occasional, purely literary, artistic or scientific character, statement made by Office-bearers of registered trade union.

CDA Rules, 2014

190

Rule 13 (Acceptance of gifts) :

- ✓ Gift shall include free transport, boarding, lodging, etc - gifts from relatives - Rs.10000/-, personal friends - Rs.7000/- and others - Rs.5000/- (if from same person gift received is more than once in the same year, should inform Competent Authority) if aggregate value exceeds Rs.5000/-

CDA Rules, 2014

191

Rule 14 & 15 :

- ✓ Rule 14 – Private trading – Employee or his relatives shall not act as an insurance agent (Relatives means spouse, dependent children/dependent step children residing with the employee or not)
- ✓ Rule 15 – Speculation in stocks / shares – Frequent purchase and sale of stock, shares, securities or other investment shall be deemed to be speculation within the meaning of this rule.

CDA Rules, 2014

192

Rule 16 (Borrowings, Investments and Property Returns) :

- ✓ Rule 16 – Restriction on borrowing and investments
- ✓ 16 A – Submission of property returns – immovable property exceeds 2 months basic salary – Annual return before 30th April – Transactions above 2 months basic salary to be reported within 30 days to the competent authority.

CDA Rules, 2014

193

Rule 17 & 18 :

- ✓ Rule 17 – Employees in debt – Employees who is in debt shall furnish to the competent authority half yearly statement – 31st March and 30th September about his position

Meaning of debt – Total liabilities exceeds 6 months basic salary

- ✓ Rule 18 – Employees not to be absent from duty without permission or be late in attendance – one day's CL without prior sanction is allowed.

CDA Rules, 2014

194

Rule 19 (Absence from station) :

- ✓ No employee shall absent himself from his station overnight without prior sanction of the Competent Authority.

CDA Rules, 2014

195

Rule 20 (Suspension) :

- ✓ Appropriate Authority may place an employee under suspension
 - (1) Disciplinary Proceedings Against Him is Contemplated or is Pending
 - (2) Criminal Offence Is Under Investigation Or Trial
 - (3) Detained in custody whether on a criminal charge or otherwise for a period exceeding 48 hours - deemed suspension from the date of detention

Review of suspension - once in three months for appropriate decisions or payment of appropriate subsistence allowance

CDA Rules, 2014

196

Rule 21 (Subsistence Allowance) :

- ✓ 50% of monthly / gross emoluments (comprising of BP, DA, HRA, CCA, HSA, QP, personal pay, special pay and deputation allowance) drawn on the date immediately prior to the date on which the employee is suspended
- vary the subsistence allowance after 6 months
- increased to 75% if the reasons for delay is not attributed to the employee (employee shall have no right to claim increased SA)
- reduced to 25% if the reason is directly attributed to the employee

CDA Rules, 2014

197

Rule 21 (Subsistence Allowance) :

- ✓ No subsistence Allowance during period of detention by the police
- ✓ For Rule 20 & 21 – Appropriate Authority shall mean an authority competent to impose major penalty
- ✓ Eg – Appropriate Authority for Asst., RC, SS or equivalent cadres – Head of Office concerned or department

CDA Rules, 2014

198

Salary Deductions during Suspension :

- ✓ Compulsory Deductions – Income tax, compensation for the use of accommodation allotted, repayment of loans and advance taken from the company, medical benefit insurance scheme premium
- ✓ Voluntary Deductions – Lic premium, cooperative society, refund of loan taken from PF
- ✓ No Deductions - Towards pf, amount due under court attachment, recovery of any loss which employee may have caused to the company

CDA Rules, 2014

199

Rule 22 (Treatment of period of suspension) :

- ✓ Any period of absence which has not been treated as period spent on duty or on leave shall not count for service for any purpose but will not constitute as break in service – Refund of subsistence allowance by the employee cannot be done

CDA Rules, 2014

200

Rule 23 (Penalties) - to be imposed by Disciplinary Authority**Minor Penalties –**

- (a) Censure
- (b) Withholding of one or more increments for a specified period.
- (c) Recovery of the whole or part of any pecuniary loss caused to the Company by negligence or breach of orders from pay or such other amount as may be due to him.
- (d) Reduction to a lower stage in the time-scale for a period not exceeding three years without cumulative effect

CDA Rules, 2014

201

Rule 23 (Penalties) - to be imposed by Disciplinary Authority**Major Penalties –**

- (e) Withholding of one or more increments permanently.
- (f) Reduction to a lower service or post or to a lower time-scale or to a lower stage in a time-scale.
- (g) Compulsory retirement.
- (h) Removal from service which shall not be a disqualification for future employment.

CDA Rules, 2014

202

Rule 23 (Penalties) - to be imposed by Disciplinary Authority

Major Penalties –

(i) Dismissal which shall ordinarily be a disqualification for future employment.

Rigor effect – No rigor effect for Censure, 1 year for other minor penalties & 2 years for major penalties

CDA Rules, 2014

203

Rule 23 (Penalties) :

These shall not amount as penalty – (i) withholding of increment for unsatisfactory work, (ii) stoppage of an employee at the efficiency bar in a time-scale, (iii) non-promotion, (iv) reversion to a lower grade or post of an employee officiating in a higher grade or post, (v) reversion on probation and (vi) termination of employee appointed on probation or in temporary capacity.

CDA Rules, 2014

204

Rule 24 & 25 :

- ✓ Rule 24 - Disciplinary Authority - as specified in schedule A
- ✓ Rule 25 – Procedure for imposing major penalties – only after inquiry

Inquiring Authority – Retired officer or any public servant (always one step higher than the Presenting Officer)

CDA Rules, 2014

205

Rule 25 (Procedure for imposing major penalties) :

- ✓ Employee should submit his reply within 15 days (or extension of another 15 days – Max 45 days) on receipt of articles of charges (*list of charges levelled against him in writing by the disciplinary authority, inquiry will not be concluded even if the employee is superannuated but to be completed within 3 months from the date of superannuation*).
- ✓ Presenting Officer – To present on its behalf of the case in support of the articles of charges

CDA Rules, 2014

206

Rule 25 (Procedure for imposing major penalties) :

- ✓ Defence Assistant – Employee may take the assistance of any employee of the Company only (*Defence Assistant – not more than 2 cases outside RO. Employee acting against breach of this Rule shall not be entitled for TA/DA*)
- ✓ No inquiry if the employee admits the charges
- ✓ If the employee does not appear in person, inquiry authority will hold the inquiry ex-parte

CDA Rules, 2014

207

Rule 25 (Procedure for imposing major penalties) :

- ✓ After conclusion of inquiry, report shall be prepared on articles of charges and the statement of the imputations of mis-conduct or mis-behaviour, defence of the employee, assessment of evidence and findings
- ✓ The Inquiring Authority should submit his report within 6 months.

CDA Rules, 2014

208

Rule 26 to Rule 28 :

- ✓ Rule 26 – Action on the inquiry report
- ✓ Rule 27 – Procedure for imposing minor penalties – Employee is informed in writing of the imputation of misconduct / misbehaviour. Employee within 15 days has to reply
- ✓ Rule 28 – Communication of Orders – Delivered personally to the employee / sent by registered post (if cannot be done, affixed on notice board)

CDA Rules, 2014

209

Rule 29 & 30 :

- ✓ Rule 29 – Common proceedings – Two or more employees concerned in a case, the authority competent to impose major penalty on the employee of the highest cadre.
- ✓ Rule 30 – Special procedure in certain cases – employee convicted on criminal charge, not reasonably practicable, due to interest of the security of the company, employee has abandoned the post (*employee absents himself without leave or overstays his leave for a continuous period of 90 days without any intimation*) without holding any inquiry

CDA Rules, 2014

210

Rule 31 to 33 :

- ✓ Rule 31 – Right to appeal – Appeal to the Appellate Authority (superior to the authority which has passed the order of penalty)
- ✓ Rule 32 – Period of limitations of appeal – within the period of 3 months from the date of receipt of copy of order
- ✓ Rule 33 – Form and contents of appeal – in his own name

CDA Rules, 2014

211

Rule 34 (Submission of appeal) :

- ✓ Every appeal shall be submitted through the authority which made the order appealed against, Provided further that a copy of the appeal may be submitted direct to the Appellate Authority.

CDA Rules, 2014

212

Rule 35 (Withholding of appeals) :

- ✓ If the appeal does not comply with the provisions of Rule 33, not submitted within time limit, repetition of appeal already decided and no new facts Provided that an appeal. Appeal withheld under this rule shall be returned to the appellant and if it is resubmitted within one month thereof after complying with the provisions of Rule 33 shall not be withheld. Quarterly statement on list of appeals withheld to be submitted to the Appellate Authority.

CDA Rules, 2014

213

Rule 36 to 38 :

- ✓ Rule 36 – Transmission of Appeals
- ✓ Rule 37 – Consideration of Appeals - appeals should be disposed of as expeditiously as possible & in any event not later than 6 months from the date of receipt of the appeal by the Appellate Authority
- ✓ Rule 38 – Appeal against other orders – Denies disadvantage to his salary, stopping an employee in efficiency bar in time scale, determining salary and allowances during suspension, etc.

CDA Rules, 2014

214

Rule 39 (Review) :

- ✓ Company At Its Own Motion Or Otherwise After Calling For The Records Review Any Order Which Is Made Or Is Appeal
- ✓ Confirm, Modify Or Set Aside The Order
- ✓ Remit The Case To Any Authority To Any Office
- ✓ Impose Penalties

CDA Rules, 2014

215

Rule 40 to 44 :

- ✓ Rule 40 - Memorial - Appeal rejected, may address to the appropriate memorial authority within a period of six months from the date of receipt of copy of order of appellate authority
- ✓ Rule 41 – Canvassing non-official or outside influence
- ✓ Rule 42 – Interpretation - Board
- ✓ Rule 43 – Amendments – Board
- ✓ Rule 44 – Authority to issue administrative instructions - CMD

CDA Rules, 2014

216

Timelines at a glance :

- ✓ Chargesheet - By Disciplinary Authority - within 15 days employee has to reply on the articles of charges - Max 45 days
- ✓ Inquiry Report - Within 6 months from the date of appointment of Inquiry Officer (*maximum one more month can be taken if required— As per CVC Guidelines*)
- ✓ Appeal - Within 3 months from the date of receipt of penalty. Can withhold appeal but resubmitted within 1 month has to be forwarded to Appellate Authority. Appeal to be disposed off within 6 months
- ✓ Memorial - in 6 months from the date of receipt of appeal order.

CDA Rules, 2014

217

Schedule A (Authorities) :

Category of Employees / Officers	Appointing Authority	Disciplinary Authority	Appellate Authority	Memorial Authority
Sub-Staff/Driver & Equiv. Cadres	Officer in Scale-IV	Officer in Scale-II	Officer in Scale-V	CMD
Record Clerk/ Assistant & Equiv. Cadres	Officer in Scale-IV	Officer in Scale-III	Officer in Scale-V	CMD
Sr. Assistant & Equiv. Cadres / Superintendent / Dev.. Officer	Officer in Scale-V	Officer in Scale-IV	Officer in Scale-VI	CMD
For Officers in Scale I & Scale II	Officer in Scale-VI	Officer in Scale-V	Officer in Scale-VII	CMD
For Officers in Scale-III	Officer in Scale-VI	Officer in Scale-VI	Officer in Scale-VII	CMD
Officers in Scale-IV & V	Officer in Scale-VII	Officer in Scale-VII	CMD	Board Sub-Committee (HR)
Officers in Scale- VI & VII	CMD	CMD	Board Sub-Committee (HR)	Board

CDA Rules, 2014

218

07. Other Rules & Policies

Promotion Policy for Officers, 2006

- ✓ Applicable on promotion of officers up to the cadre of Scale VII
- ✓ For promotion to Scale VI and Scale VII Promotion Exercise and Seniority will be common within GIPSA Companies & GIC.
- ✓ For promotion up to Scale VI the Promotion Exercise and Seniority will be separate in each company.
- ✓ The Promotion to Scale VI and VII shall be based on merit and zone of consideration will be 3 times the no. of vacancies

Other Rules & Policies

220

Promotion Policy for Officers, 2006

- ✓ Officer have to completed minimum 2 full years of service in the relevant cadre to be Eligible for promotion to Scale VI and VII and should have minimum two full years of balance service remaining before attaining the age of superannuation.
- ✓ Officer have to completed minimum 3 full years of service in the relevant cadre to be Eligible for promotion up to Scale V.
- ✓ 60% of total vacancies available for promotion up to scale V shall be filled through Normal channel and 40% through Fast track channel.

Other Rules & Policies

221

Promotion Policy for Officers, 2006

- ✓ Maximum attempts under Fast track channel will be 2 attempts per cadre. However, if an officer succeeds to score minimum passing marks in written examination but fails to get promoted in a promotion exercise, it will not be counted an attempt.
- ✓ In case, an Officer refuses promotion under Fast Track Channel after securing a place in final selection list, this shall be counted as an attempt within the limits of 02 attempts notwithstanding his having qualified in the Written Test.

Other Rules & Policies

222

Promotion Policy for Officers, 2006 - Normal Channel - Weightage

Parameters	Scale I to II (wef PE 2021-22)	Scale II to III (wef PE 2021-22)	Scale III to IV (wef PE 2019-20)	Scale IV to V (wef PE 2019-20)
Insurance Qualification	10	10	-	-
Work Record	35	40	40	50
Seniority	55	50	35	25
Interview	-	-	25	25
Total	100	100	100	100

✓ Qualification Marks (*Scale I to II and Scale II to III*) :

LIII = 0 AIII / ACII = 05 FIII / FCII = 10

Other Rules & Policies

223

Promotion Policy for Officers, 2006 - Normal Channel – Seniority

✓ No Seniority marks will be available for initial 3 years of service. Continuous service means the period of duty excluding period on extraordinary leave on Loss of Pay.

Scale	Marks for each completed year of service (after initial 3 years)	Maximum Marks
Scale I to II	7	55
Scale II to III	6	50
Scale III to IV	4	35
Scale IV to V	3	25

Other Rules & Policies

224

Promotion Policy for Officers, 2006 - Normal Channel - Seniority

- ✓ Inter-se Seniority Marks within a batch will be 0.01 marks for each level of seniority. However, Inter-se Seniority Marks cannot be more than Seniority Marks. In such cases where the highest granted Inter-se Seniority mark can be equivalent to the yearly seniority marks of the relevant cadre 0.001 marks will be provided for each level of inter-se seniority.

Other Rules & Policies

225

Promotion Policy for Officers, 2006 - Weightage - Fast Track Channel

Parameters	Scale I to II (wef PE 2019-20)	Scale II to III (wef PE 2020-21)	Scale III to IV (wef PE 2019-20)	Scale IV to V (wef PE 2019-20)
Written Test	50	40	40	40
Insurance Qualification	10	-	-	-
Work Record	40	40	40	40
Interview	-	20	20	20
Total	100	100	100	100

- ✓ Marks of Insurance Qualification for Promotion to the Scale II will be available for FIII / FCII.

Other Rules & Policies

226

Promotion Policy for Officers, 2006 – Zone of Consideration

Channel of Promotion	Scale	Zone of Consideration
Normal Channel	For promotion to Scale V	5 times the no. of total vacancies
	For promotion to Scale IV	4 times the no. of total vacancies
	For promotion to Scale III and II	3 times the no. of total vacancies
Fast Track Channel (not for eligibility purpose)	For promotion to any cadre up to Scale V (Not applicable for Promotion to Scale II)	1.5 times the no. of vacancies in fast track channel

Other Rules & Policies

227

Promotion Policy for Officers, 2006 – Zone of Consideration

- ✓ All eligible officers (*in normal channel*) either belonging to same batch or selected on same date shall be in Zone of consideration even if the total number of candidates exceeds the given limit.
- ✓ If the total number of eligible officers (*in normal channel*) is less than the given limits, all eligible officers shall be in ZOC.
- ✓ If, the count of successful candidates in written test (*for fast track channel*) are less than the given limits, the vacancies of Fast Track Channel will be reduced suitably & included in Normal Channel.

Other Rules & Policies

228

Promotion Policy for Officers, 2006 – Qualifying Benchmark

- ✓ For Promotion to VI and Scale VII screening interview will be conducted by Screening Committee which may comprise 4 or 5 outside experts. (*Para 9.1*)
- ✓ For Promotion up to V under Fast Track Channel there will be minimum qualifying marks in written test. 54 Marks for SC / ST candidates and 60 marks for other candidates. (*Para 9.2*)

Other Rules & Policies

229

Promotion Policy for Officers, 2006 – Final Lists

- ✓ Ranking Lists (*under Normal Channel*) for promotions up to Scale V will be based upon Seniority Marks, Qualification Marks, Marks for Work Record and Interview Marks. (*subject to applicability on relevant cadres*).
- ✓ Ranking Lists (*under Fast Track Channel*) for promotions up to Scale V will be based on Written Test Marks, Qualification Marks, Marks for Work Record and Interview Marks. (*subject to applicability on relevant cadres*).

Other Rules & Policies

230

Promotion Policy for Officers, 2006

- ✓ There will be a cadre wise reserve list having candidates equal to the count of employees retiring till the end of relevant financial year. To fulfil the vacuum created by retirements in that financial year.
- ✓ There will be a cadre wise contingency list having candidates equal to 10% of the vacancies. To nullify the effect of promotion refusals.
- ✓ In case of Promotion Refusal there will be a waiting period of next 1 promotion exercise (*Promotion Committee will be the Competent Authority for such cases*).

Other Rules & Policies

231

Promotion Policy for Officers, 2006 - Opting Out

- ✓ An Officer already included in zone of consideration for promotion up to Scale V can opt out from the promotion process within 14 days since the declaration of Zone of Consideration. This option will be available only two time in each cadre.
- ✓ After exercising such option, the officer cannot be included again in the Zone of Consideration for Promotion Exercise of the same year.
- ✓ No substitution of officers will be made against any such exclusion of Officers in any Promotion Exercise of that particular year.

Other Rules & Policies

232

Promotion Policy for Officers, 2006

- ✓ No In-Situ Promotions from PE 2023-24 onwards.
- ✓ Para 22D - For the promotion exercise 2023-24 only those officers will be eligible for promotion to the cadre of Scale VII, who have completed minimum one & half years of continuous service as on 01.04.2023 and have minimum 2 full years of balance service.
- ✓ Out of such eligible candidates, the senior most officers only up to 3 times of vacancies will be in the zone of consideration.

Other Rules & Policies

233

Promotion Policy for Officers, 2006 - Promoting Authority

- ✓ For Promotion to the cadre of Scale VI and Scale VII, CMD will be the Promoting Authority.
- ✓ For Promotion to the cadre of Scale IV and Scale V, GM will be the Promoting Authority.
- ✓ For Promotion to the cadre of Scale II and Scale III, DGM will be the Promoting Authority.

Other Rules & Policies

234

Promotion Policy for Officers, 2006 - Special Dispensation

- ✓ In the circumstances when post of CMD is vacant / Leave of Absence is accorded to CMD, the authority vested in and the functions to be discharged by the CMD for promotion of Officers upto Scale VII shall be vested in and discharged by the senior most Whole Time Director of the Company. (*Para 22 A*)

Other Rules & Policies

235

Promotion Policy for SCS Staff, 2008 : General

- ✓ SCS Staff = Supervisory, Clerical and Subordinate Staff
- ✓ Applicable for Promotion to the Cadres of :
 - Assistant - Under Para 15
 - Sr. Assistant - Under Para 14 & Para 25A
 - Scale I Officer - Under Para 13.1 & Para 13.2
- ✓ The panel shall be = 5 times the number of Promotional vacancies.
- ✓ There will be 2 marks for each year of service (except in Para 25A).

Other Rules & Policies

236

Promotion Policy for SCS Staff, 2008 : General

✓ Qualification Marks will be allotted as under :

Academic Qualification	Technical Qualification	Marks
SSC (10 th)	LIII / 1 subject of Institute of Actuaries / MBA / PGDCA / PGDBM (min. 2 years) / PGDBA	5
HSC (10 + 2)	-	7
-	All / ACII / 3 subjects of Institute of Actuaries	10
Graduation		12
Double Degree / Post Graduation	FII / FCII / 5 subjects of Institute of Actuaries/ MCA / CA / CS / ICWA / CFA	15
Maximum Qualification Marks will be 30 (15 Marks each for Academic and Technical Qualifications)		

Other Rules & Policies

237

Promotion Policy for SCS Staff, 2008 : Promotion to Scale I Officer

- ✓ For Promotion to the cadre of Scale I Officer the total vacancies will be equally divided in Para 13.1 and Para 13.2.
- ✓ For Promotion to the cadre of Scale I Officer the Promoting Authority will be a Scale VI Officer.
- ✓ The exercise for Promotion to the cadre of Scale I Officer will be conducted on Zonal Basis and there will be 4 zones for such purpose.
- ✓ There will be a probation period of 1 year for candidates promoted to the cadre of scale I Officer.

Other Rules & Policies

238

Promotion Policy for SCS Staff, 2008 : Promotion to Scale I Officer

- ✓ For promotion under Para 13.1, the employees of Sr Assistants or equivalent cadres are eligible on (i) Service of 7 years, (ii) Service of 5 years with LIII, (iii) Service of 3 years with AIII or (iv) completion of FIII irrespective of their service duration.
- ✓ For promotion under Para 13.2, the employees qualified (i) graduation / Post Graduation, (ii) FII / FCII / 5 subjects of Institute of Actuaries or (iv) CA / ICWA / CS / CFA / MBA / PGDBM / MCA will be eligible to appear in Written Test.

Other Rules & Policies

239

Promotion Policy for SCS Staff, 2008 : Promotion to Scale I Officer

- ✓ Under Para 13.2 there shall be 5 attempts available to an SC / ST Candidate and 4 attempts to other candidates for the entire service.
- ✓ Under Para 13.2 the Minimum Qualifying Marks for written test will be 54 for an SC / ST Candidate and 60 marks for other candidates.
- ✓ If an employee succeeds to score minimum passing marks in written examination but fails to get promoted in a promotion exercise, it will not be counted an attempt.

Other Rules & Policies

240

Promotion Policy for SCS Staff, 2008 : Promotion to Scale I Officer

✓ Under Para 13.2, the marks obtained by candidate in written examination will be reduced to 35.

✓ Weightage :

Parameters	13.1	13.2
Written Test	-	35
Seniority	35	35
Qualification	30	30
Work Record	20	20
Interview	15	15
Total	100	135

Other Rules & Policies

241

Promotion Policy for SCS Staff, 2008 : Promotion to Sr. Assistant

✓ For promotion under Para 14 the employees of Assistants or equivalent cadres are eligible on (i) Reaching the Ceiling of Assistant's Pay Scale (ii) Service of 7 years, (ii) Service of 5 years with LIII, (iii) Service of 3 years with AIII or (iv) completion of FIII irrespective of their service duration.

✓ The exercise for Promotion to the cadre of Sr. Assistant will be conducted on Zonal Basis & there will be 16 zones for such purpose.

✓ For Promotion to the cadre of Sr. Assistant the Promoting Authority will be a Scale V Officer.

Other Rules & Policies

242

Promotion Policy for SCS Staff, 2008 : Promotion to Sr. Assistant

- ✓ For promotion under Para 25A (One Time Promotion for Assistant) the employees who joined the service of the Company in the cadre of assistant, have put in 20 completed years of service in the same cadre, are not below 50 completed years of age, and have not received a single promotion, would be eligible.
- ✓ Under Para 25A there will be 3 marks of seniority for each completed year of service in the cadre beyond 20 years of service in the cadre. Max. 5 years' service as ex-servicemen can be counted.

Other Rules & Policies

243

Promotion Policy for SCS Staff, 2008 : Promotion to Sr. Assistant

- ✓ Weightage of Marks (*Under both Para 14 & Para 25A*) :

Criteria	Maximum Marks
Seniority	50
Qualification	30
Work Record	20
Total	100

Other Rules & Policies

244

Promotion Policy for SCS Staff, 2008 : Promotion to Assistant

- ✓ The Confirmed Subordinate Staff / Drivers / Record Clerks who (i) have minimum educational qualifications for direct recruitment of Assistants / passed the Departmental Test for promotion to the cadre of Assistant with 45% (36% for SC/ST) during any Promotion Exercise up to 2015-16 / have completed at least 10 years of service as a Full Time Employee & has passed 10th And (ii) have Passed the Computer literacy and proficiency test during the relevant Promotion Exercise or any 2 Promotion Exercises immediately prior to the relevant Promotion Exercise will be eligible under Para 15.

Other Rules & Policies

245

Promotion Policy for SCS Staff, 2008 : Promotion to Assistant

- ✓ Weightage of Marks (*under para 15*) :

Criteria	Marks
Seniority	50
Qualification	30
Work Record	20
Total	100

- ✓ For promotion to the cadre of Asst. Sr. Asst. Admin. Officer there will be a reservation as under :

➤ SC = 15% ST = 7.5% PwD = 3%

Other Rules & Policies

246

ACPS - For Sub-Staff & Driver Cadres (Para 25.1)

- ✓ ACPS = Assured Career Progression Scheme
- ✓ Employees in the cadre of Sub-Staff and Driver, who fail to qualify for Promotion to higher cadres and have reached the ceiling in the respective pay scale, as applicable to them from time to time, shall on completion of twelve months' continuous service from the date of reaching such ceiling, be placed in the pay scale of Record Clerk at an appropriate stage and shall continue in that scale without being treated as Record Clerk, till they undergo exit from their existing cadre in the normal course.

Other Rules & Policies

247

ACPS - For the cadre of Record Clerk (Para 25.2)

- ✓ Employees in the cadre of Record Clerk, who fail to qualify for Promotion to higher cadres and have reached the ceiling of the pay scale of Record Clerk, as applicable from time to time, shall on completion of twelve months' continuous service from the date of reaching such ceiling, be placed in the pay scale of Assistant at an appropriate stage and shall continue in that scale without being treated as Assistant, till they undergo exit from their existing cadre in the normal course.

Other Rules & Policies

248

Transfer and Mobility Policy for Officers :

- ✓ Applicable upto Scale IV
- ✓ Request Transfer can be considered after minimum 3 years of service at current place of posting. Maximum 3 request transfers can be availed during the entire period of service.
- ✓ Since the normal period of posting is 5 years, If a transfer request is considered after 5 years of service at current place of posting, it will not be counted as a request transfer.
- ✓ No Transfer benefits (*except for shifting of family & household goods*) are admissible on a request transfer.

Other Rules & Policies

249

Transfer and Mobility Policy for Officers

- ✓ Exemption for Maximum 1 year can be given with the approval of CMD to an officer who is handling a post of specialized discipline.
- ✓ On a sensitive post one person can serve for Maximum 3 years (*excluding the Office In-Charges*)
- ✓ As per CVC guidelines (i) positions in all Claims Depts. / Estate Dept. / Gen. Admin. Dept. / Publicity Department AND (ii) In-charge of a Branch or Division are sensitive posts.
- ✓ Specialist Officers will not be counted in sensitive posts.

Other Rules & Policies

250

Transfer and Mobility Policy for Officers

- ✓ Minimum period of Stay in difficult area is 2 years (excluding LOPs)
- ✓ For those Female Officers (*up to Scale III only*) who were transferred on TMP or Promotion, minimum period of posting shall be 2 years. Afterwards, their case can be considered for request transfer.
- ✓ *On similar lines, minimum period of posting, for those Class III Female employees who were transferred on promotion, will be 2 years.*

Other Rules & Policies

251

Transfer and Mobility Policy for Officers :

- ✓ Exemption for following 13 Major Diseases :
- ✓ (1) Malignant Cancer, (2) Leprosy, (3) Tuberculosis, (4) Paralysis, (5) Brain tumor, (6) CABG / Heart valve replacement / Angioplasty (*Max 1 year*), (7) Chronic kidney disease, (8) AIDS, (9) Mental disease, (10) Total replacement of joints (*Max 1 year*), (11) spinal surgery, (12) Disease of liver leading to Hepatic failure or transplantation and (13) Thalassemia Major
- ✓ Officers (*Up to Scale III only*) are also exempted under TMP when 1 year or lesser time is remaining in their superannuation.

Other Rules & Policies

252

Recruitment Rules for Officers :

- ✓ Entry Cadre - Administrative Officer (Scale I)
- ✓ Eligibility = 60% in Graduation, 55% for SC/ST candidates
- ✓ Recruitment will be on All India Basis
- ✓ Reservation (*Vertical*) :
 - SC = 15%, ST = 7.5%, OBC = 27%
- ✓ Reservation (*Horizontal*) :
 - PwD = 4% (1% each for VH, HH & OH, autism and multiple disabilities), Ex-servicemen = 1% (horizontal)

Other Rules & Policies

253

Recruitment Rules for Officers :

- ✓ Minimum Age = 21 Years
- ✓ Maximum Age = 30 years
- ✓ Relaxation in Maximum Age:
 - SC / ST = 5 years, OBC = 3 years
 - Ex-servicemen = Max. 40 Years for UR & 45 years for SC / ST
- ✓ Selection Criteria = Written Test and Interview
- ✓ Probation Period = Minimum 1 year

Other Rules & Policies

254

Recruitment Rules for Assistants :

- ✓ Entry Cadre - Assistant
- ✓ Eligibility = Graduation, knowledge of regional language
- ✓ Recruitment will be on Regional Basis
- ✓ Reservation (*Vertical*) :
 - For SC/ST/OBC = As per regional representation
- ✓ Reservation (*Horizontal*) :
 - PwD = 4% (1% each for VH, HH & OH, autism and multiple disabilities), Ex-servicemen = 1% (horizontal)

Other Rules & Policies

255

Recruitment Rules for Assistants :

- ✓ Minimum Age = 21 Years
- ✓ Maximum Age = 30 years
- ✓ Relaxation in Maximum Age:
 - SC / ST = 5 years, OBC = 3 years
 - Ex-servicemen = Max. 40 Years for UR & 45 years for SC / ST
- ✓ Selection Criteria = Written Test and Regional Language Test
- ✓ Probation Period = Minimum 6 Months.

Other Rules & Policies

256

08. Loans and Advances

Vehicle Loan :

- ✓ Eligibility = Minimum service of 3 years
- ✓ Can be availed once in every 7 years not more than 3 times during entire service. Will be repaid in 60 equal instalments.

Cadre	Vehicle Type	Maximum Amount of Loan	Rate of Interest (p.a.)
Irrespective of Cadre	Two Wheeler	Rs. 75,000/-	5%
Scale I & II	Four wheeler	Rs.2.5 lakhs	5% Up to Rs.1 Lakh 7.5% for balance amount
Scale III & IV	Four wheeler	Rs.4.5 lakhs	5% Up to Rs.1 Lakh 7.5% for balance amount

Loans and Advances

Housing Loan :

✓ Maximum Limits of Loan Amount w.e.f. 16.08.2016 are as under:

Cadre	Scheme Loan (in Lakhs)	Supplementary Loan (in Lakhs)	Total Loan (in Lakhs)
Sub Staff	13.25	16.75	30.00
Record Clerk	17.25	20.75	38.00
Asst./Sr. Asst. / Steno	20.75	24.25	45.00
Dev. Officer (ii)	20.75	24.25	45.00
Dev. Officer (I)	21.25	28.75	50.00
Scale I & Scale II	28.00	32.00	60.00
Scale III	28.75	34.25	63.00
Scale IV & Scale V	33.00	37.00	70.00
Scale VI & above	36.00	44.00	80.00

Loans and Advances

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Housing Loan :

- ✓ To Avail Housing Loan one should complete min. 3 years of service.
- ✓ Housing Loan can be availed three times as 1st Loan; 2nd Loan and 2nd Loan second time.
- ✓ For Scheme loan the rate of interest will be 5% p.a. and for supplementary loan, the rate of interest will be 7.5%.
- ✓ In case the house is not self occupied there will be an additional interest @ 2.5% on scheme loan.
- ✓ In case supplementary loan is disbursed in instalments, the EMI will be calculated separately for each instalment.

Loans and Advances

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Housing Loan :

- ✓ The Loan can be repaid in Equal Monthly installments till retirement or in maximum 30 years, whichever is less.
- ✓ If an employee has less than 15 years of service, he has the option of paying only the interest portion and principal amount will be deducted from his terminal dues.
- ✓ The foreclosure of Housing Loan is allowed.
- ✓ Term Insurance Policy / Mortgage Redemption Policy are acceptable as collateral security for Housing Loan.

Loans and Advances

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Housing Loan :

- ✓ If an employee has availed the education loan, the eligible amount of housing loan shall stand reduced to the extent of outstanding balance of the education loan.
- ✓ The eligible amount of Loan shall further be subject to the condition that deduction towards housing loan should not exceed 45% of the employee's monthly gross salary. In case, the projected deduction towards housing loan is exceeding 45% of monthly gross salary, the loan amount shall be reduced appropriately to meet with the given condition.

Loans and Advances

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Housing Loan : 2nd Loan

- ✓ 2nd Loan under Housing Loan Scheme can be availed for renovation or transfer of existing loan.
- ✓ It can also be availed for acquiring second property subject to :
 - a) It can't be availed more than 2 times during the entire service.
 - b) It will be applicable to both the properties.
- ✓ The amount of "earlier Scheme Loan + earlier Supplementary Loan + proposed second loan" shall not exceed the eligible amount of loan under current Cadre's limits.

Loans and Advances

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Housing Loan : 2nd Loan

- ✓ Quantum : $(A-B) + (C-D)$
- ✓ A = Employee's eligibility for scheme loan in current cadre
- ✓ B = Amount of Scheme Loan already sanctioned to the employee
- ✓ C = Employee's eligibility for supplementary loan in current cadre
- ✓ D = Amount of Supplementary Loan already sanctioned to the employee
- ✓ The Quantum of loan shall not exceed the actual cost of properties.

Loans and Advances

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Housing Loan : 2nd Loan for Renovation of Existing Accommodation

- ✓ The quantum of such loan can be upto maximum of Rs. 15 Lakhs
- ✓ The Rate of Interest will be as per Housing Loan Scheme
- ✓ EMIs will be decided in a way to fully recover the principal & interest of loan before superannuation
- ✓ Estimate from a registered architect / Civil Engineer will be required at the time of sanctioning 2nd loan for renovation of existing accommodation.

Loans and Advances

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Housing Loan : 2nd Loan for Renovation of Existing Accommodation

- ✓ The Loan Amount will be released in 3 equal instalments.
- ✓ 2nd & 3rd instalments will be released only after obtaining a certificate from a registered Architect / Civil Engineer about work carried out and expenses incurred for the same.
- ✓ It can also be sanctioned for a property acquired through Staff Housing Loan or Own funds, either in self name or in joint name with spouse.

Loans and Advances

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Housing Loan : 2nd Loan for Renovation of Existing Accommodation

- ✓ 1st Loan for renovation may also be sanctioned if employee has not availed the Staff Housing Loan for the property for which renovation is to be carried out.
- ✓ Mortgage and collateral security will be as per Housing Loan Scheme.

Loans and Advances

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Education Advance – Eligibility :

- ✓ All confirmed employees with 5 years of service (3 years for Ex-serviceman)
- ✓ For dependent children (including adopted child & step-child)
- ✓ Receiving Stipend or scholarship will not affect dependency
- ✓ Not available to the employees facing disciplinary action / suspension

Loans and Advances

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Education Advance – Eligibility :

- ✓ Max 85% of accrued amount of terminal dues or 10 Lakhs per child up to 2 children during entire service, whichever is less.
- ✓ For maximum 2 courses per child (within total Rs.10 Lakhs)
- ✓ Unutilized eligible amount cannot be utilized for second child
- ✓ Minimum take home salary should be at least 25% of gross salary after taking into account of all deductions (including EMI amount for education advance) otherwise the amount of education advance will be reduced proportionately

Loans and Advances

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Education Advance – Eligibility :

- ✓ In case, both husband / wife are working in the company, limits per child will not extend & will be available for 2 children only. However advance can be availed by either of them for either of the child.
- ✓ Simultaneous advance for 2nd child can also be allowed subject to minimum take home salary and financial eligibility.

Loans and Advances

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Education Advance – Coverage:

- ✓ Admission Fee, Tuition Fee, e-learning fee, lab fee, records fee, fee for skill development and other non-refundable charges payable to hostel (excluding capitation fee, books fee, transportation fee, lunch charges, living expenses, taxes, exchange charges and bank charges etc.)
- ✓ to pursue higher studies/professional courses in India or abroad (not available for distance learning / correspondence courses)

Loans and Advances

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Education Advance – Coverage – Study in India:

- ✓ Graduation, Post-Graduation including regular technical & professional degree / diploma courses by colleges / universities & approved by UGC/AICTE/AISMS/ICMR/Bar Council of India / Government etc. & courses like ICWA, CA, CFA etc.
- ✓ Regular Degree / Diploma Courses conducted by autonomous institutions like IIT, IIM etc.

Loans and Advances

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Education Advance – Coverage – Study in India:

- ✓ Teacher Training / Nursing Courses approved by the Central/State Government

- ✓ Regular Degree/Diploma approved by Director General of Shipping / Civil Aviation e.g. pilot training etc.

Loans and Advances

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Education Advance – Coverage – Study abroad:

- ✓ Graduation, Post-Graduation / Diploma / Degree including regular technical and Professional Degree / Diploma courses offered by reputed accredited universities / institutes.

Loans and Advances

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Education Advance – General Rules:

- ✓ Advance will be disbursed directly to the educational institute in instalments as per fees payment structure devised by the educational institute
- ✓ Interest = 8% for male students & 7.8% for female students
- ✓ Deferred interest = interest from the date of payment of advance till the recovery of EMI in the following month is payable
- ✓ Repayment in ten years through EMIs

Loans and Advances

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✓ **Education Advance – General Rules:**

- ✓ No penal interest on foreclosure
- ✓ in case of retirement / death within 10 years - recovery from terminal dues (to be assigned as collateral)
- ✓ sanctioning authority = concerned regional in-charge / LCB in-charge / DGM (personnel) for HO employees

Loans and Advances

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Festival Advance :

- ✓ Class I = 1 month's gross salary up to Rs. 50,000/-
- ✓ Class II / III / IV = 1 month's gross salary up to Rs.40,000/-
- ✓ PTEs = 1 month's Basic Pay + DA (pro-rata basis) up to Rs.20,000/-
- ✓ Can be availed only once in a calendar year.
- ✓ Will be recovered in 10 equal instalments.

Loans and Advances

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Natural Calamity Advance :

- ✓ Can be sanctioned in case of damage caused by some natural calamity in the station of posting / home town of the employee. E.g. Flood, drought etc.
- ✓ Maximum Limit = Rs. 50,000/-
- ✓ Will be recovered in 25 equal instalments.

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Thanks
&
All The Best

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