

NATIONAL INSURANCE COMPANY LIMITED

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PERSONNEL MANUAL 2017: VOL- II

HR MANUAL 2017

VOLUME – II

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ADMINISTRATIVE INSTRUCTIONS ON LEAVE(For all classes of Staff)

1. General Principles Governing Grant of Leave:

The following general principles shall govern the grant of leave to employees :

- (a) Leave cannot be claimed as a matter of right.
- (b) Leave shall be availed of only after sanction by the competent authority, but one day's casual leave may be availed of without prior sanction in case of unforeseen emergency, provided the head of the office is promptly advised of the circumstances under which prior sanction could not be obtained.
- (c) In case of exigencies of work, it will be open for the competent authority, to refuse, revoke or reduce leave of any description.

Explanation: Sanction of leave shall not be presumed and leave asked for shall not be availed of unless it has been specifically sanctioned by the competent authority.

- (d) During the period of leave, an employee shall not take up any service or accept any employment.
- (e) During the period of suspension, an employee shall not be granted any leave. However, during the pendency of disciplinary proceedings, the Competent Authority may grant leave.
- (f) Sundays and / or holidays may be prefixed and / or suffixed to any kind of leave, but intervening Sundays and holidays are counted as a part of leave, but only in case of Casual Leave, Intervening Holidays between 2 CLs not to be taken into account.
- (g) No Leave shall be granted in continuation of or in conjunction with any other type of leave, except the following :
 - (1) Casual Leave in continuation of or in conjunction with Examination Leave, Quarantine Leave or Leave on Loss of pay.
 - (2) Earned Leave in continuation of or in conjunction with Sick Leave, Maternity Leave, Examination Leave, Quarantine Leave, or Leave on Loss of Pay;
 - (3) Sick Leave in continuation of or in conjunction with Earned Leave, Maternity Leave, Quarantine Leave or Leave on Loss of Pay;
 - (4) Maternity Leave in continuation of or in conjunction with Earned Leave, Sick Leave, Quarantine Leave or Leave on Loss of Pay;

- (5) Examination Leave in continuation of or in conjunction with Casual Leave, Earned Leave, Maternity Leave, Quarantine Leave or Leave on Loss of Pay;
- (6) Quarantine Leave in continuation of or in conjunction with Casual Leave, Earned Leave, Sick Leave, Maternity Leave, Examination Leave or Leave on Loss of Pay;
- (7) Leave on Loss of pay in continuation of or in conjunction with any other type of leave.
- (h) Before proceeding on leave, every employee shall intimate to the competent authority his address while on leave, and shall keep him informed about any change in his address while on leave.
- (i) Before leaving headquarters, every employee will have to obtain from the competent authority permission of leaving headquarter.
- (j) Over-stayal beyond the sanctioned leave shall be treated as leave on loss of pay unless the concerned employee has got the extension of his leave sanctioned (by the competent authority) before the expiry of the leave already sanctioned. However, before treating such unauthorised absence as leave on loss of pay, the competent authority shall satisfy himself that there were no extenuating circumstances which prevented the employee from obtaining prior sanction for overstayal.
- (k) An employee is expected to avail of leave granted, fully, before resuming duty unless he is recalled for office exigencies. An employee on leave cannot return to duty before the expiry of such leave except with the permission of the competent authority.
- (l) Except when an employee is on leave on loss of pay, the increment falling due during the period of leave shall be granted from the due date.
- (m) No leave of any kind can be granted to an employee during the notice period while tendering resignation from service or opting for VRS. In case he/she availed leave during notice period he/she may be treated as LOP. However, grant of proportionate casual leave may be considered.

2. Casual Leave:

- (a) In a calendar year, an employee may be granted casual leave for a maximum of 12 days.
- (b) During the calendar year in which an employee joins service, he shall be allowed casual leave for a maximum number of days obtained by dividing the number of days from the date of joining to 31st December (both inclusive), by 30.

During the calendar year in which an employee retires from service, he shall be allowed casual leave upto a maximum obtained by dividing the number of days from 1st January to the date of retirement (both inclusive) by 30.

In both the above computations, fraction less than half shall be ignored, and that equal to or more than half shall be treated as half.

- (c) On any working day, Casual leave may be availed of either for the pre-lunch session or the post-lunch session only. Such leave shall be treated as half-a-day's casual leave. Half-day Casual Leave for a maximum of 6 occasions may be allowed.
- (d) Balance Casual Leave remaining unutilised as on 31st December each year shall lapse.
- (e) Maximum number of CL that can be availed at a stretch is five.
- (f) Any Leave including Extraordinary Leave (on Loss of pay) duly sanctioned by the Competent Authority will not affect the calculation of Casual Leave.

3. Restricted Holiday:

The amendment in para 9 of the Rationalization Scheme for Supervisory, Clerical and Sub-ordinate staff has the effect of providing the employees w.e.f. 01.01.2006, an option of availing not more than two Restricted Holidays in a Calendar year as per his choice, out of the list of Restricted Holidays declared by the Central Government from year to year subject to such choice being submitted by the employee to the Company before commencement of the calendar year concerned. RH can be availed in continuation/conjunction with CL, EL, MEDICAL LEAVE and MATERNITY LEAVE.

4. Earned Leave:

- (a) This leave is earned by duty.

Explanation :

“Duty” shall mean the period spent in the service of the Company but shall not include the periods of leave other than casual leave, quarantine leave, examination leave and trade union leave.

- (b) The earned leave shall accrue at the rate of one day for every eleven days of duty and can be accumulated upto a period of 240 days.
- (c) EL should start and end on a working day only.

- (d) Subject to a minimum of six days at a time and a maximum of 120 days at a time, the earned leave can be granted as and when it accrues.
- (e) It is expected that to meet contingencies of casual absences of short duration, employees avail Casual Leave and Earned Leave should be used for absence of longer duration of six days or more giving prescribed advance notice. Therefore, the Earned Leave for less than six days is not to be ordinarily granted. However, the Competent Authority who normally sanctions Earned Leave may in genuine pressing situations consider such requests for shorter duration, Earned Leave on not more than two occasions in a calendar year. Before granting such leave, the Competent Authority may take into account merits of individual requests, grounds on which such requests are made and such other relevant factors.

Request for grant of Earned Leave for shorter duration beyond two occasions in a calendar year may be considered only by the Officers not below the rank of Scale VI/Scale V if the overall leave record of the employee is satisfactory and the grounds seeking such leave are found to be genuine and compelling.

Explanation: The term "shorter duration" for the purpose of this circular shall mean a period of less than six days.

It will be observed from Para 10 of the Rationalisation Scheme that leave cannot be claimed as a matter of right. As per explanation in Para 10 (2), sanction of leave may not be presumed and leave asked for should not be availed of unless it has been specifically sanctioned. Therefore, if an employee exhausts his entire Casual Leave during the year, it is necessary that he seeks sanction of Earned Leave for the absence for which no other kind of leave can be permissible. If an employee cannot be granted Earned Leave requested for a short duration, such absence will be treated as leave on loss of pay.

- (f) If it is noticed that an employee has been applying for earned leave for short duration after exhausting the casual leave in the early part of the calendar year, his attention should be drawn to the fact that exhausting of casual leave does not automatically entitle him to earned leave of short durations and that the competent authority may refuse to grant him such leave.
- (g) An employee is required to submit in writing to the competent authority, the application for earned leave at least 15 days advance of the date on which he intends to proceed on earned leave. For sufficient and valid reasons, the competent authority may at its discretion reduce or waive the period of notice.
- (h) If an employee requests the conversion of the sanctioned earned leave into sick leave from the date of his / her sickness duly supported by medical certificate, there should be no objection to such conversion, provided, however, that the sick leave is otherwise due and admissible to him and that there is no doubt as to the genuineness of his / her sickness.

- (i) During the Induction training period, employee on probation will not be granted Earned Leave though it will accrue to his/her credit to be availed after completion of training period.

5. Sick Leave:

(a) Sick leave is earned at the rate of 30 days on half-pay basis for each 'completed' calendar year of service, and can be accumulated upto a period of 240(half pay) days.

(b) In calculating accrual on any given date only completed years and not part of a year or days as in the case of earned leave shall be taken into account. Any leave excluding leave without pay availed of does not affect the calculation.

(c) Sick leave can be granted to an employee only on production of a medical certificate from a Registered Medical Practitioner, which term would include Homeopathic, Ayurvedic and Unani doctors also, provided they are registered medical practitioner.

(d) The certificate should state as clearly as possible the diagnosis and probable duration of treatment.

(e) An employee on medical leave cannot be allowed to resume duties without producing a Certificate of fitness from the attending registered Medical Practitioner.

(f) The competent authority may, at his discretion, secure a second medical opinion either for grant of leave or for satisfying that the employee is fit to resume duty, from a medical examiner of the Company, if considered necessary. The cost of such second medical examination will be borne by the Company.

(g) During the calendar year in which an employee joins service, his sick-leave account shall be credited at the end of the year with sick-leave equal to number of days obtained by dividing the number of days from the date of joining to the following 31st December (both inclusive) by 12.

During the calendar year in which an employee retires from service, his sick-leave account shall be credited at the beginning of the year with sick-leave equal to number of days obtained by dividing number of days from the 1st January to the date of retirement (both inclusive) by 12.

In both the above computations fractions less than half shall be ignored and that equal to or more than half shall be treated as one.

(h) An employee on sick leave shall draw leave salary equal to half the aggregate of basic pay, special pay and personal pay. In addition, such employee shall also draw dearness allowance, house rent allowance, city compensatory allowance and hill station allowance (wherever applicable)

appropriate to half the aggregate of such basic pay, special pay and personal pay. The period of sick leave on half pay may be converted into sick leave on full pay at the option of the employee and in such cases twice the amount of such leave shall be debited against the half pay leave account of the employee.

6. Special Sick-leave for 9 Major Disease :

If an employee is suffering from any of the nine major diseases of Cancer, Leprosy, T.B., Paralysis, Brain Tumor, Cardiac Ailment, Kidney disease, AIDS or Mental disease, he/she may be allowed special sick leave on half pay for a period not exceeding 6 months if he/she has to his/her credit no sick leave admissible to him/her. Regional-in-Charge/DGM is the authority to sanction such leave.

7. Advance Sick Leave :

The following guidelines shall govern the sanction of Advance Sick Leave:

- (a) Advance Sick Leave can be considered only in respect of a confirmed employee of the Company and that too in exceptional cases of genuine hardship.
- (b) Before making any such reference to HO, the employee's leave record should be examined to ensure that he/she has not been utilizing CL/EL/SL as a matter of habit, in which event request for advances Sick Leave is not to be considered. However, the CL/EL/SL, utilized for the sickness concerning the current application will not be a bar.
- (c) Normally, Advance Sick Leave will be granted on the merits of each case and restricted to maximum 180 days on half pay basis without conversion to full pay basis. Employees requiring leave for more than the above period should be on Loss of Pay.
- (d) As a matter of rule, only 50% of the Advance Sick Leave applied can be considered on half pay basis while the balance will have to be treated as Leave on Loss of Pay. This facility for Advance Sick Leave will generally be available only once in the entire career. However, in case of major accident or illness, 2nd application during the career may be considered.
- (e) Accident/disease must be of serious nature "not covered by the major disease provision" as contained in provision to Paragraph 10(5) of Class III/IV Rationalisation Scheme. The disease must not be chronic in nature.
- (f) Leave so asked for must bear relevance to the severity of the disease and the recommendation of Medical Authority.

- (g) The employee should have sufficient period of service left to his/her credit so that the leave so granted may be adjusted against future accrual of Sick Leave/Earned Leave.
- (h) Advance Sick Leave, if granted, will have to be adjusted against future accrual of entire Sick Leave and 50% of Earned Leave with consent of the employee. In case of cessation of service for any reason, unadjusted advance leave should be set off against balance Sick Leave or Earned Leave on the date of such cessation. If it cannot be adjusted in full, the salary equivalent for the unadjusted portion of Advance Sick Leave should be deducted from the terminal dues payable to the employees/dependants. The salary equivalent shall be on the basis of terminal salary.
- (1) Each such case should be referred to H.O. Before forwarding any request of the employee for grant of Advance Sick Leave, each such request should be accompanied by the following documents:
- i. The employee's application seeking advance Sick Leave
 - ii. Date of birth of the employee.
 - iii. Date of appointment.
 - iv. Past 5 years detailed record of all types of leave.
 - v. Certificates issued by Medical Authorities during sickness indicating nature of sickness, required duration of absence from duty etc.
 - vi. Recommendations of the Regional In-charge.
 - vii. Such application of the employees along with independent report of the Company's nominated doctor and the DGM/CRM's recommendations, in the prescribed format, should be sent to H.O.
- (2) Application for Advance Sick Leave should be sent within 3 months from the date the employee had resumed duty on recovery.

8. Maternity Leave:

- (a) Maternity leave may be granted to female employees including probationers having less than three living children.
- (b) In case of a female employee having three or more children no maternity leave is available, but she can be granted earned leave, and if earned leave is not admissible, she can be granted sick leave. In case of both earned leave and sick leave not being admissible she may be granted leave on loss of pay.
- (c) Maternity leave shall be allowed on production of medical certificate from the medical attendant.

- (d) A female employee is entitled to maternity leave not exceeding 180 days in respect of each confinement. The spread of leave between prenatal and post-natal periods will be left to convenience of the employee.
- (e) In case of miscarriage, a female employee shall be entitled to maternity leave with pay, for a period not exceeding six weeks immediately following the day of miscarriage.
- (f) The miscarriage leave will be given to a female employee only when she is entitled to get maternity leave. If the employee already has three living children, she is not entitled for miscarriage leave.
- (f) The maximum Maternity Leave that can be granted to a female employee shall not exceed 12 months including miscarriage/ Medical Termination of Pregnancy during the entire period of service.

NOTE: "Miscarriage means expulsion of the contents of a pregnant uterus at any period between twelve weeks to twenty-six weeks of pregnancy and shall include abortion performed during the above period by an authorised gynecologist.

- (g) It would be in order to grant special leave allowed for any operation for family planning in addition to any normal leave that the employee may avail at the time of operation. Accordingly, special leave for family planning operations should be granted to the female employees in addition to the maternity leave, if the operation has been carried out during the period of Maternity Leave.

8.1 Adoption Leave:

The maternity leave for adoption of a child shall be subject to the following conditions.

- a) The leave may be granted once during the service to a childless female employee for legally adopting a child who is below one year of age.
- b) The maximum period of leave will be two months or till the child reaches the age of one year, whichever is earlier.
- c) The leave will be granted for adoption of only one child.
- d) The leave shall be granted subject to the condition that the adoption of a child is through a proper legal process and on submission of a certified true copy of adoption deed to the Company.

9. Examination Leave:

- (a) Examination leave shall be granted to employees including those on probation appearing for insurance examinations conducted by or on behalf of the Federation of Insurance Institutes, Bombay, the Chartered Insurance Institute of Actuaries, London, and such other bodies conducting insurance examination and also for intermediate and Associateship / Fellowship examinations conducted by the Institute of Chartered Accountants of India and the Institute of Costs and Works Accountants of India.
- (b) The examination leave shall be granted to cover the day(s) of the examination and in case it is necessary to travel to a different place from the place of work to write the examination, it shall also be granted to cover the minimum journey time to the nearest centre and return.
- (c) Casual or Earned Leave may be granted for the day(s) between two examinations. In case an employee does not have either casual leave or earned leave to his credit leave on loss of pay may be granted for such day(s).
- (d) Examination Leave can be granted for the day of the examination only irrespective of whether the examination is in the forenoon or afternoon.
- (e) The Examination Leave, for appearing in examination conducted by Indian Institute of Insurance, Mumbai, shall not be granted for more than 02 (Two) attempts per subject for an employee.

9. Quarantine Leave:

- (a) Quarantine Leave is leave of absence from duty necessitated by orders not to attend office in consequence of the presence of infectious disease in the household of an employee of the Company.
- (b) The quarantine leave should not be granted unless the 'medical officer', looking to the infectious nature of the disease considers it necessary to quarantine the member of the household suffering from the infectious disease.

Explanation : The term 'medical officer' mean medical-officer-in-charge of any Government Civil or Military or Municipal Hospital or Dispensary.

- (c) The employee must, in the first instance, report the presence of the infectious disease in his house-hold immediately after it is detected and submit a medical certificate from the "Medical Officer" to the effect that a member of his household has been quarantined.
- (d) On production of certificate referred to in (c) above, the competent authority would pass orders that the employee should not attend the office for the relevant period recommended in the medical certificate. Any earned leave sanctioned to the employee for that period would be cancelled.

- (e) If the employee does not promptly intimate the detection of the infectious disease in his house-hold he would not be eligible to have the earlier period (i.e. the period prior to the intimation of the disease) to be treated as quarantine leave.
- (e) If an employee reports about the presence of an infectious disease after he rejoins duty, he would not be eligible to have his absence for the period treated as quarantine leave.
- (f) If an employee himself is suffering from an infectious disease, no quarantine leave shall be admissible, but he may be allowed sick leave, and if sick leave is not admissible, he may be allowed earned leave, and if both sick leave and earned leave are not admissible he may be granted leave on loss of pay.
- (g) An employee in whose household the presence of an infectious disease is detected, should produce a certificate prior to resuming duty that the concerned patient has been cured and is no more an infectious stage and the employee himself is fit to resume duties.
- (l) Cholera, Small Pox, Plague, Diphtheria, Typhus Fever and Cerebrospinal meningitis are considered as infectious disease for the purpose of quarantine leave. In addition, quarantine leave may also be granted for such diseases as are declared by the concerned State Government as infectious diseases in the area. If necessary, the above information may be obtained from the State Government concerned.

Chicken Pox is not itself considered so infectious as to warrant quarantining a patient. Hence the request for the grant of quarantine leave due to attack of chicken pox cannot be considered.

10. Employees Suffering from T. B.

- (a) Before allowing an employee who was suffering from tuberculosis to resume duty, it is necessary, with a view to safeguarding the health of other employees to ensure that the employee concerned is free from infection.
- (b) For this purpose the office should arrange to get at the expense of the Office, an X-ray, and E.S.R. and a Sputum Report (Culture report is not necessary), and refer these report to a physician of repute at the headquarters of Divisional Office for opinion whether the employee concerned is free from infection.
- (c) The employee should be allowed to resume duty if the "physician's" report states that the employee is fit to resume duty.
- (d) If the physician expresses any doubt, the employee should not be allowed to resume duty, and instead be asked to appear for a fresh medical examination after an interval of time suggested by the physician.

(e)After the lapse of the prescribed time, the procedure detailed above will be again gone through and the cost of reports will again be borne by the office.

11. Trade Union Leave

(a)Special leave for bonafide trade union work may be granted up to a maximum of 15 days per year, excluding actual journey time, to each of not more than 15 persons belonging to a recognised union and nominated by such union.

(b)Special leave for similar purpose may also be granted upto a maximum of 10 days per year, excluding actual journey time, to each of not more than 20 other persons belonging to the recognised union referred to in clause (a) and nominated by such Union.

12. Authorised absence from duty:-

An employee may be allowed to remain absent and still be treated as on duty under the following circumstances :

a) upto a maximum of 6 days for undergoing vasectomy or salpingectomy operation for family planning purpose.

(b)Upto a maximum of 14 days to a female employee for undergoing puerperal and non-puerperal sterilisation for family planning purposes.

(c)One-day to a female employee for I.U.C.D. insertion for family planning purposes.

(d)Upto a maximum of 15 days in a year for camp duties by employees who have been permitted to join Home Guards Organisation.

As regards absence of employees for the Home Guards Emergency Duties, it has been decided that the employees required to attend emergency duties may be treated on duty for the period of their absence. Though keeping in view the national importance of such emergency duties, it may not be feasible to put any limit on the period of absence to be treated as on duty, yet it will be advisable if the employees give proper intimation to the Office preferably in advance or at least immediately after proceeding on such duties. Appropriate steps shall, however, be taken to ensure that day to day work of the offices should not be affected.

The above special leave may be granted only if the concerned employees produce a certificate from Home Guards Authorities certifying that they attended the said training.

The facilities similar to these given to the employees for joining Home Guards Organisation maybe given to the employees for joining Territorial Army.

(e) Upto a maximum of three days for invigilation work at an insurance examination conducted by the Federation of Insurance Institutes, Bombay Chartered Insurance Institute London, Institute of Actuaries, London, and any other bodies conducting insurance examinations, subject to a maximum of seven days in a year.

(f) (i) Upto a maximum of 30 days in a year when the employee participates in a representative capacity in a National or an International event in sports;

NOTE : Mountaineering expeditions approved by Indian Mountaineering Federation shall be deemed to be an event in sports as stated above, and

(ii) Upto a maximum of 10 days in a year when the employee participates as a duly sponsored candidate of the Company in any important local event in sports;

(iii) The total under (i) and (ii) being limited to 30 days in a year.

NOTE : (1) A local event is one when a match is played 'locally' between the teams belonging to the 'same' place.

(2) When the tournaments are arranged on an "All India" basis and the teams belonging to different States take part in such tournaments, they will be 'national' events, such as Ranji Trophy, All India Hockey, All India Football Tournament, etc.

(3) Olympic games and Asian games are examples of "International" events.

(4) "Participants in the game" would include 'referees' and 'time keepers' but not 'Managers' or office bearers of committees or Club arranging such tournaments.

(g) On days on which the employee, though willing and fit to attend office, 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.

(h) As for the treatment of absence of the employees participating in the Republic Day parade at New Delhi, in a representative capacity, the following guidelines are issued :

Up to a maximum of 25 days in a year for participation in the Republic Day parade at New Delhi in a representative capacity.

NOTE: Participation in the Republic Day parade also includes the periods of rehearsal / training connected with cultural programs and also participation in a capacity of a member of the St. John Ambulance Brigade.

- (i) On days on which the employee attends the conference of the Federation of Insurance Institute and also for the period of journey which the employee may have necessarily to undertake for the purpose of attending the conference and for returning to his place of working.

In terms of the above proviso, the employees who attend conference of the Federation of insurance Institute as Council Members, delegates of various institutes, Paper Readers and Special invitees of the Federation only are to be treated as 'on duty'. Special Leave may be granted to employees who have been nominated to represent the Associate Institutes of the Insurance Institute of India as non-corporate members of the Administration Committee and the Board of Education for the days they attend the meetings of the Board of Education Administration Committee and for the period of journey.

- (j) (1) The Company may declare the respective polling day(s) in the particular area(s), as an additional paid holiday if it does not fall on a Sunday, or on a paid holiday, provided the State Government where the office is situated, has also declared that day as a local holiday in that area.

(2) The Company may also permit its staff detailed on election duty to remain away from their normal duty on the polling days and also on days required for journey in connection with the polls.

(3) One day's special casual leave may also be granted to the staff (who reside 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.

- (k) The employee who chooses to donate blood as a social cause may be granted a day's special leave on the day on which he donates blood provided they furnish a certificate from the blood bank or other recognised Blood Collection Centres. The maximum number of days of special leave that can be granted to an employee shall be 10 days in a year.

- (l) Employees who are ex-service men may be granted special leave up to a maximum period of 15 days including the transit time in both ways whenever they are asked to appear before the Medical Resurvey Board for assessment of their disabilities.

- (m) Upto a maximum of 5 days for attending the General Body Meeting or Prize Distribution Ceremonies of Kendriya Sachivalaya Hindi Parishad to cover the days of the meeting and the actual time taken for the journey.

- (n) Facilities to be given to Employees summoned by various courts of Law:

Whenever any employee is summoned to appear as witness in the Courts of Law on behalf of or as representative of the Company he may be:

- a) Treated as on duty for the period spent in that regards.
- b) Paid travelling allowance and halting allowance as for a journey on tour.

Provided that he attaches with bill a 'Certificate of attendance' given by the Court.

Provided further that in case any payment is made by the Court towards his expenses, the same is deposited by him with the Company.

13. Leave on Loss of Pay (Extraordinary Leave):

- (a) Leave on Loss of Pay may be granted when no other leave is due to an employee.
- (b) It will not be in order to grant leave without pay to an employee when casual leave or earned leave is due and admissible except when the question of leave once duly sanctioned, is reopened on account of the same having been taken under false pretext or overstayed.
- (c) Except in exceptional circumstances, the duration of leave on loss of pay shall not exceed 3 months on any one occasion and 6 months during the entire period of an employee's service.
- (d) If an employee remains absent beyond the maximum permissible period i.e. 180 days, his or her absence would be treated as unauthorised which as per C.D.A. Rules is a misconduct and action may have to be taken in such cases as per C.D.A. rules. Consideration may, however, be given to the grounds of absence at time of acting in accordance with C.D.A. rules.

The R.O.s and the Depts. Of H.O. should forward to H.O. Pers. Deptt.all such cases of unauthorised absence with full details also with medical certificate etc. as per the following format :

Year Period of Leave on LOP Reason Remarks

- (e) (1) If an employee is on leave on loss of pay for the whole year or where he is continuing to remain absent from the previous year on loss of pay beyond 180 days he cannot be given credit for C.L. in the following year as he would be exceeding the ceiling of 180 days leave on loss of pay period and thereby it may be necessary to initiate disciplinary action against him.

(2) While calculating the sick leave credit in the succeeding year, the period of leave on loss of pay during the preceding year should be excluded.

- (f) No salary is admissible during the period of leave on loss of pay.
- (g) The leave on loss of pay has the effect of postponing the date of normal grade increment of an employee. The normal grade increment will be granted on the

first day of the month in which the employee completes 365 days service (366 days in the case of leap year) excluding the leave on loss of pay, after the date on which the last grade increment was granted or from the date on which he was placed in time scale.

- (g) Leave on Loss of Pay during the probationary period to all employees has the effect of postponing the date of confirmation by the number of days of such leave.
- (i) Unauthorized absence is not to be treated as Extra-Ordinary Leave or Leave on Loss of Pay even though the period of unauthorized absence is also treated as on 'Loss of Pay'.
- (j) **Treatment of LOP: -**
- a) An employee on Loss of Pay, either for the whole or part of a month will suffer a proportionate reduction from his gross salary.
- b) Deductions from salary will be dealt with as follows:
1. PF deductions will be in proportion to the basic pay. If the employee is on leave for the entire month, then no PF will be deductible.
 2. GSLIP and MEDICLAIM Premium will be remitted in full on behalf of the employee even if he is not entitled to receive any salary for a month. Such amounts shall be recovered from him on his resuming duty or from his terminal benefits, as the case may be.
 3. Statutory Deductions from salary like PF, GSLIP, PF Loan, Vehicle Loan deductions, Income tax etc., shall be given preference over amounts deductible on behalf of outside authorities like Co-op dues, NMBS etc.

14. Leave for Probationer:

Casual Leave:

During the calendar year in which an employee joins service, he shall be allowed casual leave for a maximum number of days obtained by dividing the number of days from the date of joining to 31st December (both inclusive), by 30. In the said computation, fractions less half shall be ignored and that equal to or more than half shall be treated as half.

Earned Leave :

Earned leave shall accrue at the rate of one day for every eleven days of duty. Duty shall mean the period spent in the service of the Company but shall not include the periods of leave other than casual leave, quarantine leave, examination leave and trade union leave. Earned leave may be granted for minimum 6 days at a time. In case of extenuating circumstances, the employee may be granted earned leave for a period less than 6 days.

Sick Leave :

During the calendar year in which an employee joins service, his sick leave account shall be credited at the end of the year, with sick leave equal to the number of days obtained by dividing the number of days from the date of joining to 31st December (both inclusive) by 12. In the said computations, fractions less than half shall be ignored and that equal to or more than half shall be treated as one. Sick leave is admissible at half pay. However, any period of sick leave on half pay may be converted into sick leave on fully pay, at the option of the employee and in such case twice the amount of such leave shall be debited to the employee's half pay leave account.

15. STUDY LEAVE TO OFFICERS:

The Chairman-cum-Managing Director of the Company may sanction study leave to officer to enable them to prosecute further studies abroad and/or within India which will benefit the organisation as well as the Officer. Study Leave to Officers can be granted on the following terms and conditions :

- (1).The period of leave should not exceed 1 year. However under exceptional circumstances it may be extended by another one year.
- (2).The Officer concerned will have to execute a bond in favour of the Company guaranteeing his / her return to the Company.
- (3)The leave will be treated as "Without Pay".
- (4).No benefits like Provident Fund, Gratuity, notional annual grade increment, etc. will accrue to the Officer during the period of Study Leave.
- (5).The period of Study Leave abroad will not count for purposes such as seniority, gratuity etc.
- (6).The Officer concerned will not be entitled to any seniority by virtue of his / her acquiring more qualifications.
- (7).The Officer applying for Study Leave must have completed a minimum period of 5 (five) years' service in the industry. Relaxation in this regard may be considered by the C.M.D.

16. Treatment of absence on days of strike/bandh etc.

1. Absence of employees due to strike/agitation by employees unions/ associations or general strike / bandh etc.
 - (i) If a call for strike/bandh has been given by one or more unions/associations of insurance employees or by any other organisation and an employee who is not on sanctioned leave/ tour remains absent on the day of strike, he should

be deemed to be on strike and his wages for the day should be deducted on the principle of 'no work no pay' in addition to any disciplinary action the management may take under CDA Rules.

(ii) If an employee applies for leave after remaining absent on the day of strike, the competent authority may sanction leave of the kind due and admissible, if it is satisfied that the employee did not participate in the strike but was absent due to other legitimate and compelling reasons such as his own illness, sickness in the family, domestic exigencies, transport dislocation etc. In such cases, a written declaration is to be obtained from the employee that he did not participate in the strike.

(iii) Where the office remained closed and no employee could enter the office till the close of working hours, employees who had actually reported for duty at the appointed place of work will be treated as on duty, after obtaining written declaration that they had reported for duty and were not on strike.

2. Absence of employees on account of curfew:

- I. If the office remains closed for the whole day on account of imposition of curfew, the employees should be treated as on duty for the day.
- II. If curfew is imposed only for part of the day and the office is kept open for part of the day, the employees who attend office during the hours the office is kept open should be treated as having attended office for the full day. Employees remaining absent during this period may be allowed leave of the kind due and admissible, for half-day or full day, as the case may be.

III . Where an employee is unable to attend office on account of imposition of curfew at his place of residence or at place(s) which falls on his normal and usual way to the office, he may be treated as on duty. However, if it is possible for him to reach the office by a different route avoiding curfew bound area or if special permission has been given by the government authorities to move through the curfew bound areas for attending office on production of identity cards etc. and the employee still does not attend office, he shall not be treated as on duty, but may be allowed leave of the kind due and admissible.

17. Absence of Employees without prior sanction and sanction of extra ordinary leave

Rule 19, of CDA(Conduct, Discipline and Appeal) Rules, 2014 : No employee shall absent himself from the station overnight without prior sanction from the Competent Authority.

Rule 30 of CDA Rules: Where an employee has abandoned his post, the Disciplinary Authority may consider the circumstances of the case and pass such orders thereon as it deems fit.

For the purpose of this Rule, an employee shall be deemed to have abandoned his post if he absents himself from duty without leave or overstays his leave for a continuous period of 90 days without any intimation therefor in writing.

As per the decision of the Court no employer can claim the right to automatically terminate the services of an employee who remains absent without leave or overstays the sanctioned leave without affording an opportunity to him.

Henceforth, the cases of employees remaining absent or overstaying the sanctioned leave may be dealt with in the same manner as any other misconduct committed by employees by holding a regular departmental inquiry. Even if the employee concerned does not choose to participate in the inquiry, the inquiry proceedings may be held ex-parte and suitable action may be taken by the Competent Authority.

Rule 4 (7) of CDA Rules: Absence without leave or overstaying the sanctioned leave for more than four consecutive days without sufficient grounds or proper or satisfactory explanation.

Rule 18 of CDA Rule: Employees not to be absent from Duty without permission or be late in Attendance:-

- (1) An Employee shall not absent himself from his duties without having obtained the permission of the Competent Authority, nor shall he absent himself in case of sickness or accident without submitting a medical certificate satisfactory to the Competent Authority.

Provided that in case of an emergency an employee may be allowed to avail of one day's casual leave without prior sanction, subject to the condition that the Competent Authority is promptly advised of the circumstances in which prior sanction could not be obtained.

- (2) An Employee who absents himself from duty without leave or overstays his leave shall not be entitled to draw any pay or allowance during such absence or overstay and shall further be liable to such disciplinary measures as the Competent Authority may deem necessary. Provided, however, that the Competent Authority may treat such period of absence or overstay, if not followed by termination of service, as period spent on Casual Leave, Earned Leave, Sick Leave or Leave on Loss of Pay, but the employee shall not be entitled as of right to such treatment.

Provided further that Competent Authority may treat such absence or overstay as period spent on Leave on Loss of Pay, irrespective of whether the employee has any other leave to his credit or not.

Explanation :

If therefore, an employee absents from work without prior permission or overstays the sanctioned leave for a continuous period of more than four days, a letter should be written to him calling on him to report immediately, and also submit reasons for his absence. In the same letter, he should be advised that in the event of his failure to furnish the suitable reply or reporting for duty, his absence would be treated as unauthorized absence, and besides deduction of wages for such period of unauthorized absence, he shall be liable to disciplinary action as would be deemed necessary. The draft of such letter is as per **Annexure**, which may be suitably amended depending upon circumstances.

Employee absenting in the case of sickness or accident without submitting a medical certificate or with a certificate not found to be satisfactory:

Where the employee, applying for leave on medical grounds has not submitted certificate (medical) specifying the nature of disease/injury and the period for which leave is required, he may be immediately advised to do so. However, when the employee is continuously in the habit of absenting himself and the Competent Authority is not satisfied with the medical certificate submitted by the employee, he may at his discretion ask the employee to appear before the Company's nominated Doctor / Specialist, and the cost of such medical examination shall be borne by the Company. The draft letter to be addressed to the employee in such circumstances is as per **Annexure**. Another letter may also be addressed to the Company's nominated Doctor, Specimen of which is as per **Annexure**. The draft may be amended depending upon circumstances. Unless satisfactory Medical Certificate is received and leave is sanctioned, the employee is treated on unauthorized absence.

Absence when no admissible leave is due to the employee

1. On medical grounds.
2. On grounds other than medical grounds.

If an employee has availed all types of admissible leave due to him/her, and if the Competent Authority is satisfied on the grounds of absence, he may treat such absence as period spent on leave on loss of pay. However, as per rules maximum leave on loss of pay that can be sanctioned to an employee shall not exceed 180 days during the entire period of service of an employee. The leave on loss of pay can be sanctioned either at RO or at HO level.

Therefore, when such requests are received from an employee, the same may be forwarded to Regional Office/Head Office, as the case may be, in Proforma as per **Annexure** with full particulars such as medical reports etc. for consideration.)

Unless such 'Leave on Loss of Pay' is sanctioned to the employee he is treated on unauthorized absence. In case when an employee after availing all his leave

is absent on medical grounds either for a prolonged illness of more than 3 months or where the medical certificate submitted by him is not found satisfactory, he may be directed to get himself examined by the Company's nominated Doctor/Specialists. Where the illness is for a short spell and where the medical certificate submitted is satisfactory, the employee may be conveyed that his case has been referred to Competent Authority, but till such time any decision is taken he shall be treated on unauthorized absence. The specimen draft of such letter to be addressed to the employee is as per **Annexure**. Another letter may be addressed to the Company's nominated Doctor/Specialists giving in brief the purpose of medical examination and it would be on the lines of the draft specimen as per **Annexure**.

General

After issue of the letter as per **Annexure** as above, in the event of an employee absenting unauthorisedly, on receipt of reply from the employee, the Competent Authority may consider the case on its merits. If the reasons/grounds of absence are genuine, the Competent Authority at its discretion may treat such period as period spent on Casual Leave (not to be in conjunction with other type of leave), Earned Leave, Sick Leave, if due as the case may be or leave on loss of pay within permissible limits. If the reasons do not sound to be plausible, such absence or overstayal will be treated as unauthorized warranting disciplinary action to be taken by the disciplinary authority. The period for such absence or overstayal will be treated on loss of pay, irrespective of whether the employee has any other leave to his credit or not.

The following points should be kept in view while instituting the disciplinary action against the employee for his unauthorized absence:

- i. Availability of leave at employee's credit does not qualify him to absent unauthorisedly from work.
- ii. Where disciplinary action is contemplated, no leave of whatsoever nature should be sanctioned to the employee, since after sanction of leave the action would not be justified. Care should also be taken that words like "you are treated on leave on loss of pay" etc., are not used while addressing the erring employee. It is more appropriate to advise him that he is on "unauthorised absence" which will be treated as per rules.
- iii. Salary for the period of unauthorised absence relating to which disciplinary action is contemplated should not be paid.
- iv. A proper record of unauthorized absence may be maintained. All letters/warning letters be delivered under proper signatures to be sent under Regd. A.D. post to the employee with a copy by Certificate of posting at the last known address of the employee,

and should be properly recorded. The Regd. A.D. acknowledgement should be preserved.

- v. Timely action is to be taken without causing any delay.
- vi. ROs have to submit quarterly report on LOP to HO within 10 days from the close of quarter in the prescribed format.

ANNEXURE

Quarterly format for LoP Ending on:-

Name of RO:-

S L. N O.	NA ME	EMP. NO.	DESIGN ATION	OFF ICE	NO. OF DAYS DURI NG QUAR TER	LO P PRI OR TO QT R.	REASON FOR ABSENCE	ACTION TAKEN	REMA RKS

Annexure- I

Proforma for grant of Advance Sick Leave

1. Personal data

Name of the employee	
SR No.	
Designation	
Place of posting	
Date of birth	
Date of entry into service	

Balance period of service before	
----------------------------------	--

2. Leave period

- i. Sick leave due as on date from which advance sick Leave/Special sick leave is applied for

- ii. Earned Leave due as on date from which advance sick Leave/Special sick leave is applied for

- iii. Record of sick leave, Earned leave or leave on loss of pay granted on medical grounds in the past five years.

Nature of	Nature of Leave	From	To	Period	Remarks

- iv. Number of occasions and duration when advance sick leave/special sick leave was granted to the employee on earlier occasions

Nature of Disease	Nature of Leave	From	To	Period	Remarks

Competent Authority

Name _____

Designation _____

Annexure - II

Proforma for Bond for grant of Study Leave:

This agreement made at _____ this _____ Day of _____ 20_____ between, The National Insurance Company Ltd. , registered under the Indian Companies Act, and having its registered Office at _____ Kolkata _____ (hereinafter referred to as the company”) of the other part.

WHEREAS the said Shri/Smt./Kum. _____ is in the permanent employment of the company as an _____ and working at _____

AND WHEREAS the said Shri/Smt./Kum. _____ is desirous of proceeding on Study Leave for a period of _____ months/years and has made the necessary application of granting the study Leave for period from _____ to _____

1. Leave from _____ to _____ shall be treated as Earned leave with pay.
2. Leave from _____ to _____ shall be treated as Earned leave without pay.

AND FURTHER it is subject to Shri/Smt./Kum. _____ and Shri/Smt./Kum. _____ agreeing to stand as sureties for the said Shri/Smt./Kum. _____ and who also are to the terms of this agreement and undertake to be responsible jointly and severally for the due performance hereof and in case of failure to perform any of the terms, conditions and conveyance, they will be fully responsible for the same and all the loss sustained by the Company.

Now this deed witnesses as follows:

1. The Company shall grant study Leave for a period of _____ months/years to the said Shri/Smt./Kum. _____ for enabling him/her to pursue higher studies abroad at/in _____
2. The leave from _____ to _____ shall be treated as leave with pay and the same be debited to the Earned leave availed of by the said Shri/Smt./Kum. _____ and the leave from _____ to _____ shall be treated as leave on loss of pay and for which no emolument would be payable to the said employee.

3. The said Shri/Smt./Kum._____agrees and undertakes on his/her own free will to return to India on the expiry of the said leave to serve the company diligently and faithfully on his/her return to India for a period of at least 3 years from the date of resumption of duties at any of the company's office in India as may be decided by the company.
4. The said Shri/Smt./Kum._____further agrees and undertakes to return to India, immediately on the expiry of the said leave period so granted, unless with the prior written consent of the Company extending the leave to a further period.
5. The said Shri/Smt./Kum._____further agrees and undertakes that during the period while he/she is on leave, he/she will not resign or leave the company. In case he/she does so., he/she shall pay to the Company a sum of ₹ _____which amount shall be taken as debt due from him/her to the Company a sum of ₹ _____which amount death, disability and similar circumstances beyond his/her to the Company, provided that in the event of death, disability and similar circumstances beyond his/her control as may be decided by the Company, the amount of debt stated in this clause or clause herein below, may be waived by the Company in full or part.
6. The said Shri/Smt./Kum._____further agrees and undertakes that in the event of his/her resigning or leaving the company after the resumption of duties on his/her return to India, during the first year he/she shall pay to the company a sum of ₹/-The said sum of ₹ would stand reduced to ₹ in the event of his/her resigning or leaving the Company during the second year after resumption of his/her duties and it will further be reduced to ₹ in the event of his/her resigning or leaving the company during the third year after resumption of duties. The said amount shall be taken as debt due by him/her to the company.
7. The said Shri/Smt./Kum._____and Shri/Smt./Kum _____hereby guarantee jointly and severally for the repayment of the said debts due by the said Shri/Smt./Kum._____and agree and undertake that they shall be jointly and severally liable to the company for the repayment of the said amount in the event of the said Shri/Smt./Kum._____failing to serve the company for_____ months/years and in the event of his/her failure to pay the debts to the company on demand as provided herin above.

Signed and delivered by the said _____Company Ltd.

at_____ this_____

day of_____20_____

Employer

Signed and delivered by the said Shri/Smt./Kum.

at _____ this _____

day of _____ 20 _____

Employee

Signed and delivered by the said Shri/Smt./Kum.

at _____ this _____

day of _____ 20 _____

Guarantor

Signed and delivered by the said Shri/Smt./Kum.

at _____ this _____

day of _____ 20 _____

Guarantor: _____

Annexure III

Proforma for grant of Extraordinary Leave

1. Personal Data:

Name of the employee	
Salary Roll No.	
Designation	
Place of posting	
Date of birth	
Date of entry into service	

2. Leave Record:

- i. Record of leave granted to the employee during the last three years.

Year	From	To	Nature of Leave	Grounds for Leave	Remarks

- ii. Total Extraordinary leave (on loss of pay) granted so far (from inception of service) other than period of unauthorized absence for which disciplinary action has been taken.

Year	From	To	Total Number of days	Grounds for Leave	Remarks

- iii. Period of unauthorized absence treated on loss of pay for which disciplinary action has been taken (from inception of service).

Year	From	To	Total Number of days	Date and Nature of penalty imposed

3. Period for which such Extraordinary leave is now applied for:

From	To	Total Number of days	Grounds for Leave

4. If, Extra-ordinary leave on sick grounds.

- i. Diagnosis as per Medical Certificate submitted by the employee(certified copy of the medical certificate to be attached)

- ii. The date from which the employee is suffering from this disease.

- iii. Report of the Company's nominated Doctor and his diagnosis of ailment (certified copy of the medical certificate to be attached) (this would be necessary in the case of prolonged illness exceeding 90 days.)

- iv. Opinion of the Company's nominated Doctor with regard to the duration of illness and chances of the employee's recovery.

Date: (Signature of the Head of Department/Officer)

Recommendation and remarks of the Regional Office:

Date: (Signatures/Designation of the Recommending Authority)

For Office Use:

Enclosures attached:

- 1.....Yes/No
- 2.....Yes/No
- 3.....Yes/No

Annexure-IV

Draft letter for absence without leave or overstay without permission

Original by Regd .A/D

Copy Under certificate of posting

Department _____

Reference _____

.....

Dear Sir/Madam,

Re: Your absence from duty

We observe that you are not attending office since _____ although your sanctioned leave expired on _____. We have not received so far any intimation from you about the reasons of your absence. You are therefore, being treated as on unauthorized absence from _____ date.

We have, in this connection, to draw your attention to Rule 4 of The National Insurance Company (Conduct, Discipline & Appeal) Rules, 2014, where under absence without leave or overstay of the sanctioned leave is misconduct. Further such unauthorised absence is a violation of Rule 18 of The National Insurance Company (Conduct, Discipline & Appeal) Rules, 2014, thereby rendering yourself to disciplinary action, besides deduction of wages for the period of unauthorized absence.

You are advised to report for duty latest by _____ and also submit your written explanation together with reasons for your absence within 7 days on receipt

of this letter, failing which please notice that necessary action as deemed fit shall be taken against you.

Yours faithfully,

Name_____

SR No_____

Designation_____

Copy to: Concerned Regional Office/Divisional Office/Branch Office

Annexure-V

Draft letter when employee absenting either without medical certificate or unsatisfactory report

Original by Regd. A/D

Copy Under certificate of posting

Department_____

Reference_____

.....

Dear Sir/Madam,

Kindly refer to the correspondence resting with our latter dated _____ and we are sorry to point out that inspite of our reminders you have neither reported for duty nor have submitted medical certificate from a Regd. Medial practitioner giving grounds of sickness/illness/injury and the period for which such leave is recommended.

OR

We are in receipt of your letter dated _____ along with enclosures. You are hereby advised to submit yourself to Doctor _____ at the following address, by fixing a prior appointment with him:-

Doctor_____

Please note that the Medical fee for the purpose of this medical examination shall be borne by the Company.

The matter shall have our consideration on receipt of this medical report, but in the meantime please note that you will be treated as on unauthorized absence w.e.f._____ In terms of rule 18 of The National Insurance Company (Conduct, Discipline & Appeal) Rules, 2014 and your case will be dealt with accordingly.

Yours faithfully,

Name_____

SR No._____

Designation_____

Copy to (i) Concerned Regional Office

(ii) Medical practitioner

Annexure-VI

Absence on medical grounds when no admissible leave is due

Original by Regd. A/D

Copy Under certificate of posting

Deptt:_____

Ref:_____

Dear Sir/Madam,

Re:_____

We are in receipt of your letter dated_____along with enclosure.

Whist we note that you have been suffering from_____we regret to inform you that no admissible leave is due to you, since you have availed all your sick and earned leave as permitted under the rules and, therefore, you are not entitled to any further leave. You are accordingly being treated on unauthorized absence w.e.f._____.

However, to enable us to consider the matter, without prejudice, you are directed to submit your-self to Doctor_____at the following address by fixing a prior appointment with him:-

Doctor_____

Please note that the Medical fee for the purpose of this medical examination shall be borne by the Company.

The matter shall have our consideration on receipt of the medical report, but in the meantime, please note that you will be treated as on unauthorized absence w.e.f_____ in terms of Rule 18 The National Insurance Company (Conduct, Discipline & Appeal) Rules, 2014 and your case will be dealt with accordingly.

Incidentally we may also point out that you have already availed leave on loss of pay for_____days till date and as per rules maximum leave on loss of pay that can be considered under extenuating circumstances by the Competent Authority should not exceed 180 days during the entire period of service of an employee.

We have referred your case to the Competent Authority for consideration.

In any case the Company reserves the right to take any action as deemed fit in respect of your unauthorised absence.

Yours faithfully,

Name:_____

Designation:_____

Copy to (i) Concerned Regional Officer
(ii) Medical Practitioner

Annexure VII

Draft letter to company's nominated doctor

We are referring to you the case of employee Shri/Smt. _____ who contends to be suffering from _____, with effect from _____. Copies of the medical certificate submitted by him in the regard are also attached (if submitted). We have advised Shri/Smt. _____ (Name of employee)

to fix up an appointment with you for medical check-up, as per copy of our letter dated _____ attached. You are, therefore, requested to examine him thoroughly, when contacted and submit you expert opinion directly to the Company on the nature of ailment, if suffered, approximate period required for recovery, etc. in the following Proforma:-

1	Name			
2	Age			
3	Whether the employee has genuinely suffered/is genuinely suffering from any ailment/Disease			
4	Nature of Disease Diagnosed			
5	Period for which leave is recommended		Past:	
			Future:	
6	Any other material information			

You are also requested to send us you bill for the professional fees which shall be promptly paid by us.

Thanking you,

Yours faithfully,

Name _____

SR No _____

Designation _____

Copy to: Concerned Regional Officer

Annexure VIII

Absence on ground other than medical when no admissible leave is due

Original by Regd. A/C

Copy under Certificate of Posting

Department _____

Dear Sir/Madam,

Re : _____

Kindly refer to correspondence resting with our earlier letter dated _____, and we are sorry to point out that neither you have reported for duty nor have assigned any reasons for your absence.

OR

This has reference to your letter dated _____. We regret to note that you have not assigned any reasons for your absence so far.

OR

This has reference to your letter dated _____, the contents of which are noted by us.

We regret to inform you that no admissible leave is due to you, since you have availed all your Earned Leave as permitted under the rules and therefore you are not entitled to any further leave. You are accordingly being treated on unauthorised absence w.e.f. _____.

We have, in this connection, to draw your attention to Rule 4 of

The National Insurance Company (Conduct, Discipline & Appeal) Rules, 2014. where under absence without leave or overstayal of the sanctioned leave is misconduct. Further such unauthorised absence is a violation of Rule 18 of the said CDA Rules 2014 thereby rendering yourself to disciplinary action.

Incidentally we may also point out that you have already availed leave on 'Loss of Pay' for _____ days till date and as per rules maximum leave on loss of pay that can be considered under extenuation circumstances by the Competent Authority should not exceed 180 days during the entire period of service of an employee.

You are, therefore, advised to report for duty latest by _____ and also submit written explanation together with reasons for your absence within 7 days of neither of this letter if not already given.

In any case the Company reserves the right to take any action as deemed fit, in respect of your unauthorised absence.

OR

We have referred your case to the Competent Authority for consideration. However, in your own interest your are advised to report for duty immediately. In any case, the Company reserves the right to take any action as deemed fit in respect of your unauthorised absence.

Yours faithfully,

Name

: _____

Designation

: _____

Copy to: Concerned Regional Office

Encashment of Earned Leave during Service

All confirmed employees (Officers, Dev. Officers, Class III & IV) are allowed encashment of Earned Leave up to a maximum of 15 days at a time once in a block of two years and the leave account after encashment will be debited by the number of days of leave encashed.

The block of two calendar years is from even to odd, e.g. Block year 2014-15 commencing from 01st January 2014 to 31st December 2015.

The salary for the purpose of encashment shall be computed as follows:

1. Officers :

Salary for the purpose of encashment shall consist of Basic pay, DA, HRA, CCA including Fixed Personal Allowances (if any) but excluding all other allowances.

2. Development Officers :

Salary for the purpose of encashment shall consist of Basic pay, DA, HRA, CCA including Fixed Personal Allowances (if any) but excluding all other allowances.

3. Staff :

Salary for the purpose of encashment shall consist of Basic pay, DA, HRA, CCA including Fixed Personal Allowances (if any) but excluding all other allowances.

No contribution to provident fund shall be deducted from the encashment amount. Similarly the Company's Contribution to Provident Fund is also not applicable for the said encashment.

Clarified that, HRA for the purpose of calculation will only be granted to the employees who are drawing HRA on the date of the application for encashment.

The salary for the purpose of encashment shall be the one the employee was drawing as on the date of application. For the purpose of calculations, salary should be divided by 30 days irrespective of the number of days in the month concerned and multiplied by the number of days the earned leave encashed.

Leave encashment facility will be available to India based officer posted abroad, only when during the period they are in India on leave. The salary for the purpose of encashment would be the salary he would draw in India at that point of time. It will be in order to make the disbursement of leave encashment amount to the India based Officers posted abroad at the Officer's place of posting.

TRAVELLING / HALTING ALLOWANCE ON TOUR

Definition of Tour:

Tour shall mean a journey beyond 8 km. from the outer municipal limits of the headquarter.

Definition of each completed journey :

The expression each completed journey shall mean that the journey is completed when an employee reaches the next place of duty. Thus, if the employee is posted at headquarters 'A' and is proceeding on tour to Station 'B' he shall be deemed to have completed his journey once he reaches the Station 'B'.

If, however, he has to proceed on further tour from station 'B' to station 'C' his journey between station 'B' to station 'C' shall be taken as separate journey. It should, however, be noted that if two or more journeys are completed on the same calendar day from midnight to midnight, all such completed journeys shall be treated as one complete journey.

Travelling Allowance (Mode & Class of Travel) :

1. OFFICERS:

- a) The officers while undertaking official tours shall be reimbursed the actual fare (inclusive of reservation charges) by the mode and class of travel indicated below :-

Cadre of Officer	Mode	Class of Travel
Scale VII, VI & V	Air/Rail	Economy Class/AC-I Class
Scale IV	Air/Rail	Economy Class/II Class A.C Sleeper/I Class
Scale III & II	Air/Rail	(a)By Rail II Class A.C Sleeper/I Class/Rajdhani- II A.C.Sleeper (b) By Air (Economy Class) provided the air fare does not exceed 125% of entitled rail(Rajdhani Express, if plying on route) fare, if the distance involved is not exceeding 1000 Kms. by surface distance. (c) By Air(Economy Class), if the distance involved is more than 1000 Kms. by surface distance.

Scale I	Rail	II Class AC Sleeper/I Class (II Class AC Sleeper by Rajdhani/Duronto Express)
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For Scale I:-

Tour sanctioning authority can sanction for Air travel if the fare of Air travel does not exceed the Railway fare as per entitled class. However, for comparison of fare between different mode of travel, total fare between point of origin and duty point (destination) shall be considered. Further, scale-I officers/employees may also be allowed to undertake journey on tour by Air where the fare exceeds the eligible Railway class provided they bear such excess cost of air travel. In the case of such cancellation of such air tickets, if the journey is not undertaken, the cancellation charges are to be borne by the individual officer/employee if the tour is cancelled at his behest and by the Company if the tour is cancelled due to office exigency.

In case of travel by Steamer the Officers may travel by the highest class.

Where the places are connected by road but not by train, the Officers may travel by the First Class in a Bus, wherever it is provided or by taking a single seat in Taxi where such facilities are available.

If, the places are connected by Train and still the Officers travel by Bus or Taxi, the fare reimbursable shall be the actual fare by Bus or Taxi but not exceeding Rail fares for a Class to which he is entitled to travel as per regulation referred to above.

With the introduction of new express nonstop train services known as 'Duronto Express' between select cities by Indian Railways, it may be noted that travel by this class of trains will be treated at par with travel by 'Rajdhani Express' trains for the entitled classes of employees. In view of the forgoing, the fare for 'Duranto' (Class-2A) could also be reimbursed to all classes of employees who are entitled to travel by Rajdhani with immediate effect.

Notwithstanding above, the Officers entitled to conveyance facilities and taking tour by their vehicles shall be governed by the following rules :

In case of Officer using Company owned cars	Petrol and Oil expenses as per actuals supported by cash memos	
	Type of Vehicles	Mileage Allowance (per km.) w.e.f.01.06.2006
In case of Officer assigned with development functions and other eligible officers undertaking tour in their own vehicles(including vehicle on loan	Cars (Petrol)	12%

basis)	Cars (Diesel)	15%
	Two Wheeler	5%

- b) When the Officer is on sanctioned tours outside city limit beyond 8 km. from the Municipal Limits of his place of posting, the mileage allowance shall be paid for the entire distance of tour i.e. from the office / residence (from where he proceeds on tour) to the place of tour.

2. SUPERVISORY, CLERICAL & SUBORDINATE STAFF

The eligible mode and class of travel shall be as under :-

Employee with Basic Salary of Rs. 23,450/- & above	Rail-I Class (other than Rajdhani Express)- Travel by A/C II Class sleeper coach may be permitted where I Class accommodation is not available. Rajdhani Express- chair car. In addition to the above travel by A/C II Class sleeper coach in ordinary trains 3 Tier sleeper coach in Rajdhani is permitted.
Employee with Basic Salary with less than Rs. 23,450/-	Rail II Class/II class sleeper where night journey is involved. In addition to the above, Class III employees drawing basic salary less than Rs. 23,450/- travel by I Class in ordinary trains or by II AC sleeper class in trains (other than Rajdhani Express) where night journey is involved, is permitted.

Travel by Road :

Supervisory, Clerical and Subordinate Staff, by Public Transport by taking single seat. Actual fare (by upper class if provided for all employees except Subordinate Staff).

3. TRAVEL BY HIGHER CLASS :

FOR OFFICERS

The Chairman-Cum-Managing Director or the General Manager may permit any other officer to travel by Air or by a Class higher than the class by which the officer is eligible to travel under these instructions.

FOR EMPLOYEES

The Chairman-cum-Managing Director/General Manager has been authorized by the Board of the Company to permit the employees, in special circumstances, to undertake travels either by Air or by a class higher than the class of their entitlement, when considered necessary and expedient.

All references in this respect have to be made to Head Office Personnel Department. Prior approval of Head Office must be sought in all such cases.

Insurance protection for travel of official tour by Air :

FOR OFFICERS

1. Any officer travelling on official duty by Air may be allowed reimbursement of the premium for air insurance cover. This insurance protection cannot be granted to officer undertaking travel by modes other than Air.
2. An officer may, if he so desires, take out at his own cost an annual personal accident insurance, which provides cover for the air journeys to be undertaken on official duty. As and when an air journey is undertaken on official duty, the Officer may charge proportionate cost of insurance for that journey in his bill for travelling expenses, quoting the insurer's name, policy number and annual premium paid. In this way the Officer can claim reimbursement of the annual premium borne by him provided that the amounts so claimed during the year do not exceed the cost of his annual insurance cover. The limit is as under :-

DGM & above	Rs. 5 Lacs
Chief Manager / Manager	Rs. 3 lacs
AO /AM/ Dy. Manager	Rs. 2 Lacs.

SUPERVISORY, CLERICAL AND SUBORDINATE STAFF

Employees who are allowed by the Chairman-cum-Managing Director to travel by Air on official duty, may be provided with insurance protection in the form of reimbursement of cost of Air travel insurance for Rs. 1 lac

Conveyance Expenses (Residence to Station & Vice-versa) :

Employees when they undertake official tours may be reimbursed expenses actually and necessarily incurred by them towards transport from their residence to the railway / bus station/airport and from the railway / bus station/airport to their residence, both at the headquarters and at the place/s of their tours subject to the following :

Officers	Actuals
Supervisory, Clerical & Subordinate Staff	Actual subject to maximum of 100% of Halting Allowance at 'C' class city rate for one day for each completed journey.
General Provisions	<p>If two or more journeys are completed on the same calendar day from midnight to midnight, all such completed journey shall be treated as one completed journey for the above purpose.</p> <p>Where the employees are staying outside the City limit of the Headquarters in adjoining townships, the journeys on tour should wherever practicable start from the Railway Station nearest to the residence</p>

Incidentals:

For Officers Only

In addition to applicable halting allowances the incidental expenses actually incurred by the officers on coolie hire charges, cost of transporting of personal luggage (including of excess charges) and hire of bedding supplied by railway authorities for night journeys by train, subject to a maximum of an amount equal to appropriate Halting Allowance for half a day class 'C' cities) for each completed journey, may be reimbursed.

If two or more journeys are completed on the same calendar day from midnight to midnight, all such completed journeys be treated as one complete journey for the purpose of claiming incidentals.

Local journey at tour station:

1. No expenses on local transport will be admissible to an employee who is provided with transport at the tour station.
2. If an employee on Tour is not provided with local transport he may be allowed actual expenses incurred on moving from place to place on office work at the tour station provided the amount spent was the minimum and inescapable.
3. No local conveyance expenses shall be allowed to employees on tour for proceeding from the place of stay at the tour station to the office or first place of duty and vice-versa.
4. Where an officer assigned with development function who undertakes an official tour by his car, may 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. Thus, when such an officer undertakes an official tour by his car, he should produce the bills/receipts for the petrol purchased for the tour and show separately the quantum used for travel to the place of tour and back and that used for running at the place of tour, so as to apportion reimbursement of mileage allowance under travelling rules and running expenses under conveyance facilities.
5. Sometimes Engineers have to proceed from the place of stay at tour station to the first place of duty like insured's premises situated more than 30 km. away. Such journeys beyond 8 km. from the municipal limits of the tour station should not be treated as local journeys and should be treated as tour.

Halting Allowance:

1. The rates of daily halting allowance shall be as under :-

Category of Employees	Metro(Mumbai, Delhi, Kolkata, Chennai)	'A' Class City	'B' Class City	'C' Class City
Scale VII/Scale VI Officers	1800	1300	1100	950
Scale V/Scale IVOfficers	1500	1300	1100	950

Scale III/Scale II/Scale I Officer	1300	1100	950	800
Development Officer Grade I/Senior Assistant/Steno	700	700	600	450
Development Officer Grade II/Assistant/Record Clerk	600	600	520	340
Class IV Employees	500	500	400	250

2. Calculation for Halting Allowance :

- a) For calculating the halting allowance for the period of journey, the rate applicable for 'C' class cities may be applied.
- b) Halting Allowance shall be paid for the period from the time of commencement of outward journey to the time of return to headquarters. For every unit of 24 hours, it shall be paid at the above rates. Payments in respect of fraction of 24 hours shall be regulated by the following table :-
 - i) Period exceeding 12 hours -- Same as for 24 hrs. unit.
 - ii) Period exceeding 6 hours but --50% of the amount for a 24 hrs. unit not exceeding 12 hours
 - iii) Period not exceeding 6 hrs. --30% of the amount for a 24 hrs. unit
- c) Where the departure of train/plane/bus is delayed, the scheduled time of departure of train/plane/bus (irrespective of the actual departure time of train/plane/bus) shall be taken as the time of commencement of tour.
- d) Where the arrival of train/plane/bus is delayed, the actual time of arrival of train/plane/bus (irrespective of the scheduled time of arrival of train/plane/bus) shall be taken as the time of termination of tour.
- e) Where free lodging is provided at the place of halt, $\frac{3}{4}$ of the Halting Allowance will be admissible.
- f) Where free boarding is provided at the place of halt, $\frac{1}{2}$ of the Halting Allowance will be admissible.

- g) Where free lodging and free boarding are provided at the place of halt, $\frac{1}{4}$ th of the Halting Allowance will be admissible.
- h) In cases where the officers get the facility of guest house accommodation provided by the Company/Government/Public Sector Undertakings or staying with relatives, friends or acquaintance halting allowance will be paid in full.
- i) When Boarding and Lodging are provided free by the client to an officer on tour such officer will be allowed 25% of the usual halting allowance admissible to him to cover the incidentals during the period of stay at the place of tour.
- j) Halting Allowance in the case of Development Officers and Supervisory, Clerical and Subordinate Staff, who stay in guest houses maintained by the Company or any of its subsidiaries or the Life Insurance Corporation shall be admissible at half the normal rate where Boarding or Lodging is provided free and $\frac{1}{4}$ the normal rate if both the Boarding and Lodging are provided free.
- k) In case of stay in Hotel, Halting allowance will be reduced by Rs. 10/- per day.

3. Limit of Halting Allowance

a) OFFICERS

Full rate upto 180 days

Half rate beyond 180 days.

b) SUPERVISORY, CLERICAL AND SUBORDINATE STAFF

Full rate upto 180 days only

NOTE :

Counting of 180 days for 100% Halting Allowance is to be reckoned from the date of departure from Headquarter and not from place to place as the purpose of reduction is to discourage unreasonably prolonged tour.

Hotel Expenses:-

1. Officers in various grades/scales may be reimbursed the actual hotel expenses, restricting to single room accommodation charges in ITDC Hotels, Subject to the limits (category of hotels) given below :-

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

NOTE

1. If at a centre ITDC hotel of eligible star category is available the Officer should normally stay in that hotel. If, however, no accommodation is available in any ITDC hotels of eligible star category, or there is no ITDC hotel of eligible star category, he may stay in any other hotel and seek reimbursement of actual lodging expenses incurred to the extent of maximum tariff of an ITDC hotel of eligible star category at the same centre.
2. The ITDC Hotel single room tariff ceiling as given above is exclusive of all taxes and such taxes may be reimbursed over and above that amount.
3. Officers should invariably stay in Guest House. Whenever due to accommodation not being available in a Guest House, an Officer is compelled to stay in a Hotel, he should furnish a certificate to the effect that no accommodation was available in any Guest House.

2. Limit of Lodging Expenses (Hotel Charges)

The employees who stay at hotel while on official tour may be allowed reimbursement of actual lodging charges upto the following maximum limits :-

Category of employees	Maximum Lodging Charges which can be reimbursed		
	Major Cities	Area I	Other Places
General Manager/Deputy General Manager	8200	4100	3600
Chief Manager/Manager	4800	2900	2400
Deputy Manager/Assistant Manager	2900	2000	1500

Administrative Officer	2000	1500	1000
Development Officer	1800	1350	900
Class III employees	1600	1200	800
Class IV employees	1400	1050	700

City Classification:-

Major Cities for this purpose shall mean the cities of Ahmedabad, Mumbai, Bangalore, Kolkata, Delhi, Hyderabad & Chennai.

Area I shall be cities of Pune, Nagpur, Kanpur, Surat, Jaipur, Lucknow, Vishakhapatnam, Patna, Vadodara, Kochi, Indore, Bhopal, Ludhiana, Coimbatore, Madurai, Agra and Varanasi.

General Provisions

1. Check-off Time

In case of an employee staying in a hotel where the check-off time is fixed at 12 noon, is charged lodging expenses for 2 days though his stay was less than 24 hours, he may be reimbursed the actual lodging expenses charged by the hotel within the ceiling limit for 2 days as per his entitlement subject to production of bills.

2. Taxes, Service Charges, Surcharges

The limit of reimbursement of lodging charges as given above is exclusive of all taxes, service charges, surcharges and such payments may be reimbursed over and above that amount.

3. Reimbursement of Tips

Reimbursement of tips over and above the bills of hotel cannot be allowed.

4. Reimbursement of Breakfast Charges

For the days the officer stays in a hotel, he will get reimbursed both the lodging charges and the standard breakfast charges reasonably incurred at the same hotel. The daily halting allowance admissible will be reduced by Rs. 10/-per day during which he stays in such hotels. The following points are to be noted;

- a) If the hotels have standard breakfast as package on their menu for a fixed charge, such charges or the breakfast charges reasonable and actually incurred at the same hotel may be reimbursed against the bill.
- b) If the breakfast is taken at any other hotels/places, the same shall not be reimbursed.
- c) In view of varying rates of standard breakfast served by hotels, no specific ceiling has been laid down on reimbursement of standard breakfast charges. However, the reimbursement is restricted to the actual charges which are reasonably incurred by the employees.
- d) It has been reported that there are a few instances where proper care was not taken to check the bills for breakfast charges and reimbursement has been allowed beyond what may be considered reasonable charges for breakfast. Therefore, while settling the bills it is necessary to check the cash memo/bills for standard breakfast charges (which have to be necessarily from the same hotel where the employee stays) and ensure that the reimbursement is restricted to the actual charges reasonably incurred for breakfast only.
- e) Supervisory, Clerical and Subordinate Staff staying in a hotel or in a guest house maintained by an organization other than the Company or its subsidiaries or the LIC shall be allowed reimbursement of actual lodging charges and actual charges of standard breakfast subject to the limits for lodging charges in a hotel. Thus the Hotel limit is combined limit for lodging and breakfast charges.

Special provision with respect to training:

1. Officers and employees attending training programmes outside city of their posting should be considered as on tour. However, with respect to halting allowance the provisions will be as under :-
 - a) Halting Allowance shall be payable at full rate for the entire training period subject to maximum period of 90 days if neither boarding or lodging is provided free.
 - b) If boarding or lodging is provided, the Halting Allowance shall be payable at half rate.

- c) If boarding and lodging are provided free, the halting allowance shall be payable at 25% of normal rate for the period such facilities are provided. The rate of halting allowance to be considered for this purpose shall be the rate applicable in case of tours to that city.

Training at Management Institutions

The Officer deputed for training at the Management Institutions where the lodging and boarding charges are included in the fees payable, he shall be paid daily halting allowance @ 25% of the halting allowance as applicable.

Training at Headquarter

Where an Officer has to necessarily stay at the venue of the training (residential course) at their headquarters and when the Officer actually stays at such venue boarding and lodging are covered by tuition fees or are provided free, the Officer is entitled to draw 25% of the daily halting allowance for the period of such training.

TA/HA for purposes other than tour

1. In case of Officiating

Officiating for officers is allowed for a period exceeding 15 days. Where such officiating arrangement, according to existing rules, is done it would be in order to pay both officiating allowance and travelling and halting allowance admissible to the officers if he has been deputed to hold temporary charge of post in the higher category at a station other than his headquarters.

2. Attending Conference of Insurance Institute of India

Officers attending the conference as Council Member nominated by Company and those invited to the Annual Conference of the I.I.I. to collect their prizes and also to present Technical Session paper will be entitled to payment of travelling and halting allowance etc. as per rules.

Employees attending the conference of I.I.I as Council Member nominated by Company will be entitled to payment of Travelling and Halting Allowance etc. as per rules.

Officers and employees attending the conference in any other capacity will not be eligible for the said facility. However, the period spent by them on attending the Conference and the journey time will be treated as having been on duty.

3. Appearing in the examination for recruitment in higher cadre

When employees attending interview for higher post in our industry they may be treated as on duty and be paid TA /DA accordingly.

However, employees appearing in written examination for higher post in the industry are not eligible to TA / DA on tour.

Treatment of leave on Tour:

1. Casual Leave

The employee may be allowed to take Casual Leave whilst on official tour. However, for the period the employee is on Casual Leave he shall not be entitled to any halting allowance. If however, the employee proceeds out of tour station on Casual Leave and on holidays and Sundays, prefixing and or suffixing Casual Leave remains out of station he shall not be entitled to halting allowance for the holidays and Sundays prefixing and suffixing such Casual Leave unless the employee is actually and not merely constructively in camp. However, he should be allowed to travelling fare etc. for the return journey to headquarters.

2. Sick Leave

An employee falling sick while on tour and compelled to take Sick Leave or Earned Leave or any other leave on grounds of sickness may be allowed the fare for the return journey to headquarters. However, he will not be entitled to halting allowance and lodging for the period he is laid up with sickness at the place of tour and for the period of journey.

3. Earned Leave

If Earned Leave is taken while on tour, tour comes to an end. However, if such Earned Leave is taken on grounds of sickness the matter should be dealt with as mentioned above.

NOTE

1. When an employee is required to proceed on official tour from a place (other than his headquarters) where he is on leave, he should be considered to be on tour from that place and the actual travelling expenses and halting allowance etc. admissible between headquarters and the tour station whichever is less, should be allowed. He should be deemed to have resumed his duties on the day the tour commences.
2. When an employee who is on earned leave and is recalled to duty will be entitled to TA/DA in respect of self only for returning to his Headquarters

provided the employee had furnished his leave address in his leave application.

Submission of documents for settlement of claim

For travel by Rail, it should be enough for the employees to submit the details of ticket numbers and the train by which the journey has been undertaken. The claims may, therefore, be settled on the basis of these details furnished by the employees.

The relaxation shall apply only to journey by train and that too during the period the Railway Authorities have dispensed with the practice of issuing money receipts. Under no circumstances bills not supported by Money Receipt/ticket in case of journey by Air and Bus and Ticket No./Ticket in case of journey by train shall be entertained. Boarding Pass is required in case journey by Air.

MISCELLANEOUS

1. Ticket Booking Charges

When the employees undertake official tours, the service charges required to be paid to travel agents for booking Railway Tickets through them may be reimbursed. It may be stated that such booking of tickets through travel agents may be kept at the minimum.

2. Expenses for attending LokAdalat Session

- a) The officers may be paid Rs. 1000/- towards reimbursement of out of pocket expenses if they attend the Lok Adalat on Saturdays and Sundays or holidays at the place of posting.
- b) If the officer attend LokAdalat at a place other than his/her place of posting, he/she shall be eligible only for TA/HA applicable as on tour as per rules in addition to Rs. 500/- towards reimbursement of out of pocket expenses.

3. TA, DA for Employees deputed for Election Duty.

Since allowances are being paid by the Election Commission for performing polling duties, no separate TA/DA is to be granted to Micro Observers and other employees of National Insurance deployed for Election Duty.

Payment of TA/DA for competitive examination under Para 13.2 of Promotion policy

No TA/DA is payable to the employees appearing in written examination under Para 13.2 of Promotion policy for Supervisory, Clerical and Subordinate Staff.

4. Payment of TA/DA to Representatives of Checked off Associations/Union

Sometimes office bearers of checked off Associations/Unions who are employed in one company are invited by Head Office of another Company to attend structured meetings as representative of the Union/Association. The company where the Union/Association representative is employed may settle the TA/DA bill on production of certificate from the inviting Company regarding his participation in the meeting. The Union/Association representative will also be required to obtain prior permission from the Competent Authority in his Company before drawing advance/proceeding for meeting.

TRANSFER BENEFITS

1. OFFICERS :

1. TRAVELLING EXPENSES :

Travelling Allowance shall be allowed to such officer and the members of his family by the class of travel to which the officer is entitled to travel on tour.

Service charges paid to the travel agents for booking tickets will be paid in case of transfer.

Family includes spouse, legitimate dependent, children, brother, unmarried or widow sister and parents residing with and wholly dependent on the officer.

2. SECOND TRIP

a) When the family and/or luggage of an officer is left behind at the old headquarters due to various compelling reasons the officer shall be allowed to make another trip to his original place of posting to take his family and/or household effects to the new place of posting and be allowed to and fro fares by the entitled mode and class.

b) It may be noted that the second trip will be permissible only if the officer's family and/or his household effects are left behind at the old headquarters and the second trip is considered necessary for shifting the same to the new headquarters.

c) The concerned officer should obtain prior permission from the Competent Authority before making second trip to his previous headquarter, giving reasons for the same.

3. TIME LIMIT FOR SHIFTING FAMILY / HOUSE HOLD GOODS.

a) The officer may be allowed to shift his family and/or household effects within a period of six months of the date of release from place of transfer or the date of commencement of the next academic year for his children's education whichever is later. However, in exceptional circumstances, the General Manager (Personnel) may allow extension of time limit for shifting the family for a further period not exceeding 6 months.

b) Any officer desirous of seeking extension of time limit for shifting family and/or household effects on transfer must apply in advance through proper channel.

c) No post facto approval shall be accorded. Regional-in-charge while forwarding the representations must furnish the information as under :-

- 1) Date of release on transfer from the previous place of posting.

- 2) Commencement of next academic year for children's education, if any. It may be noted that the Regional-in-charge must give his recommendation in such case. In case of officer retiring or the family of an officer dying in harness intending to settle down at their hometown as declared by them or any other place of choice outside their place of posting can be allowed benefits only when they complete such shifting of family and/or household goods within six months from the date of retirement/death.

4. JOINING TIME/LEAVE

The joining time on transfer to the officers shall be allowed as under :-

- a) If no change of residence is involved, one day. Saturday, Sunday and holiday being reckoned as a day for the purpose.

Intervening Saturday/Sunday/Holiday are treated as joining leave.

- b) If change of residence from one station to another is involved, six days for preparation plus the actual time of the journey by different modes of transport without any break of journey. The officer may be allowed avail of joining time either on his first trip or on the second trip when he takes his family and/or household effects to the new place of posting or the same may be split up on these two occasions according to his convenience. However, the joining time not availed of on either of these occasions cannot be claimed thereafter.

- c) Joining time may be availed of in conjunction with any type of leave as may be necessarily admissible to the officer.

5. HALTING ALLOWANCE DURING JOURNEY PERIOD :

For the period of journey, the officer and members of his family (children below 12 years – 50%) shall be paid daily allowance at the following rates:-

For the period of journey exceeding 12 hours, the daily allowance will be paid @ 100%.

For the period of journey between 6 hours and 12 hours the daily allowance will be paid @ 50%.

For the period of journey less than 6 hours, the daily allowance will be paid @ 30%.

The Halting Allowance applicable shall be of "C" class city.

6. TRANSFER GRANT

Equivalent to one month basic pay. The entire amount of FPA may also be taken into account for calculation of transfer grant.

The grant should be paid after reporting to the new place of posting.

7. BAGGAGE ALLOWANCE:

(Reimbursement of expenses for transportation of household effects)

TRANSPORTATION CHARGES:

- A. Class I Officers: - The reimbursement of transportation charges when the personal effects are transported BY ROAD are as under: -

Scale IV and above	Actual expenses subject to maximum of charges for 120 quintals by goods train
Scale I to III	Actual expenses subject to a maximum of charges for 90 quintals by goods train

- B. Class I Officers: - The reimbursement of existing transportation charges when the personal effects are transported by RAILWAYS remain unchanged as under:-

Scale VI & VII	Full 4 wheeler wagon or 60 quintals by goods train or 1 double container
Scale IV and above	Full 4 wheeler wagon or 60 quintals by goods train or 1 double container
Scale I to III	40 quintals by goods train

II. ANCILLARY EXPENSES LIKE PACKING, LOADING /UNLOADING (LOCAL TRANSPORTATION) CHARGES and INCIDENTALS:-

Instead of individual limits for various heads, a consolidated amount(on reimbursement basis) under the head "Ancillary expenses on transfer" will be payable at the following scale which shall consist of above 3 expenses i.e. Packing Charges, loading/unloading(local transportation) charges and incidentals:-

- (i) Scale IV and above - Rs 16,000/-
(ii) Scale III, II and I - Rs 12,000/-

8. BAGGAGE INSURANCE : (All risk Marine Transit)

Actual subject to production of receipt and relevant documents

9. OCTROI DUTY

Actual subject to production of receipt (payable for both household goods & conveyance)

10. INCIDENTALS

Incidental expenses are not payable to officers on transfer.

11. LOCAL CONVEYANCE

Local conveyance expenses necessarily incurred for travel between Airport/Railway Station and place of residence (both side) may be reimbursed.

12. TRANSPORT OF CONVEYANCE

If the conveyance is transported by train or steamer, actual cost of transportation of the conveyance shall be allowed.

If it is taken by road :

- a) Mileage allowance as per scheme of conveyance facilities shall be allowed to officers who are entitled to conveyance facilities.
- b) Actual petrol charges by shortest routes shall be allowed to other officers.

NOTE:

- 1) If a Divisional Manager/Branch Manager is transferred and posted at the new place in the administrative side, he will become non-entitled officer, the moment he is released from the Division/Branch.
- 2) An officer entitled to conveyance facility may transport his conveyance by Air. However, the reimbursement of transportation expenses will be limited to the maximum of transportation expenses which the concerned officer would have incurred if the conveyance had been transported by rail or steamer or actual whichever is less.

13. PET ANIMALS :

Transportation cost of pet animals are not payable separately.

16.1 MID ACADEMIC YEAR ALLOWANCE

If an officer is transferred from one place to another in the mid of an academic year and if he has one or more children studying in school or college at the

place from where he was transferred and children are left behind to do their education, a mid academic year allowance of Rs.1,150/- per month from the date the officer reports at the later place upto the end of the academic year may be paid. This Rs.1,150/-per month is payable irrespective of number of children.

16.2 OFFICERS POSTED AT NORTH-EASTERN REGION

However, officers posted at North-Eastern Region will be paid Mid Academic year Educational Allowance @Rs 1,150/- per month (as per the Administrative Instructions dated 27.01.2016)for the entire period of their posting in North-Eastern Region (i.e. Assam, Meghalaya, Tripura, Arunachal Pradesh, Nagaland and Mizoram) irrespective of date of transfer provided the children of such officers do not join the officer at their place of posting in these areas.

The grant of the above allowance is effective from 1stAugust, 2012 or the date of taking charge at the North-Eastern States of posting whichever is later, However, officers who have been transferred to this region before 1.08.2012 and still continue to be posted in this region will also be eligible to get this allowance from the said date.

The officer will be eligible to receive this allowance only if his child/children is/are staying away from him and prosecuting studies at a place not falling in the North-Eastern Region.

Further, no allowance would be admissible if the children are not studying in a course requiring regular attendance in a recognised school/college/university.

The payment of this allowance will be stopped from 1st of the month following the month in which the officers' child/children/ discontinue(s) full time studies or joins him at his posting in North-Eastern Region.

In case of officers already receiving Mid-Academic year Education Allowance under general transfer rules will not be entitled to this allowance separately.

However, directly recruited officers on their first posting, officers transferred at their own request and officers who are transferred from one place to another place in the North-Eastern Region are not eligible to this Mid Academic Year Education Allowance.

Illustration for Para 16.1

An officer who had reported to the new headquarter on transfer on 26.5.1991 and family has been left in old headquarter for the sake of child/children's education, the question of mid academic year allowance is to be dealt with as under :-

- 1) If academic year is from July '91 to June '92

The officer may be paid the above allowance for May '91 (Prorata) and June '91 only.

2) If the academic year is from January '91 to Dec. '91

The officer may be paid the above allowance from May '91 (Prorata) till December '91.

3) If the academic year is from May '91 to April '92.

The officer may be paid the above allowance from 26th May '91 to April '92.

4) If the academic year is from April '91 to March '92.

The officer may be paid the above allowance from 26th May '91 to March '92

17. HALTING ALLOWANCE IN LIEU OF HOUSING ACCOMMODATION

- I. Where no company owned or leased accommodation/rent compensation is provided to the officer after reporting to the new headquarter, a daily halting allowance as per tour rules to be paid for a period not exceeding 30 days,.
- II. This allowance is payable to all the officers regardless of categories.
- III. This allowance is payable to the concerned officer only and not to the members of his family. However, hotel expenses are not to be reimbursed where accommodation is not provided.
- IV. The daily halting allowance on transfer may be paid during the journey time, if any, availed at the new headquarters. However, it shall not be paid during the period of leave or tour.
- V. The daily halting allowance is payable for a period not exceeding 30 days and not necessarily for the first 30 days.

ILLUSTRATION:

The officer reported at the new headquarters on 1.1.1985.

He was not in a position to get accommodation upto 1.3.1985. During this period of 59 days from 1.1.1985 to 28.2.1985, he availed of leave of 20 days from 11.1.1985 to 30.1.1985 and is on tour for 10 days from 11.2.1985 to 20.2.1985. He will get accommodation from 1.3.1985. The said officer will be entitled to daily halting allowance for a period of 29 days namely 01.1.1985 to 10.1.1985 (10 days) 31.1.1985 to 10.2.1985 (11 days) and 21.2.1985 to 28.2.1985 (8 days). If the same officer gets accommodation from 2.3.1985 or from any later date, he would be entitled to daily halting allowance for 30 days (the other details of leave and tour remaining unchanged).

- VI. When an officer is allowed to retain company accommodation at the previous headquarter, he may be allowed daily halting allowance not exceeding 30 days if he does not get residential accommodation at the new headquarters.
- VII. The halting allowance for the first 30 days is to be paid only to officers who need accommodation, ask for the same but the company could not provide staff quarter/leased accommodation within 30 days.
- VIII. Normally this allowance is not payable to the officers who has got their own accommodation at the place where they have been transferred.
- IX. However, where it is found that though the officers owning house at places to which they are transferred but not able to occupy the same for the reasons that the house is under tenancy and the tenants require sometime to vacate the house. In such an event, officers are forced to stay initially in the transit camp or any other place till they get possession of their own house.
In that event if such officers represent and if the Sanctioning Authority is fully satisfied about the genuineness of the circumstances that the officer is not able in occupying the house even partially, he may be paid halting allowance for first 30 days.

18. ALLOTMENT OF GUEST HOUSE/TRANSIT FLATS ON TRANSFER

- a) An officer on a transfer posting may be permitted to stay in the guest house/transit flat as an interim arrangement pending shifting of his establishment to the new place of posting. The period of stay in the guest house/transit flat under this arrangement should not normally exceed three months.
- b) Requests for extended period of stay may be examined and the CMD may allow to continue the officer's stay in the guest house/transit flat under the following circumstance :-
- 1) Officer is not able to shift his family immediately because of school/college going children or for other equally valid reasons. In such cases, the request to over stay beyond the period of three months may be agreed to, but such extended stay shall not exceed in all a total period of six months or till the academic year comes to an end, whichever is later.
 - 2) If the officer has less than one year's service left before attainment of age of superannuation he may be allowed to continue to stay till his retirement date.

In all the above cases, the officer shall pay the normal tariff charges for the first 3 months and at twice the normal rate for the subsequent period.

19. ON PROMOTION

The employee promoted to the higher cadre and transferred on promotion to different places may be paid travelling allowance and other travelling benefits on transfer applicable to the promoted (Higher) cadre.

20. ON RECRUITMENT

Existing employees who enter as Direct Recruits in the AO's cadre or on promotion to the AO cadre from the clerical cadre may be allowed benefits such as travelling allowance for joining training centre and transfer benefits including TA/DA to members of family if the employee is selected and posted to a place other than the present place of posting at the time of selection. This should be on the basis as if the employee is promoted and transferred.

21. ON RETIREMENT AND TO FAMILIES OF OFFICERS DYING IN HARNESS

- a) If shifting takes place outside the place of posting, the benefits admissible are same as the benefits given to officers on transfer excepting 30 days Halting Allowance in lieu of housing accommodation.
- b) An officer who has to vacate Company owned/leased accommodation on his retirement or the family of an officer dying in harness shifts to new residence which is within city limits, the expenses incurred for transportation of household goods and loading/unloading charges etc. may be reimbursed on actual subject to the following limits.

i).Transportation Expenses for household goods	Actual transportation charges subject to limit of rail freight charges for the quantity of goods specified for his category for the distance involved.
ii) Packing charges	Rs. 12.50 per quintal subject to the ceiling of Rs. 500/-
iii) Forwarding charges	Actual subject to maximum of Rs. 250/-
iv) Octroi Duty	Actual in case of the municipal limits are crossed and octroi duty is levied.
v) Transfer grant	Transfer grant is not to be paid

This benefit can be claimed within 6 months from the date of retirement/dying in harness.

22. MISCELLANEOUS

- a) If an officer is transferred from place (A) to place (B) and does not shift his family and/or household goods to place (B) within the prescribed time limit and further transferred to place(C), he may be allowed to shift his family and/or household goods from place (A) to place (C) within the prescribed time limit from the date of his release from place (B) but the reimbursement would be limited to the cost

of transportation from place (B) to place (C) or actuals as per rules whichever is less.

II SUPERVISORY, CLERICAL AND SUBORDINATE STAFF:

1. TRAVELLING EXPENSES :

The rates of travelling allowance payable to an employee on transfer and the conditions thereof shall be as under :

- a) Travelling allowance shall be allowed to such employee and the members of his family by the class of travel to which the employee is entitled to travel on tour.
- b) Towards incidentals for the journey, halting allowance shall be granted to such employee and the members of his family for the time spent on journey. For children below 12 years, the entitlement shall be at half the rate of halting allowance.

2. JOINING TIME

Joining time on transfer shall be allowed as follows :

- a) One day, if no change of residence is involved, Saturday, Sunday or a Holiday being reckoned as a day for the purpose.
- b) Six days, if change of residence from one station to another is involved, plus the actual time of the journey by different modes of transport without any break in journey.

3. BAGGAGE ALLOWANCE

- a. The limits of transportation charges by rail and road will be on the following scales:

By Rail	40 quintals by goods train
By Road	Actual expenses subject to a maximum of 60 quintals by goods train

- b. The luggage may be carried by goods train or by Passenger train or if rail transport is not available, by other mode of transportation, subject to the conditions that the cost of transportation shall not exceed the maximum permissible by goods train.

- c. The rate of transportation by road shall be 5paise per Km. for every 35 Kgs. or part thereof. For cartage of luggage from residence to rail-head and vice versa, the same rates shall apply.

4. PACKING CHARGES

REVISION IN ANCILLARY EXPENSES LIKE PACKING, LOADING /UNLOADING (LOCAL TRANSPORTATION) CHARGES and INCIDENTALS:-

Instead of individual limits for various heads, a consolidated amount(on reimbursement basis) under the head "Ancillary expenses on transfer" will be payable at the following scale which shall consist of above 3 expenses i.e. Packing Charges, loading/unloading(local transportation) charges and incidentals:-

- a. Other than Class I Officers - Rs 8,000/-

5. TRANSFER GRANT (other than promotion posting)

BASIC SALARY	TRANSFER GRANT
Over Rs. 43700/-	Rs. 1,000/-
Rs. 27601/- to Rs.43699 /-	Rs. 750/-
Rs. 27600/- and below	Rs. 500/-

NOTE :

- 'Family' in relation to an employee, includes the Spouse, legitimate dependent children and parents residing with the wholly dependent on the employees.
- 'Dependent' means not having income exceeding Rs. 10,000/- p.m.
- Second trip may be allowed to employees to shift family and/or household effects for transfer other than request transfer. The time limit for shifting of family and the extension of time limit thereof shall be on the line of the officers.
- Splitting-up of joining time is allowed where second trip is undertaken for shifting of family and/or household articles.
- Employee promoted from class-III to AO cadre, will be eligible for transfer benefits including transfer grants as applicable to the promoted cadre.
- For transfer resulting from posting on promotion, transfer grant is one month basic salary.

III GENERAL PROVISIONS (For Officers and Supervisory clerical and subordinate staff)

1. 'Dependent' means not having income exceeding Rs. 10,000/- p.m. It is clarified that the mother of an employee cannot be treated as a dependent if the father of the employee is having an income of more than Rs. 10,000/- per month.
2. (a) Where both husband and wife are employees of GIC/Companies and are transferred from and to the same stations simultaneously, transfer grant and all other transfer benefits, as applicable, should be allowed as one single unit. The transfer benefits will be payable to only one employee drawing higher basic pay as on the date of taking charge at the new place of posting.
(b) Transfer of one spouse, within a period of three months of the transfer of the other shall be deemed to be simultaneous for this purpose.
3. No transfer benefits are to be paid to the employee/officer when transfer is made from one office to another located within the same Urban Agglomeration.

Reimbursement of Expenses on Local Shifting:

Expenses for shifting of personal effects from Company's Residential accommodation/leased accommodation/exiting accommodation to the Company's leased/Company's owned/Company's rented Residential accommodation and in case of transfer within same municipal limits and shifting within the same compound/colony/premises are as under :

Sl.No.	CADRE	Maximum Amount Eligible for reimbursement
1	Scale I to III	Rs.5,000/-
2	Scale IV and V	Rs.7,500/-
3	Scale VI & above	Rs.10,000/-

Note: The above amounts may be limited to the extent of 25% only if the shifting is within the same compound/colony/premises.

The transferred Class III employees who are eligible for leased residential accommodation as per Rules may also be allowed reimbursement of actual shifting expenses upto a maximum Rs.3,000/-, subject to production of bills. In all other cases no reimbursement would be allowed.

LEAVE TRAVEL SUBSIDY

1. Employees to whom the Instructions apply :

1. Save as otherwise provided by or under these instructions, leave travel subsidy shall be admissible to confirmed employees of the Company.
2. The Subsidy shall not be admissible to :
 - a) Any employee, who is not a whole time employee of the Company, or who has been appointed on contract or work charged basis :
 - b) Any employee serving out of India; provided however, the India based Officers posted abroad may during the period they are in India on leave be allowed the Subsidy.
 - c) LTS is admissible to confirmed employees of the Company and this facility is to be reckoned from the date of confirmation and not from the date of appointment.

2. Definition :

1. 'Block' shall mean a block of two calendar years and in case of Officers it shall commence on the 1st day of January, of an odd numbered year and expire on the 31st December, of the following even numbered year, whereas in case of all other employees, the block shall commence on the 1st of January of an even numbered year expire on the 31st December of the following odd numbered year.
2. 'Children' shall mean legitimate, legally adopted or step children.
3. 'Company' means Public Sector General Insurance Company.
4. 'Competent Authority' shall mean an Officer, not below the rank of an Asstt. Manager(Scale II),duly appointed for the purpose by the Officer-in-Charge of the Office where the employee is working.
5. 'Dependant' shall mean a person with an earned income not exceeding Rs. 10,000/- per month. A stipend or a scholarship granted for educational purposes shall not be deemed as income for this purpose. The mother of an employee cannot be treated as the dependant if the father of the employee is having an income of more than Rs. 10,000/- per month.
6. 'Employee' shall mean a confirmed employee working in India, but shall not include those appointed on contract or work charged basis.
7. 'Family' in relation to an employee shall include spouse, dependent children and dependent parents residing with the employee and only dependent on the employee.
8. 'Holiday Leave Travel' for the purpose of these instructions shall be a travel to places other than home town.
9. 'Home Town' for the purpose of these instructions shall mean the home-town of the employee as is declared by him, duly supported by reasons as the place where he would normally reside but for his absence from such a station for service in the Company. Such a declaration shall be subject to acceptance by the Competent Authority.
10. 'Officer' means an employee appointed in India, and serving whether in India or outside India, in a position other than Supervisory, Clerical and Subordinate position but does not include a member of the development staff.
11. 'Subsidy' means Leave Travel Subsidy.

3. Entitled Distance :

1. For travel to place other than home town – 3000 km. each way for all employees.
2. Travel to home town – the actual distance from place of posting to his/her home town by the shortest route.

4. Entitled mode of class :

Entitled mode and class for this purpose shall mean the mode and class of travel by which the employee is entitled to travel on duty (on tour). However, air travel is not applicable in case of Scale II & Scale III officers.

5. Home Town :

1. Every employee shall submit the declaration within one month from the date of his confirmation.
2. The declaration of home-town shall be submitted in the prescribed Form.
3. For the purpose of determining whether an employee's declaration of home town may be accepted, the competent authority shall satisfy that one or more of the following criteria is satisfied :
 - a) Whether the place declared by the employee is one which required his physical presence at intervals for discharging various domestic and / or social obligations and whether, after his entry into service, the officer had been or is likely to be visiting that place regularly.
 - b) Whether the employee owns residential or landed property in that place or whether he is a member of a joint family owning such property there.
 - c) Whether near relations of the employee are resident in that place.
 - d) Whether the employee had been living in that place for some years prior to his entry into the service.
4. Where the employee or his family own residential or landed property in more than one place, one such place among these as is chosen by the employee, for reasons to be given, may be declared by him as his home town, subject to acceptance by the Competent Authority.
5. A declaration of home town once made and accepted by the Competent Authority shall be treated as final.

Provided that the CMD may in exceptional circumstances accept a change in the home town but such a change shall not be made more than once during the entire service period of an employee.

6. Conditions for admissibility of Subsidy :

1. Subsidy shall be available to an employee and his family members provided the employee goes on Leave for travel to any place in India including the travels to islands forming part of India.

Further, employees desirous of availing leave for travel outside Indian border may submit their claims for L.T.S. and reimbursement in such cases will be limited to entitled fare admissible for travel up to 3000 km. or Indian border whichever is less, depending on the category of the employee and class of travel to which he / she is entitled. Travel in India would include the distance from the point of embarkation in India to the nearest point on the border of India. The nearest point in India, to the foreign place is not relevant. The claims may be settled on the basis " as the crow flies"(i.e. the concerned sector by air or rail fare by entitled class for 3000 km whichever is less. This can be illustrated as under:

If an employee travels from Mumbai to London direct, no amount will be reimbursable. But if he travels to London via Delhi, the amount reimbursable will be restricted to the distance travelled from Mumbai to Delhi and from Delhi to the nearest point on the Indian Border (as the crow flies) subject to the limit of 3000 km. Similarly, if an employee flies to Singapore from Chennai or Calcutta, nothing will be reimbursable. But if he were to fly from Mumbai or Delhi to Singapore, then the distance covered from the point of embarkation (i.e. Delhi or Mumbai) to the border in India subject to a limit of 3000 km will be the limit for making reimbursement under LTS. Likewise, no reimbursement would be allowed for Mumbai-Dubai Sector.

However, for Mumbai-Nepal sector reimbursement could be on the basis of distance upto India border i.e. Rexaul.

2. Travel Subsidy can be availed by an employee during any sanctioned leave including the casual Leave without any restriction as to the minimum number of days. It should, however ,be noted that such leave should be sanctioned in advance and also due intimation to avail LTS be given to office.

If the employee takes special leave for Mountaineering Expeditions approved by Indian Mountaineering Federation or organized by Youth Hostels Association of India, he may be granted LTS provided he satisfies other conditions.

3. Leave Travel Subsidy shall not be admissible to an employee who proceeds on leave and then resigns his post without returning to duty.

7. Frequency of Entitlement :

1. The Subsidy shall be admissible once in every block of two calendar years.

2. In the event of the return journey falling in the succeeding calendar year, leave travel subsidy shall be reckoned against the calendar year in which the outward journey commenced.
3. In case an employee is promoted to the cadre of Officers, he shall be entitled to the subsidy in the promoted cadre from the date following the date of expiry of the block in the lower cadre for which he has already availed of the subsidy or the date of promotion whichever is later.
4. Admissibility of leave travel subsidy for one way journey shall be determined with reference to the facts existing at the time of commencement of outward and return journeys respectively.
5. Special provisions where spouse of the employee is also entitled for subsidy or other leave travel concession from his / her employer :
 - a) When both husband and wife are employees of the Company and/or any of GIPSA Companies, they shall be treated as a single family unit and the dependent children and dependant parents of both the employees shall be included in the family unit for the purpose of these instruction. The 'appropriate class' for this family unit shall be the higher of the classes to which the employees are entitled individually to travel on duty as on tour. The subsidy shall be admissible to one employee and not to both.
 - b) When the spouse of an employee is entitled to avail from his / her employer a leave travel concession or free pass in terms of his / her employment and the spouse has availed of this concession for a particular travel, the employee shall not avail of the subsidy for the same travel in respect of such members of the family for whom the concession was availed.

NOTE : The blocks of two years referred to in item (1) shall be the same for all employees irrespective of the date from which they become eligible for the subsidy.

8. Advances :

1. An advance may be granted to an employee against the reimbursement admissible under these instructions subject to maximum of 90% of the total subsidy.
2. The advance may be granted at the time of commencement of the outward journey only. Application for advance must be forwarded alongwith application for leave.
3. a) An employee may be allowed to draw advance prior to the commencement of the journey. The advance shall be granted only if the leave necessary for availing the Leave Travel Subsidy is sanctioned.
 - b) In case of Rail travel, where advance booking of tickets are necessary, advance for leave travel subsidy shall be paid 120 days prior to commencement of journey.

- c) The employees shall have to submit to the office, the tickets for verification not later than 15 days from the date of receipt of advance.
- d) Advance drawn has to be refunded forthwith if the outward journey is not commenced as per the leave already sanctioned at the time of drawing advance. There is no provision for refund of the advance amount on account of LTS journeys in instalments.
- e) In the event of an employee changing the date / period of leave in connection with the journey to be performed under LTS, the advance drawn is to be refunded forthwith unless the changed date / period of leave makes an employee eligible to draw advance in terms of 3 (b) as stated above. The same is applicable to employees in case of non-availability of rail reservation.

Employees, not refunding forthwith the entire amount drawn as LTS advance in the event of not performing the journey owing to change in the date of leave and / or non-availability of rail reservation and thereby becoming ineligible in terms of 3 (b) above to hold the advance amount shall be liable to appropriate disciplinary action for failure to maintain absolute integrity, acting in a manner prejudicial to the interest of the company and committing of an act subversive of good conduct and behaviour.

f) If an employee after taking advance, refunds the same, he/she will not be eligible for advance for the same block. Only reimbursement shall be payable.

9. Reimbursement Entitlement :

A. Travel to a place other than home town :

The amount of reimbursement admissible as LTS shall be as under :

1. For AO, AM and Dy. Mgr :

a) Travel by other than Rajdhani Express :

Irrespective of mode and class by which the officer travels, the amount of reimbursement admissible as LTS shall be :

i) The fare actually paid both for onward and return journey.

or

ii) Aggregate of A/c II Sleeper Railway Fare for 3000 kms. each way (for train other than Rajdhani) whichever is less.

b) Travel by Rajdhani Express :

Notwithstanding (a) above, if the entire travel is by Rajdhani Express II A/c Sleeper, the reimbursement shall be on actual basis, provided the distance travelled does not exceed 6000 km.

c) Part of travel by Rajdhani II A/c Sleeper :

If travel by Rajdhani II A/c Sleeper is less than 6000 km. both ways and the travel by the other modes / class is also undertaken, the reimbursement will be the aggregate of (i) and (ii) below :

- i) The actual Rajdhani II A/c Sleeper fare, and
- ii) The fare actually paid for the distance travelled by other than Rajdhani II A/c Sleeper but not exceeding the aggregate of 'Entitled Railway Fares' for half of the 'Remaining distance' each way.

NOTE :

1. 'Remaining distance' for this purpose shall mean 6000 kms. minus the distance travelled both ways by Rajdhani II A/c sleeper.

2. 'Entitled Railway Fare' shall mean II A/c Sleeper fare by train other than Rajdhani Express.

2. For Manager (Scale-IV) :

- a) Entire travel by air :

If entire travel is undertaken by air, the reimbursement will be the fare actually paid provided the distance travelled both ways does not exceed 6000 kms. If the distance travelled both ways exceeds 6000 kms. the amount to be reimbursed shall be restricted for 6000 kms. on prorata basis. For example, if an officer has travelled a distance of 6500 kms. both ways and has spent aggregate fare of say, Rs. 7,200/-, his reimbursement will be Rs. 6,646/- i.e. $6000 / 6500 \times \text{Rs. } 7,200/- = \text{Rs. } 6,646/-$

- b) Entire Travel by mode other than air :

If the entire travel both ways is undertaken by any mode other than air, the reimbursement will be equal to the fare actually paid subject to a maximum of the aggregate of II Class A/c Sleeper fare for 3000 kms. each way for train other than Rajdhani.

- c) Travel partly by air and partly by other modes :

If an officer travels partly by air and partly by other mode, the reimbursement shall be as under :

- i) Where the total distance travelled by air is more than 6000 kms, the reimbursement will be restricted to the pro rata air fare for 6000 kms. as in para 2 (a) above.
 - ii) Where the total distance travelled by air is less than 6000 kms the reimbursement will be the aggregate of (x) and (y) below :
- x) the actual air fare incurred, and

- y) The fare actually paid for the distance travelled by mode other than air but not exceeding the aggregate of entitled railway fares for half of the "Balance Distance" each way.

NOTE : "Balance Distance" for this purpose shall mean 6000 kms. minus total distance travelled by air.

Provided that if part of the distance is travelled by 'Rajdhani' II A/c Sleeper, reimbursement of fare for distance so travelled shall be on actual basis as in case of air travel subject to the condition that aggregate of distance travelled by air and Rajdhani II A/c Sleeper does not exceed 6000 kms.

Provided further that for calculating 'Balance Distance', distance travelled by 'Rajdhani' II A/c Sleeper shall also be added to the distance travelled by air.

Clarification:

- i) Calculation of "distance travelled" where journey involved visit to an off shore point (e.g. Port Blair, Kavaratti) which is neither connected through rail or road.- Aerial distance between the point of embarkment and an off shore point may be reckoned as the distance travelled between the two points.
- ii) Calculation of "distance travelled" where the air journey from one point to another point involved one or more stops without break in journey.-where the journey involved touching one or more points en-route (without break in journey) shall mean the shortest surface distance between the two points.

3. For Chief Manager and above :

Reimbursement shall be as stipulated in case of Manager subject to the change that wherever the reference is made to 'II A/c Sleeper', it should be read as 'A/c I Class'.

4. For Supervisory, Clerical and Subordinate Staff :

A. Travel to a place other than home town :

Irrespective of mode and class by which the employee travels, the amount of reimbursement admissible as LTS shall be :

- a) The fare actually paid both for onward and return journey; or
- b) Aggregate of railway fare for 3000 kms. each way by entitled class;

Whichever is lower

NOTES :

- a) The reimbursement shall be of actual fare incurred for the journeys and charges for sleeper berth, tatkal charges and shall also include reservation charges paid to the Railways as well as **for** other modes of transport also viz. Sea and Road.

Further charges, surcharges etc. for travel by appropriate class for special/superfast trains may be treated as part of fare and reimbursed accordingly. It shall not include expenses on local transport or any other incidental charges.

b) An employee not eligible for travel by air cannot be reimbursed any amount paid by him for travel by air for his infant child or a child who has not completed 5 years.

c) With the introduction of new express nonstop train services known as 'Duronto Express' between select cities by Indian Railways, it may be noted that travel by this class of trains will be treated at par with travel by 'Rajdhani Express' trains for the entitled classes of employees.

In view of the forgoing, the fare for 'Duronto' (Class-2A) could also be reimbursed to all classes of employees who are entitled to travel by Rajdhani.

d) Where an employee drawing a basic pay of Rs. 23,450/- and above travels by different Modes or different Classes, the maximum reimbursement of actual expenses will be limited to II A/C fare (other than Rajdhani Express) for the eligible distance i.e. 3000 kms each way.

B. Travel to Home Town :

All employees travelling to Home Town are expected to travel by the shortest route. The reimbursement shall in such cases be limited to the fare (fare for outward and return journey combined) by the entitled class by the shortest route. Even if the employee travels by different modes of travels and different classes, the amount of entitlement shall be the actual amount spent by him not exceeding to and fro return fare by the shortest route by the entitled class.

If however, the employee travels by longer route to his Home Town it will be necessary to ascertain the excess distance travelled and deduct from his claim the fare for the excess distance by the lowest mode / class travelled by him during the entire to and fro journey.

10. Steps for settlement of LTS

An employee will get reimbursement as per the following guidelines:

Step 1 – Distance travelled by lower mode (if any) should be subtracted from entitled distance and the corresponding amount has to be paid.

Step 2 – If there is any part travelled by entitled mode, then that part should be paid.

Step 3 – If there is any part travelled by higher mode, then the minimum of :

- i) Actual fare of higher-mode-ticket
- ii) Remaining entitled distance by entitled mode ;

shall be paid.

It may be noted that total distance travelled in the entire journey should not exceed entitled distance (as per cadre).

11. Procedure for reimbursement :

1. An employee who proposes to avail of leave travel subsidy should intimate the authority in prescribed form. Such intimation shall be prior to the date of outward journey with details of the names of the persons availing of concession and the proposed date of the outward journey.
2. An employee availing of leave travel subsidy shall submit his claim for reimbursement within 15 days from the date of completion of the return journey, provided the competent authority may condone the delay in submission of the claim, if he is satisfied with the reasons.
3. An employee shall alongwith his claim for reimbursement, submit cash receipts or vouchers or tickets in respect of the fares. The employees shall also give such other information as may be required by the authority competent to sanction the reimbursement.
4. The employee may submit the details of ticket numbers and the train by which the journey has been undertaken. The claims may, therefore, be settled on the basis of this details furnished by the employees.

But the above relaxation from the existing rules shall apply only to journeys by train and that too during the period the Railway Authorities have dispensed with the practice of issuing money receipts.

5. If the employees do not produce the relevant receipts or vouchers etc., in accordance with the rules, their claims shall straight away be rejected.
6. If any doubt is raised about the timing for submission of claims in cases where the outward journey is performed by the employee is jointly with his family but the employee returns to the headquarters earlier and his family returns on a subsequent date, in such cases the claims for reimbursement should be submitted by the employee separately for himself and for his family members within the prescribed time limit from the date of completion of return journey by the employee and the members of his family respectively, even though advances may have been drawn by the employee for him as well as his family members.

NOTES:

- a) The claim for reimbursement shall be submitted in prescribed form. Where, however, an employee has undertaken the journey or part of a journey in his own or hired conveyance he shall also submit a declaration giving the number of persons though not entitled for subsidy under the scheme had travelled in the said conveyance and shall give complete details.

- b) Receipts issued by travel agents for tickets purchased by the employee through them may be accepted provided ticket number, the name of the passenger and other relevant details are given therein. The term 'travel agents' mentioned herein is intended to mean those travel agents who are specifically authorised by the Railway Authorities to book railway tickets on behalf of their clients.
- c) If an employee who avails of subsidy by virtue of his and his family members having travelled as members of touring parties organised by professional tour organisers, the reimbursement shall be on the same lines as indicated above but the employees shall have to produce a Certificate-cum-Receipt from the tour organiser concerned, giving following items of information :
- i) Name and the number of train / bus etc.
 - ii) Name of the Passenger and the Seat No. allotted to him.
 - iii) Dates of commencement and completion of each of the outward and return journeys.
 - iv) Total distance travelled.
 - v) Fare charged for each person excluding boarding, lodging and halting charges.
- d) Leave travel subsidy shall not be admissible in respect of the journey performed by an employee or a member of his family holding a ticket on which reservation has been made in the name of the other person.
- e) There will be no reimbursement of fare for local sight seeing tours within the municipal limit on leave travel.

12. Misuse of L.T.S.

If it is found that some employees claim reimbursement under the Leave Travel Subsidy by producing false receipts / voucher etc. or by giving false intimation, strict disciplinary action will be taken on the following lines :

- i) Whenever a case of fraudulent claim of LTS comes to the notice and the Competent Disciplinary Authority arrives at a conclusion that there is a prima facie case for initiating disciplinary proceedings against the employee for this misconduct, the claim for LTS should be withheld and he should not be allowed this facility till finalisation of the proceedings.
- ii) If the employee is fully cleared of the charges of misuse of LTS, he will be allowed to avail of the LTS withheld earlier as additional set (s) of LTS in future blocks of years but before his normal date of superannuation.
- iii) If, however, the employee is not fully cleared of the charges of misuse of LTS, he shall not be allowed the next two blocks of LTS in addition to the set(s) of LTS already withheld.

- iv) If the nature of the misuse is grave, the Competent Authority may disallow more than two blocks of LTS, such disallowance will be without prejudice to the punishment for any proved misconduct in the disciplinary proceedings.

13. Carry Forward of Subsidy

a) Restricted to next block only :

The employee may carry forward the subsidy of any block and avail it during the immediately next block of two years. Subsidy for such carried forward block shall not be further carried forward beyond the next block.

b) Availing Subsidy of Carried forward block :

i) Travel to Home Town :

The employee may avail during the current block the subsidy of the preceding block so carried forward and may also avail separately the subsidy of the current block any time during the same block. However, aggregating the subsidy of two blocks and availing the same beyond the actual distance by the shortest route between the place of posting and the home town shall not be permissible.

ii) Travel to a place other than home town :

The employee may avail during the current block the subsidy of the preceding block so carried forward together with the subsidy for the current block in which case the entitled distance shall be 6000 kms. each way and reimbursement may be made as per travel other than home town. Alternatively, the employee may avail the subsidy of the carried forward block any time within the span of two years of the current block; in which case he may avail separately the subsidy of the current block any time during the same block or carry it forward to the next block.

14. Travel with family members :

The employee and the members of his family may travel together or separately in not more than two groups and claim reimbursement accordingly. Claims for not more than two such groups shall be allowed in respect of any block or for combination of two consecutive blocks. When one group has availed LTS already, the second group shall avail it before the expiry of the block year, in which the first group has availed. There cannot be carry forward of subsidy for the second group alone.

15. MISCELLANEOUS

1. Subject to the above, an employee may choose his own route of journey by the mode and / or class of travel

2. Officers on retirement will be entitled to Travelling Allowance etc. on retirement irrespective of the fact whether they have availed Leave Travel Subsidy during the block current on the date of their retirement or not.

3. Employees seeking voluntary retirement either on attaining the age of 55 years or on completion of 20 years of qualifying service under Pension Scheme, 1995 may be allowed to avail the benefits of unutilized LTS, if any, during the notice period against sanctioned Casual Leave.

4. LTS is not admissible to an employee who is under suspension.

5. Officer transferred to North-Eastern Region from other parts of the country may be granted leave travel subsidy to visit the place of residence of their family once in a year instead of once in a block of two years as admissible under the normal rules.

6. Partial carry forward of LTS Block year is not allowed in case of any employee. e.g. Where the family members of an officer has availed of LTS for the Block Year 1987 – 88 in August, 1988. However, the officer has not availed the LTS facility for the same block-year till December, 1988. The Officer has now requested to allow him the benefit of 1987-88 block year together with the LTS facility for the Block-Year 1989-90. It is clarified that since the officer has already availed of LTS for the block-year 1987-88 in respect of his family members and as no provision exists for carrying forward a part of the LTS, the officer is not eligible for the 1987-88 block of LTS after 31.12.1988.

7. Employees are allowed LTS when they are on any sanctioned leave. Accordingly, when an employee is on Sick Leave and the Medical Advice is for a change of climate the employee may be allowed to avail of LTS.
 8. a) Leave Travel journey may be undertaken in employee's 'Own' conveyance or in hired ones. In case of hired vehicle, the same should have license for plying on hire. In case of journey by car other than owned by self or spouse, the employee while hiring the taxi must ensure that the taxi has necessary permit for plying on hire, and insist on such permit number/license number be mentioned on the taxi receipt.
 - b) It is clarified that own conveyance would only imply vehicle whose ownership vests with the employee and registered with the motor vehicle authorities in his name. Further, a car registered in the name of the spouse of the employee can be used for availing LTS facility and reimbursement could be allowed as per rules.
 - c) An employee cannot avail LTS if he travels by Car of his friend / relative.
 - d) If an employee uses his/her own Vehicle or hired one for the travel, the amount reimbursable is the amount actually spent on petrol and oil for the journey or amount paid by way of hire charges subject to maximum subsidy entitled for members who travelled in the own/hired conveyance.

- e) In case of travel by hired taxis, employee should submit :
- i) Petrol/diesel bills indicating vehicle number at various places visited during the trips as also permit no.
 - ii) Trip sheet
 - iii) Daily odometer readings and the timing of departure and arrival at various destinations.
 - iv) Inter-State permit, travel beyond State borders.
 - v) No. of persons travelled in the vehicle.
 - vi) Driver Bata, night halting charges, passenger tax and toll at the check post can be reimbursed in addition to the hire charges provided they are included in the bill issued by the Tourist Agency, subject to total reimbursement not exceeding the eligibility of the employee concerned. While considering payment of driver bata and night halt charge, the Competent Authority may satisfy himself of the reasonableness based on the rates prevalent locally.
9. Service charges for booking tickets may be allowed only if tickets are booked through agency recognised/approved by railway's or agency through whom office books tickets at a given centre. The reimbursement of service charges may be limited to the extent the office allows for official bookings. IRCTC, authorized agent of Railway tickets have introduced purchase of tickets through Internet service/Mobile Phones to those who have credit card of authorized Banks. It is clarified that in such cases, cost of service charges towards purchase of Railway tickets through Internet Service/Mobile phones may be reimbursed subject to production of bills/voucher as admissible in case of Travel Agent.
10. Certain queries have been raised regarding the first LTS Block year to Officers promoted from Class-III.

The following illustrations are provided to clarify the position :

Employees promoted as Administrative Officer from the Class-III cadre can claim LTS for their remaining block(s) in the pre-promoted cadre up to the end of the eligible block. Thereafter the employee will be eligible to avail of LTS as per Class-I cadre. For example if an employee is promoted as Scale-I officer in the year 2009 and has not availed LTS Block(s) for the block year 2006-07 and/or 2008-09 in the earlier cadre the promotee employee may be allowed to avail LTS Block(s) up to 31.12.2009 as per the entitlement in the pre-promoted cadre. Thereafter the promotee employee will be eligible to avail of LTS available for Class-I officer for the Block year 2009-10 after 1.1.2010.

11. LTS during Notice Period:

If an employee has submitted his resignation and then applies for LTS, it is not permissible to allow such employee the benefit of LTS facility.

12. LTS for children below 5 years

In case of children below 5 years of age, there is no railway fare i.e. no expense is incurred by the officer/employee for this age group of children.

Since for journey by surface, the entitlement limit is based on railway fares for all category of staff, no amount is reimbursable for children below 5 years of age.

13. Returns to Head Quarters(Place of Posting)

LTS does not prohibit an employee from returning to Head Quarter, stay there and thereafter continue the LTS tour from Head Quarter before resuming duty and in such cases, the LTS will be terminated only when the employee joins duty.

14. Availing Unexpired LTS within 6 months of retirement

A retired employee can avail the accrued and un-availed LTS within a maximum period of 6 months from the date of superannuation, on fulfilling the following conditions:

- a) The employee will intimate his intention to carry forward the LTS facility at the time of retirement.
- b) The ex-employee will also take a prior approval from the Competent Authority in the Company at the place where he retired immediately before availing the facility.
- c) LTS advance will not be granted in such cases.
- d) LTS post retirement so availed shall be subject to relevant provisions of Income Tax Act.

15. Documents to be produced in case of the journey undertaken by:

AIR:

- (1.) Boarding Pass and Air Ticket
- (2.) In case of a trip to Andaman & Nicobar Islands- Nautical miles by sea.

Rail:

- (1) PNR No.
- (2) Ticket Copy/e-ticket copy

DECLARATION OF HOME TOWN

I hereby declare, for reason given herein below _____
Of _____ District of _____ State as my
hometown under the Leave Travel Subsidy rules.

1. Reasons (answer the questions whichever applicable)
 - A. Whether the place declared by you is one which requires physical presence at intervals for discharging various domestic and or social obligations and whether after your entry into the service you had been or are likely to be visiting that place regularly?
 - B. Whether you own residential or landed property in that place or whether you are a member of joint family owning such property there?
 - C. Whether your near relatives are resident in that place?
 - D. Whether you had been living in that place for some years prior to your entry into the service?
2. Address at the Home-Town :

I also declare that the information furnished by me above, is true to the best of my knowledge and belief.

Signature of the Officer

Name

Designation

Office & Place of Posting

Place

Date

Signature of Competent Authority

Name

Designation

Place

Date

Residential Accommodation

Section I: Type of Accommodation

The types of accommodations that are provided are:

1. Company-owned accommodation
2. Company leased accommodation
3. Accommodation on personal lease

Section II: Guidelines for allotment of Company-owned Accommodation to Officers/Employees

1. Entitled Officers :
 - a) The following categories of officers shall be ENTITLED for unfurnished residential accommodation :
 - i) Officers of the rank of Chief Managers (Scale V) and above.
 - ii) Officers In-charge of Divisional Offices.
 - iii) Officers In-charge of Development Training Centres.

These officers are eligible for Company's Flat in spite of the fact that they own a house under housing loan scheme of the Company at the place of posting.

2. ELIGIBLE OFFICERS:

- a) All transferred officers, provided they do not own house acquired under Company's housing loan at the place of posting.
- b) Direct recruit officers posted outside home state.
- c) Class III and Class II employees promoted to Class I and transferred from one station to other on promotion.

3. ALLOTMENT:

- A.** Employee entitled to residential accommodation under **service terms** will receive first preference.

- B.** The second preference will be accorded to transferred employees. Direct recruit Officers who are posted out of their home State may be treated as transferred Officers at the time of their initial posting.
- C.** Flats available after meeting the requirements of entitled and transferred employees will be allotted on the basis of the marks rating system.
- D.** Employees due to retire shortly say, within a period of 2 years will not normally be eligible for consideration.
- E.** Employees who have acquired residential accommodation at their place of posting by availing Loan under Company's Housing Loan facility, need not be considered. An employee who has availed of Housing Loan but who has not yet been given possession of his flat may be considered, subject to his undertaking to vacate the Company's flat on obtaining possession of his own flat acquired through Housing Loan. However, this stipulation does not apply to employees who are entitled to accommodation under service terms.
- F.** Further, 15% of staff quarters allotment will have to be kept apart for SC/ST employees.

The area of the flat allotted to the employees shall be within the range indicated below according to the category.

Category of Employees	Size of the flat(Carpet area)
Scale VI & Above	150 or more Sq. mt.
Scale V & IV	100 to 150 Sq. mt
Scale III	75 to 100 Sq. mt.
Scale I & II	50 to 70 Sq. mt.
Dev. Officers	40 to 60 Sq. mt.
Clerical & Subordinate staff	30 to 50 Sq. mt.

Note:

Wherever Company-owned accommodation is provided, License fee @ 0.75% of Basic Pay at the minimum of the scale applicable to the concerned employee shall be deducted from the salary per month and the concerned employee shall not be paid House Rent Allowance.

FITTINGS AND FIXTURES

Following basic fixtures and fittings may be provided in the company-owned residential accommodation provided for officers and staff to avoid discrimination and hardship.

1. In the kitchen, a cooking platform and a closed storage unit may be provided. Generally in all flats a cooking platform is provided and the area below the platform may be either closed or left open depending on circumstances and hygienic requirements. A suitable storage unit may be provided in the kitchen.
2. In each bedroom, steel cupboards of standard size may be fixed as these are more durable and easy to maintain. However, in the accommodation meant for Officers of the rank of Managers and above, built-in wooden cupboards of a size in keeping with the dimensions of the room, may be provided as an alternative.
3. In each bathroom a wash basin with a small mirror and towel-rod may be provided. Instant geyser in bathrooms, one in each bathroom, may be provided in residential accommodation meant for Officers only. In the rank of DGMs and above, a storage geyser in lieu of an instant geyser may be provided in one of the bathrooms.
4. Built-in wall unit, with shelves in the drawing-room may be provided only in residential accommodation meant for Officer in the rank of DGM and above.
5. For security reasons, the main entrance door may be provided with a main latch, safety chain, magic eye and a doorbell. Similarly for windows iron grills may be provided.
6. For windows, pelmet with curtains rod may be provided.
7. Standard electrical light fittings may be installed as original equipment. The employee would be required to meet the cost of replacing tube-lights and bulbs.

In providing these fixtures, care may be taken to ensure that these are utility-oriented and not luxurious or show-oriented. The size of each cupboard may be in keeping with the size of the room and not excessively large. Internal guide specifications may be drawn up.

Provision of Curtains in Company Owned flats occupied by Managers/Chief Managers/ RMs/ CRMs/ DGMs/ GMs:

Category	Cost of cloth per metre	Maximum Limit
Manager (Scale IV)	Upto Rs. 100/-	Actual cost of requirement but not exceeding Rs. 5000/-
Chief Manager/RM/CRM	Upto Rs. 150/-	Actual cost of requirement but not

(Scale V)		exceeding Rs. 8000/-
DGM (Scale VI)	Upto Rs. 250/-	Actual cost of requirement but not exceeding Rs. 12000/-
GM (Scale VII)	Upto Rs. 250/-	Actual cost of requirement

- The unit cost of the cloth would be the criteria and the total cost will be as per actual requirement for particular flats/quarters and not exceeding the stated limits.
- Charges for stitching with lining and American folds may be reimbursed to the officers at actuals.
- The officers may be allowed to purchase cloth curtains of their choice subject to the overall limit mentioned above and seek reimbursement or may advise the Establishment Deptt. To complete the job.
- Wherever, the curtain cloths are allowed, change of cloth curtains as per above limit may be permitted after a minimum period of 3 years from the date of providing such curtains.
- The fixtures like rods with brackets, holders or pelmets for the above may be allowed wherever not provided, and shall be fixed by Estate Department of HO/RO as its permanent fixtures.
- Provision of curtains is not applicable to those employees who are staying in other Company's flats, leased accommodation and working for other Company on deputation.

MAINTENANCE AND REPAIRS

All costs and expenses relating to Maintenance of Flats (Painting once in three years, Oiling, greasing etc. of fixtures), Payment of Taxes, Payment of deposit, Payment of Society Charges, Capital Charges, Major and Minor Repairs (Expenses of Management Revenue Works) in connection with flats allotted would be borne by the Company.

LEAVE AND LICENCE

- Every employee who is allotted a Company's accommodation, has to be issued a formal letter of allotment as under :
 - Allotment to those who have not availed of any housing loan from the Company.
 - Those who have availed facility of housing Loan from the Company.
- An employee, who is allotted Company's accommodation, has to execute the standard leave and licence agreement on a Stamp Paper as per draft before being given possession of the Company flat.

While making allotment of Company owned accommodation, it should be conveyed to the concerned officer that if he refuses or does not occupy the Company owned accommodation, as allotted to him within the given time, he will not be entitled to preferential treatment and cannot claim leased accommodation.

1. The following parameters have been approved for providing leased accommodation applicable to an officer /employee.

Eligible / Entitled Officers (Amt. In Rs)

	Mumbai	Metros (other than Mumbai)	A class cities	B class cities	C class cities
Cadre	limit	limit	limit	limit	limit
Scale-I & II (Other than BM)	20,000	15,600	11,700	7,000	5,100
Branch Manager	20,000	16,400	12,500	7,400	5,500
Scale-III & IV, SBM,DM (Other than SDM)	22,000	18,700	14,000	8,300	6,600
SDM	22,000	20,300	14,800	9,000	7,400
Scale-V	24,000	20,300	14,800	9,000	7,400

CLASS- I OFFICERS SCALE VI &VII

- I. Lease Rent Limits for Metro Cities including Mumbai will be decided by CMD on a case to case basis.
- II. Lease Rent Limits for other Cities will be decided by the CMD on a case to case basis, within 125% of the applicable Limit for Scale V Officers for the respective class of Cities.

Kashmir Migrants Employees (Amt. In)

	Mumbai	Metros (other than Mumbai)	A class cities	B class cities	C class cities
Cadre	Limit	Limit	Limit	Limit	Limit
Sr.Asst/Ste	12,000	9,350	6,250	4,700	3,900
Assistant	12,000	6,500	4,300	3,250	2,550
RC	5,200	5,200	3,450	2,600	1,950
Sub-staff	3,900	3,900	2,600	1,850	1,450

Senior Assistants/Stenos Transferred on Promotion (Amt. In)

Mumbai	Metros(A class cities	B class cities	C class cities
Limit	Limit	Limit	Limit	Limit
12,000	9,350	6,250	4,700	3,900

Employees posted at Rourkela Project Town (Amt. In)

Cadre	Limit
Sr.Asst/Steno	2750
Other clerical staff	2200
Subordinate staff	1640

Reimbursement of monthly Society Maintenance charges @ Rs. 1250/-, Rs. 1000/-, Rs. 750/-, Rs. 375/- per month for Metro, Class A, B and Class C cities respectively on the pattern of LIC. The reimbursement of Monthly Society Charges shall be as per Lease Agreement, subject to the limits mentioned and further subject to the production of receipts for payment of Society Maintenance charges. It may be noted that for the purpose of reimbursement of Monthly Society Charges, the project Town of Rourkela will be treated at par with C Class city, as a special case.

Hill Stations, Hard Stations, project towns as Bokaro, Rourkela, Bhilai, Durgapur, Paradeep and North Eastern Region Centres will be treated as 'A' class cities for the purpose of applying the Lease limits. For the purposes of extending Lease facility, Srinagar, Simla, Silchar, Jorhat and Guwahati may be treated as 'Hard Stations' and the centres where Hill Station Allowance is paid to employees may be treated as 'Hill Stations'.

The eligibility and approval of leased accommodation inter-alia will also be subjected to the following:

- a) If Staff Quarter as per the entitlement is available and is allotted to an Officer/Employee but he/she refuses such allotment, then no leased accommodation will be allowed to him/her. In other words, no leased accommodation will be allowed if sufficient numbers of Staff Quarters are available as per the entitlement in that station.
- b) If any available leased accommodation as per his entitlement is allotted to an Officer/Employee, but he/she refuses such an allotment, then new leased accommodation to such an officer/employees will be allowed within the "revised lease rental" but only after the earlier leased accommodation which was offered to such officer/employee is surrendered / terminated by the company. Further, no lease will be allowed even within "revised lease rental", if any other leased accommodation as per his entitlement is available.

Section III: Clubbing of Lease limits in Metro Centres for co-shared Accommodation

Due to shortage in availability of suitable Leased Residential Accommodation in Metro Centres within the individual eligible limits, the Board has, as a special dispensation, accorded its approval for allowing an option to the eligible interested employee/s in Metro Centres to share the Residential Accommodation on twin sharing basis to avail joint lease (along with another eligible employee posted at the same station) and thereby provides the benefits of clubbing of individual eligible lease limits.

The said option of clubbing lease limits of individual eligible limit will be subject to the following conditions:

- a) If either of the co-sharing employees voluntarily desires to leave the shared accommodation for any personal reason whatsoever before the expiry of the lease period, he will be required to give sufficient advance notice to the company and simultaneously submit a copy to the other employee co-sharing the accommodation for vacating the accommodation and such notice period shall be equal to the notice period specified in the Lease Agreement.
- b) For any short fall in the notice period, the employee intending to leave the shared accommodation has to proportionately bear the rent for the shortfall in the notice.
- c) In such an event, the other co-occupant sharing the accommodation will have to make some alternative arrangements and alternatively vacate the existing accommodation before the end of the stipulated notice period. Beyond the notice

period, he will have to bear the entire rent (beyond his individual eligibility limits) himself/herself for the said accommodation as the sole occupant.

- d) If the shared accommodation is required to be vacated by either of the employee before the expiry of the period of lease agreement on account of transfer of one of them from the existing place (other than a request transfer) and he/she is relieved by the company due to office exigencies (before stipulated notice period), the company shall bear the proportionate rent for the difference in notice period (from date of relieving), which shall not exceed three months in any case.
- e) The existing format of leave and license agreement will have to be suitably modified to incorporate the above provisions in case of co-shared leased accommodation by the employees within their combined eligibility in a comprehensive manner to take care of various contingencies.
- f) The other prevailing guidelines like non-payment of monthly HRA and recovery of monthly license fee from salary (as applicable to the cadre of the employee), etc. shall continue to apply to each of the employees co-sharing the residential accommodation, separately.
- g) The Company shall not intervene in the inter-se disputes between the employees co-sharing the accommodation, if any.
- h) The Company reserves the right to terminate the lease, without giving any reason whatsoever, in which event, the licensees co-sharing the accommodation have to make alternative arrangements within the notice period.
- i) The Clubbing of individual limits will not apply in case of both the spouses i.e. husband/wife, being employee of the Company/PSU Insurance/Re-Insurance Companies/NIA posted at the same station.

COMPANY LEASE

Leased accommodations are taken by the Company on lease basis from the landlord/landlady and are allotted to officers. Lease agreement is to be executed between the employer (Company) and landlord/landlady as the case may be as per draft. Carpet area and the rent are two parameters which are taken into consideration at the time of allotment of Company leased accommodations.

Generally rental deposit equivalent to three months rent is payable.

FIXTURES AND FITTINGS

1. In leased residential accommodation basic fittings / fixtures cannot be provided. However, one ceiling fan in each room and instant Geyser in each bathroom may be provided if the landlord/landlady does not provide the same.
2. Hot air blower / room heater may be provided in lieu of fans in Company leased residential accommodation for officers posted at all Hill Stations wherever the Company has Offices and Hill Station Allowance is being paid to employees.
3. Storage type Geyser of 15 liters may be provided in lieu of instant Geyser in such residential accommodation for officers posted in cold climate area (viz. Where company provides winter uniform to subordinate staff).
4. One Aqua Guard Water Purifier may be provided in Company leased accommodation.

PERSONAL LEASE

Lease agreement should **normally** be arranged in the Company's name and **not** in the name of the Officer. However, there may be cases where Company is unable to get suitable accommodation on lease because landlords are unwilling to enter into lease agreement with the Companies. In such cases, the Competent Authority may permit lease agreement to be arranged in the Officer's name. Such references should be routed through the Regional Office and specific reasons to be given as to why the lease agreement cannot be arranged in the Company's name. No advance rental deposit is payable.

Fans and geysers may be provided in leased flats even where the lease is in Officer's name provided such lease is for a period of not less than two years. The Officer must, however, take responsibility for the safety and custody of such fittings if the lease is not renewed on expiry of tenure and the Officer takes up another flat on lease at the same centre, the fans and geysers are to be shifted to the new premises. If however, the Officer is transferred to a different centre, fittings such as fans and geysers may be shifted to any other transferred Officer who has leased flat in his own name.

Carpet area and rent shall be the same as that of Company leased accommodation.

RENEWAL

If the premises is still required for use of the entitled/transferred officers, who are permitted leased accommodation as per rules, the lease agreement may be renewed. As far as possible, the lease agreement should be renewed at the existing lease rent. However, if the landlord insists on increase in the lease rent the matter may be negotiated with him and a decision to be taken after taking into account the availability of accommodation and the prevailing market rate of rent. But, it must be ensured that

the increase in rent must be within the permissible limit of concerned officer to whom the accommodation is to be allotted. However, if the concerned officer is willing to pay the excess amount over and above his entitlement, a written undertaking must be obtained from him that he is prepared to bear the excess amount of rent himself and he should also authorize the Company to deduct the same from his salary. In other words, care should be taken that the escalation is within the permissible limits and wherever the rent is more than the permissible limit, this should be with the consent of the officer and subject to his agreeing to bear the same. There is a tendency to provide an escalation clause in the Lease Agreement when renewal/extension of lease agreement is required. It may be ensured that the maximum increase in rent, if warranted, by way of escalation at the time of renewal of lease agreement is restricted within the range of 10% to 15% of the agreed rent. However, at the time of renewal of lease agreement, it has to be seen that increased rent amount is within permissible limit of the concerned officer or he gives the consent to bear additional rent as stated above.

Section IV: Permission to retain Company - owned / Leased Accommodation after transfer, at the previous place of Posting

In case of transfer, where the officer cannot shift his family immediately, he could be allowed to exercise an option to retain the existing leased accommodation in lieu of taking it at new place of posting, subject to such leased accommodation entitlement being limited to the lease rent limits at his current (new) place of posting. However, in case the officer was occupying Company owned accommodation at his previous place of posting, he cannot be allowed to retain such Company owned accommodation in lieu of an official accommodation at the new place of posting but he could be allowed to shift to a leased accommodation at the previous place of posting in lieu of an official accommodation at the new place of posting in case of his inability to shift the family to the new place and requiring accommodation for them at the previous place.

However, a transferred Officer may be permitted to retain the Company owned accommodation at the old station for a period of six months from the date of transfer or till the next opening of the school/college if he has school/ college going children, which is later.

Officers transferred to North Eastern Region may be allowed to retain the accommodations at the old station or at a place of their choice during the entire period of posting in that region.

Section V: Permission to retain Company-owned Accommodation after Retirement of employee / death of Employee

As per the existing rules, an employee who has been allotted Company's residential accommodation is required to vacate the said accommodation immediately after retirement. Similarly, the dependents of a deceased employee who had been allotted residential accommodation by the Company has also to vacate the said premises

immediately after death of the concerned employee. There have been a number of instances where the employees have requested the Company to allow them to retain such accommodation for a short period after retirement till they are in a position to finalise some alternative arrangements. There are also cases where family of an employee dying in service has sought permission for retention of Company residential accommodation till they are in a position to move to some alternative premises.

While in such matters there can be no general guidelines in this regard, each individual case may be considered on merits taking into account the specific reasons and the difficulties expressed by the employee while seeking permission for retention of accommodation. The authority to grant any such permission vests with CMD. If the case deserves sympathetic consideration due to the genuine reasons/difficulties involving children's education or sickness in the family, the competent authority may grant permission for retention of the residential accommodation after retirement/death of the concerned employee. It may be noted that in case of retirement, permission in writing must be obtained by the employee, well before the date of retirement. If the prior approval is not obtained, the stay would be deemed to be unauthorised occupation and the question of granting permission thereafter would not arise. And, in case of death of an employee, a request seeking company's permission for retention of such accommodation must be made by the dependents of the deceased employee within a month from the date of death.

Any such request from an employee/dependents, may be forwarded to HO only after the Regional I/C is satisfied about the genuineness of the reasons/difficulties expressed by the employee/dependents, giving full details of the case along with the comments / observations of the Regional I/C for consideration by the Competent Authority.

1. In the event of an employee/ Family of employee exiting by way of retirement/death respectively seeks retention of Company-owned/leased accommodation provided by the Company for a limited period after his exit, for genuine reasons, the same may be allowed by the CMD for a maximum period of six (6) months from the date of exit without charging any penal rent, after which market rent may be charged.
2. If so allowed, the employee's own contribution to PF& Gratuity may be released in the normal course (if otherwise payable), while Commuted Value of Pension/ Company's contribution to PF and Leave Encashment may be withheld till vacation of the accommodation by the concerned employee.
3. Further, payment of monthly pension need not be allowed to be affected by the fact of his continuance to occupy the accommodation after exit for the period so permitted by the Competent Authority.

It has also been decided that while releasing the retiral dues, an undertaking may be obtained from the employee or his/her dependents, as the case may be, to ensure peaceful vacant possession of the Company-owned/accommodation at the end of stipulated period of retention after retirement/ death of the concerned employee.

GENERAL GUIDELINES:

- (a) Transfer from one centre to another located in the same city Urban Agglomeration shall not, per-se, entitle an officer to the benefit of residential accommodation.
- (b) Authority to sanction allotment of residential accommodation of direct recruit officer who is posted outside his hometown at the initial time of posting but within home state:-
For employees of Head Office : DGM (P)
For employees other than Head Office: Region-in-charge
- (c) The employees who are transferred / posted as Class-II / Class-III at a station which is not their home town but within their home state and are retained on promotion as AO at the same station:-

It has been decided to allow leased residential accommodation facility to such employees only who have been allotted leased accommodation facility before promotion but retained at the same station consequent upon promotion to the cadre of Administrative Officer as per their entitlement in the promoted cadre.

- (d) Reimbursement of brokerage charges to locate residential accommodation cannot be considered.
- (e) For acquiring residential accommodation, it would be in order to consider premises offered on lease by relations of employees (including parents) but such accommodation should not be allotted to the officer to whom the landlord is related. In other words, lease accommodation in such cases may be arranged in the Company's name and should be allotted to the officer who is not related to the landlord.
- (f) Employees who have acquired residential accommodation at their place of posting by availing loan under Company's housing loan facility, need not be considered. An employee who has availed of housing loan but who has not yet been given possession of his flat may be considered subject to his undertaking to vacate the Company's flat on obtaining possession of his own flat acquired through housing loan. This stipulation does not apply to employees who are ENTITLED to accommodation under service terms.

AUTHORITY TO ALLOT RESIDENTIAL ACCOMMODATION

The authority to allot residential accommodation to the officers / employees is described below:

- | | |
|------------------------------------|----------------------------|
| (A) Nature of Accommodation | Employees posted in |
| Competent Authority | |

Company owned flat	Metro RO's except Kolkata
Regional In-charge	
Other RO's	Regional In-charge
Kolkata Offices	G.M./D.G.M. Personnel
(B) Nature of Accommodation Competent Authority	Class-I Officers posted
Company lease (Within	Metro & Other RO's
Regional Incharge entitlement) with 3 months advance rental deposit	
Head Office	G.M./D.G.M. Personnel
Advance rental deposit upto 6 months	
a) All India	a) DGM (In-charge of Region)/ Chief Regional Manager
Personal Lease	a) All India
a) DGM In-charge of Region)/ Chief Regional Manager	

ANNEXURE -1

DRAFT OF LICENCE AGREEMENT

FORM 'A'

THESE ARTICLES OF AGREEMENT made at _____ this _____ day of _____

between National Insurance Co. Ltd. A Company registered under the India Companies Act, 1956 and having its registered office at 3, Middleton Street, Cal-700 071. (hereinafter referred to as 'the company' which expression shall unless repugnant to the context or meaning thereof be deemed to include its successors and assigns) of the one part AND _____

(hereinafter referred to as 'the license' which expression shall unless repugnant to the context or meaning thereof be deemed to include his heirs, executors, administrators and legal representatives) of the other part.

WHEREAS THE licensee is in the employment of Company.

AND WHEREAS the Licensee has requested the Company to grant to the licensee a licence to use and occupy a flat in the Registration sub-district of _____ as a licensee which the company has agreed to do on the terms and conditions hereinafter mentioned.

NOW THESE ARTICLES WITNESS AND IT IS HEREBY AGREED BY AND BETWEEN THE PARTIES HERETO AS FOLLOWS:

1. The Company having granted/hereby grants (delete whichever is not applicable) to the license from _____ to use and occupy Flat No. _____ in the _____ company's _____ which flat is hereafter referred to as 'the said flat') on other terms and conditions and subject to the payment of monthly license fees as is hereinafter mentioned.
2. The license shall for the use and occupation of the said flat pay to the company every month license fee to be calculated at the rate as per the rules of the Corporation in force from time to time. The licensee shall pay to the Company license fee calculated as above on or before the last day of the current month and for the purpose aforesaid the licensee hereby authorizes the company to deduct from his salary and / or any other allowances and payments of whatsoever nature payable by the company to the licensee the said monthly license fee and / or any other monies or charges payable hereunder by the licensee. The Company will be entitled to deduct from the salary of the licensee any amount which may fall due or may become payable under this agreement and other amounts payable by the licensee in respect of the said flat. In case the licensee is under suspension these amounts may be deducted monthly from the subsistence allowance payable to him. In case the subsistence allowance is not adequate or the licensee is on leave without pay, the licensee hereby agrees to pay to the company in advance the said monthly license fee every month and other amounts payable by him.
3. The license hereby granted is also subject to and shall also be governed by the terms and conditions of license set out in the Annexure 'A' hereto. The conditions contained herein and those set out in Annexure 'A' shall not be constructed as excluding any additional liabilities imposed on the licensee by any provisions of law in force for the time being.
4. Notwithstanding anything hereinabove stated the company will be entitled in its sole discretion during the continuance of this agreement and without assigning any reason to require the licensee to quit and vacate the said flat and to occupy and other flat in the same building or any other building of the company as a licensee whether the new alternative flat so allotted is or is not similar to the said flat but is more or less of the same size, and the licensee shall within _____ days of receiving such intimation from the Company quit and vacate the said flat and hand over the vacant possession thereof to the Company.
5. The licensee hereby agrees and undertakes to pay electricity charges and such other charges as may be shown in the different meters that may be provided in respect of the said flat provided that so long as separate meters are not provided in respect of the said flat provided that so long as separate meters are not provided the company will be entitled in its absolute discretion to fix proportionate charges payable by the licensee in respect of electricity or any other energy consumed by him and the licensee shall pay to the company such charges as may be fixed by the

company and the company shall be entitled to deduct such amount from salary and other allowance and payments of what-so-ever nature that may be payable by the company to the licensee.

6. The licensee agrees and undertakes that in case there is any increase in the Municipal taxes and / or other taxes, the Company shall be entitled at its discretion to recover such increase fully or partly from the licensee. The Company shall be entitled to deduct such amount from the salary or any other allowance or payment which may become payable by the company the licensee. **Proviso.**
7. The licensee agrees and undertakes that if there is any increase in the number of family members and the dependents of the licensee staying with him in the said flat as permitted by clause 2 of the terms and conditions mentioned in the Annexure 'A' hereto, the licensee shall immediately inform the company about the same.
8. The license hereby granted to the licensee is by reason of his being in the service and employment of the company and the license hereby granted shall ipso facto stand determined or terminated in case the licensee cease to be an employee of the company for whatsoever reason or his service or employment is terminated by the company or the licensee is transferred to any place outside.

The company shall further be entitled to terminate the license by (I) giving not more than Days notice in case the licensee or any of the members of his family or his dependents commit breach of any of the terms and conditions of this agreement of (ii) by giving not more than days notice in case (a) the licensee is declared or adjusted insolvent and / or (b) the licensee or any of the members of his family or dependents is guilty of any misconduct or misbehavior in the sole judgement of the company. Notwithstanding anything stated hereinabove, the company shall be entitled in its sole discretion to terminate and determine the license by giving one calendar month's notice without assigning any reason whatsoever.

9. The licensee hereby agrees and undertakes that immediately on the expiry of this license or sooner determination or termination thereof as provided herein before he shall immediately quit and vacated the said flat and remove himself from the said flat and hand over quiet peaceful and vacant possession of the said flat to the company and the company shall be entitled without prejudice to its other rights to remove the licensee and the members of his family and his dependents together with all their belongings from the said flat without recourse to the court of law.
10. The licensee hereby agrees that in case of his failure to hand over quiet, peaceful and vacant possession of the said flat to the Company on determination / termination of the license hereby granted, the company shall be entitled without prejudice to its other rights to recover from the licensee any and all losses, damage and expenses incurred by the company by reason of the said flat not being available for use and occupation by the company and for such recovery the company shall have a lien on the terminal benefits including leave encashment that may be due to the licensee from the company.

11. The licensee has received fittings and fixtures as mentioned in the Annexure 'B' hereto. The licensee shall keep and maintain the said fittings and fixtures in good condition subject to normal wear and tear and he will return the same to the company on termination of the agreement.
12. The licensee hereby agrees and undertakes to abide by the terms and conditions of this agreement including those stipulated in Annexure 'A' hereto and such terms and conditions which may be prescribed by the company from time to time in connection with this license and the use and occupation of the said flat or in respect of any matter connected therewith. If any question or dispute arises as to the interpretation of the agreement or the terms and conditions set out in the Annexures to the agreement or in respect of such terms and conditions which may be prescribed by the company from time to time, the decision of the company regarding its interpretation shall be final and binding upon the licensee.
13. The license hereby granted is a personal license only and is granted to the licensee on account of his being in employment of the company. Nothing in this agreement shall be deemed to create a tenancy or any other kind of right or interest in regard to the said flat except that of leave and license. The licensee shall not have nor shall he claim any right to the exclusive possession of the said flat and the possession is and shall always remain and be deemed to be with the company. The company shall have the original key of the said flat

in its possession and a duplicate is given to the license. The licensee has no right to own, assign, sub-let or underlet the said flat or keep paying guests or give occupation, use or possession of the said flat to any person under any circumstance.

- 14.a) IT IS HEREBY AGREED that in case the services of the Licensee are transferred to General Insurance Corporation of India (hereinafter called 'GIC') and / or to oriental Insurance Co. Ltd. (hereinafter called Oriental) and / or to the New India Assurance Co. Ltd. (hereinafter called "NEW INDIA") and / or United India Insurance Co. Ltd. (hereinafter called (UNITED INDIA)the Licensee shall, if so required by the Company, immediately handover the said flat to the company and vacate the same.
- b) However, if the Company at the request of GIC and / or Oriental and / or New India and / or United India as the case may be allows the licensee to continue to occupy the said flat the Licensee may so continue to occupy the said flat under the terms and conditions hereof as a special case and as being in employment of GIC and / or Oriental and / or New India and / or United India as the case may be and in that event the license to occupy the said flat will continue by reason of the licensee being in employment and service of GIC and / or Orient and / or New India and / or United India as the case may be and the License in addition to its being liable to be terminated on the other grounds as provided in this agreement shall ipso facto stand terminated and determined in case the Licensee ceases to be in the employment of GIC and / or Orient and / or New India and / or United India as the case may be for whatsoever reason or if his services are terminated by GIC and / or Oriented and / or New India and / or

United India as the case may be for whatsoever reason, or if his services are transferred by GIC and / or Oriented and / or New India and / or United India, as the case may be, to any other city or town.

It is recorded that this agreement entered into by and between the parties will supersede the earlier agreement if any, executed by and between the parties and the terms and conditions as are set out and incorporated herein shall prevail.

IN WITNESS WHEREOF the parties have executed this Agreement the day and year first herein above written.

SIGNED SEALED AND DELIVERED BY

THE HAND OF ITS CONSTITUTED

ATTORNEY SHREE

IN THE PRESENCE OF

SIGNED AND DELIVERED BY

IN THE PRESENCE OF

Proviso :*

“This proviso will be invoked only to ensure that the net monthly outgo to the company on account of this residential accommodation shall not exceed the percentage of the officer's salary as laid down in the non-core service conditions applicable to officers.”

ANNEXURE 'A'

TERMS AND CONDITIONS OF LICENCE

1. The Licence to occupy the said flat is also subject to the following conditions which are binding on the licensee who will be responsible for compliance thereof by himself and other staying with him.
2. The said flat is to be used for purely residential purposes only by the Licensee. No trade, business profession or vocation shall be carried on within or on the said flat or in the building and the compound where the said flat is situated. The licensee may keep with him the Members of his family – 'Family' for this purpose means husband / wife, children and dependent parents only – whose names and particulars are given below and such other dependents as may be permitted by the Company to reside with the Licensee.
 - 1.
 - 2.
 - 3.
 - 4.
 - 5.
 - 6.
3. The licence shall commence on the date of the allotment of the quarters, from which date compensation for use and occupation shall become payable by the employee.
4. The licence fee and any other charges or dues payable by the licensee shall be reckoned on the basis of the calendar month.
5. Licensee is required to give on calendar month's notice in case he wants to vacate the flat.
6. In case the Company is required to get the premises vacated by any judicial, Government, Municipal or other authorities, the licensee will immediately vacate and hand over the possession of the said flat without any obligation on the part of the company to provide alternative accommodation or give any compensation in lieu thereof.
7. No licensee shall confer any facility to any person, in respect of the said flat allotted to him or any part thereof.
8. The licensee shall not cause any damage or disfigurement to any part of the said flat or the building or any other property of the company where the said flat is

situated. The costs, expenses and consequences of rectifying any such damage or disfigurement or breakage or defect in the quarters, fittings or fixtures caused by the licensee or any person staying with him or visiting him shall have to be borne by the licensee and without prejudice to the Company's other rights, the company will be entitled to recover all such costs and expenses from any sums payable by the Company to the licensee.

9. The licensee shall not make additions or alternations to or install any fixtures in the said flat, whether of a temporary or permanent nature, without the prior permission in writing from the company.
10. Any breakage or defects in plumbing, electrical fittings etc. should be reported to the appointed caretaker / representative of the company in writing, who will arrange for the repairs. Under no circumstances, should the licensee carry out the repairs.
11. Any duly authorised representative of the company will be entitled to enter and inspect the said flat any time, without giving any notice but as far as possible without causing any inconvenience to the licensee.
12. Every licensee shall maintain the said flat in a clean and hygienic condition to the satisfaction of the company. Staircases and common passages should be kept absolutely clean and the licensee or his servants are not permitted to keep their belonging or sleep therein. Clothes should not be hung up for drying so as to be visible from outside. No placard or announcement of any description should be exhibited at any place in the said flat or the building where the flat is situated. Noting should be done by the licensee or other occupants of the flat so as to spoil the aesthetic appearance of the building.
13. No person suffering from any infectious or contagious disease should stay in the said flat. If the licensee or any person staying with the licensee is so affected, the fact should be immediately reported by the licensee to the company and if so required by the company, the patient shall be immediately removed and the said flat disinfected at the cost of the licensee concerned.
14. The licensee undertakes that no dangerous, combustible or inflammable material shall be brought on or stored in the said flat. Only oil, Kerosene, Charcoal, Electricity, or Domestic Gas shall be used for fuel purpose on the said flat.
15. The licensee shall ensure that garbage or other refuse is not thrown into sinks, lavatories, cisterns or water or soil pipes in the said flat or out of the windows but the same shall be disposed of as per the arrangements made for the purpose by the company.
16. The licensee shall not use the said flat for any purpose which might cause nuisance to the company or other licensees or occupants or for an illegal or immoral purpose.

ANNEURE --- "B"

NATIONAL INSURANCE COMPANY LTD.
 3, MIDDLETON STREET
 CALCUTTA – 700 071.

This is to confirm that Shri/Smt.

(DESIGNATION)

(OFFICE OF POSTING)

*am today taking possession of _____ Company flat No. _____ on

 have already taken possession of _____ (floor)

at _____
 (LOCATION)

Which has been allotted to me and which is equipped with the following fixtures and fittings:

Description	Quantity
1. _____	_____
2. _____	_____
3. _____	_____
4. _____	_____
5. _____	_____
6. _____	_____
7. _____	_____
8. _____	_____

DATE OF TAKING POSSESSION: _____

PLACE: _____

DATE: _____

*STRIKE OUT WHICHEVER IS NOT APPLICABLE.

(Signature of the Employee)

Signature of Company's Authorised Representative.

ANNEXURE --- II

NATIONAL INSURANCE CO. LTD.

APPLICATION FOR ACCOMMODATION

FOR OFFICE USE ONLY
CATEGORY
REF. NO.

1. About the Applicant :

- (a) Name : Mr./Mrs./Miss
- (b) Designation
- (c) Place of posting
- (d) Date of joining in service of General insurance
- (e) Date of confirmation
- (f) Date of birth
- (g) Marital Status: Single / Single, to Married
shortly/Married/Divorced/Widow/Widower (strike out whichever is not
applicable)
- (h) Present total salary p.m. Rs.
- (i) No. of children and their ages
- (j) Since when staying in (Indicate present place & period)
- (k) Home town & state
- (l) Whether belonging to Scheduled Caste/Tribe?

II. Present Accommodation :

- (a) Address
- (b) No. of rooms (excluding kitchen & bathroom)
- Total area of the rooms (approx) sq. ft.
- (c) Rent p.m. (excluding electricity & water charges) Rs.
- (d) Nature of accommodation: ownership/tenancy/Leave and license/Paying Guest (please see Note-1) (Strike out which is not applicable).
- (e) Is the accommodation taken in Applicant's own name?
- (f) If it is not in own name, then in whose name
Relationship
- (g) Please enclose rent receipt or equivalent proof (i.e. ration card etc.)
- (h) Distance of present accommodation from office

Particulars of all persons staying at present with the applicant:

Name Age Relationship with Monthly Earnings State why the persons (other than wife and children) are staying with you

- 1.
- 2.
- 3.
- 4.
- 5.

III. Reasons why changes in accommodation is desired :

- (a) Notice has been served by : Yes / No.
Local Authorities for demolition : (Strike out whichever is not applicable)
- (b) Legal suit for eviction filed by Land lord : Yes / No.
(strike out whichever is not applicable)

(This will not be taken into consideration if no proof is submitted)

IV. (a) Was the applicant transferred by the Company to present place of posting

(b) If yes,

- (i) Transferred from
- (j) The date of transfer
- (iii) was any accommodation provided by the Company at previous Headquarters
- (iv) Was the transfer made at the request of the applicant?

V. Any other points which the applicant desires to state in support of his/her application

VI. Particulars of persons who will stay with the applicant, in case accommodation is provided by the Company :

Name Age Relationship with the Monthly earnings if *State why the persons (other than wife and children) must stay with you.

- 1.
- 2.
- 3.
- 4.
- 5.

* If parents are to stay with you, indicate whether they are fully dependent on you.

VII. (a) Whether applicant or his spouse or dependent own or is likely to own a residential

(b) Accommodation at the present place of posting of applicant:

(c) Position of aforesaid accommodation

VIII. Have you availed housing loan from the company or applied for housing loan, if so, give particulars of accommodation for which loan is applied for

I hereby state that the above information furnished by me is correct, and agree that if any information given is found to be incorrect or false, my application will be rejected by the Company and if allotment is made, it may be withdrawn at any time on the discovery of such incorrectness or false statement.

I also undertake to notify to the Company changes, if any, in the particulars furnished above as and when they take place.

Date:

(Signature)

NOTE :

1. If the present accommodation stands in the name of father of the applicant, he is classified under 'Tenancy'.

If the applicant stays in a place as a sub-tenant he is classified under 'Leave and Licence'.

If the applicant stays in a place allotted to him for the tenure of his service with the previous Company, he is classified under "Leave and Licence"

If the applicant stays in a place as a paying guest, he is classified under 'Paying Guest'.

2. It shall be the duty of the employee, who has been allotted quarters, to inform the Company of his/her having secured private accommodation either on ownership basis or on rental basis either in his/her own name or in the name/s of his/her dependents.

(FOR OFFICE USE ONLY)

Particulars (Item Nos. 1 (a) to (l), IV (a) & (b) and VIII are to be verified by R.O. and endorsed here :

Checked and found item Nos I (a) to (l), IV (a) and (b) and VIII o.k.

Signature :

Name :

Designation :

ANNEXURE – III

DRAFT LEASE AGREEMENT

This indenture of Lease is made at
_____ of 20 _____ between this day
_____ son of Shri
_____ residing at Shri
_____ at _____

_____ hereinafter called the 'LESSOR' which expression shall unless excluded by or contrary to the subject or context means and includes the selves, their heirs, legal representatives, administrators and assigns of one part and NATIONAL INSURANCE CO. LTD., a Company incorporated under Companies Act, 1956 and having its

Registered Office at 3, Middleton Street, Calcutta – 71 hereinafter called the “LESSEE” which expression shall, unless excluded by or repugnant to the subject or context means and includes its successors and assigns of “the other part”.

WHEREAS THE LESSOR is the absolute owner of the premises _____ (complete description given in the schedule) AND WHEREAS the LESSOR has agreed to let out and the LESSEE has agreed to take on lease all that Premises at _____ situated at _____ and more fully described in the Schedule annexed hereto for using the same for residence of its officer, Shri Emp. No. _____.

Now This Indenture Witnesseth And It Is Hereby Agreed And Declared As Follows:-

1. In consideration of the rent hereby reserved and of covenants hereinafter contained the LESSOR doth hereby demise into LESSEE all that demised flat together with use of fittings and fixtures and the water closets, lavatories and other convenience in the demised premises. To hold the same unto and to the use of the LESSEE for a term of _____ years but determinable as hereinafter provided, commencing from _____ to _____ yielding and paying, therefore unto the LESSOR the monthly and every month the rent of Rs. _____ (Rent to be mentioned in words.)
2. THE LESSEE FOR ITSELF AND ITS SUCCESSORS AND ASSIGNS TO THE INTENT THAT THE OBLIGATION SHALL CONTINUE THROUGHOUT THE TERMS DOTHT HEREBY CONVENANT WITH THE LESSOR AS FOLLOWS :
 - a) THAT THE LESSEE shall during the said terms pay to the LESSOR the said monthly rent of Rs. _____ each month on or before 7th of current month.
 - b) THAT THE LESSEE shall use the demised premises for dwelling purpose of its officers only and shall not assigns, under let or part with the possession of the demised premises or any part or portion thereof nor shall be make any structural alteration and / or addition to the said premises without obtaining previous consent in writing from the LESSOR.
 - c) THAT THE LESSEE shall pay monthly rent of Rs. _____ for amenities and facilities provided therein to the LESSOR. All other Taxes shall be paid by the LESSOR.
 - d) That the payment of rent will be due on and from the date on which possession of the premises is delivered to the LESSEE i.e. _____
 - e) THAT THE LESSEE at the expiry of above mentioned period of three years shall hand over the possession of the said premises to the LESSOR. However, lease period may be renewed for further period subject to consent of both the parties.

f) That the electrical consumption charges as per bill of the meter separately allotted to flat will be paid by the occupant officer Shri _____ .

3. THE LESSOR FOR ITSELF, ITS SUCCESSORS AND ASSIGNS TO THE INTENT THAT OBLIGATION SHALL CONTINUE THROUGHOUT THE TERMS DO TH HEREBY CONVENANTS WITH LESSEE AS FOLLOWS :

- a) THAT THE LESSEE performing and observing all the covenants and conditions hereinafter contained on the part of LESSEE to be performed and observed shall quietly hold, possess and enjoy the demised premises during the said terms without any interference or interruption by the LESSOR or any persons claiming through him.
- b) THAT THE LESSOR shall maintain the demised premises in the tenantable condition.

4. IT IS HEREBY MUTUALLY AGREED BY AND BETWEEN THE PARTIES HERETO AS FOLLOWS :-

- A) THAT THE LESSEE shall be at liberty to terminate this agreement and hand over vacant possession of the demised premises at any time before expiry of the period of lease by serving _____ months notice on the LESSOR of its intention to do so.
- B) THAT THE LESSEE Company, agrees to pay to the LESSOR a sum of Rs. _____ as advance which shall be adjusted against last _____ months' rent or notice period as may be applicable and balance if any shall be refunded to LESSEE through a Bank Draft.
- C) If at any time during the continuance of the Lease, the demised premises thereof be destroyed, and/or damaged by fire, earthquake, tempest or other act of God or by riot, war, Air raid or any irresistible forces not caused by willful act or negligence on the part of LESEE so as to become unfit for habitation and use for the purpose for, it was let, then this lease at the option of lessee shall stand determined.
- D) The above lease is to commence on and from _____ and shall be for duration of _____ years from _____ to _____ (inclusive of both days) subject to renewal at the option of the LESSOR.

SCHEDULE OF PROPERTY

All that portion of House No. / Building situated at _____ comprising of built up area of about _____ Sq. ft. its four boundaries are

East to

West to

North to

South to

IN WITNESS WHEREOF the said LESSOR and LESSEE have hereto respectively put their signature and set their hands on.

Full Authorised signature of LESSOR

WITNESSES :

Full Authorised signature of LESSEE

Place:

ANNEXURE – 'A'

APPLICATION FOR LEASE ACCOMMODATION IN CASES OF:-

- (a) Request for personal Lease
- (b) Request for Rent Enhancement
- (c) Request for Lease Accommodation to directly recruited Officer posted outside Home Town but within Home State.
- (d) Request for Rent Deposit in case of Company Lease exceeding 3 months rent.

(TO BE ROUTED THROUGH REGIONAL OFFICE TO HEAD OFFICE, PERSONNEL DEPT.)

A/s Shri/Smt. _____ Designation

Place of Posting _____ Class of City _____

A) Details of Applicant and Premises inquestion
(To be completed by concerned Officer)

(1) Category of Applicant

(a) Entitled :

In case of Sr. DM, DM. DTC in-Charges, Manager and above.

(b) Transferred :

i) From _____ to _____

ii) Home State _____

iii) Place of posting immediately before promotion to AAO cadre

iv) Place of Posting after promotion to AAO cadre

v) Whether transfer is from one centre to another within the City
(Urban Agglomeration) in case of Metros.

(c) Direct Recruit :

i. Home Town _____

ii. Home State _____

iii. Place of Posting on completion of training and Whether it forms part of City

Urban Agglomeration of Home Town _____

(d) Promotee :

i) Date of promotion to the existing cadre _____

ii) Whether promoted to AAO From Class-III or II cadre _____

iii) Place of Posting in Class-III/II cadre before promotion to AAO _____

iv) Place of Posting in AAO cadre on promotion _____

- (2) (a) Address of premises _____
(To be taken on lease)
- (b) Is the land lord/lady related to you & if so state the relation _____
- (3) Entitled Rent Actual Rent quoted by Entitled Carpet Area Carpet Area of
The Land-lord/lady Flat to be rented _____
- (4) Period of Lease _____ years from _____ to _____
(Copy of offer Letter as to be enclosed)
- (5) Date and Amount of enhancement Requested by the undersigned

- (6) Reasons for seeking enhancement _____
(If applicable)
- (7) Why personal lease is necessary _____
(If applicable)
- (8) Amount of Rent Deposit/Advance _____
- (9) Mode of adjustment of Advance _____
- (10) Proof of ownership (Nature and Documentary evidence) _____
- (11) Terms and condition of renewal _____
- (12) Whether the concerned employee has acquired Residential
accommodation at his place of Posting by availing Company's housing
loan _____
- (13) Declaration in regard to hand over the lease flat to the Company on taking
possession of the flat acquired under Company's Housing Loan Scheme

SIGNATURE OF APPLICANT

DATE : _____

Copy of Offer Letter / Lease, Agreement whichever applicable, is to be attached

OBSERVATIONS OF REGIONAL –IN-CHARGE

- (1) Whether Officer had applied for Company Accommodation and why the same could not be allotted _____
- (2) Is there any premises owned/leased by the Company lying vacant in the place of posting, if so details _____
- (3) Whether the rent demanded by Land-lord is appropriate viz. Prevailing house rent at that centre?
- (4) When the concerned Officer had applied for :
 - (i) Lease dated _____
 - (ii) Enhancement date _____
- (5) If the request of enhancement is justified? YES / NO
- (6) Whether the above stated information in 'A' has been verified and found correct? _____

(7) **RECOMMENDATION** :

(a) Personal Lease Recommended	----- Recommended	/	Not Recommended
(b) Enhancement Recommended	----- Recommended	/	Not Recommended
(c) Amount of Advance (Rs) Recommended	----- Recommended	/	Not Recommended

Place:

Date:

SIGNATURE OF AGM / RM
Name ()

(FOR HEAD OFFICE USE ONLY)

NOTE:

Copy of the Offer Letter of the Land-lord/lady should incorporate the following:-

- i) Address of the premises to be given on lease
- ii) Whether the landlord/lady is the absolute owner of such premises.
- iii) Whether to be given on Company lease / Personal lease
- iv) Carpet Area and rent
- v) Advance deposit and mode of adjustment
- vi) Period of lease From _____ to _____
and / or Copy of the lease agreement to be enclosed.

ANNEXURE – 'B'

APPLICATION FOR LEASED RESIDENTIAL ACCOMMODATION OFFERED FOR MONTHLY RENTAL BASIS TO 'NATIONAL INSURANCE COMPANY LIMITED'

1. Full Name and Address (in block letters) of the actual owner of the building offered for hire:
2. Father's/Husband's name of the owner:
3. Full details of the location of the building:
4. Full details of the construction of the building:
 - a) Walls
 - b) Roof
 - c) Floor
 - d) No. of Storey
 - e) Total Carpet Area
 - f) Total No. of Bedroom
 - g) Total No. of Drawing room
 - h) Total No. of kitchen
 - i) Total No. of bathroom
5. Whether the portion offered for hire is Ground/1st Floor/2nd Floor
6. Whether the car parking facility/covered garage is available
7. Whether 24 hours running water facilities are there?

8. Whether separate electric connections are being provided
9. A) Are you the actual owner of the above mentioned building or relented to the owner or you have the power of attorney to execute the lease document on behalf of the owner
B) Documentary proof of ownership/authority
10. Whether the land on which the said building is constructed is free from any litigation?
11. Whether the building is already occupied by others or requisitioned by any Central Govt./State Govt./Local bodies or others?
12. Whether the building is ready for occupation? If not, the date when the building may be handed over to us for occupation
13. Approx. monthly rent including Municipal Taxes
14. Whether agreeable to execute the lease agreement?
15. Advance rent required for
16. Mode of adjustment of advance
17. Terms and condition of renewal.
18. Whether to be given on Company/Personal Lease
19. Period of Lease w.e.f. _____ to _____

Place:

Date:

SIGNATURE OF LANDLORD/LANGLADY

Group Mediclaim Policy for Staff and Retirees

The Revised Mediclaim Insurance Policy has been made operative to the Employees w.e.f 01.04.2017.

The Salient features of the revised Group Mediclaim Policy are as under:

1	Primary Insured Person	Primary Insured Person shall mean any person mentioned below. – Serving Employee Retired Employee Spouse of 'Deceased' Employee Spouse of 'Retired and Deceased' Employee.
2	Deemed Primary Insured Person	Deemed Primary Insured Person shall mean an existing or retired Whole Time Director or the spouse of a 'deceased'/'retired and deceased' Whole Time Director, who is covered under the Scheme of Reimbursement of Medical Expenses framed by the Department of Financial Services.
3	Increase in the maximum limit of 'Optional Sum Insured'	In addition, Optional Sums Insured slabs shall be: Rs. 25.00 lacs Rs. 30.00 lacs Rs. 35.00 lacs Rs. 40.00 lacs Rs. 50.00 lacs
4	Premium	There are 04 premium tables (1- primary Insured, 2- Spouse, 3- Children & 4- Parents and Parents in law for different slabs of Sum Insured up to Rs.50 lacs.
5	Option to increase the Optional Sum Insured	As a one time exercise, the Primary Insured Person and the Deemed Primary Insured Person shall be allowed to opt for any slab of Optional Sum Insured w.e.f. 01.04.2017 and once in Block year of 03 years which shall fall due on 01.04.2020. Increase in optional Sum Insured to the <u>next slab</u> is allowed on promotion, marriage, child birth from the next renewal date following the date of event.
6	Option to decrease the Optional Sum Insured	Decrease in optional Sum Insured to next slab is allowed on decrease in family size due to death/exit of a family member <u>w.e.f. the next renewal date following the date of event.</u>
7	Coverage of Family Members of Dependent Children of a Primary Insured Person	Family Members (i.e. spouse and children) of Dependent Children of a Primary Insured may be covered on full premium.

8	Coverage of Independent Children and Family Members of Independent Children of a Primary Insured Person	Independent Children of a Primary Insured Person and Family Members (i.e. Spouse and Children) of such Independent Children may be covered on full premium.				
9	Coverage for dependant Parents/ Parents-in-law of a Primary Insured Person	<p>i. Dependent Parents and Dependent Parents-in-law may be covered under the Policy.</p> <p>ii After including the dependent parents and / or dependent parents-in-law in the policy, the employees shall not be allowed to exclude any such member from the Policy except upon his / her death.</p> <p>iii. Pre-Existing Diseases cover shall be extended to the dependent parents and/or dependent parents-in-law.</p> <p>iv. For the purpose of ascertaining dependency it is clarified that income limit should not be more than Rs.10,000/- per month.If any of the parents/parents-in-law of a primary member is earning more than Rs.10,000/- he/she cannot be enrolled as dependent. If either of the parents/parents-in-law is earning more than the above limit, the other one cannot be enrolled.</p>				
10.	Coverage of Independent Children, Family Members of Independent Children, and Dependent Parents in Law of an Existing / Retired Whole Time Director (Deemed Primary Insured Person)	Existing /Retired Whole Time Director shall be eligible to get Independent Children, Family Members (i.e. Spouse and Children) of Independent Children, and Dependent Parents in Law covered under the Policy on full premium.				
11	Capping on 'Room Rent Limits'	<p>Class-A Cities:- 1% of SI upto Rs.10Lakhs and 0.5% of SI beyond Rs.10Lakhs, subject to a capping of Rs.15,000/-</p> <p>Other Cities:- 0.75% of SI upto Rs.10Lakhs and 0.5% of SI beyond Rs.10Lakhs, Subject to a capping of Rs.12,500/- .</p>				
12	Limits of 'Ambulance Charges'	Rs. 5,000/- per hospitalization				
13	Limits of 'Maternity Benefits'	<table border="1"> <tr> <td>Normal Delivery</td> <td>'A' Class City : Rs. 50,000/- ; Other Cities : Rs. 40,000/-</td> </tr> <tr> <td>Caesarean Delivery</td> <td>'A' Class City : Rs. 1,00,000/- ; Other Cities : Rs. 65,000/-</td> </tr> </table>	Normal Delivery	'A' Class City : Rs. 50,000/- ; Other Cities : Rs. 40,000/-	Caesarean Delivery	'A' Class City : Rs. 1,00,000/- ; Other Cities : Rs. 65,000/-
Normal Delivery	'A' Class City : Rs. 50,000/- ; Other Cities : Rs. 40,000/-					
Caesarean Delivery	'A' Class City : Rs. 1,00,000/- ; Other Cities : Rs. 65,000/-					

		Maternity Benefit shall also be extended to an independent child or a family member of the dependent / independent child provided such child or the family member has been covered in the Policy at least for the last 3 years as on the date of hospitalization under maternity cover.
14	Break in insurance in respect of a retired employee, his/ her spouse	If there happens to be a break-in-insurance in respect of a retired employee or his/ her spouse for an unseen reason beyond his/ her control, GM (P) of the Company shall be authorized to condone the same keeping in view the facts and circumstances of the case and the period of break-in-insurance.
15	Cessation of Cover for Other Members when the Primary Insured Person or the Deemed Primary Insured Person exits from the Policy	If the Primary Insured Person or the Deemed Primary Insured Person goes out of the Policy for whatsoever reason, all the dependent/ Independent members covered under the policy shall cease to be covered after the expiry of the current policy period.

DEFINITION OF FAMILY(Eligible for Company contribution of premium)-

- Family-self, spouse and any two eligible children of the employee.(company contribution of premium-75% incl.ST-at eligible Sum Insured)
- Children shall be legitimate children and include legally adopted children.
- Children shall be dependent on the employee (monthly income not more than Rs.10,000/-)(through any source including scholarship/stipend)
- Male children shall be below the age of 21 yrs(25 yrs in the case of those prosecuting whole-time studies in recognised Educational Institutions)
- There is no age limit for unmarried daughters.
- For Retired Employee—retired employee and spouse, Spouse of Retired and deceased employee-75% of Premium incl.ST at Eligible Sum Insured.

Medical Benefits Scheme

Group Medclaim Policy on Floater basis

Employees' (Serving / Retired) Group Medclaim Policy

1.1 WHEREAS the insured named in the Schedule hereto has by a proposal and declaration dated as stated in the Proposal(which shall be the basis of this Contract and is deemed to be incorporated herein) has applied to **NATIONALINSURANCE COMPANY LIMITED** (hereinafter called the Company) for the insurance hereinafter set forth in respect of person(s) named in the Schedule hereto (hereinafter called the INSURED PERSON (S) and has paid premium to the Company as consideration for

such insurance to be serviced by Third Party Administrator (hereinafter called the TPA) or the Company as the case may be.

NOW THIS POLICY WITNESSES that subject to the terms, conditions, exclusions and definitions contained herein or endorsed or otherwise expressed hereon, the Company undertakes that, if during the period stated in the Schedule any insured Person(s) shall contract or suffer from any of the diseases /illness / ailment (hereinafter called 'DISEASE') or sustain any bodily injury through accident (hereinafter called 'INJURY') AND if such disease or bodily injury shall require any such insured person(s) upon the advice of a duly qualified Physician /Medical Specialist/Medical Practitioner (hereinafter called MEDICAL PRACTITIONER) or of a duly qualified Surgeon(hereinafter called 'SURGEON') to incur (a) hospitalisation expenses for medical/surgical treatment at any Nursing Home/Hospital in India as herein defined (hereinafter called 'HOSPITAL') as an inpatient OR, (b) domiciliary treatment in India under Domiciliary Hospitalisation Benefits as hereinafter defined, the TPA/ Company shall reimburse to the Hospitals(only if treatment is taken at Network Hospital(s) with prior written approval of TPA/Company) or to the insured person(s) (if payment to the hospital is not agreed to or the insured person(s) opts for reimbursement of the claim) the amount of such expenses as are reasonably and necessarily incurred in respect thereof by or on behalf of such insured person(s) up to the limit of liability specified in the policy and or schedule of the policy but not exceeding the sum insured in any one period of insurance for one or all the family member(s) stated in the schedule hereto.

1.2 COVERAGE UNDER THE POLICY

The following reasonable and necessary expenses (subject to limits) are payable under the policy for various benefits:

A HOSPITALISATION BENEFITS

Benefits Limit of Reimbursement

- a. Room, Boarding and Nursing Expenses as provided by the Hospital /Nursing Home. Not exceeding 1 % of the Sum Insured upto Rs. 10 lacs **plus** 0.5% of sum insured for sum insured beyond Rs. 10 lacs per day for treatment in hospitals/nursing homes located in cities/ places categorized under Serial no. 1 of PSGICs CCA circular .Not exceeding the sum of 0.75% of the Sum Insured for Sum insured upto Rs.10 lacs **plus** 0.5% of the Sum Insured for Sum Insured beyond Rs.10 lacs for treatment in hospitals/ nursing homes located in any other place.(Maximum limit of Rs. 15,000/- in respect of Class 'A' Cities and Rs. 12,500/- in respect of other Cities)
- b. Intensive Care(IC) Unit Expenses as provided by the Hospital /Nursing Home. Maximum reimbursement limit per day for stay in ICU/CCU/ICCU/ Critical care centre shall be double that of room rent entitlement. No of days of stay under a &

b above should not exceed total number of days of admission in the hospital. All related charges shall also be as per entitled category vis. a vis. room rent except pharmacy/ medicines bills & body implants.

c. Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialists Fees as per the limits of the sum insured.

d. Anaesthesia, Blood, Oxygen, Operation Theatre Charges, Surgical Appliances, Medicines & Drugs, Diagnostic Material and X-Ray, Dialysis, Chemotherapy, Radiotherapy, Cost of Pacemaker, Artificial Limbs & and similar expenses as per the limits of the sum insured.

e. Ambulance services charges as defined hereinafter under 2.5 Reimbursement of cumulative actual ambulance charges shall be limited to Rs.5, 000/- per hospitalisation.

f. Maternity benefit Maternity benefit under the policy shall be for hospitalisation of a female employee /spouse of a male employee for the limits as under:-

- For a maximum of 2 living children.

- Maximum amount of Rs. 50,000/- for normal delivery for 'A' Class City and Rs.40,000/- for other Cities.

- Maximum amount of Rs. 1,00,000/- for caesarean delivery for 'A' Class City and Rs. 65,000/- for other Cities.

g. Cover to Infant from Day 1 Eligible New born baby of the employee stands covered from day 1 as a separate unit. Premium for eligible new born baby shall be charged from the 1st of the month in which baby completes 90 days of the age, on pro-rata basis. Monthly Premium for eligible new born baby shall be collected from the month in which the baby completes 90 days of age.

h. Medical check-up facility any of the insured person of a family is entitled for this benefit as under:-

- 1% of Average Family sum insured or for maximum of Rs.5000/- , whichever is less.

-The First block of '4 claim free years of Policy' commences from the date on which the GMC policy on revised terms comes into effect, subject to the following conditions :-

- This benefit is available to insured / insured family members after 4 claim free years, till the expiry of 5th year of policy or any claim paid/reported under the policy, whichever shall first occur in the 5th year. Staff Group Mediclaim Policy on Floater basis (w.e.f. February 1, 2014)

- If the benefit is not claimed in 5th year of policy, then in future at the time of insured claiming this benefit, last 04 claim free years preceding to the year in which benefit is claimed shall be taken into consideration.
- The total amount payable under this benefit is subject to a Maximum limit of upto Rs.5000/- either availed by one/more insured family members.
- i. Pre / post hospitalization Medical expenses incurred 30 days prior to hospitalization and 60 days post hospitalization are covered.
- j. Exclusion no. 4.1,4.2 and 4.3 The exclusion nos. 4.1, 4.2 and 4.3 stand waived.

B DOMICILIARY HOSPITALISATION (AS DEFINED HEREINAFTER)

- a. Surgeon, Medical Practitioner, Consultants, Specialists Fees, Blood, Oxygen, Surgical Appliances, Medicines & Drugs, Diagnostic Material and Nursing expenses is 20% of Sum Insured subject to a Maximum of Rs.50, 000/- during policy period. However for Peritoneal Dialysis and Oral Chemotherapy the limit shall be 50% of SI subject to maximum of Rs.5,00,000/- during policy period.
- b. Treatment for Dog bite (or bite of any other rabid animal like monkey, cat etc.) Reimbursement of reasonable expenses / medical costs actually incurred for immunization based on the merits of each case. If the treatment following such incidences does not require hospitalization, then such reasonable expenses which are actually incurred for immunization injection following such incidence can be considered for reimbursement under the domiciliary hospitalization section of the policy.

NOTE: For the purpose of this section the pre-requisite conditions for domiciliary hospitalisation claim shall not apply.

1.3. Hospitalization / nursing home charges, surgery, medicines, drugs, pathological tests etc. incurred for donating an organ by the donor to the insured person during the course of organ transplant shall also be payable under this policy. However, cost of organ is not payable / reimbursable under the policy.

1.4 Company's overall Liability in respect of all claims admitted under sections 1.2 and 1.3 during the Period of insurance shall not exceed the Sum Insured per Family.

2. DEFINITIONS:

2.1 HOSPITAL / NURSING HOME:- A hospital/Nursing home means any institution established for in-patient care and day care treatment of sickness and / or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said

Act OR - has at least 10 inpatient beds in those towns having a population of less than 10,00,000 and 15 inpatient beds in all other places complies with all minimum criteria as under:-

- has qualified nursing staff under its employment round the clock;
- has qualified medical practitioner (s) in charge round the clock;
- has a fully equipped operation theatre of its own where surgical procedures are carried out
- maintains daily records of patients and will make these accessible to the Insurance company's authorized personnel.

The term 'Hospital/Nursing Home' shall not include an establishment which is a place of rest and / or recuperation, a place for the aged persons, a rehabilitation centre for drug addicts or alcoholics, a hotel or a similar place.

2.2 SURGICAL OPERATION: Surgery or Surgical Procedure means manual and / or operative procedure (s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief of suffering or prolongation of life, performed in a hospital or day care centre by a medical practitioner.

2.3 HOSPITALISATION PERIOD: Expenses on Hospitalisation are admissible only if hospitalisation is for a minimum period of 24 (twenty four) hours. However,

(A) This time limit SHALL not apply to following specific treatments taken in the Hospital / Nursing Home where the Insured is discharged on the same day. Such treatment SHALL be considered to be taken under Hospitalisation Benefit:- .

(B) Further if the treatment / procedure / surgeries of above diseases are carried out in Day Care Centre, which means any institution established for day care treatment of illness and / or injuries OR a medical set -up within a hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner AND must comply with all minimum criteria as under:- has qualified nursing staff under its employment, has qualified medical practitioner (s) in charge, has a fully equipped operation theatre of its own, where surgical procedures are carried out- maintains daily records of patients and will make these accessible to the Insurance company's authorized personnel, the requirement of minimum beds is overlooked.

(C) This condition of minimum 24 hours Hospitalisation will also not apply provided, medical treatment, and/or surgical procedure is:

(i) Undertaken under General or Local Anaesthesia in a hospital/day care centre in less than 24 hrs because of technological advancement, and

(ii) Which would have otherwise required a hospitalization of more than 24 hours

The list of Day Care procedures is attached as Annexure -A

2.4 DOMICILIARY HOSPITALISATION BENEFIT:

Domiciliary hospitalization means medical treatment for a period exceeding three days for such an illness/disease/injury which in the normal course would require care and treatment at a hospital but is actually taken while confined at home under any of the following circumstances:

(i) The condition of the patient is such that he/she is not in a condition to be removed to a hospital and/or

(ii) The patient takes treatment at home on account of non-availability of room in a hospital.

However, the expenses related to Peritoneal Dialysis and oral chemotherapy are admissible under this section even if conditions mentioned in (i) and/ or (ii) above are not satisfied. Further sum insured limitation for Domiciliary Hospitalisation shall not apply for Peritoneal Dialysis and Oral Chemotherapy. Subject however to the condition that Domiciliary Hospitalisation benefit shall not cover

a) Expenses incurred for pre and post hospital treatment and

b) Expenses incurred for treatment for any of the following diseases:

i. Asthma

ii. Bronchitis,

iii. Chronic Nephritis and Nephritic Syndrome,

iv. Diarrhoea and all types of Dysenteries including Gastro-enteritis,

v. Diabetes Mellitus and Insipidus,

vi. Epilepsy,

vii. Hypertension,

viii. Influenza, Cough and Cold,

ix. All Psychiatric or Psychosomatic Disorders,

x. Pyrexia of unknown origin for less than 10 days,

xi. Tonsillitis and Upper Respiratory Tract infection including Laryngitis and Pharyngitis,

xii. Arthritis, Gout and Rheumatism.

2.5 AMBULANCE SERVICES: Means ambulance service charges reasonably and necessarily incurred in case the insured person is to be shifted from residence to hospital or from one hospital to another hospital. The ambulance service charges are payable only if the hospitalisation expenses are admissible. Further the ambulance service charges are admissible only if such expenses are paid to registered ambulance services providers.

2.6 MATERNITY EXPENSES AND NEWBORN CHILD COVER BENEFIT EXTENSION:

a. Those insured persons who are already having two or more living children will not be eligible for this benefit

b. Claim in respect of only first two living children and/or operations associated therewith will be considered in respect of any one insured person covered under the policy or any valid and effective renewal thereof. Special conditions applicable to Maternity Expenses & Newborn Child Cover Benefit Extension

c. These benefits are admissible only if the expenses are incurred in hospital/nursing home as in-patients in India.

d. A waiting period of 9 months is waived for payment of any claim relating to normal delivery or caesarean section or abdominal operation for extra uterine Pregnancy. .

e. Expenses incurred in connection with voluntary medical termination of pregnancy during the first twelve weeks from the date of conception are not covered.

f. Pre-natal and post-natal expenses are not covered unless admitted in Hospital/nursing home and treatment is taken there.

g. Pre Hospitalisation and post Hospitalisation benefits are not available under this section.

h. Newly born child shall be covered from day one upto the age of 3 months and expenses incurred for treatment taken in hospital as in patient shall only be payable subject to the full sum insured.

3. OTHER DEFINITIONS AND INTERPRETATIONS:

3.1 INSURED PERSON:-Means Employees / retired employees and their family members as per the records of Insured Company.

3.2 ENTIRE CONTRACT: -This policy, schedule, proposal/ declaration given by the insured/insured persons constitute a complete contract. Only Insurer may alter the

terms and conditions of the policy and such alterations made by the insurer shall only be evidenced by a duly signed endorsement on the policy with the Company stamp.

3.3 TPA (THIRD PARTY ADMINISTRATOR):- means any company / body who has obtained licence from IRDA to practice as a third party administrator and is appointed as TPA by the Company.

3.4 NETWORK PROVIDER: -Means hospitals or healthcare providers enlisted by an insurer, or by a TPA and insurer together, to provide medical services to an insured on payment, by a cashless facility.

3.5 HOSPITALISATION PERIOD: -The period for which an insured person is admitted in the hospital as inpatient and stays there for the sole purpose of receiving the necessary and reasonable treatment for the disease / ailment contracted /injuries sustained during the period of policy. The minimum period of stay shall be 24 (twenty four) hours

3.6 PRE-HOSPITALISATION: Medical Expenses incurred during the period upto 30 days prior to the date of admission, provided that:

- i. Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalisation was required, and
- ii. The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company.

3.7 POST-HOSPITALISATION: Medical Expenses incurred for a period upto 60 days from the date of discharge from the hospital, provided that:

- i. Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalisation was required, and
- ii. The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company.

3.8 MEDICAL PRACTITIONER: A Medical practitioner is a person who holds a valid registration from the Medical Council of any state of India or Council for Indian Medicine or for Homeopathy set up by the government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license.

3.9 QUALIFIED NURSE: Qualified nurse is a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.

3.10 PRE EXISTING HEALTH CONDITION OR DISEASE: Any condition, ailment or injury or related condition(s) for which the insured had signs or symptoms, and / or were

diagnosed, and / or received medical advice / treatment within 48 months prior to the first policy issued by the insurer.

3.11 IN-PATIENT: An Insured person who is admitted to hospital and stays for at least 24 hours for the sole purpose of receiving the treatment for suffered ailment / illness / disease / injury / accident during the currency of the policy.

3.12 REASONABLE AND CUSTOMARY CHARGES: Reasonable and customary charges means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness / injury involved .In networked hospital means rates are pre-agreed between Network Hospital and the TPA / Company, for surgical /medical treatment that is necessary for treating the insured person who was hospitalized.

NOTE: Any expenses other than the above have to be borne by the insured person himself.

3.13 CASHLESS FACILITY: It means a facility extended by the insurer to the insured where the payments of the costs of the treatment undergone by the insured in accordance with the policy terms and conditions, are directly made to the network provider by the insurer to the extent of pre- authorization approved.

3.14 I.D. CARD: means the card issued to the Insured Person by the TPA to avail Cashless facility in the Network Hospital.

3.15 HOSPITALISATION: Means admission in a Hospital for a minimum period of 24 in patient Care consecutive hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours.

3.16 ILLNESS: Illness means a sickness or a disease or pathological condition leading to the impairment of normal physiological function which manifests itself during the Policy Period and requires medical treatment.

a.Acute condition - Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/ illness/ injury which leads to full recovery.

b. Chronic condition - A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics:—it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and / or tests—it needs ongoing or long-term control or relief of symptoms— it requires your rehabilitation or for you to be specially trained to cope with it—it continues indefinitely—it comes back or is likely to come back.

3.17 INJURY

Injury means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.

3.18 MEDICAL ADVICE

Any consultation or advice from a Medical Practitioner including the issue of any prescription or repeat prescription.

3.19 MEDICAL EXPENSES

Medical Expenses means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of Illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.

3.20 CONGENITAL ANOMALY

Congenital Anomaly refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.

- a. Internal Congenital Anomaly which is not in the visible and accessible parts of the body is called Internal Congenital Anomaly
- b. External Congenital Anomaly which is in the visible and accessible parts of the body is called External Congenital Anomaly.

3.21 LIMIT OF INDEMNITY: means the amount stated in the schedule which represents maximum liability for any and all claims admissible during the policy period in respect of that insured family.

3.22 ANY ONE ILLNESS: Any one illness means continuous Period of illness and it includes relapse within 45 days from the date of last consultation OR 105 days from the date of discharge ,whichever is earlier, from the Hospital/Nursing Home where treatment may have been taken.

3.23 PERIOD OF POLICY: This insurance policy is issued for the period as shown in the schedule.

4. EXCLUSIONS:-

The Company shall not be liable to make any payment under this policy in respect of any expenses whatsoever incurred by any Insured Person in connection with or in respect of:-

4.1 Pre-existing health condition or disease or ailment / injuries: - Waived

4.2 First 30 day Exclusion: - Waived

4.3 Time bound Exclusions: - Waived

If the continuity of the renewal is not maintained then subsequent cover SHALL be treated as fresh policy and clauses 4.1.,4.2, & 4.3 SHALL apply, unless otherwise agreed to by the Company and suitable endorsement is passed on the policy. .

4.4 Injury or disease directly or indirectly caused by or arising from or attributable to War, Invasion, Act of Foreign Enemy, Warlike operations (whether war be declared or not) or by nuclear weapons / materials.

4.5 Circumcision (unless necessary for treatment of a disease not excluded under the policy or as may be necessitated due to any accident), vaccination, inoculation, cosmetic or aesthetic treatment of any description, plastic surgery other than as may be necessitated due to an accident or as a part of any illness.

4.6 (a) Surgery for correction of eye sight excepting

(i) For keratotomy of insured having more than minus 5 refractive error

(ii) In case, it is performed for therapeutic reasons like recurrent corneal erosions, nebular opacities and non-healing ulcers

(b) Cost of spectacles,

(c) Contact lenses,

(d) Hearing aids etc.

4.7 Any dental treatment or surgery, unless arising from injury and which requires hospitalisation, which is corrective, cosmetic or of aesthetic in nature, filling of cavity, root canal treatment including treatment for wear and tear etc

4.8 Convalescence, general debility, "run down" condition or rest cure, sterility, any fertility, sub-fertility or assisted conception procedure, venereal diseases, intentional self-injury/suicide, all psychiatric and psychosomatic disorders and diseases /accident due to and / or use, misuse or abuse of drugs / alcohol or use of intoxicating substances or such abuse or addiction etc.

4.9 Any treatment received in convalescent home, convalescent hospital, health hydro, nature care clinic or similar establishments.

4.10 All expenses arising out of any condition directly or indirectly caused by, or associated with Human T-cell Lymphotropic Virus Type III (HTLD - III) or Lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or Variations

Deficiency Syndrome or any Syndrome or condition of similar kind commonly referred to as AIDS, HIV and its complications including sexually transmitted diseases.

4.11 Expenses incurred at Hospital or Nursing Home primarily for evaluation / diagnostic purposes which is not followed by active treatment for the ailment during the hospitalised period OR expenses incurred for investigation or treatment irrelevant to the diseases diagnosed during hospitalisation or primary reasons for admission such as referral fee to family doctors, out station consultants / Surgeons fees, Doctor's home visit charges/ Attendant / Nursing charges during pre and post hospitalisation period. etc.

4.12 Expenses incurred on vitamins and tonics etc. unless forming part of treatment for injury or disease as certified by the attending physician and / or all non-medical expenses including personal comfort and convenience items or services.

4.13 Any Treatment arising from or traceable to pregnancy, childbirth, miscarriage, caesarean section, abortion or complications of any of these including changes in chronic condition as a result of pregnancy. – **Waived**

4.14 Naturopathy treatment, unproven procedure or treatment, experimental or alternative medicine and related treatment including acupressure, acupuncture, magnetic and such other therapies etc.

4.15 Genetic disorders and stem cell implantation / surgery. -**Waived**

4.16 Cost of external and or durable Medical / Non-medical equipment of any kind used for diagnosis and or treatment including CPAP, CAPD, Infusion pump etc., Ambulatory devices i.e. walker , Crutches, Belts ,Collars ,Caps , splints, slings, braces ,Stockings etc. Of any kind, Diabetic foot wear, Glucometer / Thermometer and similar related items etc. And also any medical / non-medical equipment which is subsequently used at home.

4.17 Treatment of obesity or condition arising there from (including morbid obesity) and any other weight control programme, services or supplies etc...

4.18 Change of treatment from one system to another system of medicine unless being agreed / allowed and recommended by the consultant under whom the treatment is taken.

4.19 Any treatment arising from Insured's participation in any hazardous activity including but not limited to scuba diving, motor racing, parachuting, hang gliding, rock or mountain climbing etc. unless specifically agreed by the Insurance Company.

4.20 Outpatient Diagnostic, Medical or Surgical procedures or treatments, non-prescribed drugs and medical supplies, Hormone replacement therapy, Sex change or treatment which results from or is in any way related to sex change.

4.21 Massages, Steam bathing, Shirodhara and like treatment under Ayurveda undertaken.

4.22 Any kind of Service charges/Surcharges, unless payable to the Govt. Authority, levied by the hospital.

5 CONDITIONS

5.1 ENTIRE CONTRACT: the policy, schedule, proposal form, prospectus and declaration given by the insured shall constitute the complete contract of insurance. Only insurer may alter the terms and conditions of this policy/ contract. Any alteration that may be made by the insurer shall only be evidenced by a duly signed and sealed endorsement on the policy.

5.2 COMMUNICATION: Every notice or communication to be given or made under this policy shall be delivered in writing at the address of the policy issuing office / Third Party Administrator as shown in the Schedule.

5.3 PAYMENT OF PREMIUM: The premium payable under this policy shall be paid in advance. No receipt for premium shall be valid except on the official form of the Company signed by a duly authorized official of the company. The due payment of premium and the observance and fulfilment of the terms, provisions, conditions and endorsements of this policy by the Insured Person in so far as they relate to anything to be done or complied with by the Insured Person shall be condition precedent to any liability of the Company to make any payment under this policy. No waiver of any terms, provisions, conditions and endorsements of this policy shall be valid, unless made in writing and signed by an authorised official of the Company.

5.4 NOTICE OF CLAIM: Immediate written notice of claim with particulars relating to Policy Number, ID Card No., Name of insured person in respect of whom claim is made, Nature of disease / illness / injury and Name and Address of the attending medical practitioner / Hospital/Nursing Home etc. should be given to the Company / TPA while taking treatment in the Hospital / Nursing Home by Fax, Email. Such written notice should be given within 48 (forty eight) hours of admission or before discharge from Hospital / Nursing Home, whichever is earlier unless waived in writing.

5.5 CLAIM DOCUMENTS and TIME LIMITS:- The claim documents should be submitted to the Company / TPA as under :-

(a) Hospitalisation and Pre –hospitalisation claims – Immediately after discharge from the hospital but in any case not beyond 30 days from the date of discharge from the hospital.

(b) Post-hospitalisation claims – Within 90 days from the date of discharge from the hospital. They shall be submitted along with originals of hospital Bills/Cash memos/reports, claim form and list of documents as listed below:-

- i. Original bills, receipts and discharge certificate / card from the hospital.
- ii. Medical history of the patient recorded by the Hospital.
- iii. Original Cash-memo from the hospital (s) / chemist (s) supported by proper prescription.
- iv. Original receipt, pathological and other test reports from a pathologist / radiologist including film etc. supported by the note from attending medical practitioner / surgeon demanding such tests.
- v. Attending Consultants' / Anaesthetists' / Specialists' certificates regarding diagnosis and bill / receipts etc. in original.
- vi. Surgeons' original certificate stating diagnosis and nature of operation performed along with bills / receipts etc.
- vii. Any other information required by TPA / the Company.

All documents must be duly attested by the insured person. In case of post hospitalisation treatment all supporting claim papers / documents as listed above should also be submitted within 7 (seven) days or in any case not beyond 90 days from the date of discharge from the hospital, to the Company /T.P.A. In addition, insured should also provide to the Company / TPA such additional information and assistance as the Company / TPA may require in dealing with the claim.

NOTE: Waiver of the condition may be considered in extreme cases of hardship where it is proved to the satisfaction of the Company that under the circumstances in which the insured was placed it was not possible for him or any other person to give such notice or file claim within the prescribed time limit. Otherwise the claim is liable for rejection.

5.6 PROCEDURE FOR AVAILING CASHLESS ACCESS SERVICES IN NETWORK HOSPITAL/NURSING HOME:

- i) Claim in respect of Cashless Access Services shall be through the TPA/ Insurer provided treatment is undertaken in a network hospital / Nursing Homes and is subject to pre admission authorization. The TPA/ Insurer shall, upon getting the related medical details / relevant information from the insured person / network Hospital / Nursing Home, verify that the person is eligible to claim under the policy and after satisfying itself shall issue a pre-authorization letter /guarantee of payment letter to the Hospital / Nursing Home mentioning the sum guaranteed as payable, also the ailment for which the person is seeking to be admitted as in-patient.

ii) The TPA/ Insurer reserves the right to deny pre-authorisation in case the hospital / insured person is unable to provide the relevant information / medical details as required by the TPA/ Insurer. In such circumstances denial of Cashless Access should in no way be construed as denial of claim. The insured person may obtain the treatment as per his/her treating doctor's advice and later on submit the full claim papers to the TPA/ Insurer for reimbursement within 30 (thirty) days of the discharge from Hospital / Nursing Home.

iii) Should any information be available to the TPA/ Insurer which makes the claim inadmissible or doubtful requiring investigations, the authorisation of cashless facility may be withdrawn. However this shall be done by the TPA/Insurer before the patient is discharged from the Hospital and notice to the effect given to the treating hospital / the insured.

5.7 Any medical practitioner authorised by the TPA/Company shall have deemed permission to examine the Insured Person in case of any alleged injury or Disease requiring Hospitalisation when and as often as the same may reasonably be required on behalf of the TPA/Company.

5.8 SUBROGATION: Subrogation shall mean the right of the insurer to assume the rights of the insured person to recover expenses paid out under the policy that may be recovered from any other source.

5.9 DISCLOSURE TO INFORMATION NORM

The Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact.

5.10 REPUDIATION: The Insurer shall repudiate the claim if not covered / not payable under the policy. The Insurer shall mention the reasons for repudiation in writing to the insured person. The insured person shall have the right to appeal /approach the Grievance Redressal Cell of the company of the employee against the repudiation.

5.11 CANCELLATION CLAUSE: Company may at any time, cancel this Policy by sending the Insured 30 (Thirty) days' notice by registered letter at the Insured's last known address and in such an event the Company shall refund to the Insured a pro-rata premium for un-expired Period of Insurance. (Such cancellation by the Company shall be only on grounds of moral hazards such as intentional misrepresentation / malicious suppression of facts intended to misleading the Company about the acceptability of the proposal, lodging a fraudulent claim and such other intentional acts of the insured / beneficiaries under the policy). The Company shall, however, remain liable for any claim which arose prior to the date of cancellation. The Insured may at any time cancel this

policy and in such event the Company shall allow refund of premium after charging premium at Company's short period rate only (table given here below) provided no claim has occurred during the policy period up to the date of cancellation.

Period on Risk Rate of premium to be charged

Upto 1 Month 1/4th of the annual rate

Upto 3 Months 1/2 of the annual rate

Upto 6 Months 3/4th of the annual rate

Exceeding 6 months Full annual rate

5.12 ARBITRATION CLAUSE: If any dispute or difference shall arise as to the quantum to be paid under the policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act,1996.It is clearly agreed and understood that no difference or dispute shall be preferable to arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of this policy.It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this policy that award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained.

5.13 DISCLAIMER OF CLAIM: It is also hereby further expressly agreed and declared that if the TPA/Company shall disclaim liability in writing to the Insured for any claim hereunder and such claim shall not within 12 calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

5.14 PAYMENT OF CLAIM: The policy covers illness, disease or accidental bodily injury sustained by the insured person during the policy period anywhere in India and all medical / surgical treatment under this policy shall have to be taken in India and admissible claims thereof shall be payable in Indian currency.

5.15 MID-TERM INCLUSION:-

(i) Newlywed spouse can be included within 3 months or at renewal of the policy.

(ii) Mid-term inclusion is permitted for new born baby.

IMPORTANT

6 PERIOD OF POLICY: This insurance policy is issued for a period of one year.

7 RENEWAL OF POLICY:

a) The Company shall not be responsible or liable for non-renewal of policy due to non-receipt or delayed receipt (i.e. After the due date) of the proposal form or of the medical practitioners report wherever required or due to any other reason whatsoever.

b) Notwithstanding this, however, the decision to accept or reject for coverage any person upon renewal of this insurance shall rest solely with the Company. The company may at its discretion revise the premium rates and / or the terms & condition of the policy every year upon renewal thereof. Renewal of this policy is not automatic; premium due must be paid by the proposer to the company before the due date.

c) The Company shall not ordinarily deny the renewal of this policy unless on moral hazard grounds of the insured such as intentional misrepresentation / malicious suppression of facts intended to mislead the Company about the acceptability of the proposal, lodging a fraudulent claim and such other intentional acts of the insured / beneficiaries under the policy.

8 PRODUCT WITHDRAWAL CLAUSE: This product may be withdrawn in future. However, in such an event the policy holders shall be duly informed of the options available.

9 SUM INSURED: The Company's liability in respect of all claims admitted in during the period of Insurance shall not exceed the sum insured opted under the policy.

10 AUTHORITY TO OBTAIN RECORDS:

a) The insured person hereby agrees to and authorises the disclosure to the insurer or the TPA or any other person nominated by the insurer of any and all Medical records and information held by any Institution / Hospital or Person from which the insured person has obtained any medical or other treatment to the extent reasonably required by either the insurer or the TPA in connection with any claim made under this policy or the insurer's liability thereunder.

b) The insurer and the TPA agree that they shall preserve the confidentiality of any documentation and information that comes into their possession pursuant to (a) above and shall only use it in connection with any claim made under this policy or the insurer's liability there under.

11. QUALITY OF TREATMENT : The insured hereby acknowledges and agrees that payment of any claim by or on behalf of the insurer shall not constitute on part of the insurance company a guarantee or assurance as to the quality or effectiveness of any medical treatment obtained by the insured person, it being agreed and recognized by the policy holder that insurer is not in any way responsible or liable for the availability or quality of any services (Medical or otherwise) rendered by any institution (including a network hospital) whether pre-authorized or not.

12. ID CARD: The card issued to the insured person by the TPA to avail cash less facility in the Network Hospital only. Upon the cancellation or non-renewal of this policy, all ID cards shall immediately be returned to the TPA at the policy holder's expense and the policy holder and each insured person agrees to hold and keep harmless, the insurer and the TPA against any or all costs, expenses, liabilities and claims (whether justified or not) arising in respect of the actual or alleged use, misuse of such ID cards prior to their return.

13. IRDA REGULATION NO 5: This policy is subject to regulation 5 of IRDA (Protection of Policy Holder's Interest) Regulation, 2002

ANNEXURE -A

List of Day Care Procedures

1	Adenoidectomy
2	Appendectomy
3	Anti-Rabies Vaccination
4	Coronary angiography
5	Coronary angioplasty
6	Dilatation & Curettage
7	ERCP (Endoscopic Retrograde Cholangiopancreatography)
8	ESWL (Extracorporeal Shock Wave Lithotripsy)
9	Excision of Cyst/granuloma/lump
10	FOLLOWING EYE SURGERIES:
	(i) Cataract Surgery (Extra Capsular Cataract Excision or Phacoemulsification + Intra Ocular Lens
	(ii) Corrective Surgery for blepharoptosis when not congenital/cosmetic
	(iii) Corrective Surgery for entropion/ectropion
	(iv) Dacryocystorhinostomy [DCR]
	(v) Excision involving one-fourth or more of lid margin, full-thickness
	(vi) Excision of lacrimal sac and passage
	(vii) Excision of major lesion of eyelid, full-thickness
	(viii) Manipulation of lacrimal passage
	(ix) Operations for pterygium
	(x) Operations of canthus and epicanthus when done for adhesions due to chronic Infections

	(xi) Removal of a deeply embedded foreign body from the conjunctiva with incision
	(xii) Removal of a deeply embedded foreign body from the cornea with incision
	(xiii) Removal of a foreign body from the lens of the eye
	(xiv) Removal of a foreign body from the posterior chamber of the eye
	(xv) Repair of canaliculus and punctum
	(xvi) Repair of corneal laceration or wound with conjunctival flap
	(xvii) Repair of post-operative wound dehiscence of cornea
	(xviii) Penetrating or Non-Penetrating Surgery for treatment of Glaucoma
	(xix) Retinal Surgeries
	(xx) Lasik Surgery (non-cosmetic)
11	Pacemaker insertion
12	Turbinectomy/turbinoplasty
13	Excision of pilonidal sinus
14	Therapeutic endoscopic surgeries
15	Conisation of the uterine cervix
16	Medically necessary Circumcision
17	Excision or other destruction of Bartholin's gland (cyst)
18	Nephrotomy
19	Oophorectomy
20	Urethrotomy
21	PCNL(percutaneous nephrolithotomy)
22	Reduction of dislocation under General Anaesthesia
23	Transcatherter Placement of Intravascular Shunts
24	Incision Of The Breast, lump excision
25	Vitrectomy
26	Thyroidectomy
27	Vocal cord Surgery
28	Stapedotomy
29	Tympanoplasty& revision tympanoplasty
30	Arthroscopic Knee Aspiration if Proved Therapeutic
31	Perianal abscess Incision & Drainage
32	DJ stent insertion
33	FESS (Functional Endoscopic Sinus Surgery)
34	Fissurectomy / Fistulectomy
35	Fracture/dislocation excluding hairline fracture
36	Haemo dialysis
37	Hydrocelectomy
38	Hysterectomy
39	Inguinal/ventral/ umbilical/femoral hernia repair
40	Laparoscopic Cholecystectomy
41	Lithotripsy
42	Liver aspiration
43	Mastoidectomy
44	Parenteral chemotherapy
45	Haemorrhoidectomy
46	Polypectomy

47	FOLLOWING PROSTATE SURGERIES
	(i) TUMT(Transurethral Microwave Thermotherapy)
	(ii) TUNA(Transurethral Needle Ablation)
	(iii) Laser Prostatectomy
	(iv) TURP(transurethral Resection of Prostate)
	(v) Transurethral Electro-Vaporization of the Prostate(TUEVAP)
48	Radiotherapy
49	Sclerotherapy
50	Septoplasty
51	Surgery for Sinusitis
52	Varicose Vein Ligation
53	Tonsillectomy
54	Surgical treatment of a varicocele and a hydrocele of the spermatic cord
55	Radical Prostatectomy
56	Ossiculoplasty
57	Ascitic/pleural therapeutic tapping
58	therapeutic Arthroscopy
59	Mastectomy
60	Surgery for Carpal Tunnel Syndrome
61	Cystoscopic removal of urinary stones / DJ stents
62	AV Malformations (Non cosmetic only)
63	Orchidectomy
64	Cystoscopic fulguration of tumour
65	Amputation of penis
66	Creation of Lumbar Subarachnoid Shunt
67	Free skin transplantation, donor site
68	Free skin transplantation, recipient site
69	Orchidopexy (non-congenital)
70	Nephrectomy
71	Palatal Surgery
72	Stapedectomy& revision of stapedectomy
73	Myringotomy
74	Lifesaving blood transfusions
75	Reconstruction of the middle ear
76	Fenestration of the inner ear
77	Excision and destruction of diseased tissue of the nose.
78	Operations on the turbinates (nasal concha)
79	Nasal Sinus Aspiration
80	Incision of the tear glands
81	Minor Operations of on the tear duct
82	Incision of the skin and subcutaneous tissues
83	Surgical wound toilet(wound debridement) and removal of diseased tissue of the skin and subcutaneous tissues
84	Local excision of diseased tissue of the skin and subcutaneous tissues
85	Destruction of diseased tissue in the skin and subcutaneous tissues
86	Incision, excision and destruction of diseased tissue of the tongue
87	Partial glossectomy

88	Glossectomy
89	Resconstruction of the tongue
90	Incision and lancing of the salivary gland and a salivary duct
91	Resection of a salivary gland
92	Reconstruction of a salivary gland and a salivary duct
93	External Incision and drainage in the region of the mouth, jaw and face
94	Incision of the hard and soft palate
95	Incision , excision and destruction in the mouth
96	Transoral incision and drainage of a pharyngeal abscess
97	Excision and destruction of a lingual tonsil
98	Closed reduction onfracture, laxation or epiphyseolysis with osteosynthesis
99	Suture and other operations on tendons and tendon sheath
100	Operation on the nipple
101	Incision and excision of tissues in the perianal region
102	Surgical treatment of anal fistula
103	Surgical treatment of haeomorrhoids
104	Division of the anal sphincter
105	Ultrasound guided aspirations
106	Incision of the Ovary
107	Inufflation of the Fallopien tubes
108	Dilatation of the cervical canal
109	Consisation of uterine cervix
110	Incision of the vagina
111	Local excision and destruction of diseased tissue of the vagina and pouch of Douglas
112	Incision of the vulva
113	Operations on Bartholin's gland (cyst)
114	Incision of the prostate
115	Transurethral excision and destruction of prostate tissue
116	Incision of the scrotum and tunica vaginalis testis
117	Excision and destruction of the diseased scrotal tissue
118	Incision of the testes
119	Abdominal exploration in cryptorchidism
120	Operations on the penis foreskin
121	Local excision and destruction of diseased tissue of the penis
122	Any other surgeries / procederes agreed by the TPA and the Company which require less than 24 hours Hospitalization and for which prior approval from TPA is mandatory.

NOMINATION FORM

(With reference to Group Mediclaim Insurance Policy for Employees)

I,....., an existing/
retired/ voluntarily retired employee/ spouse of the deceased employee of National
Insurance Company Limited and an Insured under its Group Mediclaim Insurance Policy

for the Employees, hereby nominate the person named below to receive the admissible claim amount in the event of my death before receiving the said amount under the said Policy.

1. Name of the Nominee :
2. Address of the Nominee :
3. Relationship with the Insured :
4. Date of birth of the Nominee :
5. If nominee is a minor, name & Address of person who may receive the admissible claim amount during Nominee's minority :

Place: _____
Date: _____

(Signature of Insured)

: _____

*Name : _____

*Employee/SR No. _____

*Designation : _____

*Place of Posting : _____

*Status of Employee : Existing/ Retiring

Note: In cases, where Insured is the spouse of the deceased employee, please give details in marked (*) above in respect of the deceased employee.

Witness:-

Signature of witness: _____

Name : _____

Address : _____

Lump-sum Payment for Domiciliary Treatment

A. Class-I Officers:

Class-I Officers confirmed in the services of the Company will be eligible to get lump-sum amount for domiciliary treatment at the following rates

Basic Pay	Maximum amount reimbursable per annum (₹)
Above ₹ 58,825/-	₹ 19,940/-
Upto ₹ 58,825/-	₹ 13,300/-

Administrative Instructions:

1. Officers who are confirmed in service as on 1st January of the year will be eligible for revised annual lump-sum domiciliary medical benefit.
2. If an officer is confirmed in service during the year, the concerned officer will be eligible for the lump-sum payment towards domiciliary medical benefits for the year of confirmation only after confirmation, on pro-rata basis for the period of service in by him from the date of appointment to the end of the year, in terms of (1) above.
3. Officers who are promoted from Class-III cadre will be eligible for the lump-sum payment as applicable to Officers on a pro-rata basis from the first day of the month following the date of their promotion. Similarly, recovery on pro-rata basis may also be made from the lump-sum amount paid to the concerned employee for the period prior to the promotion as officer.
4. The amount of lump-sum payment towards domiciliary medical benefits will be admissible on the basis of Basic Pay of the Officer as on 1st January, every year. Change of Basic Pay during the intervening period would be entitled for lump-sum payment of his previous category only and subsequent year and onwards the officer may be paid enhanced lump-sum payment as applicable to Officers.
5. From calendar year 2000 and onwards, the annual lump-sum payment towards domiciliary medical benefits may be paid to Officers in the month of December, every year, subject to submission of a self-declaration by the Officer to the effect that the medical expenditure incurred for self/dependents during the relevant year is not less than the annual limit of lump-sum domiciliary medical benefit prescribed for the concerned officer. Necessary specimen declaration form to be submitted by the officers is enclosed.

6. It is clarified that no pro-rata recovery from lump-sum payment be made in respect of eligible officers died/retired during the relevant year.

B. Class-II Development Officers:

Class-II Officers confirmed in the services of the Company will be eligible to get lump-sum amount for domiciliary treatment at the following rates:

Basic Pay	Maximum amount payable per annum (₹)
Above ₹ 46,595/-	₹ 13,300/-
Upto & including ₹ 46,595/-	₹ 8,310/-

C. Supervisory, Clerical and Subordinate Staff & Part-Time Employees:

The maximum amount of Lump-sum Medical Benefit for reimbursement of domiciliary medical expenses on annual basis to the employees in Supervisory, Clerical and Subordinate cadres is ₹ 6,650/- per annum.

Administrative Instructions:

1. The relevant period for the purpose of the above payment is 1st July of a year to the 30th June of the following year.
2. The payment is to be made only to confirmed employees but for the period of their services from the date of appointment, which means that the payment is to be released only after confirmation.
3. If an employee is confirmed in service during the year, the said employee will be eligible for the lump sum payment for the year of confirmation only after confirmation, on pro-rata basis for the period of service put in by him from the date of appointment to the end of the year, in terms of (1) above.
4. Those who are in confirmed service on 1st July of a year will be paid an appropriate lump sum amount along with their salaries for the month of July.
 - a. No pro-rata deduction/recovery in respect of lump sum payment to employees, who retired or died during the concerned year, is however required to be made.
 - b. The employees who are promoted as officers or are selected as

Development Officers during the course of the year will be eligible for the above lump sum payment on a pro-rata basis from 1st July to the date from which they enter the Lump sum Domiciliary Treatment Scheme applicable of Officers/Development Officers.

5. The above lump sum benefit is in respect of the Domiciliary Treatment Benefit only and besides this lump sum benefit, no other benefit under domiciliary treatment is available to class III/IV employees.
6. In case both the husband and wife are employed in the Company, both of them will be eligible for the lump sum payment as per their eligibility.
7. Notwithstanding anything contained in Para (4) above, it is clarified that the lump sum payment need not necessary be disbursed to employees along with salary for the month of July every year.
 - a. During the course of the year, if any employee, having incurred medical expenses equal to or exceeding the amount to which he/she is eligible, seeks reimbursement and submits the declaration as per format, he/she may be allowed the reimbursement subject to their overall entitlement.
 - b. The employee who submits declaration may thereafter be paid the amount to which he/she is eligible as medical benefits without deduction of any Income Tax there on.
 - c. However, in respect of those employees who do not give the above mentioned declaration, they may be paid lump sum amount on their written request, stating that the amount may be paid in lump sum after deducting Income Tax, if any, as per rules. In such cases, they may be asked to submit the following declaration before making the payment.
 - i. "I may be allowed lump sum payment according to my entitlement towards medical benefit and the amount may be added to my income. I hereby declare that I shall not submit any claim for reimbursement towards domiciliary medical benefits during the period from 01.07_____ to 30.06_____."
 - d. On submission of the above declaration, the payment may be released immediately after deducting Income Tax, if applicable.

8. The lump sum payment as above, being a self-administered scheme by the company, and not recoverable under any insurance, is to be treated as part of management expenses.

D. Lump-sum payment (for domiciliary treatment) for Part-time employees:

The remuneration of Part-time workmen engaged for a fixed number of duty hours per day is as under:

Total remuneration payable per month is percentage of monthly gross emoluments at the minimum of the scale (5 day working week) applicable to workmen on full time basis in the corresponding cadre.

Daily working hours (duty hours)	If required to work from Monday to Friday	If required to work from Monday to Saturday
2 hrs	20%	24%
2 ½ hrs	25%	30%
3 hrs	30%	36%
3 ½ hrs	35%	42%
4 hrs	40%	48%

Regular part-time employees will be eligible to get lump-sum benefit proportionate as the case may be has to be determined on the basis of the above mentioned table.

ANNEXURE – A1

SPECIMEN

Date : _____

To

Personnel Department,

Re.: Medical Benefit

I have incurred medical expenses of not less than ₹ _____ in connection with the treatment of myself/my eligible dependent family members during the year _____ as per the details given below :-

Doctor's fees	:	₹ _____
Cost of medicines etc.	:	₹ _____
Total	:	₹ _____

I hereby certify that the amount of ₹ _____ being the amount of the above benefit payable to me by the Company has been actually spent by me.

SIGNATURE : _____

NAME : _____

DESIGNATION : _____

S.R. NO. : _____

DEPARTMENT : _____

FACILITY OF GENERAL MEDICAL CHECK-UP

A scheme allowing the Officers Scale IV & above to undergo diagnostic Medical check-ups at periodical intervals as a preventive step is available, subject to the parameters being laid down as under :-

1	Eligibility	Officer in the rank of Scale IV and above
2	Nature of expenses reimbursable	Charges incurred for general medical check-up
3	Reimbursement	Maximum ₹ 5,000/- per medical check-up
4	Limit on check-up	
4(a)	Before attaining the age of 50 years	One
4(b)	Between the age of 50 to 55 years	Two
4(c)	Between the age of 56 to 60 years	Two

EX-GRATIA MEDICAL REIMBURSEMENT IN CASE OF HIGH COST/PROTRACTED TREATMENT:

The employees of the Company are covered under the Group Medclaim Policy as per the provisions already detailed above in the chapter. Taking into account that for major ailments/illness, the cost of medical treatment is very high and the Group Medclaim Policy limits fall much short of the expenses incurred by the concerned employee, the Company has approved the scheme for reimbursement of expenses incurred by an employee beyond the medclaim limit, on ex-gratia basis. The salient features of the scheme are as under :-

- Specified diseases :** The Ex-gratia Medical Relief amount can be considered only in respect of the medical treatment expenses incurred on treatment of 28 specified diseases as under :-

1	Renal diseases	15	Paranoid Schizophrenia
2	Cerebral or Vascular Strokes	16	Angioplasty
3	Open & Close Heart Surgery including CABG	17.	Major Operations of Spine & Vertebra including for correcting Congenital Spinal Deformity
4	Kidney Transplantation and Dialysis	18.	Gall Bladder / Pancreatic Calculi or Nesidioblastosis
5	TB which includes Pulmonary TB	19.	EctopiaVesica
6	Malignancy including Leukemia	20.	Major accidents resulting in multiple fractures and/or amputation of limbs and/or involving vital organs
7	Encephalitis (viral)	21.	Diseases of Liver leading to Hepatic failure or transplantation

8	Neuro Surgery	22.	Burns more than 20%
9	Total replacement of joints	23.	Cerebral malaria leading to major complications
10	Cardiac ailments including ailments necessitating permanent pacemaker	24.	Diseases needing artificial ventilation for more than 24 hours
11.	Poliomyelitis	25.	Meningomyelocele Hydrocephalus Complex
12.	Leprosy	26.	Surgery of portal hypertension
13.	Ailments requiring brain surgery	27.	Unconsciousness of more than 24 hours excluding diabetes mellitus
14.	Paralysis	28.	Thalassemia major

2. Eligibility:

- i. All confirmed employees
- ii. Non-earning spouse
- iii. Dependent children not exceeding two

Note: Definition of 'Dependent' would be as applicable for coverage under the Group Medclaim Policy applicable for the employee of the Company.

3. Limits for Ex-Gratia reimbursement both for treatment in India and treatment abroad:

- i. 90% of the amount claimed (of uncovered balance), subject to maximum of ₹ 3,00,000/- and this provision will uniformly apply for employees as well as their eligible dependents.
- ii. Further, if the uncovered expenses are beyond ex-gratia eligibility of ₹ 3,00,000/- (i.e. beyond ₹ 3,33,333/-), the same shall be considered for reimbursement to the extent of 80% of amount in excess of ₹ 3,33,333/- subject to overall limit of Ex-gratia Medical Relief of ₹ 5,00,000/-.

4. Frequency:

- i. Twice during the entire service of the employee.
- ii. Overall limit on each occasion being ₹ 5, 00,000/-, unutilised portion of limit for one occasion cannot be used for another occasion.

5. Competent Authority : Chairman-cum-Managing Director

6. Reference to Head Office : Cases for grant of ex-gratia medical relief to the employees/their eligible dependents should be referred to Head Office for approval of the Competent Authority with complete details of the case duly recommended by RO In charge as under :-

- (i) What is the total amount of medical expenditure incurred on the treatment and out of this how much amount has been paid under the Group Mediclaim Policy as also what is the uncovered balance?
- (ii) A list of date wise bill of medical expenditure totaling the amount as certified under (1) above along with all the certified copies of the medical treatment papers like discharge summary etc.
- (iii) Confirmation that the entire expenditure has been verified from the original bills and it does not include expenses on any item/s which are not payable under the Group Mediclaim Policy.
- (iv) Certificate from a panel doctor confirming the disease being one of the specified Major Diseases considerable under Ex-Gratia in case, the diagnosis is not as per terminology given in the list of diseases in this regard.
- (v) All original bills and receipts are required to be sent. In case original receipt against reimbursement under staff mediclaim is retained by the concerned TPA, a certificate to this effect along with copy of such receipts are to be submitted.
- (vi) Whether the employee is a member of NMBS and if so whether the amount of ₹ 50,000/- has been received from the Society.
- (vii) A declaration regarding reimbursement of medical expenses receipt from any other source/scheme.
- (viii) Whether the employee was granted ex-gratia medical relief any time earlier in respect of himself/herself/his/her family members.
- (ix) Recommendations of Regional In charge in the matter.

NATIONAL INSURANCE COMPANY LIMITED

FORM AT FOR EXGRATIA REIMBURSEMENT OF UNCOVERED MEDICAL EXPENSES

1. Name of the employee:
2. Place of posting:
3. Designation:
4. Name of patient:
5. Relation with the employee: Self/non-earning spouse/dependent child
6. Disease/illness:
7. Whether the disease/treatment is covered
Under the ex-gratia scheme: Yes/No (Ref. item no.
_____)
8. Duration of treatment:
9. Date of operation, if any:
10. Total medical expenses incurred:
11. Coverage under Staff Group Medclaim:
12. Amount reimbursed under Staff Group Medclaim:
13. Whether a member of N.M.B.S.:
14. Amount reimbursed by N.M.B.S.:
15. Total uncovered balance of expenses [10-(12+14)]:
16. Reason for uncovered balance (please tick):
 - a) Due to exhaustion of limit.
 - b) Exceeding time limit under Medclaim.
 - c) Any other reason (items not payable under Medclaim)
17. Whether Ex-gratia Medical benefits availed earlier,
Either for self on any dependant:
18. Advance paid, if any

Date:

(Signature of the employee)
Employee No:

Certified that the above information are verified at our end with reference to all relevant documents, bills, vouchers etc. and found correct.

Date:

(Signature of the Officer-in-charge
of the Office of posting with seal)

Recommended for favourable consideration.

Date:

(Signature of Asst.Genl.Mgr./R.M.
With official seal)

- Enclosure: 1. Certificate from attending doctor mentioning the diagnosis.
2. Discharge certificate issued by the Hospital/Nursing Home stating diagnosis, treatment given, period of stay, condition on discharge etc.
 3. Copy of claim form (settled) of Mediclaim on the basis of which reimbursement is made under Staff Group Mediclaim.
 4. Certificate from a Panel Doctor confirming the disease being one of the specified major diseases considerable under Exgratia Medical Benefit Scheme in case, the diagnosis is not as per terminology given in the list of disease in this regard.
 5. All money receipts in original.

INCENTIVES FOR FAMILY PLANNING

The following facilities/incentives are available to employees for family planning :

(I) LEAVE FACILITIES

Six day's Special Leave for undergoing sterilization operation(Vasectomy or Salpingectomy) ;

(ii) Fourteen days' Special Leave to a female employee for undergoing non-puerperal sterilization;

(iii) One day's Special Leave to a female employee who had I.U.C.D. insertion.

Note: The leave facilities mentioned above is available only if the employee himself/herself has undergone family planning operation.

(II) REIMBURSEMENT OF EXPENSES:

(i) Reimbursement of operation expenses, incurred in respect of Vasectomy performed on a male employee or Tubectomy performed on a female employee or the wife of a male employee may be made to the limit of Rs.250/-. This reimbursement shall be limited to the actual amount incurred, if it is less than the maximum limit..

(ii) An incentive award of Rs.250/- is to be given to an employee who undergoes vasectomy/tubectomy operation.

The grant of incentive award of Rs. 250/- is to be extended to an employee whose wife has undergone tubectomy operation or whose husband has undergone vasectomy operation.

It should be noted that the benefit at (ii) above are in the nature of reimbursement benefits and, therefore, the medical bill(s) in the first instance shall be paid by the employee concerned. Thereafter he/she can claim reimbursement from the Office, to the admissible limit. If the employee has already received any reimbursement or contribution from any other source, say, any government agency, the office shall reimburse only the excess of the expenses incurred over the amount so received subject, to the overall maximum limit that is stipulated. In case of both Husband and Wife undergoing family planning operation, the reimbursement of medical expenses and incentive award shall not be considered separately as the purpose of family planning would be served if one of the married couple undergoes a sterilization operation. Therefore only one of them would be entitled to reimbursement of the surgical expenses as also the claim for incentive.

The above incentives shall be available to confirmed employees.

STATEMENT OF CLAIM ACTUALLY AND NECESSARILY INCURRED (FAMILY PLANNING)

(To be submitted in accordance with the Rules for submission of Claims. All original Vouchers, Bills, Certificates, etc should be attached).

- I.
1. Name of the Employee :
 2. Employee No. :
 3. Designation :
 4. Date of Confirmation :
 5. Name of the person undergoing Vasectomy/Tubectomy under Family Planning Programme :
 6. Relationship to the employee :
 7. Total expenses incurred as per Doctor's/Hospital Bill :
 8. Benefit received from other sources, if any :
 9. Amount Claimed :

(SIGNATURE OF THE EMPLOYEE)

II. CERTIFICATE BY THE ATTENDING SURGEON:

I hereby certify that the above-named person has been operated successfully by me for Vasectomy/Tubectomy and was under my treatment.

From

Signature :

Name:

Regd. No.

Address :

PLACE:

DATE:

III. FOR OFFICE USE :

1. Whether special leave for the purpose granted

(Details to be given)

2. Amount Claimed : Rs.

3. Amount Allowed : Rs.

4. Cash Award : Rs.

Examined by

Sanctioned Rs.

Checked by

(Competent Authority)

CONVEYANCE FACILITY

I. Title of the Scheme

The Scheme shall be known as Conveyance Scheme 2011

II. Officers covered by the Scheme and their eligibility

This Scheme shall be applicable to officers in the cadre of General Manager(Scale-VII), Deputy General Manager(Scale-VI),RM,CM/CRM(Scale-V), Divisional In-charge, Branch In-charge and to all officers who are assigned Development /Marketing functions including any other officers posted at Head Office/Regional Office to whom Conveyance Facility shall be allowed by Competent Authority.

All the above said Officers shall be eligible to have the use of a car which may be purchased by the Company under the Scheme.

III. Date of commencement

The Scheme shall come into force w.e.f.8th November 2011subject to the Transitional Arrangement as per Para XVII of the Scheme or from the date of purchase of the vehicle, whichever is later.

IV. Monetary limit for Purchase of Vehicle

The Monetary Limit, which is based on Ex-factory price, for Purchase of Car for eligible class of officers, shall be as under:-

Officer's Cadre	Monetary Limit (Petrol Vehicle)	Monetary Limit (Diesel Vehicle)
Scale-I, II & III	₹ 5,60,000/-	₹ 5,00,000/-
Scale-IV & V	₹ 6,30,000/-	₹ 6,30,000/-
Scale-V(CRMs Only)	₹ 7,20,000/-	₹ 6,30,000/-
Scale VI & VII	₹ 9,40,000/-	₹ 8,20,000/-

The application of Monetary Limit is for Ex-Factory Price of the Car which shall be further subject to the condition that the Ex-showroom price (inclusive of transportation charges) of the car shall not exceed by 25% of ex-factory price. Octroi, wherever payable, however, shall be paid over and above the

ex-showroom limit. The ex-factory price obtained from the dealers/manufacturers shall be clearly quoted in the invoice while purchasing the cars for officers.

It is clarified that the loading on Ex-Factory price is permitted upto 25% only to arrive at Ex-Showroom price. The increase of 25% is not automatic, it only indicates as to upto what percentage increase is permitted. Ex-Factory price can be loaded by VAT, Transportation charges and any other charges (required to be necessarily incurred to take delivery from Showroom) only.

Octroi, wherever applicable is over and above the Ex-Showroom price. Similarly, the 'Registration' and 'Service Charges' for availing the services of an RTO Agent are also payable.

The 'Invoice" may have the following components:-

- a) Ex-Factory price
- b) Transportation and/or freight charges
- c) Octroi
- d) VAT
- e) RTO(Taxes & Service Charges)
- f) Insurance
- g) Any other expenses necessarily incurred to take delivery of the vehicle from Showroom.

V. The Competent Authority to sanction a car to the eligible officers in various cadres shall be as under:-

S.No.	Category of Officer	Competent Authority
1	In respect of all the eligible Officers in a Region (except RO-In charge)	Regional-Incharge
2	In respect of all the eligible Officers in Head Office upto Scale V and Chief Regional	Deputy General Manager(P)
3	In respect of all Deputy General Managers	General Manager(P)
4	General Manager	Chairman Cum Managing Director

VI. Conditions of eligibility and applicability

1. All new cars purchased after 8th November, 2011, shall be covered under the Scheme. However, all officers having cars under the Conveyance Scheme 2002 shall have the option to switch over to Conveyance Scheme 2011. In such a case, the concerned officer will have to exercise option on the prescribed proforma (Annexure 'A') within 30 days of the circular. The option once exercised shall be final. On exercising such an option, the period of usage of the car will get converted to five years from the date of purchase of the vehicle.
2. Officers who do not exercise the option to switch over to the Conveyance Scheme 2011 within the specified time limit shall continue to have their vehicles covered under the existing Conveyance Scheme 2002 with period of usage as 8 years as at present and shall continue to get the existing benefits as applicable.
3. An Officer who has been provided a vehicle under the Company's Scheme on loan, whether with interest or without interest, and who is assigned/reassigned Marketing functions subsequently or becomes eligible for car under the Conveyance Scheme on promotion to Scale-V, shall be eligible to join the Conveyance Scheme 2011 from the date of his taking charge of Marketing functions or post. The outstanding loan as on the 1st day of the month following taking charge of the post will be transferred to the Company as the cost of the car, together with the ownership of the vehicle. However, in such cases the user Officer shall be entitled for new car on expiry of the term of 5 years from the date of purchase of car subject to applicability of all rules and regulations in regard to exit of car from the Conveyance Scheme.
4. The full purchase price of the cars will be borne by the Company.
5. The period of usage of the Motor Car will be 5 years.
6. Registration Charges, Octroi, Insurance Premium and all taxes will be borne by the Company in the prescribed manner.
7. Not more than 03 cars shall be allowed under the Conveyance Scheme and the earlier scheme(s) taken together, during the entire service period of an Officer. However, as in the previous scheme, for Officers in the cadre of Scale-V and above, it would be in order to allow the facility of 02 cars to be reckoned from the time of their entry into the cadre of Scale-V for the balance period of their services.

This has been revised to 04 times during service tenure for officers upto scale IV and 03 times for officers in scale V and above.

Scale V officers promoted from Scale-IV may be allowed to exercise an option for either conversion of existing vehicle to 9A (V) Scheme or purchase of a 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 03 vehicles during service tenure starting from entering in Scale-V.

VII. Booking and purchase of new Car

An Officer eligible to use a new car under the Scheme shall make an application to the Competent Authority to sanction the car as per proforma of application as per Annexure 'B'.

The Company will make/approve the booking of vehicles under the Conveyance Scheme 2011 based on the cadre-wise ex-factory limits prescribed in this scheme. The vehicles will be purchased, owned and registered in the name of the Company. An agreement shall be executed between the Company and the user Officer as per format enclosed as Annexure 'C'. The amount of stamp duty will be as applicable in the respective States in which the agreement is executed and the expenses related to the same shall be borne by the Company.

VIII. Perquisite value of the conveyance

The perquisite value of the Conveyance Facility provided to the user Officer will be determined as per the provisions of the Income Tax Rules, CBDT Regulations and any other relevant Acts & regulations in force from time to time in this regard.

The user Officer will bear the Income Tax, Surcharge or any other such amount, which may fall due under this provision.

IX. Shifting/Transfer of vehicle on transfer of the user Officer

When the user Officer gets transferred from one place of posting to another place of posting and is entitled to benefits under the Conveyance Scheme on the new post, the vehicle will also move simultaneously and the car account will be sent to the new accounting unit.

The user officer shall have to shift the car to the new place of posting within 30 days from the date of joining at the new place of posting to continue to get the benefits under the Scheme. However, the user officer can retain the car at the previous place of posting up to a period of 120 days by obtaining prior approval from the Competent Authority subject to the condition that no running expenses for maintaining the car at the previous place of posting shall be paid after a period of 30 days from the date of relieving. After the expiry of period of 120 days, the car shall have to be necessarily brought to the new place of posting to continue to avail benefits under the Scheme.

The Competent Authority to grant such permission to retain the car at the previous place of posting within the above rules for officers up to Scale-IV shall be Regional In charge of the new place of posting and for officers in the Scale-V and above shall be General Manager.

All charges on re-registration and transfer of car shall be borne by the Company as per prevailing rules/conditions.

The Company will reimburse registration expenses for transfer of vehicles in the name of employee at the time of retirement in respect of company's provided vehicle under Conveyance Scheme 2011.

X. Running Expenses

1. All the fuel expenses will be borne by the Company as long as the vehicle remains under the Scheme. The fuel expenses shall be payable subject to the following quarterly limits :-

S.No.	Category	Limit (Per
1	CMD	Actual
2	General Manager	375 Litres.
3	DGM/CRM	300 litres
4	Chief Managers / Regional Managers	250 Litres.
5	Divisional In charges, Branch In charges and other Officers assigned with Marketing	
	Metro Cities	250 Litres
	A Class Cities	225 Litres
	B Class Cities	180 Litres
	C Class Cities	150 Litres

*Classification of Cities is to be carried out as per the circular issued in respect of DHA.

2. The settlement of running expenses shall be made every month to the Officer.
3. The norms for reimbursement of fuel expenses and other expenses during the leave period of an Officer shall be as follows :-

(i)	No adjustment is necessary during the period of Casual Leave, Examination Leave or Special Leave.
(ii)	In case of Officers of the rank of Scale-V and above, Divisional In charges, and Officers specifically assigned with development function at HO/RO, no adjustment is necessary for first 30 days of leave. If leave exceeds 30 days but not more than 120 days for this intervening period, no reimbursement of running expenses is allowed. If leave period exceeds 120 days, no benefit shall be allowed.
(iii)	In case of Officers assigned with development functions (including In charge of Branch Offices): If leave is for part of the month, the deduction towards fuel expenses shall be made on proportionate basis keeping in view their monthly/quarterly entitlement for the same.

XI. Reimbursement Towards Cleaning of the Vehicle

An amount not exceeding ₹ 650/- shall be reimbursed to the Officer every month towards cleaning of the vehicle only.

XII. Pollution Check

Officers may be allowed reimbursement of actual fees / charges for pollution check & control certificate. However, no penalty amount, in the event of failure to maintain the vehicle to meet the pollution norms would be reimbursable.

XIII. Replacement of Tyres /Tubes and Batteries

1. The cost of replacement of tyres shall be borne by the Company in full after the vehicle has run for at least 32,000 Kms. subject to production

- of bills/receipts.
2. If the tyres are required to be retreaded, the cost of retreading shall be borne by the Company in full. In such cases, the next replacement of tyres shall be allowed only after the car has run a further 16,000 Kms. and the cost of such replacement shall be borne by the Company in full.
 3. The cost of replacement of batteries shall be borne by the Company in full after 18 months from the date of purchase of the vehicle and after every 18 months thereafter subject to production of bills/receipts.
 4. While bearing the cost of such replacement of tyres/tubes and batteries, due account will be taken of trading in-values of worn out tyres and batteries subject to minimum of ₹ 300/- in case of Tyres/Tubes and ₹ 150/- in case of a Battery.
 5. No proportionate battery/tyres/tubes charges shall be recovered from the Officers, when the vehicle goes out of the Conveyance Scheme for whatsoever reason.

XIV. Repairs to the Vehicle

1. Full cost of servicing, repairs and replacements shall be borne by the Company, subject to the condition that the amount so spent shall not exceed the following ceilings in each of the five years from the date of purchase of the vehicle, subject to production of bills/receipts :-

Age of Car	Max. Admissible Repair Charges Rs.
First Year	6,300
Second Year	6,700
Third Year	7,300
Fourth Year	7,900
Fifth	8,300
Total	36,500

Following amount revised w.e.f 01.04.2015.

Age of Car	Max. Admissible Repair Charges Rs.	Max. Admissible Repair Charges Rs	Max. Admissible Repair Charges Rs
	Scale-I to III	Scale IV & V	Scale VI & VII
First Year	8,000	9,000	10,000

Second Year	9,000	10,000	11,000
Third Year	10,000	11,000	12,000
Fourth Year	11,000	12,000	13,000
Fifth	12,000	13,000	14,000
Total	50,000	55,000	60,000

((a)The revised limit of repairs shall not be applicable to the unutilised previous year's limits.(b) Existing vehicles less than five years of age and purchased/ covered under the scheme for officers on marketing side and those officers who are transferred/ promoted to the posts covered under the scheme shall be eligible for reimbursement of the revised limits for repairs. (c) If any officer eligible for higher category of car purchases a lower category of car he shall be eligible for reimbursement of the amount towards repairs applicable to that category of car.)

2. The yearly limits mentioned above would be cumulative in nature and the balance in the repair budget of a particular year, if any, could be carried forward to the next year(s). However, if the actual repair expenses exceed the relevant year's budget plus any carry forward of the previous year(s), the excess will not be adjusted against future accumulations. During the last year of usage of car under the scheme, the reimbursement towards repair shall be as follows:
 - a) Full maximum amount appropriate to the age of the car if the period of usage in the last year is at least six months.
 - b) Half the maximum amount appropriate to the age of the car if the period of usage in the last year is less than six months.
3. In addition to the above yearly limits, service charges @ ₹ 1,000/- per year shall be payable.
4. No expenses shall be allowed in respect of repairs and replacement, which are necessitated

NOTE: It is, therefore, clarified that there is no change in the existing rules / norms pertaining to eligibility for payment of repair expenses under the Scheme and the existing rules / norms are applicable in this regard. The repair expenses to Scale-I, Scale-II, Scale-III Senior Branch Manager are not payable under the Conveyance Scheme 9 A (V) as per the provisions of earlier conveyance scheme. (HO/ESTB/9A(V)/003/CR-6652)

XV. Exit of Cars from the scheme and recovery of net value / written down value:

1. The period of usage of car under the Scheme will be five years. However, the Officer may continue to be covered under the Scheme for a further period not exceeding three years with all benefits as if the car is in the fifth year. The Written Down Value in such a case will be calculated as on the date of actual exit of the car from the Scheme. The WDV shall be calculated at the end of each year by reducing 20% of the Written Down Value of the car at the beginning of each year.
2. After the end of five year period, the car shall be transferred in the name of the concerned officer after recovering the income tax on perquisites at the appropriate rate on addition of the Written Down Value of the car determined as per Income Tax Rules in force from time to time to the income of the Officer in the financial year in which the car exits from the Scheme. The example given below indicates the calculations of the Written Down Value :-

Example: If the cost of car is ₹ 1,00,000/-, then the written down value of the car every year will be determined at the end of each year by reducing 20% on the Written Down Value of the car at the beginning of each year.

Cost of car Rs.1, 00,000/-

Age of the Car	Written Down Value of Car (₹)
End of First Year	80,000/-
End of Second Year	64,000/-
End of Third Year	51,200/-
End of Fourth Year	40,960/-
End of Fifth Year	32,768/-
End of Sixth Year*	26,214/-
End of Seventh Year*	20,971/-
End of Eighth Year*	16,777/-

(*For opting to retain the car beyond 05 years)

The amount so arrived at the end of the fifth year i.e. ₹ 32,768/- (if exit is after completion of five years) shall be notionally added to the income of the Officer in the financial year in which the car has exited from the Scheme and the Income Tax at the appropriate rate as per rules shall be recovered from the concerned Officer.

3. The rules relating to Valuation of Perquisites stipulate calculation of written down value in the case of transfer of car on reducing balance method at the rate of 20% for each completed year of use. Thus, broken periods of a year should be ignored. For example, the vehicle which was owned by the employer from 17/08/2010 to 01/05/2013, the period of use shall be taken as two years only for the purpose of calculation of

Written Down Value.

4. Where a vehicle goes out of the Scheme before completion of one year from the date of purchase of the vehicle for any reason whatsoever (other than retirement / death), the full purchase price of the vehicle will be recovered from the concerned Officer.
5. Where the vehicle goes out of the scheme at any time on retirement / death of the Officer before completion of the five year period, the Net Value for the purpose of the amount actually to be recovered from such an Officer will be calculated as on the date of exit and shall be arrived at by applying the Straight Line Method with the depreciation rate @ 20% on the actual period of usage. The amount so arrived at shall be deposited immediately in one lump sum by the concerned Officer failing which it will be recovered in one lump sum from any/all dues payable to the Officer at that time or in future and the vehicle transferred in the name of user officer/legal heirs. The difference in the Written down Value calculated on reducing balance method and the Net Value calculated on Straight Line Method recovered from the user Officer shall be treated as Perquisite in the hands of the concerned Officer in the Financial Year of exit of car.

Example:

- a) Assume purchase price of the vehicle as ₹ 1,00,000/-.
 - b) Date of purchase of the vehicle is 01/09/2011.
 - c) Date of exit is 01/12/2013.
 - d) Total months for which the car is covered under the Scheme - 27 months.
 - e) The period of use shall be taken as 02 years for the purpose of calculation of Written Down Value.
 - f) Written Down Value as on 01/09/2013= ₹ 64,000/-.
 - g) The net value arrived at on the basis of 20% on straight line method as on 01/12/2013= ₹ 55,000/-
 - h) Net Value to be deposited by the Officer or to be recovered from the terminal dues = ₹ 55,000/-.
 - i) The difference in the net value recovered from the Officer and the Written Down Value calculated on 20% reducing balance i.e. ₹ 64,000 - ₹ 55,000 = ₹ 9,000/-.
 - j) The amount of ₹ 9,000/- would be treated as perquisite in the hands of the concerned Officer.
6. Where the vehicle goes out of the scheme due to foreign posting, the Officer will have the option to either surrender the vehicle or to get the vehicle transferred in his name as per calculation shown under point (5) above.

7. Where the vehicle goes out of the scheme at any time after completion of one year, but completion of the five years period, from the date of purchase of the vehicle for reasons other than retirement or death or foreign posting, the written down value on reducing balance method will be calculated as on the date of exit for the purpose of calculating the amount actually to be recovered from such an Officer. The amount so arrived at shall be deposited immediately in one lump sum by the concerned Officer failing which it will be recovered in one lump sum from any/all dues payable to the Officer at that time or in future and the vehicle transferred in the name of user Officer.

Example:

- a) Assume purchase price of the vehicle as ₹ 1, 00,000/-.
 - b) Date of purchase of the vehicle is 01/09/2011
 - c) Date of exit is 01/12/2013.
 - d) Total months for which the car is covered under the Scheme = 27 months.
 - e) The period of use shall be taken as Two years only for the purpose of calculation of written down value.
 - f) Written down value as on 01/12/2013 = ₹ 64,000/-.
 - g) Amount to be deposited by the Officer or to be recovered from the terminal dues = ₹ 64,000/-.
8. An Officer to whom the car was allotted under this Scheme on transfer to a post, which is not covered by the Scheme, shall cease to be eligible for the benefits under the Scheme from the date of handing over charge of the earlier post. She/he shall remit the Written Down Value of the car calculated as on that date to the office within three months and get the car transferred in his/her name. Otherwise, the car shall be transferred to the Conveyance Loan Scheme applicable to Officers on the administration side and Written Down Value arrived at as on date of exit from the Conveyance Scheme 2011 shall be treated as the opening outstanding loan advance against the car in the administrative scheme. These Officers shall be governed by all the terms and conditions of the Conveyance Loan Scheme applicable to Officers on the administrative side

XVI. Introduction of Group Insurance Scheme

To facilitate payment of Written Down Value / Net Value of the vehicle in the event of death of the Officer during the period when the vehicle is covered under the Conveyance Scheme 2011, a Group Insurance Scheme will be introduced. The amount of cover every year and monthly premium (Term) for the three categories will be intimated as soon as the GIS is arranged through LIC.

All the Officers whose cars are covered under Conveyance Scheme 2011 shall compulsorily join the Group Insurance Scheme. The Officer shall be covered under the Group Insurance Scheme only as long as the car is covered under the Scheme.

XVII. Transitional arrangements

1. All the Officers who exercise the option for switching over to Conveyance Scheme 2011 as per Para VI (1) above shall have to execute a fresh agreement as per Annexure 'C'. The amount of stamp duty will be as applicable in the respective States in which the agreement is executed and the expenses related to the same shall be borne by the Company.
2. An Officer whose car is more than five years old and who opts for switching over to Conveyance Scheme 2011 shall have the Written Down Value included in his/her income in the financial year in which the car exits from the Scheme and income tax at the appropriate rate will be recovered from him/her. The Officer shall be eligible for purchase of a new car under the Conveyance Scheme 2011.
3. An Officer will not be allowed to exercise the option for switching over to Conveyance Scheme 2011 if his/her car has ceased to be covered under Conveyance Scheme 2002 or who has already retired/resigned from the services of the Company, as the case may be. However, the Written Down Value paid by an Officer, who has exited from the Conveyance Scheme 2002 by way of retirement / death on or after 08.11.2011 or to an existing Officer whose car has exited on or after 08.11.2011, shall, subject to deduction of income tax, be refunded to him. The calculation of the net Written Down Value shall be as per Para XV above. Cases prior to 01.07.2011 shall not be re-opened and no representation shall be entertained in this regard.
4. No Officer shall be allowed to surrender the vehicle to the Company. The vehicle on going out of the scheme, for any reasons what so ever, is to be necessarily taken over by the user officer.
5. No recovery of the benefits paid in the 6th year, 7th year and 8th year under the Conveyance Scheme 2002 shall be effected from the Officers whose cars are more than 5 years old and who have exercised option for reduction in period of usage to 5 years.
6. The following benefits shall be paid to an Officer whose vehicles are less than five years old and have opted for Conveyance Scheme 2011.

- a) Running Expenses : **As per Para X above**
- b) Reimbursement towards Cleaning: **As per Para XI above**
- c) Benefits in respect of tyres /tubes and batteries: As per Para XIII above
- d) Repairs to the Car:

There shall be no adjustment / revision in respect of the Repair Budgets for the past years (i.e. other than the current year), whether utilized in full or carried forward to any extent to the current year, as per the Conveyance Scheme 2002. However, from the current year onwards, the Repair Budget limit available to the Officer shall be as per Conveyance Scheme 2011. In case any Officer has been reimbursed the entire amount available for the current year towards repairs before the date of exercising the option for switch-over to the Conveyance Scheme 2011, then in such case the difference between the enhanced amount admissible for the specific age of the car and the amount already reimbursed will be available to him. The enhanced amount for this purpose shall be calculated as per the example given below:-

- i. Date of purchase of the car under the Scheme 2002:15/06/2008
- ii. Period completed from the date of purchase till 18/10/2011 i.e. Date of option : 3 years, 4 months and 4 days.
- iii. Repairs allowed in the 4th year: ₹ 5,400/- (including ₹ 1,150/- carried forward from previous years).
- iv. Revised Limit for 4th Year : ₹ 7,900/-
- v. Existing Limit for 4th year : ₹ 4,250/-
- vi. Difference Available for further repairs in the Current Year or carrying forward to next year : ₹ 3,650/-

In the above example, there shall be no revision in the ceiling for the past first, second and third year and it shall be ₹ 2,250/-, ₹ 3,250/- and ₹ 3,750/- respectively i.e. as per the old Conveyance Scheme. Further, for the next year i.e. the 5th year, the full limit under the 2011 Scheme i.e. ₹ 8,300/- shall be available to the Officer.

In respect of the maximum admissible repair charges relating to the various age of the car, towards the cost of the repairs and replacements, the age of the car will be determined from the date

of purchase of the car.

XVIII. General Conditions

7. A new car bought by the Company and kept for the use of an Officer eligible under the Scheme shall be kept by the Officer for 5 years.
8. Insurance Premium paid by the user Officer shall be re-imbursed by the Company in full including legal liability cover to occupants (i.e. Officer) as applicable under IMT 29 @ Rs. 25/- per employee subject to the maximum seating capacity. There will be no proportionate recovery of premium for unexpired period in case of exit of vehicle from the Conveyance Scheme. The car can be insured from any of the other three Public Sector General Insurance Companies namely The New India Assurance Co. Ltd. The Oriental Insurance Co. Ltd. United Insurance Co. Ltd.
9. An officer having a car covered by the scheme and using the same after 5 years from the date of its purchase shall continue to be covered by the scheme for a further period not exceeding three years. The Officer shall reimburse all the benefits in respect of admissible running expenses, repairs, replacement of tyres/tubes/batteries. Expenses not exceeding Rs. 650/- per month towards cleaning of the vehicle, insurance premium, road tax etc. as if the car is in the fifth year. The written down value in such a case shall be calculated as on the date of actual exit of the vehicle from the Scheme for the purpose of determining the amount to be added to the income of the Officer. For example, if the car exits the Scheme after it has completed 7 years, then the written down value shall be calculated as at the end of the seventh year. The amount so arrived at shall be added to the income of the Officer in the same financial year in which the vehicle has exited and income tax at the appropriate rate recovered from the Officer. The Car shall be deemed to have been covered under the Scheme automatically after completion of five years from the date of purchase and up to the end of eight years unless the officer gives in writing his/her intention to exit from the scheme.
10. If the car meets with an accident or is stolen and the claim for total loss is paid by the insurance Company, the amount received from the Insurance Company shall be utilized as under:
 - a) The first charge shall be the written down value of the vehicle as on the date of disposal
 - b) The shortfall , if any, shall be recovered from the concerned officer

- c) Excess, if any, shall be retained by the Company.
11. In many States, one time road tax is levied on all the motor vehicles, taking certain years as life of the vehicle. No recovery of Road Tax on proportionate basis will be made from the Officers, once a vehicle goes out of the Scheme after completion of 5 years or earlier in case of retirement, resignation /death and conversion from Marketing to Administration
12. An officer having a car under the scheme shall not normally be permitted premature change/transfer of the car in his/her name within 5 years from the date of its purchase. However, based on the report of the officer , after reference to the Manufacturer/Dealer and after being satisfied that it will not be possible or worthwhile to get the car repaired , the Competent Authority may permit the disposal of such car subject to the following (1) The car will be counted among the total no. of cars permitted to the officer under the Scheme (2) While a sale is so permitted, the car shall be sold by the Company by advertisement, the charges for which shall be borne by the officer. The sale proceeds shall be utilized as under :
- a) The first charge shall be he written down value of the vehicle as on the date of deposal
 - b) The shortfall , if any, shall be recovered from the concerned officer
 - c) Excess, if any, shall be retained by the Company.

The Competent Authority to allow premature disposal of the vehicle under the Scheme shall be the CMD.

13. All the other provisions/procedures/rules of the Conveyance Scheme – 2002 shall continue to apply, unless otherwise specifically modified in this circular.
14. Any point requiring interpretation or clarification of the Scheme may be referred to the Head Office and decision of the Chairman –cum- Managing Director in all such matters shall be final and binding on the user officer, his/her heirs and/or any other concerned party.

XIX. Treatment of Conveyance facility in cases of total loss (including theft)of vehicle

GIPSA has clarified the issue of working of depreciation in case where a new vehicle is purchased by the user Officer through the claim proceeds when there is

total loss of the vehicle purchased under Conveyance Scheme and same is as under:

“The benefit of depreciation for the period of usage of the earlier car should also be granted and clubbed with the depreciation on the new vehicle”.

Annexure-A

Application for option to switch over to Conveyance Scheme 9A(V)

1. I hereby request that the car, which is being used by me under the Conveyance Scheme 9A (IV), may be transferred to Conveyance Scheme 9A (V) with period of usage as 5 years and other related instructions in this respect.
2. Particulars of the Car

S.N	Particulars	
1	Make	
2	Year of Make	
3	Registration Number	
4	Date of purchase of the car	
5	Date of entry of the car in Conveyance	
6	Actual purchase price of the car i.e. Ex-showroom price (excluding cost of optional	
7	Amount paid by the Company towards purchase price for the purpose of calculation	
8	Is the car road worthy and in good running	

3. I hereby agree for payment of net / written down value in One Lump Sum and / or addition of the net/ written down value at the time of exit of the vehicle from the Conveyance Scheme 9A (V) to my income and for deduction of Income Tax as per rules thereon.
4. I certify that the information furnished by me above is correct.
5. I have read the terms and conditions of Conveyance Scheme 9A (V) and agree to furnish such information as is required under the Scheme and also such information as may be required by the Company in connection with the Scheme and also to execute the necessary agreement.

6. I undertake to maintain the car in good running condition.
7. I agree to pay Income Tax or such other taxes as may be levied by the Government / CBDT from time to time and hereby authorize the Company to deduct the same at source from my salary / any other payments due to me or that may fall due to me.
8. I agree for the deduction of Group Insurance premium from salary every month, when a Group Insurance Scheme, as envisaged in the Conveyance Scheme 9A (V) is put in place by the Company.

Place: _____

(Signature of the Officer)

Date: _____

Name _____

S.R No. _____

Designation _____

Office & Place of Posting _____

Annexure-B

Application for sanction to purchase of car under Conveyance Scheme 9A(V)

S.No	Description	Particulars
1	Officer's details	
(A)	Name of Officer applying for sanction of	
(B)	Present Designation & Salary Roll Number?	
(C)	Date of Joining in present Scale /	
(D)	Present Place of Posting?	
(E)	Date of Retirement?	
2	Details of Existing Car	
(A)	Whether the existing car is allotted as 1st Car or 2nd Car or the 3rd Car in Scale IV and	
(B)	Whether the existing car is allotted as First Car or Second Car in the cadre of Chief Manager (Scale V) and above?	
(C)	Registration Number of existing Car?	
(D)	Make and Model of existing Car?	
(E)	Date of Purchase of existing Car?	

(F)	Designation and Place of Posting at the time of sanction of existing car?	
(G)	Whether the car is under Loan Scheme on Admn. Side, 9A (IV) Conveyance Scheme or 9A (V) Conveyance Scheme?	
H)	Purchase Cost of the Car i.e. Ex-showroom price as per records available in the file for the purpose of calculation of Written Down	
(I)	Whether the applicant had applied for conversion of existing car under 9A (V) Conveyance Scheme? If yes, whether approval by Competent Authority given? Attach proof.	
(J)	If the car is under 9A (V) Conveyance Scheme or under 9A (IV) Conveyance Scheme, the period for which the car remained in this scheme?	
(K)	Date and Km. reading on which replacement of Tyres and Tubes were allowed?	
(L)	Written Down Value which is required to be added in the Income of the Officer in the current Financial Year or required to be deposited with the Company?	
(M)	If the existing car is under Loan Scheme on Admn. Side, outstanding loan balance as on date of application along with Certificate from department?	
(N)	Whether any insurance claim for 'Total Loss of the Vehicle/Car' is pending / reported as on date? If yes, details thereof with date of accident?	
3	Details of Car opted by the applicant?	
(A)	Make, Model and Variant of the Car?	
(B)	Ex-Factory Price of Car as per quotation enclosed? (Maximum ₹ 5.50 Lacs for Scale-V and Maximum ₹ 7.15 Lacs for Scale-VI & VII).	₹ _____ (B)
	Other Expenses (Individual cost/charges to be mentioned)	₹
	(1) _____	₹
	(2) _____	₹
	(3) _____	₹

(C)	(4) _____	₹
	(5) _____	₹
	Value Added Tax (VAT) @ _____ %	₹
	TOTAL OF (C) :	₹
(D)	Ex-Showroom Price of Car as per quotation enclosed? TOTAL OF COLUMN (B) AND (C)	₹
(E)	Details of discounts offered by the Dealer quoting the lowest price?	
	(1) _____	₹
	(2) _____	₹
	(3) _____	₹
	TOTAL (E) : _____	₹
(F)	Discounted Ex-Showroom Price as per quotation enclosed? COLUMN (D) MINUS COLUMN (E)	₹ _____ (F)
(G)	Whether Dealer is offering any incentive on purchase of new car? If Yes, then specify?	
(H)	Other Charges like:	
	Road Tax payable to R.T.O.	₹
	Registration Fee payable to R.T.O.	₹
	Smart Card Charges	₹
	Charges for High Security Number Plate	₹
	Octroi	₹
	Any other, specify _____	₹
	TOTAL OF (H) :	₹
(I)	Net Price payable as per the quotation of dealer quoting the lowest rates? TOTAL OF	₹
(J)	Eligibility Limit of the Officer based on Ex-Factory Price and Ex-Showroom Price?	Ex-Factory Price : ₹
		Ex-Showroom Price : ₹
(K)	Name of the Dealer quoting the lowest price?	
(L)	Number of Quotations attached?	

I request you to sanction purchase of car opted by me as per details given above for allotment to me under Conveyance Scheme 9 A(V). It is certified:-

1. That the particulars given above in respect of myself and existing car are correct.
2. That I am using the existing car for official purposes, which requires replacement.
3. That no claim for Total Loss of existing car is reported to / pending with the Company and / or Insurer.
4. That the quotations obtained by me and enclosed with this application are competitive, not under-invoiced and the lowest price quoted is arrived at after

availing the maximum corporate discount and other discounts being offered by the dealers / manufacturers now-a-days and prevalent in the market.

5. That I will not be contributing / paying any amount from my own sources to the dealer towards the cost of car opted by me.

Place: _____

Signature: _____

Date: _____

Name: _____

(To be completed by Regional Office)

Certified that the existing Car No. _____ is under _____ Scheme and particulars of existing car, allotted to Shri _____, mentioned in the application by the applicant are checked with the official record and found correct. It is also certified that:-

1. The date of purchase of existing car as per official record is _____.
2. The Ex-showroom price of the existing car as per official record / sales invoice available in the file is ₹ _____.
3. The existing car is under Loan Scheme on Administration Side and the outstanding loan amount as on the date of application is ₹ _____.
4. No Vigilance/CDA case and/or Enquiry are/is pending against the applicant Officer.
5. That no intimation/claim for "Total Loss" of existing car is reported to the Company and/or to the insurer by the officer and he/she is using the existing car for official purposes.
6. That the quotations submitted by the applicant along with the application are scrutinized by the department and found that the quotation of M/s _____ is lowest availing the maximum cash discount, corporate discount and other discounts offered by the dealers/manufacturers now-a-days and is not under-invoiced.
7. That we have verified Ex-showroom price of car opted to be purchased by officer and discounts from official Website of manufacturer of car and found correct. We enclose herewith print-out of Webpage as proof.

We recommend sanction for purchase of above car for allotment to Shri _____, as First / Second car in the cadre of Chief Manager and above under 9 A (V) Conveyance Scheme, be granted.

Place: _____

SIGNATURE OF DGM INCHARGE/CRM

Date: _____

WITH OFFICIAL STAMP

APPLICATION FOR SANCTION OF CAR UNDER
CONVEYANCE SCHEME 9A (V) FOR OFFICERS ON MARKETING SIDE

1	Employee Details	Particulars					
(A)	Name of Officer applying for sanction of						
(B)	Present Designation						
(C)	S.R.No.						
(D)	Present Place of Posting and Office Code (Attach a copy of Posting Order)				BO :	Code	
					DO :	Code	
					RO/CBRO	Code	
(E)	Date of Joining as RegularSDM/DM/SBM/BM/AM(D)/AO(D)						
(F)	Date of assignment of Marketing Functions in present cadre (Attach a						
(G)	Performance data details (last three years data): <i>In case of New BO/DO I/Cs, please provide six month performance data</i> <i>Please note that figures given below must be supported with INLIAS statements (₹ in lacs)</i>						
Name of Office	Performance Period	Target allotted	Total Premium procured	Corresponding premium	Growth Rate	Overall ICR as Per Audit	Profit / Los
	2013-14						
	2012-13						
	2011-12						
	2010-11						
2	Details of Existing Car				Particulars		
(A)	Whether the existing car is allotted as First Car or Second Car or the third car						
(B)	Registration Number of existing Car						
(C)	Make and Model of existing Car						

Certified that the particulars given above are correct. The quotations enclosed with this application by me, are competitive and the lowest price quoted is arrived at after availing the maximum cash discount, corporate discount and other discounts being offered by the dealers/manufacturers and prevalent in the market.

Place: _____ Signature: _____

Date: _____ Name of Applicant: _____

S.No. _____

(To be completed by Regional Office)

Certified that the existing car is under _____ Scheme and particulars of existing car allotted to Shri _____ mentioned in the application by the applicant are checked with the official record and found correct. It is further certified that the date of purchase of existing car is _ and the purchase cost i.e. Ex-showroom price is ₹ _____

It is certified that the existing car provided to the applicant is under Scheme and the

outstanding amount/WDV of ₹ _____ has been recovered / added in the income of the

officer on day of _____ .

It is further certified that no vigilance case(s) and enquiry is/are pending against the officer. If yes, details thereof must be annexed (supported by Vigilance Department certification)

The quotations submitted by the applicant along with the application are scrutinized by the _____ department and found that the quotation of M/s _____ is the lowest availing the maximum cash discount, corporate discount and other discounts offered by the dealers/manufacturers. We have arranged the verification of the lowest quotation submitted by the officer and also compared the rates available on internet. We

recommend sanction of ₹ _____ for purchase of car for use of Shri _____ under the 9A (V) Conveyance Scheme.

Place: _____

Signature of DGM INCHARGE / CRM

Date: _____

WITH OFFICIAL STAMP

Annexure-C

NATIONAL INSURANCE COMPANY LIMITED

This AGREEMENT is made at _____ this _____ day of _____ between NATIONAL INSURANCE COMPANY LIMITED having its Registered Office at 3, Middleton Street, Kolkata and Regional/Divisional/Branch Office at _____ (hereinafter called "the Company" which expression shall unless repugnant to the context or meaning thereof be deemed to include its successors and assigns of the one part and Shri/Smt./Kum. _____ son/daughter of _____ resident at _____ (hereinafter called "the user Officer" which expression shall include his/her heirs, executors, administrators and assigns wherever the context or meaning shall so require or permit) a permanent whole-time salaried employee of the Company of the OTHER PART;

WHEREAS

1. The employee is in the service of the Company attached to _____ Branch/Divisional/Regional/Head Office of the Company at _____ and requires a Motor Car for the proper discharge of his duties.

2. The Company has agreed to purchase the Motor Car specified in the Scheme hereto (herein after called "The said car") and place it at the disposal of the above said employee to be used by him/her for the purpose of the business of the Company on the same terms and conditions hereinafter contained.

NOW IT IS HEREBY AGREED BY AND BETWEEN THE PARTIES HERETO AS FOLLOWS:

1. The Company shall purchase the said Motor Car with all the tools and accessories belonging thereto at or for the price of ₹ _____. The said Motor Car shall remain registered in the name of the Company.
2. The Company shall allow the employee the use of the said Motor Car during the period he/she remains in the service of the Company and performs and observes all the conditions of his/her service and all the covenants on his part and the conditions herein contained.
3. The employee hereby agrees to remit the Company in a lump sum the written down value of the car at the end of the eighth year or earlier exit from the Scheme. The written down value of the car being equal to the total amount received from the user officer, the car shall be transferred in the name of the user employee.
4. On exit before the completion of period of 5 years from the Scheme, the employee shall agree to remit to the Company the Written Down Value of the car calculated as per Company's rules/instructions applicable as on the date of the exit in lump-sum and on receipt of the said Written Down Value of the car, the car shall be transferred in the name of the user employee.
5. During the course of the vehicle being in the use of the employee, the employee will:-
 - a) Bear and pay all the expenses of keeping the said Motor Car in good order and condition and do or cause to be done all necessary repairs to keep the said car in good order and condition to the satisfaction of the Company.
 - b) Provide a safe garage or parking place for the said Motor Car.

- c) Use the said car solely for the business of the Company and for reasonable own running for personal purposes and bear and pay all charges for the upkeep of the said car.
 - d) Pay all fines that may be imposed or levied for driving or using or allowing the said Motor Car to be used in contravention of the law or police regulations or any other regulations in force from time to time.
 - e) Allow the Company's representative at all reasonable times to inspect the said Motor Car and view the state and conditions thereof.
 - f) Shall not sell, pledge, mortgage or part with possession of the said car or otherwise deal with the same in any manner whatsoever.
- 6 a).** So long as the said car shall be used by the employee under this Agreement, the Company shall bear and pay all the charges(but not fines or penalties mentioned in clause 4(d) above) and taxes payable to Government or any Municipality or any Public Body in connection with the said car including all vehicle Taxes.
- b)** The user officer shall ensure that the car is always kept adequately insured in the name of the Company against fire, theft, burglary and third party liability for death or injury to any person and such other insurable risks with such Insurer as the Company may deem fit at his/her own expenses and pay the premiums from time to time and continue such insurance until the car is transferred to the employee as a exclusive property pursuant to the provision in that behalf herein after contained. Such premium shall be reimbursed/paid by the Company.
- c)** The user Officer will ensure that the car/vehicle in use is always kept adequately insured.
- 7.** If the employee fails to comply with any of the conditions of this Agreement or in case he/she shall be adjudicated insolvent or in case any execution or distress shall be levied or effected upon the said Motor Car, the Company shall be entitled to terminate this Agreement and to retake and resume possession of the said car and for that purpose to enter into any garage or premises where the said motor car may be lying for the time being without being liable for any action for trespass or otherwise. The Company as the owner of the vehicle shall also be entitled in its absolute discretion to sell the said Motor Car by public auction or by private treaty and upon such terms and conditions as the Company may deem fit and with power to give all necessary receipts and discharges on such safe and to do all acts that may be necessary for completing such sale without being answerable for any loss caused by such sale and the Company shall out of the net proceeds after paying all expenses pay and satisfy the moneys which shall then be due and owing to it under the said Car Account and shall pay the surplus if any, to the employee or his/her heirs executors and administrators. Should there be any loss the Company

shall be entitled, apart from its right to recover such loss by suit against the employee or his/her estate, to deduct the amount of such loss from any moneys due and payable by it to the employee on account of salary or other emoluments/payments.

8. This agreement shall come to an end and the motorcar shall become the property of the employee and the Company shall transfer the said car to the employee on recovery of the depreciated value as at the time of exit from the scheme for any reason whatsoever after the same is paid to/recovered by the Company.
9. In the event of the employee ceasing to be in the employment of the Company for any reason or in the event of his/her death while in the service of the Company, the Company as the owner of the vehicle shall be entitled to the exclusive possession of the said Motor Car and for that purpose to enter upon any garage or premises in which the said Motor Car may be lying for the time being and the employee and his/her heirs, executors and administrators shall not be entitled to the payment made by him/her in the said Car Account or any part thereof PROVIDED that if the employee or his/her heirs, executors and administrators as the case may be shall so desire he/she or they can pay to the Company within a period of one month from the date of such event, the outstanding written down value of the Motor Car as on that date due to the Company under the said Car Account after giving credit for all payments made by the employee therein and upon payment of such amount, the Company shall transfer the said Motor Car to the employee or his/her representatives. If the amount due to the Company shall not be paid within the aforesaid period of one month, the Company as the owner of the vehicle shall be entitled in its absolute discretion to sell the said Motor Car by public auction or private treaty and upon such terms and conditions as it shall think fit and with power to give all necessary receipts and discharges on such safe and to do all acts that may be necessary for completing such sale and to do all acts that may be necessary for completing such sale without being answerable for any loss caused by such sale and the Company shall out of the moneys received from such sale, pay and satisfy the moneys which shall then be due and owing to it under the said car account and shall pay the surplus if any to the employee or his/her heirs executors and administrators. Should there be any loss the Company shall be entitled apart from its right to recover such loss by suit against the employee or his/her estate to deduct the amount of such loss from any moneys due and payable by it to the employee on account of salary or other emoluments/payments.
10. Any time or indulgence granted by the Company to the employee shall not prejudice or affect the rights of the Company.

IN WITNESS WHEREOF these presents have been signed by
_____ General Manager/Deputy General Manager/ Regional
Manager of the Company at _____
_____ and by the said _____ the day and year first herein
above written.

THE SCHEDULE ABOVE REFERRED TO:

1. Registered Number
2. Class of Vehicle
3. Maker's Name
4. Type of Body
5. Year of Manufacture
6. Number of Cylinders
7. Chassis Number
8. Engine Number
9. Horse Power
10. Maker's Classification, or if not known, wheel base,
11. Seating Capacity (including driver)
12. Unladen Weight

SIGNED AND DELIVERED on behalf of National Insurance

Company Limited By Shri _____

Chief/Regional/Divisional Manager at _____

SIGNED BY the said Shri _____

In the presence of

Annexure-D

Application for the Transfer of Vehicle upon retirement from the Company

To,

Dear Sir,

Re: Transfer of Vehicle No. _____ in my name
consequent upon my retirement from the Company.

With reference to the above, I have to inform you that I am retiring on _____ on attaining the age of super-annuation and as per the terms and conditions of Conveyance Scheme 9A (V) the above-noted car allotted to me for my exclusive use is required to be transferred in my name.

In this connection, I have to inform you that all the formalities for transfer of above-noted Vehicle stands completed and the documents/forms along with requisite fees for transfer of the said vehicle in my name are submitted by the company to the RTO for their doing the needful.

I undertake that from now onwards I will be responsible for any liability arising out of the use of above-noted vehicle and will keep the vehicle insured. I will also get the insurance policy transferred in my name. I will submit a copy of Registration Certificate to the Company on receipt of the same from RTO and request you to issue NOC for settlement of my terminal benefits.

Thanking you,

Yours faithfully,

Name

S.R.

No. _____

Designation _____

Group Personal Accident Policy for employees of the Company:

The Company arranges a Group Personal Accident Insurance cover for all its employees for compensation for death, loss of limbs, permanent total disablement and permanent partial disablement caused as a result of accident on "24 hours cover basis". The Designation wise coverage is as under :

CADRE	(SUM INSURED) COVERING DEATH,P.T.D. & P.P.D	(SUM INSURED) COVERING DEATH,P.T.D &P.P.D BY AIR TRAVEL	TOTAL SUM INSURED
CMD	₹ 4300000	₹ 8600000	₹ 12900000
GM (SCALE-VII)	₹ 3000000	₹ 6000000	₹ 9000000
DGM (SCALE-VI)	₹ 2700000	₹ 5400000	₹ 8100000
CHIEF MANAGER (SCALE-V)	₹ 2400000	₹ 4800000	₹ 7200000
MANAGER (SCALE- IV)	₹ 2000000	₹ 4000000	₹ 6000000
DEPUTY MANAGER (SCALE-III)	₹ 1600000	0	₹ 1600000
ASSISTANT MANAGER (SCALE- II)	₹ 1300000	0	₹ 1300000
AO (SCALE-I)	₹ 1000000	0	₹ 1000000
DEVELOPMENT OFFICER-I	₹ 700000	0	₹ 700000
DEVELOPMENT OFFICER-II	₹ 500000	0	₹ 500000
SR. ASSTT./STENO.	₹ 600000	0	₹ 600000
ASSISTANT	₹ 500000	0	₹ 500000
RECORD CLERK	₹ 400000	0	₹ 400000
DRIVER	₹ 400000	0	₹ 400000
SUB-STAFF INCLUDING FTS	₹ 350000	0	₹ 350000
PTS	₹ 200000	0	₹ 200000

In the event of any claim, HO would be intimated immediately with all the relevant details and HO in turn shall take up with the Insurers. At present the cover has been taken from one of the PSGI Companies and whenever there is a claim the following documents may be sent to Personnel Department, Head Office:

Death cases:

- Duly filled and signed Group Personal Accident Policy claim form.

- b) Duly certified copies of Death Certificate, FIR & Post mortem report.
- c) Duly certified English translation of Death Certificate, FIR & Post mortem report, in case any of these documents are written in a Regional language.
- d) Duly certified copies of Medical Treatment papers, if any, in respect of treatment taken following the accident.
- e) Certificate / copy of salary slip confirming the designation of employee as on the date of accident.

Permanent Disablement Cases:

1. Duly filled and signed Group Personal Accident Policy claim form.
2. Certificate from a Government Hospital confirming the percentage of Permanent Disablement suffered by the employee following the accident.
3. Duly certified copies of Medical Treatment papers, if any, in respect of treatment taken following the accident.
4. Certificate / copy of salary slip confirming the Designation of employee as on the date of accident.

Benefits for employees meeting with Accident whilst on duty:

The Company reimburses medical/surgical and hospitalization expenses including sanction of special leave to all its employees whether they are confirmed or on probation, meeting with accident whilst on duty as per guidelines given herein under:-

- a) Reimbursement of medical, surgical and hospitalization expenses that are actually and necessarily incurred by the employees who sustained injury on account of accidents arising out of and in course of duty.
- b) Special leave to cover the absence from duty on this account. Such leave shall not be debited to Sick Leave or Earned Leave to the credit of the employee concerned. There shall be no accrual of Earned Leave during the period of Special Leave granted to an Employee who meets with an accident whilst on duty.
- c) The employee claiming the above benefits shall declare that he has not received any benefit or contribution towards such expenses under any personal accident policy or from any other source.
- d) Reimbursement of the expenses shall be limited to the excess of the expenses over the amount received or claimed from any other source.
- e) The benefits shall be available only if the accident is not due to the negligence on the part of the employee.
- f) The benefits being Fringe benefits will not be available in case of accidents while the employee commutes from his residence/place of stay to the place of work or vice-versa.
- g) The expenses incurred should be reasonable and shall be restricted to the treatment taken in India.

The authority to sanction benefits for Development Officers/Employees lies with Deputy General Manager/Chief Regional Manager.

The term 'whilst on duty' shall mean the period covering the hours of work excluding lunch recess or rest interval. However, cases of employees who meet with accident whilst on duty not falling under the purview of the above, may be referred to Personnel Department, Head Office with the observations/recommendations of the Region-in-charge.

HOUSING LOAN

1. **FUNDS** : Housing Loan Fund shall consist of :

- a) A fund created during the year 1975 by setting apart for this purpose an amount equal to 2% of net premium income of the Company in India in the year 1974.
- b) 1% of the previous year's net premium income of the Corporation/Company in India shall be added to the fund created as in (a) above from the year 1976 onwards. The additions shall be done as on 1st July every year for distribution during the succeeding period e.g., additions as on 1st July 1976 on the basis of premium income for the year 1975 for disbursement during the period from 1.7.1976 to 30.6.1977 and so on. The additions shall be at 1.5% for the year 1988-89 and at 2% for the years 1989-90 and 1990-91. The additions from the year 1991-92 shall continue to be at 2% of the previous year's net premium income in India.
- c) Amount received by way of re-payment of loans of which only the principal shall be added to the fund.
- d) Of the total funds so credited, the apportionment for the various categories of employees shall be as under:

		COMPANY	CORPORATION
i)	Admn. Officers/Asst. Managers/Deputy Managers/Managers/Chief Managers/Dy. General Managers/General Managers & above	35% of the Fund	35% of the Fund
ii)	Development Officers (Gr. I) Development Officers (Gr.II)	15% of the Fund	--
iii)	Subordinate Staff Assts./Record Clerks/Sr. Assistants/Stenographers/Superintendents	50% of the Fund	65% of the Fund

2. **SCOPE AND ELIGIBILITY**

- a) Loan under the Scheme is available:
 - i) for the purchase of land and to construct a house thereon.
 - ii) for the purchase of land and a house thereon whether the same is complete or incomplete.

Provided, however, that the employee shall produce satisfactory evidence supported by architect and valuation certificate as to suitability and the condition of the property and its value. The decision of the Company on such evidence shall be final and binding upon the employee.

- iii) for the purchase of a house/flat/apartment whether complete or under construction.

Provided, however, that the employee shall produce satisfactory evidence supported by one of the Company's panel of Architects and Valuation Certificate as to suitability and condition of the property and its value. The decision of the Company on such evidence shall be final and binding upon the employee.

- iv) for the purchase of an apartment in a building which is subject to Apartment Ownership Act and/or any other law having similar provisions.
- v) for purchase of a flat whether ready or under construction in Co-operative Housing Society whether registered or under registration.
- vi) for purchase of land and construction of a house/flat in a Co-operative Housing Society where the number of members of the Industry is not less than 90% of the total membership.
- vii) for extension/renovation of an existing house/flat/apartment, provided the Company is satisfied on such proof as they may deem fit, that the same is essential to suit the changed circumstances and needs of the employee.

- viii) Loan under the Scheme is also available under:

- 1) Jhuggis Jhompries Resettlement Scheme,

- 2) Self-financing Housing Registration Scheme (1977)

and

- 3) Hire Purchase Scheme and similar Schemes framed by Govt., Municipal or Local Authorities, City Improvement Trust, Housing Board, etc.

- ix) for the purpose of repayment of a loan taken temporarily from Provident Fund, Banks, Co-op. Societies, Housing Co-operatives or other Public Financing Institutions to finance the purchase of a house/flat/apartment, including land, pending sanction of the loan under this Scheme provided the employee gives intimation about raising such temporary loan and simultaneously applies for loan under this Scheme, and subsequently produces evidence of repayment of the temporary loan within one month of disbursement

of the loan to him/her under the Scheme. This facility would also be available to an employee who had availed of housing loan from GIC Housing Finance Limited (GICHFL) as an interim measure because he/she did not meet with the service eligibility criteria in the Housing Loan Scheme. In such cases, the repayment of loan will be permitted subject to the employee meeting GICHFL criteria that minimum period of housing loan with GICHFL should be five years and the housing loan released will be utilised to extinguish fully the GICHFL loan.

- b) The loan under sub-clause 2(a) shall be available to any permanent employee of the Corporation/Company who has put in a minimum of three years service. However, in case of employees from ex-servicemen category, the service eligibility criteria may be reduced to two years.

2 (A). SECOND LOAN:

Second Loan at the normal rate of interest is available for the purpose of meeting the cost of:-

- i) construction of additional room for the use of the family of the employee, not being a self contained room.
- ii) construction of garage, stair case, compound walls, overhead tanks, pumps, wells and bore wells.

The facility of Second Loan will be available not more than twice during the entire service tenure of the employee.

As regards the quantum of Second Loan available to an employee for the aforesaid purposes, the same may be determined by taking into account his current cadre eligibility for Scheme Loan minus the Scheme Loan already sanctioned to him but not exceeding the actual costs of the aforesaid items. In no case, the Scheme Loan sanctioned earlier and the Second Loan to be sanctioned subsequently together shall exceed his current cadre eligibility for the Scheme Loan.

3. MAXIMUM LIMIT OF LOAN :

Cadre limit of loan (Scheme Loan & Supplementary Loan) :

Cadre	Scheme Loan (Rs. in lacs)	Supplementary Loan (Rs. in lacs)	Total Loan (Rs. in lacs)
Scale VI & above	36.00	44.00	80.00
Scale IV/V	33.00	37.00	70.00
Scale III	28.75	34.25	63.00
Scale I/II	28.00	32.00	60.00
Dev. Officer Gr.I	21.25	28.75	50.00
Dev. Officer Gr.II	20.75	24.25	45.00

Sr. Asst./Steno/ Asst.	20.75	24.25	45.00
Record Clerk	17.25	20.75	38.00
Sub -Staff	13.25	16.75	30.00

The Scheme Loan and the Supplementary Loan taken together should not exceed the cost of the house/flat/apartment.

Combined eligibility for Husband and Wife Employees in General Insurance Industry (Circular No. HO/HBL/DPT./23/99 dated 23.04.1999)

1. In cases where both husband and wife are employees of General Insurance Industry and are eligible for loan under the Scheme, and if they so desire, they may be sanctioned a joint loan to the extent of the total of the maximum loan permissible to each of them as per the Scheme or the cost of the flat/house proposed to be constructed including the cost of the land, whichever is less.
2. If an employee before his/her marriage had availed housing loan, and subsequently got married to an employee working in the General Insurance Industry, and now wish to avail the "Transfer of Loan" with their combined eligibility, the same can be permitted.]

The Scheme Loan and the Supplementary Loan should be applied for simultaneously and sanctioned as one Loan. The Scheme Loan and the Supplementary Loan will be treated as one for the purpose of accounting, documentation and administration of the Housing Loan Scheme.

4. QUANTUM OF LOAN :

Subject to the limits specified in Clause 3, the amount of loan shall not exceed the cost of house/flat/apartment, including land.

5.

- (a) No loan shall be granted to an employee if he/she has accommodation whether a house/flat/apartment at the centre where the house/flat/apartment is proposed to be constructed/purchased and if the same is owned by him/her or dependent family members.
- (b) The Company, may in its sole discretion grant loan to seek alternate accommodation on the following conditions:
 - i) The Company is satisfied that the concerned employee has made all attempts to get vacant possession of the premises for his/her bonafide personal use through due process of law and that the Court proceedings in that regard are pending for over 5 years before the date of the application for loan to seek alternate accommodation.

- ii) When the possession of the original accommodation is received back by the employee, he shall transfer the same primarily in favour of another employee of the Industry at such price and other terms and conditions as may be fixed by the Corporation/Company and/or
 - iii) If no other employee is available, he/she may dispose of the original accommodation and pay back such amount of the loan partly or wholly out of its sale proceeds as may be stipulated by the Corporation/Company and/or
 - iv) That he/she is prepared to accept such terms and conditions and execute such documents as may be prescribed by the Corporation/Company to enable him/her to secure loan to have an alternate accommodation under the Scheme.
- (c) Subject to Clause 5(b), the Corporation/Company may grant loan to employees who own accommodation to seek larger or alternate accommodation on a condition that the employee will dispose of the existing accommodation within the period of six months from the date of the possession of the new premises and pay the sale proceeds thereof to the Corporation/Company towards the repayment of the loan amount. In such cases, repayment of the loan will be on the balance of the loan amount outstanding.

In case where an employee has purchased house/flat/apartment with the assistance of a loan under the Scheme satisfies the Corporation/Company that the size of the accommodation is no longer adequate for the employee's family and/or is not in keeping with his/her improved status or on health grounds, or when the accommodation has been certified by an approved Architect as suffering from structural defects, the employee may be permitted to dispose of the existing accommodation and utilise the sale proceeds for purchase of a new house/flat/apartment.

Circular NO. HO/HBL/DPT./23/99 dated 23.04.99 laid down the following provisions with regard to “**Transfer of Loan**”:-

“Transfer of Loan – Applicability of current cadre eligibility” :-

- 1) Since November 1991, as per Clause 5 (c) of the Scheme, the employee is permitted to dispose of the existing accommodation and utilize the sale proceeds for purchase of new house/flat/apartment, if the employee satisfies the Corporation/Company that –

the size of the accommodation is no longer adequate for the employee's family and/or is not in keeping with his/her improved status or on health grounds, or when the accommodation has been certified by an approved Architect as suffering from structural defects.

In such cases, only the outstanding loan was being transferred to the new accommodation. Now, as per the amendment which has been approved by the Board in transfer of loan cases, instead of the existing outstanding loan amount, the quantum of current cadre eligibility as in the case of 'Second Loan' available since October 1994, provided under Para 2(A) of Housing Loan Scheme may be granted i.e. the quantum of loan eligibility for transfer of loan cases as per Para 5 (c) of the Scheme also would be determined by considering the employee's current cadre eligibility loan minus the previous loan sanctioned, in addition to the existing outstanding loan deposited with the Corporation/Company, (excluding interest) subject of course, to the limitation of the cost of the proposed new dwelling unit/house to be purchased/constructed. It is to be borne in mind that at no point of time the total Housing Loan granted to the employee shall exceed the employee's current cadre eligibility (including supplementary loan) or the total cost of the dwelling unit whichever is lower.

- 2) All other stipulations, except for quantum of loan, now existing for "transfer of loan" would continue and same are reproduced hereunder, for easy reference :-
 - (i) The employee-borrower to make a written reference to Corporation/Company intimating the intention to sell the existing accommodation acquired with the loan assistance and buying a new one, seeking permission/No objection from Corporation/Company;
 - (ii) Corporation/Company may, if it is satisfied as to the genuineness of the reasons, intimate the employee-borrower that there would be no objection to his doing so, subject to compliance with specified conditions;
 - (iii) Employee-borrower himself or the purchaser to deposit with Corporation/Company the amount equal to outstanding loan together with interest;
 - (iv) Mortgage/charge of the existing accommodation to be released by Corporation/Company;
 - (v) The relevant documents of title, etc. relating to the new accommodation proposed to be bought be submitted to Corporation/Company for being scrutinised;

- (vi) Employee-borrower to deposit the title deeds of the new accommodation or agree to create a charge on the new accommodation;
- (vii) Depending on the extent of work completion of the new accommodation, quantum of loan eligible (as per this Circular) may be released in favour of the Vendor;
- (viii) The time limit for completion of the full procedure of transfer of loan shall be six months, with discretion to the Corporation/Company to extend the period in genuine cases of difficulty.
- 3) It is necessary that the existing dwelling unit purchased/constructed with the help of Housing Loan from the Company, be disposed of by sale, to a person who is not a family member or a Blood relative.
- 4) The "Transfer of Loan" along with current cadre eligibility and/or "Second Loan" as per 2A of the Housing Loan Scheme, can be allowed only 2 times in a career. That is "Transfer of Loan" along with current cadre eligibility and/or "Second Loan" if already availed earlier will have to be taken into account, while granting the same second time, and subsequently the said employee will not be eligible for any more loan.

Illustration:

If 'A', Stenographer had availed Housing Loan of Rs. 2.4 lacs (1.65 + 0.75 suppl.) in 1991, and now wishes to avail Transfer of Loan in 1999 as an AAO for a new flat in Mumbai, costing Rs. 8.00 lacs, his eligibility would be as given below:-

OLD HOUSE

1) Cost	Rs. 3.00 Lacs
2) Scheme Loan	Rs. 1.65 Lacs
Rs.4.40 Lacs	
(1991)	
3) Loan required	Rs.3.60 Lacs
GIC HF Loan/	Rs. 0.75 Lacs
Suppl. Loan	
	Rs. 2.40 Lacs
4) Loan eligible :	
a. Scheme Loan :	
Private savings/ Borrowings	Rs. 0.60 Lacs
Rs.1.35 Lacs	

NEW HOUSE

1) Cost	Rs. 8.00 Lacs
2)Balance sale proceeds	
Current eligible (-)	
Old sanctioned	
(i.e. 3.00 - 1.65)	

	Rs. 3.00 Lacs	
3. Sale Price in 1999	Rs. 6.00 Lacs	Add: Old o/s. scheme loan deposited (excluding Int.) Rs.1.00
Lacs		<u>Rs.2.35</u> Lacs
4. a) O/s Loan to be Rs. 1.00 Lacs Scheme loan Deposited (4.40 + 2.35) with company	Rs. 0.40 Lacs GICHF/ Suppl. Loan Rs 1.25 lacs [i.e.8.00 –	b. <u>Suppl. Loan</u> for the balance of
		subject to his repaying capacity as per para 13(f)of HL Scheme.
b) O/s. Interest	Rs. 0.20 Lacs	
	<u>Rs. 1.60 Lacs</u>	
Balance with employee (6.00 - 1.60).	Rs. 4.40 Lacs	

NOTE :-

The entire sale proceeds as per record, should be utilised for the repayment of outstanding loan to the company and/or to any Housing Finance Institution as per the Company's record; and the balance for the new house; and only for the uncovered balance, fresh loan can be given. In other words, in the above example, it is not permissible to utilise the sale proceeds of Rs. 6.00 lacs for any other purpose than what is mentioned hereinabove, and then claim more scheme loan/supplementary loan as the case may be from the company.

6.

- a) In case of loans for construction of a house/flat in Co-operative Housing Society where the membership is not less than 90% from the Industry, the maximum loan that may be granted shall be the total of loans permissible to the individual members according to their respective eligibility or the proportionate cost/value of the land and building whichever is lower, relating to the employees in the Industry.
- b) The loan shall be disbursed to the Society but the employee will be responsible for the repayment of equated monthly instalments from his/her salary.
- c) The loan applications in such cases will be processed as follows:

- i) The Corporation/Company whose employees constitute the largest number of members of such a Society being a lead Company should be entrusted with the work of processing, supervising and controlling the loan to such a Society. The lead Company will scrutinise the title deeds about the marketability of the property and get the valuation done of the property. The original mortgage deeds executed by a Co-operative Society will remain with the lead Company and photo copies will be given to the subsidiaries whose employees are the members of the Co-operative Housing Society. The documents to be executed by individual employees will be scrutinised by the Subsidiary to which the employees belong and the documents will be preserved by the Subsidiary.
- ii) There should be an interse agreement between constituent Corporation/Company sharing the security in proportion to the amount disbursed by them.
- iii) The Bye-laws of the Society should incorporate the Clause that the Co-operative Society and/or its members will not deal with the property in any manner besides the usual Clauses in the Bye-laws.
- iv) The Society shall produce documentary evidence in regard to marketability of title duly certified by an Attorney/Advocate on the panel of the Corporation/Company.
- v) The disbursement of loan shall commence only after the approval of the building plans by the Municipal Corporation/Local Authorities.
- vi) When the work of construction is entrusted to a firm of contractors, the Society shall not accept the lowest or any other tender called for the purpose without the prior approval of the Corporation/Company.
- vii) All contracts shall carry a penalty Clause in the event of non-fulfilment of the contract within the stipulated time specified in the contract.

7. SECURITY:

- a) Where an employee is desirous of purchasing land/flat/apartment/house he/she shall submit documentary evidence regarding marketability of the title duly certified by an Attorney or an Advocate on the panel of the Corporation/Company. To finance construction, disbursement of loan shall be made only after the plans of the building are approved by the Municipal Corporation, Architects of the Corporation/Company. In case of housing loan applications under Clause2 (a)(viii) the Corporation/Company need not insist upon the documentary evidence regarding the marketability of title duly certified by an Attorney or an Advocate.
- b) The prime security for granting of housing loan to an employee under Clause 2(a)(i) to (iv), (vii) and (viii) shall be an Equitable Mortgage by

deposit of title deeds recorded by a recording letter. Where an Equitable Mortgage in the above form is not possible at the place where the property is situated, then simple legal mortgage shall be taken. However, in case of loan for extension/renovation of an existing flat/house/apartment under Clause 2(a)(vii) where the mortgage in any form as envisaged above is not possible then the prime security shall be the registration of the flat in the joint names of the Corporation/Company and the employee in the Co-operative Housing Society or other body and where the registration in the joint names is not possible then the employee must produce a letter from the Co-operative Housing Society or other body recognising the charge of the Corporation/Company on the flat/house/apartment.

In case of housing loan under Clause 2(a)(viii) pending documentation in favour of employees conferring ownership rights which are inordinately delayed by the authorities then the loan application can be considered by the Corporation/Company if the employee gives a letter from the concerned authority recognising the Mortgage/charge of the Corporation/Company on the flat/land/house/apartment from the said authorities.

The employee will have to give a further letter of undertaking to create a mortgage on the said land/flat/house/apartment on receipt of the documents from the authorities concerned.

- c) The prime security to be taken from an employee for granting of loan under clause 2(a)(v) shall be:
- i. Registration of flat/house in the joint names of the employee and the Corporation/Company in the Co-operative Housing Society.
 - ii. Where joint registration is not available, then recognition of the charge of the Corporation/Company on the flat in the Co-operative Housing Society. However, in either of the above cases, the employee will be required to deposit with the Corporation/Company share certificate/s, letter of allotment, money receipt, etc.

EXPLANATION :

In case the Society is under registration, the Company may at its discretion, accept a suitable undertaking and documentation as it may deem fit to secure the interest of the Company before the Society is registered and the above documents are secured.

- d) The prime security to be obtained for granting of loan under clause 2(a)(vi) shall be:
- i) The loan should be secured by way of First Legal Mortgage of the land and building of the Society as a principal security in favour of the Corporation/Company whose employees are in majority.

- ii) Confirmation of charge in favour of the Corporation/Company concerned on the individual flat of the employee of that Corporation/Company to be taken from the Society.
- dd) Where an employee has availed of loan from GIC Housing Finance Ltd. (GICHFL) for purchasing land and/or purchasing/constructing house/flat/apartment together with the loan under the Housing Loan Scheme or has availed a Second Loan from GICHFL while the Scheme Loan is subsisting; a charge may be created in favour of the GICHFL ranking *PariPassu* in all respects and for all intents with the charge created in favour of Corporation/Company.
- ddd) The security for the Supplementary Loan will be the same as for the Scheme
Loan and provision of para 7 shall also apply to the Supplementary Loan.
- e) Besides the prime security, the Corporation/Company should take the following securities:
- i) Assignment of Life Insurance Policy under Mortgage Redemption or Endowment Plan maturing on or before the date of retirement in favour of the Corporation/Company. The amount of policy under Mortgage Redemption, Endowment Plan should be 100% of the amount arrived at after giving credit to ***[the balance of employer's share of Provident Fund with interest standing to the credit of the account of the employee as on 31st March of the previous year (only when the employee has not opted for pension)]** and amount of Gratuity payable to the employee as on the date of loan application. However, if any employee wants to avail the facility of the payment of interest only as provided under Clause 13(b) and (c) then the employee can be allowed the option to assign in favour of the Corporation/ Company, Life Insurance Policy of the full amount of the loan under Endowment Plan maturing on or before the date of superannuation.
- *[As per the Circular Ref. HO/HBL/CIRCULAR.DOC/SKD dated 28.01.2003, in the matter of collateral security, P.F. shall not be considered any more for those who have opted for pension. However, only the employer's share of PF may be considered for those who have not opted for pension.]**
- ii) The employee should also give irrevocable letter of authority in favour of the Trustees of the Provident Fund confirmed by the nominee/s authorising the Corporation/Company to adjust the entire credit balance with interest towards the balance of the housing loan amount remaining unpaid together with the interest, cost, charges and expenses, if any.

- iii) An irrevocable letter in favour of the Corporation/Company confirmed by the nominee/s authorising the Corporation/Company to adjust the entire amount payable as Gratuity towards the balance of the housing loan amount remaining unpaid together with the interest, cost, charges and expenses, if any.
- iv) The employee should also execute a Promissory Note on a revenue stamp (as applicable from place to place and as prevalent from time to time) to be renewed after every 30 months confirmed by the nominee/s of the Provident Fund and Gratuity account of the employee to cover the loan amount and interest (as prevalent from time to time as per the provisions of the Scheme). The Promissory Note as and when renewed, will be on the reducing balance of the loan amount.
- v) The employee should give a letter of authority in favour of the Corporation/Company authorising them to make monthly deductions from his/her salary towards repayment of loan, interest, cost, charges and expenses.
- vi) Loan Agreement.
- vii) An Indemnity Bond.

EXPLANATION :

- a) The Housing Loan under the Scheme can be available to an employee to build a structure on a plot of land allotted by public authorities, Government Undertakings, Municipal Corporation, State or Central Government under:
 - i) Jhuggis Jhompries Resettlement Scheme.
 - ii) Self-Financing Housing Registration Scheme (1977) and
 - iii) Hire Purchase Scheme or such similar Schemes against the suitable securities detailed as above.
- b) Loans under the Hire Purchase Scheme should not be given towards initial payment of the price of the flat and that the balance with interest payment in monthly instalments over a period of 10-15 years be paid by the Corporation/Company to the authorities concerned directly.
- c) The amounts payable to the authorities concerned be recovered from the employees concerned in monthly instalments from the date of the possession of the premises or one year from the date of the disbursement of the first instalment.
- d) The initial deposit for registration of flats under the Self-financing Scheme be borne by the employees and not by the Corporation/Company.

8. RATE OF INTEREST:

- i) The rate of interest on Scheme Loan will be **5%** per annum simple interest on reducing balance. In case of Co-operative Housing Societies formed with 90% membership of employees from the General Insurance Industry, the rate of interest on Scheme Loan will be **4.5%** per annum simple interest on reducing balance.
- ii) The rate of interest on Supplementary Loan will be **7.5%** per annum on reducing balance.
- iii) Penal interest for letting out the flat/house/apartment @ 2.5% over and above the rate for Scheme Loan shall be charged if the employee is posted at the same station where the subject property is situated. Further, the rate of interest on Supplementary Loan shall remain unaffected, i.e. no penal interest is to be charged on the amount of Supplementary Loan. This would also not affect the existing provision of not charging any penal interest in those cases where the employee concerned is posted away from the centre where the house is situated or if the employee falls under the category of 'entitled officers' irrespective of the location of the property vis-à-vis his place of posting. **(Circular Ref.HO/HBL/CIRCULAR-01/2006 dated 03.04.2006 & Circular No.HO/HBL/01/2012 dated 08.06.2012)**
- iv) **ADDITIONAL INTEREST** :- Additional penal interest @3% on outstanding Scheme as well as Supplementary Loan would be added after all the above calculations in case the Employee Borrower is not in possession of the mortgaged property/fails to furnish the let-out declaration/fire insurance policy/LI premium on mortgaged policy and defaults in payment of EMI. **(Circular No.HO/HBL/01/2012 dated 08.06.2012)**

EXPLANATION :

- i. Amount of interest calculated on reducing balance as per this clause together with interest upto the date of commencement of recovery of instalments of Scheme Loan shall be recovered along with the loan instalments in equal monthly instalments which shall be calculated by dividing the total amount of interest recoverable as above by the number of monthly instalments in which the loan is to be recovered.
- ii. When the rate of interest is increased as stated under Clause 8 (iii), additional recovery of interest shall be made every month at the rate of **2.5%** per annum on the amount of outstanding loan for the period during which the house is rented out.

- iii. Where the loan is to be terminated by payment of outstanding loan in lump sum before the stipulated period, interest payable with such lump sum shall be the amount of interest calculated at the appropriate rate for the period of the loan on reducing balances less the amount of interest already recovered in instalments.
- iv. Interest shall be calculated for the month in which loan is disbursed either wholly or partly, from the 1st day of the month irrespective of the date of disbursement of the loan.

9.

- a. No employee shall alienate his/her house/flat/apartment purchased/constructed/renovated with the help of the loan taken from the Corporation/Company, except to another permanent employee of the Corporation/Company on such terms and conditions and price as the Corporation/Company may at its sole discretion decide upon. This, however, would not prejudice the right of the employee on his/her retirement or of his/her heirs after his/her death to sell the property subject to the loan having been fully repaid before such sale (or the sale proceeds are first adjusted towards the repayment of the balance, if any, of the loan account).
- b. If no employee of the Corporation/Company is willing to purchase the house/flat/apartment even on terms which are considered to be reasonable then the employee may be given permission for the sale of house/flat/apartment to an outsider provided the employee undertakes to repay his/her outstanding loan in full with interest and other dues.
- c. No employee shall let out a house constructed with the assistance of loan under this Scheme as long as the employee is posted at the same station where he/she has constructed the house or purchased a flat. In exceptional circumstances, however, the Corporation/Company may permit the letting out of the house/flat/apartment even though the employee is posted at the same station provided the Corporation/Company is satisfied of the genuineness of the reasons.

10. The employee will during the terms of the loan keep the house/flat/apartment properly and adequately insured against the risks of fire, riot, earthquake and shall maintain it in good state of repairs, for this purpose the employee shall permit any authorised Officer of the Corporation/Company to inspect the property on behalf of the Corporation/Company at all reasonable times.

11. All expenses such as valuation, legal charges, Architect's fee for supervision shall be borne by the borrower employee.

12.

- a. The processing of the loan application, scrutinizing of the title deeds and the securities to be obtained from the employees may be completed by the Corporation/Company as early as possible to enable the employee to submit an application for disbursement of the first instalment of the loan.
- b. The employee-borrower shall avail of the full amount of the loan sanctioned within a period of one year from the date of disbursement of the first instalment. However, the Corporation/Company may allow the employee to avail of the full amount of the loan beyond the period of one year from the date of disbursement of the first instalment if the Corporation/Company is satisfied as to the genuineness of the reasons given by the employee in not availing of the balance of the loan amount within the period of one year from the date of the disbursement of the first instalment.

13. LOAN REPAYMENT:

- a) The Loan should be repaid in equal monthly instalments spread over the balance period of service or 30 years whichever is less. In case where the full amount of the Loan is disbursed within one year from the date of the disbursement of the first instalment, then the recovery of the first instalment shall commence one year after completion of the disbursement of the final instalment of Loan. If, however, disbursement of the full loan amount is not completed within a period of one year from the date of the disbursement of the first instalment of the loan, then the recovery of the monthly instalment shall commence two years after the date of the disbursement of the first instalment on the amount of loan actually disbursed or one year after taking possession whichever is earlier.
- b) An employee with balance period of service of less than 30 years may be given the choice of having the loan repayment worked out on 30 years basis and the repayment of the same be made in instalments in the balance period of service provided that the balance of Provident Fund (Employer's Share) and Gratuity amounts to which the employee is entitled on his/her retirement will be adequate to cover the balance of loan.

Provided, however, where an employee assigns an Endowment Life Insurance Policy maturing on or before the normal date of retirement, then the amount of instalment payable shall be calculated on the amount of the loan reduced by the amount of the Endowment Life Insurance Policy assigned, provided where an employee assigns an Endowment Life Insurance Policy maturing on or before the normal date of retirement for the full amount of the loan, then, only the interest will be recovered on the loan amount during the balance period of the service.

- c) Where the employee has balance period of service of 15 years or less, there will be no repayment of the loan in instalments provided the employee gives an Endowment Life Insurance Policy maturing at the time of his/her retirement for the full amount of the loan or ensures to keep sufficient balance in his/her Provident Fund account (Employer's Share) and the amount of accrued Gratuity is sufficient to meet his/her liability of the loan amount. Only interest will be payable on the loan amount during the balance period of service.
- cc) The entire Supplementary Loan shall be repaid in equated monthly installments during the balance period of service of the employee. The recovery of the Supplementary Loan will commence from the month immediately following the month in which such loan or part thereof is disbursed, on the amount of loan actually disbursed. The repayment options under this clause will not be available in respect of the Supplementary Loan.
- d) The installments for repayment of the loan and the interest will be recovered by deduction from the monthly pay of the employee. In case of cessation of service of an employee for whatever reason, the outstanding loan amount will become payable immediately on such cessation and the Company will have the right to recover the balance of loan in full with interest from the security offered including the balance amount standing to the credit of the Provident Fund, Gratuity of the employee.
- e) The employee shall give an irrevocable authority to the Company to deduct the monthly installment from his/her salary every month along with interest, cost, charges, expenses, arrears of Society outgoings, LIC premium, Government and Local Body Taxes, dues and recoveries, etc., that the Company may have to bear to continue to hold good and adequate security offered for the loan.
- f) The monthly instalment in repayment of the aggregate of Scheme Loan and Supplementary Loan together with the amount of monthly premium deductible from the salary of the employee for Life Insurance Policies which he/she is supposed to assign in favour of the Company as collateral security for both Scheme and Supplementary Loan should not exceed **45%** of the employee's gross monthly emoluments (gross monthly emoluments will include Basic Pay + D.A. + Other Allowances + Pro-rata Bonus at current rate). (**Circular Ref. HO/HBL/CIRCULAR.DOC/SKD dated 28.01.2003**)
14. Loan for the purposes enumerated in Clause 2 will be available to employees in respect of properties situated anywhere in India.

15. MISCELLANEOUS PROVISIONS:

- 1) It is permissible under the Scheme to grant an aggregate housing loan to husband and wife working in the Industry subject to separate and adequate securities as per provisions of Clause 7 of the Scheme.
- 2) Deleted w.e.f. 18th May 1990.
- 3) The loan is admissible to an employee who has built a house on a plot of land purchased by him/her.
 - i) before the housing Scheme was sanctioned if the construction of the building has started after the loan application has been made and was under consideration and also if the construction was over during the period loan application was under consideration;
 - ii) is to provide finance for the building of the house and not the plot which was purchased long back.
- 4) Since the Scheme cannot visualize all possible combination of requirement of each employee seeking loan and corresponding security to be taken, the MD/CMD or any person duly authorised by MD/CMD concerned may use their discretion and make suitable modification consistent with the overall Scheme and adequacy of security.
- 5) Where the flat/apartment/house is built by or with the assistance of Statutory Public Authorities/Private Financial Institutions, the security may be suitably modified to accommodate their prior charge upon the entire land and building after securing 2nd Mortgage and/or necessary recognition of GIC/Company's charge/lien on that part of the flat/house/apartment and the proportionate right to the land.
- 6) The Company shall not be bound to grant additional loans due to escalation of cost of construction or for any reason, whatsoever. However, where an employee has not utilised full quantum of the loan to which he is eligible, he may be allowed additional loan due to escalation of cost of construction to the extent of his/her eligibility.
- 7) Since the housing loan fund is subject to a ceiling, the loans under the Scheme shall be granted on first come first served basis. If the funds available are exhausted, the remainder of the applicants shall be listed in the order in which their applications are received and their applications shall be considered as and when sufficient amount is available for payment of loan. The sanction of the loan as also the quantum of loan will be at the sole discretion of the MD/CMD or any person duly authorised by MD/CMD who will be guided among other things, by the size of the house/flat/apartment the need of the employee, his/her all other means of income, his/her seniority, the valuation of the property and security offered.

- 8) The Chairman of the Corporation will lay down eligibility period for sanction of loan to members of the Development Staff keeping in view of the provisions of General Insurance (Rationalisation of Pay Scales and other conditions of service of Development Staff) Scheme, 1976 as prevalent from time to time.
- 9) Request for release of the flat/house/apartment constructed with the help of loan under the Scheme allowed under Clause 2(a) will be considered on the following conditions being fulfilled.
 - a) The loan allocated to the member concerned stands fully repaid along with interest and other dues;
 - b) The release of the flat/house/apartment will be in favour of the Society, if any, which will in turn convey the same to the member concerned subject to the Bye-laws of the Society;
 - c) Municipal Corporation/Local Authority's permission for sub-division of the land and separate numbering of the portion of the land on which the particular flat/house/apartment stands is obtained;
 - d) Permission, where necessary, of the other Public Authorities in respect of common amenities/common passages, etc. is obtained;
 - e) The "release" shall not create any obstruction with regard to the common passages and common amenities available to the Society as a whole or act adversely in any manner to the Society's interest or the Corporation/Company's interest, if any, in this regard; and
 - f) The Corporation/Companies being satisfied that by such release the Corporation's interest, as a Mortgagee, are not in any way adversely affected.
- 10) Each Company shall set up adequate administrative machinery to implement the Scheme during the time a loan application is received until the entire amount of the loan with interest/cost/charges etc. are recovered in full from the employee concerned and give necessary understanding of the Scheme to the employees who seek advice for filling in necessary data and particulars to be eligible for the Housing Loan Scheme.

Important Provisions of various HBL Circulars issued by the Company & Gist of Important Administrative Instructions/Letters of GIC.

1. Provisions of Administrative Instructions issued vide Circular No.: HO/HBL/1/16 dtd.03.11.2016

- i. Those employee borrowers who have not availed Supplementary Loan from the Company and taken housing loan from another financial institution, may be allowed to transfer the outstanding housing loan to our Company subject to:

- Such outstanding housing loan with other financial institution is within the available Scheme and Supplementary Loan limits only.
 - Such outstanding housing loan may be sanctioned as additional Scheme Loan (as per revised limits).
- ii. In cases where employees have not availed housing loan from the Company till date and taken housing loan from other financial institutions for financing the cost of construction/acquisition of the house/flat/apartment, such employees may be allowed to transfer the outstanding housing loan with the other financial institution to our Company subject to:
- The limits eligible under Scheme Loan and Supplementary Loan.
 - In case, the outstanding housing loan with the other financial institution is more than the eligible Scheme Loan and Supplementary Loan, the employee will have to repay the balance in order to ensure that the outstanding housing loan with the other institution is equivalent to the eligible revised limits with our Company.
- iii. **Take over of loan availed by the employee from outside financial institutions** - In cases where employees have availed housing loan for the house/ flat/apartment from other financial institutions/Banks/Co-operative Banks/ Co-operative Societies/Housing Co-operative/Provident Fund or other Public Financing Institutions, takeover of such housing loan from such entities upto revised limits may be considered.
- iv. **Another loan to employees who have closed the loan availed earlier to purchase/construct another property** - In such cases, another loan may be granted to the extent of difference between the revised limits and the original loan availed subject to:
- Employee must dispose of his/her previous property for which housing loan was availed earlier.
 - Earlier housing loan must be foreclosed.
 - Undertaking- cum- Declaration to be taken from the employee stating that at the place/specific location of property applied for loan, employee and/or his family members do not have any house/flat/apartment.

- Quantum of loan limited to the difference between revised limits and earlier loan availed.
- Proof of disposal of property should be the basis for approval of another loan.
- If eligible for another loan as per above criteria, then such employees may also be allowed to transfer the housing loan from other institutions viz. Provident Fund, Banks, Co-operative Banks/Societies, Housing Co-operatives or other Public Financing Institutions, as listed under item (iii) above.

2. Collateral Security against Housing Loan

- i. Group Saving Linked Insurance Policy can be accepted as collateral security for housing loan provided the employee borrower opted mode of repayment of loan by way of principal deduction through equated monthly instalments worked out on the basis of balance period of service. The savings element under the GSLI Scheme cannot be taken as collateral security. A letter of Undertaking in the prescribed format is to be obtained from the Employee Borrower. (**Refer Page no. 35 of Housing Loan Guideline**)
- ii. Against the sanctionable loan amount (Scheme + Supplementary) after considering Gratuity/GSLI/GTIS/and/or employer's share of P.F. (when not opted for pension) Life Insurance Policies shall require to be assigned for the balance full amount in favour of the Company.(**Circular Ref. HO/HBL/CIRCULAR.DOC/SKD dated 28.01.2003**)
- iii. Apart from the existing Collateral Securities, in the form of Gratuity, PF (if any), GSLIP,GTIS and Life Insurance Policy, now NATIONAL SAVINGS CERTIFICATE and KISHAN VIKASH PATRA may also be assigned in favour of our Company to cover the leftover small amount of housing loan. At the time of sanction of loan now existing NSC and/or KVP with whatsoever maturity period may be assigned by the Employee borrower and at the time of maturity of such NSC/KVP, on an application of the EB, the same may be reassigned to the EB provided collateral security on that date is intact.(**Circular Ref. HO/HBL/CIRCULAR-01/2006 dated 03.04.2006**)
- iv. **LI Policies as Collateral Security**

The following LIC policies are accepted as collateral security :-

- a. Life Insurance Policies under mortgage redemption/ endowment plan, Jeevan Mitra T -133 (Triple Cover) and Jeevan Griha (Triple Cover) (**Circular Ref. HO/HBL/CIRCULAR.DOC/SKD dated 28.01.2003**), Jeevan Mitra (Double Benefit), Jeevan Sathi, Jeevan Griha A (Double Basic Sum), Jeevan Suravi (Basic Sum), Bima Kiran, Bima Sanchay (Basic Sum), Jeevan Chhaya (basic sum), Jeevan Griha C (basic sum).

In order to accept the above said policies following criteria should be followed :

- i. The policy matures on or before the date of retirement of the employee.
 - ii. The premium is paid under Salary Savings Scheme.
- b. **Term Insurance Policy/ies** under Yearly and Half Yearly mode of payment of premium issued only by LIC of India can be accepted as collateral security for Housing Loan sanctioned to the employees of the Company.

Since the Term Insurance Policies of LIC of India are not available under Salary Savings Scheme, the employee borrower must deposit self attested copy/ies of receipt(s) of premium in respect of Term Insurance Policy/ies with the concerned HBL Department before or on each due date of payment of premium , failing which, the entire outstanding loan due from the employee borrower shall be payable at once and furthermore, under the provisions of Circular Ref:HO/HBL/01/2012 dated 08.06.2012, the employee shall be liable to pay additional penal interest @3% p.a. on the outstanding Scheme as well as Supplementary Loan. An undertaking in this regard must be submitted by the employee at the time of consideration of his application for loan.

The term of the "Term Insurance Policy/ies" to be assigned by the employee to the Company as collateral security for housing loan must cover the entire tenure of the loan.

Request of an employee borrower for substitution of the Endowment/Jeevan Mitra Policy/ies etc., already assigned to the Company as collateral security for the Housing Loan sanctioned to him, by Term Insurance Policy cannot be considered.

Life Insurance Policy/ies issued only by LIC of India should be accepted as collateral security under the Housing Loan Scheme. (**Circular Ref. HO/HBL/1/2017 dated 26.04.2017**).

3. Second Mortgage

Second charge may be allowed to be created only in favour of Financial Institutions mentioned below, on the property on which charge in favour of Company is already created, provided the Company's security by way of first charge in the property is not affected in any way :-

- i) Banks.
- ii) LIC, LICHFL, GICHFL.

- iii) Financial Corporations set up by the State Govt.s which provide loans for house construction.
- iv) Public Companies formed and registered in India with the main object of carrying on the business of providing long term finance for constructing or purchase of house in India for residential purposes. (For example : HDFC)(**GIC letter Ref: LEGAL:HLS:1025:94 dated 06.10.1994**).

4. Purchase/Sale of House/Plot from/to Blood Relatives

Housing loan should not be granted for financing purchase of house/plot from family members/relatives such as spouse, parents, brothers, sisters and grandparents and the respective in-laws. In the same way, in connection with transfer of loan, the existing dwelling unit purchased/constructed with the help of housing loan from the Company should not be disposed of to a family member or blood relative as mentioned hereinabove. (**GIC Letter Ref: LEGAL:HLS:906:99 dated 02.09.1999**).

5. Purchase of adjacent tenement

In case larger accommodation according to requirement of the employee borrower is not available, housing loan for acquiring adjacent units may be considered subject to certain conditions like:

- a) The housing loan would be limited to the employee borrower's entitlement.
- b) The units are adjacent i.e. having at least one common wall between them.
- c) The builder is agreeable to combine two adjacent unit and approvals from the competent authorities for making such changes in the sanctioned plan is obtained.
- d) Such facility should not be allowed in case for loan for extension. (**GIC Letter Ref: LEGAL:HLS:1039 dated 21.10.1999**).

6. Second Loan in the nature of additional loan – Purchase of adjacent tenement

Granting of Housing Loan (by way of Second Loan) to employees desirous of purchasing adjacent flat from different parties with a view to increase the space of accommodation and convert both the flats into one can be considered favourably and Second loan (in the nature of additional loan) may be granted provided it is ensured that after purchasing the adjacent flat, the employee would be converting both the flats into one by providing an opening to the common wall of adjacent flat and by closing the main entrance

of one of the flats (the existing flat or the adjacent flat proposed to be purchased), for which requisite permission from the concerned Co-operative Housing Society and the appropriate Municipal Authority, wherever necessary, is obtained.(GIC Letter Ref: LEGAL:HLS:1039 dated 21.10.1999).

7. Start of Recovery of Second Loan

The recovery of Second Loan may be started in the month following the loan disbursement as the Second Loan is in continuation of the original Scheme Loan. (Clarifications to Housing Loan Scheme as amended in October, 1994 vide GIC Letter Ref:LEGAL:HLS:0412:96 dated 11.04.1996)

8. Supplementary Loan may be sanctioned along with Second Loan

Where Second Loan is sanctioned as per the amended Housing Loan Scheme provisions (Clause 2 (A) of the Housing Loan Scheme), it would be in order to sanction Supplementary Loan also where a request for Supplementary Loan is received alongwith a request for Second Loan.

The specific provisions under the existing Housing Loan Scheme in regard to sanction of Supplementary Loan, such as in the matter of rate of interest, etc., would equally apply in such case. (Clarifications to Housing Loan Scheme as amended in October, 1994 vide GIC Letter Ref:LEGAL:HLS:0412:96 dated 11.04.1996)

VEHICLE LOAN SCHEMES

(A) SCHEME FOR VEHICLE LOANS TO OFFICERS NOT ENTRUSTED WITH FIELD DUTIES OR DEVELOPMENT FUNCTIONS

The Scheme is effective from 1st April 1989. The following administrative instructions are issued to regulate the grant of vehicle loans to this category of Officers:

1. ELIGIBILITY

- (a) Confirmed Officers with a minimum of five years of total service including service in lower cadres and on probation, who are neither in charge of DOs/BOs nor assigned with any field duties or development functions, will be eligible for loan for the purchase of four wheelers of any make or model which is available at Ex-showroom price within the limits allowed to the equivalent rank of officers with marketing functions. The maximum amount of loan is limited to Rs. 4.5 lacs and for the Scale III and IV officers on administration side, and for Scale-I & II Officers maximum loan of Rs. 2.5 lakhs, (first Rs. 1.0 lakh with 5% rate of interest and rest of Rs. 1.5 lakhs with 7.5%)
- (b) The amount of loan is excluding the cost of Road Tax, Registration and Insurance charges.
- (c) The car will be registered in the name of the officer concerned and he will be required to execute a Hypothecation Deed.
- (d) The wordings "Hypothecated to National Insurance Company Limited" should be incorporated in the Registration Book.

Loans for purchase of four wheelers whether under this Scheme or any other Scheme will be given once in ten years and not more than two during the entire service of an Officer.

- (e) Confirmed Officers with a minimum of three years of total service including service in lower cadres and on probation, who are neither in charge of DOs/BOs nor assigned any field duties or development functions, will be eligible for loan for the purchase of two wheelers of any make/any model.

The maximum amount of loan is Rs. 75000/-

It is decided that confirmed Class-III employees promoted as AO but not confirmed as Officers may also be considered eligible for grant of vehicle loan under the scheme.

Loans for purchase of two wheelers under this scheme or any other scheme will be given once in seven years and not more than three during the entire service of an officer.

2. PERMISSIBLE AMOUNT OF LOAN

Loan amount should be disbursed in such a way that repayment together with the monthly instalment of repayment on account of housing loan, if any, does not exceed 50% of the gross monthly emoluments of the concerned officer in the month in which the loan application is considered for sanction. Further, criteria of minimum net carry home salary i.e. 30% of gross salary need to be complied with.

3. RATE OF INTEREST

Interest on the loan shall be charged at the rate of 5% per annum.

4. REPAYMENT OF LOAN

- (a) Repayment of the principal amount of the loan and interest thereon shall be in 120 equal monthly instalments in case of four wheelers and in 60 equal monthly instalments in case of two wheelers.
- (b) Recovery of monthly installment shall be made from the salary of the concerned officer commencing from the month following the month in which the loan is disbursed. In the event of suspension, the monthly installment of repayment will be deducted from the subsistence allowance of the concerned officer.
- (c) The Officer taking the loan shall execute a Hypothecation Deed on an appropriate non-judicial stamp paper and also furnish a Declaration in forms prescribed by the Company.

5. REGISTRATION CHARGES, OCTROI DUTY AND TAXES.

These will be borne by the Officers concerned.

6. INSURANCE PREMIUM

The cost of insurance premium for providing Comprehensive cover will be borne by the Company. The vehicle can be insured from any of the other three Public Sector General Insurance Companies namely The New India Assurance Co. Ltd. The Oriental Insurance Co. Ltd. United Insurance Co. Ltd.

7. EXPENSES ON RUNNING, MAINTENANCE ETC.

No expenses on running, maintenance repairs etc., shall be borne by the Company, nor any conveyance allowance or advance for repairs etc., shall be paid to the officer concerned.

8. MISCELLANEOUS

(a) Loans granted under this Scheme will be accounted for under a separate head "Vehicle Loans to non-entitled Officers".

(b) Loans will be sanctioned on "first come first served" basis.

(i) To determine applications on the basis of 'first come first served', firstly, date of application of the officer seeking conveyance loan may be considered.

Date of application shall mean the date on which it is received by the concerned office regardless of the date mentioned in the application.

(ii) If the date of application happens to be the same, then the seniority of the officer in the cadre may be taken into account

+Applications are to be submitted as per prescribed format, -----
Annexure II.

(c) Monthly recoveries on account of the principal amount of the loan shall be credited to the account head mentioned in (a) above.

9. SANCTIONING AUTHORITY

Loan for purchase of four wheelers shall be sanctioned by Regional In-charge i.e. DGM/CRM for officers of RO and by DGM(P)/GM(P) for officers of HO. In respect of two-wheelers, loan shall be sanctioned to Officers under a Regional Office by the Regional Manager and to those in the Head Office by the Deputy General Manager/General Manager in charge of Personnel Deptt.who will maintain proper records of receipt and disposal of applications and amount left unutilised at the end of the year in their respective offices. Necessary monetary arrangements will be made at Head Office of the Company to determine the contribution to be made for each successive year.

10. TREATMENT OF PROMOTION/TRANSFER

- (a) If an officer who is granted loan for two wheeler under the above Scheme is desirous of availing loan for four wheeler the same can be granted to him only after the existing loan for two wheeler is repaid in full. In any event a loan for four wheeler shall not be granted until atleast twelve clear months have elapsed since the disbursement of the earlier loan for two wheeler.
- (b) If an officer having availed loan for two wheeler under this Scheme is posted as in-charge of a branch or is promoted and posted as in-charge of a Divisional Office, and becomes entitled to Conveyance Facility under the relevant Scheme, he may continue the existing loan and utilise the same two wheeler or may apply for loan for a four wheeler after repaying the entire outstanding loan for two wheeler, and avail of all the benefit admissible under the relevant Scheme.
- (c) Cases of Deputy Manager and Manager having availed loan under these instructions and having been posted incharge of RNTB may also be treated on the lines indicated in (b) above.
- (d) If an Deputy Manager/Manager having availed loan for four wheeler under this Scheme is posted as in-charge of Divisional Office and becomes eligible for conveyance facility under the relevant Scheme, he may continue to use the same vehicle. Interest to be charged on the existing loan shall, in that event, be re-calculated upto the date of his transfer and recovered in the stipulated monthly instalments and the Officer will become entitled to all benefits under the relevant Scheme from the said date. Depreciation allowance will be calculated on the basis of the outstanding amount of principal on such cut-off date and the number of months in which the loan remains to be repaid.
- (e) If an officer having availed loan for four wheeler is promoted as Chief Manager the same treatment as outlined in (d) above may be given.

(B) SCHEME FOR VEHICLE LOANS TO SUPERVISORY, CLERICAL AND SUBORDINATE STAFF.

The Scheme will be effective from 1st September, 1989.

It has been decided to grant loans to Supervisory, Clerical and Subordinate Staff for purchase of two-wheeler. The following Administrative Instructions are issued to regulate the grant of such vehicle loans :

(1) ELIGIBILITY

- a) Confirmed Supervisory, Clerical and Subordinate Staff with a minimum of 5 years of total service including service in lower cadres

and on probation will be eligible for loan for the purchase of two-wheelers of any make/any model. For Ex-Servicemen employees the minimum service stipulation shall be 3 years.

- b) Loans for purchase of two-wheelers, whether under this scheme or any other scheme will be given once in 7 years and not more than three such loans shall be allowed during the entire service of an employee.

(2) PERMISSIBLE AMOUNT OF LOAN

The limit of loan is 80% of the cost of the vehicle or Rs. 50,000/- whichever is less. The amount of Loan shall be such that the monthly instalment of repayment together with the monthly instalment of repayment on account of Housing Loan, if any, does not exceed 50% of the gross monthly emoluments of the concerned employee in the month in which the loan application is considered for sanction. Further, criteria of minimum net carry home salary i.e 30% of gross salary need to be complied with.

(3) RATE OF INTEREST

Interest on loan shall be charged at the rate of 5% per annum on reducing balance.

(4) REPAYMENT OF LOAN

- (a) Repayment of the principal amount of the loan and the interest thereon shall be in 60 equal monthly instalments.
- (b) Recovery of monthly instalment shall be made from the salary of the concerned employee commencing from the month following the month in which the loan is disbursed. In the event of suspension, the monthly installment of repayment will be deducted from the subsistence allowance of the concerned employee.
- (c) In the event of cessation of service of the concerned employee due to retirement, resignation, death or for any other reason before the loan with interest has been fully repaid by him, the full outstanding loan with interest shall be deducted from his terminal dues. Any balance remaining unadjusted from such dues shall be payable by the employee or his heirs and successors, failing which the vehicle shall be surrendered to the Company.
- (d) The employee taking the loan shall execute a hypothecation deed on an appropriate non-judicial stamp paper and also furnish declaration in forms prescribed by the Company on the same lines as done in case of Officers not entrusted with field duties or development functions. Also forms of hypothecation declaration, undertaking etc. may be modified suitably.

(5) REGISTRATION CHARGES, OCTROI DUTY AND TAXATION.

These will be borne by the employees concerned.

(6) INSURANCE PREMIUM

The cost of insurance premium for providing comprehensive cover will be borne by the Company. The vehicle can be insured from any of the other three Public Sector General Insurance Companies namely The New India Assurance Co. Ltd. The Oriental Insurance Co. Ltd. United Insurance Co. Ltd.

(7) EXPENSES ON RUNNING, MAINTENANCE, ETC.

No expenses on running maintenance, repairs etc., shall be borne by the Company, nor any conveyance allowance or advance for repairs etc., shall be paid to the employee concerned.

(8) MISCELLANEOUS

(a) Loans granted under this Scheme will be accounted for under a separate head "Vehicle loans to Supervisory, Clerical and Subordinate Staff"

(b) Subject to availability of funds allocated to Head Office and each Regional Office, loans will be sanctioned on "first come first served" basis during the current accounting year strictly in order of the date of application.

The priority for consideration of vehicle loans is to be determined first by the date of receipt of application. If date of application is the same then total length of service in the industry shall determine priority. Applications are to be submitted as per prescribed format --- **Annexure III.**

(c) Monthly recoveries on account of the principal amount of the loan shall be credited to the account head mentioned in (a) above.

(d) Vehicle loans to employees shall be on individual basis and accordingly the loans shall be granted for each employee individually depending upon their eligibility and separate limits for separate vehicles.

In short whether related or otherwise could be considered for loan for vehicle to be purchased by him and the amount of loan to be granted shall be as applicable to him. Such amount shall not be affected by the fact of his/her spouse working in the Industry.

(9) SANCTIONING AUTHORITY

In respect of two-wheelers, loan shall be sanctioned to employee under Regional Office by the Regional Manager and to those in the Head Office by the Deputy General Manager/General Manager in-charge of Personnel Department who will maintain proper records of receipt and disposal of application and amount left unutilised at the end of the year in their respective offices. Necessary monetary arrangements will be made by the Head Office of the Company to determine the contribution to be made for each successive year.

ANNEXURE – I

FORM FOR HYPOTHECATION DEED

AN AGREEMENT made the day of One thousand nine hundred ninety BETWEEN..... Company registered under Companies Act, 19..... having its Registered Office and Head Office at and Regional/Areas Office(thereinafter called "the Company" which expression shall include its successors and assigns wherever the context or meaning shall so require or permit) of the One Part AND residing at (hereinafter called "the Employee" which expression shall include his heirs executors administrators and assigns wherever the context or meaning shall so require or permit) of the other Part.

WHEREAS

- 1) The employees is in the service of the Company as a attached to the Office of the Company at and required a Motor Car/Scooter/Motor Cycle (hereinafter referred to as "the said Vehicle") for the proper discharge of his duties and to secure the maximum amount of business from the territory under his charge.
- 2) In consideration of the Employee agreeing to use the said Vehicle Principally for the purpose of the business of the Company on the terms and conditions hereinafter contained the Company has agreed to advance to the Employees a sum Rs. Towards the purchase price of the said Vehicle on the terms and conditions hereinafter stated.
- 3) The Employee applied to the Company for loan for loan for purchase of said the Vehicle and has purchased the said Vehicle described in the Schedule hereunder.

NOW IT IS HEREBY AGREED AND DECLARED by and between the parties hereto as follows:

1. The said loan of Rs. Shall be a Personal Loan to the Employees and debited to an Account to be called Loan Account” (hereinafter referred to as “the said Loan Account”) opened in his name with the Company and the Employees shall pay to the Company every month on or before the day of each month a sum of Rs. Which shall be credited in the said Loan Account. An interest shall be charged @ 5% per annum on the reducing balance. In default the Company shall be entitled to deduct the amount of each monthly installment from the salary and other emoluments due to the Employee and credit such amount in the said Loan Account.
2. As security for the repayment by the Employee to the Company for the money advanced to purchase the said Vehicle the Employee hereby hypothecates by way of First Charge the said Vehicle which shall be held as the exclusive property of the Company specifically appropriated to this security.
3. The Employees further declare that he has absolute right to Hypothecate the said Vehicle and that this Hypothecation is the first and only charge thereon and that he will not so long as the moneys remain due under the said Loan Account create and mortgage, charge, lien or any encumbrances whatsoever over the said Vehicle.
4. The Said Vehicle shall be kept insured by the Employee against under Comprehensive Cover including the risks of strike and riot.
5. So long as any moneys remain in due under the said Loan Account, the Employee shall :
 - a) Punctually pay the said sum of Rs. Each month to the credit of the said Loan Account on or before the day of each month unless such installment shall have been deducted by the Company from the salary and other emoluments due to the Employee and credited in the said Loan Account.
 - a) Bear and pay all the expenses of keeping the said Vehicle in good order and condition and do or cause to be done all necessary servicing and repairs to keep the said Vehicle in good order and condition to the satisfaction of the Company.
 - b) Provide a safe garage or parking place for the said Vehicle.
 - c) Pay all fines that may be imposed or levied for drawing or using the said vehicle in contravention of the law, traffic or police regulation.
 - d) Allow the Company’s representative at all reasonable time to inspect the said Vehicle and view that state and condition thereof.
 - e) Not sell, pledge, mortgage or part with possession of the said Vehicle or otherwise deal with the same.

- f) Deposit the Registration Book, Tax Tokens, Insurance Policy etc. of the said Vehicle with the Company.
- g) Pay all dues charges, fees, penalties fines etc., to the prescribed authority in respect of the said Vehicle and submit proof thereof to the Company.
6. In the event of the Employee (a) failing to pay on demand any of the aforesaid installments or (b) failing to observe any of the terms and conditions hereof, or (c) ceasing to be in the employment of the Company for any reason or (d) dying whilst in the service of the Company or if in the opinion of the Company the circumstances shall become such as would endanger or would be likely to endanger the security herein, the Company shall become entitled to the exclusive possession of the said Vehicle and also undertake that his heirs and legal representative shall deliver the said Vehicle to the Company on demand and in default of Employee or his heirs and /or representatives not giving delivery of the said Vehicle to the Company within a week of such Notice, it shall be lawful for the Company to enter upon any garage or premises where the said Vehicle may be lying for the time being and to take possession of the same and to sell or otherwise dispose of the same by public auction or private contract and to apply the net proceeds of such sale in liquidation of the moneys due by the Employee under the said Loan Account, provided that in case of death of the Employee his heirs or legal representatives shall be entitled within a period of one month from the date of the death to pay the balance due to the Company under the said Loan Account after giving credit for all payments made of such representatives. PROVIDED FURTHER that if the net sale proceeds of the said Vehicles shall not be sufficient to satisfy the amount due under the said Loan Account the Company shall be entitled to recover the short-fall from the Gratuity or any other retirement benefits payable to the Employee.
7. Pursuant to the letter of charge/lien on the retiral benefits submitted by the employees datedthe Employee further agree and declares that in the event of his failure to pay on demand the outstanding amount due to the Company in respect of the said Vehicle the Company shall become entitled to hold back the retiral or death benefits due to the Employee until all the outstanding balance amount on the said Vehicle is paid in full to the Company by the Employee and also for the purpose of earlier adjustment of the outstanding amount due to the Company by the employee the Company shall be entitled to deduct the amount so outstanding from the retiral and/or death benefits including gratuity due to the Employee and this entitlement shall be deemed to be the Company's lien/charge on the said benefits.
8. The Employee further agrees to pay on demand all the charges and expenses that may be incurred or suffered by the Company in the executioner carrying into effect or enforcing of this Hypothecation or in relation to the exercise of the power of sale or any other power herein contained together with interest there on at the rate of 5% per annum.
9. The Agreement and the security by way of Hypothecation created as aforesaid shall operate as a continuing security for the moneys due from time to time by the Employee to the Company under the said Loan Account.

10. Any notice given by the Company shall be deemed to have been duly given if dispatched by post addressed to the last known address of the Employee as registered with the Company and such notice shall be deemed to have been received by the Employee or in case he be dead by his heirs and/or legal representatives on the expiry of the normal period occupied in transit by post from the time when it was put in post.

IN WITNESS WHEREOF this agreement and Hypothecation has been signed by the Manager of the Company at and by the said the day and the year first hereinabove written.

THE SCHEDULE ABOVE REFERRED TO

- 1. Registered Number**
- 2. Class of Vehicle**
- 3. Maker's Name**
- 4. Type of Body**
- 5. Year of Manufacture**
- 6. Number of Cylinders**
- 7. Chassis Number**
- 8. Engine Number**
- 9. Horse Power**
- 10. Maker's classification or if not known, Wheel Base.**
- 11. Seating Capacity (including Driver)**
- 12. Unladen Weight**

SIGNED SEALED AND DELIVERD

**On behalf of Company
By Shri**

**Manager at
SIGNED SEALED AND DELIVERED**

Place :

Date

Signature of the Applicant

For Office Use Only

.....
Verified and found that the Particulars
Furnished above

Place :

Date :

Signature of the Officer-in-charge of the Applicant

.....
Verified and found that the Particulars
Furnished above

Place :

Date :

Signature of the Officer-in-charge of the
next higher office of the office of the
Applicant.

.....
Verified and found that the Particulars
Furnished above

Place :

Date :

Signature of the Officer-in-charge of the
Regional Officer/Manager in R.O.

.....
(In case the verification is done at the DO level, the form should be sent to RO in case of Applicant is requesting for loan for Four Wheeler the RO will have to send this form duly approved by Manager, RO to the Pers. Dept. H.O.)

** Price excluding Registration charges, but including Octrol duty and Taxes. Enclose Dealer's Invoice.

Give "Y" or "N" answer to "Yes" or "No" respectively.

ANNEXURE – III

NATIONAL INSURANCE CO. LTD.

Application for Conveyance Loan

(This form is to be submitted in duplicate by the applicant to his Office)

Employee No.

1) First Name

Middle Name

Last Name

2) Date of Appointment ^D ^D ^M ^M ^V ^V 3) Present Gross Salary ^{Rs.}

4) Designation Code (See below)

5) Place of Posting

Office Code

6) Controlling Office

3) Any Car/Two-Wheeler Loan was granted in the past (Yes/No.) #

If Yes :

Date of granting Loan

Amount Granted Amount Outstanding

8)a) housing Loan Taken from the Company Amount

Date of Granting

Rs. Ps.

DD

MM

yy

b) Whether monthly instalment for Housing loan being deducted (Yes/No.)#

Rs. Ps.
If "Yes" Amount of Monthly
DD MM YY

Expected Date of Completing Repayment of H.B. Loan

DD MM YY Rs. Ps.
If "No" date of Commencement of Loan Repayment

Code	Designation	Code	Designation
41	Senior Assistant	49	Assistant (Other)
55	Senior Assistant (Programmer Operator)	51	Assistant (Data Entry)
42	Stenographer		
43	Stenographer (Hindi)	57	Assistant (Tix. Operator)
44	Assistant (Typist)	58	Assistant (Tel. Operator)
45	Assistant (Hindi Typist)	60	Record Clerk
46	Assistant (Clerk)	61	Sub-Staff (Peon)
47	Assistant (Audit)	62	Sub-Staff (driver)
48	Assistant (Translator)	63	Sub-Staff (Others)

2.84

Employee No.

9a) whether any Charge-Sheet has been issued or the Applicant is under suspension at the present moment (Yes / No):#

b) If so, give details in an attached sheet giving the date of issuance of suspension order/charge sheet, charges in brief, present status etc.

10) Details of Motor Car / Two-Wheeler proposed to be purchased:

Make	Model	Purchase Price
Rs.	Ps	
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

** Price excluding Registration charges, but including Octroi duty and Taxes. Enclose Dealer's Invoice.

Give "Y" or "N" answer to "Yes" or "No" respectively.

HYPOTHECATION DEED

THIS AGREEMENT made at _____ this _____ day of _____ 19____ between NATIONAL INSURANCE COMPANY LIMITED registered under the Companies Act, 1956 having its Registered Office at 3, Middleton Street, Calcutta – 700 071 (hereinafter called "The Company" which expression shall unless repugnant to the next context of meaning thereof be deemed to include its successors and assigns) of the one part and Mrs. _____ - _____ residing at _____ and working in the Company's Office at _____ - as _____ (hereinafter called "the Employee Borrower" which expression shall include his heirs, executors, administrators and assigns wherever the context or meaning shall so require or permit) of the other part :

WHEREAS the Company has decided to provide care on loan basis to the Officers in charge of Divisional Offices and other Officers of the rank of Managers, A.G.M.s. & G.M.s.

AND WHEREAS in pursuance of the said decision, the Company, on application by the Employee-borrower dated _____ - has advanced to the Employee Borrower dated _____ has advance to the Employee-Borrower, a sum of Rs. (Rupees _____) towards the purchase price of a car on the condition inter alia that the Employee-Borrower should hypothecate in favour of the Company the car purchased with the said loan of Rs. (particulars whereof are set out in the Schedule hereunder written) as security for the said amount of Rs. /- advanced as loan.

NOW THESE PRESENTS WITNES AND IT IS HEREBY AGREED AND DECLARED BY AND BETWEEN THE PARTIES HERETO AS FOLLOWS:

1. The said loan of Rs. _____/- shall be a personal loan to the employee borrower and debited to an account to be called "Car Loan Account" to be opened in the name of the employee-borrower with the Company. The Loan shall be recovered in 120 equal monthly instalments commencing from _____. The employee-borrower shall pay to the company every month on or before the _____ day of each month a sum of Rs. _____ which shall be deducted from the salary and other emoluments due to the employee-borrower and credited to the said Car Loan Account.
2. In consideration of the Company having advanced a sum of Rs. _____ to the Employee-Borrower to purchase the said car and as security for the repayment by the Employee-Borrower to the Company of the moneys advanced to purchase the said Car the Employee-Borrower both hereby hypothecate to and

in favour of the Company the said Car of the value of Rs. _____ (particulars whereof are set out in the Schedule hereto) belonging to the Employee-Borrower and wherever situate or lying and/or in transit (which is hereinafter for brevity's sake referred to as "the hypothecated goods") to the intent that the security and charge hereby created shall be security by way of first charge on the hypothecated goods.

3. The hypothecated goods shall be held as the Company's exclusive property specifically appropriated to this security and the Employee-Borrower shall not except with the consent in writing of the Company, make or attempt or purport to make any sale or transfer or disposition of any kind of the same or any part thereof or part with possession thereof and shall not create or attempt or purpose to create any mortgage, charge, lien or encumbrance thereon or any part thereof or do anything which would prejudice this security. In the event of sale of the hypothecated goods, the sale proceeds shall be held as the Company's exclusive property specifically appropriated to this security.
4. The Employee-Borrower shall permit the Company, its agents, servants, and representatives from time to time and at all times to view, inspect and value the hypothecated goods and take inventories thereof and shall render to the Company and to its agents, servants and representative all such facilities as may be required for any of the purposes aforesaid.
5. The Employee-Borrower shall keep the hypothecated goods in good and marketable condition and insure and keep the same insured in the names of the company and the Employee-Borrower under comprehensive cover including the risks of strike and riot as the Company may require for, the full market value thereof with an Insurance Company approved by the Company and shall deliver the policy or policies of insurance and the receipts for prima to the Company. Upon default on the part of the Employee-Borrower in doing so the Company may (but shall not be bound to) keep the hypothecated goods in good and marketable condition and effect or renew such insurance. All moneys received under any such insurance mentioned in this clause shall be deposited with and retained and held by the Company as its exclusive property specifically appropriated to this security and shall be appropriated towards all moneys due and payable to the Company to the Company under the terms of this agreement.
6. If the Employee-Borrower shall fail to pay on demand any moneys which ought to be paid by him hereunder or shall commit any breach of any covenant, stipulation, condition or agreement on his part herein contained or if any circumstances shall occur which in the sole judgement of the Company are prejudicial to or imperil of are likely to prejudice or imperil this security or if any distress or execution is levied or enforced against any property or assets whatsoever of the Employee-Borrower or if any person, firm, Company or body shall take any steps towards applying for or obtaining an order for the appointment of a receiver of any property or assets whatsoever of the Employee-Borrower or if such receiver is appointed or if any person, firm company or body shall apply for or obtain an order for adjudicating the Employee-Borrower insolvent or if any such order is made or If any contingency or emergency shall

arise which in the opinion of the Company would make it necessary or expedient of the Company to take possession of the hypothecated goods then and in any of the said cases it shall be lawful for the Company forthwith or any time thereafter and without any notice to enter into or up any place or premises where or wherein the hypothecated goods may be or are situated, kept or lying and for the purpose of such entry to break open any outer or other doors and to do all acts, deeds or things deemed necessary by the Company and to inspect, value, insure and/or to take charge of and/or to seize, recover, receive, appoint receivers of and/or take possession of the hypothecated goods and thereupon either forthwith or at any time and from time to time and without any notice either by public auction or tender or private contract or tender and either together or in lots to sell and dispose off the hypothecated goods in such manner as the company shall think fit with liberty to buy in at any sale by auction and to rescind or vary any contract for sale without being answerable for any loss or damage or diminution in price and without being bound to exercise any of the powers hereby conferred or being liable for any or damage, occasioned by the exercise of any such power and without prejudice to the Company's rights and remedies of legal action or otherwise and notwithstanding the may be any pending suit or other proceeding, the Company shall be entitled to give effectual receipts and discharges for the purchase money and to do all such other acts and things for completing the sale as the Company shall think proper, The Employee-Borrower hereby undertakes to transfer and deliver to the Company all relative contracts, securities, bazaar chits, bills notes, hounds and documents and to sign all such documents, furnish all such information and do all such acts and things as may be required by the Company for enabling or facilitating the exercise of any of the rights of the Company and agree to accept the Company's account of sales and realizations. The Employee-Borrower shall not raise any objection to the regularity of any sale or other disposition made by the Company and shall not hold the Company responsible for any loss or damage that may arise from any act or default on the part of any broker or auctioneer employed by the company for the purpose of the sale or other disposition.

The net proceeds of any sale or other disposition by the Company of the hypothecated goods shall be retained by the Company as a security against any payment it has made or has or may have to make or liability which it may incur or may have to incur under or in respect of the said advance and shall be applied in or towards satisfaction of the moneys secured by the said hypothecation and if such net proceeds shall be insufficient to satisfy the said moneys in full, the company shall be at liberty, but not be bound to apply any other moneys in the hands of the Company standing to the credit of or belonging to the Employee-Borrower or the Gratuity or Provident fund or any other retirement benefits payable to the Employee-Borrower inn or towards payment of the balance remaining due to the Company and in the event of there nonbeing any such other moneys as aforesaid in the hands of the Company or in the event of such other moneys not being applied by the company as aforesaid or being insufficient for satisfaction in full of the moneys due to the Company, the Employee-Borrower shall forthwith pay the balance remaining due of the advanced loan secured by the said hypothecation provided always that nothing herein contained shall be deemed to negative, quality or otherwise prejudicially affect the right of the

Company (which it is hereby expressly agreed the company shall have) to recover from the Employee-Borrower the moneys due to it by the Employee-Borrower whether secured by the said hypothecation or not withstanding that the hypothecated goods may not have been sold or disposed off.

7. The Employee-Borrower shall furnish and verify all statements, reports, returns, certificates and information from time to time as required by the Company and shall give and execute any documents required by the Company and in its opinion necessary to give effect to this security, and if the Employee-Borrower shall fail to do so within a week of demand in writing by the Company, the Company may execute such documents on behalf of the Employee-Borrower.
8. The Employee-Borrower hereby declares that the hypothecated goods is the absolute property of the Employee-Borrower and at the sole disposal of the Employee-Borrower and that the same are free from and charge or encumbrance and that the Employee-Borrower has not done or knowingly suffered or been party or privy to anything whereby it is in anyway prevented from hypothecating the said hypothecated goods in manner aforesaid and that the Employee-Borrower will do and execute at his costs all such acts, deeds, things and documents for further and more perfectly assuring the hypothecated goods to the company as shall be required by the Company.
9. Nothing herein contained shall prejudice or affect any rights the Company have or may have at law or other security present or future or any right or remedy of the Company otherwise than hereunder for the recovery of any moneys due hereunder or shall prejudice or affect any general or special lien to which the Company may be lawfully or otherwise entitled to or operate to prejudice the Company's rights and remedies In respect of any present or future security, guarantee or obligation or any indebtedness or liability of the Employee-Borrower to the company.
10. Any demand made or notice given by the Company under this Agreement shall be deemed to have been delivered to the Employee-Borrower to him or if posted to him at the above given address whether such address is then his actual address or not. Such demand or notice, if posted, shall be deemed to have been delivered to the Employee-Borrower at the time it would reach the addressee in the ordinary course of post whether it is actually delivered or not.
11. The Employee-Borrower shall pay on demand to the Company the costs, in connection with the creation of this security or the enforcement or attempted enforcement of the security hereby created or the protection, Defence or perfection or for the recovery of any moneys hereby scored and in connection with all suits and proceedings of whatever nature for the enforcement or realization of the security hereby created or the recovery of such moneys or otherwise in connection herewith or in which the Company may be joined as a party or may be otherwise involved by reason of the existence of the security hereby created.
12. The security hereby granted is and shall be additional to and without prejudice to any other security that the Company may now or at any time hereafter hold or

which may be given to the Company from time to time by the Employee-Borrower or any other persons. This security shall be enforceable against the Employee-Borrower notwithstanding that any negotiable or other securities whether referred to herein or not shall at the time of proceeding being taken against the Employee-Borrower under or by virtue of these presents be outstanding or in circulation.

13. In the event of the Employee-Borrower (a) failing to observe any of the terms and conditions hereof, or (b) ceasing to be the employee of the Company for any reason or (c) dying whilst in the service of the Company or if in the opinion of the Company the circumstances shall become such as would endanger or would be likely to endanger the security herein the Company shall become entitled to the exclusive possession of the hypothecated goods and the Employee-Borrower undertakes to hand over possession of the hypothecated goods and also undertake that his heirs and legal representatives shall deliver the hypothecated goods to the Company on demand and in default of Employee-Borrower or his representatives not giving delivery of the hypothecated goods to the Company within a week of such notice it shall be lawful for the Company to enter upon any garage or premises where the car may be lying for the time being and to take possession of the same and to sell or otherwise dispose of the same by public auction or private contract and to apply the net proceeds of such sale in liquidation of the moneys due by the Employee-Borrower under the said Car Loan Account,

Provided that in case of the death of the Employee-Borrower, his heirs or legal representatives shall be entitled within a period of one month from the date of the death to pay the balance due to the Company under the said Car Loan Account after giving credit for all payments made by the Employee-Borrower and upon payment of such balance the Company shall transfer the hypothecated goods to the name of such representatives. Provided further that if the net sale proceeds of the hypothecated goods shall not be sufficient to satisfy the amount due under Car Loan Account the Company shall be entitled to recover the short fall from the Gratuity and/or Provident Fund and/or Provident Fund and/or any other retirement or other benefits/dues payable to the Employee-Borrower.

14. The Agreement and the security by way of hypothecation created as aforesaid shall operate as a continuing security for the moneys due from time to time by the Employee-Borrower to the Company under the said Car Loan Amount.

IN WITNESS WHEREOF this Agreement and Hypothecation has been signed by _____ (a constituted Attorney) the Manager of the Company at _____ and by the said Employee-Borrower on the day and the year first hereinabove written.

THE SCHEDULE ABOVE REFERRED TO

1. Registered Number
2. Class of Vehicle
3. Maker's Name
4. Type of Body
5. Year of Manufacture
6. Number of Cylinders
7. Chasis Number
8. Engine Number
9. Horse Power
10. Maker's classification, or if not known, wheel base.
11. Seating Capacity (including driver)
12. Unladen weight.

SIGNED SEALED AND DELIVERED ON BEHALF

Of _____ company by

Shri _____

(Constituted Attorney)

It's Manager at _____

In the presence of:

Witnesses:

1.

2.

SIGNED SEALED AND DELIVERED BY

Mr. _____

In the presence of:

Witness

1.

2.

Festival Advance

A confirmed employee (including Officer and Development Officer) may be granted Festival Advance subject to the following conditions namely;

- (i) Festival Advance shall be granted only once during a Calendar year.
- (ii) No advance shall be granted unless the advance previously taken has been fully re-paid.
- (iii) The amount of advance shall not exceed:

Cadre	Amount of Advance
Class I	₹ 30,000/- or One month's gross salary whichever is less
Class II/ III / IV	₹ 26,000/- or One month's gross salary whichever is less
Regular Part time Employees	Rs.13,000/- or One month's Basic+DA(on pro-rata basis) whichever is less

- (iv) The advance shall be re-paid free of interest in not more than 10 monthly installments, commencing from the month in which the advance is drawn.
- (v) Criteria of minimum net carry home salary i.e. 30% of gross salary need to be complied.
- (vi) The application for advance should be made at least 15 days before the date of festival.
- (vii) The Festival Advance should not be disbursed more than 7 days in advance of the date of the festival.
- (viii) The advance is not admissible to:-
 - a) An employee who is not a confirmed employee.
 - b) An employee serving outside India.
 - c) An employee against whom disciplinary proceeding is instituted or contemplated on the date of disbursement of advance.

National Insurance Company Ltd.

Date: _____

Dear Sir,

Application for grant of festival advance

I have to request you to grant me a Festival Advance of Rs. _____ on account of the ensuing _____ festival.

I hereby undertake to repay the above Advance by way of deductions from my salary. I agree that an amount of Rs. _____ shall be deducted from my salary every month, commencing with the salary for the month of

Towards repayment of the above Advance, and that the said deductions shall continue to be made till the Advance is fully repaid.

In the event of my failure to repay to the in full or part, the amount of Advance given to me under this application, I hereby authorise you to deduct the said amount from any amount due to me from the Company. The authorization shall not be revoked by me until the Advance granted to me under this application is fully repaid.

I may state here that no festival advance or any part thereof is outstanding against me at present., and that I shall not apply for the grant of festival advance on account of any other festival during the current calendar year.

Yours faithfully,

(SIGNATURE OF EMPLOYEE)

Name and Employee No.

Designation

Department

Office

FOR THE USE OF ACCOUNTS DEPARTMENT

Any existing advance Rs.

Advance applied for Rs.

Gross Salary Rs.

Advance sanctioned Rs.

Prepared by

Checked by

Flood/Draught Advance

The Company grants interest free loan as Natural Calamity Advance to its confirmed employees strictly on terms and conditions laid down here under:-

- (1) Natural Calamity Advance shall be granted only to such of those employees who have been directly and actually affected by Natural Calamity and have suffered loss on account of damage to their immovable property situated at the station of their posting or Home Town as declared by them and only to those who are in a position to substantiate it to the satisfaction of the Competent Authority.
- (2) The Competent Authority may, on being personally satisfied of the bonafide of the claim, sanction Natural Calamity advance also in the event of loss or damage of some articles of movable property arising due to Natural Calamity. The movable articles covered under these provisions shall be consumer durables like motor vehicles, household furnitures, refrigerators etc.
- (3) The loan shall be granted only when the areas are declared as Natural Calamity-affected areas by the Central/State Government.
- (4) No loan shall be granted to employees who have obtained relief/advance/loan from any Government/quasi-Government/benevolent body or organization in respect of the same loss suffered by them.
- (5) The application for grant of interest free loan shall be accompanied by a Certificate from the local Municipal Councilor or where there is no Municipality or Corporation, from the Local Authorities like Tehsildar / Additional Tehsildar, Block Development Officer, Local Member of Legislative Assembly or Member of Parliament or from an Officer of National Insurance Company not below the rank of Scale II (who will issue the Certificate only after due verification).

The Company will have the right to verify the loss by deputing an Officer to do so. The Certificate so issued by the Authorities should indicate that the Authority is satisfied that the property, affected by Natural Calamity, belongs to the applicant and it has been substantially affected or damaged by the Natural Calamity belongs to the applicant and it has been substantially affected or damaged by the Natural Calamity also with a certification as to the approximate value of the damage suffered by the applicant.

- (6) The applications for grant of loan should be made to the Competent Authority within three months of the occurrence of the Natural Calamity.

- (7) The quantum of loan shall be limited to the extent of damage suffered or ₹ 50,000/- whichever is less. In cases where loan granted in the past for Natural Calamity is still outstanding on the date of granting a fresh loan, the quantum of loan in such cases shall be restricted to an amount, less the amount outstanding in respect of the earlier loans. All confirmed employees of the Company irrespective of salary limits and the class to which they belong shall be eligible for Natural Calamity advance in respect of losses suffered by them.
- (8) The loan granted will be interest free and shall be recovered in 25 equal monthly installments, the first installment being recovered from the salary for the fourth month from the month in which the loan is granted. For example, if the Natural Calamity advance is granted in the month of January, the recovery would start from the salary for the month of April.
- (9) The onus of proving the extent of loss or damage to the employee's property caused by Natural Calamity would lie on the employee claiming the loan and not on the company. The employee is required to furnish necessary documents / certificates from the officials specified by the Company in this respect.
- (10) In the event of delay in producing the certificate of proof to satisfy the conditions referred to above the Competent Authority may allow/ grant an interim advance of ₹ 8,000/- or less (depending upon the amount of actual loss) to the employee on the basis of the declaration made by him to the effect that his property has been damaged by Natural Calamity. In such an event, the employee should give an undertaking to the effect that he would produce all the requisite documents and comply with requirements within one month of the receipt of interim advance and failure to satisfy the requirements within this period would result in the recovery of the entire interim advance granted to him in one lumpsum from his salary.
- (11) The Competent Authority to sanction the Natural Calamity loan shall be the Regional-In-Charge for Employees of RO concerned and for HO employees, it shall be General Manager/ Deputy General Manager In charge of Personnel Department at HO.
- (12) After according such sanction, RO will send the copy of Circular letter issued by them along with the copy of the relevant Govt. notification to Personnel Department HO for record.
- (13) Criteria of minimum net carry home salary i.e. 30% of gross salary need to be complied with.

ANNEXURE — I

NATIONAL INSURANCE COMPANY LIMITED

FORM OF APPLICATION FOR FLOOD ADVANCE

1. Name of the Employee :

2. Designation & Office of Posting :

3. Date of appointment and confirmation :

4. Basic Pay as on _____ :

5. (a) Local residential address :

- (b) Permanent Home address :

6. Full particulars of the loss/damage
suffered by the employee directly by the recent Flood :

7. (a) Movable property (details of damage) :

- (b) Immovable Property :

LOCATION :

- I) District :
- ii) Taluka/Sub/division :
- iii) Police Station :
- iv) Survey No./Mun. House No. :
- v) Name of the Street & Mun. Ward :
- vi) Name/s of the persons in whose favour the property stands in the property register
:
- vii) Extent of damage & other details :
8. Estimated value of the loss :
 - (a) Movable :
 - (b) Immovable :
9. Nature of evidence submitted in support of loss :
10. Amount of Flood Advance, if any, granted earlier :
11. Date & Amount of Flood Advance, if any, granted earlier :
12. Amount of Flood Advance, if any, outstanding as on date :

I hereby declare that the loss or damage suffered by me as a result of the recent Flood and another particulars as stated above are true and correct. I hold myself liable for disciplinary action if the above statements are found to

be incorrect. I have not applied for and/or obtained any flood advance/relief/loan from any other Agency, Government or otherwise.

I undertake to refund the entire advance granted to me if any of the above statements made by me is found to be incorrect and I hereby authorise the Company to make recoveries from my salary in twenty five equal monthly installments and in the manner as may be decided by the Company.

I further declare that in the event of my failure to repay to the Company in full or part, the amount of flood advance given to me under this application, I hereby authorise you to deduct the said amount from any amount due to me from the Company. This authorization shall not be revoked by me until the flood advance sanctioned to me in terms of this application is completely wiped off.

Place :

Date : Designation Department Signature of the Employee

FOR OFFICE USE ONLY :

- 1) Whether service & salary particulars have been verified.
- 2) Outstanding flood advance on date.
- 3) Maximum amount which can be granted now.

DATE : _____

Personnel Department

DECISION

COMPETENT AUTHORITY

DATE :

ANNEXURE — II

Declaration to be made by applicant in case application form for Flood advance is not accompanied by stipulated Certificate of loss.

A Certificate certifying the amount of loss stipulated by me, obtained from a Member of Parliament or Member of Legislative Assembly or Municipal councilor or Local Tahsildar or Additional Tahsildar or Block Development Officer or from an Officer of GIC/Subsidiaries not below the rank of Admn. Officer/ Branch Manager (who will issue the certificate only after due verification

I agree that if I fail to produce the requisite certificate, certifying the amount of loss sustained by me within the stipulated period, stated herein above the entire outstanding amount of loan will be recovered from my salary in one lumpsum following the expiry of the said period.

Date:

Signature of Applicant

SCHEME OF EDUCATION ADVANCE TO EMPLOYEES OF THE COMPANY

1. Short Title and Commencement

- (i) The Scheme shall be called National Insurance Company (Employees' Education Advance Scheme), 2016
- (ii) It shall come into force with effect from 01.04.2016.

2. Objectives of the Scheme

Objectives of the Scheme is to assist the employees of the Company in arranging finance for the higher/professional education of their children.

3. Application:

The Scheme shall be applicable to all confirmed employees with five years of service who are whole time salaried employees of the Company including employees deputed by the Company to any organization like GICHFL, GBIC, Ombudsman's Office, Pension Fund Ltd., National Insurance Academy, IRDAI, Insurance Institute of India/College of Insurance, LIC, IIP, Singapore, Kenindia and Tanzindia etc.

Under this Scheme of Education Advance, employees will be eligible to get advance for covering expenses like Admission Fee (Excluding capitation fees or similar fee, if any). Tuition Fee payable to Institution/College/School , Fees and other non-refundable charges payable to Hostel to his/her dependent children pursuing higher studies/professional courses in India and/or abroad as under.

(a) Studies in India

- (i) Graduation, Post-graduation including regular technical and professional Degree/Diploma courses conducted by Colleges/Universities approved by UGC/AICTE/AIBMS/ICMR/Bar Council of India/Government etc., courses like Cost Accountancy, Chartered Accountant , Chartered Financial Analyst etc.
- (ii) Regular Degree/Diploma Courses conducted by autonomous Institutions like IIT, IIM, etc.
- (iii) Teacher Training/Nursing Courses approved by the Central Government or State Government
- (iv) Regular Degree/Diploma Courses like Aeronautical, pilot training, shipping etc. approved by Director General of Civil Aviation/Shipping

(b) Studies Abroad

Graduation, Post-graduation/Diploma/Degree including regular technical and professional Degree/Diploma courses offered by reputed/accredited universities/Institutes.

3. Definition

“Child” means a child of an employee including a step-child and an adopted child, who is wholly dependent on the employee and not gainfully employed. A child in receipt of stipend and/or scholarship will not be treated as gainfully employed

5. Quantum and frequency of Advance

- (i) For studies in India and/or abroad maximum up to Rs.10 lac for each child and for maximum of two children during entire service.
- (ii) The second advance for another child can be availed simultaneously or anytime during repayment term of 1st advance subject to the financial eligibility of employee as enumerated in clause 9(i) and other general conditions related to grant of advance to employees given in clause (9) below.
- (iii) The advance may be granted in instalments as per the fees payment structure devised by the Educational Institution subject to (i) and (ii) above e.g. the fees of “XYZ Educational Institution” per course year is Rs.1 lac for a four B.Tech /BE course. Then on receipt application for Education Advance from the employee, Mr. ‘X’ for his child Kum “A” every year an amount of Rs.1 lac shall be paid to the said Institution. The total amount of advance will be Rs. 4 lac in this case and the employee may avail balance advance of Rs.6 lac (subject to clause 9(i) for MBA Course/any other post graduate/professional course for Kum ‘A’. Same treatment shall be given in case of advance to second child of Mr. ‘X’.
- (iv) Advance for maximum two courses can be granted for a child.
- (v) Employees who have already availed the Education Loan from Banks/Financial Institution may get their loan balance transferred to the Company if they are otherwise eligible within the framework of the Scheme of Education Advance. The amount of advance in such cases will be paid directly to the Bank/Financial Institution from where the loan was

originally availed. The other terms and conditions of the Scheme will apply to such cases also mutatis mutandis.

- (vi) For calculation monthly instalments, reference has to be made to EMI Chart .

6. Repayment Tenure :

- (i) Repayment term would be 10 years. In case of retirement of employee falls within 10 years, outstanding advance would be recovered from his/her terminal dues.
- (ii) Repayment in EMI will commence from the salary for the month following the month of disbursement of advance.

7. Interest Rate

- (i) 8% p.a. (simple) on reducing monthly balance for boy students.
- (ii) 7.80% p.a. (simple) on reducing monthly balance for girl students.

8. Collateral Security:

All terminal dues of the employee shall be assigned to the Company in order to secure recovery of outstanding advance on exit of the employee due to retirement/death/VRS/resignation, etc.

9. General Condition

- (i) The entitled amount of advance will be equivalent to 85% of amount available/accrued to employee on the date of application of advance by way of the Gratuity, PF (contribution with interest thereon), Additional Gratuity/Term Assurance, Group Savings Linked Insurance of Rs.10 lac, whichever is less.
- (ii) The Advance shall be granted for admission to the courses stated in (3) (a) and (3) (b) above.
- (iii) The advance shall not be admissible in respect of child/children studying through Correspondence or Distance Learning.
- (iv) The amount of advance will be paid directly to the educational institution and exchange and bank charges should be borne by the employee

- (v) Instructions regarding the minimum net (or carry home) salary limit i.e. 30% of gross salary for granting loan and advances shall be strictly adhered to while sanctioning the said advance.
- (vi) In case both husband and wife are employees of the Company and are governed by the provisions of the Scheme, Education Advance shall be admissible to any one or both of them. However, advance to both the employees clubbed together should not be for more than two children. Husband may take advance for first child and spouse may opt for 2nd child. Income of both the employees should not be clubbed for granting advance for a single child.
- (vii) The advance under the Scheme shall not be granted to employees during the period of suspension or Extra Ordinary Leave on loss of pay or Dies-non. Advance shall also not be granted to employees against whom disciplinary action is contemplated or there is prima facie direct involvement having vigilance angle in the financial impropriety or someone has perpetrated fraud on the company or committed acts involving moral breaching of law of land or action against employee is contemplated in cluster case and his involvement is to the extent of contributory negligence, the Sanctioning Authority may allow advance while taking into account nature and gravity of misconduct attributable to the concerned employee.
- (viii) The advance shall not be granted beyond two children and for more than two courses per child.
- (ix) Employee will be required to submit the receipts to Office within 30 days from the date of payment of amount to Educational institution.
- (x) In case the amount as per Demand Invoice/Letter from College/institution is more than the amount of advance sanctioned to the employee, the employee may deposit the difference with office, if he/she so desires, in which case payment for the entire amount (amount of advance sanctioned plus amount deposited by employee on cash counter) shall be remitted to the College/Institution by the Office.

10. Documents required to be Submitted

- (i) Authorization in favour of the Company to recover outstanding advance from dues like Gratuity , PF etc.
- (ii) Mark Sheets of last qualifying examination

- (iii) Documents in support of admission/offer of admission for course
- (iv) Demand invoice/Letter from Education Institution

11. Format of Application:

Eligible employees shall submit the application form in the prescribed format as per Annexure I.

12. Sanctioning Authority

The Sanctioning Authority for Education Advance will be the Deputy General Manager/Chief Regional Manager at a Regional Centre and Depute General Manager (Personnel) at Head Office.

13. Administration of Scheme

Account codes for Education Advance and the instructions regarding release of advance in foreign currency to colleges/ institutions outside the country will be issued by the HO, Accounts Department.

Annexure- I

APPLICATION FOR EDUCATION ADVANCE & AUTHORIZATION FOR RECOVERY OF OUTSTANDING ADVANCAE FROM TERMINAL DUES

Name of the Office : _____

1. Name of Employee :

2. S.R. No. :

3. Designation :

4. Date of Confirmation :

5. Details of Salary (Please attach a copy of latest pay Slip)

Basic :

D.A. :

Other Allowances :

Gross Salary :

Net take home Salary :

6. Amount of Advance required (As per Fee Structure of Educational Institution) :

Payment _____ Date of _____

7. (i) Details of Advance :

Sr. No.	Name of child for whom advance required	Name of Educational Institution , Address , Contact No.	Details of course to be pursued	Details of Last Exam passed

(ii) List of documents submitted :

8. Details of Payee for NEFT & PAN No:

9. Whether availed of Education Advance
In the past, if yes, full details thereof

Sr. No.	Name of Child	Name of Educational Institution , Address , Contact No.	Advance availed earlier	Date when availed

10. Details of living child/children :

Sr. No.	Name of Child	Age	Standard in which Studying

I hereby declare that the educational institution stated above is recognized by AICTE/UGC/IMC/ICMR/Govt./_____ and/or the course is approved by _____ State Govt. / Central Govt. or the DGC Aviation/Shipping. I also declare that the above information is correct and true to the best of my knowledge and the advance applied for is not for the correspondence and/or Distance Learning and it will be liable for disciplinary action, if they are found to be false.

I also authorize the Company to deduct the amount of outstanding advance and interest thereon in case of my retirement/resignation/ exit due to other reasons from terminal benefits i.e. Gratuity, Additional Gratuity (if any), Encashment of unutilized Privilege Leave, GSLI, GTIS, Term Assurance, if any.

I hereby agree and authorize Provident Fund Trust of the Company to deduct the amount of outstanding advance and interest thereon from my contribution and interest thereon at the time of settling my Provident Fund Account and pay such amount to the Company in settlement of their claim against the advance granted to me (applicable to those who joined the services of the Company prior to 1st April, 2010).

I hereby agree and authorize the Pension Fund Trust of the Company to deduct the amount of outstanding advance and interest thereon from pension/commuted value payable to me as per "General Insurance (Employees') Pension Scheme, 1995" and pay such amount to the Company in settlement of their claim against the advance granted to me (applicable to those who are Pension optees).

I hereby agree and authorize the Pension Fund Trust of employees of the of the Company to deduct the amount of outstanding advance and interest thereon at the time of settling proceeds from the defined Contribution Pension Scheme and pay such amount to the Company in settlement of their claim against the advance granted to me (applicable to those who joined the services of the Company on or after 01st April, 2010).

The authorization shall not be revoked by me until the advance sanctioned to me and interest thereon is completely settled by repayments.

Signature of Employee: _____

Signature of Witness: _____

Office Name : _____

.Office: _____

SR.No.: _____

Designation: _____

Address: _____

Department: _____

Certified that information furnished as above by the employees has been verified with the relevant records and found to be correct.

Date _____
(Signature of Officer)

Place _____

the Office in which employee is working

Minimum of AO's rank of

Designation: _____

Name : _____

SR NO. : _____

FOR OFFICE USE

1. Date of Confirmation :
2. Amount of advance applied for : Rs.
3. Is this application for advance for the first/second/both child

Sr .No	Name of Child	Advance availed earlier	Date when availed	Max. Eligible Amount as per 9(i)
1				
2				

4. Whether spouse of employee is employed in the Company : YES/NO
5. If answer to (4) above is YES then whether he/she has been Applied/availed Education Advance. If so, details thereof:
6. Whether earlier advance, if any, recovered in full : YES/NO
If yes, month of last installment
7. If answer to (6) above is 'NO', then : For 1st Child Rs. _____
For 2nd Child Rs. _____

8. Accrued terminal dues as on the date of application :

Gratuity	P.F	Addl. Gratuity	GSLI Savings	Any other due	Total (Rs.)

9. Amount of Advance eligible for as per clause 9(i) of Circular: Rs.

10. Whether any disciplinary action pending/contemplated or any vigilance case is pending : YES/NO

11. Whether at present on EOL/Suspension : YES/NO

12. WHETHER PAYEE'S NEFT details & PAN No. submitted : YES/NO

13. Recovery to start from the salary for the month of _____ @
Rs. _____ per month till _____

Checked by :

Prepared by :

Sanctioned by :

Designation : _____

REIMBURSEMENT OF COST OF BRIEF CASES /LEATHER BAGS (For officers & dev. officers(ota))

The limit of reimbursement of the price of the Brief Case is as under:-

Cadre of Officers	Limit In (Rs.)
D.G.M. & above	5000.00
Managers (Scale IV) /Chief Managers (Scale V)	4000.00
Dy. Managers (Scale III) /Asst. Managers (Scale II)	3000.00
Admin Officers (Scale I)	2000.00
Development Officer (other than Administration)	1500.00

The limits of reimbursement shall be subject to the following conditions -

1. Reimbursement may be allowed to all Class I officers (including Promotee/ Probationary officers) and confirmed Development Officers(OTA)
2. The frequency of reimbursement will be once in three years from the date of last reimbursement.
3. The revised limit of reimbursement shall be inclusive of sales tax and other supplementary taxes if any.
4. For Officers posted at BO/DO/RO, the Regional Manager shall be the Competent Authority for the purpose of sanction of Brief Case. For Development Officers the Competent Authority shall be the Divisional- In-Charge.
5. For Officers posted at the Head Office, the DGM (P)/ GM (P) shall be the Competent Authority for the purpose of sanction.
6. Lady Officers / Dev. Officers entitled to brief cases, may be allowed reimbursement of cost of Ladies hand bags suitable for carrying papers upto the limits prescribed for brief case.

Reimbursement of cost of Newspaper & Periodicals

To ensure that Officers keep themselves well informed of developments and changes in the country and the world, the Company provides reimbursement of cost of Newspaper and Periodicals.

Reimbursement may be made on half yearly basis (i.e. On 1st July and 1st January in respect of 1st and 2nd Half respectively of the calendar year) against submission of requisite declaration up to the following monetary limits:-

- | | | |
|-------------------------------------|---|-------------------|
| a) For Officers up to Scale III | : | ₹ 200/- per month |
| b) For Officers in Scale IV and V | : | ₹ 400/- per month |
| c) For Officers in Scale VI and VII | : | ₹ 500/- per month |

- 1) Amount would be applicable for Direct Recruit /Promotee Officers on probation as well.
- 2) **The Competent Authority** for approval of benefit within norms is Head Office / Regional Office/ Divisional Office.

UNIFORM

Sub-staff/Drivers/Security Staff

1. Five sets of uniform in a period of two years are to be provided to the Subordinate staff including Drivers, regulated as under :

In the even year i.e. 2016 two sets and in the odd years i.e. 2017 three sets and so on.

2. In places specified by the Chairman-cum-Managing Director as places where winter is severe, a heavy woolen uniform may be supplied once in two years in addition to the five sets of uniform once in every two years as mentioned above. The list of places where heavy woolen might be supplied is as under:

A. States

1. Himachal Pradesh
2. Jammu & Kashmir
3. Punjab
4. Rajasthan
5. Uttar Pradesh
6. Haryana
7. Union Territory of Delhi.

B. Specified Centres :

Ranchi, Motihari, Purnea and Sabaur (in Bihar) Rajkot and Baroda (in Gujarat)

Khandawa, Deesa, Bhopal (Bairagarh), Betul, Chhindwara, Indore, Jabalpur, Nimach, Satna, Umaria, Ambikapur, Mandla, Pachmari, Guna and Gwalior (in Madhya Pradesh), Linding, Bagdogra, Kalimpong, Cherrapunji, Nowgong and Shillong (in North Eastern States).

- C. All Hill Stations where Hill Station Allowance is being paid to our employees.

3. In places where winter is severe and use of uniform is not found suitable an option may be given to Subordinate staff/drivers to have either.

i) Five sets of uniform in every two years as specified above in (1) and a heavy woolen uniform once on two years or

ii) A light woolen uniform every year and a heavy woolen uniform once in two years (however, no uniform as specified in (1) above will be given under this option). The list of places for Item --- (ii) is as under:

- a) Arunachal Pradesh
 - b) Assam
 - c) Bihar
 - d) Gujrat
 - e) Haryana
 - f) Himachal Pradesh
 - g) Jammu & Kashmir
 - h) Madhya Pradesh
 - i) Maharashtra (excluding city of Bombay the Districts of Dahanu, Kalyan and Thane.)
 - j) Manipur
 - k) Meghalaya
 - l) Orissa
 - m) Punjab
 - n) Rajasthan
 - o) Tripura
 - p) Uttar Pradeshx
 - q) West Bengal
 - r) Chandigarh
 - s) Delhi
 - t) And Chikmagalore, Mercara and Ootcamand.
4. Overcoat to be provided once in five years to Security Guards and Drivers, those who were getting these benefits in the Hill Areas/extreme cold areas (existing specified centers), (including stitching charges of Rs 850/- and as per existing specification).
5. One Umbrella, once in every two years may be supplied. Sub-Staff provided with cycle, if they so desire, may be provided with a raincoat once in every three years. However, the provision of Raincoat is in lieu of the supply of Umbrella. On receipt of a request for the supply of raincoat in lieu of umbrella, it should be made clear to him that once the raincoat is supplied, he will not be supplied either raincoat or umbrella for a period for three years. If after the expiry of three years, the said Sub-staff desires to have an umbrella and not a raincoat, he may be supplied with an umbrella.
6. A pair of shoes once in two years and two pair of socks every year may be provided.

7. Washing allowance

Washing allowance may be paid at the rate of Rs. 250/- per month. When an employee is on leave/absence for a continuous period of six days or less, no reduction in the amount is to be effected. In other words if an employee remains absent for a continuous period of 7 days or more in a month, he is eligible for only proportionate washing allowance in the month.

Illustrations:

a) If an employee avails of 4 days continuous leave in October, and also avails of one days leave on four different occasions in the same month his absence for 8 days in the month may be ignored for the purpose of washing allowance for the whole month, because he has not been continuously absent for more than 6 days in a month.

b) If an employee avails of 8 days continuous leave in October and also avails of 5 days leave in the same month. The employee will be eligible to be paid washing allowance for 23 days only (i.e. 31 minus 8) equivalent to 23/31 multiplied by the washing allowance for the month.

c) An employee avails of 12 days leave from 27th October to 7th November and does not avail of any other leave for a continuous period exceeding 6 days during October and November. Since this is a continuous absence of over 6 days, the employee will not be eligible for washing allowance for the said period. He may be paid washing allowance for October for 26 (i.e. 31 minus 5) days and for November for 23 (i.e. 30 minus 7) days.

When the Company makes arrangements to get uniform washed, washing allowance will not be paid to the sub-staff. Where woolen (over coat) uniforms are supplied the actual dry cleaning charges once in a year may be reimbursed in addition.

8. Security Staff

II. 1. UNIFORMS: Five sets of uniform in Khaki Colour may be supplied in two years as in case of Sub-staff i.e. three sets in odd years and two sets in even years. Shirts will have title shoulders embroidered with Company's initials (NIC).

2. Woolen Overcoat may be supplied to them in similar line as in case of Watchmen and Drivers.

3. WASHING ALLOWANCE :
The same as for Sub-staff/Drivers.

4. SHOES :

A pair of shoes once in two years and two pair of socks every year may be provided.

5. UMBRELLA :
One umbrella once in two years may be provided.

6. OTHER ACCESSORIES:

Following accessories may be provided with the frequency prescribed below :

- a) One belt with buckle (Rs 175/- once every two years) and one lanyard with whistle (Rs 40/- once in every two years).
- b) One beret cap (Rs 15/- once in every two years).

- c) Plastic name badge (Rs 40/-) (Once in every two years)
d) Lathi (Rs 15/- once in every two years).

9. Specification /cost of liveries for all items in consolidated form are mentioned herein below:

Sl.No	Particulars	Revised Limit Per set
1	<u>Uniform</u> –Male Employees: (Driver, Sub-Staff, FTS,PTS) Sky Blue Shirting, Navy Blue Suiting (Including stitching charges of Rs.500/-) TURBAN (Rs.250/-) With each set ,for Sikh employees.	Rs.1300/-
	<u>Uniform</u> -Female Employees: (Sub-Staff, FTS,PTS) Saree Sky Blue With Dark Blue Border with matching blouse piece (Including stitching charges of Rs.500/-)	Rs.1300/-
2	<u>Winter Uniform</u> – Male Employees : (Driver, Sub-Staff, FTS,PTS)Deep Navy Blue (Including stitching charges of Rs.1200/-) Once In Two Years. TURBAN (Rs.250/-)With each set ,for Sikh employees.	Rs.3000/-
	<u>Winter Uniform</u> – Female Employees : One set Salwar Kameez of Navy Blue Cost wool and one Cardigan also of Navy Blue shade or One Saree, one woolen blouse of round neck shape and one cardigan .In lieu of cardigan one shawl can be provided (Including stitching charges of Rs.1200/-) Once In Two Years.	Rs.3000/-
3	<u>Summer Uniform Security Guards</u> - Trousers Deep Brown, Shirting Biscuit Colour (Including stitching charges of Rs.500/-) TURBAN (Rs.250/-)With each set ,for Sikh employees	Rs.1550/-
4	<u>Winter Uniform Security Guards</u> - Deep Brown Closed neck cost - pant, (Including stitching charges of Rs.1200/-) Once in Two Years. TURBAN (Rs.250/-)With each set ,for Sikh employees.	Rs.3000/-
5	<u>Shoes</u> – Driver, Sub-Staff, FTS,PTS (one pair once in Two years) OR Chappal (one pair every years)	Rs.800/- OR Rs.500/-
	<u>Shoes</u> – <u>Security Guards</u> - (one pair once in Two years)	Rs.800/-
6	Socks (Driver, Sub-staff, Security Guard, FTS, PTS) (Two Pairs every year) Cost per pair	Rs 75/-
7	Rain Coat – To all Class IV employees Rain Coat may be allowed in lieu of Umbrella (Once in three years)	Rs.650/-
8	Umbrella (Driver, Sub-Staff, Security Guard, FTS,PTS) Once in two years) Cost per piece:	Rs.175/-

Training & Awards for Promotion of Hindi

a) Incentive:

(i) For passing Hindi Examinations :

% of Marks	Prabodh	Praveen	Pragya
70% or above	₹ 1600/-	₹ 1800/-	₹ 2400/-
60% or above but less than	₹ 800/-	₹ 1200/-	₹ 1600/-
55% or above but less than	₹ 400/-	₹ 600/-	₹ 800/-

(ii) Incentive limit for passing Hindi Stenography and/or Hindi Typing examination by Private Training :

	Lump sum amount
Prabodh	₹ 1600/-
Praveen	₹ 1500/-
Pragya	₹ 2400/-
Hindi Typing Scheme of Govt. Of India	₹ 1600/-
Hindi Stenography scheme of Govt. Of India	₹ 3000/-

The above incentives/ awards are, however, not given to employees:-

- (1) Whose mother tongue is Hindi.

- (2) Employees who have already passed Matriculation/Higher Secondary or equivalent Examination with Hindi as a regular subject and/ or who have passed any other Hindi examination of any other body.
- (3) The awards will be given only to those employees who are required to undergo training in Hindi as per instructions of the management and will be payable for passing 'Prabodh', 'Praveen' and 'Pragya' examination only, conducted by the Hindi Teaching Scheme of the Government of India and not by any other Authority.

Both the above facilities shall, however, be available only to such employees who are required to undergo training in Hindi as per instructions of the Management and who are required to pass Prabodh, Praveen and Pragya examination conducted by Hindi Teaching Scheme of the Government of India.

b) Govt. of India Scheme for imparting training and passing Hindi Typewriting / Stenography examination.

% of Marks	Stenography Lump sum amount	% of Marks	Hindi Typing Lump sum amount
97% or above	₹ 2400/-	95% or above	₹ 2400/-
95% or above but less than 97%	₹ 1600/-	92% or above but less than 95%	₹ 1600/-
90% or above but less than 95%	₹ 800/-	88% or above but less than 92%	₹ 800/-

Remuneration & other benefits applicable to Regular Part Time employees

A. Remuneration

The remuneration of part time workmen engaged for a fixed number of duty hours per day shall be as under:-

	Total remuneration payable per month as percentage of monthly gross emoluments at the minimum of the scale (five day working) applicable to workmen on full time basis in the Subordinate Staff cadre	
Daily working hours (duty hours)	If required to work from Monday to Friday	If required to work from Monday to Saturday
2 Hours	20%	24%
2½ Hours	25%	30%
3 Hours	30%	36%
3½ Hours	35%	42%
4 Hours	40%	48%

B. Benefits

(i) Uniforms:

As per the details given under the relevant chapter regarding uniform to class- IV employees, washing allowance of ₹ 150/- p.m. is payable.

Where any regular part time employee remains absent and/or avails of leave or does not attend office for whole of the calendar month, no washing allowance shall be paid in respect of that month. The payment of washing allowance will be subject to the regular part time employees bearing clean/washed uniform.

The above uniform may be provided to all regular part time sweepers, irrespective of the number of hours of work put in by them (two to four hours).

(ii) Increment

Regular part time employees can be allowed pro-rata increment after one completed year of service put in by them as a part time employee.

(iii) Medical

As per the details given under the relevant chapter regarding medical treatment benefits to different classes of employees.

(iv) Facilities for Family Planning:

(i) Part- time Sweepers will be allowed leave:

(a) Six days special leave for undergoing Sterilization Operation (Vasectomy or Salpingectomy)

- (b) Fourteen days Special Leave to a female part-time Sweeper for undergoing non-puerperal sterilization.
- (c) One day Special Leave to a female Part-time Sweeper who had IUCD insertion.

(ii) Benefits:

- (a) Reimbursement of surgical fees in respect of Vasectomy subject to a maximum of Rs. 100/-
- (b) Reimbursement of surgical fees in respect of Tubectomy performed on female sweeper or on the wife of a regular part-time sweeper, up to a maximum of Rs. 200/-

(iii) Additional Benefits:

Part-time Sweepers or their spouses with not more than two children who undergo Vasectomy/Tubectomy Operation shall be paid a cash incentive of Rs. 250/-

(v) Leave Benefits

The following leave benefits are applicable in respect of regular part time employees:-

(a) Privilege Leave of one day for every month of service with maximum accumulation of 30 days.

(b) Casual Leave of 8 days in a year.

(c) Sick Leave of 10 days (on half pay basis) for each completed year of service subject to maximum of 160 days (half pay) throughout the service period.

(d) Maternity Leave of maximum 3 months to be availed on a maximum of two occasions. Maternity Leave is admissible only after completion of two years continuous service. Provided that Maternity Leave shall not be admissible to a female employee having three or more living children.

(e) In case of miscarriage/abortion, a woman part time employee may be granted six weeks leaves subject to other conditions for grant of maternity leave.

(VI) Festival Advance

Regular part time employees shall be granted one month's salary (Basic + DA) being received by them on pro-rata basis, as festival advance, subject to a maximum of ₹

13,000/- . The advance shall be interest free and would be recovered in ten equal monthly installments.

All other terms and conditions shall be as that in case of regular full time employees.

(vii) Natural Calamity Advance

The regular part time employees will be granted Natural Calamity Advance as under:

- (a) Part time employees having four hours duty per day- ₹ 8,000/-
- (b) Part time employees having three hours duty per day- ₹ 6,000/-
- (c) Part time employees having two hours duty per day- ₹ 4,000/-.

All terms and conditions applicable to regular full time employees for grant of Natural Calamity Advance and its recovery shall be applicable to regular part time employees also.

C. Terminal Benefits

1. **Provident Fund Benefit** at the same rate as is applicable to full time employees. The part time employee's contribution to the Provident Fund shall be calculated on the basic salary component and the Company shall contribute an equal amount.
2. **Gratuity Benefit** as per the provisions of Payment of Gratuity Act, 1972 as amended from time to time.

Ex-gratia in lieu of Bonus

i) Rate of Ex-gratia

The ex-gratia payment for the relevant financial year shall be made at the percentage of annual salary drawn by the employee as decided by the Competent Authority each year.

ii) Definition of Salary:

Salary shall mean Basic Salary & Dearness Allowance. Personal Allowance or any other allowance shall not count for determining eligibility for calculating the ex-gratia in lieu of bonus.

iii) Eligibility for Ex-Gratia

- Employees who have worked for not less than 30 working days during the relevant financial year (for which ex-gratia is paid) and have drawn the salary not exceeding ₹ 21,000/- per month during that period shall be eligible for ex-gratia and the maximum salary for the purpose of calculation of ex-gratia will be ₹ 7,000/- per month.
- Ex-gratia payment shall be made to all eligible employees including probationers and those who are on the rolls of the Company during the relevant financial year provided they had worked for not less than 30 working days and complied with the condition as above.
- Employees who have worked during the relevant financial year but resigned subsequently before the announcement of ex-gratia shall be eligible for ex-gratia payment.
- Employees who have worked for a period not less than 30 working days during the relevant financial year and resigned in the same financial year shall be eligible for ex-gratia payment only for the period they worked in the Company.
- Employees who have retired or died during the relevant financial year shall also be eligible for ex-gratia for the period they worked during the relevant financial year. Ex-gratia amount relating to employees who have died shall be disbursed to the person to whom the arrears of salary, leave salary are paid after the death of the employee.
- Part time employees who have worked for not less than 30 days in a financial year are also eligible for ex-gratia payment and it will be calculated on the wages actually paid to them.
- Persons who are not subject to service condition of the Company and who work on a contract basis are not eligible for payment of ex-gratia.

➤ While calculating ex-gratia amount deductions have to be made proportionately, if the employee was on loss of pay or had participated in strike or remained unauthorized absent even though his gross salary was between ₹ 7,000/- and ₹ 21,000/-. For example, if an employee with salary (for the purpose of ex-gratia) between ₹ 7,000/- and ₹ 21,000/- had gone on leave on loss of pay for a period of 10 days in a month during the relevant financial year, the quantum of ex-gratia admissible to him for that month shall be for 20 days only irrespective of the fact that his salary during that particular month still exceeded ₹ 7,000/-.

(i) If an employee is otherwise dis-entitled to ex-gratia because he was drawing a salary exceeding ₹ 21,000/-, reduction in salary to ₹ 21,000/- or less would not entitle him to receive ex-gratia payment. For example, if an employee's salary per month was ₹ 21,200/- but received actual salary of ₹ 10,000/- on account of leave on loss of pay he will not be entitled for ex-gratia payment.

iv) Disqualification for ex-gratia payment :

Such of the employees who are dismissed from the service of the Company for the following misconducts shall not be entitled to draw ex-gratia payment:

- a) Fraud
- b) Riotous or violent behaviour in the premises of the Company.
- c) Theft, misappropriation or sabotage of any of the properties of the Company.
- d) Employees who are under suspension shall not be allowed ex-gratia payment until such time the case is decided in the light of the orders passed.

Honorarium, Functional Allowance & Conveyance for Officers & Visiting faculties in Training Centres

With a view to attract the best talent for teaching purposes in the Training Centres of the Company and to achieve the desired spread of insurance knowledge.

- **Corporate Training Centre** : Training Centre used exclusively for training of Class-I Officers. Corporate Training Centre is controlled by Corporate Office.
- **Regional Training Centre (RTC)** : Training Centre used for the training of Class-III and Class-IV employees. Occasionally, it is used for the training of Class-I Officers also. RTC is controlled by respective Regional Offices.

The Officers working in the Training Centres & visiting faculties are allowed following benefits :

Sr.no	Designation /function	Allowance per month
1	Principal, NCIL	2000/-
2	Faculty member, NCIL	1200/-
3	Principial, RTC	1000/-
4	ATC In charges	600/-

Payment of Honorarium to In house faculty (for retired employees also) of training centres is as follows:

1. Officer from our Industry as internal faculties: Rs.500/- (for each session of 90 minutes at NCIL (Corporate Training Centre)
2. Rs.500/- for each session of 90 minutes at RTC/ATC

Note: Any Employee/ Retired Employee of PSGI Company including LIC will be treated as In house faculty.

Payment of Honorarium to External faculty of training centres is as follows:

1. Rs.1200/- for each session of 90 minutes (Corporate Training Centre)
2. Rs.1000/- for each session of 90 minutes at RTC/ATC.

Note: The above revisions have been considered subject to the following conditions:

The Faculty (In house) would not be reimbursed any additional amount towards conveyance, TA/DA, in addition to the above fees.

For RTC and NCIL, a panel of faculty is to be constituted and reviewed every three years by a Committee comprising GM (HRD), GM (Tech), DGM (HRD) and Principal, (NCIL).

Faculty selection has to be made preferably from the approved panel only. In case of exigency, if classes are to be addressed at NCIL by a faculty outside the panel, Principal, NCIL will approve of such selection in consultation with GM In charge of Training. For RTCs, RTC Principal will approve such selection in consultation with the Regional In charge.

All honorarium paid will be taxable. Payment of In house faculty members will be made through salary.

For specialized programmes on Management/Soft skill or for Technical topics, the honorarium for Professionals/Institutes is to be approved by the GM(P) In charge of Training, on a case to case basis.

Welfare Schemes available under Dr. Babasaheb Ambedkar

Welfare Trust of GIC & GIPSA Companies

Sch. No.	Particulars	Amount
1	Reimbursement of school fees, books, notebooks and school uniforms (maximum 2 children) for children of Part/Full Time Sweepers belonging to SC/ST/OBC employees	Maximum limit Rs.500/- per child
2	Reimbursement of expenses towards cost of books, fees incurred for MBBS, MBA, Engineering, and L.L.B. for the children of SC/ST/OBC employees from Recognized Universities by UGC after completion of Degree course.	Maximum limit Rs.5,000/- per child on production of Degree Certificate
3	For passing Insurance examinations for SC/ST/OBC employees	Licentiate : Rs.500/- Associate : Rs.1,000/- Fellow : Rs.2,000/-
4	Dr. Babasaheb Ambedkar Scholarship for Higher Education: For Medical, Engineering, P.H.D.(Doctorate) for the sons/daughters of Class IV SC/ST/OBC employees from Recognized Universities by UGC after completion of Degree course.	Rs.25,000/- on production of Degree Certificate
5	Dr. Babasaheb Ambedkar State Merit Scholarship : Son/Daughter of SC/ST employees who stood first in the respective State/Union Territory of class 10 th and 12 th .	A laptop or Rs.25,000/- whichever is less on production of necessary certificate.
6	Dr. Babasaheb Ambedkar Special Grant. For wedding of one daughter of class IV SC/ST employee.	Rs.11,000/- on production of necessary proofs.

Documents required:

1. Application Form duly filled in with supporting documents.
2. Caste Certificate in the prescribed format from the Appropriate Authority.

Note: The employee can avail of the benefit either from NMBS or Welfare Scheme.

GRATUITY

Eligibility

Gratuity shall be payable to an Employee on the termination of his employment after he has rendered to the Company continuous service for not less than 5 years-

- On his Superannuation; or
- On his Retirement or Resignation; or
- On his Death or Disablement due to accident or disease; or
- On his Service being dispensed with owing to reduction of staff or re-organization of establishment.

Provided that completion of continuous service of five years shall not be necessary, where termination of the employment of an employee is due to death or disablement.

Explanation: For the purpose of this paragraph “disablement” means such disablement as incapacitates an employee for the work which he was capable of performing before the accident or disease resulting in such disablement.

Gratuity Payable under the Act

Amount will be payable at the rate of 15 days wages based on the rate of wages last drawn, for every completed year of service or part thereof in excess of six months.

The maximum amount of Gratuity payable under the Act is restricted to ₹ 10 lacs (w.e.f. 24.05.2010).

For the purpose of computing Gratuity 6 months and 1 day of service shall be deemed to mean 1 year of service (eg an employee who has completed 10 years 6 months & 1 day of service shall be deemed to have completed 11 years of service).

Wages include Basic Pay+DA+FPA

Gratuity Payable under the Scheme

For officers:

For every completed year of service, or part thereof in excess of six months, the officer shall be paid gratuity at the rate specified below:

Number of Completed years of Service	Rate of Gratuity for each completed year of service
Between 5 and 11 yrs	50% of the basic pay last drawn
On completion of 12 years	60% of the basic pay last drawn
On completion of 13 years	70% of the basic pay last drawn
On completion of 14 years	80% of the basic pay last drawn
On completion of 15 years	100% of the basic pay last drawn

Explanation: Gratuity payable is equal to one month basic salary for each completed year of service, subject to a maximum of 15 months basic salary(including FPA), for those who have put in 15 years of service and for those with lesser number of years of service, the total gratuity payable will be calculated applying the above mentioned percentages, for every completed year of service.

However, if the total service exceeds 30 years, then for every additional year of service after completing the said 30 years, half a month's basic salary will be added to the maximum amount mentioned above.

Development Officer:

Same as Class-I Officer.

Supervisory, Clerical and Subordinate Staff:

Same as Class-I Officer upto 14 years of service.

(Last drawn Basic pay x 15) + (Last drawn basic pay x No. of yrs. in excess of 15 yrs. x ½)[subject to maximum of last drawn basic pay x 20].

Explanation: Gratuity payable will be either in accordance with the provisions of the payment of Gratuity Act (1972) as amended from time to time or as per the scheme whichever is higher.

Forfeiture of Gratuity

1. Gratuity of an employee whose service has been terminated for any act, willful omission or negligence causing any damage or loss to, or destruction of property belonging to Company, shall be forfeited to the extent of the damage or loss caused.
2. Gratuity Payable to an employee shall be wholly forfeited

- (i) If the service of the employee has been terminated for riotous or disorderly conduct or any other act of violence on his part.
- (ii) If the service of an employee has been terminated for any act which constitutes an offence involving moral turpitude provided that such offence is committed by him in course of his employment.

Action to be taken on forfeiture/withholding of Gratuity:

The employee has to be informed in writing as to why his Gratuity has been withheld /forfeited. If required ,personal hearing has to be given to him.

Settlements of Gratuity of employees who are treated on Leave on Loss of Pay

As per Gratuity Act, 1972, year in which employee does not complete 240 working days, shall not be taken into consideration for the purpose of payment of gratuity.

In other words,if an employee is on loss of pay for more than 125 days in a year(to be calculated backward from the month of retirement, i.e. if he retires on 31st January,2017, LOP for the period from the month of February,2016 to January,2017 to be taken), he is not eligible for gratuity for the same year.

Payment of Gratuity to Officers promoted from Class-III&IV:

In case of Officers promoted from Class III cadre on or after 1.1.73 and becoming entitled to Gratuity on or after 1.8.87 the amount of Gratuity payable shall be (a) or (b) as shown below, whichever is higher :-

(a) Gratuity as per the rate applicable to Officers

or

(b) Gratuity as per the formula applicable to Class III employees taking into account : -

- i) the total service put in by the employee (including service as Officer) and
- ii) the notional basic salary which the employee would have drawn on the date on which the Gratuity becomes due and payable had he not been promoted as Officer and continued as a Class III employee.

Explanation:

The notional basic salary for this purpose should be arrived at as under : ---

- (1) Notionally release the normal grade increment in the class III scale of pay from which he was promoted as officer.
- (2) No stagnation increment are to be notionally released. However stagnation increment already granted before promotion as Officer should be taken into consideration..
- (3) Notionally fit the basic salary in the amended scale if the said Class III pay scale was revised effective from a date on or before the due date of Gratuity .

Settlement of Gratuity of Officer transferred from the other Company:

In the event of the Gratuity being payable to an employee who had been transferred from GIC or its Subsidiaries to this Company , the proportionate Gratuity in respect of the employee's service with GIC/Subsidiaries shall be recovered from GIC/subsidiaries . For instance an employee had worked with GIC for 10 years and thereafter was transferred to National Insurance Company Ltd. where he worked for 15 years. The amount of reimbursement to be recovered from GIC would be 10/25X (Gratuity payable to the employee).

Gratuity in case of death:

In case of death of an employee the amount due to him on account of Gratuity shall be paid to his Gratuity nominee as per approved Gratuity Nomination Form.

Transfer of Gratuity:

There is no provision in the General Insurance service condition for transfer of Gratuity of an employee to his employer who resigns from the services of the Company.

Vigilance Clearance/CDA Clearance:

Gratuity shall not be released without obtaining Vigilance Clearance and CDA Clearance.

GRATUITY COMPUTATION FORMULA

CLASS I OFFICERS

No of years of service	Amount Payable as per Scheme(A)
15 years	(Last drawn Basic Pay+ FPA)× 15
In excess of 30 yrs.	{(Last drawn Basic Pay+FPA) × 15 } + {(½ X Last drawnBasic Pay+FPA)× No. of yrs, in excess of 30 yrs.}

Gratuity payable as per Act (B)

Last drawn wages* x 15/26 x No. of yrs of service .(Maximum-Rs.10,00,000/-)

* Wages for the purpose of computing Gratuity shall be deemed to mean last drawn Basic Pay + D.A+FPA.

The greater of (A) or (B) is payable as Gratuity.

DEVELOPMENT OFFICER:--- SAME AS CLASS-I OFFICER

SUPERVISORY, CLERICAL AND SUBORDINATE STAFF

Gratuity payable

(a) Gratuity payable as per Act Last drawn wages* x No. of years of service x 15/26.
(Subject to the maximum Rs.10,00,000/-).

*Wages shall deem to near BASIC PAY + D.A +FPA

(b) Gratuity payable as per Scheme if number of years of service is 15 or more
{(Last drawn Basic pay + FPA) x 15} +{(Last drawn Basic Pay+ FPA) x No. of yrs.in excess of 15 yrs.}

{subject to maximum of (last drawn Basic Pay + FPA) x 20}

The greater of (a) or (b) is payable as Gratuity

PROVIDENT FUND

OBJECT:

The Company administers an Employees' Provident Fund Scheme on a contributory basis with the primary object of providing a lump sum in the old age of the employee. The fund will also enable an employee to tide over temporary financial difficulties by means of withdrawals permissible in the Rules.

MANAGEMENT:

The Provident Fund is managed by a Board of Trustees constituting 8 (Eight) trustees four of whom are appointed by the Board of Directors of the Company and the remaining four are elected by the members of the fund. The Provident Fund is recognised by the Income-Tax Department. The EPF Act, 1952 is not applicable for our industry with effect from 1st August 1988.

MEMBERSHIP:

Every existing employee of the Company are compulsorily the members of the Fund. With the introduction of the New pension scheme with effect from 1.4.2010 all new entrants shall be governed by the New Pension Scheme. They cannot be absorbed as member of National Insurance Provident Fund.

CONTRIBUTION:

The rate of contribution to PF shall be 10 per cent of the Basic pay + Fixed Personal Allowance (if any) of the member, irrespective of the cadre, rounded off to the nearest rupee, on a monthly basis. The Company will contribute an equivalent amount monthly to the PF Trust for employees not opted for pension.

VOLUNTARY CONTRIBUTION:

A member may also opt to contribute additional contribution every month or in one lump sum to the Fund upto an extent of 90% of Basic Salary + FPA (in multiples of 10%) but the aggregate of own and voluntary contributions in a year shall in no case exceed 100% of Member's Basic Pay + FPA.

There will be no matching contributions by the company on voluntary contributions made by the members.

No withdrawals (Refundable and Non-Refundable) would be permissible against such VPF and those would become payable to the members only on cessation of the membership with the Fund i.e. due to Retirement, Death etc.

A member may commence voluntary contribution only from 1st month of every quarter viz. April, July, October or January of any accounting year by giving due notice to the Accounts Department of the respective pay drawing office before 7th of the said month.

If, however, any member opt to discontinue the voluntary contributions or wants to alter the amount of such contributions the option is exercisable only on 1st of April of the subsequent accounting year.

INTEREST TO MEMBERS:

The fund's financial year is from 1st April to 31st March. Statutory Interest is guided by Regional Provident Fund Commissioner and as approved every year by the Ministry of Labour, Govt. Of India.

Interest will be payable on voluntary contributions at the same rate applicable for Own contribution and/or Co.'s contribution.

It is calculated on the average balance during the year.

EXPENSES OF FUND:

The entire expenses in the administration of the fund are borne by the Company.

SETTLEMENT:

The settlement of PF is effected in the following circumstances. No Vigilance clearance is required as per Circular issued by HO, Pers. Dept. On 29/04/2014.

- a) Retirement
- b) Migration from India
- c) Termination/Dismissal
- d) Winding up of the Company.
- e) Resignation of the member from or Termination of service of member by the Company (subject to a waiting period of 3 months)
- f) Death of the member
- g) Golden Gate Scheme
- h) VRS

The settlement of P.F. dues are subject to papers received from HO/RO Personnel Department for all classes viz Class I/II/III & IV.

The list of retiring employees are expected to be furnished by the HO, Personnel Dept. every year in advance to the PF trust, based on which the P.F. Department will send the necessary forms for settlement, two months prior to retirement for processing.

Information of Death or Retirement or Resignation or Termination of members are also to be sent to P.F. dept. There will not be any forfeiture of Company's contribution from the accumulated balance of P.F. irrespective of number of years of membership.

The pay disbursing officer shall adhere to the instructions of the PF Department in cases where recoveries have to be made before settlement i.e. amounts due to the company towards Loans, Advances and other amounts due, if any, from the existing employee.

The settlement in death cases will be made as per the nomination forms available with the Trust. If nominations are not available, PF will be settled based on legal heir certificate/succession certificate.

In the event of a retired employee being granted permission to retain Co.'s accommodation after the date of retirement, Co.'s contribution to PF shall remain withheld till peaceful vacation of the company's accommodation.

In cases where a member seeks settlement of P.F. Account on grounds of Termination from service or Resignation, the same can be made after a waiting period of three months.

PARTIAL SETTLEMENT:

An employee is entitled for non-refundable withdrawal of his / her PF accumulations upto a maximum of 90% of their Own contribution + Voluntary Provident Fund before retirement but whilst having less than 1 year of service. Old Refundable loan, if any with Interest, will be adjusted in the settlement. The balance 10% of the PF accumulation will be paid on the date of superannuation of the employee

REFUNDABLE LOANS:

DIFFERENT CRITERIA

Sl. No.	Purpose of Loan	Maximum quantum of Refundable Loan payable
1	Marriage Ground	Basic + DA + FPA x 6 times --- Repayable in maximum 48 instalments from Salary
2	Religious Function	Basic + DA + FPA x 3 times --- Repayable in maximum 24 instalments from Salary
3	Education Loan	--- do ---
4	Illness	--- do ---

RECOVERY AND INTEREST:

- a. The recovery of loan will be made in 48 and 24 monthly instalments from the salary of the employee, for marriage and other purposes respectively as given above.
- b. The interest on PF loans will be at a rate 1 per cent more than the rate in which interest is being paid to the PF contributions of the members. At present, for the year 2016-'17, interest is calculated at the rate of 9.80% on the monthly diminishing balance of the Loan amount.
- c. The monthly recovery of principal and interest are equated and the Pay disbursing office has to effect recoveries as per the loan recovery advice, issued by the PF department at the time of sanction of Refundable Loan.

NON -REFUNDABLE LOANS:

- 1) Non-Refundable Loan can be sanctioned to any employee only after completion of 10 years of service by him / her.
- 2) Non-Refundable Loan can be sanctioned to any employee only for purchase of Land/House/Flat and for additional construction in his existing property.
The maximum amount payable is 90% of one's Own Contribution of PF after deducting (Old Refundable Loan + Interest + HBL Collateral Security), if any.
- 3) There is no provision for sanctioning of either Refundable Loan or Non-Refundable Loan for repair / reconstruction / alteration / modification of property.
- 4) Non-refundable Loan cannot be sanctioned for purchase of a second property.

Requirement of Papers

The papers listed here below need to be submitted for availing non refundable loans.

1	PURCHASE OF LAND	Copy of Sale Agreement (should be materialized) Xerox copy of the Receipt for payment of Advance for purchase of the property Mother Deed copy/Link Deed copy No encumbrance report of the property issued by the Appropriate Registration Authority
2	PURCHASE OF HOUSE	Copy of Sale Agreement (should be materialized) Xerox copy of the Receipt for payment of Advance for purchase of the property Sanctioned Plan Copy Current Tax Receipt copy in the name of Vendor Valuation report of the property from Valuer / Lawyer
3	PURCHASE OF	Copy of Sale Agreement (should be materialized)

	FLAT	<p>Xerox copy of the Receipt for payment of Advance for purchase of the property Sanctioned plan Copy OR Sanction letter of Corporation/Municipality / Panchayat union Copy of Power of Attorney (Landowner to Promoter) <u>OLD FLAT</u> :Current Tax Receipt in the name of the Vendor Valuation report of the property from Panel Valuer / Lawyer</p>
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CHANGE OF NOMINEE:

An employee can change his PF Nominee at any point of time. They have to fill up the prescribed form in quadruplicate, in original, duly signed by the Competent Authority for onward transmission to the PF Trust. After verification of the documents submitted by the employee, the Secretary of the PF trust will give consent for change of nominee by signing the form received from the employee.

In the present HRMS data PF nomination can be changed by the RO HRMS Coordinator, subject to obtaining sufficient proof for effecting such a change of nominee. The PF nominee change has to be intimated to the PF Trust together with the copies of the application submitted by the employee and the documental proof submitted therefor, so that the change can be effected in the records of the PF Trust, as well.

INTRODUCTION OF 'EASI' ONLINE PF MODULE :

The PF operations have been made 'ONLINE' with effect from 16th November, 2016. The user manual has already been circulated to all ROs and the same is appended here below for reference.

National Pension System (NPS)

What is National Pension System (NPS)

National Pension System (NPS) is a voluntary, defined contribution retirement savings scheme designed to enable the subscribers to make optimum decisions regarding their future through systematic savings during their working life (career). NPS seeks to inculcate the habit of saving for retirement amongst the citizens. It is an attempt towards finding a sustainable solution to the problem of providing adequate retirement income to every citizen of India.

- Under the NPS, individual savings are pooled in to a pension fund which are invested by PFRDA regulated professional fund managers as per the approved investment guidelines in to the diversified portfolios comprising of government bonds, bills, corporate debentures and shares. These contributions would grow and accumulate over the years, depending on the returns earned on the investment made.
- At the time of normal exit from NPS, the subscribers may use the accumulated pension wealth under the scheme to purchase a life annuity from a PFRDA empanelled life insurance company apart from withdrawing a part of the accumulated pension wealth as lump-sum, if they choose so.
- **Tax Benefits:** Benefits available under Section 80 CCD(1) and 80 CCD(2) as per relevant sections of Income Tax Act 1961 for NPS contributions.
- **Safety:** National Pension System is being regulated by the Pension Fund Regulatory & Development Authority (PFRDA), operating under the control of the Government of India.
- **Transparency:** NPS accumulations and its functioning can be accessed On Line through the member's user id and Password from the Website "<https://cra-nsdl.com/CRA/>". The user id is the member's PRAN Number and the password has to be set by the member himself / herself at inception.
- **Portability:** When an employee switches from one job to another, there is no need of opening a new PRAN Account. PRAN once generated is unique and only its association is to be mapped with the new employer.

NPS Policy at National Insurance Company limited

- National Insurance is enrolled under Corporate Model of NPS. There is a dedicated NPS Cell at the Head Office headed by a Chief Manager. Also every RO has a designated NPS Official to facilitate NPS Implementation.
- All new recruits who joined the company on or after 01.04.2010 have to be compulsorily covered under the National Pension System.

Steps involved in generation/operation of NPS Account

The first step is to open a Permanent Retirement Account, popularly known as PRAN A/C in the name of the employee with the PFRDA through NSDL (National Securities Depository Limited)

- For PRAN A/C opening the following documents along with the relevant form needs to be submitted to NPS department by the applicant :
- (i) CSRF form is to be filled by employees who do not have a PRAN Account and ISS form is to be filled by the employees who already have a PRAN generated by their previous employer.
- (ii) PAN Card
- (iii) Address Proof (Both Permanent and Correspondence/ Present) eg: Aadhaar Card, Passport, Voter ID etc.
- (iv) Cancelled cheque Leaf (preferably personalized cheque)
- (v) Recent Passport size photograph.

All the above documents must be self-attested. The forms should be filled in BLACK INK only.

Two sets of dully filled up applications along with the above mentioned documents has to be submitted to HO NPS Department through respective regional offices in the case of newly recruited Assistants.

The newly recruited officers who have to undergo Induction training, before offering their place of posting, have to submit their PRAN Application with all supporting documents to either HO NPS Personnel or the NPS Official at the Training coordinating RO.

- The second step is to remit the NPS amount to the PRAN A/C of the respective employees.
- Employee wise Data of NPS deductions will be sent by the Controlling RO/HO to the NPS Department HO.
- The remittances received from the concerned Controlling offices will be credited to NPS Department's Bank Account which in turn will be transferred to the respective PRAN Account of the employees through our Point of Presence

Service Provider (POP-SP) which is at present Stock Holding Corporation of India (SHCIL).

- Employees will receive SMS/E-mail from NSDL in connection with the crediting of the NPS Deductions in their PRAN Account.
- For any Query/Help relating to NPS/PRAN Account the employees are free to contact the NPS Cell at HO at e-mail id nps@nic.co.in and through phone: 033-22628248.

Types of Accounts in NPS– PRAN (Permanent Retirement Account Number)

Under NPS following two types of accounts are available:

Tier-I account: This is a conditional withdrawal Account in which the Employer / Employee can contribute for retirement benefits. Income Tax benefits as per the Income Tax Act, 1961 are available for both employer and employee contributions. Tier-I account charges can be borne either by Corporate/Employer or Subscriber, at the discretion of Corporate. In the case of our company the Service charges is being borne by the Company.

Tier-II account: This is a voluntary savings facility, where the subscriber can avail Fund Management facility at very low costs. Subscriber will be free to withdraw savings from this account whenever they wish subject to a minimum transaction in one financial year. However, the tax benefits are not at par with Tier I account. Tier-II account can be activated along with the Tier-I account on or at a later date. However, for activating Tier-II account, the POP should be same as the POP for Tier-I account.

Tier-II transaction charges are same as Tier-I, however it has to be borne by the subscriber only.

The investment option for the Tier-II account has to be exercised by the subscriber only, which can be different from tier-I account.

Tier II accumulations can be switched to Tier I account but not vice versa.

- National Insurance Company will open only TIER-1 PRAN Account for its employees and their Regular monthly NPS Deductions will be credited to that TIER-1 PRAN Account standing in the name of the employee concerned.

Contribution

- 10 % of Basic + DA will be deducted from the employee's salary every month as Employee contribution (EC) and the company will contribute an equal amount as Company contribution (CC) and the total amount will be credited to their TIER-1 PRAN Accounts.
- Any excess/ voluntary contribution (other than CC, EC) should be made by the employee themselves through the NPS website online (<https://cra-nsdl.com/CRA/>). Company cannot deduct more amount than the eligible 10% of Basic + DA towards NPS even if the employee is interested.

Investment Choices

Under NPS- Corporate Model, a Corporate has the flexibility to provide investment scheme preference (Pension Funds-PFs and Investment choice) either at subscriber level or at the corporate level centrally for all its underlying employees.

- National Insurance Company has provided the preference (Pension Funds-PFs and Investment choice) at the corporate level (Subject to change as per company policy from time to time).
- SBI Pension Funds Pvt. Limited is the choice for Pension Fund Manager for National Insurance Company at present. (Subject to change as per company policy from time to time).
- Auto Choice is the investment choice for National Insurance Company at present. (Subject to change as per company policy from time to time).

POP-SP (Point of Presence)

A POP-SP facilitates a corporate in PRAN Account generation and crediting of NPS Deductions to PRAN Accounts and other PRAN Account related services.

- Stock Holding Corporation of India (SHCIL) is at present the POP-SP for National Insurance Company. (Subject to change as per company policy from time to time).

Annuity (Commonly known as Pension):

It provides for monthly payouts to the individual in lieu of the lump sum amount paid by him/her to the Annuity Service Provider (ASP) from his / her NPS proceeds. The employee member has to option to fix the percentage of amount to be utilized for purchase of Annuities at the time of exit.

Annuity Service Provider and Annuity Scheme shall be provided strictly in accordance by choice made by the subscriber at the time of exit from NPS (which is normally 60 years of age or more). The details of the empanelled ASPs, types of annuity offered and annuity calculators are available in the CRA website.

Withdrawal / Exit

Withdrawal/ Exit from the Scheme will be as per the norms/ guidelines provided/laid by PFRDA from time to time.

Exit Criteria	Benefit
At any point in time before 60 years of Age (allowed to subscriber who have been in NPS for at least 10 years).	Compulsory Annuitisation- minimum 80% Lump sum withdrawal- maximum 20% If Corpus < Rs. 1.00 Lac, complete withdrawal
On attaining the Age of 60 years or age of superannuation as prescribed in service rules) and upto 70 years of age	Annuitisation- minimum 40% Lump sum withdrawal- maximum 60% If Corpus < Rs. 2.00 Lac, complete withdrawal - Subscriber can stay invested in the NPS upto the age of 70 years. Fresh contributions are allowed during such a period of deferment. - Can defer the withdrawal of eligible lump sum amount till the age of 70 years. - Annuity purchase can also be deferred for maximum period of 3 years at the time of exit.
Death due to any cause	In such an unfortunate event, option will be available to the nominee to receive 100% of the NPS pension wealth in

	<p>lump sum. However, if The nominee wishes to continue with the NPS, he / she shall have to subscribe to NPS individually after following due KYC procedure.</p>
Partial Withdrawal	Subscriber will have the option to withdraw up to 25% of his own contribution in certain Circumstances.

Handfull Information

For viewing your Statement of Transaction (SOT)	Login through your I-Pin in <i>CRA website</i> https://cra-nsdl.com/CRA
For updating your PRAN details	Fill up Form S2 and submit the same to HO NPS Cell Forms S2 available at CRA Website - > Subscriber Corner - >Forms
For Lodgment of Grievance	<p>Raise the grievance/complaint through CRA Call centre using your T-PIN or through the CRA website using your I-PIN under CGMS or</p> <p>HO NPS Cell may be contacted to resolve the grievance if possible at their end or may lodge the grievance on your behalf in Central Grievance Management System (CGMS) Or</p> <p>Send a duly filled Form G1, which is available at CRA Website - > Subscriber Corner -> Forms to CRA</p>
Withdrawal & Exit Processing	<p>The employees may contact:</p> <p>NPS Claim Processing Cell, Central Record Keeping Agency, NSDL, 4th Floor, 'A' Wing, Trade World, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel, Mumbai – 400013. Tel:022-24994512, 022-24994862, 022-249904200 (Board)</p>

Annuity Service Providers	List and Contact Details of ASPs are available at CRA Website URL: https://www.npscra.nsdl.co.in/annuity-service-providers.php
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As for as NPS Scheme and transactions are concerned company's role is limited to opening up of PRAN Account and remitting the monthly NPS deductions to the respective PRAN Accounts. Further processes such as investments and withdrawal after exit from the scheme are governed by PFRDA guidelines.

Encashment of Earned Leave on Retirement :

On Retirement:

The earned leave at credit (subject to a maximum of 240 days) may be allowed as encashment on superannuation as well as voluntary retirement. Voluntary retirement shall include retirement under both pension scheme as well as the Superannuation scheme.

For the purpose of computation of the encashment amount, Basic Salary, DA, and fixed personal allowance, shall be taken in to account.

In Case of Death:

The earned leave at credit subject to a maximum of 240 days may be allowed as encashment.

For the purpose of computation of the encashment amount, Gross monthly emolument comprising Basic Salary plus all allowances excluding functional allowance, officiating allowance, special area allowance and other non-core benefits like conveyance, entertainment, telephone allowance etc. shall be taken in to account. HRA if not drawn (for getting Company accommodation) shall not be taken for determining salary.

The encashment amount may be paid to the PF nominee of the deceased employee.

In case of Resignation:

Employees who resign from services are not entitled to claim Leave Encashment.

In case of Dismissal:

No leave encashment is payable in case of compulsory retirement/dismissal/removal from service.

GROUP SAVING LINKED INSURANCE SCHEME (GSLI)

Under this scheme the employees will be divided into six categories on the basis of their basic salary. Life cover available and contributions payable by employees in different categories are as under:

Category	Basic Salaries (Rs.)	Life Cover (Rs.)	Monthly Contribution by the employees towards		
			Life Cover (Rs.)	Savings (Rs.)	Total (Rs.)
(1)	(2)	(3)	(4)	(5)	(6)
I	94,466 and above	10,50,000	595	280	875
II	68,106 to 94,465	8,40,000	476	224	700
III	48,531 to 68,105	6,30,000	357	168	525
IV	25,991 to 48,530	4,20,000	238	112	350
V	13,961 to 25,990	3,00,000	170	80	250
VI	Up to 13,960	1,70,000	97	45	142

1. The life cover premium is further subject to a loading of applicable service tax, swachh bharaat cess and krishi kaliaan cess.
2. For calculating the category under which the employee will fall under GSLI Scheme, the basic salary plus FPA (Fixed Personal Allowance) has to be taken into account.

Eligibility

All existing employees as on 20.11.88 who opt to be covered shall enter the Scheme from the date of introduction of the Scheme. (No new member shall be included in the scheme w.e.f. the annual renewal date i.e. 20.11.2013)

Benefits available under this scheme

1. On death whilst in service

Life cover together with member's saving accumulation with accrued interest thereon.

2. On retirement or leaving

Return of member's savings accumulations with accrued interest thereon.

Nominee Change form

Change of nominee (to be submitted in case of any change in beneficiary appointed initially).

Claiming benefit on retirement/resignation/removal/dismissal

1. Last salary slip
2. In case there has been any change in the category since enrolment, then a copy of the salary slip showing the enhancement in category should also be enclosed.
3. In case of resignation/VRS, a copy of Competent Authority's acceptance of such resignation/VRS along with the copy of release letter from the Office where the employee was posted.
4. Claim form duly filled in.
5. To submit claim papers in the first week of month of retiring.
6. To submit claim papers immediately after release of employee on resignation/VRS.

Claiming benefit on death

1. ***Immediate intimation of death.***
2. Last salary slip
3. Death certificate issued by Govt. Authority in the prescribed format.
4. In case there has been any change in the category since enrolment, a copy of the salary slip showing the change for that particular year is to be enclosed.
5. Claim form duly filled in.
6. To submit the claim papers urgently.

The benefits under an employee's Life portion for the GSLI policy may be accepted as collateral security for housing loan advanced under the Company's Staff Housing Scheme.

LIFE INSURANCE CORPORATION OF INDIA FOR

Claiming Benefits under the Group Savings Linked Insurance Scheme
(To be completed by the Grantees/RO)

1. Name of the Institution : _____
2. Master Policy Number : _____
3. Name of the Insured Policy Member : _____
4. Employee No. : _____
5. Date of Birth: _____
6. Date of Joining the Scheme : _____
7. Entry Reference : _____

(As shown in Nov.8.8 Form I if joined from inception (Month/Year)
Or the month in which the member was included in the form II Regional Office)

8. Amount of Monthly Contribution recovered from the insured member : _____
9. If there has been a change in the Monthly Contribution during his/ her Membership. Indicate the date of change and the revised contribution: Rs. _____
10. Due date for payment of the First Contribution : _____
(Indicate the month and year)
11. Date of Exit from Scheme : _____
12. Due date for payment of the Last Contribution : _____
(Indicate the month and year)
13. The date on which the Last Contribution was paid to the Corporation (to be filled by HO): _____
14. Mode of Exit : _____
(Death, Retirement, Resignation, Termination of service etc.)
15. Exit Reference as shown in form II of RO (Month): _____
16. Cause of Death (In case of exit by Death): _____
17. Name of Beneficiary and Relationship to the Member (in case of Death) : _____
18. Nature of Proof of Death (Please enclose Original Death Certificate issued by Authorities only. Death Certificate issued by Hospital is not acceptable): _____
19. Whether any premium remains unpaid during membership, if so, give details : _____

NOTE: Please send certified copy of Police report, Postmortem report along with Death Certificate in case the death was due to accident, murder or suicide.

Declaration:-

We declare that Revised Claim Form subsequent to submission of advance intimation cum claim form shall be submitted in the event of premature exit/change in category of the member before the due date of retirement, otherwise, in normal retirement case, this advance intimation-cum-claim form shall be treated as final.

We further declare that premium up-to the date of exit shall be remitted to HO for depositing with LIC.

We also declare that monthly reconciliation statement as per Form II reflecting the details of the exit shall be submitted by us within 10 days of the succeeding month.

We further declare that the above particulars are true and correct and the above member was an Insured Member covered under the scheme on the date of his exit and that the premiums have been paid to the corporation on his behalf.

We confirmed that the beneficiary mentioned above is the person appointed by the member who receives the benefit under the scheme.

Date at _____ this _____ day of
_____ 2017

Witness

(Authorised Signatory)

(Name)

Signature

Address:

CLAIMING PENSION

Pension Documentation and Working Procedure

The date of Notification of General Insurance (Employees') Pension Scheme, 1995 was 28.06.1995 which was left open for a period of 120 days till 26.10.1995 within which an existing employee had to exercise his/her option to be governed by Pension scheme.

Another option for joining General Insurance (Employees') Pension Scheme, 1995 was given vide General Insurance Employees' Pension (Amendment) scheme, 1997. The date of Notification was 22.04.1997 and the last date for submission of option was fixed on 19.08.1997.

The retired employees and the families of the deceased employees were also given the opportunity to join the Scheme both in 1995 & 1997. For them the date of eligibility was 01.01.1986 and the effective date was fixed on 01.11.1993.

All employees who were appointed on or after 28.06.1995 till 31.03.2010 are automatically covered under the Pension scheme. However, if at the time of appointment he/she is of 35 or more years of age, then within a period of 90 days from the date of appointment, he/she can opt out of the Pension scheme and be governed by PF.

The National Insurance Company (Employees') Pension Fund Trust has taken a Group Annuity Policy with the Life Insurance Corporation of India for payment of monthly Pension. Monthly Employee pension/ Family pension is being paid by LIC and becomes due on the first day of the following month for which pension is payable eg. Pension for the month of January is due on 1st February.

Head Office Pension cell is responsible for purchase of Annuity from LIC for payment of such Pension/Family Pension once an employee retires/expires. Annuity will be purchased only after the Pension/Family pension commencement form (**Annexure 1**) duly completed in all respects reaches HO Pension cell. Additional Annuity is also purchased from LIC, once in 6 months, in February & August for any increase in DA thereafter.

The Regional Office Personnel department acts as a vital link between HO, Pension cell and all DO & BOs under the RO for ease of operation and coordination.

The commutation amount is also routed through the respective ROs. The amount of commutation is calculated by HO, Pension cell and transferred to the controlling RO who then arranges for the disbursement to the employees through proper channel.

As per the requirement of LIC as well as the Scheme, every Pensioner is necessarily required to submit a **Life certificate (Annexure 3)** preferably within 1st to 7th January of every year. In case of family pensioner, an additional declaration of non-marriage/ non-remarriage is also required. (**Annexure 4**). If this certificate is not received from any pensioner/family pensioner, his/her eligibility to receive pension gets temporarily ceased from February of that year.

Pension & Commutation Calculation method:

Presently all employees are getting salary based on the pay scale of 4708 = 0 (in the series of 1960 = 100) i.e. DA has been merged upto 4708 points of DA index.

- In this current pay scale the salary components for Pension calculation are Basic pay including stagnation increment and Fixed Personal Allowance, if any.
- The formula for arriving at Basic Pension is :

$$\text{Basic Pension} = \frac{\text{Average Salary of last 10 months of service}}{33} \times \text{Qualifying service}^*$$

*if qualifying service is more than 33 years then qualifying service is to be considered as 33 only.

- The formula for Commutation :

$$\text{Commutation Amount} = \text{Commutated Basic Pension (maximum limit : } 1/3^{\text{rd}}) \times \text{Commutation factor (depending on the retiree's age on next birth day)} \times 12$$

- Pension payable per month : Remaining Basic Pension (Basic Pension – Commuted Basic Pension) + DA on Basic Pension.
- Presently Minimum Pension is Rs.3,010/- p.m.
- For Family pension calculation only the last months' full salary (Basic pay plus Fixed Personal Allowance,if any) is required which may be the month of death or the month of retirement. So all the pay scales since 01.01.1986 may be applicable as regards Family Pension is concerned.
- Presently if the surviving child or children are eligible to draw two family pensions (due to the death of both Father and mother, who were pensioners), the maximum amount payable for both the pensions put together shall be limited to Rs.37,290/- only.

Checklist of Documents to be submitted to Pension cell for processing pension:

A. Superannuation Pension

- Original Pension Option Form
- Original Family Declaration Form (**Annexure 10**)
- One copy of Pension Commencement Form duly filled (**Annexure 1**)
- Copy of cheque leaf or cancelled cheque *in duplicate* (**Pension account should be Joint A/c with spouse only & Pensioner should be the first a/c holder**)
- Copy of face sheet of Passbook duly self-attested by the employee *in duplicate*

- Copy of PAN card duly self-attested by employee *in duplicate*
- Copy of Aadhar card duly self-attested
- Vigilance clearance letter

B. Pension on Voluntary Retirement

- Original Pension Option Form
- Original Family Declaration Form (**Annexure 10**)
- One copy of Pension Commencement Form duly filled (**Annexure 1**)
- Copy of cheque leaf or cancelled cheque *in duplicate* (Pension account should be Joint A/c with spouse only & Pensioner should be the first a/c holder)
- Copy of face sheet of Passbook *duly self-attested by employee in duplicate*
- Copy of PAN card duly self-attested by employee *in duplicate*
- Copy of Aadhar card duly self-attested
- Vigilance clearance letter
- Copy of VRS Application along with Date of receipt of application by Office of posting of employee to arrive at completion of 90 days' notice period for the purpose of commutation.
- Copy of Release Order

C. Invalid Pension (Retirement on Medical Ground)

- Original Pension Option Form
- Original Family Declaration Form (**Annexure 10**)
- One copy of Pension Commencement Form duly filled (**Annexure 1**)
- Copy of cheque leaf or cancelled cheque in duplicate (Pension account should be Joint A/c with spouse only & Pensioner should be the first a/c holder)
- Copy of facesheet of Passbook *duly self-attested by the employee in duplicate*
- Copy of PAN card duly self-attested by employee in duplicate
- Copy of Aadhar card duly self-attested
- Vigilance clearance letter
- Copy of Application for retirement under Medical Ground along with Date of receipt of application by Office of posting of employee
- Copy of Medical certificate of incapacity from a Medical Officer approved by the Company
- Copy of letter from Competent Authority sanctioning the retirement on medical ground
- Copy of Release Order

D. Compassionate Allowance

- Original Pension Option Form
- Original Family Declaration Form (**Annexure 10**)
- One copy of Pension Commencement Form duly filled (**Annexure 1**)
- Copy of cheque leaf or cancelled cheque in duplicate (Pension account should be Joint A/c with spouse only & Pensioner should be the first a/c holder)
- Copy of face sheet of Passbook *duly self-attested by the employee in duplicate*
- Copy of PAN card duly self-attested by employee in duplicate

- Copy of Aadhar card duly self-attested
- Vigilance clearance letter
- Copy of letter by Competent Authority sanctioning Compassionate Allowance

Please note that unlike other 3 previous types of Pension, the Pension eligibility here is not automatic. It is advisable that the concerned RO should contact HO Pension cell in such cases.

E. Family Pension (Death whilst in service i.e starts with Family Pension)

- Original Pension Option Form
- Original Family Declaration Form (**Annexure 10**)
- One copy of Family Pension Commencement Form duly filled (**Annexure 1**)
- Copy of cheque leaf or cancelled cheque in duplicate (Family Pension account should be Single A/c only)
- Copy of face sheet of Passbook duly self-attested by the family pension applicant *in duplicate*
- Copy of PAN card duly self-attested by the family pension applicant in duplicate
- Copy of Aadhar card duly self-attested by the family pension applicant
- Vigilance clearance letter
- Copy of Death certificate duly verified
- Copy of certificate stating age of family pension applicant
- Copy of Voter card or any document establishing the relationship of the applicant with the deceased employee

F. Family Pension (In case of Death of Pensioner)

- One copy of Family Pension Commencement Form duly filled (**Annexure 1**)
- Copy of cheque leaf or cancelled cheque in duplicate (Family Pension account should be Single A/c only)
- Copy of face sheet of Passbook duly self-attested by the family pension applicant *in duplicate*
- Copy of PAN card duly self-attested by the family pension applicant in duplicate
- Copy of Aadhar card duly self-attested by the family pension applicant
- Vigilance clearance letter
- Copy of Death certificate duly verified
- Copy of certificate stating age of family pension applicant
- Copy of Voter card or any document establishing the relationship of the applicant with the deceased pensioner

G. Additional Documents to be submitted

- For commutation opted after expiry of one year from Date of retirement : Medical certificate of fitness by a Medical officer is to be submitted (**Annexure 7**)
- For Invalid Pension or Compassionate Allowance the Medical examination and submission of certificate by a Medical Officer is mandatory. Commutation shall become absolute on the date of the Medical certificate given by the Medical officer approved by the Company concerned.

- For Dependent Unmarried/widowed/divorced daughter and dependent parents additional documents to be submitted is as per General Insurance (Employees') Pension Amendment Scheme 2010 dated 08.10.2010. **(Annexure 4)**
- After 15 years from the Date of commutation of maximum 1/3 of Basic pension, the Basic pension is restored to full pension on submission of Existence certificate **(Annexure 5)**

NOTE :

LIC will deduct income tax, if any, based on pension amount only for which they issue Form 16 at the end of each financial year directly to the Pensioner. Pensioner is obliged to pay Income Tax on his / her total income from all sources falling under the head "Salaries" as per Income Tax Act. Pension cell is not the authority to issue Form 16, as they are not the Pension disbursing Authority.

ANNEXURES

Annexure 1 : Commencement of Pension Form

Annexure 2 : Commencement of family Pension Form

Annexure 3 : Life Certificate

Annexure 4 : Separate declaration for Dependent unmarried/widowed/divorced daughter and dependent parents

Annexure 5 : General Insurance (Employees') Pension Amendment Scheme 2010 dated 08.10.2010

Annexure 6 : Existence certificate for Restoration

Annexure 7 : Medical Examination Report

Annexure 10 : Family declaration form

GROUP INSURANCE SCHEME (GIS)

GIS Scheme is operated through the Life Insurance Corporation of India under one year renewable Term Insurance Plan, commencing with 1st August of each year.

Eligibility

Employees who are on the pay roll of the Company on the commencement date are only covered in the Scheme.

Benefit

Upon death of the member whilst in service prior to terminal date, the sum assured under the assurance then in force shall be payable to the employer for the benefit of the beneficiary. The sum assured under the plan is fixed at ₹ 1,32,000/- (Enhanced to Rs.6,02,000/- w.e.f. 01.08.2017)

Contribution

The employer shall pay to the corporation (L.I.C.) in respect of each member on the entry date and relevant annual renewal dates, such contributions as are required to secure and continue the assurance on his life.

Beneficiary

- (i) PF nominee is entitled to this benefit.
- (ii) In case of NPS optee, beneficiary has to be nominated by the employee from among a person or persons who are considered as nominee as per PF scheme.

The rates of premium and conditions of assurance under which LIC is prepared to arrange the scheme shall be subject to an agreement between National Insurance and LIC.

Claiming the Benefit:

1. Immediate intimation of death to Head Office.
2. Duly filled in claim form.
3. Death certificate
4. FIR and PM report in case of accidental death.
5. To submit the above documents without delay.

**FORM OF INTIMATION & DISCHARGE FOR DEATH CLAIMS
UNDER MASTER POLICY NO.**

1. (a) Full name of the deceased employee :
 (b) Department & Designation of the Deceased employee :
 (c) S.R.No. / P.F.No. of the Employee :
 (d) Address of office where the deceased Employee was servicing :

- (e) Date on which the deceased employee Last attended duties : _____
- (f) Date of entry into service of the Deceased employee : _____
2. (a) Date of Death : _____
 (b) Place of Death : _____
 (c) Cause of Death : _____
 (d) Proof of Death obtained : _____
3. Date of birth (or age at death) of the Deceased Employee : _____
4. Pay of the deceased employee as on date of death: _____
5. Amount of Sum Insured : _____
6. Cheque to be drawn in favour of: _____

We certify that the above employee was covered under the Group Insurance Scheme for the employee of National Insurance Company Limited (Master Policy No.) as on date of death. We have obtained satisfactory proof of death of the deceased employee. We hereby declare that the answer to the above questionnaire is true in every respect. We hereby acknowledge receipt from the Life Insurance Corporation of India the sum of Rs.....(Rupeesonly) in full satisfaction and discharge of all our claims and demands in respect of the above deceased employee under the above mentioned Master Policy)

Dated _____ this _____ day of _____ 2017

(OFFICE SEAL)

(Signature)

Name of the Officer:

Designation :

Place : _____

Date : _____

GROUP TERM INSURANCE SCHEME (GTIS)

1. LIC offers Group Term Assurance to cover the loss of commutation of Pension on death of an employee while in service in respect of employees of NIC.
2. GTIS is non-contributory and as such the entire premium has to borne by the employees.

Revised Sum assured under various Categories (w.e.f. 01/12/2016):

Category	Basic Pay Range	Sum Assured	Monthly Premium(excluding GST)
I	₹ 94,466 and above	₹ 24 Lacs	₹ 684
II	₹ 68,106 to 94,465	₹ 20 Lacs	₹ 570
III	₹ 48531 to 68105	₹ 14 Lacs	₹ 399
IV	₹ 25991 to 48530	₹ 10 Lacs	₹ 285
V	₹ 13961 to 25990	₹ 5 Lacs	₹ 142.50
VI	Upto 13960	₹ 3 Lacs	₹ 85.50

Eligibility:

GTIS shall apply to employees who:

- a) Are in the service of Company on the scheme date; and
- b) Are governed by the General Insurance (Employees') Pension Scheme, 1995 and exercise an option in writing by giving an irrevocable letter of authority in the Proforma prescribed in Schedule I;

'or'

- c) Join the service of the Company on or after the Scheme date

In respect of employees covered by sub-clause 2(a), the scheme shall apply from 01.10.1997 and in respect of employees covered by sub-clause 2 (b) the scheme shall apply from the date of their confirmation.

Benefits under the Scheme

1. On the death of an employee while he is a Member of the Scheme, the Insurer shall under the Group Policy taken out by the Employer, pay to the Beneficiary under the Scheme or if no appointment of Beneficiary has been made or is subsisting, to his or her heirs the sum assured as shown in the table above (herein after referred to as the "family benefit") in accordance with the provisions of the Scheme. (Provided that the claim is admissible in respect of the deceased employee under the terms and conditions of the Group Policy). The appointment of the beneficiary shall be done by submitting the Nomination Form at inception.
2. Every appointment of beneficiary made by an employee shall be in accordance with the provisions contained in Schedule.
3. Notwithstanding anything contained in sub-clause (1) or any other provisions of the Scheme, the Company shall be entitled to have a lien on the family benefit admissible in respect of the deceased employee for any sum due from him, and where any such lien exists the beneficiary or the heirs, as the case may be, shall be entitled to receive only the balance of the amount of family benefit after recovering such dues.
4. An employee, who moves from one category to a higher category, owing to the change in basic salary, shall be eligible to the appropriate higher family benefit applicable to the higher category with effect from the next renewal date. Automatically the premium payable by the employee is increased.

Payment of the Benefit

1. In the event of the death of an employee who has made an appointment in accordance with Clause 2, the eligibility of the beneficiary to receive the benefit shall be determined with reference to the facts obtaining as at the date of death of the employee and any subsequent event (e.g. remarriage of widow or marriage of unmarried sister) will not affect the eligibility of such person.

2. If a beneficiary dies before receiving the payment, the benefit shall pass on to the alternative beneficiary. In case there is no alternative beneficiary the benefit shall be paid as if there was no appointment.
3. In the case of a minor beneficiary, the payment shall be made to the person appointed as guardian in terms of sub-clause (6) of Clause 2 to receive the payment. If no such appointment has been made, the payment shall be made to the natural guardian and in the absence of a natural guardian to the person who furnishes a guardianship certificate.
4. Any payment in settlement of the benefit under the Scheme shall be payable by the Insurer only on receiving a certificate from the Competent Authority that a claim has arisen and only on admission of the claim by the Insurer. While furnishing the certificate that a claim has arisen, the Competent Authority shall also furnish particulars of appointment of beneficiary and of guardian, if any.
5. If no appointment has been made or is subsisting, the Insurer shall satisfy itself that the person/persons claiming the payment is/are the legal heir/heirs to the deceased employee, and such heirs shall be required to produce evidence of title such as Succession Certificate, Administrator General's Certificate or Letter of Administration.
6. If, in any case, the Insurer is satisfied that there is no dispute as regards the title to the benefit it may dispense with evidence of title; (Provided that the Insurer may require the claimant to furnish such indemnity and / or guarantee as it may think fit having regard to the circumstances of the case.)

Group Policy

1. A Group Policy shall be taken with the Insurer on the lives of the employees who are Members of the Scheme under the one year Renewable Group Term Insurance Plan thereby assuring payment of family benefit in accordance with Clause 5.
2. The Group Policy shall be renewed on 1st December (Annual Renewal Date) every year as long as the Scheme continues. Change of category due

to the change in basic salary will be effective from the renewal month only, and not in mid policy year. Since the GTIS premium is always deducted one month in advance, no premium is to be deducted in the month in which the employee retires/exits. For employees on LOP or under suspension, if there is no scope of premium deduction from the salary, the Company must pay the premium on regular basis from its own account and the names of such employees be carefully noted giving employee number in each case and the amount must be either recovered from the salary or from the terminal benefits in due course.

3. The Company shall act for and on behalf of the Members in all matters relating to the above assurance with Insurer and every act done by the Company shall be binding on the members.

Exit from Scheme

1. If an employee ceases to be in the service of Company for any reason whatsoever, he/she shall forthwith cease to be a Member of the Scheme.
2. For removal of doubt, it is clarified that no benefit shall be allowed under the Scheme except in the case of the death of an employee while he is a Member of the Scheme and no benefit shall be allowed if he/she dies after his/her membership ceases.

Documents required for GTIS Claim

1. Pink Copy of GTIS Option Form.
2. Photo copy of **Death Registration Certificate**, duly certified by the Authorized Official with Office Seal and Stamp.
3. If the said certificate has been issued in **Regional language**, the **English version** of the same is required on **Company's letter head**, duly certified by the **Authorized Official** with **Office Seal** and **Stamp**.
4. In case of accidental death, the copy of **FIR** and **Post Mortem Report** are required, duly certified by the **Authorized Official** with **Office Seal** and **Stamp**.

5. Photo copy of Death Certificate issued by the last attending Doctor, giving the **cause of the death**, duly certified by the **Authorized Official with Office Seal and Stamp**.
6. Photo Copy of **Pay slips for last 12 months / IPR**, duly certified by the **Authorized Official with Office Seal and Stamp**.
7. **GTIS Premium Recovery Certificate** duly typed on **Co's letterhead**.(Format attached below)
8. **GTIS Claim Form** duly completed in all respects and signed by the Authorised Official of the RO / HO.
9. In case of **Loss of Pay**, a certificate is required from the concerned office on **Co's letter head** stating that the requisite premium was deposited from the **Co's own account**.
10. Any other document, as and when required by LIC.
11. GTIS Claim has to be lodged immediately on the death of GTIS optee employee. LIC in any case will not entertain GTIS Claims submitted beyond a reasonable time (say 3 months) without proper reasons

GTIS CLAIM FORM

LIFE INSURANCE CORPORATION OF INDIA
CALCUTTA METROPOLITAN DIVISIONAL OFFICE PENSION & GROUP SCHEMES
DEPARTMENT
16, Chittaranjan Avenue, Calcutta – 700 072

GROUP TERM INSURANCE SCHEME FOR THE PENSION AND GTIS OPTees OF
G.I.C.

FORM OF INTIMATION & DISCHARGE FOR DEATH CLAIMS
MASTER POLICY NO. EGI – 208866

No columns to be left blank

1. (a) Full name of the deceased employee :
- (b) Department & Designation of the deceased employee :

- (c) S.R.No. of the employee & Pensioner No. :
(d) Address of Office where the deceased employee was servicing :
(e) Date of Entry into service of the deceased employee :
(f) Date on which the deceased employee last attended duties :
(As per Attendance Register)

2. (a) Date of death :
(b) Place of death :
(c) Cause of death :
(d) Proof of death obtained :

3. Date of Birth (or age at death) of the deceased employee:

4. Basic Pay of the deceased employee as on date of death:

5. GTIS Premium recovered from his salary :
AmountUpto

6. Name of the First Beneficiary :

7. We certify that the above employee was covered under the Group Term Insurance Scheme for Pension Optees of GIC (Master Policy No. EGI 208866) as on the date of death. We have obtained satisfactory proof of death of the deceased employee. We hereby declare that the answer to the above questions are true in every respect.

Dated, thisday of..... 20

For and on behalf of the

(OFFICE SEAL)
(Signature)

Place:

Date : Name of Officer :

PREMIUM RECOVERY CERTIFICATE

Dated

Certificate of deduction on account of GTIS premium

A/c:

Late.....

Ex- Employee

No.....

Last posted atDO

under.....RO

Certified that Late..... Ex-
....., Employee No.....died on
.....was a member of Pension under General Insurance (Employees')
Pension Scheme 1995 and a member w.e.f. 01.09.1998/01.01.2010/01.04.2010 (strike
out whichever is not applicable) of Group Term Insurance Scheme (GTIS) – 1997 under
LICI Master Policy No. EGI-208866. He was covered under GTIS Categoryas
on 1st day of December....., depending upon his "Basic Pay" (including the
Allowances which rank for PF calculation). The last months GTIS Premium
@ Rs..... have been deducted from his salary for the months from.....
to..... (the month of death) and remitted to RO/HO.

Signature of the Accounts-in-Charge

Signature of the Officer-in- Charge

Name:

Name:

Designation:

Designation:

(Stamp & Office Seal)

(Stamp & Office Seal)

GUIDELINES ON SETTLEMENT OF TERMINAL DUES

GUIDELINES ON SETTLEMENT OF TERMINAL DUES:

As per approval of the Board of the Company, where, Nil status report is not received from Vigilance Department or where CDA Clearance is not received, the Company shall follow the guidelines in respect of settlement of dues on retirement of employees as under:

Circumstances –Type-A			
Where , on the date of retirement,			
i. An employee is under suspension ,or			
ii. An employee has been issued a charge sheet and the said disciplinary proceedings are pending and are not concluded and the final order is not issued by the Disciplinary Authority : or			
iii Prosecution for criminal charges is pending against an employee.			
Type of retirement Benefit	Employee opted for		
	For Pension Optees	For PF Optees	For Those Covered Under NPS
a. PF-Employee's Contribution	Yes	Yes	NA
b. PF-Company's Contribution	NA	Yes	NA
c. Gratuity	No	No	No
d. Commutation of Pension	No	NA	NA
e. Regular Pension	No	NA	NA
f. Provisional Pension	Yes	NA	NA
g. Leave Encashment	Yes	Yes	Yes
h. Savings portion of GSLI contributions	Yes	Yes	Yes
I Arrears of Salary payable ,if any	Yes	Yes	Yes
Note : On completion of the Departmental or judicial proceedings, depending upon the outcome of the same and after receiving vigilance clearance, decision would be taken:-			
a. On the amount payable under Gratuity for all 3 types of the said optees: and			
b. On the amount payable towards Commutation and Regular Pension (and consequential withdrawal of Provisional Pension) in respect of Pension Optees:			
Circumstances –Type-B			

Where, on the date of retirement of an employee, a minor penalty charge –sheet has been issued and the final order is not issued by the Disciplinary Authority

Type of Retirement Benefit	Employee opted for		
	For Pension Optees	For PF Optees	For Those Covered Under NPS
a. PF-Employee's Contribution	Yes	Yes	NA
b. PF-Company's Contribution	NA	Yes	NA
c. Gratuity	Yes	Yes	Yes
d. Commutation of Pension	Yes	NA	NA
e. Regular Pension	Yes	NA	NA
f. Provisional Pension	NA	NA	NA
g. Leave Encashment	Yes	Yes	Yes
h. Savings portion of GSLI	Yes	Yes	Yes
i. Arrears of Salary Payable, if any	Yes	Yes	Yes

Note : The Disciplinary Authority shall endeavour to complete the minor penalty proceedings before the retirement of the employee, failing which it would be treated that the proceedings lapsed and on account of which the penalty cannot be imposed.

Circumstances Type – C

Where, on the date of retirement of an employee, Nil status is not received from Vigilance Department and further :-

- i. The employee is not placed under suspension, or
- ii. The employee has not been issued a charge-sheet or
- iii. no judicial proceedings for prosecution of the employee on criminal charges are pending.

Type of Retirement Benefit	Employee opted for		
	For Pension Optees	For PF Optees	for those covered under NPS
a. PF – Employee's Contribution	Yes	Yes	NA
b. PF – Company's Contribution	NA	Yes	NA
c. Gratuity	Yes	Yes	Yes

d. Commutation of Pension	Yes	NA	NA
e. Regular Pension	Yes	NA	NA
f. Provisional Pension	NA	NA	NA
g. Leave Encashment	Yes	Yes	Yes
h. Savings portion of GSLI Contribution	Yes	Yes	Yes
i. Arrears of Salary Payable , if any	Yes	Yes	Yes

Foot Note :

- a. As per Pension Scheme, under Provisional Pension, an amount equal to the maximum pension, which would have been admissible to him, would be allowed subject to adjustment against final retirement benefits sanctioned to him.
- b. The settlement of terminal benefits to the retired employee, as mentioned above, may be paid subject to recovery of all amounts due to the Company(ies) towards loans, advances and other amounts due, if any, from the retiring employee.
- c. The settlement of terminal benefits to those Retired Officials who have been granted permission to retain the Company's accommodation (as per rules), PF Employer's contribution/Commutation amount of Pension (as applicable)and leave encashment shall be released only after the peaceful vacation of the same in his/her possession.
- d. Regional Offices are required to furnish details of Terminal Dues settled in the prescribed format in Form – A & Form – B every month.

Felicitation on Retirement

The event of Retirement is an important occasion not only in the career of an employee but in his/ her personal life too. An employee who spends active years of his life with the organization for mutual progress deserves proper recognition for the services rendered by him not only during his service period but also at the time of his/her laying down the office. To fulfil this solemn duty the farewell function at the time of Retirement of an employee is to be conducted in a structured and uniform fashion in the respective offices for displaying sense of goodwill and fraternity and making the parting more graceful and memorable. These norms are applicable for VRS optees as well.

The following should be ensured while conducting such function:

- a) A formal function on the last working day of the retiring employee should be organized by the Company in an Office where the employee was working at the time of retirement.
- b) The function may be organized half an hour before the close of the working hours of the day.
- c) The function may be presided over by the following Officers:
 - Officer In Charge of the Office in case of BO/DO
 - Regional In Charge / Regional Manager in the case of RO
 - DGM / Chief Manager of the concerned Dept in case of HO
- d) The Officers designated to preside over the function are expected to ensure their presence on the day for this purpose. However if Office exigencies so arise that the other engagement can in no way be avoided, the Officer so designated would nominate the senior most Officer available to preside over the function.
- e) During the function a bouquet may be presented to the retiring employee and for retaining the occasion in memories a few coloured photographs of postcard size may be snapped.
- f) During the function a memento as decided at a cost not exceeding Rs.500/- may also be presented to the retiring employee on behalf of the organization.
- g) After the function is over, the retiring employee as far as possible be escorted by another employee of the Office to the residence of the retiring employee in a pool car or in a car provided to Development Officers/ AO(D) /AM(D)/ Branch/ Divisional In-charge under Conveyance Scheme.
- h) However, if no such car is available, a hired vehicle may be arranged by the Company at a reasonable cost to drop the retiring employee at his residence at the station where he was posted.
- i) A well designated 'Service Certificate/Letter of Appreciation' mounted suitably, commemorating the service of the employee to the Company will be presented on the occasion to the Retiring Employees.

CONTROL REGISTER FOR TERMINAL BENEFITS

1. ROs have to maintain Control Register for Terminal Benefits in the format given below.
2. ROs have to send Quarterly Report on the same in the same format to HO within 10 days of closure of each quarter.
3. The Quarterly Report should contain the details of employees retired/died during the quarter and also from the previous quarters, if anything due.
4. The report should be only in soft copy and marked to all concerned officers of HO dealing with Terminal Benefits.

QUARTERLY REPORT ON TERMINAL BENEFITS ENDING ON.....

Name of RO.....

S . N o .	N a m e & E m p . N o	D e s i g n a t i o n	P l a c e o f P o s t i n g	D a t e o f E x i t	R e a s o n f o r E x i t (I f d e a t h, n a t u r a l o r a c c i d e n t a l)	V i g i l a n c e S t a t u s	Terminal Dues settled (Amount)											
							P F	G r a t u i t y	E n c a s h m e n t o f u n a v a i l e d E L	G S L I P	P e n s i o n	C o m m u t a t i o n	G T I S	G I S	G P A	N M B S		

Hours of Work

1. The total working hours in a week comprising five full days shall be:-
 - a) Thirty six and half hours (36 ½) excluding the lunch break for 30 minutes for officers and all employees in Supervisory & Clerical grades.
 - b) Thirty nine and half hours (39 ½) excluding the lunch for 30 minutes for Subordinate staff other than Drivers & Building Staff etc.
2. The total working hours in a week comprising six full days shall be forty eight hours (48) for Subordinate staff such as Drivers, Liftmen, Cleaners, Watchmen, Electricians, Plumbers, Gardeners and Full Time Sweepers.
3. Subject to the maximum weekly hours of work stipulated in paragraphs (1) and (2) the Chairman-cum-Managing Director shall from time to time specify the daily working hours of each office and employee as considered necessary.

Timings:

	In Punjab, Haryana,HP, Jammu & Kashmir & Union Territory of Chandigarh	Rest of India
For all staff other than Subordinate Staff		
Monday to Thursday	09:30 am to 5.15 pm	10: 00 am to 5.45 pm
Friday	09:30 am to 05:30 pm	10: 00 am to 6.00 pm
Lunch Recess	30 minutes (01:00 pm to 01:30 pm)	30 minutes (01:30 pm to 02:00
For Peons		
Monday to Thursday	9.00 am to 5.20 pm	9.30 am to 5.50 pm
Friday	9.00 am to 05:40 pm	9.30 am to 6.10 pm

Lunch Recess	30 minutes (01:00 pm to 01:30 pm)	30 minutes (01:30 pm to 02:00
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Regulations for Attendance of the Officers

1. Officers are required to set an example themselves before they enforce the rules in the matter of punctuality in attendance. Therefore, they must be punctual in attendance.
2. All Officers are required to attend office at the commencement of the working hours first and proceed on official engagement, if any, thereafter. Appointments outside the office when the officer may have, which may necessitate his not being in office at the commencement of the morning session due to prior engagement, in exceptional circumstances, or at any time during the working hours shall be reported to the Supervising Officer.
3. A record of attendance of officers is to be maintained in each and every office in the prescribed format. This format is required to be completed, duly marking the time of attendance of each of the officers in the Office/Department either by the officers In-charge of the Office/Department at Head Office / Regional Office or any of the officers nominated for the purpose. Where such attendance is marked by any other officer nominated for the purpose, after marking the time of attendance of each officer, the attendance sheet is to be counter-signed by the In-charge of Office/Department immediately thereafter.
4. In case where frequent late comings are noticed the concerned officers are to be cautioned in writing.
5. In the case of officers also ½ day's CL (Casual Leave) is to be debited to their account for the 1st and the subsequent occasions of late attending and/or early leaving in a calendar month and in the event of no CL (Casual Leave) being due, the same is to be treated as EL (Earned Leave) or loss of pay as may be decided by the Competent Authority.

Regulations for Attendance and Working Registers of Employees

1. Every employee (other than an officer) shall put his initials at the appropriate place in the Register of employment. The employees who report for duty before or at the commencement of hours of work need not mark the time of reporting for duty in the Attendance Register. If, however, an employee reports for duty after commencement of hours of work, he shall mark the time of his reporting for duty as also put his initials at the appropriate place in the Register.

2. With the commencement of hours of work, every employee is expected to be in his seat and commence the work.
3. In case an employee has not reported for duty exactly at the commencement of the hours of work, the officer nominated for this purpose will, at the appropriate place in the register, put mark (A) as in appropriate cell.
4. After marking 'late' by putting mark 'A' the register shall be passed on to a Senior Officer duly nominated by the Head of Department (or in his absence to the alternate officer duly nominated by the Head of Department)
5. After late marking as 'A' in the Register, the register would be sent to the Head of the Department who would keep register with him till it is collected by the Personnel Department. The Personnel Department would check-up whether any leave applications already received from employees have remained to be marked in Register. After getting such leave applications sanctioned from the concerned Competent Authority, they will mark the register for leave.
6. In the Metropolitan Cities, where employees are commuting by suburban trains or by any public transport system, if there is a dislocation of transport system and some employees commuting to office by such transport system are late on account of the dislocation of transport system and some employees commuting to office by such transport system are late on account of the dislocation, the Head of the Department after verification from the concerned authorities may condone such late comings and mark 'T' at appropriate places in the register as in appropriate cell . The Late comings with mark 'T' will be ignored for the purpose of counting the number of occasions of late attendance and early goings.
7. Employees are allowed to take half-day leave on working days other than on half holidays. They can avail of the half day leave either in the first half or in the second half, and attend the office for three hours and forty five minutes.
8. An employee reporting for duty after commencement of office hours of work , but before expiry of three hours and forty five minutes will have his leave account debited by ½ day and the Register will be by will be marked as in appropriate cell .
9. In case of employee reporting for duty up to the expiry of three hours and forty five minutes with an application for ½ day CL (Casual leave), the register will be marked as in appropriate cell and the leave will be sanctioned by the Competent Authority.
10. In case of employee not reporting for duty but submitting the Casual Leave application subsequently, the Register would be marked as in appropriate cell and his leave application will be sanctioned by the Competent Authority.

11. Where an employee has neither reported for duty nor has sent any leave application the Register would show the position as in appropriate cell and the Personnel Department would draw the attention of the concerned employee, and call for his explanation.
12. When an employee takes half day leave (on any working day other than a half holiday) in the second half and leave the office after working for three hours and forty five minutes, register will be marked as in appropriate cell .
13. Employee shall not leave the office before expiry of office time.
14. When a holiday is declared, the Register will be marked as in appropriate Cell
15. When an employee gets his leave sanctioned in advance, the Register will be marked as in appropriate cell.

Movements of Employees – steps to be taken

As per the National Insurance Company (Conduct, Discipline & Appeal) Rules 2014, Rule 5(16) “absence from the employee’s appointed place of work without permission or sufficient cause” is misconduct. Therefore it has to be ensured that all the employees adhere to this rule and do not resort to unnecessary / unwarranted movement during office hours. The following steps are suggested in this regard:

1. If it is observed that any of the employees is engaged in any other activity other than office work during working hours, as a first step he should be orally cautioned by the In-charge of the office.
2. If second time, however, the same employee is again found to be engaged in such activities, a letter of caution should be issued to him.
3. If after issuance of letter of caution activities on the part of such employee do not stop, a show cause Notice should be issued to him.
4. If the reply to the Show Cause Notice is not satisfactory, disciplinary action may be taken against the defaulting employee as per National Insurance Company (Conduct, Discipline & Appeal) Rules 2014.

OBSERVANCE OF N.I. ACT HOLIDAYS

- (1) A notice should be displayed in all offices, at the beginning of the year, declaring the holidays to be observed, i.e. the public holidays declared under the Negotiable Instruments Act excepting those for half yearly and yearly closing of Banks.
- (2) The following Clause should appear beneath the list of holidays in the notice, as stated above :-

Change in the date of any declared Public Holiday listed in the notice as also declaration of additional Public Holiday would take effect on the basis and terms of official announcement through Press, Radio, Television duly supported by appropriate Central / State Government Gazette notification

Change in Name:

- I) Employee desirous of changing his/her name shall be required to take the following steps prior to making a request of the Company for recording the change in his/her name.
 - 1) Affidavit from a First Class Magistrate / Notary in support of the proposed name change.
 - 2) To get such change published in the Official Gazette of the State concerned/Gazette of India and as well as in a local language newspaper having wide circulation.
 - 3) In addition, female employees on marriage have to submit a self-attested photocopy of marriage registration certificate.
- II) The employee shall, thereafter, submit to his Office, an application for the change of name along with printed copy of notification in the State Gazette/Gazette of India as also the affidavit in original along with newspaper cutting.
- III) Applications for change of name shall be forwarded to HO by RO Personnel Department with their recommendation.

No Objection Certificate

For Obtaining Passport/Visa and for Renewal of Passport/Visa

- NOC may be granted on merits of each case.
- Application on prescribed format (**As per Annexure**) is required to be submitted along with undertaking to the effect that items listed under (a) to (l) of section 6(2) of Passport Act, 1967 are not attracted in his/her case.
- NOC will be granted subject to Vigilance clearance.
- NOC is to be issued on specified format (**As per Annexure**) with confirmation that provisions of Section 6(2) of Passport Act, 1967 are not attracted in case of applicant.

Following broad guidelines are to be kept in view while considering requests for NOC for obtaining passports:-

- The employees may be asked to inform the probable period during which he would be going abroad. NOC may be issued if the office, where the employee is working, has no objection in relieving him for the period of absence.
- Where disciplinary proceedings are pending / contemplated against an employee, clearance may be obtained from the appropriate authorities conducting enquiries for dealing with vigilance or disciplinary matters before issuing such a certificate.
- Apart from ascertaining whether there is a vigilance or disciplinary case against the employee, the office authorities should also find out whether the employee has obtained loans from the Company (festival/flood/housing/vehicle/education etc.) and if the outstanding loan exceeds the terminal benefits to which the employee has become entitled, it would not be advisable to grant the certificate unless the employee is prepared to liquidate the excess of debts to the Company.
- The Competent Authority shall also examine, before issuing a certificate, whether such a certificate can be issued in the light of the purpose of the visit as explained by the employee.
- In case of employees under service agreement, it will not be advisable to issue No Objection Certificate.

Competent Authority for issuance of NOC :

- For employees at RO – Regional In-charge
- For employees at HO and Region-In -charge – CM (P)

- For Class III/IV employees :-
 - At RO - Scale -V at RO
 - At HO – Scale -V at HO

It may be observed that in the NOC wordings there is a reference to Section 6(2) of the Passport Act, 1967 about which also the NOC signing Authority has to certify.

Section 6(2) requires certification of the fact that the following are not attracted in case of our employee:

- That the applicant is not a citizen of India.
- That the applicant may, or is likely to, engage outside India in activities prejudicial to the sovereignty and integrity of India.
- That the departure of the applicant from India may, or is likely to, be detrimental to the security of India.
- That the presence of the applicant outside India may, or is likely to, prejudice the friendly relations of India with any foreign country.
- That the applicant has, at any time during the period of five years immediately preceding the date of his application, been convicted by a court in India for any offence involving moral turpitude and sentenced in respect thereof to imprisonment for not less than two years.
- That proceedings in respect of an offence alleged to have been committed by the applicant are pending before a criminal court in India.
- That a warrant or summons for appearance, or a warrant for the arrest, of the applicant has been issued by a court under any law for the time being in force or that an order prohibiting the departure from India of the applicant has been made by any such court.
- That the applicant has been repatriated and has not reimbursed the expenditure incurred in connection with such repatriation.
- That in the opinion of the Central Government the issue of passport or travel document to the applicant will not be in the public interest.

For Outside Employment within Country

The following broad guidelines are applicable for dealing with NOC for employment outside the Company:

- All applications of employees shall be routed through proper channel.
- Applications shall be forwarded to prospective employer without any recommendations.
- NOC shall be issued not more than 4 times in a year.
- Forwarding application would not mean automatic relieving of employee if selected for this due process shall be followed.
- Application for only such posts will be forwarded which are Publically advertised
- For which the employee fulfills eligibility criteria while forwarding applications of Direct Recruit Officers the terms and conditions of their service bond shall be kept in mind. This would be made clear to the prospective employer as well.
- Competent Authority to decide the applications :-
 - Upto Scale IV Officers - Regional In-charge for RO
 - Upto Scale IV Officers – Chief Manager (P) for HO
 - Officers above Scale IV – GM (P)
- Employees/ ex- employees can be issued Service Certificate and Salary Certificate on request on specified format (**As per Annexure**)

Scope of Outside Employment

Outside employment includes Central / State Government, Public Enterprise or Autonomous Body, wholly / substantially controlled / owned by State / Central Government, so far as Officers / employees under bond are concerned.

PROFORMA FOR SEEKING “NO OBJECTION” CERTIFICATE FOR OBTAINING/RENEWING OF PASSPORT

To

The Chief Manager,

Personnel Department,

National Insurance Co. Ltd.,

Head Office/Regional Office

Dear Sir,

**Re : Request for “No Objection” Certificate for obtaining / renewing of
PASSPORT.**

I would request you to please issue me a ‘No Objection’ Certificate for the above purpose. Relevant particulars are given below:

1. Name of the Employee (In Block Letter) :
2. Father's Name :
3. Husband's Name :
4. Designation :
5. Dept./Office/Place of Posting :
6. Employee No. :
7. Date of Birth :
8. Date of Entry into Service :
9. Passport Details and Declaration by the Employee
- a) Passport No. (If already holding) :
- b) Details previous trips, if any (Including purpose of visit):

I do hereby declare that I shall inform the office about the details and purpose of my visit before commencement of journey and also that the provisions of Section 6(2) of the Passport Act, 1967 are not attracted to me.

Yours faithfully,

Place :

Date :

(Signature of Employee)

Statement made against item nos. 1 to 8 above, have been verified and found to be correct.

Recommended.

Signature of Officer-in-Charge

Signature of Dept.-in-Charge

Signature of Chief Manager (P)

(In case of BO/DO/RO)

(In case of HO)

NOTE :-

APPLICATION VERIFICATION AUTHORITY

- | | | | |
|------|-------|---|---|
| i) | BO/DO | - | In Charge of Office. |
| ii) | RO | - | Manager Personnel/Manager of the Dept. at RO/RM |
| iii) | HO | - | Chief Manager (Personnel) |

Vigilance Department,

Head Office,

Kolkata

Re : Vigilance clearance for issuing "NO OBJECTION CERTIFICATE" to above employee –

Please give your report for the above purpose at the earliest.

Date :

PERSONNEL DEPARTMENT

N.B. : 1) Format enclosed herewith.

ANNEXURE for Passport

ANNEXURE 'A'

Certified that **Shri/Smt.** _____, **S/o** _____ who is an Indian National, is a permanent employee of National Insurance Company Ltd., from _____ and is at present holding the post of _____. **Shri/Smt./Miss./Mst.** _____ **NA** _____ who is also an Indian National, **is/are** a dependent family member(s) of **Shri/Smt.** _____ **NA** _____ and **his/her** identity is certified. This Organization has **No Objection** to **him/her** acquiring Indian Passport. I the undersigned, am duly authorized to sign this Identity Certificate. I have read the provisions of Section 6(2) of the Passport Act, 1967 and certify that these are not attracted in case of this applicant. I recommend issue of an Indian Passport to **him/her**. It is certified that this organization is a Public Sector Undertaking. The Employee Number of **Shri/Smt.** _____ is _____.

Ref. No. : **Pers.Deptt.F.252**
Date :

(_____)
Chief Manager
National Insurance Co. Ltd.

Telephone No. :
Fax No. :
Email :

*Photo to
be affixed
and duly
attested*

ANNEXURE for VISA

HO: Pers.Deptt.F.252

___ April, 2017

TO WHOM IT MAY CONCERN

This is to certify that Mr./Ms. _____, _____, (Employee No. _____), is a permanent employee of this Company and is presently posted at _____.

This Company will have no objection to his/her obtaining necessary VISA from the appropriate authorities concerned for his/her visiting _____ for personal touring purpose during _____ (probable period of journey).

(_____)
Chief Manager

Signature of Mr./Ms. _____

VIGILANCE CLEARANCE

It has been decided that vigilance clearance has to be obtained according to the following procedure:

Vigilance Clearance is to be obtained before

1. Promotion,
2. Confirmation on completion of probationary period,
3. Issue of no objection certificate for obtaining Passport/Visa or renewal of Passport/Visa.
4. Acceptance of Resignation/VRS and settlement of terminal benefits.
5. Grant of cash functions
6. Grant of stagnation increment
7. Grant of Marketing assignment
8. Release of Terminal Benefits on Superannuation.
9. Grant of ACPS to Sub Staff & Record Clerks.
10. Sanction of education Advance.
11. Permission to visit abroad

Vigilance Clearance on the above lines will be necessary in the case of all officers and employees of the Company.

If clearance is not given by Vigilance Department in any particular case further action will depend upon circumstances of each case. Competent Authority concerned may consult C.V.O., in such cases, if necessary.

PARTICULARS IN RESPECT OF THE OFFICER FOR WHOM

VIGILANCE CLEARANCE IS TO BE OBTAINED

(To be filled in by the Chief Vigilance Officer of the Ministry/

Department seeking vigilance clearance)

1.	NAME OF THE EMPLOYEE/OFFICER (Full name in block letter)	
2.	DESIGNATION	
3.	EMPLOYEE NO.	
4.	DEPARTMENT/OFFICE/PLACE OF POSTING	
5.	FATHER'S NAME	
6.	HUSBAND'S NAME	

7.	DATE OF BIRTH																																									
8.	DATE OF ENTRY INTO SERVICE																																									
9.	DATE OF RETIREMENT																																									
10	POSITION HELD (During the 10 preceding years) <table border="1" style="margin-left: 40px; width: 80%;"> <thead> <tr> <th>DESIGNATION</th> <th>POSTING PLACE</th> <th>FROM</th> <th>TO</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> </tbody> </table>		DESIGNATION	POSTING PLACE	FROM	TO																																				
DESIGNATION	POSTING PLACE	FROM	TO																																							
11	Whether the Officer was at any stage of his Official career placed in the "agreed list" or "list of Officers of doubtful integrity". If yes, full details may be given.																																									
12	Whether any allegation of misconduct with a distinct vigilance angle was examined against him during the last 10 years and if so with what result.																																									
13	Whether any punishment was awarded to him during the last 10 years.																																									

Date:

Determination of Service

Section I: Resignation from Service

1. As soon as the letter of resignation is received from an officer, the date of receipt of the letter at his place of posting, i.e. Branch office, divisional office, regional office as the case may be, should be recorded with date stamp.

2. As per rules, a confirmed officer has to give three months' notice at the time of tendering his resignation from the company.

The officer should be asked to clearly mention in his/her letter of resignation that he/she is resigning from the services of the company and is also giving notice from a specified date.

3. The notice period will be reckoned from the date of receipt of resignation letter at the place of posting.

The notice shall be deemed proper only if the officer remains on duty during the notice period. During the notice period, the officer is not entitled to avail any leave except proportionate casual leave. If he/she avails leave other than CL, it will be deemed as LoP.

4. If an officer is unable to give the required notice, he/she has to pay in lieu thereof the gross salary (all components) for the shortfall in notice.

5. If a direct recruit officer who has submitted a service agreement desires to leave the company before completing the period mentioned therein, he/she should pay to the company the liquidated damages mentioned in terms of service agreement.

6. During the probationary period if an assistant resigns from the service, he is required to give three full days notice in writing. In default, company shall have the right to deduct from dues payable to him an amount equivalent to three days salary in addition to an amount of Rs.25,000/- towards partial cost of training (if held). A confirmed employee has to give one month notice in writing or pay an amount equivalent to one month salary for tendering resignation.

7. Acceptance of the Resignation request is subject to CDA & Vigilance clearance.

8. Appointing Authority is the Competent Authority for acceptance of Resignation request & waiving the Notice period.

9. For any other clarity reference may be made to relevant provisions under General Insurance (Termination, Superannuation and Retirement of Officers and Development Officers) Scheme, 1976.

Section II: Determination of Service on Medical Grounds

1. As per provisions of General Insurance (Termination, Superannuation and Retirement of Officers and Development Officers) Scheme, 1976 Class I Officers & Class II Development Staff **can be retired by Appointing Authority** upon becoming medically incapacitated.
2. Such employee can be allowed to exhaust his / her EL before the date of Retirement.
3. No Notice is required to be given / salary in lieu of Notice is required to be paid to such retiring employee.
4. Similar provisions are applicable for Class III/ IV employees.
5. For any other clarity reference may be made to relevant provisions under General Insurance (Termination, Superannuation and Retirement of Officers and Development Officers) Scheme, 1976.

Section III: Superannuation and Retirement

1. As per different Scheme provisions namely (a) General Insurance (Termination, Superannuation and Retirement of Officers and Development Officers) Scheme, 1976 & (b) General Insurance (Rationalisation and Revision of Pay Scales and other conditions of service of Supervisory, Clerical and Subordinate Staff) Scheme, 1974 , all the classes of employees shall retire on reaching the age of superannuation i.e. 60 years.
2. Those born on any day after 1st of the month shall retire on afternoon of last day of the month.
3. Those born on 1st of the month shall retire on afternoon of last day of the previous month.
4. The retirement is automatic on reaching the age of 60 years but still the employees may be informed about it in writing at least 10 (ten) months before the date of retirement.(as per ANNEXURE).
5. For any other clarity reference may be made to relevant Schemes, referred to above, as amended from time to time.

Section IV: Retirement and Termination under CDA Rules

The Appointing Authority has a right to retire, remove or dismiss an Officer or a Development Officer and Supervisory, Clerical and Subordinate Staff in accordance with the provisions of The National Insurance Company (Conduct, Discipline and Appeal) Rules, 2014.

Section V: Termination of Development Officers on Account of on Non-Performance

The Appointing Authority has a right to terminate the service of a Development Officer in accordance with the provisions of Paragraph 11 of the General Insurance (Rationalisation of Pay Scales and other conditions of Services of Development Staff) Scheme, 1976 as amended from time to time.

Section VI: Voluntary Retirement

1. Class I Officers & Class II Development Staff are eligible to seek voluntary retirement under General Insurance (Termination, Superannuation and Retirement of Officers and Development Officers) Scheme, 1976 on reaching the age of 55 years.
2. Similarly Class III / IV are eligible under General Insurance (Rationalisation and Revision of Pay Scales and other conditions of service of Supervisory, Clerical and Subordinate Staff) Scheme, 1974 to seek voluntary retirement on reaching the age of 55 years.
3. All the Pension Scheme, 1995 optees are eligible to seek Voluntary retirement on completion of 20 years of service.
4. Notice of 90 days is required to be given for seeking such Voluntary Retirement.
5. Notice may be waived in full or in part depending upon merits of case by the Competent Authority.
6. Notice period cannot be set off against any accrued leave.
7. Only proportionate CL can be granted during Notice period.
8. Acceptance of request is subject to CDA & Vigilance clearance.
9. Appointing Authority is the Competent Authority for acceptance of Voluntary Retirement requests & for waiving the Notice period.

10. Employees seeking voluntary retirement under the above provisions are eligible for all the benefits as applicable on normal retirement.
11. For any other clarity reference may be made to relevant Schemes, referred to above as amended from time to time.

Section VII: Voluntary Retirement under Golden Gate Scheme, 2009

1. Applications can be submitted for Voluntary Retirement whenever the scheme is open for the same.
2. Available for Class I Officers only who are aged 50 years or above.
3. Officers upto Scale V who are superseded (as defined) in promotion for 3 consecutive times are eligible. Scale VI & VII Officers who are empanelled for interview on 3 occasions but not promoted are also eligible.
4. Officers with pending CDA/ vigilance case are not eligible.
5. Officers posted abroad/ on deputation abroad are not eligible.

Annexure

RETIREMENT NOTICE

Name of the employee
Employee no.- ,
Designation,
National Insurance Company Limited,
Department, Branch/Divisional Office,
Regional Office.

Sir/Madam,

Re: **Retirement Notice**

As per provisions of the General Insurance (Termination, Superannuation & Retirement of Officers and Development Staff) Scheme, 1976/ General Insurance (Rationalization and Revision of Pay Scales and other conditions of service of Supervisory, Clerical and

Subordinate Staff) Scheme, 1974 and the subsequent Administrative Instructions issued there under, your retirement falls due in the afternoon of **(Date of retirement)**.

We would bring to your notice that you are entitled to encash unavailed Earned Leave up to 240 days at the time of retirement as per existing rules.

Signature of issuing authority

SERVICE CERTIFICATE

When an employee requests for issue of service certificate, the offices may issue the same as under:

1. When the employee is leaving / has left services of the Company -----**APPENDIX "A"**
2. When the employee is in the services of the Company -----**APPENDIX "B"**

Occasions may arise when reference from outside employers who wish to recruit our employees / ex-employees in their services is received. It will be in order to furnish in confidence the information regarding employee's conduct etc. only when such reference is made by Govt. or Public Sector Employer.

APPENDIX "A"

Date : _____

SERVICE/EXPERIENCE CERTIFICATE

- 1) Full Name :
- 2) Address of the office where he/she was posted at the time of leaving :
- 3) Designation on the date of leaving :
- 4) Date of joining :
- 5) Date of leaving :
- 6) Reason of leaving :
- 7) Last Basic Pay :
- 8) Gross Salary inclusive of all Allowances :

(Signature of Employee)

(Chief Manager)

APPENDIX "B"

Date _____

This is to certify that Shri/Smt/Kum. _____ (Name, Emp. No., Designation and Present
Office

Address) _____

_____ whose signature appears below(*) has been working in our Company

from _____ his/her present Basic Pay is Rs. _____ per month

and monthly Gross Salary is Rs. _____

Signature of Employee

Chief Manager

Issue of Identity Cards to Employees

(All Classes)

The Identity cards as above will be issued for identification purpose only and strict disciplinary action will be taken against those who misuse the identity cards in any manner whatsoever.

The employees desiring to obtain the identity cards on the above terms may make a written application as per draft letter annexed hereto, to the respective officers-in-charge.

A register should be maintained by all offices and serial numbers allotted to the cards issued. In the event of loss of original identity card, duplicate card may be issued bearing the same number as the original. All duplicate cards should be clearly stamped as "Duplicate".

Special Provision for Laminated Cards

The cost of the card including the cost of the photograph will be borne by the Company.

Format for Application:

The Officer-in-charge
National Insurance Co. Ltd.
Head Office
3, Middleton Street,
Calcutta – 700 071
Date

Dear Sir,

Re.: Issue of Identity Cards to Employees

With reference to the above I request that an Identity Card be supplied to me.

I agree that the Identity Card to be issued to me will be used for identification purposes.

I declare that the same will not be used by me for representing or committing the Company in any manner whatsoever.

I undertake to carefully preserve the Identity Card and surrender the same as soon as I cease to be in the service of the Company or on transfer to another station.

Cadre / Designation :

Office / Deptt. :

Yours faithfully,

SIGNATURE

- i) I.D. No. :
- ii) Name of Employee :.....
(IN BLOCK LETTERS ONLY)
- iii) Employee No. :
- iv) Date of Birth :
- v) Signature (Specimen) :.....
- vi) Date of issue:
- vii) Issuing Authority :.....
- viii) Residential Address:.....
(IN BLOCK LETTERS WITH PIN CODE)
- viii) Blood Group :

N.B. : Items No. (I), (iv) and (vii) are for office use only and are not to be filled up.

Personal File/ Service File

Personal file should contain the followings:

- Application for appointment.
- Certificates of Qualification and Mark-Sheets.
- Certificate in support of SC/ST/OBC/PWD/Ex-Serviceman.
- Interview Data-Sheet.
- Certificate of experience, if any.
- Copy of Appointment Letter.
- Copy of Service Agreement/Bond.
- Copy of Certificate of Technical Education.
- Copy of Confirmation Letter.
- Copy of Change of Home Town/Name.
- Promotion cum posting letter.
- Salary fixation and stagnation increments.
- Copy of IPR on transfer.
- Arrear salary sheet.
- Nomination Form of Gratuity/PF/Mediclaim.
- Charge Memo & Penalty Order and implementation of Order (if any).
- Option Form for Pension.
- Form of appointment of Beneficiary.(GSLIP/GTIS)
- Transfer order & Joining Report.
- Letter of retirement notice.
- Release order on resignation/VRS.

** Personal file is a confidential document and it should be kept in safe custody. It is desirable that each and every employee should maintain one personal file at home.

Handing Over Charge on Transfer

Officials on their transfer from one Department/Office to another cannot just leave the Department/Office and join in the New Department or New Office of posting. They are required to first properly hand over the pending assignments, all registers and files under their custody or under their charge besides preparing a list of important and time bound papers/matters so that the records remain in proper custody at all times and no important and time bound case remains unattended or delayed.

With the above in view the following procedure is required to be observed when an official is transferred to or out of a Department/Office.

1. The official transferred out of the Department or from an Office will prepare a list of files/matters of urgent nature, court cases and other important matters which need to be attended to without delay by his/her successor. (A list of some specimen files is given in annexure)
2. In case, at the time of his/her transfer his/her replacement/successor has been posted and has joined, he/she will hand over the registers/ records/files under the signatures of the relieved and relieving official. A copy of such list will be retained by both the officials and the third copy will be handed over to the official supervising the work.
3. Where an official is transferred out without his/her replacement/successor having been posted, the official transferred out shall, before leaving for his/her new posting, prepare the lists of matters, registers and files as above and hand over the same together with the files/registers to the officer supervising his/her work or to the Nominated Officer specified by the Supervising Officer. As and when the replacement/successor joins, he/she shall take over the unattended matters, files and registers from the interim in-charge under proper acknowledgement.
4. Where an official posted in a Department or an office is not able to take over the charge because of his/her predecessor being on leave etc. at the time of his/her joining, the official shall prepare lists of pending matters, registers and current files, and hand over a copy of all these lists to the superior pointing out the important pending matters left unattended so that the superior may initiate measure for their immediate disposal. As and when the official posted out rejoins duty in the Office, he/she should be asked by the supervisor of the Office/Department to verify the entries in the lists and sign the lists.

Check List of Documents (This is not exhaustive)

AT DIVISION/BRANCH OFFICE LEVEL

- i) Premise File(To check renewal due date & if not renewed, status of renewal process)
- ii) Rent Agreement
- iii) Personal Files/Service Books of Employees
- iv) Pending Vigilance Files/Inquiry Files
- v) Pending Audit/CAG Files/Others Statutory Bodies- If under his/her custody, otherwise Compliance/Reply Status only
- vi) BRS (Done up to-----)/Audited Accounts of minimum 3years
- vii) Dishonour Cheque Register- To know the status from Accounts Officer

- viii) Numbered Stationary/Cheque Books/Cover note Books—To inform who is maintaining the record.
- ix) Asset Register/Stock Register—Whether up-to-date or not
- x) Destruction of Old Record /Files—To inform under whose custody it is lying
- xi) Duplicate Office Key/Cash Key need to be handed over
- xii) Major Renewals
- xiii) Major pending Claims
- xiv) T.P.claims pending for compliance of Awards/Pay and Recovery cases/High Court Cases
- xv) Major outstanding claims/underwriting pending at RO/HO
- xvi) All major underwriting documents relating to GPA/GMP/MOTOR TIE-UPS/MAJOR CLIENTS etc.
- xvii) Pending Arbitration Cases
- xviii) Pending Consumer Forum Cases
- xix) Pending Ombudsman Cases
- xx) Pending RTI Applications
- xxi) Pending Grievance cases
- xxii) Performance of Development Officers for the last 3 years
- xxiii) Manuals/Circular Files

AT RO/HO LEVEL:

- i) Officials at RO /HO Level will check up their job profile and prepare the List of Documents.
- ii) Personnel Officials have to check the Documents like Control Register of Terminal Benefits, LOP Register, List of pending CDA Cases, pending Appeals/Memorial, Personal Files, Court Cases pending at ALC/High Court/Supreme Court etc.

CHARGE HANDING OVER REPORT

(To be addressed to the immediate Superior/Head of office)

(A) Details of Records Handed Over

(B) Details of important matters pending (Short note of the present status and future course of action)

Handing over

Taking over

Signature: _____

Signature: _____

Name: _____

Name: _____

Date _____

Date: _____

Place _____

Place: _____

Date of handing over/taking over _____

Report of Handing and Taking over charge – Class I Officers

- 1) A report in this form should be made in all cases where charge of a Class I post is handed over and/or taken over except in cases of temporary arrangements during leave of less than one month's duration. The report should be furnished even in cases of inter-departmental transfers in the same office.
- 2) Two copies of the report should be sent to the Head Office, Personnel Department, one to the Regional Office, one copy to the Divisional Office and one copy may be retained by the concerned office. The report need not be accompanied by a forwarding letter.

1. Post (Designation, Department & Office) of which Charge is handed and taken over) :
2. Date of handing over and taking over :
3. Name and Designation of the Officer handing over charge :
4. Reason for handing over charge (transfer, and/or promotion, temporary transfer, leave, retirement etc.) :

5. Designation, Department & Office of the post to which the officer handing over charge is to proceed :
6. Date on which the officer handing over charge proposes to take charge of his new post :
7. Name, earlier designation, Department and office of the officer taking over charge :
8. Is the officer taking over charge on promotion and/ or transfer or by way of temporary charge or additional charge / :
9. The date on which the officer taking over charge handed over charge of his previous post :
10. Remarks: (Annexure detailing files and documents handed over duly acknowledged by both is attached.)

Signature of the Officer handing over the charge

Signature of the Officer taking over charge

Signature of Officer In-charge
Place and date:

CLASSIFICATION OF CITIES FOR THE PURPOSE OF HOUSE RENT ALLOWANCE

Class A City(SI.No.1)	Class B City(SI.No.2)	Class C City (SI.No.3)
Ahmedabad Bangaluru Chennai Faridabad Hyderabad Kolkata Ghaziabad Greater Mumbai Gurgaon New Delhi Noida Pune	Agra Allahabad Asansol Bhopal Coimbatore Goa (Entire State) Indore Jaipur Jabalpur Jamshedpur Kannur Kanpur Kochi Kozhikode Lucknow Ludhiana Madurai Malappuram Meerut Nagpur Nasik Patna Rajkot Srinagar Surat Thrissur Thiruvananthapuram Vadodara Varanasi Visakhapatnam Vijayawada	All other places

Note: Cities shall include their urban agglomeration as per Census Report, 2011.

'B' Class Cities (Sr. No.2) -Population exceeding 12 lacs and all cities in the state of Goa.

CLASSIFICATION OF CITIES FOR THE PURPOSE OF CITY COMPENSATORY ALLOWANCE/LEASE ACCOMMODATION

Metro Cities	Class A Cities	Class B Cities	
Ahmedabad	Agra	Agartala	Mangalore
Bengaluru	Allahabad	Amravati	Moradabad
Chennai	Asansol	Aizawl	Mysore
Faridabad	Bhopal	Aligarh	Malegaon
Hyderabad	Coimbatore	Amritsar	Nanded-Waghala
Kolkata	Goa (Entire State)	Aurangabad	Nellore
Ghaziabad	Indore	Ajmer	Panchkula
Greater Mumbai	Jaipur	Bareilly	Pondicherry
Gurgaon	Jabalpur	Belgaum	Port Blair
New Delhi	Jamshedpur	Bhavnagar	Raipur
Noida	Kannur	Bhubaneswar	Ranchi
Pune	Kanpur	Bikaner	Rourkela
	Kochi	Bokaro Steel	Siliguri
	Kozhikode	Chandigarh	Saharanpur
	Lucknow	Cuttack	Sangli
	Ludhiana	Dehradun	Salem
	Madurai	Dhanbad	Shimla
	Malappuram	Durg-Bhilai	Shillong
	Meerut	Durgapur	Sholapur
	Nagpur	Erode	Tiruchirappalli
	Nasik	Firozabad	Tiruppur
	Patna	Gulbarga	Ujjain
	Rajkot	Gangtok	Warangal
	Srinagar	Guwahati	
	Surat	Gorakhpur	
	Thrissur	Guntur	
	Thiruvananthapuram	Gwalior	
	Vadodara	Hubli-Dharwad	
	Varanasi	Imphal	
	Vishakhapatnam	Itanagar	
	Vijayawada	Jalandhar	
		Jamnagar	
		Jammu	
		Jodhpur	
		Jhansi	
		Kollam	
		Kohima	
		Kolhapur	
		Kota	
		Mohali	

Note: Cities shall include their urban agglomeration as per Census Report, 2011.

'A' Class Cities –Population exceeding 12 lacs.

'B' Class Cities- Population of 5 lac and above but not exceeding 12 lacs. State Capitals with population not exceeding 12 lacs.

'C' Class Cities- All other cities- Not eligible for CCA.

(Hill Stations, Hard Stations, Project towns are treated as class "A" cities for the purpose of lease accommodation.)

CLASSIFICATION OF CITIES FOR THE PURPOSE OF REIMBURSEMENT OF LODGING CHARGES AT HOTELS WHILE ON TOUR

MAJOR CITIES	AREA-I	Other Places
Ahmedabad Mumbai Bengaluru Kolkata Delhi Hyderabad Chennai	Pune Nagpur Kanpur Surat Jaipur Lucknow Vishakhapatnam Patna Vadodara Kochi Indore Bhopal Ludhiana Coimbatore Madurai Agra Varanasi	All other places

CLASSIFICATION OF CITIES FOR THE PURPOSE OF DAILY HALTING ALLOWANCE

Metro Cities	Class A Cities	Class B Cities	
Kolkata Mumbai Delhi Chennai	Agra Ahmedabad Allahabad Asansol Bengaluru Bhopal Coimbatore Faridabad Ghaziabad Goa (Entire State) Gurgaon Hyderabad Indore Jaipur Jabalpur Jamshedpur Kannur Kanpur Kochi Kozhikode Lucknow Ludhiana Madurai Malappuram Meerut Nagpur Nasik Noida Patna Pune Rajkot Srinagar Surat Thrissur Thiruvananthapuram Vadodara Varanasi Vishakhapatnam Vijayawada	Agartala Amravati Aizawl Aligarh Amritsar Aurangabad Ajmer Bareilly Belgaum Bhavnagar Bhubaneswar Bikaner Bokaro Steel Chandigarh Cuttack Dehradun Dhanbad Durg-Bhilai Durgapur Erode Firozabad Gulbarga Gangtok Guwahati Gorakhpur Guntur Gwalior Hubli-Dharwad Imphal Itanagar Jalandhar Jamnagar Jammu Jodhpur Jhansi Kollam Kohima Kolhapur Kota Mohali	Mangalore Moradabad Mysore Malegaon Nanded-Waghala Nellore Panchkula Pondicherry Port Blair Raipur Ranchi Rourkela Siliguri Saharanpur Sangli Salem Shimla Shillong Sholapur Tiruchirappalli Tiruppur Ujjain Warangal

Note: Cities shall include their urban agglomeration as per Census Report, 2011.

'A' Class Cities –Population exceeding 12 lacs.

'B' Class Cities- Population of 5 lac and above but not exceeding 12 lacs. State Capitals with population not exceeding 12 lacs.

'C' Class Cities- All other cities.

VERIFICATION OF THE CLAIMS OF SCHEDULED CASTES, SCHEDULED TRIBES AND OTHER BACKWARD CLASSES

Any person who claims to belong to a Scheduled Caste or a Scheduled Tribe or Other Backward Class will have to produce a certificate to the Appointing Authority in support of his claim so as to make him eligible for reservation and various relaxations and concessions.

Candidates are required to submit latest caste certificate at the time of appointment.

The Caste/Tribe/Community certificate issued by the following authorities in the prescribed form for SCs/STs and for OBCs will only be accepted as proof in support of a candidate's claim as belonging to the Scheduled Caste or the Scheduled Tribe or the Other Backward Class as given in **Annexure-I** and **Annexure-II**

- (i) District Magistrate/Additional District Magistrate/Collector /Deputy Commissioner/Additional Deputy Commissioner/ Deputy Collector/ 1st Class Stipendary Magistrate/Sub Divisional Magistrate/Taluka Magistrate/Executive Magistrate/Extra Assistant Commissioner.
- (ii) Chief Presidency Magistrate/ Additional Chief Presidency Magistrate/Presidency Magistrate;
- (iii) Revenue Officer not below the rank of Tehsildar; and
- (iv) Sub-Divisional Officer of the area where the candidate and/or his family normally resides.

The appointing authorities should verify the caste status of a Scheduled Caste/ Scheduled Tribe / Other Backward Class candidate at the time of initial appointment.

The ROs will write to the office of caste certificate issuing Authority for verification of the same. In case they do not receive reply within fifteen days, they will depute an officer from the nearest office to pursue the matter.

The Appointing Authorities should, in the offer of appointment to the candidates claiming to belong to Scheduled Castes/Scheduled Tribes/Other Backward Classes include a clause as follows:

"The appointment is provisional and is subject to the Caste/Tribe/Community certificate being verified through the proper channels and if the verification reveals that the claim to belong to Scheduled Caste or Scheduled Tribe or Other Backward Class, as the case may be, is false, the services will be terminated forthwith without assigning any further reasons and without prejudice to such further action as may be taken under the provisions of the Indian Penal Code for production of false certificates."

Annexure-I

FORM OF SCHEDULED CASTE/TRIBE CERTIFICATE

This is to certify that Shri/Shrimati*/Kumari*_____ son/daughter*
of _____ village/town* _____
in District/Division* _____ of the State/Union Territory*
_____ belongs to the _____ Caste/Tribe which is
recognized as a Scheduled Caste/Scheduled Tribe* under:

- *The Constitution (Scheduled Castes) Orders, 1950:
- *The Constitution (Scheduled Tribes) Order, 1950;
- *The Constitution (Scheduled Tribes) (Union Territories) Order, 1950;
- *The Constitution (Scheduled Tribes) (Union Territories) Order, 1951:
{as amended by the Scheduled Castes and Scheduled Tribes List (Modification
Order, 1956, the Bombay Recogonisation Act, 1960, the Punjab
Recogonisation Act, 1966, the State of Himachal Pradesh Act, 1970, the North
Eastern Areas (Recognition) Act, 1971 and the Scheduled Castes and
Scheduled Tribes Orders (Amendment) Act, 1976}
- *The Constitution (Jammu and Kashmir) Scheduled Order, 1956;
- *The Constitution (Andaman and Nicobar Islands) Scheduled Tribes Order,
1959 as amended by the Scheduled Castes and Scheduled Tribes Orders
(Amendment) Act, 1976;
- *The Constitution (Dadra and Nagar Haveli) Scheduled Castes Order, 1962;
- * The Constitution (Dadra and Nagar Haveli) Scheduled Tribes Order, 1962;
- *The Constitution (Pondicherry) Scheduled Castes Order, 1964;
- * The Constitution (Scheduled Tribes) (Uttar Pradesh) Order, 1967;
- * The Constitution (Goa, Daman and Diu) Scheduled Castes Order, 1968;
- * The Constitution (Goa, Daman and Diu) Scheduled Tribes Order, 1968;
- * The Constitution (Nagaland) Scheduled Tribes Order, 1970.
- * The Constitution (Sikkim) Scheduled Tribes Order, 1978. 65

2. Shri/Shrimati*/Kumari*_____ and/or* his/her* family
ordinarily reside(s) in village/town* _____
of _____ District/Division* of the
State/Union Territory* of _____.

Signature _____

Designation _____

(with seal of office)

State/Union Territory

Place _____

Date _____

* Please delete the words which are not applicable.

Note: The term "Ordinarily resides" used here will have the same meaning as in Section 20 of the Representation of the Peoples Act, 1950.

Annexure-II
FORM OF CERTIFICATE TO BE PRODUCED BY OTHER BACKWARD CLASSES
APPLYING FOR APPOINTMENT
TO POSTS UNDER THE GOVERNMENT OF INDIA

This to certify that Shri/Smt./Kumari _____
son/daughter of _____ of village/town _____
in District/Division _____ in the State/Union Territory
_____ belongs to the _____ community
which is recognised as a backward class under the Government of India,
Ministry of Welfare Resolution No.12011/68/93-BCC(C) dated 10th September,
1993 published in the Gazette of India Extraordinary Part I Section I dated
13th September, 1993*. Shri/Smt./Kumari _____
and/or his/her family ordinarily reside(s) in the
_____ District/Division of the
_____ State/Union Territory. This is also
to certify that he/she does not belong to the persons/sections (Creamy Layer)
mentioned in column 3 of the Schedule to the Government of India,
Department of Personnel & Training OM No.36012/22/93-Estt(SCT) dated
8.9.1993*.
District Magistrate,
Deputy Commissioner etc.
Dated:
Seal

* as amended from time to time.

NOTE: The term "Ordinarily " used here will have the same meaning as in Section 20 of the Representation of the Peoples Act, 1950.

Verification of Date of Birth of Employees

The following guidelines shall govern the verification and admission of age of the employees :

1. In order to be able to decide with certainty, the retirement dates of the employees, and also to ensure that minors are not employed, submission of acceptable proof of age by the employees at the time of recruitment and the admission of his/her age by the Company is necessary.

2. The age of employees who have acquired academic qualification of SSC (or equivalent) or higher is admitted on the basis of matriculation/SSC certificate, whereas in the case of employees who have acquired academic qualifications below the level of matriculation/SSC the age is admitted on the basis of certificate of academic qualifications issued by Government or Quasi-governmental or statutory authorities conducting such examination. Any of the following proof is acceptable when educational qualification is below the level of matriculation/SSC:

i) Certificate of academic qualification below the level of Matriculation/S SC issued by a Governmental or Quasi-governmental or Statutory Authority or an extract from the records of such an authority.

ii) School Leaving Certificate

NATIONAL INSURANCE EMPLOYEES' GRIEVANCE REDRESSAL FORUM (NIEGRF)

1. OBJECTIVE

- a. The primary objective of this mechanism is to address the genuine grievances of our employees (both past and present) and to promote a feeling of fair handling of all grievances by the management.
- b. The mechanism would aim to address the issues raised by our aggrieved employees in a systematic, just manner and within a set time frame to genuinely provide a forum for effective redressal.
- c. It would provide a forum to address the grievances of retired employees (and families of deceased employees with regard to their retirement / terminal dues and benefits).
- d. The grievances handling mechanism would follow a model which can be introduced in all our offices catering to all classes and cadre including retired employees.
- e. The mechanism would provide for various stages so that the aggrieved employee can derive satisfaction of seeking redressal, if required, even from the highest authority within the company.
- f. The mechanism would also try to establish that the mere citing of the grievance by an employee would not in any way affect the future career prospects etc. of the concerned employee. This would instill a sense of equitable justice and genuine concern towards the handling of employee grievance in management action.

2.The Grievance handling mechanism would be titled “**National Insurance Employees' Grievance Redressal forum**” and would cover all employees of the company from Class IV to Class I (up to SCALE IV) as well as retired employees and spouse/children of deceased employees. Grievance for the purpose of this procedure would only mean individual grievance and the matters under the scope of this procedure, which can be invoked by an aggrieved employee, shall be those relating to the following—

- i. SALARY PAYMENT
- ii. RECOVERIES OF ANY DUES
- iii. INCREMENT
- iv. WORKING CONDITIONS
- v. LEAVE
- vi. MEDICAL FACILITIES
- vii. Retirement Benefits/ Terminal Dues
- viii. SENIORITY
- ix. PROMOTION etc.
- x. Non extension of any benefits under rules
- xi. Transfers
- xii. Any perceived victimization by superior/ reporting officer

3. The mechanism is applicable for issues arising out of the following instances –
 - a. Where employee feels that a policy has been wrongly interpreted by the implementation personnel on the above subjects.
 - b. Where employee feels that the implementation personnel has not taken into account the facts presented by him in a given context etc on the above subjects.
4. Grievance Redressal mechanism is not applicable for issues arising out of the following instances –
 - a. Terms of Appointment accepted by the employee prior to joining including work hours, leave conditions, salary scale etc.
 - b. Confidential Reporting and any speculation on the same by the employee
 - c. Matters relating to disciplinary enquiry, action thereof including dismissal from service, and any vigilance cases being investigated by CVC,CBI or any such authority.
 - d. Grievances qualifying as discriminations on the basis of SC/ST for which a separate mechanism is in place.
 - e. Grievances qualifying as sexual harassment at workplace for which a separate mechanism is in place.
 - f. Refusal of leave due to office exigencies.
 - g. Any Productivity Linked Incentive Scheme, Reward Scheme etc introduced by the company from time to time and selection of beneficiaries thereof.
 - h. Ex-gratia payments
 - i. Where the grievance is related to a third party (including any other employee) and not directly to the complainant. In case of a deceased employee any complaint would be entertained only from the spouse/ children or legal heir.
5. In case the employee feels that any policy should be altered because of certain special circumstances applicable to him, he should send in an application to the management and not appeal to the **NIEGRF**.
6. **PROCEDURE**
 - a. Any grievance by an employee should be expressed to his/her reporting officer verbally. In case the employee does not receive a satisfactory answer he/she is eligible to submit his grievance (there would be a provision for appeal, if necessary) as per Stages 1—3 given below. In case of a retired/deceased employee the grievance should be

lodged with the office he/she was posted and would follow the same procedure etc as of on existing employee outlined below.

- b. **STAGE – I-** The employee should submit his grievance in writing to his/her officer- in-charge in the prescribed format giving all relevant details including the status of the verbal complaint to the reporting officer. This should be filed **within 15 days** from the date on which the act of grievance arose or came to the notice of the concerned reporting officer. In case of a retired/deceased employee the above time period would be extended to **60 days maximum** within which time the grievance has to be registered. The above specified time period would be followed strictly and exceptions would be made only under special circumstances if the reasons are deemed to be justified by the officer in-charge.
- c. **ALL OFFICES SHOULD MAINTAIN A GRIEVANCE REGISTER TO RECORD ALL COMPLAINTS.** The application should be entered into the grievance register of the concerned office and an acknowledgement indicating the **grievance number and date** be given to the employee. On receiving the application the Officer- In-charge would give a personal interview to the aggrieved employee and observations and discussions of the meeting should be recorded on the specified form itself. The interview should be granted only after the Officer -In-charge has made necessary enquiries and obtained clarifications from the concerned department/s, if required.
- d. Based on the interview and discussion, a written response based on a decision taken by the Officer In-charge, is to be given to the employee concerned within the period **NOT EXCEEDING 30 DAYS** after the written complaint has been lodged by the employee.
- e. The Officer In-charge for STAGE I is to be defined as given hereunder –
 - i. DO/BO – SDM/DM/SBM/BM as applicable
 - ii. RO – Officer in Charge RO Cell (**NIEGRF**)
 - iii. HO – Officer in Charge HO Cell (**NIEGRF**)
- f. **STAGE II** – In case the aggrieved employee (only for those employees posted in BO/DO) is not satisfied with the decision communicated to him by the Officer In-Charge in STAGE I or does not receive any reply within the stipulated time frame, the employee can directly approach the **RO IGR (Internal Grievance Redressal) Council** for redressal. He/she may forward the appeal to the RO cell of the NIEGRF in writing or in person with the copy of the previous response, if any, and grievance registration number details.
- g. The RO Cell would acknowledge the complaint and put it up to the **RO IGR (Internal Grievance Redressal) Council** appointed for this

purpose. The RO IGR Council would comprise 4 officers (Officers not less than the rank of Scale IV) nominated by the Regional In-Charge namely.

- i. RO cell (**NIEGRF**) in Charge (Regional Managers (Pers.))
- ii. Internal Audit Officer/ Legal Cell In-Charge
- iii. Establishment Officer
- iv. Lady officer

The Regional In-Charge would be the de facto Council Chairman

- h. In case of an employee working in the Regional Office, he/ she can forward the appeal (after STAGE I) directly to the DGM/ CRM who may refer the matter to the **HO IGR Council**.
- i. In case of an employee working in the Head Office, he / she can forward the appeal (after STAGE I) directly to the DGM (Pers) who may refer the matter to the **HO IGR Council**
- j. The HO IGR Council would comprise members nominated by DGM (P). No officer should be below the rank of Scale IV.
 - i. HO cell (**NIEGRF**) in- Charge (Regional Managers (Pers.))
 - ii. Internal Audit Officer/ Personnel Legal Officer
 - iii. Establishment Officer
 - iv. Lady officer

The DGM (P) would be the de facto Council Chairman

- k. The HO / RO IGR Council shall convene a meeting of its members at least once in a month on a specified day/ date to examine the grievances registered during the period. The quorum of the council meetings would be 3 and would comprise the RO / HO IGR Council chairman and Member (i) and Member (ii) as serialized above, compulsorily. In case the complainant is a lady. The presence of the Member (iv) is also compulsory. All council meetings should be minuted and signed by all members present.
- l. The HO/RO IGR Council would communicate its response to the employee in writing within a period of **maximum 60 days** from receiving the complaint.
- m. The HO / RO IGR Council would examine the details of the grievance and may also discuss with the aggrieved employee, if felt necessary. However, if they cannot arrive at a conclusion / consensus, they may recommend the case to GM (HR) for a final decision on the same.
- n. The HO / RO IGR Council would meet to record their final decision based either on their own interactions or on the decision received from GM, HR in this regard. They would communicate their response to the

employee in writing within a period of **maximum 60 days** from receiving the complaint.

- o. The GM (HR) would be required to convey his decision within time for the HO / RO IGR Council to meet its deadline of 60 days as above.
- p. **STAGE III** – In exceptional cases, the aggrieved employee would have the option to appeal to the CMD of the company in case he / she is not satisfied with the decision received in STAGE I and STAGE II. Otherwise, if the aggrieved employee does not receive any reply within the stipulated time frame, then only he/ she can appeal under stage III.
- q. The Chairman-Cum-Managing-Director would review the decisions taken in STAGE I and STAGE II and a written response may be given to the employee of the final decision taken in the matter by CMD within a time frame of 60 days from the appeal being filed in his office under STAGEIII. His decision would be final and binding in the matter.

7. GENERAL CONDITIONS

- a. If the grievance arises out of an order given by the management, the said order shall be complied with before the executive concerned invokes the procedure laid down for redressal of his grievance.
- b. No party shall move for conciliation, adjudication or any other judicial machinery for intervention until the grievance process of the organization has been exhausted.

8. POWER TO CLARIFY

If any query, doubt or difficulty arises in giving effect to any of the provisions of this forum, it shall be referred to the Chairman-Cum-Managing-Director of the Company for its decision/ clarification and the same shall be binding.

9. POWER TO MODIFY

- a. The Chairman-Cum-Managing-Director has the authority to modify the redressal system to such extent he may consider necessary.

CANTEEN FACILITIES

The Company may allot space for running canteens, wherever space is available for the same. However, any subsidy to the employees towards canteen facilities including provision of crockery, cutlery etc. will not be considered.