



THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA

HRD (P) – Details of Pay, Allowances and Other Benefits for Employees of the Institute

(Updated as on February, 2015)

**HRD(P) –Details of Pay, Allowances and Other Benefits for Employees of
the Institute**

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1. SCALES OF PAY ALLOWANCES AND OTHER BENEFITS

The following pay structure shall be followed for the employees of the Institute.

SL.NO	DESIGNATIONS	PAY STRUCTURE
		Pay in the Pay Band + Grade Pay
1.	Secretary	Rs 90000/- (fixed)
2.	Director	Rs 80000/-fixed)
3.	Addl. Secretary /Addl. Director	HAG+ Rs.75500-80000
4.	Sr. Jt . Secretary/Sr. Jt. Director	PB-4 Rs. 37450-67000+Rs.10000
5.	Jt. Secretary/Jt. Director	
6.	Sr.Deputy Secretary/Sr.Dy. Director	PB-4 Rs. 37450-67000+Rs.8700
7.	Deputy Secretary/Dy. Director	
8.	Sr. Asstt. Secretary/Sr. Asstt. Director	PB-3 Rs. 15650-39100+Rs.6600
9.	Asstt. Secretary/Asstt. Director	
10.	Sr.Executive / Sr.Technical / Sr.Education Officer	PB-3 Rs. 15650-39100+Rs.5400
11.	Executive/Technical/Education Officer	
12.	SO (SU) /PS)(SU)	PB-2 Rs. 9330-34800+Rs.5400
13.	SO / PS	PB-2 Rs. 9330-34800+Rs.4800
14.	Asstt. / Sr.Steno-typist /Sr. Daftri / Asstt.(gr.1) and equivalent	PB-2 Rs. 9330-34800+Rs.4200
15.	UDC / Steno-typist / Daftri and equivalent	PB-1 Rs. 5230-20200+Rs.2400
16.	LDC/Driver/Attendant and equivalent	PB-1 Rs. 5230-20200+Rs1900
17.	Sr. Peon/Sr. Chowkidar/ Sr. Sweeper	PB-1 Rs. 5230-20200+Rs.1800
18.	Peon/ Chowkidar/Sweeper/GTM	PB-1 Rs. 5230-20200+Rs.1800

2. ALLOWANCES AND OTHER BENEFITS

A.1 DEARNESS ALLOWANCE

Dearness Allowance shall be paid as per the Govt. notification issued from time to time and as approved by the Executive Committee.

A.2. HOUSE RENT ALLOWANCE

House Rent Allowance shall be paid @ 35% of the Basic pay including Grade Pay for offices at Delhi, Mumbai, Kolkata, Chennai, Bangalore, Hyderabad ('X' cities) and similarly w.e.f from 01.07.13, 35% for offices at Kanpur, Pune, Ahmedabad, Jaipur, Indore, Vadodara, Surat, Thane, Ernakulam(Kochi) and Nagpur ('Y' cities) .

A.3. TRANSPORT ALLOWANCE

The Transport Allowance shall be paid to the employees as per following rates: -

Transport Allowance

S.No.	Employees drawing grade of pay	Rate of Transport Allowance per month	
		Delhi, Mumbai, Chennai, Kolkata, Kanpur, Ahmedabad, Bangalore, Hyderabad, Jaipur, Nagpur, Pune and Surat. (*13 cities previously classified as 'A-1'/ 'A')	Indore, Vadodara, Thane, Ernakulam (Other Places)
1	Rs. 10,000 and those in HAG scale.	7,000 + Prevailing DA Percentage x 7000	
2	Rs.5,400 and upto the level of 8700	3,200 + Prevailing DA Percentage x 3200	1,600 + Prevailing DA Percentage x 3200
3	Rs.4,200, Rs.4,600 and Rs.4,800		
4	Below Rs.4,200 but drawing pay in the pay band equal to Rs.7,400 and above.	1600 + Prevailing DA Percentage x 1600	800 + Prevailing DA Percentage x 800
5	Below Rs.4,200 and pay in the pay band below Rs.7,440	600 + Prevailing DA Percentage x 600	400 + Prevailing DA Percentage x 400

Transport Allowance is not payable to employee in case he/she is on leave for the whole month. However, it will be paid in full in case employee has attended office even on 1 day of any particular month.

A.4 CHILDREN EDUCATION ALLOWANCE (CEA) SCHEME w.e.f. 1st January, 2011

1. Consequent upon the revision of pay w.e.f 01.01.06 arising out of recommendations of Sixth Pay Commission, the Institute had revised the Children Education Allowance to the employees of the Institute w.e.f 01.09.08. Accordingly the annual ceiling fixed for reimbursement of Children Education Allowance was Rs 12000/- per child and Rs 1000/- per month. Subsequently arising out of the enhancement of dearness allowance to 51% , the Children Education Allowance to the employees has been revised w.e.f. 1.1.2011 and the present annual ceiling fixed for reimbursement of CEA is Rs.15,000 per child and Rs.1,250 per child per month. Year means academic year i.e. 12 months of complete academic session of affiliated school / college / professional college.
2. The reimbursement as indicated above, will be applicable for the expenditure on education of school going children i.e. for children from the class of nursery to the first degree either of college or professional college affiliated to the Board of Education or Universities in India.
3. CEA may be permissible in the case of children studying through correspondence or distant learning subject to other conditions prescribed.
4. The reimbursement of the following items can be claimed under this Scheme :

Tuition fee, admission fee, laboratory fee, special fee charged for agriculture, electronics, music or any other subject, Fee charged for practical work under the programme of work experience, fee paid for the use of any aid or appliance by the child, library fee, games/sports fee and fee for extra-curricular activities. This also includes reimbursement for purchase of one set of textbooks and notebooks, two sets of uniforms and one set of school shoes which can be claimed for a child, in a year.

5. The term fees would mean fees charged by the school/ college directly. It is also clarified that
 - a. 'one set of shoes' would mean one pair of shoes and
 - b. 'two sets of uniform' would mean two sets of uniform prescribed by the school in which the child is studying. A set of uniform will include all items of clothing prescribed for a day, as uniform by the school. Reimbursement may be allowed for two sets of such uniform irrespective of the colours (winter/summer/PT uniform).
6. For that purpose, reimbursement should henceforth be made on the submission of original receipts on the basis of self-certification by the employees of the Institute. Copy of the school fee card, bank challans/paid up receipts/purchase receipts in original are to be enclosed.
7. Under the Scheme, reimbursement can be availed by the staff maximum up to two children. The child should have completed minimum of 3 years of age.

Reimbursement of CEA is restricted to only two eldest surviving children in all, meaning thereby that if the reimbursement has been claimed for the third child at any point of time, the third one is not entitled to the same at any date even if one or two out of the three children have already completed their respective course.

If the number of children exceeds two due to second child birth resulting in multiple births / twins, they are also eligible for CEA. For that purpose, relevant certificate has to be produced.

8. Under the Scheme, the reimbursement can be claimed once in every quarter. The amount can be claimed in a quarter subject to annual ceiling of Rs.15,000 per child being maintained. For the purpose, the employees are requested to submit their claims along with the necessary enclosures on or before 5th of May / August / November / February months of the relevant year. The amount of reimbursement may be released along with the salary of May / August / November / February months of the respective year. This will be applicable from the academic year 2011-12 onwards. Employees are requested to claim reimbursement of CEA within the academic year itself.
9. In the case of both spouse are employees of the Institute, only one of them can avail reimbursement under the Scheme.

OTHER BENEFITS

B. ANNUAL LUMP SUM/EX-GRATIA AWARD FOR ACADEMIC PURSUIT

On 1st January of each year the Ex-gratia/Annual Lumpsum shall be paid to all the employees of the Institute on the basis of the twelve months' average basic pay drawn by the employees during the calendar year (i.e. from January to December) being paid to officials upto the level of Section Officers (SU)/ Private Secretary (SU) to minimum Rs.10,000/- and maximum Rs.17,000/- depending upon the average basic pay including grade pay of 12 months drawn during immediate preceding calendar year. In respect of officers of the level of Executive Officers and above, the annual lumpsum/ex-gratia amount is Rs.30,000/-..

In case of the new employees and retiring employees who have served the Institute for the part of the year, the limit so fixed as per above rate is proportionately calculated for the period of his/ her employment during the year and accordingly the amount is paid.

Ex-gratia payment shall be made to the employees on getting their individual declarations that the employees for the development of their academic pursuit spent such amount. In case of class IV employees, amount shall be paid for the maintenance of their uniform.

C. MEDICAL AID TO STAFF

On yearly basis the amount of medical expenses shall be reimbursed to the employees after getting their declarations that the amount claimed by them is spent for the medical treatment of self and family members. As per the decision of the Executive Committee, the medical expenses reimbursed at the following rates:

ENTITLEMENT	CGHS CARD HOLDER	NON-CGHS CATEGORY
Upto the level of Section officer (SU)	Rs. 3250/-- P.A or the actual expenses whichever is less	Rs. 6250/- P.A or the actual expenses whichever is less
Executive Officer and above	Rs. 4000/- P.A or the actual expenses whichever is less	Rs. 7500/- P.A or the actual expenses whichever is less

D. AWARDS TO THE EMPLOYEE ON COMPLETION OF SPECIFIC YEARS OF SERVICES FOR OFFICERS

1. On Completion of 15 years of service Cash award of Rs. 5000/-
2. On Completion of 25 years of service Cash award of Rs. 10000/-
3. On Completion of 30 years of service Cash award of RS. 7500/-

Or

Alternatively at the option at the time

Of his retirement Cash award of Rs. 10000/-

FOR STAFF

1. On Completion of 15 years of service Award of Rs. 2500/-*
2. On Completion of 25 years of service Award of Rs. 6000/-*
3. On Completion of 30 years of service Award of RS. 5000/-*

*The employee concerned is given opportunity to select article of his choice up to the said value.

E. BENEFITS FROM STAFF WELFARE FUND

The eligibility conditions regarding the benefits under the fund as under: -

1. Ex-Gratia towards Medical assistance:

Sl. No.	Period of Hospitalization	Limit (in Rs.)
1	Up to 3 days	Rs. 1000 per day of hospitalization upto 10
2	From 4 days to 10 days	

3	More than 10 days	days only
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2. Ex-Gratia towards Merit Scholarship:

Sl. No.	Particulars	Rate per Annum (in Rs.)
A) <u>From I to IV Standard:</u>		
i)	1 st in Class (Topper)	600 (with an appropriate certificate)
ii)	1 st in School (Topper)	1500 (with an appropriate certificate)
B) <u>From 5th to 9th Standard:</u>		
i)	Securing less than 80% marks in aggregate of Annual examination.	No Scholarship
ii)	Securing 80% or more marks in aggregate of Annual examination.	600 Securing more than 90% (with an appropriate certificate) - 1000
C) <u>From 10th to 12th Standard:</u>		
i)	Securing less than 75% marks in aggregate of Annual examination.	No scholarship
ii)	Securing more than 75% but less than 90% marks in aggregate of Annual examination.	600
iii)	Securing 90% and above marks in aggregate of Annual examination.	1500
iv)	Getting first three ranks in Secondary (10 th Class) and Sr. Secondary (12 th Class) within the school.	3500
D) <u>Graduation</u>		
i)	Securing below 60% marks in aggregate of Annual examination.	No scholarship
ii)	Securing above 60% marks in aggregate of Annual examination.	600
iii)	Securing 80% and above marks in aggregate of Annual examination.	1500

For Class IV Staff:

In respect of in-service Class IV staff of the Institute, the following increased amount of scholarship (one time payment) shall be granted:

- A) On passing graduation (degree) examination : Rs. 1500
B) On passing post-graduation (degree) examination
Or P.G. Diploma courses of minimum two years duration : Rs. 2500
C) On passing Diploma course of one-year duration
Or any other course of the same duration : Rs. 750
D) On passing any IT course / Training completed
with a minimum duration of six months on part-
time or full-time basis : Rs. 3000

For Other Staff:

- A) Any employee (other than class IV) qualifying
CA / ICWA / CS courses while in service : Rs. 2000

Ex-Gratia towards merit scholarship shall be given by way of Gift Voucher instead of cheque.

3. Award of Gift on Retirement:

Award of gift in kind of Rs. 3000 to a retiring employee who has served the Institute for a minimum period of 10 years, is paid from the Fund.

4. Death relief Ex-Gratia:

“Death Relief Ex-Gratia” amounting to Rs 50000/- (to be granted to the nominee as per the nomination given in Provident Fund nomination form of the deceased employee who has died in harness).

5. Maternity Benefit:

Grant of an amount of Rs. 500/- as maternity benefit payable to the employees only for two children during the entire service period. However, in the event of specific request, if received for any higher amount, the Chairman of the Fund is authorized to sanction an appropriate amount.

6. Gift to Staff members on qualifying professional examination by their children:

A gift valuing of Rs. 1000/- to all employees except Class IV employees, whose children if qualify in the professional examination like CA/MBA from reputed institutions like

IIMs, XLRI/ ICWA/CS/MBBS/Engineering/Research work be given a gift worth Rs. 2500/-.

7. Ex-gratia payment on unforeseen death of the dependent of the Staff Members:

if any dependent of the employee (spouse and/ or children) dies due to unforeseen circumstances or unnatural death an ex-gratia payment of Rs. 10,000/- may be made to the employee.

8. Ex-gratia payment on Daughter's/ Son's marriage of the Staff Members:

The provision for the payment on account of daughter's/son's marriage as under:

Marriage of	Limit(in Rs.)
Son	1001
Daughter	11000 (upto two daughters)

Also expense for the bouquet not exceeding Rs. 150/- to be presented to the marrying son/ daughter of employee will be reimbursed through Staff welfare Fund.

9. Advances to staff for Medical Treatment:

Interest free advance upto Rs 1,00,000/- as per the following eligibility criteria will be sanctioned to the employee depending upon the expenses incurred on medical treatment of self and/ or dependent (spouse and /or children), which will be recovered from the salary of the employee as stated under:

a) Eligibility Criteria for Sanction of Advance:

Sl. No.	Medical Expenses Amount	Maximum Amount to be sanctioned
		Limit
i)	Upto Rs. 50,000/-	Nil
ii)	Between Rs. 50,000/- to Rs. 1,00,000/-	Rs 30000/-
iii)	Between Rs. 1,00,001/- to Rs. 2,00,000/-	Rs 60,000
iv)	Between Rs. 2,00,001/-/- to Rs.5,00,000/-	Rs 80,000/-
v)	Rs. 5,00,001/- and above	Rs. 1,00,000/-

b) Recovery of Advance:

Advance upto Rs. 60,000/-	In 30 equal monthly installments
Advance for Rs. 80,000/- and Rs.	In 50 equal monthly installments

1,00,000/-	
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The employees shall contribute towards Staff Welfare Fund at the following rates:

- Rs.50/- per month for the staff below the level of L.D.C.
- Rs.100/- per month for LDC and above.

Employees share towards Staff Welfare Contribution and equal amount of the Employer's share shall be paid to the Staff Welfare Fund

10. Fee Waiver for Post Qualification Courses: Fees to the extent of 75% will be waived in respect of employees pursuing any of the ICAI Certificate courses and Post Qualification and other similar Courses, provided that a surety bond will be signed by such employees that they will serve the Institute for at least two years, post completion of the said cores, failing which the waived amount of fee will be recovered from them

F. MEDICAL FACILITIES FROM EMPLOYEES BENEVOLENT FUND & OTHERS

1. HOSPITALISATION SCHEME

The grant under this Scheme shall be sanctioned by the competent authority and subject to the following conditions:

A ELIGIBILITY:

A regular confirmed employee of the Institute and his family members shall be eligible for benefits under the scheme. The family for this purpose shall mean self, spouse and two dependent children.

B TYPES OF DISEASES

The grant from the Fund shall be available for treatment of any of the following diseases within the overall limit of this scheme:

- i) Renal Diseases involving surgery.
- ii) Cerebral or Vascular Strokes.
- iii) Open and Close heart Surgery.
- iv) Kidney transplantation and dialysis.
- v) Malignancy.
- vi) T.B., which includes pulmonary T.B.
- vii) Encephalitic (Viral)
- viii) Neuro-Surgery.

- ix) Total Replacement of Joints.
- x) Paralysis.
- xi) Disablement arising out of Trauma*
- xii) AIDS

*Disablement and the percentage of disablement would be as given in Schedule I of Workmen's Compensation Act and accordingly, benefit under the scheme would be available on proportionate basis.

The Executive Committee at its discretion may make addition/deletion in the list of diseases from time to time.

C RECOGNISED HOSPITALS/NURSING HOMES

The amount shall be sanctioned provided the treatment is undertaken in any one or more of the following Hospitals/Nursing Homes:

- i) hospitals owned by the Central Government/State Government/Local Municipal Authorities;
- ii) hospitals/nursing homes having minimum of 100 beds and registered with the Government of NCT of Delhi or the respective State Government, where the offices of the Institute are located and recognized by the Institute from time to time.
- iii) Any hospital under CGHS panel.

The following are the hospitals/nursing homes, which have been also approved under category (ii) above: -

NEW DELHI

- i) Escorts Heart Institute and Research Centre.
- ii) Indraprastha Apollo Hospital.
- iii) Rajiv Gandhi Cancer Hospital.
- iv) Batra Hospital.
- v) Dharmshilla Cancer Hospital.
- vi) Holy Family Hospital.
- vii) Sir Gangaram Hospital.
- viii) Moolchand Hospital.
- ix) St. Stephens Hospital.
- x) Gujarmal Hospital.

- xi) Jaipur Golden Hospital.
- xii) Saroj Hospital
- xiii) Vallabhbhai Patel Chest Institute
- xiv) Pushpanjali Medical Centre Heart and Trauma Hospital
- xv) Max Super Speciality Hospital (East Block), a unit of Devki Devi Foundation, Press Enclave Road, Saket, New Delhi.
- xvi) Max Super Speciality Hospital (West Block), a unit of Max Healthcare Institute Ltd., Press Enclave Road, Saket, New Delhi.
- xvii) Max Super Speciality Hospital- Patparganj earlier known as Max Balaji, a unit of Balaji Medical and Diagnostics Research Centre.
- xviii) The Institute of Liver and Biliary Sciences (ILBS), Vasant Kunj, New Delhi
- xix) Indian Spinal Injuries Centre, Vasant Kunj, New Delhi

NOIDA

- i) Kailash Hospital and Research Centre Ltd.
- ii) Metro Heart Institute.

GHAZIABAD

- i) Narinder Mohan Hospital & Heart Centre.

MUMBAI

- i) Jaslok Hospital.
- ii) Breach Candy Hospital.
- iii) Tata Institute of Medical Research.
- iv) Hinduja's Hospital.
- v) Nanavati Hospital.

CHENNAI

- i) Apollo Hospital.
- ii) Christian Medical College, Vellore.
- iii) Madras Medical Association Hospital.
- iv) Vijaya Hospital.

- v) Ramachandra Medical Institute
- vi) Frontier Lifeline Hospital.

KANPUR

To be identified and approved by the President.

KOLKATA

- i) Calcutta Medical Research Institute.
- ii) Belie View Hospital and Nursing Home.
- iii) Duncans Apollo Hospital.
- iv) Kothari Hospital.
- v) Birla Research Centre and Hospital.
- vi) Woodlands Nursing Home.
- vii) Suraksha – Susruta Clinic & Research Institute for advanced Medicine (P) Ltd.
- viii) Park Clinic

BANGALORE

- i) Apollo Hospital (All hospitals under Apollo group are approved all over India)

In case of trauma where immediate hospitalization is advised by the doctor, treatment can be taken in hospital/nursing home, other than the above. In case of other medical emergency for eligible diseases, the treatment may be taken at hospitals/nursing home having a minimum of 30 beds. The patient should be shifted to eligible hospital/nursing home as soon as possible, as per the medical advice. The Institute may refer such cases for medical opinion to ascertain whether the admission in such hospitals/nursing was unavoidable. The Executive Committee from time to time may at its discretion make addition/deletion in the aforesaid lists of approved Hospitals/Nursing Homes.

D EXTENT OF REIMBURSEMENT:

This would be applicable during hospitalization period and include pre and post surgery period. The amount of expenses reimbursable on major diseases/surgery shall be to the extent of 50% of total eligible expenditure subject to a maximum of Rs. 5,00,000/- including pre and post surgery period of 7 days.

In case, employee is covered under the Mediclaim scheme policy, the reimbursement of expenses on major diseases/surgery shall be to the extent of 75% of the total expenditure less medi-claim received from the Insurance Company, subject to a maximum of Rs. 5,00,000/-.

E a) **Eligible Medical Expenses:**

Cost of medicines, consultation charges during hospitalisation, charges for pathological tests/ECG/X-Ray/Oxygen/Operation Theatre/room rent. In case of diagnostic tests during hospitalisation are got done outside the hospital in which the patient is admitted, the amount eligible for reimbursement would not exceed the rates chargeable by that hospital.

b) **Ineligible expenses:**

Cost of pacemakers, artificial limbs, hearing aids, spectacles and dentures etc. will not be reimbursed. In addition, expenses on vitamins and tonics, unless forming part of treatment or injury or disease as certified by the attending physician, shall also not be reimbursed.

F **EXTENT OF REIMBURSEMENT OF ROOM CHARGES:**

The maximum amount of room charges reimbursement per day would be as under:

Category of Officers/Staff	Reimbursable per day amount
Grade I (Additional Secretary/Additional Director and above)	Rs. 1000/-
Grade II (Asstt. Secretary/Asstt. Director and above but upto Jt. Secretary/Jt. Director)	Rs. 750/-
Grade III (Section Officer and above but upto Sr. Executive Officer's. Technical Officer)	Rs. 600/-
Grade IV (LDC and above but upto Assistant)	Rs. 500/-
Grade V (All Class IV employees)	Rs. 300/-

The Executive Committee may from time to time revise the aforesaid rates. No separate diet charges would be reimbursed.

G **PROCEDURE FOR PAYMENT OF ADMISSIBLE AMOUNT FROM THE FUND:**

i) The amount as per prescribed limits shall be paid directly to the hospital/nursing home. Where the estimated expenditure is not available, the Institutes' share will be reimbursed to the employee on his production of bills from the hospital/nursing home, duly signed by the Doctor and countersigned by the Medical Superintendent/Director of the hospital/nursing home.

In respect of cases involving medical emergency of any kind, the amount payable at the time of admission would be paid by the Institute to the hospital subject to realization and adjustment later on in accordance with the principles laid down for the purpose.

- ii) Cash memos for medicines/drugs purchased from Chemists/or tests etc. carried out from laboratories outside the hospital/nursing home shall be authenticated by the doctor whose treatment is being taken.
- iii) An employee who is covered under Mediclaim policy had to refer a claim from the insurance company under the said policy and his claim is accepted by the Insurance Company in full, the amount paid by the Institute, if any, shall be reimbursed by him.
- iv) In case of non-acceptance of full claim by the Insurance Company due to non-fulfillment of conditions laid down under the Mediclaim policy, the Institute could consider paying the eligible amount not reimbursed by the Insurance Company, subject to maximum limit prescribed in D.
- v) In case the expense on treatment exceed the maximum eligibility under the Mediclaim policy taken by the employee, such expenses if covered under this scheme could be reimbursed under the Fund subject to entitlement as in D above.
- vi) The employee shall give a declaration at the time of introduction of the scheme and on 1st April every year, as to the source from which he shall be availing the medial facilities and also about his dependent family members, and whether they are entitled to claim medical benefit from any other sources.

H GENERAL:

- a) In the case of emergency requiring urgent hospitalization, admission to any hospital/nursing home for treatment of either major diseases may be made by the employee and intimation thereof given in writing to the Institute at the earliest opportunity and, in any case, not later than 48 hours of admission.
- b) The Institute shall have right to examine the genuineness or need for hospitalization in the manner considered appropriate and shall also have the discretion to refuse payment of claims where it is not satisfied about the genuineness thereof.
- c) In case the amount of benefit in the preceding 12 months exceeds the limit prescribed in para D above; the claim shall be put up to the Secretary for consideration.

2. ANNUAL GENERAL MEDICAL CHECK UP SCHEME

The scheme be called “General Medical Check Up Scheme of employees”. The facility shall be available only to the confirmed employees who have attained the age of 45 years and above. The general medical check up facility would be allowed once in a year in the designated/notified hospitals/nursing homes approved under hospitalization scheme. Suitable arrangements shall be made with the approved hospitals/nursing homes to ensure that the medical check up which would be limited to Rs. 700/- per eligible employee per year should be remitted by the office directly to the hospital/nursing home where the check up was done. No re-imburement for this facility shall be allowed. Such checkup should be carried out on Saturdays/Sundays or other Holidays. The employees of the Institute who have opted for Mediclaim Policy and are entitled for free medical check up under that scheme would not be entitled for medical checkup under this Scheme.

G. MERIT SCHOLARSHIP SCHEME

The children of the employees securing first three ranks in the final examination at Senior Secondary Level (10+2), graduation and post graduation level conducted by recognized senior secondary Boards and Universities shall be granted a one time scholarship from the Fund. The Scholarship shall be awarded in the form of cash award at the following rates:

Level of Examination Rates of Scholarship

Sr. Secondary Board (10+2) Rs. 1500/-

Graduation Rs. 2000/-

Post Graduation Rs. 2500/-

H. MISCELLANEOUS BENEFITS

Uniform - Class IV Employees

- (a) Summer Uniform: 3 sets of summer uniform every alternate year to all Class IV employees except the following who get 3 sets every year:

Driver for President/Vice-President

Peon on Secretary's Duty

In addition 2 sets of socks is provided every year.

- (b) Winter Uniform: One set of Winter Uniform comprising pant, coat and Jersey in every alternate year to all class IV employees.
- (c) Night over coat and Muffler: One set is issued to all Drivers & Chowkidars once in five years.
- (d) Turbans (Pagadi): Three set, of turbans with summer uniform and one set with winter uniform is issued to all Sweepers and Gardeners in alternate years.

Washing Allowance:

During April to October Rs. 70 p.m.

During November to March Rs. 175 p.m.

Shoe Allowance: Rs 400/- per year

W.e.f 01.08.2015, all the employees of the Institute have been provided tea/ coffee and biscuit coupons at the rate of RS 4 per coupon (previously Rs 1 per coupon) which stands increased to Rs 6/- per coupon w.e.f 01.02.2014

Special Allowance:

- (a) Special allowance to Telephone Operator.
- (b) Special allowance to Cashier.
- (c) Special allowance to Peons, assisting cashier.
- (d) Special allowance to Peons operating franking machine.
- (e) Special Allowance to the personal staff of Secretary/Vice-President/President.
- (f) Special Allowance to GTMs. Working in headquarters.

TIME RELATED PROMOTION SCHEME

1. Executives	TIME RELATED PROMOTION SCHEME (introduced after implementation revision of pay arising out of 6th PC recommendations)
E.O./Ed.O./T.O. to Sr. E.O./Sr.Ed.O./Sr.T.O	4 years (3 years for those who have completed 20 years on or after 1.2.07)
Sr.E.O./Sr.Ed.O./Sr.T.O. to A.S./A.D.	3 years (2 years for those who have completed 20 years on or after 1.2.07)
A.S./A.D. to D.S./D.D.	7 years
D.S./D.D. to J.S./J.D.	9 years
J.S./J.D to Addl.Secy./Addl. Director	To be decided on case to case basis
Addl.Secy./Addl.Director to Addl.Secy(Spl.Gr.)/Addl.Director(Spl.Gr.)	3 years
Addl.Secy(Spl.Gr.)/Addl.Director(Spl.Gr.) to Director	To be decided on case to case basis
2. Non-Executives	
LDC UDC	5 years
UDC/Steno-typist to Assistant/Sr. Steno-typist	5 years
Assistant/Sr.Steno-typist to Section Officer/Private Secretary	7 years
Section Officer/Private Secretary to to Section Officer(SU)/Private Secretary(SU) (scale upgradation after completion of 4 years)	4 years
Section Officer(SU)/Private Secretary(SU) to Executive Officer	4 years
Peon / Chowkidar / Sweeper to Sr. Peon / Sr. Chowkidar / Sr. Sweeper	5 years
Sr. Peon / Sr. Chowkidar / Sr. Sweeper to Attendant and equivalent	5 years
Attendant and equivalent to Daftari and equivalent	6 years
Daftari and equivalent to Sr. Daftari and equivalent	11 years as Daftri or 24 years from the date of appointment whichever is less

Loan Facilities available to Staff:

4. HOUSE BUILDING ADVANCE RULES FOR HOUSE BUILDING ADVANCE

Rules of House Building Advance (HBA) of the Institute of Chartered Accountants of India.

1. OBJECTIVE:

The object of Institute of Chartered Accountants of India House Building Advance Rules is to establish uniform policy and rules relating to the grant of House Building Advance to the employees of the Institute.

1.1 POLICY:

To grant house building advance as a purely welfare measure, this will not confer any right or benefit on the employee covered nor impose any obligation or liability on the Institute and shall not be deemed to be any contract or conditions of service between the Institute and any such employee.

1.2 SCOPE:

These rules will be implemented subject to availability of funds in the annual operational budget of the Institute.

2. ELIGIBILITY

- a) All permanent employees with at least 5 years of continuous service;(3 years for Officers) .
- b) If both husband and wife are the employees of the Institute, advance shall be admissible to only one of them.
- c) An employee will be eligible for second housing loan, provided first loan is fully repaid, and the house procured out of first loan is disposed off.

3. CONDITIONS TO BE FULFILLED:

- i) The applicant should not have availed of any loan or advance for the purpose from any other Government source. Where, however, the loan/advance already availed by an employee does not exceed the amount admissible under these rules, it would be open to him to apply for the advance under these rules on the condition that he undertakes to repay the outstanding loan/advance together with interest, if any, thereon, forthwith in one lumpsum.

In case where an employee makes a final withdrawal from his Provident Fund Account in connection with the construction/acquisition of a house or residential plot to construct a house thereon, in addition to availing of

advance under these rules, and that withdrawn from the PF, should not exceed the total cost to be incurred for the purpose.

- ii) The title to the land should be clear. The land should be owned by the employee or by the employee and his/her spouse jointly.
- iii) If the advance is for purchase of a ready built house/flat, then it shall be admissible for outright purchase only.
- iv) No employees shall be eligible for the advance, if
 - (a) He is to superannuate within 24 months or
 - (b) He/She owns a house in his/her own right, individually or jointly.
 - (c) The wife or minor children own a house.
- v) HBA may be granted to those employees who have fragmented holding in ancestral property, the total value of which is small. The Sanctioning Authority, in his discretion may allow HBA in such cases, depending on the merits of each case where he feels that the applicant having small holding in his ancestral property, should not be deprived of the facility of the HBA.
- vi) The house to be purchased/constructed should be either at the place of duty or at the place where the employee proposes to settle after retirement.
- vii) The house/flat should be used for residential purpose only.
- viii) No loan shall be granted to construct or purchase a house or tenement on leasehold land unless the unexpired residue of the lease period on the date of grant of loan is not less than 25 years.

3. **Purpose**

The HBA may be granted to the eligible employees for the following purposes: -

- a) For purchase of a ready built house/construction of a house, including purchase of land for that purpose either in the place of work or anywhere in India where the employee intends to settle down after retirement.
- b) For purchasing plot under Cooperative Schemes and constructing a house thereon or acquiring house/flat through membership of Co-op. Group Housing Society.
- c) Purchasing /construction of house/flat under self-financing scheme.
- d) Outright purchase of new ready built house/flat from Govt., Semi Govt., local bodies, housing boards, development authorities etc. and private parties.
- e) Enlarging living accommodation in an existing house owned by the official either individually or jointly with his/her wife/husband on fulfilling the following conditions: -
 - (i) Two years should have elapsed after completion of the house.
 - (ii) Certified copy of approved plan is furnished.

- (iii) The foundation is capable of taking additional loan (to be certified by a qualified Engineer)
- (f) Repayment of loan or advance taken from Govt. or HUDCO or private source even if construction has already commenced, subject to the condition that the official has informed the Institute before taking loan from other sources.

4. **AMOUNT OF ADVANCE:**

FOR OFFICERS:

- (a) 80 times of basic pay or Rs. 25,00,000/- whichever is less from the Institute.
- b) The admissible amount for enlargement of existing living accommodation would be equivalent to 60 months of basic pay or Rs. 2,50,000/- whichever is less.

FOR STAFF:

- a) 80 times of basic pay or Rs. 10,00,000/- whichever is less from the Institute.
- b) For amount of Rs. 10,00,000/- employees may obtain HBA from any approved financial institution and for determining the amount of admissible House Building Advance to be sanctioned by the Institute or by the financial institution concerned, as the case may be, the repayment capacity of the employee concerned would be taken into account.
- c) 25% of the total sanctioned HBA disbursed by the Institute or actual cost of plot whichever is less be allowed.
- d) The admissible amount for enlargement of existing living accommodation would be equivalent to 60 months of basic pay or Rs. 1,00,000/- whichever is less.

9. **INTEREST**

- 9.1 will carry simple interest from the date of payment of the first installment.
- 9.2 Interest is calculated on the balance outstanding on the last day of each month.
- 9.3 If the balance of principal amount is cleared on the 1st or during the middle of a particular month, the interest for that month will be Nil as the Interest Bearing balance will be Nil.
- 9.4 The rate of interest charged will be 7% on reducing balance calculated on quarterly basis.

14. **REPAYMENT OF ADVANCE:**

- 14.1 The advance with interest thereon shall be repaid in full by monthly installments within a period not exceeding 20 years, i.e. the maximum number of installment is 240.
- 14.2 Out of the above 240 installments, the principal amount will be first recovered in not more than 180 installments. After the principal amount is fully recovered, the

- interest due shall be calculated and recovered in not more than 60 monthly installments.
- 14.3 The amount to be recovered shall be fixed in whole rupees. If there is any fraction of rupees, it shall be recovered in the last installment.
- 14.4 Recovery should commence as follows: -
- 14.4.1 In case of construction of new house, or enlarging living accommodation, recovery will commence from the pay of the month following the completion of the house or pay of the 18th month after the drawl of the first installment of loan.
- 14.4.2 In the case of advance taken partly for purchase of land and partly for construction, recovery will commence from the pay of the month following the completion of the house or pay of the 24th month after the date on which the installment for purchase of land was drawn by the official whichever is earlier.
- 14.3 In case of ready built house or flat, recovery will commence from the pay of the month following that in which the advance is taken.
- 14.4 The entire advance shall be recovered in full with interest thereon before the retirement of the official.
- 14.5 It will be open to the employees to repay the amount in a shorter period.
- 14.6 In case of officials due to retire within 20 years of grant of advance, the officials may be permitted to repay a part of advance in convenient monthly installments till date of retirement and the Institute shall be entitled to adjust/recover the balance amount from the gratuity and other dues, if any, outstanding in his favor.
- 14.7 In case the employee does not repay the balance of the advance due on or before the date of his/her retirement, it shall be open to the institute to enforce the security of the mortgage at any time thereafter, and recover the balance of the advance together with the interest and cost of recovery, by sale of the house or in such manner as may be permissible under the law. However, the Institute may exercise the right under this clause without prejudice to the rights existing in surety bonds.
- 14.8 If an employee of the Institute ceases to be in service for any reason other than normal retirement/superannuation, or if he/she dies, before repayment of the advance in full, the entire outstanding amount shall become payable to the Institute forthwith. Failure on the part of the employee or his/her successors, as the case may be, to repay the advance for any reason whatsoever, will entitle the Institute to enforce the surety bond/mortgage and take such other action to effect recovery of the outstanding amount as may be permissible.
- 14.9 The title deed deposited to the Institute as a security for the moneys advanced shall be reconveyed to the employee concerned at his/her cost (or his/her successor as the case may be) after the advance together with interest thereon has been paid in full.
- 14.10 Notwithstanding the benefit of repayment of the advance by installment as above, in the event of any default or break of these rules, it shall be open to the Institute to call for the entire amount/ their due failing which to enforce the mortgage security at any time thereafter and recover the balance advance. Outstanding including interest, costs and other charges or proceed against the employee in such other manner as is permissible under the law and the entire amount shall become immediately due and payable to the Institute.

- 14.11 Subject to terms and conditions of the rules, the Sanctioning Authority may, in deserving cases including death in harness, voluntary retirement on medical grounds, permit the employee or his/her successor, as the case may be, if the house has not been completed and/or mortgaged to the Institute by the time, to repay the outstanding amount with interest thereon in suitable installments. However, this in no way shall affect the liabilities under surety bonds/hypothecation deed.
- 14.12 Recovery shall be effected through the monthly pay bills/leave salary bills/subsistence allowance bills, as the case may be.
- 14.13 Recovery shall not be held up or postponed without the prior concurrence of the Sanctioning Authority.

15. LOAN FROM OTHER SOURCES ON CREATION OF SECOND CHARGE

If an official wants to avail of a further loan in addition to HBA from any financial institution or bank, he may create a second charge on the property, subject to following conditions: -

- i) Prior permission of the Sanctioning Authority should be obtained.
- ii) The total HBA taken plus the amount of loan raised should not exceed the cost of the property.
- iii) Second charge can be created in respect of loan for meeting the balance cost of house/flat.
- iv) Loan to be obtained from recognised financial institution like Bank, HDFC, DCHFC, etc.

5. VEHICLE ADVANCE RULES

1. OBJECTIVE:

To assist the employees of the Institute in the purchase of vehicle by providing advance.

2. SCOPE

- 1.1 The provisions of the Vehicle Advance Rules shall regulate the grant of vehicle advance to the eligible employees of the Institute for purchase of vehicles viz.,
- i) Motor car
 - ii) Motor cycle/scooter/moped
 - iii) Bicycle

1.2 ELIGIBILITY

- (a) **Motor Car:** All confirmed employees in the cadre of SO (SU) / PS (SU) (and its equivalents drawing the grade pay of Rs. 5400) and above drawing basic pay of Rs.22190/- or more are eligible for the grant of this advance.
- (b) **Motor cycle/Scooter/Moped:** All confirmed employees of the Institute are eligible for this advance.
- (c) **Bicycle:** All confirmed employees whose basic pay does not exceed **Rs.5000 p.m.** are eligible for this advance.

4. CONDITIONS OF ELIGIBILITY

The vehicle Advance can be granted for the purchase of Motor Car/Motor Cycle/Scooter/Moped, subject to the following conditions: -

- 4.1 The sanctioning authority should be satisfied that the employee has the capacity to repay the advance.
- 4.2 The advance shall not be granted to an employee who has already purchased the vehicle and paid for it unless the vehicle has been purchased within a period of 3 months prior to applying for the advance and has been paid for by raising a loan.
- 4.3 Purchase of the vehicle should be made within one month from the date of drawal of advance.
- 4.4 The advance shall be granted to the employees for both New and Second hand vehicles. For Second hand vehicle, the employees should submit, along with prescribed application, the following documents, instead of Performa Invoice.
 - (a) Agreement with the seller who is willing to sell his vehicle to the employee.
 - (b) Copy of the Registration Book of the vehicle for which the advance is to be granted.
 - (c) Certificate from Registered Valuer. In addition, an independent valuation shall be done by office at office cost.
- 4.5 The advance for the purchase of vehicle would not be granted or disbursed to an official during the period of suspension.
- 4.6 The number of the occasions on which advance can be granted shall not exceed three for scooter/moped/motor cycle/and car during his entire service subject to the fulfillment of other conditions under these rules.
- 4.7 The second/subsequent advance shall not be granted unless the outstanding balance, if any, in respect of any earlier advance taken for the same purpose, together with interest thereon, has been fully paid.
- 4.8 An employee, who is otherwise eligible for grant of second/subsequent advance for the purchase of car, shall not be eligible for the advance, if a vehicle of the same type is already owned and registered in his name with advance from the Institute unless he desires to dispose off the same and utilize the sale proceeds for the purchase of another similar vehicle.

- 4.9 An employee will be eligible for the second/subsequent advance only if the earlier vehicle advance sanctioned to him, if any, has been recovered in full, including interest and a minimum period of 4 years have elapsed, from the date of drawal of last advance. Provided further that the above restriction of 4 years shall not apply in case of purchase of a motorcar and where the earlier advance was drawn for the purchase of Scooter/Motor cycle/Moped and the outstanding amount of previous advance with interest is fully cleared.

5. AMOUNT

- 5.1 The maximum amount of advance for the purchase of a motorcar shall be Rs.3, 50,000- or 90 % of the cost of motorcar, whichever is less.
- 5.2 The maximum amount of advance for the purchase of a Scooter/Motor Cycle/Moped shall be limited to 75% of the actual cost of Scooter/Motor cycle/Moped.
- 5.3 The maximum amount of advance for the purchase of a Bicycle shall be limited to the extent of anticipated price, inclusive of Sales Tax and Cost of accessories.

(Subsequent advance shall not ordinarily be admissible within 3 years of the first advance)

- 5.4 If a vehicle owned and registered in the name of an employee with advance from the Institute has been disposed off by him and he applies for advance from the Institute, the amount of advance in such cases, will be restricted to the difference between the cost of the vehicle to be purchased and the sale proceeds of the vehicle (provided the sale proceeds are less than the cost of the vehicle to be purchased) subject to the ceiling of maximum permissible amount of advance.
- 5.5 The anticipated price of the vehicle will include expenditure on items like spare wheel together with a tyre/tube or pillion seat of a scooter, which has to be necessarily, purchased alongwith the scooter/motor cycle and motorcar. It shall not, however, include the cost of accessories like radio in a car, plastic cover etc. which are not essential items and are purchased by the customer of his own volition, and the registration and insurance charges, road tax that are payable for the vehicle purchased.

9. INTEREST

- 9.1 An advance granted under these rules shall carry simple interest from the date of payment of the advance, the amount of interest being on the balance outstanding on the last date of each month.
- 9.2 The present rate of interest chargeable in respect of vehicle advance is:

For Motor Car 6.5% p.a. upto Rs.60, 000/- 10% p.a.over Rs.60, 000/-

For Motor cycle/Scooter/Moped 6.5% p.a.

10. REPAYMENT

- 10.1 The recovery of the amount of Vehicle advance shall commence from the first day of the month following that in which the advance is taken. The recoveries will be effected even if employee goes on leave with pay. Recoveries will also be made from the subsistence allowance while the employee is under suspension. Recovery of advance will start from first pay/leave salary/ subsistence allowance after drawal of advance.
- 10.2 **CAR LOAN:** The amount of advance granted shall be recovered in not more than 180 equal installments including interest thereon. If the Officer is due to retire earlier, the installments should be so fixed that the loan including interest is recovered by the date of retirement. In case, the car is sold before the repayment of loan, the balance amount thereof, including interest shall become payable forthwith.
- MOTOR CYCLE/SCOOTER/MOPED:** The amount of advance shall be recovered in not more than 60 equal installments of principal and interest will be recovered in one or more installments after the principal has been recovered.
- 10.3 Recovery of interest will be effected only after the recovery of the principal amount.
- 10.4 Total amount of interest due shall be recovered in minimum number of monthly installments, the amount of each such installment being not more than the amount of installment by which the principal amount was repaid.

11. **BICYCLE ADVANCE**

- 11.1 An employee who satisfies the eligibility conditions may apply in the prescribed Format through his Head of Department. If the Head of Department is prima facie satisfied, he will forward the application to the HRD(P).

On receipt of application, the HRD (P). Will scrutinize the application with reference to the eligibility conditions and subject to availability of funds in the Budget and after ensuring repaying capacity of the employee, put up the application for the sanction of the Secretary. On satisfying himself, he shall accord his approval.

11.4 **INTEREST**

This advance is interest free.

11.5 **REPAYMENT**

Recovery shall be effected in not more than 12 equal monthly installments and will commence from the month following the one in which advance was paid.

6. Education Loan

Education Loan to pursue Professional Courses by meritorious children of the Employees:

Objective:-

In keeping with its avowed responsibility of ensuring best HR practices, the Institute, being a premier professional body aims at encouraging the deserving and meritorious wards of employees to pursue recognized professional course by providing the basic moral and financial support.

Eligibility Criteria:-

For Employees:

- Confirmed employee with minimum of 10 years service up the level of Section Officers and 5 years service form the level of E.O. and above.
- The employees taking loan would be required to execute an agreement to the effect that in the event of cessation of services in the Institute, including retirement, unrecovered amount of loan shall be adjusted against terminal benefits payable to the employee.
- A maximum of only two children are eligible to seek loans- simultaneously or at different points of time and restricted to those wards who get admission only on the basis of their performance in a common entrance test conducted either on all India or State level basis. (In other words cases of admission secured through management quota and /or capitation fee mode are not eligible for any benefit under this Scheme)
- Loan amount should be monitored in such a way that the aggregate EMI of all the loans taken by the employee from the Institute is below 50% of his basic pay.

For children of employees:

Academic:-

- Age 16 to 19 years
- At least 60% marks in aggregate in the senior secondary examination (10+2) or its equivalent recognized by a State Government or Central Government.

Permitted Professional Courses:-

- Course leading to award of a degree/qualification (in the areas of medicine, accounting, auditing, engineering, law, architecture, computer science and management etc.) which entitles them to practice as a professional under a statute.
- Duration of the course should be a minimum of three years.
- The institution offering the course should have been recognized either by a State Government or the Central Government, and should be located within the country only.
- The institution offering the course should have a minimum strength of 200 students taking together all the disciplines offered by that institution.

Financial assistance:-

- The financial assistance will be restricted to admission and tuition fees payable for the course as a whole.

Amount of loan:-

- Rs. 50,000/- or 50% of the actual admission and tuition fees payable (to be read with clause mentioned under financial assistance above) whichever is less.

Schedule of Recovery and Interest Rate:-

- Token interest rate of 5% on the amount of effective loan released.
- Equated monthly installments together with interest payable in a maximum of 84 months upto the level of Section Officer and a maximum of 48 months from the level of E.O. and above.
- The loan amount shall be released periodically upon production of a certified fee schedule issued by the college/institution.
- Recovery of the said loan shall commence immediately after the stipulated duration of the course.

Documents of Submission:-

Certified copies of:-

- a) Proof of age
- b) Qualifying examination to appear at the entrance examination i.e. 10+2 or equivalent.
- c) Rank / Merit Card of the Common entrance examination through which the admission to the professional course is sought.
- d) Admission letter issued by the competent authority.
- e) Schedule of payment of fees issued by the College / Institution.

7. Personal Loan

The facility Of Personal Loan on subsidized rate of interest to the employees of the Institute is applicable w.e.f February 2013 on the following terms and conditions:

1. All the confirmed employees of the Institute are eligible to avail this Personal Loan
2. The maximum admissible amount for this Loan is for the employees upto the level of the Private Secretary (SU) / Section Officer (SU) Rs 3,00,000 and Rs 4, 00,000. for the employees from the level of Executive Officer and the above.
3. The rate of interest chargeable on this Loan is 5.75% for the financial year 2015-2016 (i.e. the present base rate of interest of 9.75% as fixed by SBI minus 4%). The rate of interest applicable to said loan from the financial year 2013-14 unless decided otherwise would continue to be the base lending rate, as fixed by the State of India as on 1 st April, 2013 minus four percent. (In other words, the rate of interest to be charged would be related with the base lending rate fixed by the State Bank of India as on 1st April of every financial year minus four per cent for loan applications received during that year).

The rate of interest once fixed, based on base lending rate of State Bank of India in respect of an applicant-employee, will remain the same throughout the period of repayment.

4. For the purpose of calculation of income tax liability of employees, the difference between the rate of interest paid by them and the rate of interest on loan against RBI Relief Bonds charged by State Bank of India as on 1 st April of every year shall be treated as a perquisite as per Income Tax Rules and the same shall be considered for deduction of TDS under Section 192 of the Income Tax Act, 1961.

5. The maximum number of installments for the repayment of loan with interest thereon is 48.

8. MEDICAL TREATMENT LOAN

- 8.1 A permanent employee of the Institute may, on a prescribed application made in this behalf, be sanctioned a loan not exceeding three months of his/her basic pay, to meet the expenses actually incurred on the treatment of himself/herself or any of his/her family members.
- 8.2 The term “family” for this purposes shall mean husband/wife, children/step children and dependant parents. The term “medical expenses” shall mean doctor’s bills, hospitalization charges and expenses on prescribed medicines and surgery.
- 8.3 The loan may be sanctioned by the Secretary on the recommendation of the Head of the Division in which the applicant is working and on being satisfied that the applicant needs financial assistance to meet the expenses actually incurred on his/her medical treatment or the medical treatment of any his/her family members. Where an employee is entitled to the benefits of the Central Government Health Scheme and has not made use of it and aforesaid treatment, he will have to give justification for not availing of the facilities available under the said Scheme.

- 8.4 The loan may be granted for the treatment of chronic ailments, operations and other ailments where the expenditure incurred is in excess of Rs. 1,000/-. The amount sanctioned shall be rounded off to the nearest hundred of the admissible amount.
- 8.5 Interest @ 6.5% per annum will be charged. The interest shall be calculated with reference to the reducing balances at the beginning of each month subsequent to the month in which the money was paid and the aggregate salary on an equated basic, along with the installments of the principal sum of loan made.
- 8.6 The repayment of the loan shall be made in not more than 36 equal monthly installments, along with the interest, or before the date of retirement of such employee, whichever is earlier.
- 8.7 A fresh loan shall not be sanctioned to an employee unless the earlier loan has been fully repaid with interest.
- 8.8 The application for loan shall be in the prescribed form and shall be accompanied by the appropriate documentary evidence including medical prescriptions, medical certificates, bills, vouchers etc.

9. Additional loan towards Medical / Education / Repair and Renovation of House

Terms & Conditions

		Medical	Educational	Repair / Renovation of House / Flats
1	Loan Amount [Maximum limit] Note: <i>The maximum benefit that can be availed by an employee under the said additional loan facility scheme is Rs. 1 lakh / Rs. 1.5 lakhs. This amount of Rs. 1 lakh / Rs. 1.5 lakhs can be availed either as a single loan or in combination with any other one or two of the said loans. However, the maximum loan available for repair / renovation shall be Rs. 50,000/- / Rs. 75,000/- only, irrespective of whether on a stand alone basis or under any combination</i>	Rs. 1 lakh – For permanent employees upto Section Officer and its equivalent levels. Rs. 1.50 lakhs – for permanent officers from the level of Executive Officer and its equivalent and above.	Rs. 1 lakh – For permanent employees upto Section Officer and its equivalent levels. Rs. 1.50 lakhs – for permanent officers from the level of Executive Officer and its equivalent and above.	Rs. 50,000/- – For permanent employees upto Section Officer and its equivalent levels. Rs. 75,000/- – for permanent officers from the level of Executive Officer and its equivalent and above.
2	Rate of Interest	6.5% (existing)	5% (existing)	7%(existing HBA minimum)
3	Eligibility condition	As applicable for releasing medical grant	As applicable for grant of loan for higher education	Houses / flats owned by the eligible employees for a minimum period of 05 years.
4	No. of installments for Repayment of loan including interest	48 (determined based on Thrift Society)	As applicable for grant of loan for higher education 84/48 (as the case may be)	36 (determined on the basis amount involved)

5	Documents for submission [Certified copies]	(a) Admission / discharge certificate from a hospital / nursing home having minimum 100 beds and registered with any Government – State / Central. (b) Detailed list of expenditure incurred alongwith the documents proof including Medical prescription, medical certificate, bills, vouchers etc.	(a) Proof of age (b) Qualifying examination to appear at the entrance examination i.e. 10 +2 or equivalent. (c) Rank / Merit Card of the Common entrance examination through which the admission to the professional course is sought (d) Admission letter issued by the competent authority. (e) Schedule of payment of fees issued by the College / Institution	(a) Proof of Ownership document in favour of the applicant (Deed). (b) Estimate for repair/renovation from Govt. approved registered Architect / Engineer. (c) Latest house tax receipt or electricity bill of the house / flat. (d) The cost of fittings and furniture should not exceed 20% of the sanctioned amount. A declaration on details of expenditure involved item-wise be submitted in a prescribed format within 30 days of release of relevant amount.
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10. RULES FOR OTHER LOANS AND ADVANCES

1 PERSONAL COMPUTER ADVANCE

1.1 ELIGIBILITY:

All permanent employees of the Institute.

1.2 SANCTIONING AUTHORITY: Secretary

1.3 AMOUNT:

- For Officers:** Rs 40,000/- subject to a maximum of 75% of cost of computer.
- For Staff** Rs. 30,000/-

1.4 RATE OF INTEREST: 12%

1.5 CONDITION:

- The cheque will be issued in favour of Dealer.
- on purchase copy of the invoice shall be submitted within a month.

1.6 REPAYMENT:

In not more than 18 installments including interest.

3. HOUSEHOLD ASSET LOAN

Interest free household Asset loan shall be given for the first rotation to the staff and officers on the basis of lottery scheme for specific numbers. This amount of loan shall be restricted to two months' basic pay or the limit as under: -

For EO & Above	Rs.25, 000/-
For SO & below	Rs. 15,000/-

Once all the officials are covered in the lottery scheme, then on subsequent rotation household advance can be granted to the applicants after full recovery of the first loan at the rate of 9% p.a.

Household loan shall be deductible in 50 equal installments including interest if applicable on reducing balance method from the pay bill of the employee immediately from the next month in which such loan was paid to the employee

4. DIWALI/FESTIVAL ADVANCE

At the occasion of Diwali and Puja, interest free festival advance shall be paid to the confirmed employees if they wish to avail this loan facility. Festival advance shall be paid to the extent of one month's basic pay of the employee on the date of requisition, which shall be deductible in ten equal installments from the next month in which such advance is paid. No interest shall be levied on such festival advance. Regional Offices can directly pay the festival advance.

11. ICAI DOMESTIC TRAVEL RULES – EMPLOYEES (To be updated)

[As approved by the Executive Committee vide Item No.31 of its 492nd meeting held on 22nd June and adjourned to/continued on 28th June, 2010]

ICAI DOMESTIC TRAVEL RULES* – EMPLOYEES

1. SHORT TITLE

These requirements shall be called the ICAI Domestic Travel Rules – Employees, and shall be applicable to Employees of The Institute of Chartered Accountants of India (ICAI).

2. TERMINOLOGY

In these requirements, the following expressions shall have the meaning assigned to them as hereunder :

- (a) “**Institute**” means The Institute of Chartered Accountants of India established under The Chartered Accountants Act, 1949.
- (b) “**Council**” means the Council of the Institute.
- (c) “**Committee**” means a Committee constituted by the Council.
- (d) “**President**” means the President for the time being elected under Section 12 of The Chartered Accountants Act, 1949, and in his absence, the Vice-President for the time being elected under Section 12 of the said Act.
- (e) “**Vice-President**” means the Vice-President for the time being elected under Section 12 of The Chartered Accountants Act, 1949.
- (f) “**Employees**” means any person appointed under a regular scale approved by the Executive Committee from time to time.
- (g) “**Approving Authority**” means the President for the Secretary and the Secretary/Head of the Department concerned for respective employee(s).
- (h) “**Business of the Institute**” means any meeting(s) of the Committee(s) of the Council including sub-committee(s)/sub-group(s)/study group(s)/core group(s) and the like of such Committee(s) or the Council. It also includes special purpose tours undertaken for any other official work in relation to/arising out of the tasks/activities of the Committee(s)/Council concerned.

* It is not a Rule made under Section 29A of the Chartered Accountants Act, 1949.

3. APPLICABILITY

These requirements shall govern the travel entitlements of the Employees for domestic journeys undertaken in connection with the business of the Institute.

4. APPROVAL FOR THE SPECIAL PURPOSE TOURS

The President and the Secretary respectively shall be the Approving Authority for special purpose tours to be undertaken by the Secretary and all other Employees.

5. TRAVEL/STAY COST AND DAILY ALLOWANCE

Travel Cost

- 5.1 Employees undertaking domestic journeys, in terms of para 2 (h) shall be eligible to draw travel cost, as may be decided by the Executive Committee, from time to time.
- 5.2 The details of travel cost for the time being payable to them appear at **Annexure 'A'**.

Stay Cost

- 5.3 Employees undertaking domestic journeys, in terms of para 2 (h) shall be eligible to draw stay cost, as may be decided by the Executive Committee, from time to time.
- 5.4 The details of stay cost for the time being payable to them appear at **Annexure 'A'**.

Daily Allowance

- 5.5 Employees undertaking domestic journeys, in terms of para 2 (h) shall be eligible to draw daily allowance at the rate(s), as may be decided by the Executive Committee, from time to time.
- 5.6 The details of daily allowance for the time being payable to them appear at **Annexure 'A'**.

6. TRAVEL BILL

An Employee on return from tour shall submit a Travel Bill in the format approved by the Executive Committee from time to time.

7. CLARIFICATION, AMENDMENTS, MODIFICATIONS, ADDITIONS, RELAXATION AND EXCEPTIONS

- 7.1 In case of any doubt relating to the meaning, clarifications, amendments, modifications, additions, exceptions, interpretation or effect of any clause in these requirements, the decision of the President-in-Office shall be final and binding.
- 7.2 President-in-Office shall be the Approving Authority wherever any relaxation is considered necessary in respect of any domestic travel undertaken or for any other matters/expenses in connection with any such travel.

ANNEXURE “A”

As per Gist of Decisions taken in 496th Meeting of the Executive Committee 14th December, 2010

I. TRAVEL COST AND CLASS OF TRAVEL

- (i) Payment/reimbursement of actual travel cost by entitled mode/class as per details given below :

	<i>Grade Pay of respective employees</i>	<i>Class of Travel</i>		
		<i>By Air</i>	<i>Ordinary Trains</i>	<i>By Road</i>
(a)	<i>Rs.10000 & above and those in pay scale of HAG + and above</i>	<i>Economy class</i>	<i>A.C. – 1</i>	<i>A.C. Taxi/A.C. Bus</i>
(b)	<i>From Rs.8900/- to Rs.7600/-</i>	<i>Economy class</i>	<i>A.C. – 1</i>	<i>A.C. Taxi/A.C. Bus</i>
(c)	<i>Between Rs.6600/- & Rs.5400/-</i>	<i>Economy class</i>	<i>A.C. – 2</i>	<i>-A.C. Taxi to Rs 6600 and A.C. Bus to Rs 5400/-</i>
(d)	<i>Between Rs.4800/- & Rs.4200/-</i>	<i>-</i>	<i>A.C. – 2</i>	<i>A.C.Bus</i>
(e)	<i>Below Rs.4200</i>	<i>-</i>	<i>First Class/ ACIII/ AC Chair Car</i>	<i>Ordinary Bus/Auto Rickshaw</i>

- (ii) In the event of travel by a class higher than entitled class, reimbursement shall be restricted to actual fare or standard fare (including service tax paid), by the shortest route, for any Government airline, whichever is less.
- (iii) Travel by Road : In the event of travel by road either by hired or owned car, reimbursement shall be restricted to Rs.10/- per kilometer in the case of taxi/car and Rs.5/- per kilometer in the case of scooter/motorcycle, subject to actual cost or standard economy class air fare in any Government Airline, or the rail fare by the entitled class, as the case may be, whichever is less.
- (iv) Travel by Train : Reimbursement on the basis of fare of entitled class by the shortest route.
- (v) Proof of Travel : Proof of travel shall be zerox copy of air ticket or boarding pass, in case of air travel, failing which travel agent's bill and

zerox copy of train ticket in case of travel by train. Reimbursement of expenses for travel by own vehicle shall be on self declaration basis. Reimbursement of actual expenses for travel by hired vehicle shall be against bill produced, and wherever, production of bill is found to be impractical, reimbursement shall be on self declaration basis with specific approval of the Approving Authority. The proof of travel shall be submitted together with Travel Bill.

2. USE OF AIRLINE

Any airline, having regard to the place of business and departure & arrival timing of the airline.

3. STAY COST/DAILY ALLOWANCE

- (i) Reimbursement/payment of actual stay cost and daily allowance as per details given below :

Stay Cost –

Sl.No.	Designation	Stay cost per day (Rs.)
1	Secretary	5000
2	Directors	5000
3	Addl.Directors/ Addl. Secretaries	5000
4	Jt. Directors/ Jt. Secretaries	4700
5	Dy. Directors/ Dy. Secretaries	4700
6	Asst. Directors/ Asst. Secretaries	3500
7	Sr.Tech./ Edu./ Exe. Officers	3500
8	Tech./ Edu./ Exe. Officers	3200
9	Section Officers	3200
10	Others excepting Class IV	3000
11	Class IV	2000

- (ii) Reimbursement of stay cost shall be actual or the rate prescribed as above, whichever is less, irrespective of city/towns involved. The claim shall be made through Travel Bill together with hotel/guest-house bill/receipt. The TA bill may be drawn on the basis of the one finalised for Council members from time to time. In the event of a room being shared by two or more employees, then the reimbursement of stay cost shall be made on the basis of sharing details provided by the employees concerned.

Daily Allowance –

Designation	A class (Rs.)	B-1 class (Rs.)	Other localities (on the basis of 60% of 'A' class entitlement and

			rounded off)
Secretary	1000	800	600
Directors	1000	800	600
Addl.Directors/ Addl. Secretaries	1000	800	600
Jt. Directors/ Jt. Secretaries	960	800	575
Dy. Directors/ Dy. Secretaries	960	800	575
Asst. Directors/ Asst. Secretaries	800	640	480
Sr.Tech./ Exe. Officers	Edu./ 800	640	480
Tech./ Edu./ Exe. Officers	640	480	400
Section Officers	640	480	400
Others excepting Class IV	480	480	300
Class IV	440	320	275

4. CONVEYANCE

- (i) Actual conveyance expenses incurred by respective entitlement given below for commutation between office/residence to airport/railway station (at the point of departure) and hotel/venue of meeting (at the point of destination) and back:

	Entitlement	Respective Levels
(a)	Taxi	From Asst. Director/Asst. Secretary and above
(b)	Auto Rickshaw	Upto Sr. T.O./Edn. O./ E.O.

- (ii) Reimbursement of conveyance expenses incurred for attending business of the Institute while on official tour :

	Entitlement	Respective Levels
(a)	Actual subject to a maximum of Rs.200/- per day in metros of Delhi, Mumbai, Chennai and Kolkata and Rs.100/- per day in all other places.	T.O./Edn.O./E.O. and above
(b)	Actual or Rs.50/-, whichever is less, per day irrespective of city/town.	Upto Section Officer

5. Advance for Meeting Travelling Expenses and Settlement of Travel Bill:

Advance upto 90% of the likely expenses towards travel, daily allowance and stay can be taken. Advance, if any, drawn shall be adjusted at the time of final settlement of the claim for the respective journey. In cases of advances drawn, the Travel Bill shall be submitted within 30 days of drawl of the advance. In all other cases, the Travel Bill shall be submitted within 30 days of the conclusion of travel.

6. Commencement and termination of Journey and Journey for Multiple Meetings:

Journey shall normally be commenced from the place of residence or of official address and shall terminate at the place of meeting or business and vice-versa. In the event of commencement of journey from a place other than the places referred to above, the reimbursement shall be restricted to actual fare or fare from normal place for commencement of journey, whichever is less.

In the event of journey being used for attending any other meeting or meetings of business not related to the business of the Institute as well, reimbursement shall be sought from a single source.

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12. CONDITIONS GOVERNING LEAVE TRAVEL CONCESSIONS LTC REIMBURSEMENT/ LTC ENCASHMENT LTC FOR HOMETOWN/ANY WHERE IN INDIA

1. LTC is admissible to an employee who has completed one year of continuous service on the date of journey performed by him/his family. This concession is admissible in lieu of one of the two journeys to hometown in a block of four years. The current block is January 2014 to December 2017.
2. Period of unauthorized absence will be treated as break in service for calculating the continuous period of service while computing the eligibility.
3. LTC is admissible to all employees irrespective of the distance between headquarter and home town.
4. Home town once declared is treated as final. In exceptional circumstances the Head of Accounts section may authorize a change, only once during the entire service.
5. Home Town is admissible once in block of two financial years.
6. Concession can be availed for self and family separately on different occasions, even in different financial year of the same block.
7. Circular tour tickets can be availed of in conjunction with the concession.
8. LTC can be availed of during any leave including study leave, Casual Leave, Earned Leave, RH & Special Casual Leave.
9. LTC cannot be combined with transfer/tour.

10. LTC cannot be claimed during closed holidays only without taking any leave.
11. Family for claiming LTC includes the wife or husband as the case may be residing with employee and legitimate and step children who are dependent and parents residing with and who are dependent on the employee.
12. LTC is admissible for journey performed in vehicles operated by Tourism Development Corporation in Public Sector, State Transport Corporation & Transport Service run by other Govt. or Local bodies.
13. LTC is not admissible for journeys undertaken in a private car (owned, hired or borrowed), chartered bus/Van or other vehicle owned by private operator.
14. Any employee (including unmarried) having his family at his home town can avail of this concession for himself alone every year instead of having it for both self and family once in two years.
15. LTC for any place in India is admissible in lieu of one of the two journeys to hometown in a block of four years. LTC is admissible to any place in India in lieu of one Home Town LTC.
16. Officials availing LTC to home town for self alone once every year are not entitled to LTC to anywhere in India.
17. Concession can be availed during two block periods or within a grace period i.e. before 31st March of the grace period subject to the notification issued by the Govt.
18. Family member may travel independently in any number of batches. The return of each group must be completed within 6 months from the commencement of that group's outward journey.
19. Under the concession to travel to anywhere in India the employee and/or member of the family may travel either to the same place or different place of their choice.
20. Reimbursement is allowed by the entitled class or the classes of actual travel whichever is less.
21. 90% of the probable reimbursement amount can be granted as advance. Advance can be drawn separately for self and family.
22. Claim is allowed for journey performed within India and by shortest route.
23. Serial number of tickets/tickets should be produced with the claims.
24. When advance is taken claim should be submitted within one month from the date of completion of journey. Otherwise penal interest @ 14% would be levied.
25. When no advance is taken, claim should be submitted within 3 months from the completion of journey, otherwise, the claim will be forfeited.
26. The class of accommodation is decided by the class to which an employee is entitled at the time when the journey is undertaken.
27. An Employee, who is unable to avail LTC within a particular block of 2 to 4 years, can avail the same within 1st year of the next block of 2 or 4 years automatically.
28. The requirement of fulfillment of gap of six months between two availments, the same be abolished in line with relevant rules as per Central Government

ENTITLEMENT OF CLASS OF ACCOMMODATION FOR CLAIMING LTC/HOME TOWN:

i) JOURNEY BY AIR

For officers having grade pay of Rs 5400/- and above are entitled to travel by Air for their LTC Journeys any where in India or Home town .

ii) JOURNEY BY RAIL

Grade Pay (6th P.C.)	Entitlement
Officer Drawing grade pay of Rs 7600/- and above	AC First Class.
Officers drawing Grade pay of Rs 4200/- upto Rs 6600/-	AC 2 tier sleeper
Officers Drawing grade Pay below Rs 4200/-	First Class/AC III Tier Sleeper/AC Chair Car.

All employees who are entitled to travel by first class (AC III tier sleeper/ AC Chair Car) may, at their discretion, travel by AC II Tier Sleeper where any of the trains connecting the originating and destination stations concerned by direct shortest route do not provide these classes of accommodation.

iii) JOURNEY BY RAJDHANI EXPRESS TRAIN

Grade Pay (6th P.C.)	Entitlement
Officer Drawing grade pay of Rs 7600/- and above	AC First Class.
Officers drawing Grade pay of Rs 4200/- upto Rs 6600/-	AC 2 tier sleeper
Officers Drawing grade Pay below Rs 4200/-	Chair Car.

iv) JOURNEY BY SHATABDI EXPRESS TRAIN

Officer Drawing grade pay of Rs 7600/- and above	Executive Chair Car
All other drawing grade pay below Rs.76,00/-	AC Chair Car.

NOTE

Entitlement by Rajdhani/Shatabdi Train would be applicable in cases where journey is actually undertaken by them and not for determining entitlement on notional basis. Both ends of journey i.e. place of start of the journey and the destination should be directly connected by Rajdhani/Shatabdi Express.

LTC ADVANCE & LTC REIMBURSEMENT

LTC Advance & LTC Reimbursement are to be claimed in the prescribed formats.

13 PENSION SCHEME

13.1 ELIGIBILITY

Employees having minimum service of 10 years will be eligible for pension. This period will be the minimum qualifying period for the purpose of pension.

13.2 CALCULATION OF QUALIFYING SERVICE

Calculated from the date of appointment either substantively or in an officiating on temporary capacity, including period of probation.

Service put in as apprentice, interruptions caused by absence on leave without pay, period of suspension, unauthorized absence etc. Shall not be counted for calculating the period of qualifying service.

13.3 EMOLUMENTS AND AVERAGE EMOLUMENTS

Average emoluments for the purpose of pension mean average of emoluments (basic pay only) drawn by the employee during the last 10 months of service.

13.4 CLASSES OF PENSION

(a) SUPERANNUATION PENSION

Granted to an employee who retires on attaining the age of superannuation (presently 60 years).

(b) RETIRING PENSION

Granted to an employee who retires or is retired in advance of the date of superannuation on completion of 30 years of qualifying service or seeks voluntary retirement on completion of 20 years of qualifying service shall be increased by a period not exceeding five years subject to the condition that the total qualifying service shall not exceed 30 years.

(c) INVALID PENSION

Granted to an employee who is incapacitated due to permanent physical disability, duly certified by a qualified doctor or a recognized hospital (without requirement of minimum service)

(d) FAMILY PENSION:

- a. Granted to the family of an employee who either dies in harness or after attaining the age of superannuation.
- b. Where an employee/officer had put in the qualifying service of 10 years and dies in harness, the normal pension should be paid to his "family"* for a period of 12 years or till the date on which the employee/officer would have attained superannuation, whichever was earlier. After expiry of 12 years or the date of superannuation whichever was earlier, the pension would be paid to the widow till she is alive at half the above rate.

If the widow had already died or dies after the death of the employee/officer, the pension payable to the widow would be distributed in equal proportion to the minor children till the last one becomes major.

- c. If an employee/officer dies after retirement (irrespective of his/her age), the widow would be entitled to get full pension till she is alive.

If the widow had already died or dies after the death of the employee/officer, the pension to which the widow was entitled would be given to the minor children in equal proportion till the last one become major.

The term “family” for this purpose shall mean the following:

- i) widow or widower, as the case may be, so long as she/he does not remarry;
- ii) sons who have not attained the age of 21 years.
- iii) Unmarried daughters who have not attained the age of 24 years; and
- iv) Son(s), daughter (s) suffering from disorder or disability of mind or physically crippled.

13.5 AMOUNT OF PENSION

With effect from 1st February, 2014 rates of pension are as under :

- Rs. 17050/- to Secretary/Director
- Rs. 15674/- to Addl. Secretary(Spl.Gr.)/Addl./ Director(Spl.Gr.)
- Rs. 14300/- to Addl. Secretary/Addl./ Director
- Rs. 11,550/-All employees upto Joint Secretary/Joint Director.

An increase of 7.5% on the pension rates compounded on 1st April every alternate year beginning from 1st February 2014 shall be allowed

Additionally Medical Allowance of Rs. 500 p.m to the retired employees along with pension shall be granted

Eligibility and pensionable amount will be calculated as per formula as per Central Government rules

14. MEDICLAIM POLICY

The Institute has entered into a Medical Policy for its serving employees from United India Insurance Company Limited.

The new policy is effective from 28.05.2015 .

- All employees of the Institute are covered with family (i.e. self, spouse and upto two dependent children) from the effective date, according to the categories specified below:
 - Employees upto the level of Assistant Secretary and above Rs.5 lacs per family.
 - Employees of the designations upto EO/Sr. EO - Rs.4 lacs per family.

- In addition there will be a corporate buffer of Rs.50 lacs subject to a maximum of Rs. 7 lacs per family purely need based, as approved by the Institute.

- The entire premium will be borne by the office.

The contact details of the Insurance Company are as under :

UNITED INDIA INSURANCE COMPANY LIMITED

Branch Office K.S.,
502-503, Skylark Building,
5th Floor,
60, Nehru Place,
NEW DELHI-110019

The details of the Third Party Administrator (TPA) are as under:

Medsave Healthcare (TPA) Ltd
F-701A, Lado Sarai, Mehrauli, New Delhi-110030
Tel: +91-11-39001234, Fax: +91-11-29521067/71
Website : www.medsave.in

The contact details of the TPA are as under:

Level	Name of Employee/Department	Department	E-mail Address	Landline No	Contact No.
Cashless Desk	Cashless	Cashless issuance	cashless@medsave.in	011-39001234 Fax- No:011-29521067, 71	Extension 320 9313029503 (Prabhat)
SPOC	Ms. Poornima Pathak	Operations & CRM	poornima@medsave.in	011-39001234 Fax- No:011-29521067, 71	9599806602
Escalation 1	Ms Nandinee Mukherjee	Operations & CRM	nandinee@medsave.in	011-39001234 Fax- No:011-29521067, 71	9310019904
Escalation 2	Mr Amit Kumar Anand	Business Development	Delhi/HO	amitanand@medsave.in	011-39001234 +9312880009

15. OFFICE TIMINGS

Office Timings of the Institute uniformly on all working days are from 9.45 am to 5.30 pm. A system of flexible arrival time has come into effect in the Institute from 01.03.2015, subject to the following conditions:

(a) A period of maximum 45 minutes i.e. upto 10.00 A.M. for Class IV employees and upto 10.30 A.M. for others will be allowed in the morning on all working days with the condition that the difference in arrival time shall be compensated by the employee(s) by working late in the office for at least the same amount of time, in the evening, on the same day itself.

(b) This facility is available for not more than 5 occasions in a month and beyond these five occasions, half day leave shall be deducted for every instance of late arrival.

(d) Form No. 4 shall henceforth be renamed as Form I- for seeking permission for Permission for official tour/on duty. Form no. I is to be filled.

(e) Each late arrival not covered in above guidelines shall be liable for deduction of 1/2 day casual leave or earned leave, as the case may be.

16. LEAVE RULES

1. Yearly Leave Credit to Employee's Leave Account:

(i) **Earned Leave (EL)**- 30 Days per Year (15 credited on 1st January & 15 credited on 1st July). The excess of leave above 300 days are encashed to employees based on their salary. The new employees are given in advance credit of Earned Leaves based on 2.5 days per month till the next half calendar year. This leave is credited irrespective of confirmation. After the leave account exceeds 300, encashment of forthcoming credit of leave is given in every six months. .

(ii) **Medical Leave**- 10 Days per Year (Credit given from the date of Joining of official concerned but upon confirmation of services.) These leaves are not to be credited in advance.

* Medical Leave is divided into two types, upto 30.06.1986 and after 30.06.1986 .

Half pay leave can be availed by employees against his/her credit of Medical Leave. Half Pay leave will be twice of total medical leave in account. During the Half pay leave employee get only half salary.

(iii) **Casual Leave (CL)**- 12 Days per Year (Credited on 1st January). Leave will be credited proportionately, in case of new joining, resignation and retirement during the calendar year

Unavailed Casual leave of an year can be carried forward after approval of HOD, which are valid till 31st March of succeeding year. (After which it gets lapsed.)

(iv) **Restricted Holidays (RH)** - 2 Days per Year.(Credited on 1st January).. This leave should be prior approved by HOD.

(V) **Compensatory Leave**- This leave can be availed against Council meeting attended on holidays, but within 1 month from the date of said meeting after approval of HOD. Date of council meeting to be entered manually.

Note- a). Leave will be credited proportionately, in case of new joining and retirement during the calendar year.

b) Leave will be deducted proportionately, if any employee resigns in between a calendar year as the leaves are credited in advance for full calendar year/ half year.

2. Instruction of applying Leave -

For applying leave, employee should fill leave application form and send to HRD(P) after the HOD's approval. For applying Leave, some Rules are given below

(i) CL cannot be clubbed with EL and ML, but can be clubbed with RH.

- (ii) EL cannot be clubbed with CL, but can be clubbed with ML.
- (iii) ML cannot be clubbed with CL, but can be clubbed with EL.
- (iv) RH can be clubbed with CL/ML/EL, but with EL and ML, RH can only be availed either before or after the dates for which EL/ML is applied.
- (v) In the case Medical Leave is applied for more than 3 days, Medical Certificate must be provided by the concerned employee.
- (vi) In the case of availing Earned Leave & Medical Leave, the intervening holidays & declared holidays will also be treated as leave i.e. Earned Leave or Medical Leave as the case may be.
- (vii) Half day Medical Leave and RH is not allowed. But Half day EL and CL is allowed.
- (viii) At one time maximum 5 Days Casual Leave is allowed.
- (ix) While crediting the earned leave at half year end, 1/10th of total LOPs (if any) taken during last half year, will be deducted from EL credit to be given.

In case of ML (more than 3 days), Maternity leave, Miscarriage Leave, HODs can only give their recommendations, final approval will be given by HRD(P) after evaluation of documentary evidence received.

3. Maternity Leave

The leave is allowed for a period of 120 Days at one time. If the mother underwent complications (Cesarean operation, etc) and was hospitalized for 15 days or more, leave is allowed for 180 days. Maternity Leave is granted to female employees with only 2 surviving children. It is granted with full pay.

4. Miscarriage Leave

Total 45 days in the entire service. It is granted with Full Pay.

5. Encashment of Leave

At the time of Retirement, if the Medical Leave Balance is 60 days or more and on an occasion any such leave is applied but denied, due to exigency of work, the employee will be paid Rs. 50000 Maximum. No other encashment of leave except EL on superannuation. In case of resignation only EL encashment upto 50% of the leave balance on the day of resignation is allowed.

6. Leave on Transfer

If any employee is transferred from one station to another station, 10 days joining time will be admissible with reference to the distance between the old and new stations. Unavailed joining time i.e. the number of days admissible reduced by the actual number of days availed, shall be credited to the earned leave account.

7. Washing Allowance:

Washing Allowance is applicable only for Class IV employees. The allowance shall be paid Rs. 175/- per month for winter (November to March) and Rs. 75/- per month for summer (April-October). If the employee has availed more than 4 days of leave in a particular month, the allowance shall be reduced according to the following chart:

Summer (Rs. 70/-)	Winter (Rs. 175/-)
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Leave	Deduction (Rs)	Leave	Deduction (Rs.)
5	3	5	6
6	6	6	12
7	9	7	18
8	12	8	24
9	15	9	30
10	18	10	36
11	21	11	42
12	24	12	48
13	27	13	54
14	30	14	60
15	33	15	66
16	36	16	72
17	39	17	78
18	42	18	84
19	45	19	90
20	48	20	96
21	51	21	102
22	54	22	108
23	57	23	114
24	60	24	120
25	63	25	126

The relevant forms are available on the Intranet of the Institute available at 10.0.1.23