

NUMALIGARH REFINERY LIMITED



COMPENSATION & BENEFITS MANUAL

FOR

MANAGEMENT STAFF

2023

CONTEXT

The Pay & Allowances Booklet gives a broad / summarized version of the pay and allowances payable to Management Employee. For any policy clarifications you are requested to kindly get in touch with your respective HRS.

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1. **PAY SCALES (circular dated 28.11.2017)**

a) There are 9 salary scales classified from '01' to 'H', which are as follows:

Grade as per DPE circular	Grade at NRL	Scales of pay		Level of Officers
		Min	Max	
E1	01	40000	140000	Officers
E2	02	50000	160000	Officers
E3	A	60000	180000	Officers
E4	B	70000	200000	Asst. Managers
E5	C	80000	220000	Managers
E6	D	90000	240000	Senior Managers
E7	E	100000	260000	Chief Managers
E8	F	120000	280000	Dy. General Managers
E8	G	120000	280000	General Managers
E8	H	120000	280000	Chief General Managers
Directors (Sch B)	J	160000	290000	Directors
CMD (B)	(MD) K	180000	320000	Managing Director

Table 1

2. **INCREMENTS**

a. **Annual Increment**

- An increment is not granted as a matter of right but must be earned through satisfactory performance during the increment period.
- Annual increment will be given @ 3% of the Basic Pay on the 1st of January of each year (rounded off to next Rs.10/-).
- All confirmed Management Employee will be granted Annual Increment on 1st of January of each year.
- The interval for increments will be 12 months on confirmation and thereafter, on the 1st of January of each year. Staff who has put in three months of confirmed service as on 1st January, shall be eligible for an annual increment. This is applicable for mid-level joiners.
- In case of upgradation from non-management staff to Management staff the three months period for the next annual increment after confirmation is not applicable.

Example -Employee is upgraded in Nov'20 and his basic pay was fixed at Rs.10000/-.He will be eligible for 3% conformational increment on 1st Nov'21 (i.e. Rs.10300/-) and subsequently he will eligible for annual increment of 3% in Jan'22 (i.e. Rs.10610/-). (Here 3 months period form the confirmation period is not applicable.)

b. Promotion Increment

- i. Promotion increment will be given @ 3% of Basic Pay (rounded off to next Rs.10/-).
- ii. If after grant of promotion increment the Basic Pay is less than the minimum of Basic Pay of promoted scale, then the Basic Pay will be fixed at minimum of promoted scale.

c. Confirmation Increment

- i. For new joiners (management staff or promotees from workmen cadre) on successful completion of confirmation period, increment @ 3% of Basic Pay will be granted .
- ii. Staff who have put in three months of confirmed service as on 1st January, shall be eligible for an annual increment.
- iii. In case of upgradation from non-management staff to Management staff the three months period for the next annual increment after confirmation is not applicable.
- iv. After grant of confirmation increment, the next annual increment will be given on 1st January of the immediate succeeding year.

d. Stagnation Increment

- i. Management Employee will be allowed to draw maximum three stagnation increments upon reaching the maximum of the pay scale provided the Employee gets a performance rating of "Good" or above.
- ii. The rate of Stagnation Increment will be 3% of Basic Pay.
- iii. Stagnation Increment will be granted after a gap of two years on the Employee reaching the maximum of the scale (either by drawing full or partial increment) and two years after the previous Stagnation Increment.
- iv. Stagnation Increment is treated as Basic Pay for all purposes except of grant of annual and promotion increments.

e. General:

- i. At no stage, the sum of the annual and/ or promotional increment drawn plus the Basic Pay shall exceed the maximum of the scale of applicable Job Group.
- ii. In all the above types of increment, increment amount will be rounded off to the next Rs.10.

On promotion, the Stagnation Increment drawn in previous Job Group will continue.

- iii. In case of Promotion and Annual Increment falling on the same day, first Promotion Increment is granted and then Annual Increment will be given in the new Job Group.
- iv. The interval for increments will be 12 months on confirmation and thereafter, on the 1st of January of each year. Employees that have put in three months of confirmed service as on 1st January shall be eligible for an annual increment.

3. DEARNESS ALLOWANCE

- i. Dearness Allowance payable to Management Employee is linked to the All India Consumer Price Index number for Industrial Workers (General) based on 2001=100 (AICPI).
- ii. DA instalments are released 4 times a year w.e.f. 1st January, 1st April, 1st July and 1st October.
- iii. Adjustments of Dearness Allowance will be done on quarterly basis & will be based on the percentage increase in the quarterly average of the AICPI over AICPI 277.33. The basis will be :

There will be 100% DA neutralization for all the Management staff of the corporation w.e.f. 01.01.2017. Thus IDA as on 01.01.2017 will become zero with the link point of All India Consumer Price Index (AICPI) 2001=100, which is 277.33 (Average of AICPI for the months of September, October and November 2016) as on 01.01.2017. The periodicity of adjustment will be once in three months as per existing practice.

3 Monthly Average AICPI relating to the previous month	Dearness Allowance payable for the Quarter
September to November	January/March
December to February	April/June
March to May	July/September
June to August	October/December

Table 2

4. HOUSE RENT ALLOWANCE (HRA)

- i. Management Employee who do not occupy Company leased accommodation will be entitled to House Rent Allowance. HRA is payable as per the place of posting of the Employee.
- ii. HRA will be paid on the following basis :

Cities with population	Classification	Rates of HRA
50 lakhs and above	X	24% of Basic Pay
5 lakhs to 50 lakhs	Y	16% of Basic Pay
Less than 5 lakhs	Z	8% of Basic Pay

Table 3

NOTE: A list showing classification of cities for House Rent Allowance is given as **Annexure-1**.

The rates of HRA will be revised to 27%, 18% & 9% for 'X', 'Y' & 'Z' class cities respectively when IDA crosses 25% and further revised to 30%, 20% & 10% when IDA crosses 50%.

iii. Sharing of company accommodation:

- If both husband and wife are posted in the same location and if one of them occupies Company Accommodation, then neither of them will be entitled for HRA.
- If both husband and wife are posted in different locations (not in the same city) and if one occupies Company Accommodation and the other who is posted at a different location and does not occupy Company Accommodation, then the said Employee is eligible for HRA.
- If both husband and wife are not occupying Company Accommodation, then both will be entitled for HRA. (Applicable for postings in same or different location)
- Management Employee who stays in rented accommodation can submit rent receipts to claim tax exemption. For the same copy of PAN of the landlord is mandatory.
- However, where Company owned accommodation has been allotted to one of the spouse, the other spouse posted at the same location will not be entitled for HRA. (applicable for spouses working in NRL and its associates)
- HRA entitlement of employee's son/daughter who also is an employee of the Company and is staying with the father / mother and assessed value of the house limited to the HRA entitlement of son / daughter without production of rent receipt will be payable to son / daughter as it is being payable in the cases where both husband and wife are employed with us and posted in the same town.

5. DEPUTATION ALLOWANCE:

- (i) Deputation allowance will be paid to Management staff posted in Government Agencies @ 10% of Basic pay (pre-revised basic)
- (ii) Deputation allowance will be paid to Management staff posted in Joint Venture Companies (JVCs), Group Companies, PII (within India) @ 15% of Basic pay (pre-revised basic)
- (iii) Deputation Allowance is limited to a maximum of Rs.9000/-.

6. TRANSPORT SUBSIDY:

- i. All Management Employee who do not claim reimbursement of conveyance expense are eligible for Transport Subsidy.
- ii. Transport Subsidy will be paid on the following basis: Based on circular dated 31.12.2020

JOB GROUP	Transport Subsidy (Rs./p.m.)
'A'	1250/-
'B'	1500/-
'C'	1700/-
'D'	2000/-
'E'	2200/-
'F'	2350/-
'G'	2500/-

Table 4

- iii. Transport Subsidy paid to visually / orthopedically/ hearing impaired employee will be double the Transport Subsidy as mentioned above, job group-wise.

7. MEDICAL BENEFITS (Refer circular dated 14.01.2019)

- i. All Management Employee and their families are eligible to receive benefits under the Medical Scheme. The family shall include spouse, dependent children (up to 25 years of age) and dependent parents.
- ii. As per Sec 15.19 of Income Tax Act Reimbursement of Medical expenses attracts deductions of Income Tax from staff.
- iii. However, following will not be treated as income:
 - Medical facility provided in a hospital, clinic, dispensary, or nursing home maintained by the employer.

- Reimbursement, by the Company, of expenditure incurred by the Staff for medical treatment in any hospital (including dispensary/clinic / nursing home) maintained by the Government, local authority or in a hospital approved by the Government for its staff.
 - Payment made by the Company directly to a hospital (including dispensary / clinic / nursing home) or reimbursement of the expenditure to the staff for obtaining treatment from a hospital (including dispensary / clinic / nursing home) which is approved by the CCIT (Chief Commissioner of Income tax), having regard to the prescribed guidelines in connection with the medical treatment of the staff or any dependent member of his / her family for treatment of prescribed diseases or ailments.
 - A list of such hospitals will be available with the staff processing the medical bills and will settle the bills accordingly.
 - Medical expenses for treatment of major ailments/diseases under conditions as specified in the IT rules. A list of such ailment/diseases will be available with the staff processing the medical bills and will settle the bills accordingly.
- iv. The reimbursement of expenses shall be at actuals subject to the Schedule of Rates approved by the Management.

v. Basic points:

- a) Reimbursement will be allowed for Allopathic, Ayurveda, Homeopathic and Unani treatment, provided such treatment is taken from Registered Medical Practitioner.
- b) All receipts should be in original.
- c) Prescription can be in photocopy, but if any amount is claimed from the prescription, then it should be in original.
- d) Employees are requested to submit medical claim for those expenses which have been incurred only after submission of dependent declaration form.
- e) Medical expenses that have been borne by the employee prior to submission of dependent declaration will not be entertained as claim for reimbursement.
- f) It will be the responsibility of the employee concerned to submit all bills and relevant documents to HR Dept. Numaligarh / HR Dept. Guwahati within three months of discharge from the hospital (in case of hospitalisation) /treatment.
- g) Employees are advised for treatment in empanelled hospital only for hospitalization cases and the company will provide credit letter to the hospital for treatment. It should be noted that credit letter will be issued only for in-patient treatment. (Exception may be made for OPD treatment in case of chemotherapy patients and Dialysis cases. Based on criticality of the procedure for any other form of ailment approval from Head HR will be required for issuance of credit letter for OPD cases).
- h) Medical advances not settled within three months from the date of discharge from the hospital, will be recovered from the employee's salary.
- i) Claims, other than for hospitalization cases (in empanelled hospital), should be

submitted within 3 months from the date of commencement of treatment. In case of prolonged treatment bills not later than 3 months will be accepted for reimbursement.

- j) In case of continuous treatment, claims should be made at intervals of not more than one month the date of incurring the expenditure.
- k) Claims not submitted within the above prescribed time will be treated as time barred and will not be considered for reimbursement. However exception maybe considered based on approval from Head (HR) with proper justification.
- l) If the patient is admitted in hospital, discharge summary from the hospital along with the claim form should be provided for reimbursement.
- m) For medicines used on regular basis, prescription shall have to be updated on yearly basis. (every 12 months).
- n) For claims related to Physiotherapy charges, employee must submit relevant advice from an orthopaedic doctor. For employees residing in township physiotherapy sessions outside VKNRLH is permissible only for those therapies which are not available at VKNRLH.
- o) Enclosed below is comprehensive rate list of various physiotherapy sessions:

Physiotherapy Charges

Sl.No	Physiotherapy Treatment	Rate (Rs) per session
1.	Electrotherapy charge	300
2.	Exercise therapy	200
3.	Manual Therapy (Joint Mobilization, Joint Manipulation)	300
4.	Neurological Rehabilitation Charge	400
5.	Stroke Rehabilitation	250
6.	Spinal cord Rehabilitation	350
7.	Pelvic floor Rehabilitation	600
8.	Matrix rhythmus Therapy	2000
9.	Immobilization with splint	2500
10.	Regular Physiotherpay charge per session	350

Table 5

- p) Though sugar testing kit is inadmissible but glucose testing strip is admissible for reimbursement, limited to 25 Nos. per month perfamily.
- q) Home collection charges for patients above 70 years to be reimbursed.
- r) Injection pushing charges at home may be reimbursed to a limit of Rs.200/- per injection. This is only in cases where patient is unable to visit hospital or pharmacy due to persisting health conditions.
- s) Children above 25 years will be able to avail medical facility till 27 years of age on submission of certificate of higher education two years full - time academic courses. However, this restriction will not be applicable for specially abled children.
- t) At one time only three months medicine prescribed by the doctor will be reimbursable.
- u) In case a patient expires in a hospital in another state of India, the cost of transportation of the human remains may be reimbursed at the actuals of the bill. The approving authority in this case will be Head (HR).
- v) In case of parents residing in some other district of Assam and not in NRL

Township or its vicinity, reimbursement of traveling expense for medical treatment should be in line with parents living in the vicinity of the township. General Practitioner from residing district of the parent may refer to the nearest city where specialist are available. The specialist may refer for treatment both inside and outside Assam.

- w) Homeopathy medicines to be reimbursed at actuals. Medicine can be procured for 3 months period only. Number of days for medicine should be mentioned by doctor in prescription and receipts.
- x) Medical expenses incurred by an employee due to Drug abuse / alcoholism for self and / or eligible dependent family member(s) shall not be admissible for reimbursement under the Medical Rules of the Company.
- y) Medical bill submitted will be cleared on or before 30 days from date of submission at Guwahati/Numaligarh etc.

vi. **Referral case from VKNRL Hospital :**

- ❖ Since the company maintains a hospital at Numaligarh location all Employees posted at Numaligarh, will necessarily have to obtain a reference from Doctor's at VKNRL Hospital for availing treatment outside VKNRL Hospital for self and dependent for claiming transportation expenses.
- ❖ In case treatment at outstation is taken under 2nd opinion, without reference from VKNRL then only cost on account of treatment shall be reimbursed. Transportation expenses shall not be paid.
- ❖ When employees or their dependent members are referred outside for medical treatment by VKNRL Hospital authority, they should get their bill endorsed and records must be updated by VKNRL hospital.
- ❖ When employees or their dependents are referred outside for medical treatment by any Certified Medical Practitioner, they should get their medical records updated in VKNRL hospital which needs to be certified by VKNRLH. This indeed will help in maintaining the family's health profile and also reviewing the cases for future reference from VKNRL Hospital. The above case is applicable in case of review check-up for employees or their dependent residing at Township.
- ❖ Public health hospital /Rural health centre/or non-specialised medical practitioner referring patients for outstation treatment will be limited to only treatments in Guwahati, Dibrugarh and Jorhat and the referral will not be considered for out of state treatments. For specialised treatment outside the state, specialist doctor from the city shall have to refer the patient for higher management.
- ❖ Dependent Parents not residing in township will be able to claim travelling expenses on being referred by specialist doctor of their vicinity to nearest city.
- ❖ In case of review check-up for referral bills from VKNRLH: Treating doctor must write the date of next review and the employees have to submit the prescription and referral letter at VKNRL Hospital so that they can update the record.

vii. Travelling expenses for medical treatment :

- Travelling expenses reimbursement to be provided, only when referral note from VKNRL (for patient residing in township) or referral note from local doctor (for patient residing outside township or posted at a location outside Numaligarh) in original is provided.
- In case of referral from VKNRL the bill have to be submitted to VKNRL Hospital authority for endorsement.
- Doctor must write in the referral note whether attendant is required for the patient. In this case prior approval from CGM (HR) is mandatory.
- Doctor must categorical mention in the referral note whether the patient is required to travel by air and the reason thereof. In this case prior approval from MD is mandatory.
- Local conveyance such as Airport/ train station to hotel and hotel to hospital vice versa can be given for each destination on actuals and without receipt Rs.500/- (max.) or claimed amount whichever is lower for onetime.
- In special cases when employee or dependent is suffering from ailment which requires regular movement to hospital for treatment on daily basis but does not require hospitalisation maybe reimbursed on actual submission of transportation bill based on approval from Head HR.
 - The rate of travelling expenses for medical reimbursement is presently Rs.9.89 per km travelled. (Refer circular dated Nov 12, 2021.The same is subjected to change periodically.)
 - Children below 10 years of age or specially - abled children if referred for higher treatment, reimbursement of travelling expense of both parents to be considered to and fro from place of posting to place of treatment . Prior approval for attendants will have to be obtained from Head (HR).
 - For air travel prior approval from MD has to be obtained.

viii. For Ambulance Charges:

- Approval from Head (HR).
- Original receipts must be submitted.
- Prior intimation to Head (HR) shall have to be taken.
- In case of emergencies only Ambulance to be taken.
- Upon discharge from the hospital, reason for emergency requirement of ambulance as advised by doctor, must be taken.

xi. Consultation Charges:

Registration fees is limited to Rs.300/-

Description	Revised Rate (in Rs.)	
	'X' Class City	'Y' & 'Z' Class City
	Limited to	Limited to
Allopathy		
General Practitioner(MBBS)	750	675
General Practitioner/Physician(MD)	1200	1080
Specialist	1750	1575
Note: Reference from a general practitioner for consulting any specialist of concerned ailments has been dispensed with.		
Homeopathy-First/Follow up	500	450
Ayurveda-First/Follow up		
BAMS	500	450
Specialist M.D (Ayurveda)	750	675

Table 6

xii. Spectacles Reimbursement:

For self & all eligible dependents the ceilings towards reimbursement of Spectacles & Dental expenses are as under:-

Job Group	For the block period of two Financial Years (maximum of)
02 - D	Rs.40,000/-
E and above	Rs.50,000/-

Table 7

- New joiners are eligible for Spectacle reimbursement only on confirmation and their probationary period will be considered on pro-rata basis for the block period.
- Photocopy of eye power card is mandatorily required to be submitted.

xiv. Dental Reimbursement:For self & all eligible dependents // Refer REF. NRL/NG/HR/11.2 dated 14/01/2019.

Job Group	For the block period of two Financial Years (maximum of)
02 – D	Up to Rs.70,000/-
E and above	Up to Rs.90,000/-

Table 8

No separate reimbursements will be made for Orthodontic treatments.

- New joiners are eligible for Dental reimbursement only on confirmation and their probationary period will be considered on pro-rata basis for the block period.

Rates for dental treatment under medical reimbursement scheme given in Annexure III. // Refer REF:PRS:POL:P&B:STF:CON dated 9/02/2015.

Unspent balances under Spectacles and Dental reimbursements will lapse at the end of the Block Periods, viz.2020-2022, 2022-2024.

xiv. HOME NURSING:

Eligibility :

- a)
 - Home nursing should be considered only in case of post hospitalization.
 - Post-surgical care including respiratory management and fluid management.
 - Urine catheterization and bladder wash.
 - Handling post-operation surgical wounds, infected wounds, and pressure source.
 - Oxygen administration in acute and chronic conditions like trauma, haemorrhage, shock, breathlessness, pulmonary disease etc.
 - IV infusions and regular injections.
- b) Reimbursement towards home nursing is applicable only to avoid hospitalization and not for availing services of an attendant for taking care of day-to-day activities. However, extremely critical cases may be considered wherein home nursing care is given to avoid hospitalization.
- c) **Qualification for home nurse:** The home nurse should be:
 - Engaged through any registered hospital or through registered agencies specialised for home nursing facility OR,
 - Should be registered with State Nursing Council for
 - RANM: (Registered Auxiliary Nurse Midwifery), Course duration: 2 years OR,
 - RGNM: (Registered DIPLOMA in General Nursing and Midwifery), Course duration: 3½ years OR,
 - BSc. Nursing: Course duration: 4 years

d) Reimbursement limits for home nursing will be as under:

Revised			
X Class City		Y & X Class City	
Day Care	Night Care	Day Care	Night Care
750	900	650	800
Maximum permissible amount in a block of 2 years: 1,50,000			

Table 9

Unspent balances will lapse at the end of the periods. For computation of Block Year, period considered is April 2020-March 2022

e) Therapy charges for specially-abled children (Autism, Congenital Down's syndrome):

In cases where therapies are given to children with autism ,congenital down syndrome etc, reimbursement will be considered as follows:

Therapy	Amount reimbursable /Sitting		Remarks
	X Class City	Y/Z Class City	
Speech Therapy	750	650	Maximum permissible amount in a block of 2years: RS.1,50,000.00
Occupational Therapy	750	650	
HBOT Therapy (hyperbaric oxygen therapy)	1000	750	
Special Education Interventional Therapy	750	650	
Pre-vocational Interventional Therapy	750	650	

Table 10

Unspent balances will lapse at the end of the periods. For computation of Block Year, period considered is April 2020-Mrarch 2022.

xv. Hospitalization Expenses:

Hospitalization expenses are reimbursed at actuals, subject to limits as per Schedule of Rates.

The schedule of rates (SOR) is based on treatment undertaken in different class of cities i.e 'X', 'Y' & 'Z'. Classification of cities will be based on city classification applicable for HRA. If an employee based on 'Y' or 'Z' class of city receives treatment at location classified as 'X', then the rate list applicable to 'X' class of city shall apply and also vice-versa. Hospitalisation expense will be out of block entitlement.

For employee and all eligible dependents	Revised			
	X Class of Cities		Y and Z Class of Cities	
	JG 02-F	DLX* JG G & above	JG 02-F	DLX* JG G & above
	Limited to 8500/-	Actuals*	Limited to 7650/-	Actuals*

Table 11

DLX* - Deluxe Class of Rooms or equivalent thereof

If a Management Employee takes treatment for self & eligible dependants with higher tariffs, the room tariff and all other associated costs will be reduced proportionately for reimbursements.

All Management Employee are advised to consult their Benefits Administration Section and obtain their in-principle approval for all planned hospitalisation/surgeries and associated hospital treatment, to understand the extent of reimbursement they may get. In their own interests, Management Employee are also advised to obtain treatments in Income Tax notified hospitals.

xvi. Coverage/Definition of Dependants

i. SPOUSE

- Spouse are covered under the Scheme, irrespective of whether they are employed or not (based on declaration). However, if the spouse is employed and his / her employer certifies that he / she is fully insured then coverage is not extended.
- Reimbursement for spouse will continue based on the Employee's declaration about the spouse, whether he / she is employed or not.
- If his / her employer certifies that he / she is fully insured then no reimbursements will be extended.

ii. CHILDREN (As per circular dated 15.05.2015)

- Only two children will be considered for dependency except in the following cases
 - a) In Case of an employee's 1st child being twins or triplets, the first born shall be considered for medical facility. 2nd born will not be considered in this case.
 - b) However, in case 2nd born is twins or triplets, then both the 1st and 2nd born will be considered.
- Reimbursements for children are permitted up to a maximum age limit of 25 years. If children are employed or married before 25 years of age,

- reimbursements will stop from the date of marriage/employment.
- Unmarried children upto a maximum age of 25 years who are unemployed and those who are employed but on a part time/temporary/ basis are also eligible.
- Also, in case of children undergoing two years full - time academic courses, the age limit shall be relaxed upto 27 years of age. In such case, a certificate from the Administrator of the College/Institute/ University is required to be produced to avail the Medical Benefit.
- The restriction on the age of 25 years for dependent children is not applicable for physically handicapped or mentally retarded children dependent on the employee.
- The said criterion is also applicable for Post-retirement medical benefit scheme. As per provision of PRMB scheme, the reimbursement would continue even after the demise of the separated employee but would automatically cease on the demise of the spouse i.e on demise of the employee and the spouse.

iii. **PARENTS (circular dtd.10.07.2023)**

- a. Dependent parents are eligible for reimbursement subject to the condition that they are fully dependent on the Management Employee.
- b. For coverage of dependent parents, percentage would be kept outside the 35% cafeteria ceiling w.e.f. 01.04.2023.
- c. Dependent parents shall be considered to be dependents if their combined income (excluding pension from State Govt., Central Govt, & PSU's) does not exceed 1 lakh per annum.
- d. A declaration is required to be submitted by the employee regarding his/her dependent parents' income every year.
- e. Self-certification or certification of employer of parents that not availing medical benefit in case of dependent parent.
- f. Dependency once withdrawn cannot be requested back for parents.
- g. If two married employees are not dependent of each other they may avail medical facility for their respective dependent parents as per eligibility.
- **Important Points:**
 - b) In case where both husband and wife are employees of NRL and posted at the same or different stations, each one of them may claim medical benefits in individual capacity like any other employee at their option.
 - c) The option to claim reimbursement in individual capacity once exercised will not be changed during the financial year.

- d) A married female employee, like any other regular employee of the Company, may declare her parents as dependent on her provided they are wholly and exclusively dependent on the female employee. Also based on the fact that dependent parents are not availing medical benefit from any other company or source directly or through any other children.
- e) In case of re-marriage of an employee, policy for third child from the 2nd wife's 1st marriage, medical benefit will be limited to two child only.
- f) The legally adopted children, if adoption is permitted under personal law, are considered as part of family of the employee and extended medical benefits. The child can be legally placed for adoption of the prospective adoptive parents only with the order of the Competent Court. However, the procedure for legal adoption has provision for pre-adoption foster care to place the child in temporary custody of the prospective adoptive parents on submission of undertaking / affidavit in this regard to the adoption agency even before the legal adoption order has been passed by the Court.
- g) In a situation where the child has been placed in temporary custody of an eligible employee (i.e. prospective adoptive parents) by the licensed / authorized adoption agency for pre-adoptive foster care prior to legal adoption order by the Court, the medical expenses incurred on such child by the employee during the period of temporary custody may be considered for reimbursement under Medical Rules.
- h) Such claims shall however, be settled after the eligible parent(s) / employee is granted legal adoption of the child by Court of Law and the employee submits a copy of affidavit / undertaking acknowledged by the adoption agency in this regard.

xvii. Master Health Checkup: //REF:NRL/NG/ADM/4.2 dated 15/05/2015

Eligibility– Only executives are eligible for master health check-up (Spouse, dependent parents and children are not eligible for Master Health check-up)

Age/JG	Frequency
25-30	Once in 5 years
30-45	Once in 2 years
45+ & above	Once in a year
JG 'H' & above	Once in a year irrespective of age bracket they are in
Note: The above is applicable only for employee and not for dependent members	

Table 12

List of tests permissible in master health checkup given in Annexure II.

Description	METROS/NON-METROS	
	Job Group	
	01/02 - F	JG>F
Cataract surgery – Package rates (including surgery costs)	Max. ceiling	Max. ceiling
Cataract with IOL	Rs. 45, 350/-	Rs 55,000/-
Cataract without IOL	Rs 29,660/-	Rs 37,500/-

Table 13**xix. Reimbursement of orthopedic items:**

Orthopedic items like Neck Collar, LS Belt, Water Bed/Air Bed, armsling, knee cap etc shall be considered for reimbursement if prescribed by the treating doctor on case to case basis. The reimbursement shall be given on actuals upto a limit of Rs. 5000/-.

xx. Cost of external appliances for aids of hearing/walking:

PROSTHESIS/SPECIAL EXTERNAL APPLIANCES FOR AIDS OF HEARING/WALKING		
	Metros(Rs.)	Non-Metros(Rs.)
Upto Rs.25000/-	100% of cost	100% of cost
Above Rs.25000/- & up to Rs.50000/-	90% of cost	90% of cost
Above Rs.50000/- & up to Rs.1 LAKH	80% of cost	80% of cost
Above Rs.1 LAKH & up to Rs.2.5 LAKH	70% of cost	70% of cost
Above Rs.2.5 LAKH	60% of cost	60% of cost
<i>Sanction to be not more than two occasions in service irrespective of the amount involved, for the entire family.</i>		
<i>No such service limits for handicapped employees. But the frequency and the maintenance/replacement cost to be reimbursed to be determined on a case to case basis.</i>		

Table 14**xix. Pacemaker:** Circular NRL/P&A/BENADMIN/01 dated 13.06.2016

SURGERY CHARGES	MANAGEMENT(JG F & BELOW)		MANAGEMENT(JG G & ABOVE)
	Metros(Rs)	Non-Metros(Rs)	
Permanent pacemaker	67600	60840	Actuals
Complex pacemaker	26300	23670	Actuals

Table 15

All implantable life saving devices like stent /pace maker etc. which are implanted by surgeon as part of life saving operations are to be reimbursed at actual. Prior approval from HR is required to be obtained for necessary treatment.

Any life supporting essential machine /equipment (external in nature) like CPAP / Oxygen Concentrator : 50% of the costs.

Frequency as per merit of the case. Reimbursement of Maintenance costs is not permissible.

xx. .IVF Treatment : Circular NRL/P&A/BENADMIN/01 dated 13.06.2016

Financial limit for IVF and all types of primarily infertility treatments will be limited to Rs.1.2 LAKH per cycle with maximum of 3 cycles with total cap of Rs.3.6 LAKH. This will be applicable only within the Allopathic system of medical treatment. This benefit is extended only to those employees who do not have any surviving children, biological or otherwise.

NOTE:

- ***List of empanelled hospitals given in annexure IV.***
- ***List of inadmissible medicines given in Annexure V.***
- In case of hospitalization
 - The doctor's fees will be paid in actuals if the doctor is in-house.
 - During hospitalization all the items provided by the hospital for treatment of the patient will be treated as admissible item (excluding food and telephone bill and attendant accommodation)

xxi . MEDICAL ADVANCE

(a) In case of emergencies leading to hospitalization in any non-empaneled hospital, medical advance of 80% of the estimate will be paid directly to the employee based on doctor's prescription and original estimates provided by the hospital along with request letter to competent authority. This will be valid only for hospitalization cases. Such advances are to be paid in accordance with the provisions for the same in the DOA for HR and Admin function.

(b) It will be the responsibility of the employee concerned to submit all bills and relevant documents to Numaligarh/Guwahati as per applicability within three months of discharge from the hospital.

(c) Medical advances not settled within three months from the date of discharge from the hospital, will be recovered from the Employee's salary without any further reference to them.

(d) Claims, other than for hospitalization, should be submitted within 3 months from the date of commencement of treatment. In the case of prolonged treatment bills not later than 3 months will be accepted for reimbursement.

(e) In the case of continuous treatment, claims should be made at intervals of not more than one month from the date of incurring the expenditure.

(f) Claims not submitted within the above prescribed time will be treated as time barred and will not be considered for reimbursement. However, under special circumstances the same be considered for reimbursement with the approval of Head of HR.

(g) While processing the payments the amounts would be segregated into taxable and non-taxable components based on availability of Income tax exemption certificate procured from the hospital.

8. NON-PRACTICING ALLOWANCE

- i. Non-Practicing Allowance is admissible only to Medical Officers
- ii. Non-Practicing Allowance @ 20% of Pre-revised (Basic Pay + Stagnation Increment) is admissible per month to Company's Medical Officers on pre-revised basic pay.
- iii. NPA will not be considered for payment of any consequential benefits such as DA, PF, Gratuity, HPL deductions & Encashment of leave.
- iv.

9. NORTH EAST ALLOWANCE

North East Allowance is paid @ 10% of Basic Pay + SI. This allowance is payable to Employee posted in North Eastern areas.

There will not be any proportionate deduction in North East Allowance on account of person availing Half Pay Leave.

However there will be proportionate deduction in North East Allowance on person having Loss of pay.

10. CAFETERIA APPROACH : PERKS AND ALLOWANCES : dated 14/07/2010

Under the Cafeteria Approach, all Perks and Allowances admissible to the different categories of the Management Employee shall be subject to a ceiling of 35% of Basic Pay + S.I. (if any).

The administration of this is done on annual basis (Financial Year). At the end of the year, i.e. in March, any short payment is paid to the Employee and excess payment, if any, is recovered through Sundry Allowances.

a) The details on the administration of the scheme are given below :

- i) At the beginning of the financial year, options are given to Management Employee to choose from a set of perks and allowances.
- ii) The recurring cost incurred on running and maintaining of infrastructure facilities like hospital, college, schools etc. would be outside the ceiling of 35% of Basic pay + stagnation increment.
- iii) Perks and Allowances are categorized in 2 parts viz. common allowances and optional allowances.

iv) Common Allowances include :

- Canteen facility
- LFA
- Conveyance – cost equivalent to amount of Transport subsidy.
- *Self-Professional Updation Allowance.*
- 50% of the non-monetary perquisite tax for Company Accommodation(Avg Housing Perks)
- Club Fee
- Monetization of School Facility
- Furniture on Hire Facility

v) Optional Allowances include :

- Education Support Allowance
- Fitness Allowance*
- Washing & Uniform Allowance
- House Maint/Upkeep Allowance *
- Sundry Allowance

- v) During the Financial Year, Management Employee are not permitted to make any changes in the options exercised by them.

- vi) Management Employee who join or separate from Company's service in the middle of the year are paid admissible perks and allowances on pro-rata basis.

b) Various allowances/ benefits forming part of Perks & Allowances (35% of Basic Pay) are as under:

i) CANTEEN FACILITY:

Canteen Subsidy of Rs.1415/- will be accounted as costs under perks and allowances

ii) CONVEYANCE:

Fixed amount equivalent to Transport subsidy payable for the Job Group will be considered for inclusion under Perks & Allowances.

iii) SELF PROFESSIONAL UPDATION ALLOWANCE:

Self-Professional Updation Allowance is accounted @ 3% of Basic Pay on

monthly basis.

c) COMPANY ACCOMMODATION:

For company owned accommodation provided to the Management Employees, Company will bear the Income Tax liability on the 'non-monetary perquisite' of which 50% shall be loaded within the ceiling of 35% of BP on perks and allowances (cafeteria approach).

d) Employee have to exercise their options for the following allowances

- **EDUCATIONAL SUPPORT ALLOWANCE:**

Educational Support Allowance (ESA) @ 3% of Basic Pay is accounted under Perks & Allowances.

- **SCHOOL FACILITY AT DPS NUMALIGARH:**

The monthly average per child cost will be considered under Perks & Allowances for those Employees who are availing the school facility provided by the Company for their child / children (). Presently, such facility exists at NRL.(Dependent children).

- **LEAVE FARE ASSISTANCE (LFA):**

10% of Basic Pay is accounted towards LFA. Employees who do not wish to opt for this can give option in Cafeteria Form.

- **INDIVIDUAL CLUB MEMEBERSHIP:**

Reimbursement of monthly subscription for individual club membership is accounted under Perks & Allowances.

- **FURNITURE ON HIRE:**

The cost accounted under this is the annual perquisite value of the furniture provided under FOH plus the actual amount reimbursed towards maintenance expenses. The perquisite value of furniture items is 10% of the cost of furniture items and actual maintenance expense reimbursed to the staff shall be accounted under cafeteria Approach.(Reference circular May,21st,2019)

- **HOUSE MAINTENANCE / UPKEEP ALLOWANCE:**

Employee can opt for this payment while submitting the Cafeteria Option Form. The payment is restricted up to 10% of Basic Pay.

e) Other perks and allowances outside the ceiling of 35% of basic pay under cafeteria approach:

i. Location Based Compensatory Allowances:

For serving North east States:

Assam Meghalaya, Manipur, Nagaland, Tripura, Arunachal Pradesh, Mizoram and Sikkim	10% of Basic Pay
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ii. Non Practicing Allowance (NPA) :

NPA @ 20% of Basic Pay shall be paid to Medical Officers. NPA will not be considered as pay for purpose of calculating other benefits.

11. LEAVE FARE ASSISTANCE (LFA)

LFA is part of Perks and Allowances. 10% of Basic Pay is accounted under Perks & allowances.

- Leave Fare Assistance is admissible once in a block of two Financial years to Management Employee. The blocks are for two financial years i.e. 2016-18, 2018-20 and so on.
- Management Trainees are eligible for LFA only after confirmation. LFA payment will be on pro-rata basis, i.e. for the period starting (including probation) with their date of joining to the end of the LFA block period.
- LFA will be paid as 10% of Basic Pay plus SI. LFA payment is made for the entire block year based on the Basic Pay on the date of claim.
- In case Employee does not claim LFA during a particular block period, the same shall be automatically paid through salary. Payment will be made in March (after the end of block). The payment will be based on Basic Pay of the last month of LFA block period i.e. March.
- Employee on probation (promotees from Non-Management cadre) will be eligible for LFA on pro-rata basis at the applicable LFA rates in Management cadre during their probation period. LFA entitlement in non-management cadre will be reworked based on the period Employee was working in non-management cadre in a particular block period and excess payment, if any, will be adjusted against LFA entitlement in Management cadre.
- Employee retiring from Company's service will be eligible for LFA payment for full block period, irrespective of their retirement date. The same methodology will be applied in death cases.
- Confirmed Employee who separates from Company's service on account of resignation/disciplinary proceedings are eligible for LFA payment, only on pro-rata basis for the duration they were in Company's service during the relevant block year period.
- When both Employee & spouse are employed in the Company, both of them can claim LFA for self and family. However, only one of them will be permitted to claim Income Tax exemption for the same journey.
- Income Tax, at applicable rate, will be deducted while making the LFA payment. For claiming Income Tax exemption for LFA, Employee is required to submit the relevant tickets/receipts, etc. and in any case latest by 15th February every year.

- As per Income Tax Rules, least of following is exempted from tax and is applicable only for journeys undertaken within India.
 - Amount of LFA actually received.
 - Amount actually incurred for the purpose of such travel.
 - Amount not exceeding the air-conditioned first class rail fare by the shortest route to the place of destination (where the journey is performed by any mode of transport other than by air).
 - Amount not exceeding the economy air fare if travel is undertaken by air.
- i. In above mode of transport other than by air, may include Roadways, Waterways, Railways, etc. as the case may be.
- ii. The mode of transport taken should be public mode of transport .Individually hired taxi, car etc. will not be considered for exemption.
- iii. In addition to above, local conveyance expenses from residence to railway station or airport & back and conveyance expenses from destination (railway station or airport) to hotel & back are considered for exemption. Other travel expenses are not considered for exemption. (Rs.500 if no receipts are given and Rs.700 on actuals receipt.)
- iv. In case of break journey to the final destination, for computation of tax exemption part start and final destination to be considered on the basis of shortest route.
- Also family members may submit documents of different journeys undertaken at different points of time within the same financial year for tax exemption purpose. However each member can undertake only one journey at any point of time.

While submitting documents for tax exemption it should include

- Original tickets/boarding passes with stamp.
- E ticket where cost of the ticket is categorically mentioned.
- Such concession received by Employee for himself / herself and her family will be eligible for exemption. Family for the purpose of said clause means:
 - The dependent spouse and dependent children of the individual and-
 - The dependent parents of the individual or any of them, wholly or mainly dependent on the individual.

12. VEHICLE LOAN (Refer circular dated 08.08.2022)

On confirmation (after completion of probation period), Management Employee are eligible to obtain a loan from the company for purchase of motor car/motor cycle/ scooter, provided the company is satisfied that the possession of a motor vehicle by the Employee member is in the interests of the company.

- **Amount of Loan**

i) **FOR MOTOR CAR**

- Actual cost of the car (EX-Showroom price) subject to the limits given below : (without registration and tax)

Job Group	MAXIMUM LIMITS (Incl. taxes)
Grade 02, A	Rs.7.00 LAKHS
Grade 'B' & 'C'	Rs.11.00 LAKHS
Grade 'D' 'E' & 'F'	Rs.13.00 LAKHS
Grade 'G'	Rs.15.00 LAKHS
Grade 'H'	Rs.16.00 Lakhs

Table 16

- In case of new recruits at Job Group 01 level, Vehicle loan shall not be extended considering their loan repayment capacity.
- However ,for those promoted from Non-management to Job Group 01 ,the loan ceilings will be same as applicable for Non-Management staff.

ii) **FOR MOTOR CYCLE/ SCOOTER**

Actual cost limited to the **EX-Showroom** price of the new motor cycle/ Scooter or Rs.100000/- whichever is lower, for approved brand of two-wheelers.

No. of Instalments for recovery of loan:

For Motor Car:

- i. Regular recovery will commence from the month following the month in which vehicle loan is disbursed.
- ii. The principal amount along with interest will be recovered in not more than 144 monthly instalments.
- iii. If the Employee member has less than 144 months of service before retirement, if he opts the recovery of the car loan amount will be worked out in 144 equal instalments and remaining amount will be recovered from his final settlement.
- iv. Or else the entire amount will be worked out and recovered within his remaining service period.
- v. Loan would be charged at par with the 'Average Borrowing Rate' of the company in the previous financial year and this would vary every year based on actual

average borrowing rate.

- vi. Staff has option to increase the amount of instalment as well as repay part or full loan amount any time

For Motor Cycle / Scooter:

- a) 100 equal monthly instalments for first and subsequent loans.
- b) Recovery will commence from the month following the month in which vehicle loan is disbursed.
- c) Staff has option to increase the amount of instalment as well as repay part or full loan amount any time

Interest:

Loan would be charged at par with the 'Average Borrowing Rate' of the Company in the previous financial year and this will vary every year based on actual average borrowing rate.

Second And Subsequent Loan :

- i. Employee may be granted loan subsequent to the first loan without first having to sell the old vehicle. There will be no linkage between the existing balance vehicle loan amount and the fresh loan amount to be sanctioned.
- ii. The Employee should settle the outstanding loan amount (against the earlier vehicle) within one month of sanctioning of the present loan, failing which the balance amount will be recovered from the salary.
- iii. No new loan will be considered earlier than 5 years from the date of taking the previous loan. However loan is considered after 3 years from the date of taking previous loan, on change in entitlement on account of promotion and revision in loan amount (both conditions to be fulfilled).
- iv. A second /subsequent vehicle loan will not be granted within one year of availing of CRA (Conveyance and Repair Advance). Outstanding CRA need to be repaid while availing subsequent loan.
- v. In view of the above, the following procedure will be adopted for grant/recovery of vehicle loan to management Employee:
 - Eligible Employee will be granted second vehicle upon request, as hitherto.
 - Immediately upon sanctioning of the amount, the recovery pertaining to the new loan will commence from the immediate next month and recovery pertaining to the old loan will cease.

- The outstanding balance loan amount (against the earlier vehicle) will stand frozen and the management Employee should settle the same within one month of sanctioning of the present loan, failing which the balance amount will be recovered from the salary.
- vi. All other terms and conditions applicable for the first loan will be applicable for the second and subsequent loan.

General condition for vehicle and two wheeler loans:

- i. Loan is not granted for imported vehicles.
- ii. The loan drawn by Employee shall not result in the recovery exceeding 65% of the average salary of preceding three months. The total take home salary should be at least 35% of the salary after accounting for monthly recoveries towards loans availed.
- iii. The limit given above is inclusive of the price of the vehicle, including sales tax but will not include registration charges, road tax, insurance charges and other accessories.
- iv. Payment will be made directly to the employee based on proforma invoice and the amount shall be shown as advance to the Employee.
- v. The vehicle must be hypothecated in the name of the company and has to be kept fully insured (first party) till the liquidation of the loan.
- vi. The final money receipt together with the registration documents, showing the hypothecation details and other documents is required to be submitted within one month from the date of release of the money. Failing which loan amount will be recovered from the salary.
- vii. Regular recovery will commence from the month following the month in which loan amount has been disbursed.
- viii. Employee shall be required to execute an agreement in such a form as prescribed for this purpose from time to time.
- ix. Vehicle loan is granted for purchase of second hand vehicles, and valuation of Govt. approved Valuer will be considered. However the age of the vehicle should not cross more than 5 years from the date of manufacturing.
- x. The vehicle must be hypothecated in the name of the company and has to be kept fully insured (first party) till the liquidation of the loan.
- xi. In case the vehicle is stolen, FIR needs to be registered with the nearest police station and accordingly, Insurance Company needs to be advised. The recovery will continue till the loan is repaid.
- xii. Where Employee wish to sell the vehicle loan, the outstanding loan needs to be repaid.

- xiii. Management Employee shall directly be paid the amount against submission of Quotation/Proforma invoice for procurement of Vehicle under the applicable scheme.
- xiv. The final money receipt together with the registration documents and insurance copy, showing the hypothecation details and other documents is required to be submitted within one month of loan disbursement, failing which the entire amount will be recovered from the Employees' salary.

Update Of Comprehensive Insurance Policy:

Management Employee who has availed Vehicle Loan from the Company are required to maintain a Comprehensive Insurance Policy for the Car / Scooter during the tenure of Vehicle Loan.

Vehicle Loan Redemption Scheme:

- i. All loanees would be required to pay redemption charges at actuals based on premium raised by insurance company (company's tie up with the insurance company) per annum of the outstanding principal loan.
- ii. In the event of death/ permanent total disablement of an employee while in service of the Company, the loan outstanding plus interest at the time of death/ permanent total disablement would stand redeemed and would be adjusted by the Company from this account.

Vehicle Repair Loan Scheme (VRL):

ELIGIBILITY:

Management Employee who owns a vehicle which is not less than 5 years old from purchase and has been sanctioned for reimbursement of expenses for maintaining / running the conveyance for official purposes will be eligible for loan for major repairs of the vehicle / replacement of parts like battery, tyres etc.

ENTITLEMENT:

Employees are entitled for actual expenses subject to the following:

- Cars : Rs.20000/-
- Scooters/Motor Cycles : Rs.5000/-

Payment above Rs.10000/- will be made to the employee based on a proforma invoice of estimate from the authorized service centre of manufacturer of the vehicle. In such an event the original money receipt has to be submitted by the Employee within one month failing which the entire amount will be recovered from the Employees' salary.

Payment below Rs.10000/- will be made to the Employee based on the money receipt from the agency carrying out the repairs.

INTEREST:

The interest rate for VRL is the same as applicable to Vehicle Loan.

RECOVERY:

VRL + interest will be recovered within a maximum of 36 instalments. In case of Employees who are due to retire within 36 months, the loan & interest thereon will be recovered on equated instalment basis, before their retirement.

GENERAL CONDITIONS:

The VRL drawn by Employee shall not result in the recovery exceeding 65% of the average salary of preceding three months.

VRL will be sanctioned subject to following conditions:

- The number of instalments for recovery of loan + interest will be 36

New Car - After 5 years of purchase

- Second hand Car - After 3 years of purchase (However a period of 5 Years must have lapsed since the date of purchase by the first owner).

A Second VRL is payable on the following basis:

- For Cars:
 - After 3 years, if the previous VRL was for Rs 10,000/- or less.
 - After 5 years, if the previous VRL was for more than Rs.10,000/-
- For Scooters/Motor Cycles:
 - After 3 years of availing previous VRL

13.HOUSING LOAN (Refer circular dated 08.08.2022)**Eligibility :**

- i. A permanent employee of the Company who has rendered not less than 3 years (from the date of probation) of continuous service will be eligible for Housing Loan. Immediate past service rendered in a Government/Public Sector Organisation would be counted towards service requirements.
- ii. In case both husband and wife are employed in the Company, only one of them will be eligible.

- iii. If any Housing Loan is availed from any Financial Institutions/Banks after joining the Company, before being eligible, Employee can avail loan from the Company on completion of the eligibility period for repayment of such loans to the Financial Institution.

In case Employee wishes to acquire new property under the Housing Loan Scheme, the property acquired with the help of loan from the Company has to be disposed, with the consent from the Company, and the proceeds have to be utilized for acquiring new property in accordance with the rules of the Housing Loan Scheme. The property cannot be sold to immediate family members

The present amount of loan for purchase/construction of house is as follows: (as per circular dated 08.08.2022)

Job Group	Amount (Rs.)
Grade '01'	45 lakhs
Grade '02' to 'A'	50 lakhs
Grade 'B' to 'C'	60 lakhs
Grade 'D'	65 lakhs
Grade 'E' to 'G'	75 lakhs
Grade 'H' & above	90 lakhs

Table 17

Note: Staff can avail Second loan after five years of sanction of first loan without selling the property purchased from the first loan amount. Staff would, however, must repay the outstanding amount (Principal +accrued interest) of the first loan ,before start of the disbursement of the second loan.

v. For acquisition of land and construction of house (both single and double storied), the schedule for disbursement is as follows:

- 40% for purchase of land
- 30% on reaching plinth level
- 30% on completion of roof/slab. However, an amount equal to 3% of the sanctioned loan is with-held and disbursed only after the employee submits all documents (completion, occupancy certificate and other documents) for mortgaging the property.

vi. In case of purchase of flat the project should be registered under RERA, Assam .

Statutory Payments & Taxes

- i. Employee shall be eligible for statutory payments and taxes viz., Stamp Duty, Registration charges, GST, charges for Registration of equitable mortgage or any other statutory payment / tax levied by the

Government.

- ii. The maximum amount payable towards statutory payments & taxes shall be 10% of Housing Loan entitlement of the Employee or at actuals, whichever is less.
- iii. This shall be over and above the Housing Loan entitlement of the Employee.
- iv. Employee would be permitted to avail of advance for payment of Statutory Payments & Taxes even after entire housing loan has been disbursed.
- v. Statutory payments & taxes may be under different heads, but the disbursement of statutory payments & taxes shall be in a single instalment within the limit of loan entitlement

For Enlargement/Extension

For the purpose of enlargement or extension and/ or modification of a house/ tenement already owned by an employee under company's Loan Scheme, the housing loan entitlement will be restricted to 50% of the current limit, at any time.

Additional Loan

After completion of five years from the date of sanction housing loan, Employee are entitled for additional housing loan for purchase of a bigger/ better flat/house or enlarging their existing house which was purchased with the aid of housing loan from the Company. This is available only once in their career with the Company.

- The loan quantum of additional will be limited to the difference between the loan entitlement and the amount of the loan sanctioned earlier plus outstanding housing loan of the earlier housing loan.
- Disbursal of loan will depend on the repayment capacity of the individual employee considering all other recoveries.

Repayment and Recovery:

- i. For first time loanees:

Total number of installments	300 (Maximum)
Principal amount	225
Interest	75

Table 18

ii. For availing second/additional housing loan :

- in 200 monthly instalments

OR

- Over balance period of service but not exceeding 300 instalments whichever is higher.

iii. Staff has option to increase the amount of instalment as well as repay part or full loan amount any time .

Rate Of Interest:

Interest would be charged at par with the 'Average Borrowing Rate' of the Company in previous financial year and this would vary every year based on actual average borrowing rate.

Redemption Of Housing Loan:

- A charge of 0.4% per annum of the outstanding loan (Principal + Accrued Interest) is recovered towards Housing Loan Redemption account.
- In the event of death / permanent total disablement of an employee while in service of the Company, the loan outstanding (Principal plus Interest) at the time of death would stand redeemed and would be adjusted by the Company from this account.
- It also covers destructions caused by natural calamities such as earthquakes, floods etc,
- The above 0.4% per annum as additional charges would be recovered from the month following the release of the loan even though the recovery of the principal amount may commence later.

General:

- In all types of Housing Loans, the property should be mortgaged with the Company.
- Employee can also avail loan from other financial institutions in addition to loan from NRL. However, NRL will have first charge and the financial institution will have second charge.
- Housing Loan facility will be available only twice in the service time of an employee.

Housing Loan For Repair/ Renovation

- Employees who have availed NRL housing loan will be eligible on completion of 7 years from the date of availing housing loan from the company
- Employees who did not avail loan from Company are also eligible for this loan after

completion of 7 years of service. However, this facility is available only once in entire service period.

iii. The amount of loan for repair/renovation of house as follows is:

JG	Amount
C and below	Rs.2.50 lakhs
D to F	Rs.3.00 lakhs
G & above	Rs.3.50 lakhs

Table 19

- iv. 50% of the estimated amount will be paid as advance to employee on submission of documents like the estimate from Civil Engineer/Architect/Plan of House/Flat, Original Title Deed, NOC from Society, etc. and balance payment will be made on completion of work. On completion of work employees are required to give receipt from the Contractor/Architect for the amount paid to them.
- v. Average Borrowing Rate of the Company Rate of interest will be charged at par with the 'Average Borrowing Rate' declared by the Company.
- vi. The loan will be recovered in 100 instalments. (75 instalments for principal amount and 25 instalments for interest accrued) irrespective of retirement date.
- vii. Recovery will commence from the following month of date of sanction of loan.
- viii. Property should be owned by Employee alone or jointly with spouse only with name of Employee as first name.

Security

Undertaking authorizing Company to adjust any dues payable to employee.

General

- i. Employee who avails loan under this head will be entitled for full or additional Housing Loan (if eligible) only after completion of one year from availing loan for repairs/ renovations.
- ii. Employee has to repay the loan under this head if he wishes to avail housing loan subsequently.
- iii. Loan availed under Repairs/Renovation Loan will not be considered for the calculation of additional housing loan.
- iv. At the time of separation from the Company balance loan, if any, will be recovered from the employee's retiral dues.
- v. After availing loan under this head, employees are required to insure his/ her house/ flat.
- vi. Employees under suspension are not entitled for this loan.
- vii. The sum total of the loans/ advances drawn by an employee should not result in recovery exceeding 65% of the gross average monthly salary for the latest 3 months' salary. In calculating the gross average monthly salary,

professional tax will be deducted to arrive at the gross salary, but not the Income Tax deductions.

- viii. If recovery of Housing Loan is completed but the loan for repairs is yet to be fully recovered, then the documents will be released only after recovery for loan for repairs / renovations is over.
- ix. These loan facilities will not be granted for painting of the house, polishing of tiles and any such work which is in the nature of maintenance. However, painting / polishing expenses arising out of structural work would be allowed.

14.FURNITURE ON HIRE (Refer circular dated 27.10.2022)

- a. The benefits under this facility are considered under 35% Perks & Allowances.
- b. Confirmed Management Employee of the Company are eligible for provision of furniture/ household items at their residence on hire basis. The residence may be owned or hired by the Company, or by the Employee member, but shall be at the place of posting.
- c. The total value of furniture /household items shall not exceed the following maximum limits:
- d. All changes shall be applicable with effect from 01.11.2022.

JG	AMOUNT
'A' & below (after 3 years of service including probation)	Rs.1,80,000/-
'B'	Rs.2,00,000/-
'C'	Rs.2,75,000/-
'D'	Rs.3,50,000/-
'E'	Rs.4,50,000/-
'F'	Rs.5,25,000/-
'G'	Rs.6,25,000/-
'H'	Rs.6,75,000/-
Directors	Rs.7,75,000/-
MD	Rs.8,75,000/-

Table 20

General:

- i. On promotion to a higher grade, Employee will be entitled to utilise the difference in amount between the two maximum cost limits by way of provision of additional furniture items.
- ii. Bills should be in the name of NRL Account/Employees Name. Cash / Cheque / DD / Bank transfer / Credit / Debit card payments permissible to purchase items under FOH / PC on Hire & Mobile Handset. Proper money receipt shall necessarily be submitted against payment.

- iii. If the FOH limit of an employee increases due to his change in Job grade, reimbursement of past bills before the enhancement of eligibility are not permissible.
- iv. Bill date of FOH items purchased shall be on or after the date of eligibility only.
- v. All invoice dates should be within 3 months from the date of offcycle.
- vi. Employee on suspension will not be eligible for this facility.
- vii. Purchase of items outside India is not permitted under FOH Scheme.
- viii. Non-management Employee promoted to Management cadre will be eligible for the Furniture-on-Hire Scheme immediately on confirmation, provided they have a minimum of 3 years' service in the company.
- ix. Employees joining in mid-level from other PSU's having FOH scheme will be able to claim FOH immediately on joining. Other lateral joiners in mid-level positions will be eligible for FOH scheme on confirmation.
- x. At the end of 6 years for hard furnishing /4 years for soft furnishing and electronic items, the furniture/household items will be deemed to have been purchased by Employee at transfer value and appropriate value will be treated as prerequisite value for Income Tax purpose.
- xi. The Asset belongs to the company and company has ownership rights over the assets till it is bought back by the employee.
- xii. Replenishment of FOH item

Item Category	Description	Replenishment Period
Soft Furnishing	Curtains/Mattresses/Upholstery	4 years
Electronics/Electrical Gadgets	Items which operate with electricity / battery including Laptop, PC, Mobile etc.	4 years
Furniture/Household items	Utility & decorative items of wood, metal,glass,fibre,fitness equipment etc.	6 years

Table 21

- xiii. The furniture/household items should be brand new item i.e. second hand item shall not be permissible under the Scheme.

Items Of Furniture

- The Employee may decide to procure one item or more according to his requirements, provided the total remains within the financial ceiling stipulated for their grade.
- Items which are standard household items / any other durable items of utility value (except precious metals/jewelry, etc.) costing Rs.1,000/- & above but not consumable in nature are only considered for reimbursement.
- Purchase of items such as jewelry, immovable properties, garments, cosmetics, handbags, movable properties, garments, cosmetics, handbags, movable properties such as
- , bicycle and consumables like batteries, cartridges, charges etc. are not permitted under FOH.
- For purchase of items through online mode, tax invoice should be mandatorily submitted. Order confirmation slip will not be considered for reimbursement of FOH items.

Hire Charges (Refer circular dated 27.10.2022) A hire charge at the following rates will be recovered for the furniture / household items from salary, until the items have been bought back by the Employee.

Job Group	Flat Rate (Rs./P.M.)
'A' and below	180/-
'B'	200/-
'C'	275/-
'D'	350/-
'E'	450/-
'F'	525/-
'G'	625/-
'H'	675/-
Directors	775/-
'MD'	875/-

Table 22

Maintenance Charges (Refer circular May 21st, 2019)

- i. Annual maintenance charges under the scheme will be paid @25% of purchase value of items availed as on 31st March, under the scheme.
- ii. Maintenance charges will be paid for separated Employee on pro-rata basis. However, these charges are not payable to Employee separated due to outcome of disciplinary case.

Buyback:

- i. Management Employee have to buy-back furniture / household items provided under Residential Furniture on Hire Scheme, item-wise, after completion of 6 years from the date of purchase of each item, at a cost equal to the depreciated value or the residual value of the item(s), as applicable.
- ii. After availing buyback facility, Management Employee can purchase any furniture/household item(s), afresh, within the limits of the price initially paid for the item(s) bought back.
- iii. Buy-back facility shall be permitted only after the completion of six years from the date of purchase of each furniture/household item irrespective of the rate of depreciation applicable to the category or the furniture/household item.
- iv. The value of the item will be recovered at the depreciative rate from the dues of the Employee at the time of separation of the company due to resignation / discharge / dismissal.

15.PC-ON-HIRE (Refer circular dated 23rd Oct 2018)

- i. All confirmed Employee (including laterally hired employees) upto JG 'G' will be eligible to purchase PC / Laptop/ Tablets/ iPads/ VoicePads/ Phablets/ Printers under the PC on Hire Scheme. It may also be noted that purchase of mobile /smart phones would not be permitted under the scheme.
- ii. Non - Management Employee promoted to Management cadre, they will be eligible for this facility immediately on confirmation.
- iii. Employees joining in mid-level from other PSU's having PC -ON- Hire scheme will be able to claim PC -ON- Hire immediately on joining. Other lateral joiners in mid-level positions will be eligible for PC -ON- Hire scheme on confirmation.
- iv. However, Employee who have availed PC/Laptop under the PC on Hire Scheme, will be eligible for the PC /Laptop / Tablets / iPads / Voice Pads / Phablets / Printers under the PC on Hire Scheme only after completion of 3 years from the earlier date of sanction of reimbursement.
- v. The amount will be restricted to actual cost of PC / Laptop / Tablets / iPads /

VoicePads / Phablets with peripherals or on the monetary ceiling under the Scheme, as per the details given below (inclusive of all taxes and other levies), whichever is lower.

- vi. The advance under this scheme will not be considered for payment of customs duty on PC / Laptop/ Tablets /iPads / VoicePads / Phablets / Printers peripherals

Job Group	Monetary ceiling (in Rs.)
'A' & below	Rs.45,000/-
'B' & 'C'	Rs.60,000/-
'D' to 'G'	Rs.75,000/-

Table 23

- vii. The Employee can purchase the PC / Laptop / Tablets / iPads /VoicePads/ Phablets / Printers directly and seek reimbursement from the Company against submission of final invoice.
- viii. After purchase of the PC/Laptop/Tablets/iPads/VoicePads/ Phablets / Printers, the final invoice should be forwarded to the Company.
- ix. Bills should be in the name of 'NRL' A/c./Employees Name _____.
- x. Purchase of items outside India is not permitted under PCOH Scheme.

A hire charge at the following rate will be recovered through salary.

Job Group	Hire Charges (Rs./p.m.)
'A' and below	Rs.200/-
'B' & 'C'	Rs.250/-
'D' to 'G'	Rs.300/-

Table 24

Annual maintenance expenses @ Rs.5,000/- p.a. shall be payable to the Employee till the time the PC / Laptop/ Tablets / iPads / VoicePads / Phablets / Printers is brought back under the PC on Hire Scheme.

- xi. If the PC on hire limit of an employee increases due to his change in Job grade, reimbursement of past bills before the enhancement of eligibility are not permissible.

- xii. Bill date of PC on hire items purchased shall be on or after the date of eligibility only.
- xiii. All invoice dates should be within 3 months from the date of offcycle .
- xiv. For purchase of items through online mode, tax invoice should be mandatorily submitted. Order confirmation slip will not be considered for reimbursement of PC-On-Hire items.
- xv. The Asset belongs to the company and company has ownership rights over the assets till it is bought back by the employee.

General

- i. Automatic buyback will be done on completion of 3 years for items purchased under the Scheme.
- ii. Employee will have the option to replace the PC / Laptop/ Tablets / iPads / VoicePads / Phablets / Printers purchased under the scheme every 3 years after buyback of the item.
- iii. Employee will not be permitted to avail the balance amount later, even if the amount availed is less than the monetary ceiling of the respective Job Group.
- iv. In the event of retirement/ death /total disablement of Employee, the Employee are eligible to receive the maintenance expenses on pro-rata basis. However, this benefit is not payable in cases of separation due to resignation / discharge / dismissal due to disciplinary action.
- v. In the event of retirement/ separation of Employee, the Employee is required to purchase the PC / Laptop/ Tablets / iPads / VoicePads / Phablets / Printers at book value, as per scheme.
For Employee who have purchased PC / Laptop/ Tablets / iPads / VoicePads / Phablets / Printers under the existing scheme, it will be presumed that they have bought back the PC/Laptop under the PC on Hire Scheme and applicable perquisite value will be added to their taxable income whenever they avail PC / Laptop/ Tablets / iPads / VoicePads / Phablets / Printers under the revised PC on Hire Scheme.
- vi. PC/Laptop/Tablets/iPads/VoicePads/ Phablets cannot be used for commercial use.
- vii. Purchase of mobiles / smartphones would not be permitted under this scheme.
- viii. Cash / Cheque / DD / Bank transfer / Credit / Debit card payments permissible to purchase items under FOH / PC on Hire & Mobile Handset. Proper money receipt shall necessarily be submitted against payment.

16.PURCHASE OF MOBILE HANDSET(Circular 08th August,2022)

- i. Confirmed management staff will be eligible for purchase of Mobile handsets.
- ii. Non - Management Employee promoted to Management cadre, they will be eligible for this facility immediately on confirmation.
- iii. Employees joining in mid-level from other PSU's having mobile handset scheme will be able to claim mobile handset immediately on joining. Other lateral joiners in mid-level positions will be eligible for mobile handset scheme only on confirmation.

The amount payable for purchase of Mobile Handset will be as follows:

JG	Limits (Rs.)
O1 /O2 /A / B	30,000/-
C	35,000/-
D	40,000/-
E	45,000/-
F	45,000/-
G	55,000/-
H	65,000/-

Table 25

General Pointers:

- i. Management Employee will be permitted reimbursement towards cost of Mobile Handset every two years.
Management Employee who had availed reimbursement for Mobile handset in 2013-14 shall be entitled for new Mobile handset on 01/04/2016.
- ii. No change of mobile handset will be permissible before the completion of 2 years from the date of purchase, even on increase in the limits of the Employee on promotion.
- iii. For items purchased under Mobile Handset Scheme, payment of GST at applicable rate is mandatory. All purchases have to be made from GST registered vendors and the invoice/bill must have GSTIN.
- iv. Purchase of items outside India is not permitted under Mobile Handset Scheme.
- v. If the mobile handset limit of an employee increases due to his change in Job grade, reimbursement of past bills before the enhancement of eligibility are not permissible.
- vi. Bill date of mobile handset purchased shall be on or after the date of eligibility only.
- vii. All invoice dates should be within 3 months from the date of offcycle .
- viii. For purchase of items through online mode, tax invoice should be mandatorily submitted. Order confirmation slip will not be considered for reimbursement of mobile handsets.
- ix. The Asset belongs to the company and company has ownership rights over the assets till it is bought back by the employee.
- x. The rate of depreciation for mobile handsets shall be 50% per financial year. On completion of 2 years from the date of allotment of mobile handsets under the scheme or on retirement, Management Employee will have to buyback the mobile handset at lump sum amount as given below:

Grade	Lumpsum Buyback amount (Rs.)
C & below	150/-
D & E	200/-
F	250/-
G	300/-
H	400/-

Table 26

- xi. Management Employee who separate on account of resignation / arising out of disciplinary proceeding, will have to buy back the mobile hand set compulsorily at the depreciated value or the lumpsum buyback amount on retirement, whichever is higher. The amount which will be set off against the dues payable to Employee as per job group.
- xii. The following procedures will be followed for reimbursement of mobile handset:
- Within prescribed eligibility, only one instrument can be availed under the scheme. Employee cannot claim for two mobile phones even if the amounts are within the prescribed eligibilities.
 - Self-declaration is not permissible. Employee can claim reimbursement only against submission of bills against claim. Claim should be submitted through ESS/MSS portal.
 - Purchase of Tablets/iPads/Voice Pads/Phablets/Printers is not permitted under the scheme. Purchase of Tablets/iPads/Voice pads/Phablets is allowed only under the PC on Hire Scheme (refer to Circular dtd. 20.01.2016).
 - Purchase of accessories/paid applications is not reimbursable under the scheme. The reimbursement of accessories such as Screen Guards, Back Panels, Headphones, Memory cards, paid applications or any other accessories associated with mobile handsets are permitted if purchased along with the mobile phone. The total cost of the handset & accessories should be within the overall entitlement. All purchases should be made together and ad-hoc reimbursements for purchase of accessories will not be permitted.
 - The ceilings set for each Job Group are inclusive of all the taxes.
 - Employee cannot claim reimbursement if mobile handset bills are in the name of the spouse or other family members.
 - On completion of 2 years from the date of sanction of mobile handset, Management Employee has to compulsorily buyback the earlier mobile phone at specific rates. The process of buy-back is automatic and no action is required by the Employee.
 - For Management Employee separating on account of Retirement the buyback value will be a lumpsum amount fixed for each Job Group which will be set off against the dues payable to Employee.
 - For Management Employee separating on account of Retirement, the buyback value will be a lumpsum amount fixed for each Job Group which will be set off against the dues payable to Employee.
 - During the period of suspension/continuous Loss of Pay, Employee will not be eligible for reimbursement of mobile handsets.

17.TRANSFER EXPENSES

When on transfer, confirmed Management Employee will be entitled for the benefits given below. In case of Management Employees who are transferred during probation, they will be entitled only for Travel Assistance and transportation charges for moving personal effects.

Transfer expenses will not be admissible on request transfer.

Travel Assistance

Confirmed Employee will be reimbursed actual fare by the entitled class for self/ spouse/ children and dependent parents. However, dependent parents should be residing with the Employee. The entitlements are as under:

JOB GROUP	CLASS OF TRAVEL
Employee in JG D & above	First Class Air-conditioned Rail /Air
Employee in JG 'C' & below	First Class rail /Second Class AC Sleeper

Table 27

Air Travel is permitted for Management Employee in JG 'C' and below on Transfer between Kolkata & North-Eastern States – including their families.

Personal Effects:

TRANSPORTATION OF HOUSEHOLD GOODS BY ROAD:

- In case of transportation by road, the entitlement of number of trucks would be
 - - Employee in JG 'D' & above : 2 trucks
 - Employee in JG 'C' & below : 1 truck
- The capacity of each truck shall not exceed 12.5 tonnes.
- Employees need to submit three quotations to Ben.Admin for approval of quotation. Out of three quotations, the lowest bidder will be considered for reimbursement of transportations of personal effects.
- Based on employees request 80% advance shall be paid for transportations of household goods.

TRANSPORTATION OF HOUSEHOLD GOODS BY TRAIN:

- If the Management Employee wishes to transport his personal effects by rail wagon/ container service, the eligibility will be as follows :

By Wagon in goods train:

- All Management Employee - One full wagon load (4 wheeler).

By railway container

- Employee in JG D & above - Upto 4 containers
- Employee in JG C & below - Upto 2 containers

Charges for 4/2 containers, as the case may be, should not exceed charges for 120/60 quintals respectively by the container service. Besides, the charges so payable to the Railways for the 4 containers/2 containers should not exceed the cost of transportation of the household effects by two full trucks / one truck as the case may be.

Insurance/GST Charges For Breakage In Transit:

Actual charges will be reimbursed on submission of receipts and insurance copies.

Excess Baggage:

This will be permitted to the extent of 50% of the normal allowance, provided the transfer is undertaken by train. No excess baggage will be permitted for travel by air. Receipts are required while claiming reimbursement.

Packing and Loading /Unloading Charges -Outstation Transfer : (Circular dated 8th August,2022)

Job Group	Revised Rates (in Rs.)
O1/O2/A	Rs.37,500/-
B and C	Rs.47,500/-
D, E and F	Rs.60,000/-
G and H	Rs.72,500/-
J and K	Rs.85,000/-

Table 28

Loading & Unloading / Packing charges will be paid to Employee to assist them in packing / transporting by truck/railway wagon/ railway containers their household effects, subject to a maximum limit, as given above. Receipts are required while claiming reimbursement. Taxes, as applicable is payable **within the overall ceiling** for reimbursement towards Packing/Loading/Unloading expenses.

Transportation Of Vehicle:

- i. Management Employee may transport their personal car/motor-cycle/scooter by road or by rail or by air. In case the Employee takes the vehicle by road, he/she may claim mileage for the actual distance covered at the rate of conveyance reimbursement (Rs./per km.) prevailing at the time of transporting the vehicle. In the case of transportation of car/motor-cycle/scooter by rail the actual cost of transportation, including handling charges, will be reimbursed.
- ii. Management Employee are permitted to transport their car by road (truck). In case of transportation of car by Air, reimbursement will be restricted to the cost of transportation by road (truck). Transportation of vehicle by road carrier is not admissible in case of transfer within the state .
- iii. Expenses incurred towards change of registration shall be reimbursed, at actuals, on submission of receipt.
- iv. In most of the states, PSU employees when on transfer are exempted from paying entry tax on vehicle. Employee on transfer to any other state where exemption is not available will be reimbursed entry tax, as applicable, if the new vehicle owned by them is registered in other States (vehicle should be less than 15 months) and also provided the vehicle was booked/purchased prior to the publication of the transfer order. This will be reimbursed only on submission of proper receipts/ documents.

Settling-In-Allowance:

- i. Management Employee will be paid Settling in allowance to the extent of one month's salary (Basic + SI + DA).(30 days)
- ii. Management Staff will be paid Settling in Allowance only after Staff shift their family to the new place of posting within 2 months.
- iii. No Settling in Allowance will be paid if personal request is received from Employee for transfer before expiry of 3 years/all request transfers period (actual duration at the present place of posting) irrespective of whether the Employee had moved his family with him at the time of previous place of posting or not. For release of payment in such cases HR corporate office shall have to give the clearance for release of settling in amount.
- iv. No Settling in Allowance will be paid when :
 - Employee on Transfer is moving without his family and stays in Company's Transit Flat/Guest House at the place of posting.
 - Similarly, Employee transferred back to the place where his family is occupying Company quarters.
 - Employees staying in Guest House/transit flat and transferred to another place of posting.

Transit Allowance

Transit allowance at the applicable rate will be paid to the Employee and members of his family, if the travel is undertaken by rail only for duration of the rail travel. Daily allowance will be at 50% of the normal rate, in case of children below 12 years of age with half ticket. In case of travel by road, reimbursement for Employee and his family members will be on the basis of actuals, subject to the amount reimbursed not exceeding the amount of daily allowance which he and his family members would have got had they undertaken the travel by rail.

Displacement Allowance

Staff will be paid an amount equal to 30 days Daily Allowance at the rate admissible while on tour to the station to which the Staff is under transfer. Further, Staff will be paid additional 30 days DA if Staff and family move within 60 days from the date of posting transfer.

If the Staff and family is unable to move within 60 day of posting list, full benefit of 60 days daily Allowance may be paid subject to approval of Functional Director on merits of each case

No Displacement allowance will be paid if personal request is received from Employee for transfer before expiry of 3 years period (actual duration at the present place of posting) irrespective of whether the Employee had moved his family with him at the time of previous place of posting or not. However, transit allowance for Employee and family (wherever applicable) will be paid.

30 days daily allowance is payable when Employee on Transfer moves without his family and stays in Company's Transit flat / Guest House at the place of posting. However, when such Employee is transferred back to the place where his family is occupying Company quarters, no displacement allowance will be paid.

Joining Time

- i. Joining time will be granted to enable Employee to join any new post only if a change in Headquarters is involved.
- ii. When there is a change in Headquarters, joining time will be allowed at the rate of 6 days for preparation and one day for every 500 kms. or part of the distance for travel by rail. In the case of travel by air actual journey time subject to part of the day to be treated as one day, and for travel by motor-car, one day for every 150 kms. or fraction thereof will be allowed.
- iii. Joining time is allowed only before joining and not after joining the new location with family. In case, the family does not move along with the Employee, joining time can be given at the time the family moves. No joining time to be granted if the family does not move to the new location.
- iv. Joining leave of 6 days should be taken at one stretch and not in parts.

Reimbursement Of Expenses on School/College Admissions on transfer (per child,limited to two children) (Refer circular 8th August,2022)

- i) Management Employee who are transferred can claim reimbursement of actual expenses towards the admission of school going children, subject to the limits given below.

Class of City *	Revised Rates (per child)	
	Against Receipt ** Revised Rates (in Rs)	On Self-certification Revised Rates (in Rs)
'X' Class	Rs.1,20,000/-	Rs.26,000/-
'Y' Class	Rs.95,000/-	Rs.25,000/-
'Z' Class	Rs.80,000/-	Rs.21,000/-

Table 29

*As per HRA Classification.

***** Receipt(s) issued by the school authorities of the initial payment(s) at the time of fresh admission of the child. No reimbursements shall be made for payments of refundable / recurring nature.***

- ii) In case of Management Employee who have taken admission for their children at the new place of posting but are unable to submit receipts for the same, they can claim reimbursement on self-declaration upto the limits given above.
- iii) Reimbursement for school admissions is allowed for a maximum of two dependent children.

18.LOCAL TRANSFER/Shifting -Packing and Loading/Unloading Charges(as per circular dated 8th August,2022)

-Carriage Charges will be admissible as under for transfer within 100km:

-Local transfer expenses shall not be paid to staff shifting out of Company accommodation due to personal choice during service period.

Job Group	Revised Rates (Rs.)
O1/O2/A	8,000/-
B and C	10,000/-
D, E and F	15,000/-
G and H	18,000/-
J and K	21,000/-

Table 30

Settling Allowance

Settling Allowance at the rate of 1/4th of one month's salary (Basic + SI , if any + DA) will be payable.

Reimbursements On First Appointment

Experienced Employee joining NRL in Grade 'B' and above from any other Public Sector Undertaking / Central Government / State Government Organizations will be entitled to joining expenses which will include transportation of household goods, traveling expenses for self and family including dependent parents as per entitled class. No other allowances will be admissible.

19.MOVING EXPENSES

- e. All Employee joining NRL from other Public Sector Undertakings/ Central Government/ State Government Organisations are eligible to claim Moving Expenses.
- f. The Entitlements are as follows :-
 - First Class rail fare for self & family.
 - One truck-load or wagon-load for transportation of household goods.
 - Loading & Unloading charges as per existing rules.
 - Actual expenses for the movement of Car or Scooter. Mileage expense will be reimbursed if movement is within the state. In case of inter-state joining transportation of vehicle through road carrier at actuals will be reimbursed subject to submission of original receipts.
 - Settling-in-Allowance of Rs.1000/-, if the new employee is married & is required to move with his family.

20.EDUCATIONAL ASSISTANCE (Refer circular dated 01.09.2015)

Eligibility:

- i. All confirmed management Employee are eligible for financial assistance under this Scheme.
- ii. The reimbursement is given based on following condition of the courses:

- Courses should be leading to certificates, diplomas or degrees that are recognized by Government and/ or reputed bodies.
- Non examination courses will not be considered.
- Courses should be considered beneficial to the Company and/ or help improve Employee's skills.
- Employee can undertake only two courses during the total service period. Beyond that, approval has to be obtained from Managing Director.

Amount of Financial Aid :

- i. Subject to the other rules and regulations of the scheme being satisfied, reimbursement towards the cost of an approved course will be governed by the following:
- ii. The amount of reimbursement of tuition and examination fees is Rs. 1.50 lakhs per course.
- iii. For courses exceeding one year duration, the annual reimbursement will be restricted to tuition/examination fees or pro rata amount worked out on per year basis from the overall limit of Rs.1.50 lakhs per course, whichever is lower.
- iv. The reimbursement of tuition/examination fees for each year will be made on successful completion of year end exam.
- v. The final adjustment of reimbursement of course fees will be made at the end of the course on submission of proof of passing. Proof of having cleared examination each year will also have to be submitted.
- vi. In case of Employee who are currently pursuing educational courses based on the earlier scheme and are required to carry over the same further, reimbursement of tuition/examination for balance duration will be worked out on prorata basis, subject to overall limit of Rs. 1.50 lakhs per course.
- vii. The amount of reimbursement for course materials is Rs. 10,000/- per course. To claim the reimbursement for course materials, Employee has to submit necessary bills, receipts, a list of subjects for the course etc. at the end of the course for administrative convenience.
- viii. In case of non-completion of the course or discontinuance for any reason, the amount paid as reimbursement will be recovered from the salary of the Employee with interest. The number of instalments for recovery will be decided appropriately by Head (HR).
- i. No assistance will be rendered by the Company in securing admission. Management Employee concerned will have to compete and secure admission on their own for availing benefit under the scheme.

- ii. No "time off" will be granted for attending instructions, lectures or practical work.
- iii. Courses will not be approved if the proposed attendance and study schedules interfere with the Employees regular scheduled hours of work.
- iv. Approval of the course shall not be cited by the Employee against his transferability to any other location of the Company.

21.SCHOLARSHIP SCHEME FOR CHILDREN OF MANAGEMENT EMPLOYEE

On purely ex-gratia basis, scholarships to children of Employee will be awarded for post Metric/SSC/SSLC/ICSC/ISC/High School/Higher Secondary Education in India in an Arts, Science, Commerce (including accountancy), Medical or technical college or institute, including B.Sc (Agriculture)

Eligibility:

Children of Employee who have rendered at least two years' service to the company are eligible for the above scholarships. If the Employee has joined the company directly from another PSU, then his/her service in that organization will be counted towards the norms of service eligibility.

At the time of admission candidates should not be more than:

- 20 years of age (For SC/ST candidates there is a relaxation of 2 years) for Arts / Science / Commerce college education
- 22 years of age (For SC/ST candidates there is a relaxation of 2 years) in case of Medical / Technical / Accountancy Education

Only one member of a family will be eligible for such a scholarship at any one time

Entitlement:

Scholarship of the value of Rs. 600/= per month will be paid for a period upto 5 years. However the total period for Medical / Technical courses including B.Sc (Agriculture) shall not exceed 6.5 to 7 years.

General:

- i. The company will reimburse second-class return rail fare / bus fare for the candidate only by direct route when called for interview.
- ii. Candidates will have to produce a certificate from the Head of their college/institute at the beginning of each term certifying that the candidates are continuing their studies.

- iii. The Scholarship is liable to be withdrawn temporarily for a year in case of those who fail to get promotion in the normal course to the next higher class or their attendance or performance otherwise is not considered satisfactory by the college.
- iv. In case of termination of service of the concerned Employee by the company for reasons other than permanent disablement, or on medical grounds, the scholarship is liable to be withdrawn at the sole discretion of the Company.

22.CHILDREN EDUCATION SUPPORT SCHEME (CES)

The courses for which assistance will be permitted are as under –
For Studies in India:

Regular courses leading to Graduate degree / Post Graduate degree / Diplomas pursued from a College / University (Central/State/Deemed universities) recognized by Government / UGC / AICTE/ AIBMS/ ICMR / Medical Council of India / Autonomous institutes (recognized by UGC / Ministry of HRD) / Institutes of National Importance (established under Act of Parliament) / Institutes established under State Legislation / any other Institute established under provision of any statute.

For Studies in India: 10 times of Basic Pay+DA, subject to a max. of Rs.15 lakhs.

For Studies abroad:

For regular academic / professional / technical / MBA / MCA / MS courses offered by reputed foreign universities.

Employee may avail the financial support under CES for the eligible course(s), as being pursued by one or two eligible child(ren), in one or more than one occasion/ installment but the total financial assistance per employee in his / her service period shall be limited to the ceiling as given below :

For Studies abroad: 10 times of Basic Pay+DA, subject to a max. of Rs.20 lakhs.

General terms and conditions:

- a. Management Employee who have served for not less than five years in the Company are eligible for this Scheme.
- b. Maximum of two dependent children per Employee are covered under the scheme. To be considered as dependent under CES, children should be unemployed and unmarried.
- c. Age of the child on the date of application should be less than 30 years.
- d. The child should have secured admission in the eligible course of an eligible / recognized educational Institute.
- e. Courses covered under this Scheme should be full time courses only.

Correspondence courses/on-line courses/ part-time programmes, or any course which is not regular / full-time, in India or abroad will not be covered.

- f. Interest as per the 'Average Borrowing Rate' of the Company will be charged on the outstanding amount of financial assistance.
 - g. The financial assistance shall be recovered on monthly basis, along with interest, within the maximum installment period of 120 months. A monthly redemption charge @ 0.25% will be charged on the outstanding amount of financial assistance.
 - h. In case of Employee who have less than 120 months to retire, following procedure will be adopted for recovery:
 - i. From the subsequent month in which financial assistance is granted and upto the date of retirement, recovery will be made at the rate computed as though the Employee has 120 months to retire.
 - ii. The balance amount plus interest accrued thereon will be recovered at the time of retirement from the final settlement.
 - i. To secure the financial assistance, as essential documentation/ collateral security, the Employee will have to provide an Indemnity Bond against the amount of financial assistance.
 - j. Employee who have taken education loan from bank / financial institution for education of their child(ren) in courses eligible under the scheme and intend to repay/refund the education loan (either fully or partially) to the bank, shall be eligible for the scheme if the child is still studying and meets the other eligibility conditions.
 - k. In the event of separation from service due to retirement, resignation, termination or any other reasons, the Employee shall have to deposit the outstanding principal and interest towards financial assistance in lump-sum before separation failing which it will be recovered from terminal dues.
 - l. The financial assistance would be released in instalments as per the payment schedule of the Educational Institution or as per the expenses incurred by the employee. The reimbursement claims will be entertained not more than twice a financial year against the receipt(s) (either cumulative or single receipt) issued in the current / previous financial year.
 - m. In case of grant of CES for second child or second course for the same child, the financial assistance shall be within the overall ceiling.
 - n. Recovery of financial assistance will be made over a maximum period of 120 instalments along with monthly interest. Employee can also opt for recovery of financial assistance in lesser instalments.
- The recovery / adjustment of installment will start from the following month in which the financial assistance is disbursed to the Employee under the CES scheme.
- p. Where both husband and wife are Employee of the Company, CES shall be admissible in respect of only one of them.
 - q. At no of time, the Employee can avail the support under CES scheme in respect of a child for pursuing two different courses simultaneously.

- r. The Employee under suspension shall not be eligible for claiming reimbursement under the CES scheme.
- s. Management shall lay down the detail modalities / procedures in order to regulate the scheme across the Company. Further, the Management reserves the right to modify, cancel, add or amend any of these rules or resolve any implementation issue or discontinue the scheme at any point of time.

In the event of any doubts or dispute with regard to any of the provisions of the scheme, the interpretation / decision of Management shall be final and binding.

23.SPECIAL AWARDS TO MERITORIOUS CHILDREN OF STAFF

Meritorious children of Staff are eligible for special award to encourage such children and induce them to further improve their level of excellence.

ELIGIBILITY:

- The award is given to children having secured 60% marks (relaxed by 5% in case of SC /ST and children who are physically handicapped)
- The maximum age limit of recipients is 30 years so as to cover Post graduate and professional degree courses.

ENTITLEMENTS:

Sl.No	Examination	Rate (as per percentage mentioned) (IN Rs.)
1	SSC / MATRIC / HIGH SCHOOL	900(60%)/ 1200(70%) /1500(80%)
2	INTERMEDIATE	1200(60%)/ 1500 (70%) /1800(80%)
3	DEGREE (ARTS)	1500(60%) / 2000(65%)/ 2500(70%)
	DEGREE (COMMERCE)	1500(60%)/ 2000(65%)/ 2500(75%)
	DEGREE (SCIENCE)	1500(60%)/ 2000 (70%)/ 2500(80%)
4	POST GRADUATE DEGREE (FINAL YEAR) (ON SECURING MINIMUM 60% IN AGGREGATE)	Rs.3000/
5	FOR PROFESSIONAL DEGREE COURSES	Rs.3500/

6	CA /ICWA / ACS INTER □ FINAL	Rs.2000/- Rs.3500/-
7	FOR RANK HOLDERS: BOARD / UNIVERSITY SSC , HSC UNIV. GRADUATE/PG PROFESSIONAL UNIV. EXAM	<u>RANK / POSITION</u> <u>AMOUNT</u> 1ST TO 10 th Rs.1000/- 1ST TO 5 th Rs.1500/- 1ST TO 5 th Rs.2500/-

Table 31

24.FAMILY WELFARE PROMOTION SCHEME

- i. All permanent Management Employee of the Company are eligible for this Scheme.
- ii. Male employees should not be over 50 years of age and his wife should not be over 4 years of age. Female employees should not be over 45 years of age and her husband should not be over 50 years of age.
- iii. The employee should have 1 or 2 living children.
- iv. Sterilization Operation Certificate from a recognised Hospital should be produced for the operation undergone either by the employee or spouse.

Incentives

- i. Employees who adopt family welfare measures by way of tubectomy, vasectomy etc. will be granted one increment of 3% of Basic Pay in the form of "Personal Pay" not to be absorbed in future increases in pay either in the same job or on promotion to higher jobs. The amount of "Personal Pay" would be equivalent to the next increment due, irrespective of the maximum of the scale and will remain fixed during the entire period of service. In case of employees who are at the maximum of their scales, the amount of "Personal Pay" will be equivalent to 3% of the maximum of the scale.
- ii. Basic Pay will be based on the month in which the operation was done .However, the FPI payment will commence from the date of submission of claim, i.e. on prospective basis.
- iii. Rs.1,000/- as cash incentive will be granted to the employee for the operation undergone by the employee or spouse besides any incentive given by other agencies.
- iv. Reasonable taxi charges to & from residence to hospital to employee/ spouse undergoing the operation.
- v. Special Casual Leave of 5/6 days in 5/6 days weeks establishments to male

employees undergoing operation.

- vi. Special Casual Leave of 14 days to female employees who undergo non-puerperal tubectomy operation.
- vii. One day's Special Leave for IUCD insertion for female employees.
- viii. Special Casual Leave of 5/6 days in a 5/6 days week establishment to male employees if spouse undergoes non-puerperal tubectomy operation, subject to production of medical certificate from the doctor performing the operation to the effect that the presence of the employee was essential to look after the wife during her convalescence after the operation.
- ix. Special Casual Leave as above can be prefixed and suffixed with Holidays/ Closed days but intervening holidays/weekly off-days will be included for calculating Special Casual Leave. Prefixing or suffixing of any regular leave to Special Casual Leave is, however, not admissible.

25.COMPANY OWNED ACCOMMODATION

Employee in JG 'D' & above will be eligible for Company owned accommodation subject to availability of residential accommodation with the Company. The limits of area and rent ceiling applicable will be as fixed by the Company from time to time.

Occupancy Charges

- i. The Standard Rate of Recovery (SRR) for Company owned accommodation would be as under :

JOB GROUP	SRR(Rs)per month
01	160/-
02	185/-
A	210/-
B	240/-
C	270/-
D	290/-
E	320/-
F	350/-
G	370/-
H	400/-
I (effective from Jan'2022)	600/-

Table 32

- ii. Electricity charges will be recovered from the employee residing at NRL township at the following rates based on the type of quarter being occupied:

Type of Quarter	Monthly recovery of electricity charges (Rs)
A	150/-
B	160/-
C	380/-
D	610/-
E	720/-

Table 33

- iii. Water charges will be Rs. 5 pm across all grades.
- iv. Cable TV recovery charges will be Rs. 25 pm.
- v. **SRR for RA/Extended RA**

JOB GROUP	SRR(Rs)per month
01	160/-
02	185/-
A	210/-
B	240/-
C	270/-
D	290/-
E	320/-
F	350/-
G	370/-
H	400/-

Table 34

26.COMPANY LEASED ACCOMMODATION (circular dated 29.03.2023)

Company leased accommodation may also be provided for Management Employee.

1. All executive below board level are entitled for leased accommodation at their place of posting provided the Company owned accommodation as per their entitlement is not available for allotment.
2. The residential accommodation would not be leased for officers who own their residence built through HBL and / or reside with their family members at the place of posting.
3. Monthly lease rental ceilings for company leased accommodation based on classification of cities / towns applicable to Central Government employees from time to time (in line with the Department of Expenditure's guidelines) will be as mentioned below:

S. No	Grade	Monthly lease rent ceiling as percentage of mid points of scales rounded off to the next thousand.		
1		X-class cities	Y-class cities	Z-class cities
2	C and below	25	20	15
3	D to F	35	25	20
4	G and H	40	30	30

Table 35

4. Monthly lease rental ceilings will be enhanced by 5% for X-class cities and 2.5% for Y-class and Z-class cities respectively whenever IDA crosses 25%. Further, lease rental ceilings will be enhanced by a similar percentage whenever IDA crosses 50%. Presently the IDA rate i.e. is 37.2%.
5. Further, if an executive is staying in his/her own house then normally he or she should be entitled to the House Rent Allowance (HRA) amount but if the said house is taken as lease accommodation for self-occupation purpose, the lease rental ceilings (after adjusting the House Rent Recovery[HRR] amount) shall not exceed the net applicable HRA amount.
6. Payment of lease amount within the above mentioned ceilings shall not be higher than the prevailing market rates, keeping in view the plinth area / location of house in different localities/areas in city/town. A committee consisting of representative from HR, Civil Engineering and Finance discipline shall be constituted by Location-Head to conduct survey of market rental rates of residential accommodations in different localities/areas in city/town. Based upon these market rates of different localities and area of lease/self lease accommodation, the lease rent may be fixed within the ceiling given above.
7. The House Rent Recovery (HRR) in respect of leased accommodation will be at the following rate, or the actual rent, whichever is lower:-

S. No	Classification of cities	Rates of HRR
1	X-class	7.5% of Basic
2	Y-class	5.0% of Basic
3	Z-class	2.5% of Basic

Table 36

8. The major repairs in the leased accommodation are to be carried out by the owner of the house. The minor repairs are to be borne by the occupant executive.
9. In such cases where house owner, insists on advance rent/security deposit, a maximum of three months lease rent may be paid as an advance rent or security deposit, which will be adjusted at the time of vacating the residence which would be facilitated by the officer occupying the accommodation.
10. Retention of Leased accommodation is allowed in the following circumstances: -

On Transfer	Two months or up to the end of the current academic session of wards
On Death	Four months or up to the end of the academic session of wards.
On Retirement	Four months.
Resignation, Removal, Dismissal	One month
NRL Sponsored Training	Full tenure of training
Deputation to other Govt Deptt./ PSUs.	Two months

Table 37

The above mentioned rates are applicable effective from 01.04.2023. All other rules and regulations under the above policies will continue to remain unchanged.

27.FUNERAL EXPENSES

A sum of Rs.10000/- will be paid towards funeral expenses on the unfortunate demise of Employee while in service.

28.1 LAPTOP AT OFFICE

a) As per the existing policy, all the Management Staff are being provided Computer (either Laptop or Desktop, as per preference of the Staff) and are replaced after minimum 4 years of service, subject to availability of resources. The Laptops are issued in the name of the individual Management Staff and are treated as “Personal IT Equipment” for Official use which appears against Management Staffs name in the Company’s Asset Register. Management Staff are required to carry it with him/ her on transfer/ movement from one location/ department to another within NRL.

b) Further, as per the existing policy, the old Laptops are required to be surrendered to the IIS Dept. after installation of new Laptops. Similarly, on separation of Management Staff, the old Laptops are to be surrendered to the IIS dept.

c) Competent authority of NRL has approved the buy-back scheme of office laptop issued to Management Staff and the provisions of the same are given below :

i) On completion of 4 years from the date of capitalization/ installation (whichever is earlier) of existing Laptop/ desktop, as the case may be, the regular Management Staff will be issued a new Laptop and they will have an option to buyback the earlier Laptop issued to them at a buyback value of Rs. 1000/- which will be recovered through salary. For exercising this option, Management Staff has to apply to IIS dept. authorizing them to deduct prescribed value of Laptop. An application for such requests will be made available in Eureka in due course.

ii) A new Laptop would be issued as replacement of existing Laptop only if the Management Staff has more than 6 months of service left and the earlier Laptop/ desktop issued has completed 4 years.

iii) Management Staff separating on account of retirement will have an option to buyback the existing Laptop and the buyback value will be as given below :

Sl.	Age of Laptop in years	Buyback value in Rs.
	Less than or equal to 2 years	3,000/-
	Between 2 to 3 years	2,000/-
	More than 3 years	1,000/-

Table-38

iv) For Management Staff separating on account of death or permanent total disablement, no buyback value will be charged.

v) Management Staff separating on account of resignation/ termination/ dismissal etc. will have an option to buy-back at the written down value of the Laptop, subject to minimum of Rs. 1000/-. The rate of depreciation would be @25% per annum or prorate thereof.

vi) Separating Staff who opts for buyback of Laptop, will have to apply for buyback to IIS dept., authorizing to deduct applicable buyback value of the Laptop during settlement of final dues.

vii) In case of regular/ separating Management Staff, who do not exercise option for buying back within 30 days from becoming eligible for buyback, it will be presumed that they have opted for buyback of Laptop and applicable buyback value will be recovered as per the methodology detailed above. However, retiring Management Staff has to opt for buyback within 30 days before the date of retirement. Such Laptop will be re-formatted on the last working day.

viii) Management Staff under suspension shall not be eligible for buyback of Laptop during the suspension period.

ix) Any Tax, as applicable, arising out of buyback of Laptop will be charged to the Management Staff.

x) Laptop will not be replaced within 4 years even if Management Staff is promoted/ transferred.

xi) However, in case of irreparable Laptops/ Laptops beyond economical repairs resulting due physical damage which are not part of standard Laptop warranty, IIS dept. will provide a suitable used Laptop/ desktop from the available lot to Management Staff and they have to use the same for balance period of 4 years computed from the date of procurement of the replaced Laptop. In this case, old damaged Laptop will be returned back to IIS dept. by the Management Staff.

xii) Request for change in configuration / upgrade of Laptop will not be entertained unless otherwise approved Head of Department.

xiii) Buyback of desktop is not permitted.

xiv) At the time of buyback of Laptop, the Laptop will be re-formatted before handing it over to the Management Staff and all the licensed software (except operating system) loaded in the Laptop and data will be deleted / uninstalled by the concerned Management Staff with the help of IIS help-desk.

29.LEAVE

Leave cannot be claimed as a matter of right. The authority empowered to grant leave has the discretion to refuse or revoke leave at any time according to the exigencies of Company's work.

Employee is entitled to the following Leave:

Privilege Leave (PL)

- i. Management Employee are entitled to PL at the rate of 8 days per quarter.
- ii. Unavailed PL can be carried forward to the next year. The maximum leave that can be accumulated is 300 days.

- iii. At the end of each quarter, PL in excess of 300 days shall be automatically encashed and paid in next month's salary.
- iv. In case of officers on Probation, Privilege Leave shall be granted @ 4 days per quarter and on Confirmation, Privilege Leave is recalculated @ 8 days per quarter for the probationary period.
- v. In the ESS/MSS Leave Management System, PL is credited @ 8 days for administration convenience and in case any Management Trainee resigns during the probationary period adjustment shall be made for excess leave, if any.
- vi. The maximum PL that can be granted at a time is 120 days.
- vii. Privilege Leave does not accrue during the period of absence without pay.
- viii. Holidays/ closed days may be pre-fixed / suffixed with PL, however, intervening holidays / closed days will be counted as leave.
- ix. Privilege Leave cannot be combined with Casual Leave (CL).

Half Pay Leave (HPL)

- i. HPL will accrue @ of 5 days per quarter.
- ii. HPL can be granted on medical grounds or for other reasons.
- iii. For availing HPL on medical grounds, submission of Medical Certificate from a Registered Medical Practitioner would be required only if, the days of absence exceeds 7 days (including intervening holidays/ closed days). The Medical Certificate has to be submitted to the Line Manager.
- iv. Unavailed HPL can be carried forward to the next year.
- v. HPL can be availed for other reasons. When the leave is availed for other reasons, it will not be on commuted basis. Prior approval of Line Manager is required for availing HPL on other reasons.
- vi. HPL for more than 30 days at a time for reasons other than sickness will be sanctioned by one step higher.
- vii. HPL salary will be paid at half Basic Pay + SI (if any) + full D.A.(Considering DA is a percentage of basic pay ,the DA will itself get halved owing to basic being halved)
- viii. Employee on probation will be credited HPL on confirmation @ 5 days per quarter. Management Trainees / Officers on Probation are not entitled to avail of HPL, however, Non -Management employees promoted to Management staff can avail of HPL during the period of their probation.
- ix. Holidays / closed days may be pre-fixed / suffixed with HPL, however, intervening holidays / closed days will be counted as leave.

Casual Leave (CL)

- i. Management Employee are entitled to Casual leave, up to a maximum of 12 working days in a calendar year.

- ii. Casual Leave can be combined with Holidays/ Closed Days/CO/RH, but not with any other kind of leave. Casual Leave can be availed up to a maximum of 6 days (Circular dated 4th Aug 2003) at a time, with a restriction on the total period of absence (meaning inclusive of weekly off days, holidays, CO's etc) not exceeding 10 days (Circular dated 6th June 2003). Intervening Holidays/Closed Days will not count as Casual Leave.
- iii. Casual Leave cannot be availed for less than half a day.
- iv. In the case of newly appointed Employee, Casual Leave will be granted at the time of joining, at the rate of one day per month for the length of service likely to be rendered in a particular calendar year during probation.
- v. Casual Leave not availed of during a calendar year shall lapse at the end of the year.
- vi) Casual Leave for the year is credited in advance @ 12 days as on 1st January every year.
- vii) Employee due to retire in any month of a particular Calendar Year, will be entitled to the full quantum of 12 days CL.

Maternity Leave (ML)

- Maternity leave is admissible to female Management Employee on full pay for a period, which may extend up to the end of 180 days from the date the Employee proceeds on Maternity Leave or from the date of actual confinement, whichever is earlier. This is admissible only for two children. If there is request for Maternity Leave beyond second child then provision of the Maternity Benefit Act 1961 shall only apply.
- Such leave for a period not exceeding 6 weeks may also be granted in the case of miscarriage or abortion. The application for leave has to be supported by a certificate from a Medical Officer. This leave may be combined with any other kind of leave if the request for its grant is supported by a medical certificate. Sanctioning Authority will be Controlling Officer in grade 'F' and above.

Adoption Leave

- Adoption Leave is granted to female Management Employee who legally adopt a child. The leave depends on the age of the child at the time of adoption. The entitlements are given below :

Age of Child	Days of Leave
Upto 1.5 years	90 days
1.5 yrs. to 5 yrs.	45 days
Above 5 yrs.	No leave

Table 39

- Adoption Leave will be granted on a case to case basis with CGM(HR) approval only where the female Management Employee adopting the child has no biological children or has only one biological child.

Child Care Leave

- i. Women employees will be granted Child Care Leave for a maximum period of two years (i.e. 730 days) during their entire service for taking care of child upto the age of 5 years.
- ii. CCL will be restricted only to the two oldest surviving dependent children. CCL will be allowed to continue up to the permitted period even beyond the age of 5 years of the concerned child provided leave has commenced before the child attains the age of 5 years. Illustratively, if the employee applies for CCL of 500 days when the age of the child is 4 years, CCL can be continued even when the age of the child crosses 5 years.
- iii. CCL will be granted only after exhausting Earned Leave and will be without pay. No leave (i.e., EL / HPL) will accrue during the period of CCL.
- iv. CCL can be availed in spells and will not be allowed on more than four occasions during the entire service period. The minimum period of leave availed in one spell should not be less than one month.
- v. During CCL, employees will not be entitled for any salary, allowances, and contributions towards retiral benefits.
- vi. While on CCL employees will be entitled for medical reimbursement in respect of self and dependents family members. However, no other company benefits / facilities like Leave accruals, Conveyance Reimbursement, Communication Expenses etc. will be extended during CCL. Employees who are staying in Company Accommodation will be permitted to stay in Company Accommodation and Standard Rent Recovery (SRR), at applicable rates, will be recovered.
- vii. Statutory recoveries, such as Income tax, Profession Tax, etc., and recoveries towards Loans, Redemption Schemes, Furniture on Hire, PC on Hire, Standard Rent Recovery, GSLI, Death Benevolent Fund, etc. will be made during CCL.
- viii. The counting of Child Care Leave will be similar to Earned Leave i.e., intervening holidays will be counted as leave. CCL cannot be combined with any other leave, other than Earned Leave, Maternity Leave and Adoption Leave.
- ix. Child Care Leave will also be extended to married single male parents for nurturing and rearing the child/ children on same terms as women employees.
- x. During the Child Care Leave period, the employee will not undertake any remunerative / honorary service.
- xi. Child Care Leave cannot be demanded as a matter of right. Under no

circumstances can any employee proceed on Child Care Leave without the prior approval of the leave.

- xii. The policy will be effective from 01.10.2016 and any period of absence prior to 01.10.2016 will not be considered as CCL.
- xiii. The Child Care Leave is apart from 180 days of Maternity Leave

Paternity Leave

- i. Married male employees with either no children or having one child, will be eligible for Paternity Leave for a period of 15 calendar days, during the confinement of his wife for childbirth, i.e. upto 15 days before or upto six months from the date of delivery of the child.
- ii. Paternity leave will also be admissible to married male employees with no children or having one child, on valid adoption of a child below the age of one year. In such cases, Paternity Leave will be permitted for a period of 15 days within a period of six months from the date of valid adoption.
- iii. Paternity Leave should be availed in one spell.
- iv. Paternity Leave can be combined with any other kind of leave. Intervening Holidays/ Closed Days will be counted as Paternity Leave.
- v. If Paternity Leave is not availed of within the specified period, such leave shall lapse.
- vi. The Paternity Leave cannot be demanded as a matter of right. Under no circumstances can any employee proceed on Paternity Leave without prior approval of the leave.
- vii. Paternity Leave may be granted for cases where date of birth of child is on or after 01.04.2016. Any leave availed earlier, i.e. prior to issue of this policy, cannot be converted to Paternity Leave.

Special Compensatory Off (SCO)

- i. Officers who are working on 48 hours duty schedule are eligible to 36 days' pay per annum i.e. 9 days' pay per quarter month's basic pay plus DA per quarter in lieu of SCO, provided the Officer has attended duty for not less than 45 days (holidays / weekly off inclusive) in the quarter. The SCO would be paid through payroll.
- ii. Management Employee will be entitled for SCO if they have actually worked for 45 days in a quarter. For calculating this period of 45 days, CL, EL, HPL, Leave without pay, or leave for any other reason would be excluded. However, Sundays/off days, for this purpose, will be treated as working days, except where this has been prefixed, included or suffixed to any of the above mentioned leave availed by the Employee.
- iii. Management staff will be entitled for SCO if they have actually worked for 45 days in a quarter .For calculating this period of 45 days CL/PL/HPL /Commuted leave/Leave without pay or leave for any other reasons will be

excluded. However Sundays/ Offdays for this purpose will be treated as working days ,except where this has been prefixed /included or suffixed to any of the above mentioned leave availed by the staff.

Eligibility of Compensatory off

1. Officers will be entitled to Compensatory off for working on Holidays/Closed days/Weekly Offs and Public Holidays which coincide with Weekly Off's at 6 days work locations.
2. Such compensatory off will have to be availed within Six months .
3. If, for exigencies of work CO is not granted within Six months, the accrued Compensatory off will be eligible for encashment in the month of December.

Study Leave

Study Leave to confirm Management Employee will be granted subject to the following conditions:

- i. The CGM (HR) shall be the Competent Authority to sanction Study Leave without pay to any Employee member of the Company for a period of up to two years which can be extended by a further period of one year when the circumstances justify such extension.
- ii. The total period of Study Leave shall not exceed three years, under any circumstances, throughout the service of an Employee member whether it is taken in one or more spells.
- iii. A member of the Management Employee will become eligible for Study Leave only after he has completed a minimum period of five years' service and is confirmed in the Company.
- iv. The period of Study Leave as "Leave without Pay" will not be counted for the purpose of increments. On return from Study Leave, Employee member will resume duty in the same grade as he was at the time of proceeding on leave.
- v. During the Study Leave, Employee will not be considered for any promotional opportunities in the Company.
- vi. Period of Study Leave will, however, be considered for the purpose of seniority in the Grade subject to the condition that such period shall not be taken into account to reckon the minimum period of service that an Employee member must complete in his existing Grade to qualify for promotion.
- vii. During the entire period of service, the request for Study Leave will be

considered only twice.

- viii. Employee on Study Leave will not be allowed to take up any remunerative service elsewhere without the prior permission of the Management.
- ix. Application for Study Leave will not be entertained unless the Course for higher education for which Study Leave is applied is likely to be beneficial to the Company.
- x. All leaves except Casual leave can be combined to adjust loss of pay. However, when adjusted in combination with Earned Leave, intervening close days/ holidays will be counted as leave.
- xi. Study Leave will not be granted for study abroad if facilities for the field of study are available in India.
- xii. During the period of Study Leave, EL/HPL accrued on the date of proceeding on leave will be adjusted against leave and the balance period will be treated as on loss of pay.
- xiii. Employee can retain Company Accommodation for family

Leave For Promoting Small Family Norms

Special Casual Leave (SCL) may be allowed on production of medical certificate for family planning as mentioned below:

	No of days.
Male Officers for Vasectomy operation	6
Female Officers in Non-puerperal cases	14
Officer husbands in puerperal/non-puerperal cases	7
Female Officers for IUCD insertion	1

Table 40

Note:

- SCL for vasectomy operation may start a day before the actual operation provided the Doctor recommends so for completing pre-operation pathological investigations. In case the sterilization operation is not performed on the day following the day on which such investigations are carried out, the day on which investigations are done may be regularized by grant of other leave as due.
- As regards SCL granted to a male Officer, whose wife undergoes puerperal and non-puerperal tubectomy operation, it will not be necessary to have a supporting recommendation by the Doctor in the Medical Certificate regarding the need for male Officer's presence for looking after the wife during her convalescence after operation.
- SCL as above can be prefixed and suffixed to holidays and Sundays but the intervening holidays and Sundays will be counted for the purpose of calculation of SCL.
- Sanctioning Authority for grant of SCL is Controlling Officers at the level of Grade 'G'.

Combination of leave

- Casual Leave (CL) cannot be combined with any other type of leave, except RH and Compensatory Off.
- CL may be sanctioned upto a maximum of 6 days provided that total absence in combination with Compensatory Off/Off days/ Holidays/Joining Time/Restricted Holidays (RH) does not exceed 10 days at a stretch.
- RH can be prefixed or suffixed to Earned Leave (EL). RH cannot be availed during the intervening period of EL/SL.
- Sick Leave and Earned Leave can be combined – either prefixed or suffixed and cannot be sandwiched.
- Child Care Leave (CCL) can be taken in continuation of Maternity Leave / Child

Adoption Leave.

- f) Employees granted Special Casual Leave for promoting small family norms, ranging from 1 day to 14 days for various sterilization operations or IUCD insertion may be allowed to suffix regular leave. Prefixing of regular leave to special casual leave is not admissible. Sundays and closed holidays intervening in

a period of special casual leave are not to be ignored for calculating special casual leave.

- h) Earned Leave can be prefixed/suffixed to Joining time Leave.
- i) Paternity leave of 15 days can be availed only at one stretch within six months from date of delivery of child.
- j) PL can be combined with commuted leave/HPL only on expiry PL quota .Similarly HPL/Commutated leave can be combined with PL on expiry of HPL quota.

Encashment of Leave

i) Encashment Of Earned Leave:

- All confirmed Management Employee will be allowed to encash the earned leave available to their credit, without actually availing of Earned Leave, provided at least 30 days leave is balance after availing Leave Encashment. Maximum number of leave that can be encashed at one time is 90 days.
- One year prior to the date of retirement, Management Employee will be permitted to encash the entire balance of their Earned Leave, without maintaining a minimum balance of 30 days.
- The amount of payment on the Earned Leave encashment will be on the basis of Basic Pay + SI (if any) + D.A admissible at the time of encashment.
- At the time of retirement, resignation or death, Employee will be allowed encashment of Earned Leave up to a maximum of 300 days.

ii) Encashment Of Half Pay Leave:

- HPL (Frozen) & HPL (New) cannot be encashed while in service.
- On retirement upon reaching the age of superannuation or on separation from the service of the Company after attaining the age of 50 years or more, provided the Employee has put in a minimum of 20 years of continuous service, as a permanent employee.
- HPL (Frozen) can be encashed without any ceiling at the time of retirement / separation. While encashing leave HPL (Frozen) shall be first commuted to full pay and then encashed.
- In case of shortfall in encashment of 300 days of EL at the time of retirement, HPL (New) shall be considered for encashment subject to the overall limit of 300 days along with EL.
- For encashment, commutation of HPL (New) shall not be permissible. The amount of encashment will be on the basis of Half (Basic + SI + DA admissible on the same).

iii) Carry Forward of Leave (EL & HPL) To Other PSU's:

In case of movement from one Public Sector Undertaking/Central Government Organisation, to another PSU with the consent of both the Organisations, carry forward of Earned Leave and Half Pay Leave to the credit of the Employee is permitted.

30. PROVIDENT FUND

- i. On joining the Company's service, Management Employee will be required to be a member of the Employees provident fund organisation.
- ii. On joining the fund, the Employee will contribute 12% of Basic Salary + SI (if any) + Dearness Allowance + NP (if any) and the contribution will be matched by the Company.
- iii. In case of movement from any Company, carry forward of Provident Fund to the credit of the Employee in the earlier Organization may be permitted as per Government guidelines in this regard, provided compensation is paid to the Company by the previous organization.
- iv. On separation from the Company's service due to resignation/termination of service, the amount will be transferred to the new employer.
- v. The retiring employee has the option to retain his PF accumulation with the EPFO after his retirement. However, if no contribution is received into a PF account for 3 consecutive years, the account shall not earn any interest after 3 years from the stopping of contribution.

* Employees who are covered under Employee's Pension Scheme are eligible for pension on attaining the age of 58 years from EPFO.

Voluntary provident fund contribution:

- i. Besides the statutory contribution of 12% of monthly pay towards Provident Fund, staff can contribute additional percentage of their salary which should not be more than 23% of their salary as Voluntary Provident Fund (VPF).
- ii. It attracts the same rate of interest as the Contributory Provident Fund (CPF). This is subject to the approval of RPFC / AC of EPFO as per prescribed format.
- iii. However no matching grant by the Company will be applicable for the VPF.

31. GRATUITY

1. Gratuity shall be payable/granted for good, efficient and faithful service to the whole time employees of the Company, but shall exclude the following categories:
 - i. Government Servants and others employed on deputation.
 - ii. Apprentices and Trainees,
 - iii. Re-employed persons
2. Gratuity shall be payable on separation from service either due to abolition of post,

permanent incapacity due to physical or mental infirmity, superannuation or resignation or in case of death-in-service.

3.Except in the case of death or permanent disability, gratuity is admissible only after 5 years of qualifying service.

4.Gratuity will be calculated at the rate of 15/26 of the monthly emoluments of last drawn pay (which term shall presently include Basic Salary + SI + Dearness Allowance) for every completed year of service or part thereof for six or more months, subject to a maximum of Rs.20 lakhs, whichever is less, provided the Employee member has put in a minimum qualifying period of 5 years of continuous service.

5.In case of death or permanent mental or physical disability, the amount of gratuity will be calculated as above or as mentioned below, whichever is beneficial (more).

Death during the first year of qualifying service (upto 1 year)	2 months emoluments
Death after one year before 5 years of qualifying service (greater than 1 year & less than 5 years)	6 months emoluments
Death after completion of 5 to 20 years of qualifying service (greater than or equal to 5 years but less than 20 years)	12 months emoluments
Death after completion of 20 years of service or more(greater than or equal to 20 years)	Half a month's emoluments for completed half year of qualifying service, subject to a maximum of 33 times the emoluments, provided the amount of death gratuity shall not exceed Rs.20 lakhs.

Table 41

32. REPATRIATION EXPENSES

Eligibility:

On retirement, Employee will be eligible for reimbursement of resettlement / repatriation expense for change of residence. The entitlements are Transfer Expenses entitlements on the date of retirement/death in service of the concerned Employee for settling down at any place in India, subject to the following conditions:

- Employee should be confirmed in the service of the Company and should have put in at least 5 years continuous service at the time of retirement.
- The reimbursement of expenses upto the prescribed ceiling will be subject

- to production of satisfactory evidence of expenditure.
- Employee should relocate within six months of retirement.
- This benefit is not available when no shifting of residence is involved.

Entitlements:

RESETTLEMENT TO LOCATION OTHER THAN HEADQUARTERS:

Travel Assistance

The Employee will be reimbursed actual fare by the entitled class for self/spouse/children and dependent parents. Reimbursement for dependent parents will be applicable for those who are actually residing with the Employee. The entitlements are as under:

Job Group	Class of Travel
C & Below	First Class Rail/2 nd Class AC Sleeper
D to H	First Class Air-conditioned Rail/Air
Directors / MD	Business Class Air (Domestic)

Table 42

Personal Effects:

JG 'D' & above can transport their household goods to two different location of their choice instead of only one location. However, the overall equipment under the resettlement scheme of two trucks will remain unchanged.

TRANSPORTATION OF HOUSEHOLD GOODS BY TRAIN:

If the Management Employee wishes to transport his personal effects by rail wagon/container service, the eligibility will be as follows:

- By Wagon in goods train – One full wagon load (4 wheeler)
- By railway container
- Employee in JG 'D' and above : Upto 4 containers
- Employee in JG 'C' and below : Upto 2 containers

Charges for 4/2 containers, as the case may be, should not exceed charges for 120/60 quintals respectively by the container service. Besides, the charges so payable to the Railways for the 4 containers / 2 containers should not exceed the cost of transportation of the household effects by two full trucks / one truck as the case may be.

Insurance charges for breakage in transit:

Actual premium paid for transportation of goods will be reimbursed, on production of receipt from the Insurance Company. Insurance charges charged by Insurance Company are payable only if receipt is in the name of employee.

Excess Baggage:

This will be permitted to the extent of 50% of the normal allowance, provided the transfer

is undertaken by train. No excess baggage will be permitted for travel by air. Receipts are required while claiming reimbursement.

Loading and Unloading Charge / Packing Charges : (as per circular dated 8th August 2022)

Job Group	Rates (Rs)
O1/O2/A	Rs.37,500/-
B & C	Rs.47,500/-
D, E & F	Rs.60,000/-
G & H	Rs.72,500/-
J & K	Rs.85,000/-

Table 43

Loading and unloading / packing charges will be paid to Employee to assist them in packing / transporting by truck / railway wagon/ railway containers their household effects, subject to a maximum limit, as given above. Receipts are required for claiming reimbursement.

Octroi:

Octroi charges, if any, paid to the Municipal Company for transporting personal car/personal effects will be reimbursed by the company. Receipts are required for claiming reimbursement.

Transportation of Vehicle:

Management Employee may transport their personal car/motor-cycle /scooter by road or by rail or by air. In the case of transport by road, he/she may claim mileage for the actual distance covered at the rate of conveyance reimbursement prevailing at the time of transporting the vehicle. In the case of transportation of car/motor-cycle /scooter by rail the actual cost of transportation, including handling charges, will be reimbursed.

Management Employee are permitted to transport their car by road (truck). In case of transportation of car by air or rail, reimbursement will be restricted to the cost of transportation by road (truck).

Settling-In-Allowance

Management Employee will be paid Settling-in-allowance to the extent of one month's salary (Basic +SI+DA) as per Company rule.

Daily Allowance

Amount equal to 30 days daily allowance as per the applicable city/job group will be paid @ admissible to the new place of residence.

Resettlement within 100 KM of radius from the place of posting prior to Retirement:

If Employee is not moving to outstation location and relocating at the same place of posting, then the following is payable as Repatriation Expenses.

Carriage Charges(Packing/loading/unloading-Local transfer/shifting): (As per circular 8th August '2022)

Job Group	Amount (Rs)
O1/O2/A	8000/-
B and C	10,000/-
D,E and F	15,000/-
G and H	18,000/-
J and K	21,000/-

Table 44

Settling-in-allowance:

When there is a shift of residence to / from Company Quarters, one fourth month's salary (Basic + DA + SI) will be paid as per Company rule.

Daily Allowance:

No Daily Allowance is payable for Local Transfer.

School Admission Fee:

School admission free is not reimbursable.

How To Claim Repatriation Benefits:

- i) Staff should claim repatriation benefits within six months from the date of superannuation, failing which the entitlement would lapse.
- ii) Claims should be submitted to HR Deptt. (Ben Admin Section) Refinery.
- iii) While submitting the claims, place of settlement, journey tickets/ boarding pass, should be furnished.
- iv) For transportation of personal effects, three quotations have to be taken from transporters and submitted to Ben Admin Section (Refinery) of HR Deptt. for necessary approvals, prior to shifting.
- v) In case of transportation of personal effects, each receipts should be enclosed along with goods consignment note from the transporter. Packing and loading / unloading charges are admissible only on transportation of personal effects.
- vi) If the transportation of car is done by road the fuel bills should be enclosed.

- vii) The Company reserves the right to take any action as deemed fit, if the claim is found to be false.
- viii) School admission fee is not reimbursable.

33. COMMUNICATION EXPENSES : (circular dated 16.03.2015)

- i. All the Employees in below O1 to H shall raise their monthly claim under "Communication Expenses" in ESS/MSS portal which will be subjected to approval by Line Manager in ESS/MSS. A new claim type will be created for the same in ESS/MSS.
- ii. The scheme will cover reimbursements against various node of communications such as Landline Telephone, Broadband, Wimax, Mobile Phone, Data card etc.
- iii. The annual limits for each Job Group for reimbursement of Communication Expenses of all the nodes mentioned above would be :

Job Group (JG)	Communication Expenses (Incl. taxes)
O1 to B	Rs. 24,000.00
C & D	Rs. 30,000.00
E & F	Rs. 36,000.00
G	Rs.42,000.00
H	Rs.48,000.00

Table 45

- iv. The limits will be on financial year basis. For shorter period, limits on pro-rate basis will be assigned.
- v. For Management Employee promoted and joining/ leaving service during a year entitlements will be pro-rated. Similarly, entitlements will be reduced if the Employee is on loss of pay.
- vi. Reimbursement would be subject to actual expenses within ceilings for each job group. Management Employee would be permitted to claim for only one connection against each communication mode and the total amount of all the modes of communication should not be more than the limits shown in the table above.
- vii. Reimbursement will be towards actual expenses and will be based on declaration of details of service provider, bill number, date and amount by the Employee. The bills will be retained by the Employee for subsequent scrutiny by Company/ Income Tax Authorities as and when required.
- viii. Approving authority may demand for documentary evidence, if required,

against the claim for reimbursement.

- ix. For pre-paid connections , proof of re-charge to be retained and produced when demanded by concerned authorities.
- x. If the claims exceed the individual limits attributed to performing official duties, approval for additional amount has to be obtained from respective Functional Head.
- xi. The facility of direct landline telephone at residential accommodation for Employee up to JG H shall be discontinued immediately. Similarly, outgoing telephone facility through EPAPX at residences (if any) provided to Employee up to JG H shall also be discontinued.
- xii. Any cost towards purchase of equipment for broadband/ Dongle/ Wimax etc. will be part of the overall communication expenses.
- xiii. Employee having company allotted connections of mobile phone, landline telephone or any other communication mode; shall transfer the connections in their own name and necessary assistance in this regard will be provided from Admin Section of respective locations.

34. REIMBURSEMENT OF CONVEYANCE EXPENSES (Circular 27.05.2015) / (26.02.2021)

- i. Management Employee who use their own vehicle for office purpose are entitled to claim reimbursement of Conveyance expenses
- ii. To be eligible for reimbursement of Conveyance Expenses, Employee should own a vehicle in his/her own name at his/her place of posting.
- iii. Documents to be submitted Registration certificate of the vehicle (either a scanned copy of the original RC or digitally certified soft copy of the same), Driving licence, Valid refinery gate pass (only for refinery location), Vehicle insurance copy.

In case of Vehicle purchased under company loan

- a) Conveyance expenses will be payable from the date of registration or the refinery gate pass whichever is later (for refinery location)
- b) For employees other than Numaligarh location, conveyance expense will be payable from the date of registration or date of VRE applied as approved by the HOD whichever is later.

In case of Vehicle not purchased under company loan

- a) Conveyance expenses will be payable from the date of refinery gate pass or date of VRE date applied as approved by the HOD or date of application whichever is later (For refinery location)

- b) For employees other than Numaligarh location, conveyance expense will be payable from date of VRE as approved by the HOD or date of application whichever is later.
- iv. Management Employee (excluding Field/Sales Employee) who is not provided with Company's car may be reimbursed expenses for propulsion and maintenance of their car/motor cycle/scooter for official purposes, by way of reimbursement against quantity of fuel and maintenance charges.

Fuel Entitlement:

The Job Group-wise ceilings on quantity of fuel are as under:

Job Group	Quantity of Fuel
	Litres / Per Month (Petrol)
For Four Wheelers	
01/02/A	70 ltrs.
B	100 ltrs.
C	110 ltrs.
D	125 ltrs.
E	140 ltrs.
F	160 ltrs.
G	170 ltrs.
For Two wheelers (applicable to all JGs)	35 ltrs.

Table 46

- i. The ceiling on quantity of fuel for Diesel, CNG, LPG version cars (other fuel cars) would be restricted to 85% of the corresponding ceiling of petrol version cars, as mentioned in the above table.
- ii. The monthly ceiling on fuel would operate on financial year basis. In case a Management Employee travels in excess of his monthly entitlement in some months due to business / operational requirements, he/she would be allowed to use his/her entitlement of the following months in advance or vice versa. No carryover of entitlement beyond the financial year will be permitted.

Rate of Fuel:

The average rate of fuel would be decided by taking into account the price of petrol and the same would be reviewed on half-yearly basis as on 1st April & 1st October. The rate of fuel w.e.f. Rs.98.92 per litre.

Maintenance Expenses:

In addition to the reimbursement for fuel expenses, Employee would also be reimbursed on monthly basis, expenses for maintenance of their vehicles for which Job Group-wise ceilings would be as under:

Job Group	Maintenance expenses for vehicles (Rs./Per Month)	
	Petrol version	Other fuels
01/02/A	1500	1800
B	2000	2400
C	2000	2400
D	2500	3000
E	2500	3000
F	2500	3000
G	3000	3600
Two wheelers for all JGs	500	Nil

Table 47

- The Employee will be paid full maintenance expenses as per his / her entitlement irrespective of the quantity of fuel expenses claimed during a particular month (except for Loss of Pay period).
- For additional mileage for official duty beyond 15 km radius, the rate of reimbursement per KM would be as under :
 - All version Cars ... Rs.7.95 per km.
- Entitlement towards quantity of fuel, maintenance charges will be on prorata basis for Employee who join/ separate/ get promoted during a financial year.
- Employee for the period they are on 'Loss of Pay'/'Special Sick Leave' will not be entitled for Conveyance Reimbursement. However, for Employee who are on 'Leave with Pay', no reduction in entitlements will be made.

35. NOTICE PAY:

- a) During the period of probation, service of an employee may be terminated by either side giving one month's notice in writing without assigning any reason thereof. The company reserves the right to offer the employee one month's salary in lieu of notice.
- b) After confirmation, the Company reserves the right, as its sole discretion, to terminate service on an employee by giving 3 (three) months' notice in writing ,without assigning any reason Whatsoever . The company also reserves the right to pay the employee, in lieu of notice ,a sum by way of compensation equal to 3 (three) months' emoluments consisting of Basic salary, Dearness allowance, House Rent Assistance and other entitlements as applicable under rules.
- c) If however an employee resigns, from the services of the company, employee will have to give 3 (three) months' notice in advance or pay to the company 3

(three) months' notice in advance or pay to the company 3(three) months' emoluments. This is applicable for both Probationers and confirmed employees.

d) However the company reserves the right not to accept the resignation where disciplinary/vigilance proceedings are pending or decision to issue chargesheet is taken by the competent authority.

36. Out of Pocket Expenses / CDO

I. Working on Saturday/Sunday/Holidays/Closed days at 5 days location			
	Hours/Days/Worked	Revised w.e.f 01.10.2015	
		CDO(days)	OPE(Rs)
a.	4 hours & more but less than 8 hours	-	1315
b.	More than 8 hrs (Saturday/Sundays /Closed days/Holidays)	-	1685
II. Working on Holidays/Closed days/Weekly Offs and Public Holidays which coincide with Weekly Offs at 6 days' work locations			
a.	More than 2 hours but less than 4 hours	-	250
b.	4 hours or more but less than 8 hours	1	915
c.	More than 8 hours	1	1285
III. Additional Hours of Work on Normal Working Days			
a.	More than 2 hours but less than 4 hours	-	250
b.	4 hours or more but less than 8 hours	-	915
c.	More than 8 hours (for other than 5 day work location)	1	1285
d.	More than 8 hours (for 5 day work location)	-	1650
IV. Additional Shift Duties			
a.	Normal working day i. Double shift (total 16 hours)	1	1285
b.	Holidays/Weekly offs/Closed days i. Single shift	1	1285
	iii. Double shift	1	2565

Table-48

37. Out of pocket expense for Turnaround duties at refinery

There is a scheme of compensation during Planned Shutdown duties at refinery for Management Employee, namely Planned Shutdown Allowance as given below:

Normal Working day (12 hour shift)	Rs. 3250/- per day
Holidays/ Weekly off days(12 hour shift)	Compensatory day off: 1 day

Table -49

38. REIMBURSEMENT OF EXPENSES AT HEADQUARTERS (HQs)

Eligibility

If an Officer visits a place beyond a radius of 8 kms, he shall be treated as on 'local tour'.

Entitlement

Officers on local tour will be entitled to the following benefits:

Full D.A	If absence from headquarter is more than 12 hours
Half D.A	If absence from headquarter exceeds 6 hours but less than 12 hours.
1/4 th DA	If absence is less than 6 hours
1/4 th DA	Residential Training Programs and other meetings / conferences where arrangements are made by the Organizers / settled directly by the Company /negotiated as part of Tariffs,

Table 50

Officers shall also be entitled to conveyance expenses as below:

a) Employee not on conveyance reimbursement- Taxi / Auto rickshaw fare/ bus fare from HQ (office location / place of posting/ residence) to place of visit by the shortest possible route.

b)Employees on conveyance reimbursement-

Distance within 15 km radius: No reimbursement if the actual distance travelled from headquarters (office location / place of posting/ residence) to the local destination is within 15 km radius.

c) Distance beyond 15 km radius:

Actual distance travelled from headquarters (office location / place of posting/ residence) to the local destination and back to headquarters, shall be considered for reimbursement of local conveyance expenses at the applicable per km mileage rate in case of use of own vehicle. While calculating the actual distance travelled, deduction of 15 km for each way (30 kms per trip) shall be done.

d) In case of use of hired vehicle during official tour as per the company policy, the reimbursement of conveyance bill shall be at actual. The actual distance between

headquarter and the local destination shall be by shortest possible route.

e) In case of outstation tour, the conveyance reimbursement shall be at actual against bill. If difficulty arise in collection of bill during tour maximum claim per day for conveyance without bill is limited to Rs1000.

39. TOURING EXPENSES (Outstation)

Class of travel:

Employee in JG 'D' & above	First Class AC Rail/Air
Employee in JGs upto to 'C'	First Class AC Rail/Second Class AC Rail

Table 51

- i. Air Travel is permitted for up to 'C' –
- a) While on official tour/ training if the distance of travel is more than 500 km or the journey time by rail/road is more than 12 hours, Management Employee would be permitted to travel by Air.
 - b) For journeys between following sectors, Management Employee would be permitted to travel by Air irrespective of the distance/ travel time:
 - between Kolkata and North Eastern States
 - between Jammu and Srinagar
 - c) For official tours/ training not covered under a & b above, Management Staff shall be eligible for travel by rail (1st class or 2nd class AC) or by road. However, in cases of exigencies and non- availability of rail tickets, Air Travel will be permitted on approval by the Functional Head on recommendation of the line manager.
 - d) For booking of air ticket prior approval of line manager will be mandatory.

Daily Allowance:

The rates of daily allowance payable to Management Employee (circular dated August 8,2022)

JOB GROUP	RATES FOR 'X' CLASS CITIES * (Rs. / per day)	RATES FOR 'Y' & 'Z' CLASS CITIES * (Rs./ per day)
O1/O2	1500/-	1350/-
A	1700/-	1500/-
B	1900/-	1700/-
C	2100/-	1900/-
D	2350/-	2150/-
E	2550/-	2350/-
F	2750/-	2550/-
G	3000/-	2800/-
H	3200/-	3000/-
J	3400/-	3200/-
K	3600/-	3400/-

Table 52****As per HRA classification***

- For transit period, transit allowance admissible shall be as applicable to 'Other cities'.
- The classification of cities for payment of touring expenses is the same as applicable to HRA.
- "Day" for this purpose will start from midnight 0.00 Hours. The Transit allowance on the day of departure and arrival will be calculated on the basis of the scheduled time of departure of train/aircraft and the actual time of arrival of train/aircraft.

Hotel accommodation: (Circular dated 28th March 2023)

Ceiling of hotel room tariffs for management staff while on official tour as under with effect from 01.04.2023.

Sl.No	Grade	Ceiling (excluding taxes) per day (INR)		
		X* class Cities (Population > 50 lakhs)	Y* class Cities (Population 5 to 50 lakhs)	Z* class Cities (all other cities)
1	H	11,000/-	9,500/-	8,000/-
2	G	10,000/-	8,000/-	7,000/-
3	E & F	9,000/-	7,000/-	6,000/-
4	C & D	7,000/-	6,000/-	5,000/-
5	B & below	5,000/-	4,000/-	3,500/-

Table 53

* As per H RA Classification.
All other terms and conditions will remain unchanged.

40. GROUP LIFE INSURANCE POLICY

The scheme covers all Management Staff in the permanent roll of the company excluding GET's or Management Trainee. The insurance coverage amount for the employee as per his grade as decided by the company from time to time. The benefit/compensation is extended by NRL through a Group Insurance policy taken from the insurance company to offer financial protection to the nominee in case of death of the employee covered under the policy.

In the event of the death of the staff while in service, his/ her nominee will receive a lump sum insurance coverage amount as revised by the Company from time to time depending upon the last grade of the deceased staff.

41. GROUP SAVING LINK INSURANCE

The scheme was optional scheme from inception of the company to July'2015. This scheme was withdrawn by LIC since said scheme was not approved by IRDA. Accordingly, said scheme was discontinued w.e.f. August '2015 and only employees joined in the scheme during that period are the members of the scheme.

The monthly contribution and coverage for death are as below:

Monthly contribution (Rs.)	Insurance cover in case of death in service
75	Rs.75,000
115	Rs.1,15,000/-
150	Rs.1,50,000/-

Table 54

Out of the monthly contribution ,35 % goes to insurance coverage whereas 65% goes for deposit. On retirement employee gets back the 65% of his contribution to the scheme along with the interest accrued thereon. In case employee dies in service, the beneficiary gets back the applicable insurance coverage along with his 65% deposit with interest accrued thereon.

42. GROUP PERSONAL ACCIDENT INSURANCE SCHEME

The scheme covers Staff in the permanent roll of the company including GET's , Management Trainee, against personal accident involving death, total /partial / permanent disablement arising out of an accident. The benefit/compensation is extended by NRL through a Group Personal Accident Insurance policy taken from the insurance company to offer financial protection to the employee in case of partial disablement or nominee in case of death of the employee covered under the policy.

The capital sum insured is equivalent to 100 times of Basic Pay + DA of the employee or any other amount as per the insurance policy taken by the NRL.

The benefit/compensation will be as per the policy.

43.ANNEXURE 1: CLASSIFICATION OF CITIES FOR PAYMENT OF HRA

Name of State / U. T.	Class of Cities	
	‘X’	‘Y’
Andhra Pradesh	Hyderabad (UA), Cherlapalli, Medchel, Secunderabad, Shamshabad	Anandpuram, Ankapalli, Guntur, Kondapalli Ibrahimpattinam, Nellore (UA), Vijayawada, Vizag, Warangal (UA)
Andaman & Nicobar Islands	-	Port Blair
Assam	-	Guwahati (UA)
Bihar	-	Patna (UA)
Chandigarh	-	Chandigarh
Chandigarh	-	Durg-Bhilai Nagar (UA) Raipur (UA)
Delhi	Delhi (UA), Bijwasan, Shakurbasti	-
Goa	-	Goa
Gujarat	Ahmedabad (UA)	Baroda, Bhavanagar (UA), Dahej, Hariyala, Hazira, Kheda, Koyali, Jamnagar (UA), Louvra, Navegaon, Rajkot (UA), Sabarmati, Siddhpur, Surat (UA), Thamna, Vadinar, Vadodara (UA)
Haryana	Faridabad, Gurgaon, Piyala	-
Jammu & Kashmir	-	Jammu (UA) Srinagar (US)

Jharkhand	-	Bokaro Steel City(UA), Dhanbad (UA), Jamshedpur (UA), Ormanjhi, Ranchi (UA), Tatanagar
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Karnataka	Bengaluru (UA), Bannerghatta, Devanagonthi, Peenya, Solur, Sira	Belgaum (UA), Desur, Gulbarga(UA) , Hubli- Dharwad, Kottur, Mangalore (UA), Mysore (UA), Tanir
Kerala	-	Ambalamugal, Calicut, Cannanore, Ernakulam, Irimpanam, Kannur (UA), Kollam (UA), Kochi (UA), Mallapuram (UA) Puthuvypin, Trivandrum, Thrissur (UA), Thiruvananthapuram (UA)
Madhya Pradesh	-	Bakania, Bhitoni, Bhopal (UA), Gwalior (UA), Peethampur, Indore (UA), Jabalpur (UA), Manglia, Raipur, Rairu, Ujjain (M. Corp)
Maharashtra	Greater Mumbai (UA), JNPT, Pune, Raigarh, Thane, Uran, Valiv, Vashi	Amravati, Aurangabad (UA), Badnera, Bazargaon, Bhiwandi (UA), Borkhedi, Butibori, Khed-Shivapuri, Kolhapur (UA), Loni, Malegaon (UA), Nagpur (UA), Nanded – Waghalala (M. Corpn), Nashik (UA), Pakni, Pune (UA), Sangli (UA), Shikrapur, Solapur, Sinnar, Tembhurni, Vadgaon,
Meghalaya	-	Shillong
Orissa	-	Bhubaneswar (UA), Cuttack (UA), Khurda, Rourkela (UA)
Punjab	-	Amritsar (UA), Jalandhar (UA), Ludhiana, Shatabadi
Rajasthan	-	Ajmer, Bikaner, Durai, Jaipur, Jodhpur (UA), Kota (UA), Salawas, Sanganer

Tamil Nadu	Chennai (UA), Ambattur, Tondiarpet	Coimbatore (UA), Elathur, Erode (UA), Irugur, Madukarai, Madurai (UA), Salem (UA),
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		Tiruchirappalli (UA), Tiruppur (UA)
Uttarakhand	-	Dehradun (UA)
Uttar Pradesh	Loni, Ghaziabad, Noida	Agra (UA), Aligarh, Allahabad (UA), Amousil, Bareilly (UA), Fazalgunj, Firozabad (NPP), Gorakhpur, Jhansi (UA), Kanpur (UA), Lucknow (UA), Meerut (UA), Moradabad, Mughalsarai, Naini, Panki, Varanasi (UA)
West Bengal	Barasat, Budge Budge, Kolkata (UA), Howrah, Maurigram, Shibpur, Uluberia	Asansol (UA), Siliguri (UA)

Note - The remaining cities / towns in various states / UTs, which are not covered by classification as 'X' or 'Y' are classified as 'Z' for the purpose of HRA.

44.ANNEXURE II: PERMISSIBLE TESTS SCHEDULE FOR MASTER HEALTH CHECKUP:

Test Schedule	<30 yrs	31-40 yrs	41-50 yrs	>50 yrs	GMs
GENERAL					
Complete Blood Count (CBC)	Y	Y	Y	Y	Y
Erythrocyte Sedimentation Rate (ESR)	Y	Y	Y	Y	Y
Urine Routine and Microscopy	Y	Y	Y	Y	Y
Stool Routine	Y	Y	Y	Y	Y
Vit B12	Y	Y	Y	Y	Y
Vit D3	Y	Y	Y	Y	Y
Blood Sugar Fasting & Post Prandial	Y	Y	Y	Y	Y
Glycosalated Hb A1c(#)	N	N	Y	Y	Y
X ray Chest Postanterior	Y	Y	Y	Y	Y
LIPID PROFILE					
Total cholesterol	Y	Y	Y	Y	Y
Triglyceride	Y	Y	Y	Y	Y
High Density Lipoprotein (HDL), Low Density Lipoproteins (LDL) & Very Low Density Lipoprotein (VLDL).	Y	Y	Y	Y	Y
Total Cholestrol: HDL ratio	Y	Y	Y	Y	Y
LIVER FUNCTION TESTS					
Total Bilirubin	Y	Y	Y	Y	Y
Direct & Indirect Bilirubin	Y	Y	Y	Y	Y
SGOT	Y	Y	Y	Y	Y
SGPT	Y	Y	Y	Y	Y
RENAL FUNCTION TESTS					
S Creatinine	Y	Y	Y	Y	Y
S Urea	Y	Y	Y	Y	Y
S Uric Acid	Y	Y	Y	Y	Y
Blood Urea Nitrogen (BUN)	Y	Y	Y	Y	Y
THYROID PROIFLE					
TSH	Y	Y	Y	Y	Y
ADDITIONAL TESTS					
ECG	Y	Y	Y	Y	Y
Ultrasonography Abdomenal/ Pelvis	Y	Y	Y	Y	Y
Lung Function Test	Y	Y	Y	Y	Y
Stress Test	N	N	Y	Y	Y
PAP Smear Test (Females)	N	Y	Y	Y	Y
Mammography (Females)	N	N	Y	Y	Y
Prostate Antigen – (PSA)(Males)	N	N	N	Y	Y
2 D Echo(*)	N	N	N	N	Y
OTHER EXAMINATION					
Physician Examination by Physician	Y	Y	Y	Y	Y

Gynaecology Examination (Females)	Y	Y	Y	Y	Y
Dietician Opinion	Y	Y	Y	Y	Y
(#)-Known case of diabetes					
(*) – If Stress Test is not possible and/or advised by the Doctor					

45.ANNEXURE III-RATES FOR DENTAL TREATMENT UNDER MEDICAL REIMBURSEMENT SCHEME

SI No.	Particulars/Treatment	Max. reimbursable Rate/Amount (Rs.)
1.	<u>Filling</u>	
	One surface	600/-
	Two surfaces	1500/-
2.	<u>Minor-I</u>	
	Extraction per tooth	1000/-
	Pariocorotomy	700/-
	Apical Curetago	4000/-
	Frenetomy	3000/-
	Biopsy	1200/-
	Abscess Incision	1000/-
3.	<u>Minor-II</u>	
	Gingivectomy	4000/-
	Alvelectomy	5000/-
	Fistulectomy	4000/-
	Siateli Thetomy	3000/-
	Growth Removal	2000/-
	Fistula Closure	4000/-
	Pulpotomy per tooth	2500/-
	Root Planning	2000/-
4.	<u>Major-I</u>	
	Removal of Impaction tooth	5000/-
	Root amputation	4000/-
	Systectomy	5000/-
	Sequextrectomy	3000/-
	Replant	5000/-
	Implant	40000/-
	Root Canal Treatment per tooth (RCT) - Anterior	3000/-

	Root Canal Treatment (RCT) - Posterior	4000/-
	PFM Crown (porcelain fused to metal)	3500/-
	Full ceramic crown	8000/-
	Oral Prophylaxis/ Scaling	2500/-
5.	<u>Major-II</u>	
	Fixation of Fracture jaw	5000/-
	All extraction in one jaw	5000/-
	Tumour Excision	5000/-
6.	<u>X-ray</u>	
	X-ray (Single Plate)	200/-
	X-ray (Full mouth OPG)	500/-
7.	<u>Additional Procedure</u>	
	Bracing (Fixed Orthodontic)	40000/-
	Bone grafting	5000/-
	Removable Partial Denture per tooth	1000/-
	Complete Denture	15000/-

The above rates are also applicable for Post-Retirement Medical Benefit Scheme.

46.ANNEXURE IV: LIST OF EMPANELLED HOSPITALS FOR NRL EMPLOYEES

SL. NO.	HOSPITAL NAME	PLACE
1	ASG Eye care pvt ltd	Ludhiana,
2	ASG Eye care pvt ltd	Pune,
3	Narayana Institute of Cardiac Sciences	Bangalore
4	Mazumdar Shaw Medical Centre	Bangalore
5	Apollo Hospitals, Chennai	Chennai
6	Indraprastha Apollo Hospitals,New Delhi	Delhi
7	Dharmshila Cancer foundation & research centre	Delhi
8	Sir Ganga Ram Hospital,New Delhi	Delhi
9	Archana Trauma & Orthopaedics Hospital	Dibrugarh
10	Apollo Hospitals,Guwahati	Guwahati
11	Nemcare Hospital,Guwahati	Guwahati
12	Pratiksha Hospital,Guwahati	Guwahati
13	GNRC,Guwahati	Guwahati
14	Sri Sankardeva Netralaya ,Guwahati	Guwahati
15	Down Town Hospital,Guwahati	Guwahati
16	Excel Care Hospital ,Guwahati	Guwahati
17	Ayursundra Super specialty Hospital, Guwahati	Guwahati
18	Hayat	Guwahati
19	Health City Hospital, Guwahati	Guwahati
20	Nemcare Super Speciality Hospital, Guwahati	Guwahati
21	Dr.B.Borooah Cancer Institue,Guwahati	Guwahati

22	North East Cancer Hospital and Research Institute , Jorabat, Assam	Guwahati
23	ASG Eye care pvt ltd, Downtown	Guwahati
24	ASG Eye care pvt ltd, Paltanbazar	Guwahati
25	Narayana Superspeciality Hospital	Guwahati
26	Narayana Superspeciality Hospital	Haryana
27	Apollo Hospitals ,Hyderabad	Hyderabad
28	Asian Institute of Gastrology Pvt. Ltd	Hyderabad
29	ASG Eye care pvt ltd	Jamshedpur
30	ASG Eye care pvt ltd, Dhanbad	Jharkhand
31	Chandra Prabha Eye	Jorhat
32	Apollo Gleneagles Hospitals,Kolkata	Kolkata
33	Medica Superspecialty Hospital ,Kolkata	Kolkata
34	Rabindranath Tagore International Institute of Cardiac Sciences	Kolkata
35	Narayana Superspeciality Hospital, Howrah	Kolkata
36	Narayana Multispeciality Hospital	Kolkata
37	LILAVATI Hospital and research centre	MUMBAI
38	ASG Eye care pvt ltd, Bhubaneswar	Odisha
39	ASG Eye care pvt ltd	Patna
40	ASG Eye care pvt ltd	PLR
41	ASG Eye care pvt ltd, Jaipur	Rajasthan
42	ASG Eye care pvt ltd	Siliguri
43	Neotia Getwel Health Care Centre, Siliguri	Siliguri
44	North Bengal Clinic (NBC),Siliguri	Siliguri
45	ASG Eye care pvt ltd	Surat
46	ASG Eye care pvt ltd	Varanasi
47	Assam Cancer care foundation	Guwahati/jorhat
48	Sight Plus Jorhat	Jorhat

47. ANNEXURE V – Inadmissible Medicines :

❖ For Both Management and Non-Management

Sl. No.	Name of Product / Medicine
1	Cotton/Band-Aid/Bandage
2	Mouth wash/Betadine/Iodine/Dettol
3	Hot water bag
4	Surgical breast
5	Heel cushion/pad
6	Sanitary Napkins
7	Seven seas Tonic
8	Horlicks, B'vita, Lactogen, Cerelac etc
9	Baby foods, Multipurpose food
10	Ear buds/Shaving cream/Toilet preparations
care11	Shampoo/Soap/Powder/Sunscreen/Toothpaste
12	AD oil/Hair Oil/Body oil
13	Fruit juice/ Alcoholic beverages/Any liquid drinks
14	Carbonated/Flavoured/sweetened beverages
15	Protein Biscuits/Powder
16	Churna/Hajmola/Amla Rass/Chavan Prash etc,
17	Contact lens cleaning fluid
18	Gum message cream
19	Sugar testing kit *(but glucometer, strip is admissible 25/month, etc)
20	B.P monitor
21	Thermometer
22	Pulse Oxymeter

Admissible medicine (if prescribed)
Cotton/Band-aid/Bandage (surgical case)
Betadine (surgical case)
Glucose /ORS/Electrobion
Eye cream for patients suffering from eye ailment.
Medicinal Gel / medicinal ointment for curing pimple
Protein powder admissible for gestation/pregnant ladies and Cancer patients under doctors prescription