



Dedicated Freight Corridor Corporation of India Ltd.

(A Government of India Enterprises)

5th Floor, Pragati Maidan, Metro Station Building Complex, New Delhi- 110001

Corporate Identity Number U60232DL2006GOI155068

Web: www.dfccil.com

No. 2020/HQ/Admin/RTI-315

New Delhi: 02.06.2020

Sh. Lalit Kumar
Rajasthan

Subject: Providing information w.r.t. Original Application received under the RTI Act.2005.

Reference: Your RTI Application dated 10.05.2020 received through DOPT.

Information as obtained from the concerned record holding office is attached.

Appellate Authority's name and address is as under;

Ms. R. P. Chhibber
GM/Administration DFCCIL,
5th Floor, Supreme Court Metro Station Building,
Pragati Maidan, New Delhi-110001.


102.06.2020

(S.K. Roy)

Dy. G.M/Admn.(PIO)

E-mail: skroy@dfcc.co.in

DA: sheet

Note

No. HQ/HR/3/Policy/RTI

Dated: 29.05.2020

Name of the Applicant - Sh. Lalit Kumar, Rajasthan		
Specific details of required information to be given		
SNo	Query	Reply
1	NPS Contribution - Railway has revised contribution from 10 to 14%. It is requested to intimate whether the proposal to increase NPS contribution from 10 to 14% share by employer has been sought by DFCCIL from Railway Board.	No such information regarding revised contribution is available.
2	Scheme details of superannuation benefits	Superannuation benefits consist of gratuity, PF, pension. NPS circular issued recently is enclosed.
3	What does liberal Company Medical Facilities of DFCCIL include? Request to forward detailed formulated policy.	Medical policy of DFCCIL is attached.
4	Request to intimate the amount eligible to DFCCIL employees in IDA pattern for children education allowance for their wards.	Children education allowance is a part of 35% basket of allowances available to regular employees in IDA pay scales. Employees have to opt for such allowance in basket.
5	Percentage or amount fixed for DFCCIL IDA pattern employee for medical allowance	Medical allowance is part of 35% basket of allowances for IDA employees, which employees may opt for.
6	How many types of quarters are planned for DFCCIL employees. How many rooms are included in these types	No policy guidelines on allotment of quarters have been issued by HR Department.
7	Eligibility of quarters in field units for MTS, Jr executives, Executive, AM	No policy guidelines on the subject are currently available.
8	When will performance related pay of DFCCIL employees will start? Intimate commencement date.	The clarification sought is not covered under Section 2 (f) of RTI Act.
9	How many types of advance loans are being provided by DFCCIL to its permanent employee? Request to forward the concerned circular.	Multi-Purpose Advance Policy and Conveyance Advance Policy is annexed for reference please.

Ref: No. 2020/HQ/Admin/RTI-315

Manager/HR

DGM/PIO



डेडीकेटेड फ्रेट कोरीडोर

डेडीकेटेड फ्रेट कोरीडोर कार्पोरेशन ऑफ़ इंडिया लि.
Dedicated Freight Corridor Corporation of India Limited

(भारत सरकार का उपक्रम)
(A Govt. of India Enterprises)

HQ-HR0COPO(HRP)/2/2020-HR-COORD AND POLICY/NPS

Dated: 01.05.2020

CIRCULAR

Sub: Introduction of National Pension Scheme (NPS) in DFCCIL.

The issue of introducing the National Pension Scheme (NPS) for the regular employees of DFCCIL was under consideration for quite some time following approval of the same by the BOD in its 65th meeting held on 13.08.2018.

For obtaining administrative approval of the scheme, the decision was referred to the Ministry of Railways. The Ministry of Railways, vide their letter dated 10.02.2020 as indicated below have conveyed the sanction of the President of India for implementation of the NPS Scheme in DFCCIL w.e.f 01.01.2017.

Accordingly, policy on the National Pension Scheme (NPS) for the regular employees of the DFCCIL is hereby notified (*) for information of all concerned and for its implementation.

Authority: Ministry of Railway's letter No 2015/PL/61/2 dated 10.02.2020.

DA: 03 sheets (*)

(Susanta Kumar Panda)

Dy. General Manager/HR& Admn.

Copy to -

1. Secy to MD, for kind information of MD
2. Director/PP, Director/OP&BD, Director/Finance
3. ED/EDFC, ED/WDFC
4. All GGMs/GMs /CGMs/GM-CO for information of all employees
5. Manager/IT - for placing the order on intranet.
6. Concerned policy file.

Scanned with CamScanner

DFCCIL Employee's Pension Scheme - NPS

1. Short Title and Commencement:

- a) The scheme will be called **DFCCIL Employee's Pension Scheme-NPS.**
- b) They shall come into force w.e.f **01.01.2017.**

2. Application:

The scheme shall be applicable to:

- i. All regular employees of the company.
- ii. These rules shall not apply to Deputationists, Consultants, Advisor, casual/daily rated employees and those on contract.

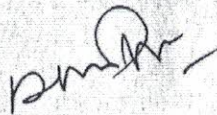
3. Contribution:

- a) The contribution of the employer will be @10 % of BP+DA.
- b) The employer's contribution @ 10% of BP+DA will commence from 01.01.2017, for regular employees as on 01.01.2017. For employees who have joined DFCCIL as regular employees after 01.01.2017, the contribution of the employer @10% of BP+DA will commence from date of their joining.
- c) Employees are given an option to contribute voluntarily. In such cases, the voluntary contribution of employee will commence from the month following the enrolment of the employee under NPS and allotment of Permanent Retirement Account Number (PRAN).

4. Operation of the Scheme:

The detailed guidelines/norms issued by Govt. of India (PFRDA) for NPS from time to time will be adopted for DFCCIL. The existing features adopted for operation of the scheme in DFCCIL is mentioned in Annexure A.

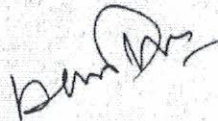
5. Charges payable for operation of the pension scheme will be borne by DFCCIL.
6. The scheme will be guided by the directives issued by PFRDA from time to time. Any changes and amendments issued subsequently in the NPS by the Govt. of India (PFRDA) will be adopted and notified.



Com. Secy - A/1
→

Annexure A**Operation of the NPS Scheme**

1. The scheme has two Tiers i.e. Tier-I & Tier-II.
2. The contribution of the employer (DFCCIL) @ 10% of BP+DA and their investment return would be deposited in a non-withdrawal pension Tier-I account.
3. Tier II is a voluntary savings facility with the facility of withdrawal as per employee option. DFCCIL will not make any contribution to this tier-II account. Employees can contribute in Tier I and/or Tier II.
4. Central Record Keeping Agency (CRA), an entity authorized by PFRDA to act as an operational interface between PFRDA and other NPS intermediaries will be nominated from the Authorized CRAs published by PFRDA with the approval of MD.
5. Point of Presence (POP), a separate entity authorized by PFRDA to work as an interface between corporate subscriber (employee) and the NPS architecture will be nominated from the authorized list of POPs published by PFRDA after negotiating the service charges with the prospective POPs invited for bidding for NPS scheme in DFCCIL with the approval of MD.
6. Exit & Withdrawal from the Scheme:
 - (i) An employee covered under the scheme can exit at or after attaining the age of 60 years from the Tier - I of the system. At exit, it would be mandatory for the individual to invest 40 % of the pension wealth to purchase an annuity from an IRDA regulated life insurance company, which will provide for pension for the lifetime of the employee and his dependent parents/spouse at the time of retirement. The balance 60% is paid as lump sum payment to the subscriber. If the corpus is less than Rs.2 lacs complete withdrawal may be opted by the employee.
 - (ii) In the case of employee, who leaves the system before attaining the age of 60 years, the mandatory annuitization would be 80 % of the pension wealth to be utilized for purchasing an annuity for providing pension to the subscriber. The balance (20%) can be withdrawn in lump sum. If the corpus is less than Rs 1 lac then complete withdrawal may be opted by the employee.
 - (iii) In case of death, the option of 100 % withdrawal from the scheme will be available to the Nominee.
 - (iv) The employee who have superannuated since 01.01.2017 onwards and before implementation of the scheme in DFCCIL will be enrolled under the scheme in case their corpus is more



WHD.....A2 →

- 3 -

A/2

than Rs 02 lacs, otherwise their contribution will be paid to them.

7. Investment Choice Asset Allocation:

i) The scheme provides for following options under Active Choice for investment by the employee:

- ✓ **Asset Class E:** Investment in predominantly equity market instrument.
- ✓ **Asset Class C:** Investment in fixed income instruments other than Government securities.
- ✓ **Asset Class G:** Investment in Government Securities.
- ✓ **Asset Class A:** Investment in Alternate Investment Fund.

ii) The scheme also provides for an option to the Subscriber for investment under Auto choice option, where the investment across the asset classes E, C & G is made automatically based on age.

8. For Investment, the Company has decided to choose initially two Pension Fund Managers (PFMs) appointed by PFRDA viz. SBI and LIC out of the eight PFMs appointed by PFRDA, for investment in C&G Asset Classes with distribution of saving equally to minimise risk. The employee will have to choose anyone from the above two PFMs to commence with the scheme. Subsequently, the employee may change/choose different Pension Fund Managers (PFMs) from amongst the eight PFMs appointed by PFRDA, as well as the choice of the investment as per his option through the user id given by Central Record Keeping Agency for tracking and managing his funds.

9. For Annuity Service Provider (ASP), subscriber (employee) may choose the service provider from the nominated ASPs of PFRDA as per his/her choice.

10. For more details about NPS, their website www.pfrda.org.in may be referred to.





Dedicated Freight Corridor Corporation of India Ltd.

(A Government of India Enterprises)

5th Floor, Pragati Maidan, Metro Station Building Complex, New Delhi- 110001
Registered Office: 101 A, Rail Bhawan, New Delhi- 110001, Web: www.dfccil.org

No.HQ/HR/3/Multi-Purpose Advance Rules

Dated 07/08/2015

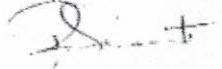
CIRCULAR

Sub: DFCCIL Multi-Purpose Advance Rules

The Board of Directors in their 48TH Meeting held on 12/02/2015, has approved Multi-Purpose Advance Rules for DFCCIL employees.

Accordingly, a copy of DFCCIL Multi-Purpose Advance Rules is enclosed herewith for information of all concerned.

DA: As above.


(R.S. Rawat)
Dy.GM/HR

E-Mail to:

1. Secretary to MD – for kind information of M.D.
2. Dir. (Infra.), Dir. (PP), Dir. (Fin.), Dir. (OP&BD) and C.V.O. – for information.
3. All GGMs/GMs/AGMs/DGMs and employees working under them – for information.
4. All CPMs/ACPMs and employees working under them – for information.
5. Company Secretary.

DFCCIL MULTI-PURPOSE ADVANCE RULES

It has been decided to introduce Multipurpose Advance facility to employees of DFCCIL.

1.0 PURPOSE

The Multipurpose Advance would provide financial assistance to the employees for their various needs like marriage of self or children, education of self or children, purchase of household appliances including computer, furniture and home furnishing requirements etc. except **HBA & Conveyance Advance**.

2.1 SCOPE:

These rules shall apply only to the regular employees of the company and shall not apply to Deputationists, Consultants, or Re-employed or those working on daily wages, Outsourced manpower or contractual basis.

2.2 ELIGIBILITY:

- Regular employees of the company who have completed their probation period (two years) as on date of application for advance will be eligible to be granted advance under these rules.
- Employees joining DFCCIL on Immediate/permanent absorption shall also be eligible if they have completed 5 yrs. of continuous service, including the service in previous PSU/Govt. Deptt.

2.3 SOURCE OF FUND

A budgetary allocation of Rs.2.25 crores to start with will be provided by DFCCIL.

2.4 AMOUNT OF ADVANCE:

The amount of advance to be sanctioned would be as under:

- i. Upto Rs. 3.0 lakhs for below Executive level;
- ii. Upto Rs. 3.5 lakhs for Executive to Manager level;
- iii. Upto Rs. 4.0 lakhs for DGM to Addl..General Manager; and
- iv. Upto Rs. 5.0 lakhs for General Manager & above.

The advance sanctioned for payment would be subject to repaying capacity of the employees and budget allocation for multipurpose advance every financial year.

2.5 CEILING OF ADVANCE:

- The advance may be drawn partially in maximum 3 installments. The balance amount remains at the credit of the employee till he utilizes the entire advance.
- The advance is restricted to 2 times in entire service, subject to repayment of previous advance so drawn and not earlier than expiry of 5 years from the date of drawal of first advance. Subsequent advance will be granted only after full recovery of the previous advance including accrued interest.

2.6 INTEREST:

The rate of interest for Multipurpose Advance sanctioned under these rules would be 7.5%. The advance shall carry simple interest from the month of payment of advance. The amount of interest shall be calculated on the balance outstanding on the beginning of each month. The advance shall be recovered from the month following the month in which first installment of advance is drawn.

The advance shall be recovered in maximum 84 installments (Principal + interest) from the salary, subject to remaining number of months of service of the employee.

Company reserves the right to change the rate of interest at any time.

2.7 REPAYMENT

The capacity of the applicant to repay the advance shall be worked out before grant of advance in order to ensure that the principal together with interest thereon, is fully recovered before the applicant retires from the service.

The total deductions towards all advances should not exceed 50% of the total gross emoluments which does not include statutory/voluntary deductions and further in any case, total deductions including statutory deductions viz. PF, Income tax, etc. should not be more than 75% of total gross emoluments.

2.8 MODE OF PAYMENT:

The employee shall have the option of pre-payment of the entire outstanding balance in one installment at any time during the currency of the loan, subject to realization of interest as applicable till that month.

2.9 SECURITY:

The security shall be obtained in the form of Agreement & Surety Bond. A surety bond from two employees shall be furnished by the applicant who have completed at least 5 years of service and who is of a status equal to or higher than that of the applicant before the sanctioned advance or any part thereof is disbursed.

2.10 PROCEDURE OF SANCTION:

- Sanctions will normally be done on **first come first served basis** by the HR Department limited to budget allocation for the year, satisfactory evidence of the purpose of utilization of loan submitted by the employee.
- GM/HR will be the authority for sanction of the advance, subject to availability of funds in the budget.
- Application for Advance shall be made by the employees in the prescribed format as per Annexure – 1 hereto.
- Documentary support required alongwith loan application (Annexure-II)
- Evidence of utilization e.g. in case of purchase of vehicles, equipments, fee payment, purchase of furniture/furnishing items, copies of invoices will be submitted within 30 days of drawal of loan, failing which loan should be returned immediately and on any delay, penal interest at 3% will also be charged and advance recovery can be accelerated/made of any dues.
- In case of large number of applicants, HR Department reserves the right to prioritize cases to be sanctioned.
- **The amount of Multipurpose Advance so granted shall be minus the existing advances other than HBA/Conveyance Advance taken by the employee.**

2.11 INTERPRETATION/RELAXATION/DELETION/ MODIFICATION

In case of any doubt or dispute regarding interpretation of these rules, the decision of Managing Director shall be final. He will also have the power to frame rules from time to time and relax/delete/modify/revise, etc any of the items of the provisions of these rules found necessary to be recorded in writing. The Managing Director, DFCCIL is also empowered to increase the budgetary allocation from time to time. Any substantial /significant change in the Multi-Purpose Advance Rules will be informed to Board.

Annexure-I

DFCCILAPPLICATION FOR MULTIPURPOSE ADVANCE

1. Name of the Applicant :
2. Employee Code :
3. Designation :
4. Place of Posting :
5. Present basic pay :
6. Pay scale :
7. Purpose for advance :
- 7(a). Contact No. :
8. (a) Date of appointment :
(b) Date of Birth :
(c) Date of superannuation :
- 9 (a) Amount of advance required :
(b) Earlier advances, if any, amount :
of advance & interest accrued
thereon (on the date of application)
10. No. of installments in which the
Advance is desired to be repaid :
11. Whether Multipurpose Advance
availed earlier with balance
Outstanding. :
12. Names & signatures of Sureties 1. 2.
a) Designation :
b) Basic Pay :
c) Date of superannuation :
- 13 a) Certified that the information furnished above is correct.
b) Certified that I have read the rules and will abide by them.

I hereby authorize the company to recover any outstanding amount from my settlement/final dues.

(Signature of Applicant)

Dated :

Certified that particulars given above and the case is recommended. (to be signed by HR Department).

(Note : Papers attached with application should be duly signed by employee).

Annexure-II**DOCUMENTS TO BE ATTACHED WITH THE APPLICATION**

1. Photocopy of latest pay slip.
2. For Marriage of self or children – Marriage card/Invitation card & dependent certificate.
3. Education of children – Details of Expenditure from the Institute.
4. Purchase of Electronic appliances including computer & other domestic requirements – Quotation
5. Furnishing/furniture for House – Estimate.



डेडीकेटेड फ्रेट कोरीडोर कॉर्पोरेशन ऑफ़ इंडिया लि.
Dedicated Freight Corridor Corporation of India Limited
(भारत सरकार का उपक्रम)
(A Govt. of India Enterprises)
5th Floor, Pragati Maidan Metro Station Building Complex,
New Delhi -110001


No. HQ/HR/3/Conveyance Advance/1

Dated: 30.07.2014

CIRCULAR

Sub: Rules for grant of advance for purchase of conveyance.

The Board of Directors in its 45th Meeting held on 13.06.14 has approved Rules for Grant of Advance for Purchase of Conveyance. The said rules are enclosed as Annexure and may be brought to the notice of all officials under your control. Forms/ Mortgage deeds/Agreement will be circulated subsequently after legal vetting and funds allocation for the advance.


30/7/14
(Ajay Jha)
DGM/HR-II

E-mail to:

1. Secy. To MD – For kind information of MD.
2. Dir (OP&BD), Dir (Infra), Dir (PP), Dir (Fin.) & CVO.
3. All GGMs/GMs/CPMs and all officials under them for information.
4. Portal.
5. Notice Board.

ANNEXURE**RULES FOR GRANT OF ADVANCE FOR PURCHASE OF CONVEYANCE****TITLE AND SCOPE**

- 1.1 These rules shall be called "DFCCIL RULES FOR GRANT OF ADVANCE FOR PURCHASE OF CONVEYANCE" and shall be deemed to have come into force from 30.07.2014.
- 1.2 These rules shall apply only to the permanent employees of the company and shall not apply to the employees on deputation or those on contract, engaged as consultant etc.
- 1.3 Employees who have not worked for at least one year as permanent employee in the DFCCIL and have less than three years to serve before superannuation from the date of application will, however, not be entitled for advance.

2. ELIGIBILITY

- 2.1 Permanent employees of DFCCIL will be eligible for grant of advance as indicated below:
 - i. **MOTOR CAR ADVANCE**
Assistant Manager and above
 - ii. **MOTOR CYCLE/SCOOTER/MOPED ADVANCE**
All permanent employees of DFCCIL

3. SANCTIONING AUTHORITY

The following will be the sanctioning authority for advance for purchase of conveyance, subject to availability of funds and satisfaction of repayment capacity of the employee.

- a. **Director/Op&BD/DFCCIL**
For car advance.
- b. **GGM/GM /HR/DFCCIL**
For Motor Cycle / Scooter / Moped advance

Note:

1. No authority shall sanction for himself, but seek the approval of the next higher authority not less than Director as the case may be.
2. Sanction will be subject to compliance with other existing provisions in the Rules relating to conditions of second / subsequent advance, mortgage, insurance, submission of proof of purchase/cash receipt within thirty days etc.
3. The disbursing authority is an authority which disburses salary to the employees.

4. AMOUNT OF ADVANCE:

The maximum amount that will be advanced for purchase of conveyance in each case will be as follows: -

i. **MOTOR CAR**

15 (fifteen) times the basic pay of the employee, or 90% of the estimated "on the road cost" or Rs. Five Lacs, whichever is less.

ii. **MOTOR CYCLE / SCOOTER / MOPED**

Rs. 40,000/- or 90% of the estimated "on the road cost", whichever is less.

Note:

Estimated "on the road cost" shall include one time registration and insurance charges, sales-tax and road tax at the time of purchase but excluding cost of accessories which are not an essential and integral part of the vehicle and on which the purchaser has a choice.

5. PROCEDURE FOR SANCTION OF ADVANCE

- i. Application for advance shall be made in the prescribed form and the advance will be sanctioned by the sanctioning authority after ascertaining the eligibility of the employee and the availability of funds.
 - ii. A copy of the sanction order will be sent by the sanctioning authority to the disbursing authority and the applicant advising him to execute an agreement in the prescribed form.
 - iii. Purchase of vehicle should be completed within thirty days from the date on which the applicant actually draws the advance failing which full amount of advance drawn with interest thereon will have to be refunded to the Company immediately. The sanctioning authority may, however, extend the above time limit for a period not exceeding one month on the merits of the case.
 - iv. As soon as vehicle is purchased and in any case within thirty days from the date of purchase, the applicant will submit to the sanctioning authority a mortgage deed in prescribed form mortgaging the vehicle to DFCCIL. After scrutiny, the sanctioning authority will forward the mortgage deed, duly accepted, to the disbursing authority for safe custody.
 - v. Sanctions that are not utilized within a period of four months from the date of sanction will automatically lapse.
 - vi. Cash receipt and agreement form shall be returned to the employees after the advance and interest thereon have been completely recovered.
- 5.1 An advance for purchase of a conveyance shall not be granted to an employee of the Company who has already purchased the conveyance and paid for it, unless the conveyance has been purchased within the last three months commencing from the date the advance was applied for and has been paid for by raising a temporary loan. In such case the agreement will have to be executed by the employee in specified format.

6. SECOND / SUBSEQUENT ADVANCE

- 6.1 For second and subsequent advance, the limit would be restricted to the difference between the "estimated on road price" of the vehicle to be purchased and the sale proceeds of the old one left over with the employee of the Company after repayment of the earlier outstanding advance (Principal plus interest), if any, subject to the amount not exceeding the limit prescribed in Rule 4.

Note :-

- a. A second advance will be granted only after 5 years from the date the first one was granted except in exceptional circumstances at the discretion of the sanctioning authority.
 - b. In all the above cases, if the 'actual on road cost' of the vehicle paid by the employee is less than the amount of advance, he shall refund the balance forthwith.
- 6.2 The number of occasions on which the advance can be granted to an employee shall not exceed 3 each for motor car / motor cycle / scooter / moped during his entire service.
- 6.3 The restriction of five years will not, however, apply when advance has been allowed earlier for the purchase of Moped / Motor Cycle / Scooter but it is desired to draw an advance for the purchase of Motor car.

7. INSURANCE

- i) The vehicle purchased with the advance given by DFCCIL should be comprehensively insured within one month from the date of purchase, and the Insurance Policy should be furnished to the sanctioning authority along with the mortgage deed for verification. The amount for which the vehicle is insured should at no time be less than the outstanding balance of the advance plus interest. The insurance should be renewed from time to time till the full amount of advance, including interest is liquidated.
- ii) The applicant should also furnish to the Insurance Company in prescribed form informing the Insurance Company that DFCCIL has interest in the vehicle. The sanctioning authority will countersign and forward the original to the Insurance Company and obtain the latter's acknowledgement.
- iii) The employee should produce renewal policies to the sanctioning authority for verification until the advance is fully liquidated.

8. MORTGAGE BOND

The Mortgage Bond will be executed in a prescribed format in compliance with Rules.

9. INTEREST

The interest rates on advance sanctioned to the employees for purchase of Motor Car shall be 7.5% and for Motor Cycle/ Scooter/Moped shall be 6.5%.

- i) Recoveries on account of simple interest will be made after all the recoveries on account of principal have been completed.
- ii) The total amount of interest due from the employees shall be recovered in the minimum number of monthly instalments, the amount of each such instalment being not more than the amount of instalment by which the principal amount is repaid.
- iii) Provided that the advance together with the interest will be recovered before the date of leaving service in the Company due to retirement or any other reason.

Note: Calculation of interest on outstanding advance - on acceptance of resignation of employees and calculation of settlement dues.

In cases of resignation where the payable settlement dues to the employee are more than the recoverable outstanding dues, then the interest on outstanding conveyance advance will be calculated till the date of relieving of the employee by the projects / corporate office, as the case may be.

However, in case outstanding recoverable dues are more than the payable settlement dues then the interest on outstanding advances will be calculated up to the date of final release of settlement dues.

10. REPAYMENT OF ADVANCE

- i) The advance for purchase of a Motor Car will be recovered in not more than 120 equal monthly instalments, if it is a first advance and in not more than 90 equal monthly instalments, in case it is a second or subsequent advance.
- ii) The advance in the case of Motor Cycle / Scooter will be recoverable in not more than 60 equal monthly instalments in the case of first advance and in not more than 50 equal monthly instalments in the case of second or subsequent advance.
- iii) In the case of Moped, the advance will be recoverable in not more than 50 equal monthly instalments in the case of first advance and 40 equal monthly instalments in the case of second or subsequent advance.
- iv) The amount recoverable in each instalment will be in whole rupees, except the last instalment. The instalment once fixed cannot be altered, except with the permission of the sanctioning authority.
- v) Recoveries of the advance will commence from the salary for the month following that in which the advance is drawn.

11. SALE OF CONVEYANCE BEFORE COMPLETE REPAYMENT OF ADVANCE

- 11.1 If an employee desires to sell the vehicle before the advance received from the Company with interest thereon has been fully repaid, he will do so only after obtaining permission from the sanctioning authority. In such case, he will surrender the balance of the advance outstanding to his credit immediately after carrying out the transaction.
- 11.2 If, however, an employee desires to apply for re-appropriation of sale proceeds before the purchase of another vehicle, the management, may permit the same, provided:-
- i) The amount outstanding shall not be permitted to exceed the cost of the new vehicle obtained;
 - ii) The amount outstanding will continue to be repaid at the rate previously fixed;
 - iii) If the amount outstanding is less than the cost of new vehicle, the balance advance will be surrendered forthwith; and
 - iv) The new vehicle is insured comprehensively and mortgaged to the Company and all conditions and rules will apply in such case.

12. PENALTY

If an employee does not produce proof of purchase / cash receipt along with registration certificate, insurance details, etc. within the time specified in Rule 5 or does not return the advance with interest as provided for in the Rules, he will have to pay penal interest at the rate of double the normal interest on such advance in addition to attracting action under the Conduct, Discipline & Appeal Rules of the DFCCIL.

13. IMPLEMENTATION AND INTERPRETATION

In case of any doubt or dispute regarding interpretation of these rules, the decision of Managing Director shall be final. The Forms/Mortgage deed/Surety bonds will be framed/finalized/amended with the approval of Managing Director.

Chapter- X

Medical Rules

1. Short Title & Commencement:

These rules shall be called as "The DFCCIL Medical Rules 2010" and shall come into effect from 29.12.2009, in supersession of the existing Medical Policy/Rules.

2. Scope and Applicability:

- a) These Rules shall be applicable to:
 - (i) All regular employees of the company and their "Family"
 - (ii) Deputationists opting for Medical benefits of the company,
- b) These Rules shall not apply to Consultants, advisors, casual/daily rated employees and those on service contract.
- c) All employees including deputationists have to submit the option/ family composition as in **Annexure-I** to become eligible for Medical benefits.

3. Definitions:

- a) "Family" for the purpose of these rules shall include:
 - (i) Spouse.
 - (ii) Children till they get married or employed, whichever is earlier.
 - (iii) Widowed mother of the employee, residing with and dependent upon the employee. If both husband and wife are employee of the company, only one of them may avail the medical benefit for the family. However, dependent widowed mother of both, residing with them, will be included independently for the purpose of these benefits
- b) "Dependent" shall mean a person whose income from all sources does not exceed the minimum family pension plus dearness relief thereon, prescribed by Central Government from time to time. At present, the minimum family pension prescribed is Rs. 3500 + DR Rs. 945 @ 27% as on 01.07.2009 i.e. **Rs. 4445 per month.**
- c) "Authorized Medical Attendant" (AMA) means a medical officer, if any, in the service of the Company or any medical practitioner duly qualified in the Allopathic, Homeopathic or Ayurvedic systems of medicine, and registered with the appropriate schedule of the State and acceptable to the Company.

4. Medical Treatment:

a) *Outdoor Treatment*

- (i) Medical Allowance shall be part of the 50% basket of allowances towards expenses on outdoor treatment.

- (ii) The deputationist shall be paid Outdoor Medical Allowance equivalent to one-month basic pay in a year to be paid through salary on monthly proportionate basis.
- (iii) All employees shall furnish a utilization certificate towards the end of the financial year.
- (iv) Apart from the outdoor medical allowance, the expenses incurred by the employees towards investigations including pathological investigations, radio diagnosis, etc. in cases of specific occasions of presence of symptoms to rule out a disease or otherwise, if prescribed by AMA shall be reimbursable on submission of a copy of AMA's prescription and original bills.

(Rule-4(a)(iv) was inserted vide HR's letter no. HQ/HR/3/Medical Rules/4 dated 16.12.2010)

b) Indoor Treatment

- (i) Indoor treatment means treatment taken during hospitalization for which room rent is charged by the hospital. For this purpose the treatment should be taken from any Govt./Private/Trust hospital/ Nursing Home registered with Local Bodies or State Govt.
- (ii) All expenses for a particular treatment leading to indoor admission, upto 30 days prior to admission and follow-up treatment upto 30 days after the date of discharge from hospital, shall qualify as indoor treatment to be claimed as in **Annexure-II**.
- (iii) The indoor expenses shall include consultation, diagnostics, medicines, ambulance charges, surgery/OT charges, equipments like pacemaker, coronary stents, intra ocular lenses, artificial limbs and implants, essential cosmetic treatments in the cases of burns, disfiguring in accidents, etc.
- (iv) Reimbursement on account of Room Rent, based on original receipts, shall be as per the following entitlements:

SN	Levels	Room Type	Room rent ceiling /day
1	MD/Directors	Suite / Deluxe Room	Rs. 7500
2	ED/GGMs/GMs	Deluxe Room	Rs. 6500
3	AGMs/JGMs/DGMs/ Mgrs/AMs	Single Room	Rs. 4500
4	Sr.Executive / Executive	Double / Three bedded room	Rs. 3000
5	Below Executives	General Ward	Rs. 2500
6	All levels	ICU charges	As per actuals.

c) Special Diseases

- (i) The following diseases shall be considered as special diseases:
Cancer, Cardiac Ailments, Kidney ailments, Treatments arising out of accidents/fire etc., Diabetes, Mental Diseases, Poliomyelitis, Cerebral Palsy and Spastics, Tubercular diseases, Thalassaemia major, AIDS, Hypertension, Neurological diseases, Thyroid, Rheumatoid Arthritis, Epilepsy, Ovarian Cyst* and Growth Hormone Disorder*. (*inserted vide HR's letter no. HQ/HR/3/Med.Rules/4 dated 16.02.2012.)
- (ii) Reimbursements towards expenses incurred like consultation, diagnostics, medicines, etc. shall be allowed as per actual based on production of original receipts and copy of the prescriptions of the AMA as in **Annexure-III**. The nature of special diseases must be properly and legibly mentioned on the prescription by AMA in all the system of treatment. Reimbursement for only one system of treatment for a particular disease at a time shall be admissible.
- (iii) The list of special diseases may be reviewed with the approval of MD from time to time.

d) Medical equipment/treatment without indoor admission.

Hearing Aid

- (i) Expenses incurred towards Hearing Aid shall be reimbursed with ceiling upto Rs.20,000 for Bilateral Hearing Aid and upto Rs. 10,000 for one-sided Hearing Aid. In special circumstances, Digital Hearing Aid with ceiling upto Rs. 30,000 per Ear shall be reimbursed on production of original receipt.
- (ii) The use of hearing aid and its type should have been recommended by any ENT specialist registered with appropriate Govt. authority or an ENT specialist of a hospital/clinic/nursing home, registered with the local authority.
- (iii) However, the digital hearing aid shall be permitted under the following two special circumstances duly mentioned by the ENT specialist in his/her prescription:
 - Moderate to Severe Sensory Neural Hearing Loss with Aided Speech Discrimination Score, Which cannot be improved to 70% by use of Analog Hearing Aid.
 - Sharply sloping audiogram seen on Pure Tone Audiometry, inverted V audiogram or U shaped audiogram involving 2000 Hz.
- (iv) Replacement of Hearing Aid may be allowed only after Five(5) years on the recommendation of an ENT specialist as at (ii) above.

Ophthalmic

- (v) The expenses towards Ophthalmic (cataract) surgery shall be reimbursed as per actual with cost ceiling for Intra Ocular Lens upto Rs.10,000 for each Eye.

Dental

- (vi) The expenses towards Dental treatment for Extraction, Scaling & Gum treatment, Filling of teeth, any major dental treatment involving jaw bones, operation of gums,

removal of wisdom teeth, Root Canal Treatment shall only be allowed for reimbursement as per actual, subject to cost ceiling for crown upto Rs.3000 per tooth.

However, supply of artificial denture, cleaning/polishing of teeth, filling of teeth with gold or other expensive materials or orthodontic treatment for cosmetic reasons shall not be reimbursable.

Artificial limbs and appliances

(vii) Artificial limbs and appliances used shall be reimbursed as per actual.

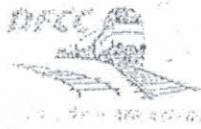
c) Executive Health Check-up Scheme(EHCS)

- i) Employee and spouse shall be permitted comprehensive medical checkup at Company's expenses every alternate year between the age of 45 (40 years in case of female employees and wife of male employees) and 55 years and every years above 55 years of age of the concerned employee/spouse till superannuation/retirement of the employee in the Government Hospital, Government aided hospitals, Trust hospital operating on a no profit no loss basis and Hospital/Nursing Home registered with the local bodies/state government including reputed hospitals like Apollo, Escorts etc.
- ii) Reimbursement towards expenses incurred shall be allowed as per actual based on the production of original receipts and copy of test reports as in the enclosed format **(Annexure-IV)**.

5. Medical Advance:

Advance for the purpose of Indoor medical treatment may be sanctioned subject to the following conditions:

- a) Employee shall furnish an estimate of the likely expenditure from the hospitals where treatment is proposed to be taken.
- b) Advance shall be released through a cheque/draft in favour of the Hospital. In exceptional circumstances the advance may be released in favour of the employee with the approval of MD.
- c) It will be the responsibility of the employee to ensure that the unutilized portion of the advance is returned by the hospital himself within a week after discharge.
- d) Original bills/vouchers shall be submitted within 30 days from the date of discharge from the hospital failing which recovery of the advance would be made from the salary.
- e) Reimbursement Procedure: All medical expenses including medical advance, other than medical allowance paid through salary, shall be reimbursed as per SOP.
- f) **The monetary ceiling for various treatments/equipments shall be reviewed periodically; say for every two years as per the prevailing market conditions.**



1

Dedicated Freight Corridor Corporation of India Limited
(A Govt. of India Enterprises)

5th Floor, Pragati Maidan Metro Station Building Complex, New Delhi - 110001

No. HQ/HR/3/Medical Rules/4

Dated: 16.02.2012

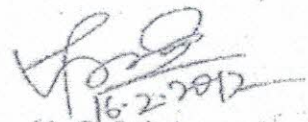
Sub: DFCCIL Medical Rules - Addition in the list of Special diseases.

Ref: Circular of even number dated 29.12.2009 on DFCCIL Medical Rules and subsequent amendments vide letters of even number dated 19.05.10, 16.12.10, 08.06.11 and 25.11.11.

Following diseases shall also be considered as Special diseases in addition to the existing diseases mentioned in para 4(c)(i) of DFCCIL Medical Rules:

"Ovarian Cyst" and "Growth Hormone Disorder".

2. This issues with the approval of Competent Authority.


16-2-2012
(A C Jain)
DGM/HR

Email to:

- 1) Secretary to MD - for information of MD.
- 2) Dir(Fin.), Dir(OP & BD), Dir (Infra) and Dir(PP) - for information.
- 3) All GGMs/GMs/CPMs/ACPMs & Dy CPMs and all officials under them for information.



डेडिकेटेड फ्रेट कॉरीडोर

डेडिकेटेड फ्रेट कॉरीडोर कारपोरेशन ऑफ़ इंडिया लिमिटेड
(भारत सरकार का उपक्रम)

5, मंजिल प्रगति मैदान मेट्रो स्टेशन भवन परिसर, नयी दिल्ली- 110001

HQ/HR/3/Medical Rules/4

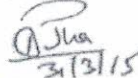
March 31, 2015

Sub: DFCCIL Medical Rules – Addition in the list of Special Diseases.

Following disease shall also be considered as Special Disease in addition to the existing diseases mentioned in para 4 (c) (i) of DFCCIL Medical Rules:

'Psoriasis'

2. This issues with the approval of Competent Authority.


31/3/15
(Ajay Jha)
DGM/HR

Email to:

- 1) Secretary to MD – for kind information of MD.
- 2) Director (PP), Director (OP&BD), Director (Fin.), Director (Infra), CVO – for information.
- 3) All GGMs/GMs/CPMs/ACPMs with the request to get this appraised all staff working under your jurisdiction.
- 4) AGM/CC, JGM/Fin.II/Corporate Office



डेडीकेटेड फ्रेट कोरीडोर

डेडीकेटेड फ्रेट कोरीडोर कापोरेशन ऑफ इंडिया लि. 15
Dedicated Freight Corridor Corporation of India Limited
(भारत सरकार का उपक्रम)
(A Govt. of India Enterprises)
5th Floor, Pragati Maidan Metro Station Building Complex,
New Delhi - 110001

No. HQ/HR/3/Medical Rules/4(Pt.II)

Dated: 06.08.2015

Circular

- Sub: (i) Revision of Room Rent entitlement for indoor treatment
(ii) Amendment in Executive Health Checkup Scheme

The Competent Authority i.e. MD/DFCCIL has approved the following amendments in the Medical Rules:-


- (i) Room rent entitlements provided under rule 4(b)(iv) of medical rules stands revised as under:-

S.No.	Levels	Room Type
1.	MD/Directors	Suite/Deluxe Room
2.	ED/GGMs/GMs	Deluxe Room
3.	AGMs/JGMs/DGMs/ Mgrs./AMs	Single Room
4.	Sr. Executive/Executive	Double/Three bedded room
5.	Below Executives	General Ward
6.	All levels	ICU charges (as per actuals)

- (ii) Executive Health Check Up:-

As per DPE's guidelines the regular employees in E-8 grade and above are required to undergo medical checkup every year and the medical report is included in PAR of that assessment year. To give effect to above the following clarificatory note below rule 4(c)(i) is inserted:-

"Note: However, the regular employees in E-8 grade and above are required to undergo above mentioned medical checkup every year, preferably before or in the month of March, so that the medical report can be included in the Annual Performance Appraisal Report of that assessment year."


(R.S. Rawat)
DGM/HR

E-Mail to:

1. Secy. to MD - for kind information of MD
2. Dir./OP&BD, Dir./Infra, Dir./PP, Dir./Fin. & CVO
3. All GGMs/GMs/CPMs and all officials under them for information.
4. Portal
5. Notice Board.

No.HQ/HR/3/Medical Rules/4(Pt.III)

Dated: 15.12.2016.

Circular No.11/2016

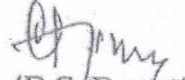
Sub: Reimbursement of Medical claims for indoor treatment.

The Rules for Indoor treatment and reimbursement of Medical Claims are laid down in Rule-4(b) of Chapter-X of HR Manual of DFCCIL. Further Room Rent entitlement for various categories of employees was revised vide Circular no. HQ/HR/3/Medical Rules/4(Pt.II) dated: 06.08.2015.

In order to streamline the Reimbursement of Medical Claims for indoor treatment, it has been decided to adopt the following procedure:-

- i) The rates of Max Hospital, Saket, New Delhi will be the bench mark for the purpose of reimbursement of medical claims for indoor treatment.
- ii) The treatment/package rates for reimbursement of medical claims will be based on the entitlement of Room Type.
- iii) The procedure for reimbursement of medical claims will be as per the existing SOP provisions

This has the approval of the Competent Authority.


(R.S. Rawat)
JGM/HR-III

Copy to:

1. Secy. to MD – for kind information of MD
2. Dir./OP&BD, Dir./Infra, Dir./PP, Dir./Fin. & CVO
3. All GGMs/GMs/AGMs/DGMs and all officials under them for information.
4. All CPMs and officials under them for information. Current rates of Max Hospital, Saket, New Delhi are sent on email.
5. AM/HR-I for placing the rate list of Max Hospital, Saket, N.Delhi on portal.
6. Notice Board.

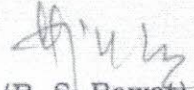
CIRCULAR No -34/ 2018

Subject: DFCCIL Medical Rules – Addition in the list of Special Diseases.
Reference: Circular of even number dated 29.12.2009 on DFCCIL Medical Rules and subsequent amendments vide letters of even number dated 16.02.2012 and 31.03.2005.

Following disease shall also be considered as Special Disease, in addition to the existing diseases mentioned in para - 4 (c) (i) in Chapter-X on Medical Rules in DFCCIL's HR Manual:-

' Hepatitis A/B/C/D/E'

This issues with the approval of the Competent Authority.


(R. S. Rawat)
JGM / HR

No. HQ/HR/3/Med rules/4

Date :- 08.06.2018

Copy for kind information and necessary action to :-

1. Secy to MD for kind information of MD/DFCCIL.
2. Director (Infra), Director/Fin, Director (PP), Director (OP&BD) & CVO
3. ED/EDFC & ED/WDFC
4. All GGMs/GMs/CPMs
5. All AGMs/ACPMs/JGMs/DGMs – for wide circulation.