

**PART – I**

**RULES & REGULATIONS  
AND  
BYE-LAWS**

# RULES AND REGULATIONS

## SHORT TITLE

1. These Rules and Regulations may be called the Rules and Regulations of the Defence Civilians Medical Aid Fund.

## INTERPRETATIONS

2. In these Rules and Regulations, the following words and abbreviations shall have the meaning given against them unless there is anything contrary in the subject of context:

- i) "Rule" means any of the Rules and Regulations of the Society.
- ii) "Managing Committee" means the Governing Body of the Society constituted under Rule 5.
- iii) "Executive Committee" shall mean the body constituted under Rules 13 and 14.
- iv) The "Society" shall mean the Defence Civilians Medical Aid Fund.
- v) The "Honorary Secretary" shall mean the Honorary Secretary-Cum- Treasurer of the Society.
- vi) "Authorised Officers" shall mean either the Heads of Defence Establishments or Officers authorized by the Heads of Defence Establishments through express Order in writing to collect membership subscription from employees of the establishment on behalf of DCMAF and to deal with all other aspects concerning assistance from DCMAF including disbursement of financial assistance from DCMAF to the beneficiaries.
- vii) The term 'family' for the purpose of Defence Civilians Medical Aid Fund shall mean a Government servant's wife or husband, as the case may be, and parents, sisters, widowed sisters, widowed daughters, brothers, children, step-children divorced/separated daughters and stepmother wholly dependent upon the Government servant and normally residing with the Government servant.

**Note 1 :** A member of the family is treated as dependent only if his/her income from all sources including pension and pension equivalent of DCRG benefit and exclusive of the relief on pension sanctioned after December, 1995 is less than Rs. 1,500/- p.m. The condition of dependency both in the case of the husband or the wife of the Government servant has been dispensed with.

## **FUNDS OF THE SOCIETY**

3. The funds of the Society will consist of the following:

- i) Members' subscription.
- ii) Contributions from other sources or donations.
- iii) Receipts of the Society from other sources.

## **OJECTS OF THE FUND**

4. The funds of the Society shall be utilized to provide financial assistance to its members when they or members of their families suffer from Tuberculosis, Cancer and Leprosy or from any other medical contingencies as decided by the Managing Committee from time to time. Quantum of financial assistance and conditions for grant of assistance shall be decided by the Managing Committee.

## **MANAGING COMMITTEE**

5. The affairs of the Society shall be controlled, directed and administered, subject to the Rules and Regulations and By-Laws of the Society, by the Managing Committee of the Fund consisting of the following members:

- |       |   |    |                                    |
|-------|---|----|------------------------------------|
| i)    | Defence Secretary   | -- | Ex-Officio Chairman                |
| ii)   | Addl. Secretary<br>Ministry of Defence                                    | -- | Ex-Officio Senior<br>Vice-Chairman |
| iii)  | Joint Secretary & Chief<br>Administrative Officer,<br>Ministry of Defence | -- | Ex-Officio<br>Vice-Chairman        |
| iv)   | Controller General of<br>Defence Accounts,                                | -- | Ex-Officio Member                  |
| v)    | Adjutant General, Army<br>Headquarters                                    | -- | Ex-Officio Member                  |
| vi)   | Air Officer-in-Charge<br>Personnel, Air Headquarters                      | -- | Ex-Officio Member                  |
| vii)  | SPD (Civ),<br>Naval Headquarters  | -- | Ex-Officio Member                  |
| viii) | Director of Personnel,<br>DRDO  | -- | Ex-Officio Member                  |
| ix)   | Director General of<br>Ordnance Services                                  | -- | Ex-Officio Member                  |
| x)    | Director General EME  | -- | Ex-Officio Member                  |
| xi)   | Director General (Pers)<br>E-in-C's Branch                                | -- | Ex-Officio Member                  |

|        |  |    |                   |
|--------|--|----|-------------------|
| xii)   | Director General of Quality Assurance  | -- | Ex-Officio Member |
| xiii)  | Director General Ordnance Factories  | -- | Ex-Officio Member |
| xiv)   | Director General of Armed Forces Medical Services  | -- | Ex-Officio Member |
| xv)    | Director General of Medical Services (Army)  | -- | Ex-Officio Member |
| xvi)   | Director General of Medical Services (Navy)  | -- | Ex-Officio Member |
| xvii)  | Director General of Medical Services (Air)   | -- | Ex-Officio Member |
| xviii) | Addl. Director General of Armed Forces Medical Services (MR)   | -- | Ex-Officio Member |
| xix)   | Joint Secretary (E) Ministry of Defence  | -- | Ex-Officio Member |
| xx)    | Director-in-Charge of Welfare in CAO's Office  | -- | Ex-Officio Member |
| xxi)   | A civilian representative from Armed Forces HQs and Inter Services Organizations to be nominated by the Joint Secretary & CAO, Ministry of Defence from amongst the Members of the JCM of CAO's Office | -- | Ex-Officio Member |
| xxii)  | A civilian representative from amongst the members of the Society to be nominated by the General Secretary, Indian National Defence Workers Federation, Kanpur   | -- | Member            |
| xxiii) | A civilian representative from the amongst the members of the Society to be nominated by the General Secretary All India Defence Employees Federation, Kirkee, Pune                                    | -- | Member            |
| xxiv)  | A civilian representative from the amongst the members of the Society to be nominated by the General Secretary, Bhartiya Pratiraksha Mazdoor Sangh, Kanpur   | -- | Member            |

- |        |  |    |   |
|--------|--|----|---|
| xxv)   | A Labour Welfare Commissioner --<br>from amongst the Ordnance<br>Factories to be nominated by<br>the DGOF  | -- | Member  |
| (xxvi) | Deputy Chief Administrative --<br>Officer-in-Charge of Welfare<br>in the Office of Joint Secretary<br>(Trg) & Chief Administrative Officer,<br>Ministry Of Defence | -- | Ex-Officio Hony.<br>Secretary-Cum-<br>Treasurer |
| xxvii) | An Officer from Defence<br>(Finance) to be nominated<br>by Secretary Defence (Finance)   | -- | Co-opted Member                                 |

6. The tenure of civilian representatives of the employees and of the Federations and Labour Welfare Commissioner shall be three years at a time.

7. Expenditure for TA/DA of the members of the Managing Committee coming from outstations in connection with activities related to the Fund shall be met by the Federations or the Installations themselves. The Society shall not accept any liability for these charges.

8. The Managing Committee shall file with the Registrar of Societies, Delhi a list of the names, addresses and occupations of its members entrusted with the management of the affairs of the Society.

#### **AUTHORITIES OF THE FUND**

9. The following shall be the authorities of the Defence Civilians Medical Aid Fund:

- i) The Chairman.
- ii) The Senior Vice-Chairman.
- iii) The Vice-Chairman.
- iv) The Honorary Secretary-cum Treasurer.

#### **MEETINGS OF THE MANAGING COMMITTEE**

- 10 a) The Managing Committee shall meet at least once a year.
- b) The meetings of the Managing Committee shall be convened by the Honorary Secretary at the instance of the Chairman or Vice-Chairman or at the request of at least four members of the Committee.
- c) All meetings of the Managing Committee shall be presided over by the Chairman of the Fund, but in his absence, the Senior Vice-Chairman shall act as Chairman of the meeting.
- d) Seven members of the Managing Committee shall be sufficient to form a quorum at any of its meetings.
- e) The decision of the Managing Committee shall be taken by the majority of votes of the members present at the meeting.
- f) In the event of a tie the Chairman of the meeting shall have a second or casting vote.

## **FUNCTIONS AND POWERS OF THE MANAGING COMMITTEE**

11. i) The functions of the Managing Committee shall be to administer the Fund in conformity with its objects and to take such steps as may be necessary for that purpose.
- ii) In particular and without prejudice to the generality of the foregoing provision, the Managing Committee shall:
- a) prescribe the nature and extent of the benefits of the Fund which shall be granted to the members and their families from time to time;
  - b) frame the Rules and Bye-Laws of the Fund and amend them from time to time as may be necessary in the interest of the Fund;
  - c) consider the Annual Audit Report on the accounts of the Fund;
  - d) sanction establishment to carry on the work of the Fund;
  - e) frame rules and regulations and conditions of service of the employees of the Fund;
  - f) comply with the requirements of the Societies Registration Act 1860 (Act XXI of 1860) and convene special meetings, if necessary, for the purpose.

12. Whenever it shall appear to the Managing Committee of the Fund that it is advisable to alter, extend, or abridge the purposes set out into or for other purposes described in Sections 1 and 20 of the Societies Registration Act 1860 (Act XXI of 1860) or to amalgamate the Fund either wholly or partially with any other Society or Fund, the Managing Committee may submit the proposition to the members of the Society in a written or printed report, and may convene a special meeting for consideration thereof according to the Rules and Regulations and By-Laws of the Fund. But no such proposition shall be carried into effect unless such report shall have been delivered or sent by post to every member of the Fund 10 days previous to the special meeting convened by the Managing Committee for consideration thereof, or unless such proposition shall have been agreed to by the votes of 3/5<sup>th</sup> of the members delivered in person or by proxy and confirmed by the votes of 3/5<sup>th</sup> of the members present at a second special meeting convened by the Managing Committee at an interval of one month after the formal meeting.

## **EXECUTIVE COMMITTEE**

13. The Executive Committee shall comprise of the Vice-Chairman, the Representative of the Director General, Armed Forces Medical Services who is also the member of the Managing Committee of the Fund and the Honorary Secretary-cum Treasurer of the Fund.

14. The Executive Committee shall deal with the individual requests for assistance as and when received, on behalf of the Managing Committee, and sanction the grant of aid from the Fund in accordance with the principles prescribed by the Managing Committee. The Executive Committee shall also deal with issues relating to

administration of the Fund in accordance with the rules and regulations and bye-laws of the Fund.

**HONORARY SECRETARY-CUM-TREASURER  
OF THE FUND AND HIS FUNCTIONS**

15. The Honorary Secretary-Cum-Treasurer of the Fund shall be the Chief Executive Officer of the Fund and his duties shall be:

- a) to sign all documents and execute all instruments on behalf of the Fund and to conduct its correspondence of which the postal charges shall be borne by the Fund;
- b) to summon meetings of the Managing Committee, to prepare their agenda and to record the proceedings of such meetings;
- c) to examine the entitlement of each applicant for assistance from the Fund, and to obtain the decision of the Executive Committee on these applications, though in cancer cases in which members have approached the Fund for the first time, he shall be competent to consider their applications on the basis of the available documents and in all genuine cases the Honorary Secretary will immediately sanction assistance to the members equal to one month's Nutritious Diet Allowance;
- d) to control the office establishment and to carry on the routine administration of the Fund on behalf of the Managing Committee in accordance with the Rules and Regulations of the Fund and other instructions issued by the Managing Committee;
- e) to employ the staff for the office of the Fund authorized by the Managing Committee and issue appointment under his signatures;
- f) to pay salaries and grant annual increments to the employees of the Fund as per the Rules and Regulations and Bye-Laws of the Fund;
- g) to maintain Annual Character Rolls (ACR) of the employees of the Fund and, wherever necessary, to get them reviewed and counter-signed by the Vice-Chairman of the Fund;
- h) to maintain the Employees Provident Funds Account of the staff of the Fund with the Regional Provident Fund Commissioner, Delhi and to do all such things as are expedient thereto;
- i) to submit a report on the working of the Fund at each meeting of the Managing Committee;
- j) to keep a true and accurate account of all moneys (cheques, drafts, cash etc.) received and expended;
- k) to keep an up-to-date register of members of the Fund showing the amount of subscription actually paid by each member;
- l) to allot membership numbers to the members and issue membership cards to them;

- m) to issue reminders to units/formations, and individuals when the payment of subscription to the Fund is delayed;
- n) to prepare the annual forecast estimates for the approval of the Managing Committee of the Fund and other financial statements designed to help in the proper administration of the Fund;
- o) to receive all moneys and to issue official receipt for each amount;
- p) to co-ordinate with other organizations in the country engaged in combating the incidence of T.B., Cancer and Leprosy and to submit proposals for the improvement of the working of the Fund;
- q) to obtain the approval of the Executive Committee referred to in Rule 13 to any item of contingent expenditure in excess of the financial powers delegated to the Honorary Secretary by the Managing Committee from time to time;
- r) to pay monetary assistance to members to the extent approved by the Executive Committee;
- s) to do all such acts as may be deemed necessary in the interest of the Fund, with the approval of the Executive Committee.

### **REGISTRATION OF SOCIETY**

16. The Society shall be registered under Sections 2, and 3 and 20 of the Societies Registration Act 1860 (XXI of 1860) and shall be subject to the provisions of the said Act as well as provisions of the Punjab Amendment Act, 1957 as extended to Delhi State.

### **DISSOLUTION OF SOCIETY**

17. In the event of the dissolution of the Society, any number but not less than 3/5<sup>th</sup> of the members of the Society may determine that it shall be dissolved and thereupon it shall be dissolved forthwith or at the time agreed upon and all necessary steps shall be taken for the disposal and settlement of the property of the Society, its claims and liabilities, as the Managing Committee shall find expedient, provided that, in the event of any dispute arising in the Managing Committee or among the members of the Society, the same shall be settled in accordance with the procedure prescribed by Section 13 of the Societies Registration Act 1860, provided that the Society shall not be dissolved unless 3/5<sup>th</sup> of the members shall have expressed a wish for such dissolution by their votes delivered in person, or by proxy at a general meeting convened for the purpose.

18. If upon the dissolution of the Society, there shall remain, after the satisfaction of all its debts and liabilities, any property whatsoever, the same shall not be paid to or distributed among the members of the Society or any of them, but shall be given to some other Society or the Fund to be determined by the votes of not less than 3/5<sup>th</sup> of the members present personally or by proxy at the time of the dissolution, or in default thereof, by the Court of Law having jurisdictions in the matter.

**BYE – LAWS**  
**OF THE FUND**

1. The headquarters of the Defence Civilians Medical Aid Fund shall be at the Office of Chief Administrative Officer, Ministry of Defence, New Delhi. At present it is located at B-Block, Porta Cabin Room No.1, Dalhousie Road, New Delhi-110011.

**MEMBERSHIP OF THE FUND**

2. a) The membership of the Fund will be open on a voluntary basis to:
- i) All defence civilian employees whether gazetted or non-gazetted, permanent or temporary, Industrial or Non-Industrial, paid either from Civil Estimates or Defence Services Estimates, and borne on the roster of the Ministry of Defence, Armed Forces Headquarters, Organisations of the Director General Ordnance Factories, Inter Services Organisations and other formations or subordinate offices of the Ministry of Defence
  - ii) The employees of the Canteen Services, provided that at least 20% of the employees working at each station join the Fund;
  - iii) The employees of Canteens in Defence Establishments / Installations;
  - iv) The employees of the Defence Civilians Medical Aid Fund;
  - v) C.G.D.A employees; and
  - vi) Coast Guard employees.
- b) Each individual desirous of enrolling as member of the Fund shall have to apply for its membership in the prescribed Form-I and hand over the same to his/her Authorized officer or Officers as an Authority for realization of due subscription.
- c) An employee who has enrolled himself/herself as a member of the Fund under the provisions of Clause 2 (b) above by making the first payment/one time payment of subscription shall be allotted a membership number and issued with a membership card by the Fund which shall reflect the amounts of subscription realized from him/her from time to time. The entries of the subscription realized from the members shall be made in the membership cards by the Authorized Officers collecting subscription to the Fund. The Authorized Officer will place an authenticated copy of the membership card and an authenticated copy of the application for membership in the Service Book of the employee, before handing over the card to the employee.
- d) In case, a member is transferred from one unit/estt. of the Defence Organization to another, his original application form for joining the Fund will be forwarded by the unit/estt. to which the member has been transferred, clearly stating his/her membership number, date of joining the Fund, rate of annual subscription, the period upto which the subscription has already been recovered etc. A copy of the letter forwarding the application form will also be endorsed to the Honorary

Secretary of the Fund at New Delhi to enable him to amend his own records.

- e) The particulars of the members who resign or otherwise cease to be the members of the Fund will be forwarded by the Authorized Officer in the month of January each year to the Honorary secretary of the Fund at New Delhi for information and record.
- f) Membership of the Fund shall be continued with full eligibility for all the benefits of the Fund upto a period of six months from the date on which a member ceases to be employed in the Defence Organization.
- g) The full amount of the subscription collected, less remittance charges, shall be remitted by the establishment concerned to the Honorary Secretary of the Fund at New Delhi, without retaining any amount for local disbursement. No bank account in the name of the Fund shall be opened at any station by any local authority collecting subscription for the Fund.
- h) A list of effective members of the Fund as on the 31<sup>st</sup> December shall be furnished each year, not later than the middle of February next year, to the Honorary Secretary of the Fund by the Authorized Officer collecting subscription for the Fund.
- i) Members of the Fund on deputation to some other Ministry or State Department shall continue to be treated as members of the Fund for so long as they continue to pay the subscription of the Fund regularly and retain a lien in the parent Defence Organization to which they belonged prior to their proceeding on deputation.

#### **TERMINATION OF MEMBERSHIP**

- 3. a) An employee shall cease to be the member of the Fund under the following conditions:
  - i) on ceasing to be employed in the Organisations referred to in Bye-law 2(a), subject to the provisions of Bye-law 2(f);
  - ii) on application in writing resigning from the membership of the Fund ( such application should be made to the Authorized Officers responsible for collecting subscription for the Fund);
  - iii) when a benefit from the Fund has been obtained by misrepresentation of facts (the Executive Committee of the Fund shall be the sole judge of whether any misrepresentation has been made);
  - iv) when the yearly subscription to the Fund has been in arrears (for the purpose of this clause, the subscription in respect of any year shall be deemed to be in arrears if it is not paid latest by 31<sup>st</sup> March of that year);
  - v) when an employee retires from service;
- b) Subject to the provisions of clause 2(f), no persons shall be entitled to any benefits of the Fund after ceasing to be its member.

## MEMBERS' SUBSCRIPTION

4. a) Each member shall subscribe to the Fund on the following scales:-

### RATES OF ANNUAL SUBSCRIPTION (Yearly)

| <u>Pay Band (PB)</u> | <u>Rates</u> |
|----------------------|--------------|
| 1S to PB – 1         | Rs. 60/-     |
| PB – 2               | Rs. 100/-    |
| PB – 3               | Rs. 200/-    |
| PB – 4               | Rs. 400/-    |

OR

### RATES OF FULL SERVICE MEMBERSHIP (ONE TIME PAYMENT )

| <u>Pay Band (PB)</u> | <u>Rates</u> |
|----------------------|--------------|
| 1S to PB – 1         | Rs. 400/-    |
| PB – 2               | Rs. 600/-    |
| PB – 3               | Rs. 800/-    |
| PB – 4               | Rs.1000/-    |

**Note: Rate of subscription may be changed any time with the approval of the Managing Committee.**

- b) The annual subscription to the Fund shall be realized from the members by the respective heads of all offices/units/establishments or any Authorized Officer in advance in the months of January each year. **The collections shall in no case be passed through Govt. account.**
- c) New members joining the Fund during any month of the year shall pay the full subscription for that year, but they shall be treated as members of the Fund from the date they pay their first subscription. Retrospective admission to the Fund will not be allowed to any member and, therefore, any subscription paid in respect of a preceding year by a new member shall be treated only as a donation.
- d) Subscription once paid by a member shall not be refunded in any case.

### MAINTENANCE OF SUBSCRIPTION RECORDS AT THE OFFICE/UNIT/ESTT

5. a) The amount of subscription collected from the members at the rates indicated in Bye-law 4(a) will be remitted immediately by the Authorized Officer. together with a list of subscribers to the Honorary Secretary, Defence Civilians Medical Aid Fund, Ministry of Defence, New Delhi. The cost of remittance, if any, shall be borne by the Fund.
- b) Authorized Officers who collect subscription for the Fund from members on behalf of the Head of Office/Unit/Establishment shall maintain registers in separate form-2 and 3 for Annual Members and Full Service Members respectively. The registers will be permanent documents for maintaining record of membership. The registers will be open to

inspection by the members. For Annual members, the Authorized Officer shall carefully watch the Ledger as in Form-2 effecting recoveries regularly.

### **REMITTANCE OF SUBSCRIPTION**

6. a) Subscription for the Fund realized from members, less remittance charges, if any, shall be remitted by the Authorized Officer to the Honorary Secretary of the Fund at New Delhi by a crossed bank draft. Cheque and Cash payment at the office of the Fund may be made only by offices located in Delhi or, in special circumstances, by members of the Fund residing in the Delhi State.
- b) Each remittance shall be accompanied with details of the collections showing full particulars of the members i.e. membership card numbers, names, designations, personal/employment numbers, date of birth, date of retirement, pay groups, amounts paid and the period to which they relate. The membership registers at the office of the Fund will be completed on the basis of the information contained in these lists.
- c) Names should be correctly spelt and not too closely typed or written. Full names should be given
- d) Names given in the lists for any year shall, as far as possible, follow the same order as in the lists for the preceding year/years.
- e) In case annual subscription for the Fund has been recovered at a rate different from that at which recovery was made for the preceding year, particulars of the change in the pay group of the member concerned shall also be indicated.
- f) All remittances will be acknowledged by the Honorary Treasurer of the Fund. If an acknowledgement is not received by the remitter, he shall make an inquiry at the end of six weeks from the date of the remittance.
- g) The Honorary Treasurer shall deposit all sums received for the Fund in a bank to be selected by the Managing Committee. He shall not normally hold a cash balance of more than Rs. 5,000/- to meet the current liabilities of the Fund but the amount exceeding this limit can be held by him if it is so held for circumstances beyond his control.

### **BENEFITS FROM THE FUND**

7. Every member, including those who rejoin the Fund after once ceasing to be its members, shall become entitled to the benefits of the Fund subject to the condition that Annual Members shall have to complete the membership of the Fund for one year commencing from the date on which the first subscription is paid. Payment of subscription with retrospective effect shall not entitle any member to the benefits of the Fund from a retrospective date. The benefits granted by the Fund are:

- a) **NUTRITIOUS DIET ALLOWANCE:**
  - i) Members and their dependents suffering from tuberculosis, cancer and leprosy, and undergoing domiciliary treatment or treatment in any approved sanatorium/hospital at the instance of

the Authorized Medical Attendant of the establishment concerned or a competent Medical Specialist in the disease concerned, shall be given Nutritious Diet Allowance at the rates prescribed by the Managing Committee of the Fund from time to time upto a **maximum period of 2 years(subject to review on expiry of every 6 months)** or upto the last date of treatment recommended by the medical authorities whichever is earlier. However, in case of cancer patients, benefit may **continue upto 5 years(subject to review on expiry of every 6 months)**. In case the treatment for cancer continues beyond 5 years then each such case will be examined on merit and the Nutritious Diet Allowance will be provided on case to case basis upto a maximum period of 8 years subject to review of every 6 months.

- ii) Members and their dependents suffering from Burn injuries to the extent of second degree and above which are more than 10% when admitted in hospitals for treatment shall be entitled to Nutritious Diet Allowance at the rates prescribed by the Managing Committee from time to time **for a period not exceeding twelve weeks or till the date of declaration of the patient as fit by the medical authority whichever is earlier.**
- iii) Female members of the Fund and spouses of male members suffering from severe anaemia i.e. less than 10 gm% haemoglobin during pregnancy shall be entitled to Nutritious Diet Allowance at the rates prescribed by the Managing Committee from time to time **till the month of delivery, subject to the condition that the benefit will be admissible in case of the first two children. The request for Nutritious Diet Allowance for anaemia during pregnancy for self/spouse should be submitted by the members before the date of delivery. Any request submitted to the units/establishments by the members after the date of delivery will be treated as time barred and will not be entertained by DCMAF.**
- iv) Lactating female members of the Fund or spouses of the male members shall be entitled to Nutritious Diet Allowance at the rates prescribed by the Managing Committee from time to time **for a period of four months w.e.f. the month of delivery, subject to the condition that the benefit will be admissible in case of the first two children. The request for Nutritious Diet Allowance for lactating mother for self/spouse should be submitted by the members within one year from the date of delivery. Any requested submitted after one year from the date of delivery will be treated as time barred and will not be entertained by DCMAF.**

**NOTES:**

- i) Cases of relapse of TB, Cancer and Leprosy will be treated as fresh cases, irrespective of whatever assistance had been given to them in the past.
- ii) The Fund will not make any arrangement for the medical checkup of the members of the Fund and their families whether initially on joining the Fund or periodically thereafter.

- iii) Cases for financial assistance shall be considered only on the basis of the current illness and the medical documents of the patient. Past illness as well as the expenditure incurred in that connection by the members in the past shall not be taken into consideration for granting the benefits of the Fund.
- iv) Financial assistance shall not be discontinued to member patients even if they attend to their normal duties during the course of their domiciliary treatment in case the disease is found to be active in their cases.

**(b) AFTER-CARE ALLOWANCE:**

Each patient declared medically fit by a competent medical authority after completion of the treatment for TB, Cancer and Leprosy as the case may be shall be paid the after-care allowance at the rates prescribed by the Managing Committee from time to time for a period of six months, provided the request for grant of such an allowance is made in the prescribed form-4 alongwith a duly attested copy of the fitness certificate to the Fund within a period of three months from the date on which the patient was declared medically fit. Applications received beyond this period shall not be entertained for grant of after-care allowance. **The Grant of After-care allowance shall be strictly restricted to a total period of six months.**

**(c) SUBSISTENCE ALLOWANCE TO MEMBER-PATIENTS:**

Every member-patient who remains on **leave without pay and allowances** due to tuberculosis, cancer, leprosy, paralytic stroke or accidental injury shall be granted subsistence allowance **for the period of absence on leave without pay and allowance** at the rates as may be prescribed by the Managing Committee of the Fund from time to time. **The allowance will be granted for a maximum period of six months. However, there is no limit for Cancer patients.**

**(d) EX-GRATIA GRANT TO THE FAMILIES**

If any member, who has completed one year's membership of the Fund from the date of payment of first subscription dies of TB, Cancer or Leprosy, his/her family shall be given an ex-gratia grant of an amount as may be prescribed by the Managing Committee from time to time. Ex-gratia grant will also be applicable in cases of death of a member due to heart ailments provided that he/she had availed assistance from the Fund for heart ailments earlier.

**(e) FINANCIAL ASSISTANCE IN MAJOR OPERATIONS**

The members and their dependents shall be entitled to reimbursement of expenses from the Fund at the rates and as per terms and conditions laid down by the Managing Committee from time to time in following major operations.

- i) Coronary By-Pass Surgery
- ii) Valve Replacement
- iii) Implantation of Pace-Makers
- iv) Renal Transplantation
- v) Joint Replacement with Surgery
- vi) Implantation of Stents

**f) ADDITIONAL BENEFITS**

The members and their dependents shall be entitled to reimbursement of expenses from the Fund at the rates and as per terms and conditions laid down by the Managing Committee from time to time in following cases. Fresh claims for reimbursement for the same item for the same patient will not be entertained within five years of the first reimbursement:

- i) Reimbursement of the cost of Special Prosthesis for disabilities due to burn injuries
- ii) Reimbursement of the cost of procuring Blood for Transfusions during treatment of leukemia.
- iii) Reimbursement of the cost of Cataract Operations with Implantation of Intra-Ocular Lens
- iv) Reimbursement of the cost of Hearing Aid
- v) Reimbursement of the cost of Crutches
- vi) Reimbursement of the cost of Wheel Chairs
- vii) Reimbursement of the cost of Support Shoes (Calipers)
- viii) Reimbursement of the cost of Neck Band for Cervical Spondilitis
- ix) Reimbursement of the cost of Tricycles for Physically Handicapped
- x) Reimbursement of the cost of Artificial Limbs (Prosthesis)

**NOTE: Fresh claims for reimbursement for Artificial Limbs, Wheel Chair and Crutches will not be entertained within 5 years of the first reimbursement**

**g) EX-GRATIA GRANT IN CASE A MEMBER PATIENT DIES IN AN ACCIDENT**

If any Full Service Member of the Fund or Annual Member who has remained member of the Fund consecutively for ten years dies in an accident, his/her family shall be given an Ex-gratia grant as may be prescribed by the Managing Committee from time to time.

**h) EX-GRATIA GRANT FOR LOSS OF LIMBS IN ACCIDENT**

The members of the Fund shall be entitled to ex-gratia grant from the Fund in case of loss of limbs i.e. arms and legs and/or eyes in an accident at the rates and as per terms and conditions laid down by the Managing Committee from time to time.

**i) DIALYSIS ALLOWANCE**

The members and their dependents shall be entitled to Dialysis Allowance for Renal failure from chronic renal disease at the rates and as per terms and conditions laid down by the Managing Committee from time to time. The allowance may be granted **for maximum period of five years or cure whichever is earlier.**

#### **FINANCIAL YEAR**

8. Financial year of the Fund shall be 1<sup>st</sup> April to 31<sup>st</sup> March of next year.

#### **AUDIT**

9. The accounts of the Fund shall be audited once a year by a Registered Chartered Accountant appointed by the Executive Committee of the Fund. However the salary and Service Books of the employees of the Fund shall be audited by an auditor appointed by the Principal Controller of Defence Accounts (Hqs.) at the request of the Hony. Secretary of the Fund.

#### **BANKERS OF THE FUND**

10. The Bankers of the Fund shall be the State Bank of India, Parliament Street, New Delhi, the Central Bank of India, Parliament Street, New Delhi, Syndicate Bank, South Block, New Delhi and Axis Bank, CAO's Office, New Delhi.

#### **OPERATION OF BANK ACCOUNT**

11. The accounts of the Fund shall be operated and administered by the Director in charge of Welfare, O/o JS (T) & CAO, Ministry of Defence jointly with the Honorary Secretary –cum Treasurer of the Fund at the instance of the Chairman of the Managing Committee from time to time.

#### **CONDITIONS OF SERVICE OF THE EMPLOYEES OF THE FUND**

12. The Central Civil Services (Classification, Control and Appeal) Rules, and the Central Civil Services (Conduct) Rules, as may be amended from time to time shall apply to the employees of the Fund subject to the modification that:

- i) references to the 'President' and 'Government servants' in the Central Civil Services (Classification, Control and Appeal) Rules shall be construed as references to the 'Chairman' of the Fund and 'Employees of the Fund' respectively; and
- ii) references to Government and Government Service in the Central Civil Services (Conduct) Rules shall be construed as references to the 'Chairman' of the Fund and 'Officers and Establishments in the service of the Fund' respectively.

Provided that orders in the name of the Chairman of the Fund shall be authenticated by the signature of the Honorary Secretary, Defence Civilians Medical Aid Fund.

13. Appointing, Disciplinary and Appellate authorities for the employees of the Fund shall be:

| <b><u>Category/<br/>Post</u></b> | <b><u>Appointing<br/>Authority</u></b>    | <b><u>Disciplinary<br/>Authority</u></b>   | <b><u>Appellate<br/>Authority</u></b>    |
|----------------------------------|---|--|--|
| a) Admin Officer                 | Sr. Vice-<br>Chairman<br>(Addl Secretary) | Sr. Vice-<br>Chairman(Addl. Secy)<br>for all penalties<br>and Vice-Chairman<br>for minor Penalties<br>only | Chairman<br>(Def Secretary)              |
| b) Assistant                     | Vice-Chairman<br>(JS & CAO)               | Vice-Chairman<br>(JS & CAO)  | Sr.Vice-<br>Chairman<br>(Addl Secretary) |
| c) Clerks                        | Hony. Secretary                           | Hony. Secretary  | Vice-Chairman                            |
| d) Peon                          | -do-                                      | -do-   | -do-                                     |

14. The employees of the Fund shall be given pay and allowances as admissible to the corresponding categories of the Central Govt. employees.

15. The service of individuals with less than three (3) years' service shall be terminable on one month's notice on either side. Where, however, an individual has put in service for three (3) years or more his services shall be terminable on three (3) months' notice on either side.

16. On the termination of service or retirement from the service, an employee of the Fund who has put in not less than one(1) year's service, shall be granted gratuity calculated at the rate fixed by the Govt for its employees from time to time.

17. In regard to all matters such as T.A. Leave, increments, pay, LTC etc. the Fundamental and Supplementary Rules framed by the Govt. of India from time to time shall apply Mutatis Mutandis to the employees of the Fund.

18. The employees of the Fund shall be reimbursed tuition fees in respect of their children studying in the middle and secondary classes at par with the Central Government employees of the corresponding categories.

19. Staff members of the Fund shall be granted medical allowance at the rates as may be prescribed by the Managing Committee from time to time.

20. Families of the employee of the Fund who die in harness will be paid death gratuity on the basis of similar rules as are applicable to the Central Govt. employees.

#### **GENERAL**

21. The Honorary Secretary may delegate, such powers as may be considered necessary in the exigencies of work to the Administrative Officer of the Fund.

22. Any alteration in the Bye-laws shall require the prior approval of the Managing Committee.

