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# भारत प्रतिभूति मुद्रण तथा मुद्रा निर्माण लिमिटेड

## Security Printing and Minting Corporation of India Limited

मिनिरत्न श्रेणी-1, सीपीएसई  
(भारत सरकार के पूर्ण स्वामित्वाधीन)  
Miniratna Category-I, CPSE  
(Wholly owned by Government of India)

No. CHO(HR)/Policy/27/3/2011/495

Dt. 23.04.2013

DA (Admin)

### CORPORATE HR ORDER NO. 11/2013

Pragna  
please.

**Sub: Notification for implementation of SPMCIL Medical Policy - 2013**

SPMCIL Medical Policy-2013 is hereby formally notified for uniform application to all the employees on the rolls of the Company, which includes pro-rata optees, combined pension optees and company appointed employees working in the Mints, Presses, Paper Mill and Corporate Office. The policy document is attached herewith in Annexure - I for compliance by all concerned giving its effect from 01.05.2013.

2. The Company Management reserves its right to interpret, modify or amend any provision or withdraw the Medical Scheme either fully or partially under compelling circumstances arising out of exigencies.

भारत सरकार टंकसाल मुंबई / INDIA GOVERNMENT MINT MUMBAI		
का.प्र./WM (UKB)	बातु प.अ./Assay Supdt.	प्र.(का एवं प्र)/M (P&A)
का.प्र./WM (KR)	सु.अ./SO	स.प्र.(मास)/AM (HR)
का.प्र./WM (SCM)	बु.अ./BO	स.प्र.(वि एवं ले)/AM (F&A) (MK)
स.प्र.(तक)/AM (T) (MAC)	स. उकीर्ण/Asst. AE	स.प्र.(वि एवं ले)/AM (F&A) (SR)
स.प्र.(तक)/AM (T) (PMS)	Encs. A & above	स.प्र.(राजा)/AM (OL)
स.प्र.(तक)/AM (T) (SKM)		व.स.अ./Sr. VO
स.प्र.(सु.प्रौ)/AM (IT)	To	अधि.(विपणन)/O (Marketing)
अधि (तक)/O (T)		प्र.अ.(का एवं प्र)/AO (P&S)
		अधि.(सा)/O (Materials)

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26/4/13

25 APR 2013

(E.J. Gupta)  
Dy. GM (IR)

M (P&A)

Copy for information to

1. OSD to CMD
2. EA to Director (HR)/ EA to Director (T)
3. GM (IT)/ C.V.O. (I/C)
4. All DGMS of Corporate Office
5. ACS
6. HR Master Folder
7. Notice Board

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**SPMCIL MEDICAL POLICY- 2013**

भारत प्रतिभूति मुद्रण तथा मुद्रा निर्माण निगम  
लिमिटेड

(भारत सरकार के पूर्ण स्वामित्वाधीन)

**Security Printing and Minting  
Corporation of India Ltd.**

(Wholly Owned by Govt. of India)

**CORPORATE OFFICE  
NEW DELHI**



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## "SPMCIL MEDICAL POLICY - 2013"



### 1. BACKGROUND

- 1.1 Consequent upon the Corporatisation of Mints, Presses and Paper Mill by an executive Order of the Govt., the newly formed Company incorporated under the Companies Act started functioning in the name and style as "Security Printing and Minting Corporation of India Ltd." (SPMCIL) w.e.f 13.01.2006 having its Registered and Corporate Office at 16th Floor, Jawahar Vyapar Bhawan, Janpath, New Delhi-110001.
- 1.2 All the Govt. employees of Mints, Presses and Paper Mill were kept on deemed deputation in the Company vide Govt. of India Order dated 10.02.2006.
- 1.3 A formal notification was issued by the Administrative Ministry on 29.05.2009 for en-masse transfer of the Govt. employees of Mints, Presses and Paper Mill to the rolls of the Company.
- 1.4 Out of approximately 16,400 Government employees working in the nine Units of SPMCIL more than 90 percent whole-heartedly exercised their option for en-masse transfer to the Company effective from 01.11.2008.
- 1.5 During the intervening period, the SPMCIL at corporate level has recruited Executives in various functional areas from the open market and the Units have also recruited freshers as Supervisors at S-1 level, Industrial Workers and office staff from the open market.
- 1.6 Company is having a hospital in Nashik and extending medical facilities to the employees of ISP and CNP where nearly 50% of the entire work force is working. Both outdoor and indoor facilities are available in the hospital of the Company in Nashik.

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- 1.7 Likewise, the Company is also having hospitals in BNP, Dewas and SPM, Hoshangabad and the employees working in these Units are availing the outdoor medical treatment.
- 1.8 In case of any specialized treatment which is not available in the hospitals of the Company, references are made to the specialised hospitals recognised by the concerned Unit and the cost borne by the Company is restricted to CGHS / CS(MA) prescribed rates.
- 1.9 It is pertinent to mention that approximately 11,200 employees have opted for pro-rata settlement of their pension with the Government. For such category of employees, it is the considered decision of the Government to extend CGHS facilities for which O.M. No. S.11011/1/2008-CGHS(P) dated 2<sup>nd</sup> September, 2008 has been issued by the Ministry of Health and Family Welfare.
- 1.10 Pro-rata optees having preferred to have the CGHS facilities, will have to formally apply to the Ministry of Health and Family Welfare in the prescribed format giving a copy of the PPO issued by the Government along with onetime payment at the prescribed rates.
- 1.11 With the above background, and consequent upon the en-masse transfer of the Government employees to the roll of Company with effect from 1.11.2008, it is considered expedient to put in place a comprehensive medical policy and hence this document.
- 1.12 The pro rata optees have the option to join the Medical Policy of the Company. However, such employees are bound by the decision of the Govt. of India communicated vide OM No.11011/01/2008-CGHS(P) dated 19.09.2011 that an employee can avail medical facilities either from the Govt. or from PSU.

*B. Singh*  
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2. **TITLE:**

These Rules shall be known as "SPMCIL Medical Policy, 2013" and shall come into force after approval of the Board followed by a formal notification by the Corporate Office to this effect.

3. **OBJECTIVE:**

- (i) To provide medical care which includes both outdoor and indoor to the In-service, retired/superannuated employees of Nine Units and Corporate Office and their dependent family members including the dependents of deceased employees.
- (ii) To utilize the hospitals of SPMCIL for the purpose of OPD and IPD facilities for the employees and their dependent family members to the extent possible.

4. **APPLICABILITY:**

These rules shall apply to

- (i) All regular employees of SPMCIL and their dependent family members provided the employees are not availing benefits under CGHS having opted for pro-rata pension.
- (ii) Deputationists as per their terms and conditions of deputation.
- (iii) The retired / superannuated employees of the Company including those who have been granted Voluntary Retirement and their dependents.
- (iv) The dependents of deceased employees so long as they meet the criteria of dependency as defined in the instant policy of the Company.

Approved  
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- (v) If the spouse of an employee is employed in another Govt. Organization/PSU/Autonomous Bodies, etc. and is availing medical assistance from his/her employer, he/she will not be entitled to any medical benefits under this scheme. The concerned employee of SPMCIL shall give a declaration in writing to this effect.

**5. DEFINITIONS:**

- 5.1 'Company' means Security Printing and Minting Corporation of India Limited, (hereinafter referred to as SPMCIL).
- 5.2 'Competent Authority' means General Manager in the case of Units and CMD in case of Corporate Office.
- 5.3 'Employee' includes CMD, Functional Directors, Executives, Supervisors, Staff Members and Industrial Workers of the Company and those on probation but does not include part-time employees, casual employees & fixed tenure contract appointees.
- 5.4 'Family' means :-
- i) Husband / Wife including more than one wife and also judicially separated wife
  - ii) Parents and Stepmother  
In the case of adoption, only the adoptive and not the real parents.  
If the adoptive father has more than one wife, the first wife only.
  - iii) Children including legally adopted children, step children and children taken as wards subject to following conditions:

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"SPMCIL Medical Policy – 2013"



In case of unmarried son upto the age of 25 years or till he starts earning, whichever is earlier;

No age limit in case of son suffering from permanent disability of any kind (physical or mental);

In case of dependent daughter, until she starts earning or gets married, whichever is earlier, irrespective of the age limit.

- iv) Widowed daughters and dependent divorced / separated daughters – irrespective of age-limit.
- v) Sisters including unmarried/divorced/abandoned or separated from husband / widowed sisters – irrespective of age limit.
- vi) Minor brothers
- vii) A female employee has a choice to include either her parents or her parents-in-law; option exercised can be changed only once during service.

5.5 'Dependent' means family member whose individual income from all sources including pension / family pension does not exceed Rs. 3500/- p.m. plus the amount of dearness relief thereon. This limit will be reviewed as and when the Central Government revises the same. Scholarship received by the children of employees will not be treated as income for the purpose of deciding dependency on the employee.

5.6 'Authorized Medical Attendant' (AMA) means Company Medical Officer/Registered Medical Practitioner duly approved by the Unit or Corporate Office, as the case may be.

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5.7 "Recognized and empanelled Hospitals" means Hospitals empanelled by the Corporate Office/Units in conformity with CGHS norms.

## 6. HOSPITALIZATION

- 6.1 In-service, retired / superannuated employees will be issued Medical Identity Card by the respective Unit or the Corporate Office, as the case may be. The Medical Identity Card will give the details of the dependent family members of the employee along with their photographs. A format of the application form for retired / superannuated employees is attached as "Annexure-A".
- 6.2 In Noida, Hyderabad, Mumbai, Kolkata and New Delhi, CGHS approved Hospitals exist. Units will enter into agreements with such hospitals or any other hospitals in line with CGHS norms to provide indoor and outdoor treatment to the In-service, retired or superannuated employees and their dependents including the dependents of deceased employees at the CGHS/ Ministry of Health & Family Welfare approved rates.
- 6.3 For Indoor treatment from the CGHS approved hospitals, such employees will be required to seek prior approval from the Competent Authority of the Units/Corporate Office by furnishing necessary certificate from the Medical Officer of the recognised hospital, except in cases of emergency.
- 6.4 The ISP and CNP Nashik, have their own hospital and at present the employees of the two Units are availing OPD medical facilities from this hospital. On the recommendations of the hospital only, the In-service, retired/superannuated employees and their dependents including the dependents of deceased employees will be permitted to avail indoor treatment from the empanelled hospitals with whom the



Units will enter into agreements on CGHS norms for which the bill shall be preferred by the empanelled hospitals for indoor treatment to the Units directly.

- 6.5 In BNP, Dewas and SPM, Hoshangabad, the Company has hospitals of its own but only outdoor (OPD) facilities are available. The Units will enter into agreements with Hospitals on CGHS norms for providing medical treatment to its In-service, retired/superannuated employees and their dependent family members including the dependents of deceased employees for indoor & outdoor treatment. Such employees and their dependents will avail the indoor and outdoor facilities of these hospitals, wherever necessary, on the recommendations of Unit's Hospital/Authorised Medical Attendants (AMAs), as the case may be, and approval from the Competent Authority. Units will settle the Bills for indoor treatment received from the hospitals directly as per the terms of the agreement entered into with such hospitals.

## 7. OPD TREATMENT

- 7.1 In-service, retired/superannuated employees and their dependents including dependents of deceased employees of ISP, CNF, BNP and SPM shall continue to avail OPD treatment from the Company Hospitals. Wherever necessary, on the recommendations of the Company's Hospital, OPD treatment in case of any test, scan etc. can also be availed from the empanelled hospitals for which reimbursement shall be made including the cost of medicine.
- 7.2 For other Units & the Corporate Office, In-service, retired and superannuated employees and their dependents including dependents of deceased employees will prefer the bills of OPD treatment availed from empanelled hospitals / Govt. hospitals for reimbursement to their respective Units/Corporate Office. The reimbursement towards OPD expenses including consultation charges, tests, and medicines in



respect of an employee and dependents shall be made as per CGHS norms.

7.3 In case the OPD treatment is availed from AMA or AMA and empanelled Hospitals, the reimbursement shall be limited to an annual ceiling of one month's Basic Pay plus Grade Pay as on the date of notification of the Policy for the In-service employees and half month's basic pay in the Pay Band with half month's Grade Pay for retired employees as on the date of retirement.

7.4 Employees retiring from one Unit of Company and their dependents including the dependents of deceased employees shall be extended the benefit of medical treatment in the Company's Hospitals/Company empanelled hospitals of the other Units, if they settle in such areas and make necessary declaration to that effect.

## 8. HOSPITALIZATION IN EMERGENCY

8.1 In cases of emergency where an In-service/ retired/ superannuated employee of the Company or his / her family member cannot be rushed to Company's hospital/empanelled hospital, the person on the spot can use his/her discretion to get the patient admitted in the nearest hospital / nursing home.

8.2 Immediate intimation about this admission has to be made to the Competent Authority of concerned Unit/Corporate Office and ex-post facto permission need be taken for this emergency admission by furnishing an emergency certificate from such hospital. The hospital / nursing home, where the patient was admitted due to emergency, will forward the bill to the concerned Unit/Corporate Office based on which the payment shall be made.



8.3. Reimbursement in all such emergency cases will be restricted to CGHS rates.

9. **HOSPITAL ACCOMMODATION ENTITLEMENT**

9.1 The entitlement of hospital accommodation for In-service and retired / superannuated employees and their dependants shall be as under:

Level	Entitlement
Directors/CMD	Deluxe
E-3 to E-8	Private Ward
E-1, E-2, S-1, S-2 & W-6	Semi Private Ward
W-1 to W-5	General Ward

Level and position of the employees of the Company are given at "Annexure – B".

10. **SAVINGS:**

10.1 In case of any doubt or dispute regarding interpretation of these rules, the decision of the CMD shall be final.

10.2 Any misuse of medical facility or violation of the Rules shall be construed as a misconduct and the Company may take action under the provisions of SPMCIL CDA Rules - 2010.

10.3 The Company reserves the right to cancel the medical facility, either permanently or for a limited period in case of violation of the Rules.

10.4 CMD shall have the right to modify or amend the provisions of the SPMCIL Medical Policy which shall be placed before the Board for ratification.



**10. CONTRIBUTIONS FROM EMPLOYEES:**

The employees who opt to avail Medical Policy of the Company shall have to make monthly contributions at the following rates :

S.No.	Grade Pay	Level	Rate of Monthly contribution
1	₹ 1800,1900, 2000, 2400,2800	W-1 to W-5	₹ 125
2.	₹ 4200	S-1 and W-6	₹ 225
3	₹ 4600, 4800, 5400, 6600	S-2, E-1, E-2, E-3	₹ 325
4	₹ 7600 and above	E-4 and above.	₹ 500

*The retired/superannuated employees and dependents of the deceased employees who opt to avail Medical Policy of the Company shall be required to make one time lumpsum payment equivalent to 10 years contribution of the above rates, on CGHS lines.*

**11. BUDGET PROVISION:**

The Units and the Corporate Office will make necessary provisions in their annual budget to meet with the medical expenditure and all such expenses shall be within the sanctioned budget.

**12. SAVINGS:**

12.1 In case of any doubt or dispute regarding interpretation of these rules, the decision of the CMD shall be final.

12.2 Any misuse of medical facility or violation of the Rules shall be construed as a misconduct and the Company may take action under the provisions of SPMCIL CDA Rules - 2010.

12.3 The Company reserves the right to cancel the medical facility, either permanently or for a limited period in case of violation of the Rules.

12.4 CMD shall have the right to modify or amend the provisions of the SPMCIL Medical Policy which shall be placed before the Board for ratification.

*Handwritten signatures and dates:*  
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27/4/13



**ANNEXURE - A**

**APPLICATION FORM FOR OBTAINING MEDICAL CARD(S) IN RESPECT OF RETIRED / SUPERANNUATED EMPLOYEE**

- |  |   |       |  |
|--|---|-------|--|
| 1. Name of the Ex-employee   | : | ..... | Photo of the<br>Ex-employee<br>& Dependents<br>(Self Attested) |
| 2. Employee No. / Token No.  | : | ..... |  |
| 3. Designation and Grade Pay at the time of Superannuation                           | : | ..... |  |
| 4. Deptt / Section in which the Ex-employee was working                              | : | ..... |  |
| 5. Date of Birth of Ex-employee & Dependents   | : | ..... |  |
|  | : | ..... |  |
|  | : | ..... |  |
| 6. Date of superannuation of ex-employee from the Company. (Separation / Death / VR) | : | ..... |  |
|  | : | ..... |  |
| 7. Any other particulars, if received  | : | ..... |  |
|  | : | ..... |  |

I hereby declare that neither I nor my dependents are gainfully employed after superannuation where medical facility is being provided by the Employer.

The above particulars are true to the best of my knowledge and nothing has been concealed.

Signature of the Ex-employee/Spouse

Date : .....

Name : .....

Address : .....

.....  
.....

Encl.: One additional photograph of Self & dependents

Counter signed by the Competent Authority

Name.....

Designation.....

*Handwritten signature*



**LEVEL & DESIGNATION OF EMPLOYEES OF THE COMPANY**

S. No.	LEVEL / DESIGNATION	PAY-SCALE/ GRADE PAY (₹)
1	<u>Top Management</u> CMD / Functional Directors	IDA pattern of Pay Scale
	<u>Senior Management</u> E-8 General Manager E-7 Senior Dy. General Manager	51300-70300 43200-66000
3	<u>Middle Management</u> E-6 Dy. General Manager E-5 Chief Manager E-4 Manager	36600-62000 32900-58000 29100-54500
	<u>Junior Management</u> E-3 Dy. Manager E-2 Asst. Manager E-1 Officer	24900-50500 20600-46500 16400-40500
	<u>Supervisors</u> S-2 S-1	14500-32600 12300-25400
6	<u>Workmen</u> W-6 W-5 W-4 W-3 W-2 W-1	4200/- 2800/- 2400/- 2000/- 1900/- 1800/-

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