



न्यू इन्डिया एश्योरन्स NEW INDIA ASSURANCE

HUMANITY CONNECTS - EMPLOYEES FIRST

दि न्यू इन्डिया म्युचुअल बेनिफिट सोसायटी संदर्भ पुस्तिका और अतिरिक्त लाभ

THE NEW INDIA MUTUAL BENEFIT SOCIETY
REFERENCE BOOK & OTHER BENEFITS (2016-17)

SINCE 1952 & ON.....

जिन्दगी ने बहुत कुछ सिखाया.....

जिन्दगी ने बहुत कुछ सिखाया.....

बुजुर्गों से ही नहीं, छोटे बच्चों से भी

बॉस से ही नहीं, दोस्तों से भी

पशु और पंछी से ही नहीं

फूल और पत्तों से भी

नदी, सागर, पहाड और जंगल से ही नहीं

सूरज, चाँद, बरसते हुये बारिश और गरजते हुये बादलों से भी.....

सीखते सीखते हिसाब करने का मौका ही नहीं मिला

जब हिसाब करना शुरू किया तो ऐसा महसूस हुआ

की दुनिया से जाने का समय आ गया

एहसास हुआ क्या है ये जिंदगी

अंदर से आवाज सी आयी

दूसरों की खुशी के लिए जीना ही है जिंदगी

जितना हो सके सबको खुशी देना

सबकी खुशी में अपनी जिंदगी बिता देना ही है जिंदगी.....

और एमबीएस ने ये सुनहरा मौका दिया.....

- समीरन भट्टाचार्य

MBS Trustees (2015-2019)



L To R: M/S C Narambunathan, GM & Chairman MBS; I V Amaladoss, DGM; S Bhattacharya, DGM (In-Situ); Ms Jayashree Nair, Co Secretary & Manager; M/S Subhash Kadam; Dinesh Jadhav & Sopan Pawar (Elected Trustees)

MBS Dept Officials



L to R: M/S L Y Kale, Asst; Vivek Singh, AO; Ms Vishakha Shishupal, AM; Vali D Solanki, SS; Shraddha Phadke, Sr Asst; Mr Arvind K Tingale, Assistant; Ms Veena Wangnoo, AM; Smita Marathe, Sr. Asst; Mr Rupesh Pimpalshende, Assistant

CONTENTS

GM & Chairman MBS Reports.....	01
MBS - Human Rights.....	02
MBS Rules & Regulations	05
MBS Benefit Schemes.....	06
MBS Holiday Homes.....	11
Other Welfare Schemes.....	18
GM & Chairman MBS Reports in Hindi	26
Hindi Version- MBS	27
Application Forms	37
DGM (In-Situ) & Trustee MBS Retires	40

MBS PLEDGE FOR GLOBAL CAUSE:

Not to waste a drop of water

Not to waste a grain of food

MBS PLEDGE FOR ECONOMIC CAUSE:

Make Bank Accounts in joint names

Update Nomination details to Co

SHRI C NARAMBUNATHAN, GM & CHAIRMAN, MBS REPORTS.....

Dear Members

It's great pleasure to place updated Report on New India Mutual Benefit Society (MBS), formed as back as on 10th July, 1952, when the Board of Directors of The New India Assurance Co Ltd approved the initial fund transfer of Rs 2,19,650/- to MBS to commence its welfare activities, before you. The idea of forming MBS had been originated by none other than by Late Chairman, Shri B K Shah when he was General Manager and succeeded in convincing New India Management to encourage employees to have their own fund for mutual benefit of fellow employees.

The objectives of the Society are to promote and advance welfare and interests of past and present member employees, their families and dependents of deceased members. In the beginning, MBS gave financial assistance to members out of interest on funds. After nationalization of life insurance, an amount of Rs. 1,00,000/- out of initial fund was transferred to Life Insurance Corporation. Thus, Society was left with no alternative source of income.

In 1958, it was registered under Societies Act and also as a public charitable trust. The New India Management further contributed Rs 2,00,000/- in 1962 and agreed to give equal contribution from Company against employees contribution. This enabled MBS to built-up reserve fund and also add new benefit schemes.

After nationalization of General Insurance and formation of GIC, usefulness of New India MBS for promoting staff welfare was duly recognized by GIC by recommending formation of such Societies in other Subsidiaries. Employees of GIC, LPA, TAC and other affiliates were allowed to join New India MBS. Besides Educational Grants, Medical Relief and Holiday Home Scheme etc, New India MBS formulated two important supplementary schemes, i.e., Supplementary Death Relief Scheme (SDRS) and Retirement Benefit scheme (RBS).

New India MBS is a big Institution itself within New India and managed by Chairman in the rank of General Manager, three Trustees nominated by Company and three Trustees elected from amongst members. For day to day administration, Co posts a full time Secretary in the rank of Manager / Dy Manager and sufficient no of employees in the MBS Dept. With the number of increasing Members of New Indians as well as of AICL & GIC Employees' as Members and rising amount of benefits, the functioning of New India MBS is mounting (Membership crossed 20000).

In this FY, New India MBS is expected to disburse a record amount of about Rs 4.8 Crores under 11 Benefit Schemes of MBS not only to about its 6870 Employee-Members but also to their spouses, dependent sons and daughters – the biggest ever in any Organization of similar size. Even after retirement, some of the benefits, it extends to retired employees. MBS Dept is responsible to submit accounts to Statutory Authority and its Trial Balance is separate than that of Company's and need to be signed by different Statutory Auditor.

Today, MBS is most systematized – on-line application through portal for holiday home in exotic 15 locations – allotment letter can be downloaded from portal within few minutes, subject to availability! MBS Dept Official/s also provide/s free experience-supported tour guidance, if requested, not under Scheme, but for the benefit of Members.

Whopping amount of Rs 56 lakhs as service memento had been credited to the 1381 Members who completed 25 years of glorious service in the Company! This is the 1st time, FTSs had been given mementos duly considering their services as PTSs.

MBS Dept also handles Employees Canteen, once deserted by all, for not-good reasons, today admittedly, serving platters, with mouth-licking food items from morning to evening form basement to 7th floor, only of its kind, ie, table service, in entire Mumbai, at extremely low prices. We consider this is MBS-service to humanity - our own colleagues at HO, outsourced one as well as those, who, everyday, visit at HO, from various places across the world, no more think about getting good food from outside.

This MBS Ref Book (2016-17) for MBS Members is reaching out with all related latest inputs pertaining to MBS and other benefits with the purpose that MBS Members can update their knowledge about various benefits, they are entitled to.

Lastly, I feel, I must acknowledge the creative contribution of Shri Samiran Bhattacharya, DGM (In Situ) and Trustee, retiring in June, 2017, for timely coming up this issue with bold designing and compact contents. MBS Dept will always remember Shri Bhattacharya's involvement in MBS functioning and wishes in advance a very happy superannuated life with good health....



WISHING VERY HAPPY & PROSPEROUS 2017 TO YOU AND FAMILIES!

C Narambunathan

NEW INDIA MBS: IN SEARCH OF HUMAN RIGHTS NUANCES – HUMANITY CONNECTS

Study reveals, employees, after a period of time, take high salary and parks as granted; but it is through the various welfare benefits and training, any progressive Organization touches the mind of their employees & families. Humanity enthuses employees and makes them to feel proud about the human touch, the empathy of the Organization. This, in turn, reflects through their performance. New India MBS, forefront of humanity, decided to conduct one study – ‘Human Rights Nuances’. Eternally, servicing humanity brings the everlasting joy to both – who serves & who is served....

The UN General Assembly : The United Nations currently comprises 185 member states, all of which belong to the General Assembly. The General Assembly controls the UN's finances, makes non-binding recommendations, and oversees and elects members of other UN organs. It is the General Assembly that ultimately votes to adopt human rights declarations and conventions, which are also called treaties or covenants. For example, in 1948 when the UN Commission on Human Rights had completed its draft of the Universal Declaration of Human Rights, the General Assembly voted to adopt the document.

Human Rights Instruments: Organizations / agreements working for protecting, promoting human Rights.

Universal Declaration of Human Rights - History and Current Status: The Universal Declaration of Human Rights (UDHR) was drafted by the UN Commission on Human Rights chaired by, then first lady, Eleanor Roosevelt. The UDHR was adopted by the 56 member nations of the UN General Assembly on December 10, 1948.

December 10th is celebrated around the world as International Human Rights Day. The 192 member states in the U. N., upon membership, agreed to educate their citizens about the principles of the UDHR. Most of these countries have incorporated the principles of the UDHR into their constitutions. The UDHR specifies minimal conditions of a dignified life.

What are the Common Myths about Human Rights:

Human Rights = civil rights. Economic, Social and Cultural Rights (i.e., healthcare, housing) are privileges. Human Rights applies only in poor, foreign countries. Human Rights are only concerned with violations. Only lawyers can understand the significance of Human Rights.

Human Rights Principles: The rights that someone has simply because he or she is a human being & born into this world.

CORE PRINCIPLES : Human Dignity; Equality; Non-discrimination; Universality

Interdependency; Indivisibility; Inalienability; Responsibilities

What Roles Can CSO (Civil Society Organizations) Play ?

Obligation	Example	CSO role? Examples ...
Respect	Don't imprison without trial	Monitor if there is access to lawyer Raise awareness on rights of detained
Protect	Prevent bribery of judges	Monitor salaries Research other pressures on judges
Fulfill	Build courts, train judges	Set targets for training of judges Provide human rights training
Non discrimination	No racial bias in sentencing	Indicators of ethnic / political bias in sentencing, highlight in media
Adequate progress	Reduce backlog of cases	Monitor backlog, Set targets for reduction
Participation	Citizen jury and public access	Gain respected voice in legal community, ensure CSOs consulted
Effective remedy	Right of appeal against mis-trial	Monitor appeals, lobby cases Provide legal aid

Multi-Actor Responsibilities : Education in India

Actor	Obligation	Indicator	Finding
Parents	Must be willing to send children to school	% of parents who think education is important	% of enrolment – 89% for girls, 98% for boys
State	Must provide adequate facilities	% of schools with poor facilities	60% leaking roof 89% no working toilet 59% no drinking water
Community	Must support school and teachers	% of schools with community meetings	In 49% of schools no meeting for over one year
Media	Must report neglect of basic education	% of newspaper articles on topic	In one year : 8,500 articles on foreign investment 2,700 on defence 60 on rural education

Where, after all do universal rights begin? In small places, close to home – so close and so small that they cannot be seen on any maps of the world. Yet they are the world of the individual person; the neighborhood he lives in; the school or college he attends; the factory, farm or office where he works. Such are the places where every man, women, and child seeks equal justice, equal opportunity, equal dignity without discrimination. Unless these rights have meaning there, they have little meaning anywhere. Without concerted citizen action to uphold them close to home, we shall look in vain for progress in the larger world.

Formal State Obligations for Each Human Right - Three Obligations of Action : Respect; Protect; Fulfill

Four Obligations of Process: Non-discrimination; Adequate progress; Participation;

Effective remedy

Formal State Obligations for Each Human Right:

Obligation	Meaning
Respect	The state must not interfere directly with people realizing their rights
Protect	The state must stop others from interfering with people's rights
Fulfill	The state must build the legislation, institutions, norms to realize the right
Non discrimination	The state must not discriminate in meeting its obligations
Adequate progress	Progress must occur at a rate that show commitment
Participation	People must be able to participate in realizing their rights
Effective remedy	There must be a remedy for violations of obligations

Identifying State Obligations :

Obligation	Right to Education	Right to a fair trial
Respect	Don't ban children from school	Don't imprison without trial
Protect	Tackle household gender bias	Prevent bribery of judges
Fulfil	Build schools, train teachers	Build courts, train judges
Non-discrimination	No ethnic bias in education budgets	No racial bias in sentencing
Adequate progress	Raise enrolments by X % by 2005	Reduce case backlog by X % by 2006
Participation	Community role in local schools	Citizen jury and public access
Effective remedy	Make complaint procedure accessible	Right of appeal against mis-trial

Realizing Rights Depends on More Than the State: Resources and capacity; Culture, customs and norms; The strength of civil society; External impacts and pressures; Other non state actors ...

The State	People and their rights
International actors	
Civil Society	
Private sector	
The media	

HUMAN RIGHTS EDUCATION: Human Rights Education is a means towards social change; a tool to transform the theory and practical applications into everyday social practice.

In conflict situations and in peace building, HRE must be seen to benefit the target populations' daily lives

HRE focuses especially on social goals and ideals that emphasize the dignity of all human beings and the need for laws and institutions that enforce those standards. In so doing, HRE contributes directly to the process of building a society based on freedom, peace and Justice.

Human Rights USA 1997 Survey Results: Only 8% of adults and 4% of young people are aware the Universal Declaration of Human Rights exists.

After learning about the UDHR, a large majority, 83%, feel that the US should do more to live up to the principles of the UDHR. 2/3 of the people polled (63%) say that the poor are usually discriminated against in US. Others discriminated against : the disabled (61%), the elderly (54%), gays and lesbians (51%), Native Americans (50%), and African American (41%).

Human Rights Subjects:

A: Adequate housing / Administration of justice / AIDS / Arbitrary detention / Asylum

B: Biotechnology & Human Rights / Business & Human Rights

C: Capital punishment / Children's rights / Civil and political rights / Crimes against humanity

D: Death penalty (Capital Punishment) / Defenders (Human Rights) / Democracy Development (Human Rights in) / Disability (& Human Rights) Disappearances / Discrimination (other forms than racism and racial discrimination)

E: Economic, social and cultural rights / Education (Right to) / Enhancing national capacities / Environment / Executions (extrajudicial, summary or arbitrary) / Exploitation of the prostitution of others / Extreme poverty

F: Fair trial (right to a) / family rights / food (Right to) / Forced or bonded labor / Foreign debt (& Forensic science (Human rights and) / Freedom of opinion and expression / Freedom of Religion and belief

G: Genocide Girl children / Globalization / Good Governance

H: Health / HIV / AIDS Human rights / Human rights education / Human rights institutions for the protection and promotion of human rights (national Institutions)

I: Income distribution / Independence of the judiciary / Indigenous people) / populations / Internally displaced persons / International law and human rights

J: Justice (Administration of-); **K:** Kindness; **L:** Labor rights – Employment Law enforcement; **M:** Mercenaries / Migrants / Minorities

N: National human rights / institutions / Nationality & statelessness

O: Openness; **P:** Poverty; **Q:** Quashing disparaging mindset

R: Racism and racial discrimination / Refugees / Religious intolerance Right to development / Right to education / Right to food

S: Self-determination / Slavery Social Forum / Status of Emergency / Structural adjustment and foreign debt / Summary or arbitrary executions

T: Terrorism / Torture Toxic waste / Trade and Investment / Traditional practices / Traffic in persons / Trans-national corporations

W: War crimes Water (Right to) / Women; **X:** Xenophobia (Discrimination)

Human Rights Instruments : International Bill of Human Rights; Human Rights Defenders; Right of self-determination; Prevention of discrimination; Rights of women; Rights of the child Slavery, servitude, forced labor and similar institutions and practices; Human rights in the administration of justice; Freedom of information; Freedom of association ; Employment, Marriage, Family and Youth; Social welfare, progress and development; Right to enjoy culture, international cultural development and co-operation; Nationality, statelessness, asylum and refugees; War crimes and crimes against humanity, including genocide; Humanitarian law.

Indivisibility of Human Rights: All human rights are universal, indivisible and interdependent and interrelated. The international community must treat human rights globally in a fair and equal manner, on the same footing, and with the same emphasis. While the significance of national and regional particularities and various historical, cultural and religious backgrounds must be borne in mind, it is the duty of States, regardless of their political, economic and cultural systems, to promote and protect all human rights and fundamental freedoms.

Distinctions of CPR & ESCR:

Civil and Political rights (CPR)	Economic, social and cultural rights (ESCR)	Rationale for challenging the distinction
Objective is to ensure freedom	Objective is to ensure equality	Freedom requires both types of rights, and equality must be assured in both
Negative (freedom from = drop it a attribute)	Positive (right to = drop it a clearance)	Obligation to respect, protect, and fulfill apply to all rights.
Cost – free (individual freedom)	Resources required (welfare)	Requirement of resources is dependent on the type of obligation not on the type of right.
Justiciable	Political or programmatic	All rights eventually become justiciable as better they are defined
Immediate implementation	Progressive implementation	Elements of immediate and progressive implementation apply to all rights in varying degrees
Absolute, immutable	Relative, responsive to changing conditions	All rights have a core of which the implementation is indispensable

ESCR – The Neglected Half of Human Rights: Economic Rights deal with the sphere of human beings working, producing and servicing.

Social Rights deal with standard of living and quality of life for all persons, including those not participating in economic activities.

Cultural Rights deal with the cultural sphere of life including ethnic culture, subcultures, arts and science. Civil rights deal with standards of judiciary and penal systems.

Political rights deal with specific components of participation in political power.

These rights are often focused on when one talks about human rights.

- Samiran Bhattacharya



THE NEW INDIA MUTUAL BENEFIT SOCIETY

RULES & REGULATIONS

PRELIMINARY

1. The Society shall be known as the NEW INDIA MUTUAL BENEFIT SOCIETY.

2. The objects of the Society shall be: -

- (a) To promote and advance (whether by grants or payments of money loans or advances, by provision of amenities or conveniences or in any manner whatsoever) the welfare and interest of the past and present employees, their families and dependents of the deceased employees of THE NEW INDIA ASSURANCE COMPANY LIMITED and GENERAL INSURANCE CORPORATION OF INDIA and its affiliated organization like TAC and LPA.
- (b) In furtherance of these objects to make loans or grants of money or otherwise and/or provide amenities or facilities: -
 - (i) in relief of poverty;
 - (ii) in relief of any distress caused by the elements of nature or otherwise;
 - (iii) for education, for medical and health relief including grants-in-aid and support of schools, hospitals sanatoria and any other similar institutions.
- (c) to invite and receive or without such invitation receive and voluntary contributions, gifts or grants of money or property from the Company or any persons or association of persons whatsoever either by way of donations, endowment capital grants and other subscriptions for the support or benefit of the objects hereby constituted or any one of them.

EXPLANATION

The word 'employee' means for the purpose of these Rules and Regulations,

an employee who is confirmed and does not include an employee who has resigned nor who has been dismissed nor discharged nor whose services have been terminated nor does the work "employee" means an employee recruited outside India nor an employee recruited in India but posted outside India, nor does the work "employee" include an employee whose services were transferred to the Life Insurance Corporation of India in 1956.

3. Funds:

- (a) (i) Rs.2,19,650/- contributed by the Board of Directors by their Resolution dated 10th July 1952. (Out of this amount a sum of Rs.1,00,000/- was transferred to the Life Insurance Corporation on the nationalization of Life Business in 1956);
(ii) Rs.2,00,000/- contributed by the Board of Directors by their Resolution dated 10th May, 1962.
- (b) Voluntary contributions by permanent members of the staff:
Effective 1st November 2010 members' contributions per month are Rs.50/-
- (c) Voluntary contributions from the Company from time to time:
Since October 1978 the company makes a matching contribution collected from the members every year. Since financial year 2010-2011, company's matching contribution is increased to Rs.50/- per member per month, subject to maximum of Rs.1,37,50,000/- per annum.
- (d) Interest and dividends on investments forming part of the funds;
- (e) Further donations from the Company from time to time.

The Funds shall be utilized for the general aims and objects mentioned in Rules and Regulations 2 above.

MEMBERS & BENEFICIARIES:

The members of the Society shall be the present employees of the Company and the benefits of the fund shall be available to the members, their families, and the dependents of the deceased employees of the Company. Holiday Home facility is available to retired members only between January to March AND July to September.

ADMINISTRATION

- 1. The funds shall be administered by a Committee consisting of a Chairman, and three members appointed by the Company, and three members elected by the members in accordance with the prescribed procedures. The tenure of the elected

members shall be 5 years. Vacancies of elected members on the Committee from any cause whatsoever shall be filled by election. Notwithstanding any vacancy, the remaining members of the Committee if not less than two, shall be entitled to act. Vacancies of nominated members shall be filled by company.

The Committee shall have the power:

- (a) To consider and deal with applications for benefits from the funds;
- (b) To hold and administer the moneys of the Society and to pay all expenses incurred by the Society and to have custody of the records and to examine and check the accounts;
- (c) To open the accounts with any bank or bankers and to pay money into and draw money from any such account from time to time as considered fit and to appoint a person or persons to operate all such accounts;
- (d) To invest the moneys of the Society by way of Fixed Deposits with Scheduled Banks or similar institutions or by way of purchase of debentures issued by reputed companies, or in the purchase of immovable property, with powers to vary the investments from time to time;
- (e) To purchase, lease or otherwise acquire for the Society property rights or privileges at such price and generally on such terms and conditions as deemed fit;
- (f) To arrange activities such as recreational meetings, lectures, a reading room for members etc;
- (g) To make all payments from the funds of the Society for the purpose mentioned in Rules and Regulations 2 above.

The Committee shall meet from time to time to conduct the affairs of the Society. Two members (excluding any member interested in any resolution or proposal before the meeting) shall form a quorum.

It shall be within the competence of the Committee to frame subsidiary rules for the conduct of the business consistent with these Rules and Regulations. Such subsidiary rules shall be entered in the Minute Book of the Society.

Accounts and records shall be maintained in the form prescribed by the Committee.

The Rules and Regulations of the Society, except name and objects of Society, may from time to time be added to, cancelled or altered by the Committee.

- 2. For the purpose of administration the Officer placed at the disposal of the Society by the Company will function as the Secretary. The Secretary will have inter-alia the following powers and functions:
 - (i) The Secretary in consultation with the Chairman shall convene all the meetings either of the Managing Committee or other members.
 - (ii) He/She shall attend to all correspondence of the Society and shall take all measures that are required to carry on the activities and give effect to the decisions of the Managing Committee.
 - (iii) He/She shall prepare and file with the Registrar of the Societies such records or other statements which are specified in the Societies Registration Act of 1860 and the Bombay Public Trusts Act 1950.
 - (iv) He/She is authorized to sanction all routine reimbursement of benefits as per the MBS rules and regulations and disburse such other payments as are sanctioned by the Managing Committee.

(A) ELIGIBILITY OF TRANSFEREES FOR ENROLMENTS:

An employee from New India who is a member of MBS / RBS / SDRS is transferred to another subsidiary of GIC of India is allowed to retain HIS/HER membership of MBS / RBS / SDRS in New India. Member so transferred must give HIS/HER intimation in writing to the secretary, about retaining HIS/HER Membership with New India.

Members transferred from other subsidiaries to New India should discontinue their membership from their previous subsidiary if they desire to join New India M B S excluding SDRS/RBS.

(B) FOREIGN SERVICE PERSONNEL

Employees recruited in India but posted in foreign office for a fixed term shall pay a fixed amount as advance every year to cover the payment towards monthly subscription and contributions under Supplementary Death Relief Scheme / Retirement Benefit Scheme. Claim if any from such employee is payable in India in Indian currency.

BENEFIT SCHEMES (WEF 01 06 2016):

The Committee reviews from time to time the benefits to be given to members. These benefits cannot be claimed by way of right and are payable at the discretion of the committee on merits of each case.

New members joining the Society are eligible for benefits only on completion of 6 months from the date of their enrolment.

I. EDUCATIONAL BENEFITS

- (i) Awards for passing Insurance Examination (Decentralized at RO)

Licentiate Rs. 1000/-

Associate Rs. 1500/-

Fellowship Rs. 2000/-

- (ii) For passing SSC or higher Education (For Sub-staff and Record Clerks only) Decentralized at RO

SSC Rs. 250/-

HSC Rs. 300/-

Graduation Rs. 400/-

- (iii) Cost of Text Books for Children of members (Decentralized at RO):

1. The benefit is for first two children only.
2. Benefit is for children studying in Std I to Std X only.
3. Maximum amount payable per annum Rs 1000/- only.

- (iv) Special Awards to Children

The Special Award benefit was introduced in the revised scheme effective from 1st April 2004.

MBS members are requested to note that the spirit behind introducing this award is to recognize and encourage real talent and extra ordinary achievement / performance of children not only in education but also cultural and sports activities. However to draw the line following guidelines may be useful:

- a) The award is Rs.1000/-
- b) The award is only once for one child and maximum for two children.
- c) Wherever Ranking list / Merit list is not published, children scoring more than 90% (ninety percent) marks at SSC / HSC or Graduation/post Graduation exams 75% and above from Oct 2013 onwards are eligible.
- d) Only National level competition organized through GOVT AGENCIES where child is participating to represent his/her school/college or STATE GOVT in cultural/sports events and winning the prize are eligible.

II. FUNERAL EXPENSES:

Decentralized at operating office level (Operating office to take reimbursement from MBS under information to RO) - **Rs.5000/-**

III. MEDICAL BENEFITS:

Relief for Rs.20000/- for uncovered medical expenses for major disease or accidental injury and not for domiciliary treatment if not applied for CMD Ex Gratia. Only one claim during one financial year.

IV. MARRIAGE GRANT:

One time grant of Rs 5000/- for member's daughter's marriage. Once in service time and for one daughter only.

V. 25 YEARS SERVICE MEMENTO:

Members completing 25 years' service in the organization are felicitated and a memento is presented in recognition of HIS / HER services. Service memento to be decided by the committee from time to time, at present, an amount of Rs 4,000/- is being credited to eligible Members' account.

VI. RETIREMENT MEMENTO:


The Society gives Rs 3,000/- to members on their retirement from service of the Company, as a token of remembrance and good wishes.(VRS /SVRS Optees are not eligible) Decentralized at operating office level. Operating office to take reimbursement from MBS under intimation to RO.

VII. (A) HOLIDAY HOME

Rent for servicing and retired members Rs 90/- per day per family + Rs 90/- per day per guest for entire period of allotment. No cancellation charges if intimation received at MBS Dept 30 days in advance irrespective of whether allotment letter is received by member or not.

VII. (B) RAILWAY FARE





For serving members only. AC III class railway fare upto 4 family members including member, subject to maximum of Rs.5000/- per trip by nearest route from place of posting to place of holiday home and return or equivalent Kms by road if rail link is not available, subject to submission of confirmation portion of allotment letter for visit from holiday home caretaker and original travel tickets. Once only in service time for one holiday home.

IX. OPTIONAL SCHEMES

(A) RETIREMENT BENEFIT SCHEME:

This is a voluntary scheme open to members of the Mutual Benefit Society. The member who has completed 20 years of service in the organization is eligible to get benefit under this scheme. At the time of retirement / resignation / VRS of a member the society collects Rs 2/- per head from the members of the above scheme and hands over the amount so collected to the retired member. Members shall join this scheme within 90 days of their confirmation.

(B) SUPPLEMENTARY DEATH RELIEF SCHEME:

This is a voluntary scheme open to members of the Mutual Benefit Society. In case of death of a member while in service, the society collects Rs.10/- per head from the members of the Supplementary Death Relief Scheme and hands over the amount so collected to the PF nominee/s. The idea is to help the dependents to some extent by common contribution. Members shall join this scheme within 90 days of their confirmation.

HOLIDAY HOMES

Rest and relaxation, while on an annual holiday are very essential to recoup from the stresses and strains of modern life. To enable members to enjoy their holidays at popular Hill Stations and other places of interest, MBS maintains Holiday Homes at various places all over India. Currently society has 15 Holiday Homes at exotic locations across the Country - Darjeeling, Goa, KodaiKanal, Matheran, Manali, Musoorie, Mysore, Nainital, Ooty, Puri, Mahablaeshwar, Shirdi, Hyderabad, Bodh Gaya & Mount Abu.

In order that members may derive the maximum benefit from their stay at the Holiday Homes, it is desirable that they should go there in limited numbers, as far as possible with their families only, so as to avoid overcrowding, and possible inconvenience to other visitors. They should leave the Holiday Homes in the same clean and hygienic conditions in which they would like to find them while occupying.

APPENDIX:

Rules regarding allotment and use of Holiday Homes :

In consonance with the objects with which the holiday homes have been started, VIZ., Full Enjoyment of the annual holiday the following rules are laid down for the allotment and use of holiday home.

It is desirable to apply on line before four calendar months in Advance by New India MBS Members (GIC/AICL Members & Retired Employees will have to apply off line), e.g. A member desirous of visiting a holiday home during any period in May then forward the forms so as to reach by 31st December, but not earlier than 1st December. Repetition of benefit to members will be allowed only in the absence of any other member who is claiming the benefit for the first time.


The purpose of the visit should be rest and recuperation of health, while on leave or convalescence. Holiday homes shall not be used for holding or conducting any office or business meetings. The allotment and use of the holiday homes will be restricted to members and their families only (family will mean: Husband / Wife, Children, Dependent parents). Guests may be allowed at the discretion of the

Committee. Large groups will not be entertained for the use of holiday home facilities maximum five persons including children are allowed. All allotments are made for a slot of 4 days in successive schedule 1 to 4, 5 to 8, 9 to 12, 13 to 16, 17 to 20, 21 to 24, 25 to 28 and 29 to 30/31 of each month. Only in case of months having less or more than 30 days last slot will be changed. Only for Shirdi Holiday Home, allotments are made for 2/4 days.

Members will make good any loss of or damage to the property, furniture or any other nature caused by the conduct of visiting team member. Members will be charged for the full period even if the period of stay is shortened. All charges payable to the MBS will be recovered from the salary. In case, guests mentioned in the application form are not accompanying the member, this should be intimated to the MBS before proceeding to the holiday home. Otherwise, rent will be charged as per the rules.

Members will be permitted to stay for a period of 4 days as licensee. However, if the same suite is not booked for any other member, an extension of stay may be allowed at the discretion of the committee on payment of additional charge. Prior permission in writing is essential. Members must takeover and handover the charge of the suite to the caretaker and collect the receipt for the same duly signed by the caretaker. This should be sent to the Secretary, MBS on their return from the holiday home.

Members other than those mentioned in application form will not be permitted to stay at the holiday homes.



All members of the party occupying the holiday home should be free from infectious or contagious disease. Members should maintain decorum and behave properly in all respects while they are at the holiday homes. The occupation must be peaceful and quiet and no unlawful activity should be carried on.

Members are requested to see that proper standards of cleanliness and hygiene are maintained at the holiday homes. The committee reserves the right to cancel and terminate the allotment of any undesirable person at any time without giving any notice or reason whatsoever.

Members are requested to use electricity and water carefully and avoid wastage.

Members are requested to take with them sufficient woolen clothes, torch, locks and other personal requirements. It would be in the members' interest not to carry valuables.

Preference will be given to applicants accompanied by family members. Guests, if any, to be declared specifically and will be charged separately.

Only number of persons stated in the allotment letter will be allowed to check in at holiday home. The member will have to make his/her own arrangements for extra persons.

The members and persons accompanying him/her are required to observe rules and regulations framed by hoteliers for their customers.

The committee may consider reimbursement of to and fro 2nd class Railway fare by the shortest route (maximum four return tickets), subject to maximum of Rs.3500/- per tour once in a year and only once for one holiday home, when members visit a holiday home while on leave. The railway fare will not be payable if a member visits the holiday home while on special leave or office duty. The fare will be payable only for one holiday home during the course of the year. Retired employees are not eligible to claim this facility.

Please return the authority letter signed by the caretaker, along with prescribed railway fare statement duly filled in and original travel tickets to the Secretary, MBS, for claiming railway fare.

CANCELLATION:

Advice of cancellation should reach the society, at least 30 days in advance of the period applied for, irrespective of whether letter of allotment is received or not. Otherwise the member will have to bear full charges, without reference to the reason for cancellation.

IMPORTANT

Give all the details asked for in the various form to facilitate quick decision by the committee.

Send all your communications through proper channels VIZ. Branch Office / Divisional Office / Regional Office, who will give initial guidance in the matter.

Note that the accounting year of the society is from 1st April to 31st March. Claims, if any should be made before the end of the accounting year. Claims for benefit availed in March should be made before 30th April. No claim for earlier financial year will be entertained thereafter.

MBS MEMBERS' SHARINGS ON REF BOOK & OTHER BENEFITS (2015-16).....

".....Excellent designing, superb contents, entirely compact & creative presentation....."

".....If the world print media notices this issue, they will distribute it to all A-graded Media Institutes across the world to take a note about the classic. Apart from putting all updated related information, every single inch space had been utilized creatively. In cover pages spaces have been multi-used in an artistic way....."

".....I feel proud to be MBS Member and after going through the complete information about MBS benefits and others, my family too, is so happy....."

".....I astonished that by receiving only Rs.50/- membership fee per month, New India MBS endows as many as 11 benefits to its thousands of Members so efficiently....."

".....'MBS Ref Book & Other Benefits' needs to be published at least once in a year so that all the employees can be aware of updates and can avail. Admire for the great efforts undertaken by HO MBS Dept to reach out this Ref Book after a long time....."

HOLIDAY HOMES

MOUNT ABU (HILL STATION)

HOTEL ATHITHI

Near Hotel hillock, Mount Abu 307501, Rajasthan



Mt Abu the only Hill Resort of Rajasthan is pleasant retreat situated southern range of Aravali Parbat,. The serpentine road leads to Mt Abu with scenic beauty.it is a popular resort as well as place of pilgrim since famous Dilwara Jain Temple is located here.

Transport:

Rail- nearest railway station - Abu Road - 29 KMs

Road-Ahmedabad, Delhi, Jodhpur, Mumbai by Road or Rail

Air- Ahmedabad/Udaipur

Place of Interest- Dilwara Temple, Achalgarh, Guru Shikhar, Adhar Devi, Prajapathi Brahma Kumari Vishwavidyala, Ambaji
Tel.: 02974-238338 / 09414291436

DARJEELING (HILL STATION)

Hotel Alice Villa

41 H D Lama Road, Darjeeling – 734 , 101 (West Bengal), Tel 0354-2254181 / 2252098

It is also known as 'Queen of the Hill Station' set against Himalayas Including Kanchenjunga Peak. Very delightful experience to tourists.

Transport:

Railway : Darjeeling – Toy train from Jalpaiguri 87 kms

Road : Siliguri, Kursen, Kalimpong, Mirik, Gangtok, Kolkata, Kathamandu

Airport : Bag Dogra (Siliguri)

Places of interest:

Himalayan Mountaineering Institute, Gangtok Himalayan Peaks, Kathamandu



GOA (WEF 01 12 2016)

'Le Magnifique'

**No 406/230, Plot No: 90, Nova Cidade,
Behind P.D.A colony,
Alto-Porvorim, Bardez- Goa (403521)
Mobile: 09822142938**



Goa is a tourist paradise lying on the west coast of India in the Sahyadri Ranges. It's scenic beauty, attractive beaches, temples and churches, fairs and festivals attract tourists from all parts of world.

Transport: Accessible by Rail/Road/Air

Places of interest : Silver Beaches, Shanta Durga & Mangeshi Temples, Churches, Coal Mines, Cashewnut gardens.

HYDERABAD

KRISHNA'S RESIDENCY

**Afzal Commercial Complex,
S2/1/2, Behind MMTS Railway Station,
Lakdi Ka Pool, HYDERABAD (Nampalli) 500 004.
Tel 0402-3373033/34/35**



Hyderabad is the capital of southern India's Telangana state. A major center for the technology industry. Its historic sites include Golconda Fort, a former diamond-trading center that was once the Qutb Shahi dynastic capital. The Charminar, a 16th-century mosque whose 4 arches support towering minarets, is an old city landmark near the long-standing Laad Bazaar.

KODAI KANAL (HILL STATION)

Sornam Apartment

**Fern Hill Road, Sornampuri,
Kodaikanal – 624 101 (TAMIL NADU)
Tel : 04542-40731 / 40562**

It is a charming hill station with pristine beauty surrounded by thickly wood slopes, water falls and winding paths.

Transport

Rail: Kodaikanal Road (80 kms)
Road: Bangalore, Chennai, Coimbatore,
Madurai, Munnar, Palani, Trichy
Airport: Madurai, Coimbatore

Places of interest :

Tea Gardens, Lakes, Sandalwood Trees,
Thick forests



MANALI (HILL STATION)

Zarim Hotel Pvt Ltd

Circuit House Road, Manali – 175 131, Dist Kullu (Himachal Pradesh), Tel : 01902-252345

Manali is a prime tourist destination. This is also famous for Marijuana which grows all around. Manali is covered with snow-capped mountains of Himalayas with Orchard and Deodas forest. It has a mountaineering Institute and also a starting point for trek to Leah in Ladakh.



Transport: Accessible by Road

Places of interest :

Hidimba Temple, Vashist Spring, Arjun Caves, Nehru Kund, Jagat Sukh, Kothi, Rahala Falls, Solang Valley, Beas Kund, Rohtang pass, Manikaran



MATHERAN (HILL STATION)

Hotel Kumar Plaza

Opp. Telephone Exchange,

Main Road, Matheran – 410 102

Dist Raigad (Maharashtra)

Tel: 02148-230329 / 230550

Altitude : 2635 ft. above sea level

Climate : Pleasant throughout the year

Main Season : October to May

Local conveyance : Man-pulled rickshaws / Horses, No automobile vehicles allowed to ply in city limits.



Transport :

Neral junction on Mumbai-Karjat route of central Railway, Toy Train Pvt.

Car/Taxi from Neral to Matheran.

Location : About 100 kms south of Mumbai



Places of interest :

12 to 15 important points, One tree hill, Charlote Lake, Echo Point, Lions Head, Monkey Point etc.

MUSSOOURIE (HILL STATION)

Hotel Hill Queen

The Mall, Opp. Ropeways, Mussoorie – 248 179 (Uttaranchal). Tel: 0135 – 632238

Popularly known as 'Queen of Hills' Mussoorie is situated at an altitude of 2005 mtrs. It is nestled on high ridged with superb view of Himalayan range to the north west and Haridwar to the south. This resort promises a variety of entertainment throughout the year of dancing, horse riding, trekking, Polo and other sports activities.



Transport :

Rail: Dehradun (61 kms)

Road: Rishikesh, Haridwar, Tehri, Shimla, Delhi, Nainital

Airport: Delhi, Dehradun

Places of interest :

Gun Hills, Wonder World, Mussoorie Lake, Nagdevta Temple, Mossey falls, Bhatla falls, Kempty falls, Dhanoulti, Sahastradhara



MYSORE (HISTORIC CITY)

Hotel Darshan Palace

Lokranjan Mahal Road, Nazarabad,

Mysore – 510 010 (Karnataka)

Tel: 0821 – 520794

Located at the base of Chamunda Hills, Mysore is aptly called as 'Sandalwood City'. The city still remains the ambiance of royal past and heritage with beautiful Gardens and Palaces.



Transport:

Rail: Mysore

Road: Bangalore, Mangalore, Ooty, Hassan, Halebid, Madhumalai

Airport: Bangalore

Places of interest :

Mysore palace, Brindavan Gardens, Chamarajendra zoological gardens, Rail Museum, Chamunda Hills, Sandalwood oil factories, Srirangapatnam



NAINITAL (HILL STATION)

Hotel Silverton

**Sher-ka-Danda, Nainital – 263 001
(Uttaranchal)**

Tel : 05942 – 35249 / 35549

Nainital is a beautiful hill station nestled in the lap of central Himalayas in Kumaon Region. It is famous for wildlife reserves, religious sites, fruit orchards, pine forests and adventure sports.

Transport :

Rail: Nearest Railway Station Kathgodam

Road: Almora, Ranikhet, Lucknow, Kausani, Agra, Delhi, Kathgodam

Airport: Delhi

Places of interest :

Naina Park, Snow View, Nainee Lake, Hanuman Gashi, Khurtal, Sattal, Bhimtal, Ramgarh, Jageshwar, Corbett National Park.



OOTY (HILL STATION)

Hotel Darshan

**Near Lake Boat House,
Ooty – 643 001 (Tamil Nadu)**

Tel : 0423 – 2443378 / 2443807

Ooty is famous Hill Station situated in the Nilgiri Mountains and bounded by Kerala, Karnataka and Tamil Nadu. The entire region offers splendid greenery, Lofty Hills, Valleys, Water falls, Lakes, Tea Gardens, Nilgiri forests

Transport:

Rail: Narrow gauge train from Mettupalayam which is connected to Coimbatore

Road: Bangalore, Chennai, Coimbatore, Coonor, Kodaikanal, Kotagin, Mysore, Trichy, Thiruvananthapuram

Airport: Bangalore, Coimbatore

Places of interest :

Botanical Garden, Elk Hills, Museum, Ketty Valley View, Ooty Lake, Tiger Hill, Snowden Peak, Doddabetta, Tea Gardens



MAHABALESHWAR (HILL STATION)

THE TREE TOP BANGLOWS

19/9/ Met Gutad

Opp Surya Resort

– 412 805 (Maharashtra)

Tel : 02168 – 272162 / 240763

The name Panchagani is because of its location at the centre of Five Hills. This Health Resort is a place of trekking and adventures activities with miles of long walks, thickly canopied by lush trees and green vegetables, surrounded by mountains. Mahabaleshwar is all season holiday resort just about 20 kms, away from 2nd largest rainfall area of India I.e. Mahabaleshwar.



Transport:

Rail: Nearest Railway station Pune or Satara

Road: Pune, Mumbai, Mahabaleshwar, Konkan, Satara

Airport: Mumbai / Pune

Places of interest:

Apex Point, Dhome Dam, Table Land, Mahabaleshwar, Pratapgad, Sajjangad, Wai

JAGANNATH PURI (PILGRIMAGE / SEASHORE) WEF: 01 01 2017

Blue Lily Beach Resort

Sipsarubali, Balia Panda, New Marine Drive Road, Puri – 752 001 (Orissa)

Tel : 06752-230370/230371

Mobile : 9583003750

Situated on the East Coast Puri is known internationally for its famous Charlot Rally (Ratha Yatra). The devotees of Lord Jagannatha visit the place throughout the year. Golden sand on the beach is added attraction to foreign tourist.



Transport :

Rail: Puri, Bhubaneswar

Road: Puri, Bhubaneswar, Kolkata, Hyderabad, Vizag

Airport: Bhubaneswar

Places of interest:

Lord Jagannath Temple, Konark Surya (Sun) Temple, Art and Craft Museum, Nandan Kanan Tiger Forest, Golden Beach



SHIRDI (PILGRIMAGE)

Hotel SAISH
Pimplewadi Road
Shirdi-
Maharatra-423107
Tel 02423255145 / 0992292897



122 KM from Nasik, Temple of revered saint Saibaba

Transport :

Nearest Airport – Mumbai / Pune / Aurangabad

By Rail – Sainagar Station

By Road – Shirdi Bus stand

Places of interest:

Sai Baba Temple, Shani Shingnapur



BODH GAYA (PILGRIMAGE) WEF: 01 10 2016

Hotel City Surya
Surya Lane, Lal Kothi Compound,
Civil Lines, Gaya, Bihar 823001.

The Mahabodhi Vihar (महाबोधि विहार) (Literally: "Great Awakening Temple"), a UNESCO World Heritage Site, is a Buddhist temple in Bodh Gaya, marking the location where the Buddha is said to have attained enlightenment. Bodh Gaya (located in Gaya district) is located about 96 km (60 mi) from Patna, Bihar state, India.



Transport :

Nearest Airport – Gaya / Patna

By rail – Gaya railway Station

By Road – Gaya Bus stand

Places of Interest:

Mahabodhi temple, Vishnupad Temple, Barabar caves, Dungeshwari Cave Temple, Chinese Temple & Monastery, Bodhgaya Archeological museum, Thai Temple & Monastery, Royal Bhutan Monastery.



*V S Shishupal, AM &
Vivek Singh, AO, MBS/HO*

OTHER WELFARE SCHEMES

1. EDUCATION LOAN (WEF 01 04 2016)

The Scheme shall be applicable to all confirmed employees with five years of service who are whole time salaried employees of the Company including employees deputed by the Company to any organizations like GICHFL, GBIC, Ombudsman's Office, Pension Fund Ltd., National Insurance Academy, IRDAI, Insurance Institute of India / College of Insurance, LIC, IIIP, Singapore, Kenindia and Tanzindia etc.

Under this Scheme of Education Advance, employees will be eligible to get advance for covering expenses like Admission Fee (Excluding capitation fee or similar fee, if any) Tuition Fee payable to Institution / College / School, Fees and other non-refundable charges payable to Hostel for his / her dependent children pursuing higher studies / professional courses in India and / or abroad as under :

(a) Studies in India :

- (i) Graduation, Post-graduation including regular technical and professional Degree / Diploma courses conducted by colleges / universities approved by UGC / AICTE / AIBMS / ICMR / Bar Council of India / Government etc., courses like Cost Accountancy, Chartered Financial Analyst etc.
- (ii) Regular Degree / Diploma Courses conducted by autonomous institutions like IIT, IIM etc.
- (iii) Teacher Training / Nursing Courses approved by the Central Government or State Government
- (iv) Regular Degree / Diploma Courses like Aeronautical, pilot training, shipping etc. approved by Director General of Civil Aviation / Shipping

(b) Studies Abroad :

Graduation, Post-graduation / Diploma / Degree including regular technical and professional Degree / Diploma courses offered by reputed / accredited universities / Institutes.

Quantum and frequency of Advance :

- (i) For studies in India and / or abroad maximum up to Rs. 10 lac for each child and for maximum of two children during entire service
- (ii) The 2nd advance for another child can be availed simultaneously or anytime during repayment term of 1st advance subject to the financial eligible of employee and other general conditions related to grant of advance to employees.
- (iii) The advance may be granted in installments as per the fees payment structure devised by the Educational Institution subject to (i) and (ii) above e.g., the fees of "XYZ Educational Institutions" per course per year is Rs. 1 lac for a four year B Tech / BE course. Then on receipt of application for Education Advance from the employee, Mr 'X', for his child Kum. "A" every year an amount of Rs. 1 lac shall be paid to the said Institution. The total amount of advance will be Rs. 4 lac in this case and the employee may avail balance advance of Rs 6 lac, as per scheme, for MBA Course / any other post graduate / professional course for Kum 'A'. Same treatment shall be given in case of advance to second child of Mr 'X',
- (iv) Advance for maximum two courses can be granted for a child.
- (v) Employees who have already availed the Education Loan from Banks / Financial Institutions / Cooperative Credit Society / Cooperative Bank may get their Principal loan balance transferred to the Company, if they are otherwise eligible within the framework of the Scheme of Education Advance. The amount of advance in such cases will be paid directly to the Bank / Financial Institution from where the loan was originally availed. The other terms and conditions of the Scheme will apply to such cases also mutatis mutandis. However, kindly note that in no circumstances, the said Education Advance is to be reimbursed to them if they have paid the fees from their own savings and other sources (other than specified hereinabove) as on date.. Education Advance deductions:

Repayment in EMI will commence from the salary for the month following the month of disbursement of advance. Interest Rate : (i) 8% p.a. (simple) on reducing monthly balance for boy students & (ii) 7.80% p.a. (simple) on reducing monthly balance for girl students

(For details, please go through Circular ref: Corp HRM/EWS/2016 dt. 08/06/2016, available in portal.)

The housing loan limits are revised as under w.e.f. **26th July 2016:**

CADRE	Previous Housing Loan Limits(Rs. In Lacs.)			Existing Housing Loan Limits(Rs. In Lacs)		
	SCHEME LOAN	SUPPLEMENTARY LOAN	TOTAL HOUSING LOAN ELIGIBILITY	REVISED SCHEME LOAN	REVISED SUP-PLEMENTARY LOAN	TOTAL HOUSING LOAN ELIGIBILITY
SCALE VI & ABOVE	9.00	11.00	20.00	36.00	44.00	80.00
SCALE IV/V	8.50	9.50	18.00	33.00	37.00	70.00
SCALE III	8.25	9.75	18.00	28.75	34.25	63.00
SCALE I/II	7.45	8.55	16.00	28.00	32.00	60.00
DEV. OFFICER GRADE I	5.50	7.50	13.00	21.25	28.75	50.00
DEV. OFFICER GRADE II	5.50	7.50	13.00	20.75	24.25	45.00
SR.ASST/STENO/ASST.	5.50	6.50	12.00	20.75	24.25	45.00
RECORD CLERK	4.75	5.75	10.50	17.25	20.75	38.00
SUBSTAFF	3.50	4.50	8.00	13.25	16.75	30.00

The rate of interest on Scheme Loan is 5% and 7.50% on Supplementary Loan.

3. LUMP SUM MEDICAL BENEFITS :

W.e.f 1/1/2015, the maximum amount of lumpsum medical benefit for reimbursing domiciliary medical expenses on annual basis is revised as under:

- | | | |
|--------------------|------------------------------|----------------|
| 1) Class I: | Basic pay above Rs. 58,825/= | - Rs. 19,940/= |
| | Basic pay upto Rs. 58,825/= | - Rs. 13,300/= |
| 2) Class II: | Basic pay above Rs.46,595/= | - Rs 13,300/= |
| | Basic pay upto and including | |
| | Rs. 46,595/= | - Rs. 8,310/= |
| 3) Class III & IV: | | - Rs. 6,650/= |

4. GROUP SAVINGS LINKED INSURANCE SCHEME (GSLI):

The categorization for the purpose of GSLI w.e.f. is given below:

CATEGORY	SUM INSURED	SAVINGS PORTION	RISK PORTION	EXISTING MONTHLY PREMIUM
I	1050000	450	450	875
II	840000	362.5	362.5	700
III	630000	275	275	525
IV	420000	187.5	187.5	350
V	300000	137.5	137.5	250
VI	170000	75	75	142

On exit from the Company, the employee is eligible to get 68% savings portion of the premium paid alongwith interest till exit. In death cases, the term cover applicable alongwith 68% savings portion of the premium alongwith interest till exit is paid.

5. GROUP TERM INSURANCE SCHEME (WEF 01 12 2016)

The revised categorization for the purpose of GTI is given below:

CAT.	Basic Pay Range	Existing		Revised	
		GTIS Cover	Monthly Premium	GTIS Cover	Monthly Premium
I	94466 and above	12,00,000	320.00	24,00,000	684
II	68106 TO 94465	10,00,000	266.67	20,00,000	570
III	48531 TO 68105	7,00,000	186.67	14,00,000	399
IV	25991 TO 48530	5,00,000	133.33	10,00,000	285
V	13961 TO 25990	2,50,000	66.67	5,00,000	142.50
VI	UPTO 13960	1,50,000	40.00	3,00,000	85.50

The Scheme was introduced from 1998 with a view to protect the loss of commutation if the employee who has opted for pension dies during the service period. It is purely term cover and the sum insured is settled on death of employee only.

6. GROUP PERSONAL ACCIDENT POLICY

The Company has effected revision in the limits under Group Personal Accident Policy of our employees w.e.f. 14th March 2016 as per details given below (covering death, permanent total disablement and permanent partial disablement):

CADRE	TABLE B (Sum Insured) covering death, P.T.D. and P.P.D.	TABLE D (Sum Insured) covering Death only	Total Sum Insured
Chairman cum Managing Director	6000000	11500000	17500000
Director & Gen Manager	6000000	8000000	14000000
General Manager	5000000	8000000	13000000
Deputy General Manager	4500000	7500000	12000000
Chief Manager	4000000	6000000	10000000
Manager	3500000	5500000	9000000
Deputy Manager	3500000	0	3500000
Assistant Manager	3000000		3000000
Administrative Officer	2500000	0	2500000
Dev. Officer - Grade I-	1500000	0	1500000
Dev. Officer - Grade II-	1500000	0	1500000
Senior Assistant	1200000	0	1200000
Assistant	1000000	0	1000000
Record Clerk	800000	0	800000
Sub-staff (incl. FTS, Drivers, PTS, Security Guards)	750000	0	750000

7. FACILITY OF GENERAL MEDICAL CHECK-UP

In order to encourage Senior Officers to undergo diagnostic medical check-up at periodic intervals, the following Scheme has been approved.

- Eligibility - Officers of the rank of Manager and above
- Quantum - A maximum of Rs 5000/- may be reimbursed per checkup
- Limit on the nos. of Check-Up

First check-up before reaching the age of 50 years; twice between 50 and 55 years; and two times between 56 and 60 years.

8. EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME:

The EDLI Scheme is operated through the Life Insurance Corporation of India under one year renewable Term Insurance Plan, commencing with 1st March of each year.

Upon death of the member whilst in service prior to terminal date, the sum assured under the assurance then in force shall be payable to the employer for the benefit of the beneficiary.

The sum assured under the scheme is fixed at Rs. 3,62,000/=

9. GROUP MEDICLAIM POLICY FOR EMPLOYEES AND RETIRED EMPLOYEES

The Group Mediclaim (GMC) Policy for employees and retired employees was introduced on FLOATER basis w.e.f. 1st February 2014 with the policy period being February 2014 to January 2015. The GMC policy was renewed w.e.f. 1st April 2015 till 31st March 2016. Henceforth, the GMC policy will be due for renewal in April every year.

ELIGIBLE SUM INSURED:

The eligible sum insured is determined based on the Basic Salary of the Employee which are given below:

BASIC SALARY OF THE EMPLOYEE	ELIGIBLE SUM INSURED ON FLOATER BASIS
For employees drawing basic salary < Rs. 22730/=	Rs. 3 lacs
For employees drawing basic salary between Rs. 22730/= and Rs. 29000/=	Rs. 4 lacs
For employees drawing basic salary which is > Rs.29000/=	Rs. 6 lacs

The available optional sum insured are:

- a) Rs. 4 lacs b) Rs. 5 lacs c) Rs. 6 lacs d) Rs. 8 lacs e) Rs. 10 lacs f) Rs. 12 lacs
g) Rs. 15 lacs h) Rs. 20 lacs

There is no option for choosing optional higher sum insured for amounts other than those mentioned above.

The facility for increase in optional sum insured to the immediately next higher slab of sum insured alone is permitted in the following cases:

EVENTS	WHEN THE OPTION CAN BE EXERCISED
1) Promotion of the employee	w.e.f. Next renewal date of the policy
2) On marriage/remarriage of employee	w.e.f. first of the month following the date of marriage or re-marriage
3) On increase in family size due to birth of a child	w.e.f. the following three months of birth or else next renewal date of the policy
4) Once in every block of three years independent of any of the above events	w.e.f. next renewal date of the policy e.g. policy commencing on 01.04.2017, 01.04.2020 etc.

Decrease in optional sum insured to the immediately lower slab of sum insured alone is permitted in the event of decrease in family size on account of death/exit of an insured family member from the Scheme w.e.f. first of the month following the date of event.

Newly recruited employees are allowed to be covered under GMC policy from the month of joining the Services of the Company.

As regards retired employees, spouses of the deceased employees or spouses of 'retired and deceased' employees who were covered under the erstwhile GMC policy and who did not exercise such option for choosing a higher optional sum insured were automatically covered alongwith their eligible family members as per the erstwhile policy to the extent of the applicable eligible Sum Insured on FLOATER basis as per their eligibility.

ELIGIBILITY TERMS FOR COVERAGE:

- Spouse can be covered from the following month of marriage** – condition of dependency is not applicable.
Spouse of the retired employee is allowed to join GMC policy, not necessarily at the time of retirement when he/she may be covered elsewhere, but even after retirement effective from the date when such cover ceases.
- Children** – Eligible new born baby of the employee stands covered from day 1 as a separate unit. The premium for eligible new born baby shall be charged from 1st of the month, following the month in which the baby completes 90 days of age on pro-rata basis.



Son – can be covered till the age of 21 years.

The son can continue to be covered from 21 years till 25 years subject to the son studying whole time course from recognized university and not earning i.e. Son must be dependent on employee.

On completion of 25 years and above, son can be covered as Non dependent subject to the employee requesting for continuation of coverage.

Daughter - can be covered as Dependent till she marries or is earning.

The employee can cover his daughter as Non dependent if she either marries or starts earning.

Mentally retarded or physically handicapped children can be covered as Dependent under GMC policy irrespective of their age.

The families of Non dependent children i.e. daughter in law, son in law and grandchildren cannot be covered w.e.f. April 2015.

3) **PARENTS:**

Male employees can cover dependent Parents only.

Female employees can cover either dependent parents or dependent parents in law.

W.e.f. February 2014, fresh inclusion of dependent parents in law earlier not covered is not permitted. However, due to the definition of dependency being revised, option was allowed to female employees to cover parents in law till April 2015.

Non dependent parents or non dependent parents in law are not allowed to be covered.

Brothers and sisters irrespective of their dependency, are not allowed to be covered under GMC policy.

DEPENDENCY DEFINITION:

The dependency criteria is based only on income criteria for children, parents and parents in law. For policy period 2016-2017, dependency can be considered if the member is not earning more than Rs. 8,085/= per month.

RETIRED EMPLOYEES:

The retired employees are allowed to cover only self, spouse, dependent children and dependent parents, if any. Hence, Non dependent children and parents in law are not allowed to be covered by retired employees.

Spouse and eligible family members are allowed to be covered under GMC policy after death of retired employee.

Where the employee and spouse are both employees of PSGI Companies/GIC, on retirement of an employee, it is open to the family to choose an option which is most beneficial to them as regards principle membership of the family, as to whether it shall be that of the retired employee or that of the spouse continuing in service.

An employee can opt for maximum sum insured of Rs. 20 lacs in the month of retirement subject to his exercising the said option before retirement.

PREMIUM – PROVISIONS ON PREMIUM TO BE BORNE BY COMPANY AND EMPLOYEE/RETIRED EMPLOYEE

EXISTING EMPLOYEES:

The Company bears 75% of the mediclaim premium (including Service Tax) calculated on the basis of Eligible Sum Insured applicable for the employee based on his Basic Salary

- In respect of employee, spouse and first two eligible dependent children only.

The Employee bears the total sum of:

- 25% of the mediclaim premium (including Service Tax) payable computed on the basis of Eligible Sum Insured applicable for the employee based on his Basic Salary
- in respect of self, spouse and the first two eligible dependent children
- the entire premium payable for dependent children (beyond first two children) and dependent parents
- the entire premium payable for dependent parents-in-law and non dependent children
- the entire differential premium applicable in respect of differential higher Sum Insured opted by him over and above eligible Sum Insured for self and all other members of the family covered.

RETIRED EMPLOYEES:

The Company bears 75% of the mediclaim premium (including Service Tax) calculated on the basis of Eligible Sum Insured applicable for the retired employee based on his notionally adjusted Basic Salary

- for the retired employee and spouse only.

The retired employee bears the total sum of:

- 25% of the mediclaim premium payable (including Service Tax) computed on the basis of Eligible Sum Insured applicable for the employee based on his notionally adjusted Basic Salary
- In respect of Self and Spouse only.
- The entire premium payable for dependent children and dependent parents.
- The entire differential premium applicable in respect of differential higher Sum Insured opted by him over and above the Eligible Sum Insured for self and all other members of the family covered.

BENEFITS UNDER REVISED GMC POLICY:

✦ **PRE EXISTING DISEASES:**

With effect from the date of commencement of GMC policy on revised terms i.e. from February 2014, pre-existing diseases stand covered.

✦ **ANY ONE ILLNESS:**

Any one illness means continuous Period of illness and it includes relapse within 45 days from the date of last consultation OR 105 days from the date of discharge ,whichever is earlier, from the Hospital/Nursing Home where treatment may have been taken.

✦ **ROOM RENT CHARGES:**

Reimbursement of actual room rent charges per day shall be limited to an amount which is equal to the sum of :

- 1) 1% of the Sum Insured for sum insured upto Rs. 10 lacs plus 0.5% of the Sum Insured for sum insured beyond Rs. 10 lacs for treatment in hospitals/nursing homes located in cities/places for categorized for payment of CCA as per rationalization scheme.
- 2) The sum of 0.75% of the sum insured for sum insured upto Rs. 10 lacs plus 0.5% of the sum insured for sum insured beyond Rs. 10 lacs for treatment in hospitals/nursing homes located in any other place.

Maximum reimbursement limit per day for stay in ICU/CCU/ICCU/Critical Care Centre shall be double that of room rent entitlement.

All related charges shall also be as per entitled category vis-à-vis room rent.

✦ **Surgeon's, Anaesthetist, Medical Practitioner, Consultant, Specialist Fees – As per limits of opted Sum Insured.**

✦ **Anaesthesia, blood, oxygen, Operation Theatre charges, Surgical Appliances, Medicines and Drugs, Diagnostic materials and X ray, Dialysis, Chemotherapy, Radiotherapy, Cost of Pacemaker, Artificial limb and similar expenses – As per limits of opted sum insured.**

✦ **MEDICAL CHECK UP FACILITY:**

Free medical checkup once after every block of 4 claim free years of policy with reimbursement limited to the lower of the following limits on floater basis:

- A cumulative maximum of 1% of sum insured or
- A cumulated maximum amount of Rs. 5,000/=

The first block of 4 claim free years of policy period commences from the date on which the GMC policy on revised terms was effective i.e. February 2014.

✦ **DOMICILIARY HOSPITALISATION:**

- Domiciliary hospitalization means medical treatment for a period exceeding three days for such an illness/disease/ injury, which in normal course would require treatment at a hospital but which is taken while confined at home under any of the following circumstances:
 - a) The condition of the patient is such that he/she is not in a condition to be shifted to a hospital and/or
 - b) The patient takes treatment at home due to non availability of room in hospital.
- However, expenses for Peritoneal Dialysis and oral chemotherapy are admissible under this section even if conditions mentioned under (a) and (b) above are not satisfied. Further sum insured limitation for Domiciliary Hospitalisation shall not apply for Peritoneal Dialysis and Oral Chemotherapy.

✦ LIMITS OF REIMBURSEMENT UNDER DOMICILIARY HOSPITALISATION:

Surgeon's, Anaesthetist, Medical Practitioner, Consultant, Specialist Fees, blood, oxygen, surgical appliances, medicines and drugs, diagnostic materials, Peritoneal Dialysis, Oral Chemotherapy and Nursing expenses	20% of Opted Sum Insured subject to a maximum of Rs. 50000/= during policy period
Treatment for Dog bite or bite of any other rabid animal viz. monkey, cat etc.	Reimbursement of reasonable expenses/ medical costs actually incurred for immunization injection based on merits of each case (where hospitalization is not required). For this purpose, pre requisites conditions for domiciliary hospitalization claim shall not apply.

✦ MATERNITY BENEFITS:

Maternity benefits on hospitalization of a female employee/spouse of a male employee shall be limited to:

- For a maximum of two living children
- An amount of Rs. 25,000/= per child per policy period for normal delivery and
- An amount of Rs. 50,000/= per child per policy period for caesarian delivery.
- Those insured persons who are having two or more living children will not be eligible for this benefit.
- Claims in respect of only first two living children and/or operations associated therewith will be considered in respect of any one insured person covered under the policy.
- Maternity benefits are payable only if expenses are incurred in hospital/nursing home as in-patients in India.
- Waiting period of 9 months is waived for payment of any claim related to normal or caesarian delivery or abdominal operation for extra uterine pregnancy.
- Voluntary termination of pregnancy during first twelve weeks from date of conception is not covered
- Pre natal and post natal expenses are not covered unless admitted in hospital/nursing home and treatment is taken there.
- Pre and post hospitalization benefits are not available under Maternity Section.

✦ AMBULANCE CHARGES:

Reimbursement of cumulative actual ambulance charges per policy period shall be limited to Rs. 3000/= per policy period, further subject to the following sub-limits:

- For distance upto 5 km – maximum reimbursement limited to Rs. 1500/=
- For distance beyond 5 km - maximum reimbursement limited to Rs. 3000/=

Ambulance charges are payable only alongwith a claim for reimbursement of hospital charges.

- ✦ Eligibility period for reimbursement of pre and post hospitalization medical treatment expenses continues to be restricted to 30 days and 60 days respectively.
- ✦ The TPA fees are fully borne by the Company.

CLAIMS :

The claims are serviced by Third Party Administrators Zone wise as under:

ZONE	NAME OF TPA
WESTERN ZONE	MDINDIA HEALTH CARE SERVICES (TPA) PVT.LTD.
SOUTHERN ZONE	MEDIASSIST INDIA TPA PVT. LTD.
NORTHERN ZONE	RAKSHA TPA PVT. LTD.
EASTERN ZONE	HERITAGE HEALTH TPA PVT. LTD.

- ❖ Cashless treatment to be availed at Network Hospitals/Non network Hospitals. The employee is required to submit Photo Identification proof of the patient alongwith the employee's Identity Card or TPA Identity Card.
- ❖ In case of PPN hospital or Network Hospital, the employee or their family members covered can avail the cashless facility for which Request for Authorization Letter (RAL) will be filled by the Hospital with complete information requested and the same is to be sent to the TPA for approval.
- ❖ In case of non network hospital, Request for Authorization (RAL) has to be filled by the hospital with complete information and stating the Hospital Registration Number and Bed Capacity as also the estimated expenses.

- ❖ Where the cashless request is received for treatment in Non Network Hospital, then the TPA will process upto 75% of the estimated expenses or sum insured whichever is less and the balance 25% is to be paid by the employee to the Hospital.
- ❖ **The condition of minimum 24 hours hospitalization will not apply provided medical treatment and/or surgical procedure is:**
 - Undertaken under General or Local Anaesthesia in a hospital/day care centre in less than 24 hours because of technological advancement
 - Which would have otherwise required a hospitalization of more than 24 hours.
- ❖ **HIV Test:** The cost of HIV test is admissible.
- ❖ **Surgery for Cataract:** As the rates of intra ocular lenses vary widely, to avail the benefit of negotiated prices, the cataract surgery charges are admissible if the procedure is performed in Network Hospitals only; For treatment in non-network hospitals, negotiated rates would apply.
- ❖ **Service Charges:** Some hospitals, in metro centres like Mumbai, etc., charge Service Charges in the hospital bills. It is informed that (a) such hospitals do not annually revise their Schedule of Charges and (b) such Charges are levied to combat medical inflation. Such charges are payable under the Policy, if levying of such charges is a standard policy followed by the hospitals to all patients.
- ❖ **Massages, Steam Bath and Shirodhara treatment expenses:** In case of Backache, Spondilitis, depression, etc., massages, steam bath and treatment like shirodhara, are not payable under the Policy, unless they form a part of in-patient treatment.
- ❖ **Request for Cashless Services in non-network hospitals in cases of trauma / accident / major diseases / prolonged illness:**

If a specific request is received from the employee / retired employee for cashless services, in such cases, the TPAs will endeavor to provide cashless services upto 75% of the estimated cost. However, in such cases, the employee / retired employee has to make a specific written request to the TPA undertaking to furnish to the TPA all papers connected with the hospitalization such as bills, reports, claim form, discharge certificate etc. within the time limits prescribed after discharge from hospital. On failing to do so, if any, such 75% advance given towards cashless is liable for recovery from the employee/retired employee.
- ❖ **Admissibility of expenses on items such as gloves, bandages, etc.:**

Expenses incurred towards various items like Ryles Tube, feeding tube, examination gloves, cotton, bandages, disposable needles / syringes, oxygen mask, Urine bag, dressing items, diapers, roll gauge, bed bath charges, disposable draw sheet, disposable patient gown, prime care under pads, etc. are payable under the Policy.
- ❖ **Dietician Charges:** are admissible under the GMC policy.

PROCEDURE FOR REPUDIATION OF CLAIMS:

- ❖ In cases where the claim is to be repudiated based on the scrutiny by the TPAs, then the TPA is required to inform RO Point of Contact about the same.
- ❖ The RO Point of Contact will be provided the details of the claim and if in order, the intimation of repudiation will be informed by RO Point of Contact to the concerned employee
- ❖ As regards repudiation of claims of retired employee, the servicing office i.e. RO/DO/Branch Incharge will communicate the same to the retired employee after collecting and scrutinizing all the details from the TPA and being satisfied about such repudiation.

ADMISSIBILITY OF CLAIMS TAKEN IN DAY CARE CENTRES:

If treatment/procedure/surgery for any of the following is taken at Day Care Centre, which means any institution established for day care treatment of illness and/or injuries or medical set up within a hospital and which is registered with the local authorities, wherever applicable and is under the supervision of a registered and qualified medical practitioner, and must comply with all minimum criteria as under:

- Has qualified nurses and qualified medical practitioner(s) in charge
- Has fully equipped operation theatre of its own where surgical procedures are carried out
- Maintains daily record of patients and will make it available to the insurance company's authorized personnel

then the minimum requirement of beds is overlooked.



Madhu Elayath
Manager, MRO-III

श्री सी नारम्बुनाथन, महाप्रबंधक एवं एम बी एस अध्यक्ष रिपोर्ट.....

प्रिय सदस्यो,

10 जुलाई 1952 को स्थापित न्यू इंडिया, एम बी एस की अद्यतन रिपोर्ट आपके समक्ष रखते हुए हर्ष हो रहा है। शुरुआत में एम बी एस की कल्याणकारी गतिविधियों को शुरू करने के लिए न्यू इंडिया एश्योरन्स कं. लि. के तत्कालीन निदेशक मंडल ने प्रारंभिक निधि के रूप में रु 2,19,650/- का अनुमोदन दिया था। एम बी एस के गठन की कल्पना तत्कालीन महाप्रबंधक स्व. अध्यक्ष श्री बी.के. शाह की थी। प्रबंधन को यह समझाने में वे सफल रहे कि कार्मिकों को प्रोत्साहित किया जाय कि साथी कर्मचारियों के आपसी लाभ के लिए उनके अपने फंड का होना जरूरी है।

सोसायटी के उद्देश्य इस प्रकार हैं। गत एवं वर्तमान सदस्य कार्मिकों, उनके परिवार एवं मृत सदस्यों के आश्रितों के हित एवं कल्याण को बढ़ावा देना व उसमें सुधार करना। शुरुआत में एम बी एस सदस्यों को निधि के व्याज में से वित्तीय सहायता दी जाती थी। भारतीय जीवन बीमा निगम के राष्ट्रीयकरण के पश्चात् पारंभिक निधि में से रु. 1,00,000/- की राशि जीवन बीमा निगम को स्थानांतरित की गई थी। इस प्रकार आय का कोई वैकल्पिक स्रोत न होने से सोसायटी बंद हो गई।

1958 में सोसायटी अधिनियम के अंतर्गत व पब्लिक चैरिटेबल ट्रस्ट के रूप में सोसायटी को पंजीकृत किया गया। 1962 में न्यू इंडिया प्रबंधन ने रु. 2,00,000/- का अंशदान दिया एवं इस बात के लिए सहमत हुई कि कार्मिकों के अंशदान के सम कंपनी की ओर से समान अंशदान दिया जाएगा। इससे एम बी एस आरक्षित फंड बनाने में समर्थ हुई व नई लाभ योजनाओं को भी शामिल किया।

साधारण बीमा के राष्ट्रीयकरण एवं साबीनि के गठन के पश्चात् कर्मचारी कल्याण को बढ़ावा देने के लिए न्यू इंडिया एम बी एस की उपयोगिता को सा बी नि द्वारा अन्य सहायक कंपनियों में ऐसी संस्था के गठन का अनुमोदन किया गया। साबीनि, एलपीए, टीएसी एवं अन्य संबद्ध कंपनियों के कर्मचारियों को न्यू इंडिया एम बी एस में शामिल होने की सहमति दी गई। शैक्षणिक अनुदान, चिकित्सा सुविधा एवं हॉलिडे-होम योजना आदि के अलावा न्यू इंडिया एम बी एस ने दो महत्वपूर्ण पूरक योजनाओं का गठन किया। जैसे - पूरक मृत्यु राहत योजना (एस डी आर एस) एवं सेवानिवृत्त लाभ योजना (आर बी एस) न्यू इंडिया एम बी एस न्यू इंडिया में बड़ी संस्था है तथा इसका प्रबंधन महाप्रबंधक की श्रेणी के अध्यक्ष द्वारा किया जाता है। कंपनी द्वारा तीन न्यासियों को शामिल किया जाता है व तीन न्यासियों का चयन कार्मिकों में से किया जाता है।

दैनिक प्रशासन हेतु एमबीएस विभाग में कंपनी ने पूर्णकालीन सचिव के पद पर प्रबंधक/उप महाप्रबंधक और पर्याप्त कार्मिकों को पदस्थ किया है। न्यू इंडियन के साथ-साथ एआईसीएल व जीआईसी कार्मिकों के सदस्यों की बढ़ती संख्या के साथ (सदस्यता का अकड़ा 20000/- के पार) व लाभों में वृद्धि होने से न्यू इंडिया के एम बी एस विभाग के कार्यनिष्पादन में भी वृद्धि हुई है।

2016-17 वित्त वर्ष में, न्यू इंडिया एम बी एस ने 4.8 करोड़ की रिकॉर्ड राशि का भुगतान एम बी एस की 11 लाभ योजनाओं के अंतर्गत किया है, जो न केवल अपने 6870 कार्मिकों को, बल्कि उनके पति/पत्नी को, आश्रित पुत्रों व पुत्रियों को भी प्रदत्त। किसी भी संगठन में इतनी बड़ी संख्या में अब तक लाभ नहीं दिए गए हैं। यहां तक कि सेवानिवृत्ति के उपरान्त भी, कुछ लाभ सेवानिवृत्त कार्मिकों को भी प्रदान किए गए हैं। अपने लेखा खातों को वैधानिक प्राधिकारी को प्रस्तुत करने की जिम्मेदारी एमबीएस विभाग की है। और इसका ट्रायल बैलेस कंपनी से अलग होता है और उसे वैधानिक लेखा परीक्षक द्वारा हस्ताक्षरित किए जाने की आवश्यकता होती है।

आज एमबीएस सबसे व्यवस्थित विभाग है - हॉलिडे होम हेतु पोर्टल के माध्यम से 15 स्थलों पर ऑनलाईन आवेदन किया जा सकता है और आबंटन पत्र पोर्टल से कुछ ही मिनटों में डाउनलोड किया जा सकता है, और यह हॉलिडे होम की उपलब्धता के अध्याधीन है।

एम बी एस विभाग के अधिकारी योजना के अंतर्गत सुविधा न होने पर भी सदस्यों के हित के लिए अपने अनुभव के आधार पर दौरे का मार्गदर्शन निशुल्क प्रदान करते हैं, कंपनी में अपने सेवा काल के 25 गौरवमयी वर्ष पूर्ण करने वाले 1381 सदस्यों को 56 लाख राशि आबंटित की गई।

एमबीएस विभाग, कार्मिकों के लिए कैटीन भी चलाता है। जिसे एक बार बुरी व्यवस्थाओं के लिए सब द्वारा नकार दिया गया था, जो अब सुबह से शाम तक, तल मंजिल से 7 वीं मंजिल तक लजीज व्यंजनों को बहुत ही कम दरों पर परोसती है। यह पूरी मुंबई में अपने आप में बेहतर टेबल सर्विस है। हम इसे एमबीएस की ओर से मानवता की सेवा समझते हैं जो प्रधान कार्यालय के हमारे अपने सहकर्मियों के प्रति और प्रतिदिन पूरे विश्व के विभिन्न स्थानों से प्रधान कार्यालय में आने वाले अतिथियों को बाहर की अपेक्षा अच्छा खाना प्रदान करने में सहायक है।

एमबीएस से संबंधित एमबीएस संदर्भ पुस्तिक (2016-17 के) सभी सदस्यों के पास सभी नवीनतम जानकारी के साथ पहुँच रही है और यह इस उद्देश्य के साथ है कि एमबीएस के सदस्य जिन लाभों के हकदार हैं, उनके बारे में अपना ज्ञान अद्यतन कर सकें।

अंत में, मैं समझता हूँ कि श्री समीरन भट्टाचार्य, उप महाप्रबंधक (इन सीटू) और न्यासी कें रचनात्मक सहयोग का मैं सम्मान करूँ, जिन्होंने इस मामले को योजनाबद्ध व सुव्यवस्थित विषय सामग्री को समय पर पूरा किया।

एमबीएस विभाग, श्री भट्टाचार्य जी के एमबीएस विभाग में कार्यनिष्पादन के लिए किए गए सहयोग को सदैव याद रखेगा और उन्हें सेवानिवृत्ति पूर्व सुखमय व स्वस्थ जीवन की अग्रिम शुभकामनाये देता है।

नववर्ष की हार्दिक शुभकामनाये

सी नारम्बुनाथन

महाप्रबंधक



दि न्यू इंडिया म्युचुअल बेनीफिट सोसायटी

नियम एवं विनियम

भूमिका

1. सोसायटी “दि न्यू इंडिया म्युचुअल बेनीफिट सोसायटी” के नाम से जानी जायेगी.
2. सोसायटी के उद्देश्य इस प्रकार होंगे :-
 - क) दि न्यू इंडिया एश्योरन्स कंपनी लिमिटेड, और भारतीय साधारण बीमा निगम जैसे संबद्ध प्रतिष्ठानों के आश्रितों के कल्याण और हित में वृद्धि करना और अनुदान द्वारा ऋण या पेशगी द्वारा सुख सुविधाओं के प्रावधान द्वारा या अन्य प्रकार से उनकी आर्थिक मदद करना.
 - ख) इन उद्देश्यों में वृद्धि करने के प्रयोजन से निम्नांकित प्रसंगों में आर्थिक या अन्य रूप में अनुदान और / या सुख सुविधाओं की व्यवस्था करना :-
 1. दरिद्रता में राहत प्रदान करना
 2. किसी भी प्राकृतिक या अन्य आपदा में राहत प्रदान करना
 3. शिक्षा, चिकित्सा और स्वास्थ्य के लिए तथा स्कूलों, अस्पतालों, स्वास्थ्य-रक्षा संस्थाओं और इसी प्रकार की अन्य संस्थाओं को राहत और सहायक अनुदान.
 - ग) यहाँ निर्धारित उद्देश्यों अथवा किन्हीं उद्देश्यों की पूर्ति के लिए कंपनी द्वारा या व्यक्ति द्वारा व्यक्तियों के समूह द्वारा चाहे जिस रूप में ऐच्छिक चंदा, वृत्ति दान, पूंजी अनुदान या अन्य चंदा देना अथवा इनके लिए आग्रह करना.

स्पष्टीकरण:- इन नियमों और विनियमों के प्रयोजन ‘कर्मचारी’ से तात्पर्य सेवा में स्थायी कर्मचारी से है और इसमें उन कर्मचारियों का समावेश नहीं है जिन्होंने सेवा से त्यागपत्र दिया है अथवा जिन्हें नौकरी से निकाल दिया गया है, सेवामुक्त किया गया है या जिनकी सेवा समाप्त कर दी गयी है, साथ ही ‘कर्मचारी’ शब्द में उन कर्मचारियों का समावेश नहीं है जो भारत के बाहर भर्ती किये तथा वे कर्मचारी जिनकी सेवाएँ अन्य सहायक कंपनियों में स्थानांतरित कर दी गयी हैं उन कर्मचारियों का भी इसमें समावेश नहीं है जिनकी सेवाएँ 1956 में भारतीय जीवन बीमा निगम में स्थानांतरित कर दी गयी है.

3 निधियाँ :-

- क) (1) रु 2,19,650 जिसका अंशदान 1 जुलाई 1952 के संकल्प द्वारा निदेशक मंडल ने किया (इस राशि से रु 1,00,00 की राशि 1956 में जीवन बीमा के राष्ट्रीयकरण पर भारतीय जीवन बीमा निगम को अंतरित कर दी गयी है)
(2) रु 2,00,000 जिसका अंशदान 10 मई 1962 के संकल्प द्वारा निदेशक मंडल ने किया.
- ख) स्थायी स्टाफ सदस्यों द्वारा ऐच्छिक अंशदान:
1 नवम्बर 2010 से रु.50/- प्रतिमाह अंशदान प्रभावी है.
- ग) समय-समय पर कंपनी से प्राप्त ऐच्छिक अंशदान:
अक्टूबर, 1978 से कंपनी प्रतिवर्ष सदस्यों से एकत्रित राशि के बराबर अंशदान कर रही थी. वित्तीय वर्ष 2010-2011 से बढ़ी हुई राशि रु.50/- प्रति सदस्य प्रति माह के बराबर कंपनी अंशदान दे रही है जिसकी अधिकतम सीमा रु.1,37,00,5000/- प्रति वर्ष है.
- घ) निवेश पर ब्याज और लाभांश से निधियां बनती है.
- च) समय-समय पर कंपनी से प्राप्त अतिरिक्त दान राशि:-

निधियों का उपयोग उपर्युक्त नियम एवं विनियम 2 में वर्णित सामान्य लक्ष्य और उद्देश्यों की पूर्ति के लिए किया जाएगा.

II सदस्य और हितग्राही :

कंपनी के दुरुवर्तमान कर्मचारी सोसायटी के सदस्य होंगे और निधि का लाभ सदस्यों, उनके परिवारों और मृतक सदस्यों के आश्रितों को उपलब्ध होगा. सेवानिवृत्त सदस्यों को ऑफ सीजन में होलिडे होम की सुविधा उपलब्ध होगी.
(जानेवारी से मार्च और जुलाई से सप्टेंबर तक)

III प्रबंध :

1. निधि का प्रबंध एक समिति द्वारा किया जायेगा जिसमें एक अध्यक्ष कंपनी द्वारा नियुक्त तीन सदस्य और विहित प्रक्रिया के आधार पर सदस्यों द्वारा निर्वाचित तीन सदस्य होंगे. निर्वाचित सदस्यों का कार्यकाल 5 वर्ष के लिए होगा. समिति में निर्वाचित सदस्यों के किसी भी कारण से हुए रिक्त स्थानों की पूर्ति चुनाव द्वारा की जायेगी. रिक्त पदों के रहते हुए भी, समिति के शेष सदस्य, यदि दो से कम न हों, कार्य करने के अधिकारी होंगे, नामित सदस्यों की रिक्तियाँ कंपनी द्वारा भरी जाएगी.

समिति को निम्नांकित प्राधिकारी होंगे :

- क) निधि से लाभ प्राप्ति के लिए प्राप्त आवेदनों पर विचार करना तथा उन पर कार्रवाई करना.
 - ख) सोसायटी के धन को संभालना और उसका प्रबंध करना तथा सोसायटी द्वारा किये गये व्यय का भुगतान करना, और अभिलेख (रिकार्ड) संभालना तथा लेखों की परीक्षा और जांच करना.
 - ग) किसी बैंक या बैंकों में खाता खोलना और जैसा उचित समझा जाये, समय-समय पर उनमें धन जमा करना अथवा उनसे धन निकलना और ऐसे व्यक्ति या व्यक्तियों की नियुक्ति करना कि जो इन खातों का प्रचालन करें.
 - घ) सोसायटी के धन का अनुसूचित बैंकों में अथवा ऐसे संस्थानों में स्थायी निक्षेप के आधार पर निवेश करना या प्रतिष्ठित कंपनियों द्वारा जारी किये गये डिबेंचर खरीदना या अचल संपत्ति खरीदना, इस प्राधिकार के साथ कि समय-समय पर वे निवेश में परिवर्तन कर सकते हैं.
 - च) उचित समझी जाने वाली शर्तों के अंतर्गत और मूल्य पर खरीद, लीज पर या अन्य रीति से सोसायटी के लिए संपत्ति अधिकार या सुविधा अर्जित करना.
 - छ) सदस्यों के लिए मनोरंजनात्मक बैठकें, व्याख्यान, अध्ययन कक्ष (रिडिंग रूम) आदि की व्यवस्था करना.
 - ज) उपर नियम और विनियम 2 में वर्णित प्रयोजनों के लिए सोसायटी की निधि से भुगतान करना.
- सोसायटी के कार्य संपादन के लिए समिति की समय-समय पर बैठकें होंगी. गणपूर्ति(कोरम) के लिए दो सदस्यों की उपस्थिति पर्याप्त समझी जायेगी. (किन्तु इनमें से ऐसे सदस्यों को अलग कर दिया जायेगा जिनका बैठक के सम्मुख रखे गये किसी संकल्प या प्रस्ताव में कोई हित हो) कार्य संचालन के लिए इन नियमों और विनियमों के अनुरूप पूरक (सहायक) नियम बनाये जाने का समिति को अधिकार होगा. इन अनुपूरक (सहायक) नियमों को समिति के कार्यवृत्त (मिनिट बुक) में लिखा जायेगा.
- समिति द्वारा विहित किये गये प्रारूप में लेखा जोखा और अभिलेख तैयार किये जायेंगे.
- समिति द्वारा सोसायटी के नाम और उद्देश्यों को छोड़कर अन्य नियमों और विनियमों में समय-समय पर परिवर्तन निरसन या परिवर्तन किया जा सकता है.

2. प्रशासनिक प्रयोजन के लिए कंपनी द्वारा सोसायटी के काम के लिए नियत अधिकारी सोसायटी के सचिव के रूप में काम करेगा. अन्य बातों के अलावा सचिव के निम्नांकित कार्य होंगे:-

- I अध्यक्ष के साथ परामर्श के पश्चात् सचिव प्रबंध- समिति या अन्य सदस्यों की सभी बैठकें आयोजित करेगा.
- II वह प्रबंध समिति की बैठक और अन्य बैठकों के, यदि कोई आयोजित की गई हो तो कार्यवृत्त रखेगा वह सोसायटी का सारा पत्राचार करेगा और कार्य संचालन के लिए सभी आवश्यक कदम उठायेगा तथा प्रबंध समिति द्वारा लिये गये निर्णयों पर कार्रवाई करेगा.
- III) सोसायटी पंजीकरण अधिनियम 1860 और बंबई पब्लिक ट्रस्ट अधिनियम 1950 में वर्णित अभिलेख या अन्य विवरणों को तैयार करते हुए सचिव, रजिस्ट्रार ऑफ सोसायटीज के सम्मुख प्रस्तुत करेगा.
- IV) उसे म्यु.बे.सो. के नियमों और विनियमों के अधीन दिये जाने वाले लाभों के पुनर्भुगतान मंजूर करने और प्रबंध समिति द्वारा मंजूर किये गये अन्य भुगतान को संवितरित करने का प्राधिकार है.

IV क) स्थानान्तरित व्यक्तियों के नामांकन के लिए योग्यता -

न्यू इंडिया से कोई कर्मचारी, जो एमबीएस/आरबीएस/एसडीआरएस का सदस्य है, भारतीय सा.बी.नि की अन्य सहायक कंपनी में

स्थानांतरित होता है तो वह न्यू इंडिया में एमबीएस/आरबीएस/एसडीआरएस की सदस्यता जारी रख सकता है। इस तरह स्थानांतरित सदस्य को चाहिए कि वह न्यू इंडिया में अपनी सदस्यता जारी रखने के संबंध में सचिव को लिखित रूप में सूचित करें।

अन्य सहायक कंपनियों से न्यू इंडिया में स्थानांतरित व्यक्ति यदि न्यू इंडिया एश्योरन्स की म्युचुअल बेनिफिट सोसायटी में शामिल होना चाहते हैं तो उन्हें अपनी पुरानी कंपनी में सदस्यता को समाप्त करना होगा।

ख) विदेश में सेवारत कार्मिक-

भारत में भर्ती किये गये परंतु निश्चित अवधि के लिये विदेश स्थित कार्यालय में तैनात कार्मिक अनुपूरक मृत्यु राहत योजना/सेवा निवृत्ति लाभ योजना के अधीन मासिक चंदा एवं अंशदान के भुगतान को आवरित करने के लिए निश्चित राशि का भुगतान अग्रिम के रूप में प्रति वर्ष करेंगे। विदेश में सेवारत कार्मिकों को दावा देय होने पर दावा भारत में भारतीय मुद्रा में दिया जाएगा।

v. वर्तमान लाभ-

सदस्यों को दिये जाने वाले लाभों का समय-समय पर समिति पुनरीक्षण करती है। इन लाभों को अधिकार स्वरूप नहीं लिया जा सकता। प्रत्येक मामले के गुण-दोष के आधार पर समिति अपने विवेक का प्रयोग करते हुए लाभों को देगी।

सोसायटी में शामिल होने वाले सदस्य नामांकन की तारीख से 6 माह बाद लाभ के हकदान होंगे।

लाभ योजनाएं

शैक्षणिक लाभ

क)	बीमा परीक्षा पास करने पर (क्षेत्रीय कार्यालय स्तर पर विकेंद्रित)	लाइसेंसशिफ्ट असोशिफ्ट फेलोशिप	रु. 1000/- रु. 1500/- रु.. 2000/-
ख)	केवल अधीनस्थ कर्मचारी व रेकार्ड क्लर्क के लिए एस.एस.सी. या उच्च शिक्षा परीक्षा पास करने पर (क्षेत्रीय कार्यालय स्तर पर विकेंद्रित)	एस.एस.सी एच.एस.सी स्नातक	रु.. 250/- रु.. 300/- रु. 400/-
ग)	सदस्यों के बच्चों के पाठ्यपुस्तकों के लिए प्रति वर्ष प्रति सदस्य अधिकतम राशि (क्षेत्रीय कार्यालय स्तर पर विकेंद्रित, क्षेत्रीय कार्यालय विद्यमान मानदण्डों का पालन करें व एम.बी.एस. से उसकी प्रतिपूर्ति करें)	कक्ष 1 से कक्षा 10 तक	रु. 1000/-
घ)	सदस्यों के बच्चों को गुणवत्ता सूची में आने पर या राष्ट्रीय स्तर पर सांस्कृतिक या खेलकूद या ऐसी ही अन्य विशिष्ट उपलब्धि पर विशेष पुरस्कार दिया जाएगा 10वी/12वी में 90% से ऊपर स्नातक और स्नातकोत्तर में 75% से ऊपर यह सुविधा का लाभ केवल एक ही बार प्राप्त होगा. (10वी, 12वी, स्नातक, स्नातकोत्तर)	एक ही बार पुरस्कार	रु. 1000/-

अंत्येष्टि व्यय

एम.बी.एस. के सदस्य की मृत्यु हो जाने पर

प्रचालन कार्यालय स्तर पर विकेंद्रित (प्रचालित कार्यालय क्षेत्रीय कार्यालय को सूचना देते हुए एम.बी.एस. से प्रतिपूर्ति प्राप्त करें)	रु. 5,000/-
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चिकित्सा लाभ

घरेलू चिकित्सा व्यय के अलावा अन्य आवरित मेडिकल व्यय हेतु राहत एक वित्तीय वर्ष में केवल एक दावा देय होगा.	यदि अप्रति से अनुग्रह राशि के लिए आवेदन न किया हो तो बड़ी बीमारी या दुर्घटनाजन्य जख्म के लिए अनआवरित मेडिकल व्यय अधिकतम रु.20,000/- तक देय होगा.
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विवाह के लिए अनुदान

कंपनी में सेवा के दौरान सदस्य की पुत्री के विवाह के लिए केवल एक बार केवल एक पुत्री के लिए अनुदान मंजूर किया जाएगा	रु. 5,000/-
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25 वर्षीय सेवा स्मृति चिन्ह : संगठन में 25 वर्षीय सेवा पूरी करनेवाले कर्मचारियों को सम्मानित किया जाता है एवं उनकी सेवा को मान्यता देते हुए एक स्मृति चिन्ह प्रदान किया जाता है	समिति द्वारा समय-समय पर निर्णय लिया जाए.
सेवानिवृत्ति स्मृति चिन्ह : सेवानिवृत्ति (वी.आर.एस/एस.वी.आर.एस चुननेवाले इसके पात्र नहीं) के सामान्य क्रम में कंपनी से सेवानिवृत्त होनेवाले सदस्य को स्मृति के रूप में प्रचालन कार्यालय स्तर पर विकेंद्रित प्रचालन कार्यालय अपने क्षेत्रीय कार्यालय को सूचित करते हुए एम.बी.एस. से प्रतिपूर्ति प्राप्त कर	सेवानिवृत्ति के दिन रु.3000/- चेक द्वारा

I	होलिडे होम : क) किराया सेवारत एवं सेवानिवृत्त सदस्यों के लिए	रु.90/- प्रति दिन प्रति परिवार+रु.90 प्रति दिन मेहमान आबंटन की पूरी अवधि के लिए चाहे सदस्य को आबंटन पत्र प्राप्त हुआ हो या नहीं. एम.बी.एस. को 30 दिनों के अंदर आबंटन रदद करने की सूचना मिलने पर कोई रददीकरण प्रभार नहीं लगेगा.
	ख) रेलवे किराया केवल सेवारत सदस्यों के लिए तैनाती स्थल से होलिडे होम तक एवं वापसी के लिए नजदीकी मार्ग का एसी तृतीय श्रेणी का किराया या रोड द्वारा समान, कि.मी. यदि रेल संपर्क नहीं हो तो, होलिडे होम जाने की पुष्टि होलिडे होम केयर टेकर द्वार एवं मूल यात्रा टिकट की प्रस्तुति पर की जाएगी. रेल किराया एक होलिडे होम के लिए सेवाकाल में केवल एक बार	सदस्य सहित परिवार के 4 सदस्यों को, जिसकी अधिकतम सीमा रु.5,000/- प्रति यात्रा.

ऐच्छिक योजनाएं

1. सेवानिवृत्ति लाभ योजना :

म्यूचुअल बेंनिफिट सोसायटी के सदस्यों के लिए यह ऐच्छिक योजना है. सदस्यों की सेवानिवृत्ति पर सोसायटी उपर्युक्त योजना के सदस्यों से प्रति सदस्य रु. 2/- एकत्र करती है और इस प्रकार एकत्र राशि सेवानिवृत्त सदस्य को दे दी जाती है. सदस्य को अपनी सेवा स्थायीकरण पत्र प्राप्ति के 90 दिन के अंदर इस योजना का सदस्य बन जाना चाहिए.

2. अनुपूरक मृत्यु राहत योजना

म्यूचुअल बेंनिफिट सोसायटी के सदस्यों के लिए यह ऐच्छिक योजना है. कंपनी की सेवा में रहते हुए यदि किसी सदस्य की मृत्यु हो जाती है तो सोसायटी

अनुपूरक मृत्यु राहत योजना के सदस्यों से प्रति सदस्य रु. 10/- एकत्र करती है और इस राशि को दिवंगत सदस्य के आश्रित भविष्य निधि नामिती/ नामितियों को दे देती है. इसमें यह भावना है कि सामूहिक अंशदान से आश्रितों को कुछ हद तक सहायता की जाये. सदस्य द्वारा इस योजना में अपनी सदस्यता सेवा स्थायीकरण/पात्र होने पर 90 दिन के अंदर ग्रहण कर लेनी चाहिए.

हॉलिडे होम :

वर्तमान आधुनिक जीवन के तनाव और थकावट को दूर कर पुनः शक्ति प्राप्त करने के लिए यह आवश्यक है कि वार्षिक छुट्टियों में विश्राम किया जाये और तनाव मुक्त रहा जाये. सदस्य अपनी छुट्टियों का आनंद प्रसिद्ध पर्वतीय स्थानों और अन्य दर्शनीय स्थानों पर उठा सकें इस प्रयोजन से सोसायटी ने संपूर्ण भारत में विविध स्थानों पर हॉलिडे होम्स की व्यवस्था की है. वर्तमान में सोसायटी के पास 15 हॉलिडे होम्स है.

सदस्य हॉलिडे होम में ठहरने से अधिकाधिक लाभान्वित हो सके. इसके लिए वांछनीय है कि वे सीमित संख्या में जायें - जहां तक हो सके केवल अपने परिवार के साथ ताकि भीड़- भाड़ न हो और अन्य आंगतुकों को भी न्यूनतम असुविधा हो. वापसी में हॉलिडे होम को उसी स्वच्छ और स्वस्थ हालत में छोड़ना चाहिए जैसा वे हॉलिडे होम में आते समय उसे (हॉलिडे होम को) स्वयं चाहते हों.

परिशिष्ट

हॉलिडे होम आबंटन और प्रयोग से संबंधित नियम :

जिन उद्देश्यों के लिए हॉलिडे होम आरंभ किये गये हैं, अर्थात् वार्षिक छुट्टियों का पूर्ण आनंद उठाना, उनकी पूर्ति करने के लिए हॉलिडे होम आबंटन और प्रयोग के लिए निम्नांकित नियम बनाये गये हैं.

1. यह वांछनीय है कि आवेदन पत्र 4 कलेंडर माह पूर्व प्रस्तुत किया जाए यथा यदि सदस्य को मई की किसी अवधि के दौरान जाना हो तो इस प्रकार प्रपत्र प्रेषित किये जाने हैं कि वे अंततम 31 दिसंबर तक प्राप्त हो, परंतु 1 दिसंबर के पहले नहीं. एक ही स्थान पर दूसरी बार जाने के इच्छुक सदस्य को आबंटन तभी दिया जायेगा जब उस स्थान पर पहली बार जानेवाला कोई अन्य सदस्य न हो.
2. अर्जित छुट्टी या स्वास्थ्य लाभ के दौरान हॉलिडे होम जाने का उद्देश्य विश्राम और स्वास्थ्य की पुनर्प्राप्ति होना चाहिए. हॉलिडे होम का उपयोग कार्यालयीन या व्यावसायिक बैठकों के लिए नहीं होगा.
3. हॉलिडे होम का आबंटन केवल सदस्य और उसके परिवार के लिए होगा (परिवार से तात्पर्य पति / पत्नी ,बच्चे और आश्रित माता -पिता से है.) समिति के निर्णय पर मेहमानों को ले जाने की अनुमति दी जायेगी. बड़े समूह हॉलिडे होम सुविधाओं का उपयोग नहीं कर सकेंगे. हॉलिडे होम अधिकतम पाँच व्यक्तियों (बच्चों सहित) के लिए ही आबंटित किया जाता है.
4. सभी आबंटन 4 दिनों के स्लॉट में किए जाते हैं जैसे प्रत्येक माह में 1 से 4, 5 से 8, 9 से 12, 13 से 16, 17 से 20, 21 से 24, 25 से 28, 29 से 30/31 किसी माह में 30 से कम या अधिक दिन होने पर अंतिम स्लॉट में परिवर्तन होगा.
5. इस्तेमाल के लिए प्रदत्त संपत्ति, फर्नीचर का यात्रा पर जानेवाले टीम सदस्य के अन्य किसी प्रकार के आचरण द्वारा कोई नुकसान पहुंचे तो सदस्य को उसकी भरपाई करनी होगी.
6. सदस्यों को पूरी अवधि का प्रभार देना होगा चाहे अवधि कम की गयी हो. सोसायटी को देय सभी प्रभार वेतन से वसूल किये जायेंगे. यदि आवेदन पत्र में उल्लिखित मेहमान सदस्य के साथ न जा रहे हों तो इसकी सूचना समिति को हॉलिडे होम की यात्रा आरंभ करने से पहले देनी होगी अन्यथा नियमानुसार उसका प्रभार लिया जायेगा.
7. बतौर लाइसेंसी सदस्य को हॉलिडे होम में 4 दिन ठहरने की अनुमति होगी तथापि, यदि उन कमरों को किसी अन्य सदस्य के लिए बुक न किया गया हो तो समिति के निर्णय पर अतिरिक्त अवधि तक ठहरने की अनुमति दी जा सकती है. जिसके लिए अतिरिक्त प्रभार देना होगा. इसके लिए लिखित पूर्वानुमति आवश्यक है.
8. सदस्यों को रखवाल (केयरटेकर) से कमरों को लेना होगा और उसे ही पुनः सुपुर्द करना होगा और उससे (केयरटेकर से) विधिवत् हस्ताक्षरित रसीद प्राप्त करनी होगी. हॉलिडे होम से वापस आने पर इस रसीद को सचिव के पास प्रस्तुत करना होगा.
9. हॉलिडे होम सोसायटी के सदस्य और उनके परिवार के लिए हैं. सदस्य को सामान्यतया अपने परिवार को साथ ले जाना होगा. आवेदन पत्र में उल्लिखित सदस्यों के अलावा अन्य सदस्यों को हॉलिडे होम में ठहरने की अनुमति नहीं होगी.
10. हॉलिडे होम में ठहरनेवाले सभी सदस्यों को सांसारिक या संक्रामक बीमारी से मुक्त होना चाहिए.

11. हॉलिडे होम में रहते हुए सदस्यों को सभी प्रकार से शालीनता बरतनी होगी और अच्छा व्यवहार करना होगा.
12. हॉलिडे होम में सदस्यों को शांतिपूर्वक रहना होगा और कोई भी अवैध काम नहीं करने होंगे.
13. सदस्यों से आग्रह है कि हॉलिडे होम में सफाई और स्वास्थ्य वातावरण के मानक स्तर बनाये रखे. हॉलिडे होम छोड़ते समय उन्हें उसे उसी हालत में रखना होगा जैसा कि वे हॉलिडे होम में आते समय उसे (हॉलिडे होम को) स्वयं चाहते हों.
14. किसी अवांछनीय व्यक्ति का आबंटन बिना किसी कारण बताए किसी भी समय रद्द करने अथवा स्थगित करने का अधिकार समिति के पास सुरक्षित है.
15. सदस्यों से आग्रह है कि वे पानी और बिजली का उपयोग सावधानीपूर्वक करें और उन्हें बर्बाद न करें.
16. सदस्यों से आग्रह है कि वे अपने साथ पर्याप्त ऊनी वस्त्र, टार्च अन्य व्यक्तिगत जरूरत की चीजें ले जायें. यह सदस्यों के हित में होगा कि वे मूल्यवान वस्तुएं न ले जायें.
17. परिवार के सदस्यों के साथ जाने वाले आवेदन को वरियता दी जाएगी, मेहमान यदि कोई हो तो स्पष्ट उल्लेख करें इसके लिए अलग प्रभार लिया जाएगा.
18. आबंटन पत्र में उल्लिखित व्यक्तियों को होलिडे होम में प्रवेश की अनुमति होगी. सदस्य को अपने अतिरिक्त व्यक्ति के लिए स्वयं व्यवस्था करनी होगी.
19. सदस्य एवं उसके साथ के व्यक्ति / व्यक्तियों को होटल द्वारा ग्राहकों के लिए बनाए नियमों व विनियमों का पालन करना होगा.
20. वर्ष में केवल एक बार और केवल एक ही हॉलीडे हाम जाने पर समिति 4 पूरे वापसी टिकट (अधिकतम रू.5000/-) नजदीकी मार्ग एसी तृतीय श्रेणी रेल के भाड़े की प्रतिपूर्ति पर विचार कर सकती है. विशेष छुट्टी और कार्यालय के काम के दौरान हॉलिडे होम जाने पर सदस्य को रेल किराया नहीं दिया जाएगा. सेवानिवृत्त कर्मचारी इस सुविधा के हकदार नहीं है.
21. यदि रेल-किराया का दावा करना हो तो, केअरटेकर द्वारा हस्ताक्षरित प्राधिकार पत्र निर्धारित रेल-किराया विवरण विधिवत भरते हुए मूल यात्रा टिकट ई.सी.एस. विवरण के साथ सचिव के पास लौटाया जाना चाहिए.
22. हॉलिडे होम के आबंटन और प्रयोग तथा रेल भाड़े की प्रतिपूर्ति का अंतिम निर्णय पूर्णतः समिति के निर्णय पर आधारित है.
23. निरसन : समिति के पास आबंटन रद्द करने की सूचना 30 दिन पहले पहुंच जानी चाहिए, चाहे सदस्य का आबंटन पत्र प्राप्त हुआ हो या नहीं अन्यथा सदस्य से पूरा किराया लिया जायेगा.

महत्वपूर्ण

विभिन्न प्रपत्रों में मांगी गयी पूर्ण जानकारी दें ताकि समिति शीघ्र निर्णय ले सके.

अपने सभी पत्राचार उचित माध्यम से करें, जैसे शाखा/मंडल कार्यालय/क्षेत्रीय कार्यालय, जो कि आपको आरंभिक मागदर्शन करेंगे.

दावों के लिए आवेदन पत्र समय पर प्रस्तुत करें.

याद रखें कि सोसायटी का लेखा वर्ष 1 अप्रैल से 31 मार्च है, यदि कोई दावे करने हों तो लेखा वर्ष की समाप्ति से पूर्व कर लें. मार्च माह में उपभोग की गयी सुविधा के दावे 30 अप्रैल से पूर्व करने होंगे. इसके बाद पिछले वित्तीय वर्ष का कोई भी दावा वित्तीय वर्ष की समाप्ति के पश्चात् स्वीकार नहीं किया जाएगा.

होलिडे होम्स

1. माउंट आबू (पर्वतीय स्थल)

अतिथि होलीडे होम

माउंट आबू, राजस्थान - 3070501, टेलीफोन : 02974-238338/235378

अरावली पर्वत के दक्षिणी क्षेत्र में स्थित माउंट आबू राजस्थान का एकमात्र पर्वतीय सैरगाह, सुखद एकांतवास है माउंट आबू को जाने वाली सड़क सर्पीली एवं दृश्य सुंदर है यह लोकप्रिय सैरगाह के साथ-साथ तीर्थस्थल भी है क्योंकि दिलवाडा जैन मंदिर यहीं स्थित है

परिवहन :

रेल : समीपस्थ रेलवे स्टेशन - आबू रोड - 29 कि. मी.

रोड : अहमदाबाद, दिल्ली, जयपुर, जोधपुर, मुंबई-रोड व रेल द्वारा

एयरपोर्ट : अहमदाबाद / उदयपुर

दर्शनीय स्थल : दिलवाडा मंदिर, अचलगढ़, गुरुशिखर, अघर देवी, प्रजापिता ब्रम्हकुमारी विश्वविद्यालय, अंबाजी

2. दार्जिलिंग: (पर्वतीय स्थल)

होटेल आलेस विला

41 एच डी लामा रोड, दार्जिलिंग - 734101 (प.बं.). टेलीफोन: 0354-2254181 / 2254098

हिमालय एवं कंचनगंगा कि चोटी के सामने स्थित इस पर्वतीय स्थल को पर्वतों के रानी के नाम से भी जाना जाता है पर्यटकों के लिए अत्यंत अनुभवजन्य आनंददायी स्थल है

परिवहन :

रेल : दार्जिलिंग - जलपाईगुडी से टॉयट्रेन - 87 कि.मी.

रोड : सिलीगुडी, कुरसीऔग, कलिमपोंग, मिरिक, गंगटोक, कोलकाता, काठमांडू

एयरपोर्ट : बाग डोगरा (सिलीगुडी)

दर्शनीय स्थल : हिमालयन माउंटेनिंग इंस्टिट्यूट, गैंगटोक, हिमालयन पीकस, काठमाण्डू

3. गोवा (समुद्र तट / नदी - तल)

बाम्बू मोटलस अँड हॉटेल्स प्रा.लि.

बेतिम वरेम रोड, बारडेझ, पणजी, गोवा 403114. टेलीफोन: 2401321/2/3

सहयाद्री क्षेत्र में भारत के पश्चिम समुद्र - तट पर फैला हुआ गोवा पर्यटकों के लिये स्वर्ग समान है. उसकी प्राकृतिक सुंदरता, आकर्षक समुद्र तट, मंदिर एवं चर्च, मेले एवं त्यौहार विश्व के सभी भागों से आने वाले पर्यटकों को आकर्षित करते हैं.

परिवहन :

रेल : करमाली 10 कि. मी., थी-विम 7 कि.मी., मडगांव (मडगांव) 33 कि.मी., कोकण रेलवे.

रोड : मुंबई - गोवा राष्ट्रीय महामार्ग

एअरपोर्ट : दाबोलीम (पणजी)

दर्शनीय स्थल : सिल्वर समुद्र तट, शान्ता दुर्गा एवं मंगेशी मंदिर, चर्च, कोयले की खान, काजू के बागान.

4. हैदराबाद

कृष्णा रेसिडेंसी

अफजल कोमर्सियल कॉम्प्लेक्स

एस2/1/2 एमएमटीएस रेलवे स्टेशन के पीछे, लकडी का पुल, हैदराबाद (नामपल्ली)-500004. टेलीफोन : 0402-3373033/34/35

दक्षिण भारत तेलंगाना राज्य की राजधानी हैदराबाद है. यह तकनीकी उद्योग का प्रमुख केंद्र है. इसके ऐतिहासिक स्थलों में गोलकोंडा फोर्ट, पूर्व हीरा व्यापार केंद्र जो कि कुतुबशाही की राजधानी में से एक है दीर्घकाल से खडे लालबाजार के समीप 16 वी शताब्दी की मस्जिद चार्मिनार जिसके चार स्तंभ है पुराने शहर का एक लेंड मार्क है

दर्शनीय स्थल : गोलकोंडा का किला, चार्मिनार, सालारजंग म्युझियम, रामोजी फिल्म सिटी, नागार्जुन सागर, श्रीशैल्यम, हुसेनसागर

5. कोडाइकनाल (पर्वतीय स्थल)

सोरनम अपार्टमेंट्स

फर्न हिल रोड, सोरनापुरी, कोडाइकनाल - 624101 (तमिलनाडु)

टेलीफोन : 04542 - 40731 / 40562

यह नूतन सुंदरता से परिपूर्ण आकर्षक पर्वतीय स्थल है जो घने जंगलों, जल प्रपातों एवं सर्पीले रास्ते से घिरा है.

परिवहन :

रेल : कोडईकनाल रोड (80 कि. मी.)

रोड : बंगलौर, चैन्नई, कोयंबतूर, मदुरै, मुन्नार, पलानी, त्रिची.

एअरपोर्ट : मदुरै, कोयंबतूर,

दर्शनीय स्थल : चाय बागान, झीलें, चंदन के वृक्ष, घने जंगल.

6. मनाली (पर्वतीय स्थल)

जरिम होटेल प्रा. लिमिटेड

सर्किट हाऊस रोड, मनाली - 175 131. टेलीफोन : 01902 - 252345

उत्तरी छोर पर स्थित मनाली पर्यटकों का प्रमुख स्थल है, यह चौतरफा फैले हुए मारिजुयाना के लिये भी प्रसिद्ध है, मनाली आँचड़ व देवदार के जंगलों के साथ हिमालय के हिमाच्छादित पर्वतों से आवरित है, वहां पर पर्वतारोहण संस्था है और साथ ही लद्दाख में लेह पर जाने के लिए ट्रेकिंग का शुरुआती रास्ता है.

परिवहन :

रेल : कालका, चण्डीगढ़

रोड : कुलू, चण्डीगढ़, दिल्ली, शिमला, पठानकोट, किलांग, धर्मशाला, जम्मू.

एअरपोर्ट : कुलू, चण्डीगढ़,

दर्शनीय स्थल : हिडिम्बा मंदिर, विशिष्ट झरना, अर्जुन गुफा, नेहरू कुण्ड, जगतसुख, कोठी रूहाटा फॉल, सोलंग वैली, बीज कुण्ड, रोहतांग पास, मणीकरण.

7. माथेरान (पर्वतीय स्थल)

होटेल कुमार प्लाजा

टेलीफोन एक्सचेंज के सामने, मेन रोड, माथेरान, जिला - रायगड, महाराष्ट्र - 410102. टेलीफोन : 02148 - 230329 / 230550

ऊँचाई : समुद्रतल से 2635 फीट ऊपर

जलवायु : सालभर आनंद दायक

विशेष समय : अक्टूबर से मई

स्थानीय वाहन : मानवचलित रिक्सा / घोड़े, नगर की सीमा में ऑटोमोबाइल वाहनों का प्रवेश निषिद्ध

परिवहन :

रेल : सेंट्रल रेलवे मार्ग पर मुंबई - कर्जत मार्ग का नेरल जंक्शन, नेरल से माथेरान के लिए टायट्रेन, निजि कार, टैक्सी.

स्थिति : मुंबई के दिक्षण में लगभग 100 कि.मी.

दर्शनीय स्थल : 12 से 15 महत्वपूर्ण स्थल : वन ट्री हिल, शालोट लेक, एको प्वाइंट, लायन्स हेड, मंकी प्वाइंट.

8. मसूरी (पर्वतीय स्थल)

होटेल हिल क्विन

दि माल, रोपवेज के सामने, मसूरी - 248179 (उत्तरांचल). टेलीफोन : 0135 - 632 238

2005 मीटर की ऊँचाई पर स्थित मसूरी को पर्वतों की रानी के नाम से जाना जाता है, इसके उत्तर पश्चिम में हिमालय के मनोरम दृश्य हैं एवं दक्षिण में हरिद्वार, इस पर्यटक स्थल पर सालभर विविध मनोरंजन कार्य-म होते रहते हैं जैसे - डांस, घुडसवारी, स्केटिंग, ट्रेकिंग, पोलो व अन्य मनोरंजन कार्यक्रम.

परिवहन :

रेल : देहरादून (61 कि.मी.)

रोड : ऋषिकेश, हरिद्वार, टिहरी, शिमला, दिल्ली, नैनीताल

एअरपोर्ट : दिल्ली, देहरादून

दर्शनीय स्थल : गन हिल्स, वंडर वलर्ड, मसूरी झील, नागदेवता मंदिर, मोझे फॉल्स, भाटला फाल्स, कैंपटी फॉल्स, घनौली, सहस्रधार.

9. मैसूर (ऐतिहासिक शहर)

होटेल दर्शन पैलेश

लोकरंजन महल रोड, नजीराबाद, मैसूर - 510010, कर्नाटक. टेलीफोन : 0821 - 520794

चामुंडी फडियों के तल पर स्थित मैसूर सेंडलवूड सिटी के नाम से प्रसिद्ध है, शहर का भव्य अतीत एवं विरासत अभी भी सुंदर बगीचों एवं महलों के रूप में विद्यमान है.

परिवहन :

रेल : मैसूर

रोड : बंगलौर, मंगलौर, ऊटी, हसन, हालेविद, मधुमलाई.

एअरपोर्ट : बंगलौर,

दर्शनीय स्थल : मैसूर पैलेस, वृन्दावन गार्डन, चामाराजेन्द्र जूलोजीकल गार्डन, रेल म्यूजियम, चामुंडा हिल्स, चंदन हिल्स, चंदन तेल फैक्टरियां, श्रीरंपटनम.

10. नैनीताल (पर्वतीय स्थल)

होटेल सिल्वरटॉन

शेर-का-डांडा,

नैनीताल - 263001 (उत्तरांचल)

टेलीफोन : 05942-35289 / 35549

नैनीताल कुमाऊँ क्षेत्र में केंद्रीय हिमालय के आंचल में बसा सुंदर पर्वतीय स्थल है, ये वन्यजीव संरक्षण, धार्मिक स्थानों, फलोधान, देवदार के जंगलों एवं साहसिक खेलों के लिए प्रसिद्ध है.

परिवहन :

रेल : अल्मोडा, रानीखेत, लखनऊ, कौसानी, आगरा, दिल्ली, काठगोदाम.

एअरपोर्ट : दिल्ली

दर्शनीय स्थल : नैना पार्क, स्नो व्यू, नैनी झील, हनुमान काशी, खुरताल, सत्ताल, भीमताल, रामगढ़, जागेश्वर, कॉर्बेट नेशनल पार्क.

11. ऊटी (पर्वतीय स्थल)

होटेल दर्शन

लेक बोट हाऊस के पास

ऊटी - 643001 (तमिलनाडू)

टेलीफोन : 0423 - 2443378 / 2443807

नीलगिरी के पर्वतों में स्थित एवं केरला, कर्नाटक व तमिलनाडू से घिरा हुआ प्रसिद्ध पर्वतीय स्थल है पूर्ण क्षेत्र शानदार हरियाली, उच्च पर्वतों, घाटी, जलप्रपात, झीलें, चाय- बागान, नीलगिरी के जंगलों से घिरा हुआ है.

परिवहन :

रेल : मेटटापलयम से नैरोगेज ट्रेन जो कोयम्बतूर को जुड़ती है.

रोड : बेंगलूर, चेन्नई, कोयम्बतूर, कून्नूर, कोडईकनाल, कोटागीन, मैसूर, सालेम, त्रिची, तिरुवन्थपुरम

एअरपोर्ट : बेंगलूर, कोयम्बतूर

दर्शनीय स्थल : बोटेनिकल गार्डन, एल्क हिल्स, म्यूजियम, केटी वैली व्यू, ऊटी झील, टायगर हिल, स्नोडन पीक, डोडाबेट्टा, चाय-बागान.

12. महाबलेश्वर (पर्वतीय स्थल)

दि श्री टॉप बेंगलौज

19/9/ मेट गुताड

सूर्या रिजॉर्ट के सामने

महाबलेश्वर- 412 805

महाराष्ट्र.

टेलीफोन : 02168 - 272162 / 240763

यह स्वास्थ्यवर्धक सैरगाह ट्रैकिंग एवं मीलों लंबी साहसिक गतिविधियों के लिए जाना जाता है यह मोटे घने वृक्षों एवं हरी सब्जियों, पहाडियों से घिरा हुआ है, भारत के दूसरे बड़े वर्षा क्षेत्र तथा महाबलेश्वर से मात्र 20 मि. मी. लगभग की दूरी पर स्थित है यह सैरगाह सभी मौसमों के लिए उपयुक्त है.

परिवहन :

रेल : नजदीकी रेलवे स्टेशन पुणे एवं सातारा

रोड : पुणे, मुंबई, महाबलेश्वर, कोंकण, सातारा

एअरपोर्ट : मुंबई, पुणे

दर्शनीय स्थल : एपिक्स प्वाइंट, धूम डेम, टेबल लैंड, गार्डन म्हाबलेश्वर, प्रतापगढ, लीगमाला वॉटरफॉल, सज्जनगढ, वाई, वेनना लेक, तापोले, पाँच नदियों के संगम का पंच गंगा टैम्पल- महाबलेश्वर के उत्तर में.

13. जगन्नाथपुरी (तीर्थस्थल / समुद्रतट)

होटेल आर्य पैलेस

ब्लू लिली बीच रिजॉर्ट

सिप्सारुबाली, बलिया पांडा, मरीन ड्राइव रोड, पूरी-752001(उडीसा). दूरभाष : 06752-230370/71 मोबाइल: 9583003750

पूर्वी समुद्री तट पर पुरी रथयात्रा के लिए विश्वविख्यात है, भगवान जगन्नाथ के भक्त सालभर यहाँ दर्शन के लिए आते हैं समुद्रतट की सुनहरी बालू विदेशी पर्यटकों को विशेष रूप से आकर्षित करती है.

परिवहन :

रेल : पुरी, भुवनेश्वर

रोड : पुरी, भुवनेश्वर, कोलकता, हैदराबाद, विजाग

एअरपोर्ट : भुवनेश्वर

दर्शनीय स्थल : भगवान जगन्नाथ मंदिर, कोर्णाक का सूर्य मंदिर, कला एवं हस्तकला संग्रहालय, नंदन कानन टाइगर वन, सुनहरा समुद्रतट।

14. शिर्डी (तीर्थस्थल)

होटेल साइश

पिंपलवाडी रोड, शिर्डी - 423107, महाराष्ट्र.

नासिक से 122 कि.मी. की दूरी पर है, नासिक हवाई अड्डा 75 कि.मी

औरंगाबाद हवाई अड्डा 140 कि.मी

मुंबई हवाई अड्डा 250 कि.मी

पुणे हवाई अड्डा 200 कि.मी

दर्शनीय स्थल : शिर्डी साईबाबा जी का मंदिर

15. बोध गया (पिलग्रिमेज)

होटेल सिटी सूर्या

सूर्या लाने, लाल कोठी काँपाउंड,

सिविल लाइन्स, गया,

बिहार - 823001

ट्रांसपोर्ट : नजदीकी हवाई अड्डा - गया / पटना

रेल - गया रेलवे स्टेशन

रोड - गया बस स्थानक

दर्शनीय स्थल: महाबोधि मंदिर, विष्णुपद मंदिर, बराबर गुफाएँ, दुंगेश्वरी गुफा मंदिर, चाइनीस मंदिर और मोनॅस्ट्री, बोधगया पुरातात्विक संग्रहालय, थाई मंदिर और मोनॅस्ट्री, रॉयल भूटान मोनॅस्ट्री.

(हिंदी अनुवाद में अगर कोई त्रुटि पाई जाती है तो अंग्रेजी संस्करण लागू होगा)

हिंदी विभाग, प्रधान कार्यालय द्वारा अनुवादित

THE NEW INDIA MUTUAL BENEFIT SOCIETY
THE NEW INDIA ASSURANCE COMPANY LTD.
87, M. G. ROAD, FORT, MUMBAI 400 023.

APPLICATION FOR MEMBERSHIP OF : MBS / SDRS / RBS

HO:RO:DO:BR:GIC:TAC:LPA:_____ Code NO. _____

I Mr./Mrs./Ms. _____ S.R.No. _____

Date of Birth : _____ Married/Single: _____

Date of joining the Company: _____ Date of
of confirmation: _____

Designation: _____ Dept.: _____

The undersigned hereby apply for enrollment of membership of The New India Mutual Benefit Society. I also desire/I do not desire membership of optional schemes i.e. Supplementary Death Relief Scheme (SDRS) and Retirement Benefit Scheme (RBS). (If member desires to enroll only one of the two optional schemes please strike out & initial what is not required).

I agree to make payments required as per Society's Rules and Regulations, Resolutions etc. in force from time to time and bound thereby. I hereby authorize The New India Assurance Company Ltd./GIC/TAC/LPA any other please specify _____ (as may be applicable) to deduct from my salary and/or any other earnings and pay to The New India Mutual Benefit Society my monthly subscription, Holiday Home Rent, Repayment of loan and/or any other payments as demanded by Society from time to time.

I hereby undertake and declare that my above authorization is absolute and irrevocable as long as I am in the services of the The New India Assurance Co. Ltd./GIC/TAC/LPA any other please specify _____.

(Signature of applicant)

Name :
Date :

Signature Head of Dept.

Name :
Designation:
S.R.No. :
Date :



दि न्यू इंडिया म्युचुअल बेनिफिट सोसायटी THE NEW INDIA MUTUAL BENEFIT SOCIETY

Tel.: 022-2270 8377 / 8379 Fax : 022-2270 0471

Ref. : _____

हॉलिडे होम के लिए आवेदन पत्र / Application for Holiday Home

अपूर्ण भरे हुए प्रपत्र पर विचार नहीं किया जाएगा / Incomplete forms in any respect will not be considered

हॉलिडे होम के लिए आवेदन पत्र / Holiday Home applied for

प्राथमिकता क्रम में प्रथम / In order of preference 1st _____ द्वितीय / 2nd _____

नाम / Name (श्री / श्रीमती / कु.) _____ वे.सू.क्र. / S. R. No. _____

तैनाती का स्थान / Place of posting _____ कार्यालय कोड नं. / office code No. _____

आपके कार्यालय का एस.टी.डी. कोड व फैक्स नं. / STD code and Fax No. of your office _____

प्राथमिकता क्रम से कृपया दो पर्याय तिथियाँ विचारार्थ दे / Please give two alternate dates for consideration in order of preference.

सं. / No. _____ से / From _____ तक / To _____ दिनों की संख्या / No. of Days

1. _____

2. _____

आवेदन को मिलाकर परिवार के अधिकतम ५ सदस्य शामिल हो सकते हैं

Family members accompanying the applicant maximum 5 members including applicant.

सं. No.	नाम Name	उम्र Age	स्त्री / पुरुष Sex	रिश्ता Relationship
				स्वयं/ Self

पूर्व में दौरा किये गये हॉलिडे होम का विवरण / Details of Holiday Homes visited in past :

अ. क्र. Sr. No.	हॉलिडे होम / Holiday Home	वर्ष / Year	अ. क्र. Sr. No.	हॉलिडे होम / Holiday Home	वर्ष / Year
1.			4.		
2.			5.		
3.			6.		

क्या आप एम.बी.एस. से यात्रा किराया का दावा करना चाहते हैं? हाँ/नहीं

Do you wish to claim travelling fare from MBS? Yes / No

कृपया नोट करें, यदि हाँ तो आप एल.टी.एस. से दावा नहीं ले सकते.

If yes, you cannot claim LTS.,

तारीख / Date _____

सदस्य के हस्ताक्षर / Member's Signature _____

केवल एम.बी.एस. के प्रयोग के लिए / For MBS use only :

स्वीकृत / Alloted _____ दिन / days से from _____ तक / to _____ रुम नं. R. No. _____

THE NEW INDIA MUTUAL BENEFIT SOCIETY

AWARDS TO CHILDREN OF MEMBERS

Salary Roll No. _____
H.O./Dept./Br. _____

1. Member's Full name : Mr/Mrs/Miss _____
2. Date of Birth _____ Grade/Designation _____
3. Date of joining the Company _____
4. Date of joining the Society _____
5. Gross Salary Rs. _____ (Basic + DA)
6. No. of Children : _____ Their Age : _____
7. Particulars of children for whom award is applied for :

Name of children	Age	Passed in	Class	% of marks
1) _____	_____	_____	_____	_____
2) _____	_____	_____	_____	_____

8. Please confirm whether he/she has passed the examination at the first attempt : Yes/No

Name of children	Total Marks	Marks obtained	% of marks
1) _____	_____	_____	_____
2) _____	_____	_____	_____

10. Enclose mark sheets in ORIGINAL alongwith a copy. Original will be returned after verification.

THE NEW INDIA MUTUAL BENEFIT SOCIETY

AWARDS TO CHILDREN OF MEMBERS

Salary Roll No. _____
H.O./Dept./Br. _____

1. Member's Full name : Mr/Mrs/Miss _____
2. Date of Birth _____ Grade/Designation _____
3. Date of joining the Company : _____ Date of joining the Society : _____
4. Gross Salary : Rs. _____ (Basic + D. A.)
5. No. of Children : _____ Their Age : _____
6. Particulars of children for whom award is applied for :

Name of children	Age	Passed in	Class	% of marks
1) _____	_____	_____	_____	_____
2) _____	_____	_____	_____	_____
3) _____	_____	_____	_____	_____

7. Please Confirm whether he / She has passed the examination at the first attempt : YES/NO

Name of Institution	Total Marks	Marks obtained	%
1) _____	_____	_____	_____
2) _____	_____	_____	_____
3) _____	_____	_____	_____

9. Enclose mark sheets in ORIGINAL alongwith a copy. Original will be returned after verification.

DATE : _____

MEMBER'S SIGNATURE _____

THE NEW INDIA MUTUAL BENEFIT SOCIETY, MUMBAI

Reimbursement of Railway Fare for visit to _____ Holiday Home

Name : _____ S. R. No. _____ R. O. _____ Dist/Branch Code No. _____

I desire to claim Railway Fare as shown below for the Outward/Return Journey. I declare that I have incurred the Fares as shown below and information given by me is correct. I have not claimed Railway Fare from MBS in the past for my visit to above Holiday Home. I also declare that I have not claimed LTS for above mentioned journey.

(Attach all original tickets).

SL.	Name of the persons who performed the journey.	Relation Ship /	Age	Date & Time of Commencement	Date & Time of Completion	Journey		Mode of travel & class (Name of Train) *	Ticket No.	Fare Rs.	Reservation berth charge Rs.	Total Rs.
						From	To					
1.		Self										
2.												
3.												
4.												

* In case of journey by Road or Air please specify kms.

P. S.: Please note that Railway Fare is payable for self/spouse dependent children and dependent parents subject to maximum for 4 full tickets upto Rs. 3,500/- only

Place : _____

Date : _____

Employees Signature _____

Sh S BHATTACHARYA, DGM (IN-SITU) & MBS TRUSTEE RETIRES.....

Sh Samiran Bhattacharya's stint in MBS, Training & EWS will be remembered as an era of creativity. I watched his style of functioning as critic. He expertized in multi-functioning with ease and conducting studies & researches. His tiny cabin is famed as place for intellectual discussion in the Industry. MBS, today, is flag-bearer of humanity & MBS-run 5th floor Staff Canteen is an example of humanity. Welfare activities like crediting of GSLI amount on day of retirement & sanctioning housing loan within 24 hours are incredible but true and all became examples of humanity of the Depts with whom he is attached....

Samiran, winner of prestigious Intellectual Writing in Insurance Award for his research-based article on Schools of Insurance – Radical v/s Classical/Traditional, falls under Theories of Insurance, being studied in various Ins Academic Institutes, joined in New India as Legal Specialist and reported to Kolkata RO in 1986. He publicly been appreciated by the then Incharge for his meticulous preparation of 30-paged hand-written Note for SLP within few months of his reporting followed by next Incharge's assigning him the responsibility to reach out In-company House Magazine from a Regional Office, the first one in the Industry, ie, as back as in 1988! His Dissertation of about 400 pages titling "HRD in General Ins Industry", as part of his 3-Yr PGDM, in 1992, had been sent to NIA Pune, Ministry and as well as to earlier GIC by the then Corp HR Incharge. He further requested Samiran to write on OD Intervention in NEW INDIA; published in VISION in consecutive issues!

In 1998, he has been assigned to head the newly formed Corp Legal Dept at HO at scale III and in 2000, his instrumentality lead to reach out the Industry's 1st Legal Handbook. In 2002, when 1st Ins Ombudsman in Mumbai started to work, he had been sent to devise various non-life insurance techno-legal necessities. His article "How Insurance Ombudsman Works" published in IRDA Journal's April 2003 issue, translation of which came in various Indian Languages in various Journals & Newspapers! His Book on same subject, having 348 Ins Ombudsman Orders, with foreword of 1st Insurance Ombudsman of Mumbai, is valued high in techno-legal contents and enthusiastic reviews reached out.

As Incharge of one of the biggest SoBo Operating Offices thereafter, his taking over session on every Friday after 5/30 pm on various insurance subjects not only attracted the New Indians attached with his DO but also of nearby DOs to attend and they titled his DO as "Living University". At Pune, his selling of Ins Policies on the spot, sitting on the road, touched the public mind of serving humanity - his colleagues sloganeered "Don't say Seven, say One" because the DO, he headed, was known as DO Seven.

As RM, his idea brought 22-Districts-pervaded Vidharv area of Central India in the Pan India map in TP settlement - the Network, as created, settled 30% of total TP cases during his stint - TP Officials of concerned Offices of New India and related all, viz. Advocates, Investigators echoed "In New India, Order today, Payment tomorrow; No day-after -tomorrow" – entire settlements made as per MACT Orders.

However, his heart always beats up to serve New Indians - when his services left for 7 long years, he decided to share his hard-earned knowledge for the cause of shaping futures of New India – he had been assigned to head Indian General Insurance Industry's 1st apex Internal learning establishment, ie, New India's Corp Trg College, Juhu, Mumbai. Within this period of 7 years, he diligently engaged in insurance education, research and thinking and touched the minds of all New Indians, if not through his sessions but certainly by his articulated writings. Humanity & Insurance – compilation of his articles & poems is available in New India's Library, HO & NIA, Pune. His name, soon, is expected to find place in Guinness Book of World Records as Writer of Maximum number of Gen Insurance Articles (published in various national & international Magazines during last 3 decades).

One of the greatest humanistic ideas what he infused in the field of training of employees for which insurance fraternity will have to remember him, ie, entire mainstream training in New India not based on nomination but based on employee's wish – employee decides which Trg Prog he/she will go, when will go, where will go and with whom will go. This humanistic idea of giving opportunity to enjoy some quality time with one's buddies in an academic environ once in a year-to bring back the nostalgic moments, to rejuvenate, made thousands of New Indians to cheer for him. Employees thumbed up the idea overwhelmingly - in NIA, Pune, the best Ins Academic Institute in the Country, New India's nominations doubled of rest Gen Ins Companies put together and more than of LIC whose no of employees about 6 times more, in last FY.

I look Samiran as humanist, a thinker with intellectual quotients and creative mindset. He is a self-esteemed simple fellow who enjoys to work relentlessly to experiment the experiences with new ideas. I will miss, like many, his intellectual dispositions during discussions, writings, poems, paintings and 2-liners. He has socially-committed family - both of his daughters' dexterity with language are unparalleled and they write exquisite pieces of literature and spouse involved in educating disadvantaged children.

New India MBS possessed indelible memories with him. He proved life is what he was born with but living he made out of it, ie, humanity – while life is inevitable, he made his living as humanist by sharing his soul with New Indians' welfare works. I have the reasons to pause to wonder how he can be so selfless in a world of so self-absorbed! Our tribute rests with his indomitable spirit to work restlessly for humanity – we wish him, in advance, a very happy and healthy retired life. We are certain, he will continue to work for humanity, what he likes most, from a bigger platform in post-retirement...



Subhash Kadam

MBS Elected Trustee (Twice)

THE INCONVENIENT TRUTHS.....

Smell of soaking the wicks of clay lamps in oil pervaded air

Wings of big tree of roadside clipped

Will die because the hurt, it can't subsist

Birds lost their nests

Poor lost their sheds

Boulevard of Bungalow now is seen

Birds don't have access there

Stoutly-built securities flex muscles and kick away poor standing nearby

Houses of neighboring slums were swept like leaves for burning...

Not the farthest corner of the Country

Now know whom to call at midnight

Standing in front of hospital's reception

Under acute distress

Commercially crone hospital staffs know only money....

Closest one is exasperating in pain...

The newly-joined graduates with dreams in eye

To build own dream home

Where his loved one will safely be shelved

Don't know now who will tell how to fulfill the dream...

Humanity connects; Love binds

Attending midnight call is not compulsion

But service to society; No You and Me...

No holistic mission; No group...

No publicity; No glamour; No show off...

Hard reality; Caring smiles to needy...

Rhetoric he left long before

No big words; no presentation to explain

Hearts of thousands embraced...

Sharing when all refuse

Smile retains and smile taken away

Inconvenient truths pave the way.

Will haunt me to find out answer...

GOODBYE GOOD DAYS.....

Piercing pain, feeling of stifling pervaded

From tomorrow, no hurry to get up

No hurry to catch up 8/43 Andheri local

No hurry to return

For preparing next day's journey

No more discussion, debate, differences and action

No more delete, forward & reply.....

I'm like the little girl, waited too long for sunrise

And like the little girl whose love was hidden into the stars-

My love was with the places, with the people

And with the areas I worked.....

I find humanity when the nearby slum boys jump to save

People of skyscrapers in inferno, taking their lives in danger

Who otherwise not allowed to enter...

It seems just yesterday, from child to adult

From adult to serviceman, from serviceman to family-man

And now retired-man.....

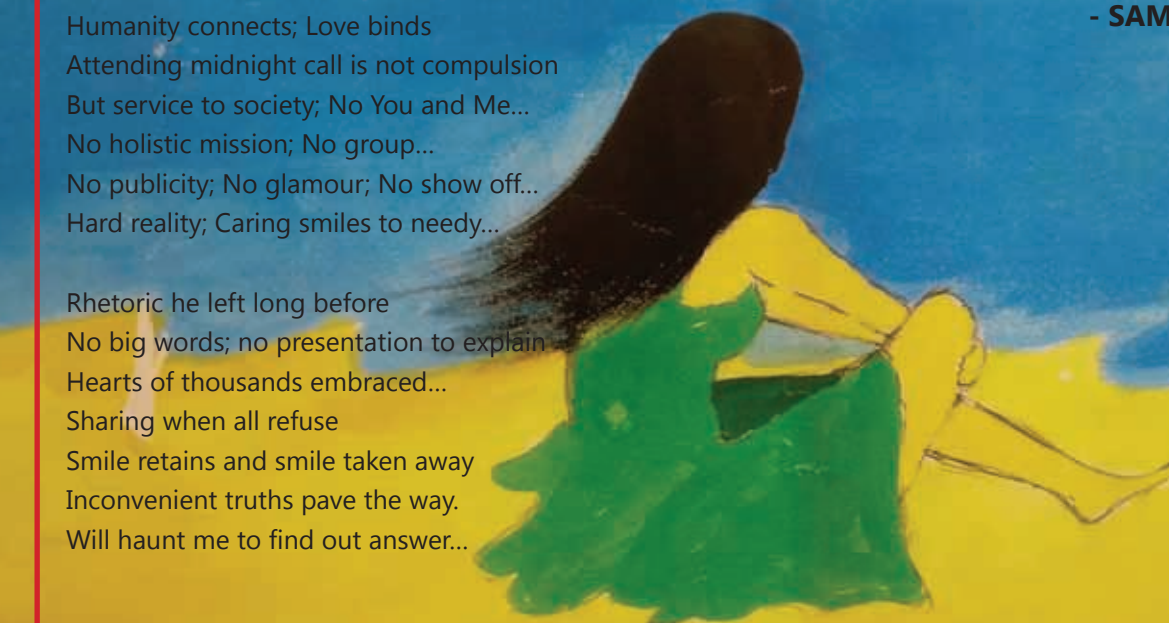
Memories flash....

Major journey of life ends.....

Goodbye Good Days.....

New India, The Best; New Indians, The Best.....

- SAMIRAN BHATTACHARYA



She waited too long for the **Sunrise**...

When her **love** was hidden in the **stars**...



न्यू इन्डिया एश्योरन्स NEW INDIA ASSURANCE

FORGIVE ME....

The summer noon at Bus stand....
Two girls, with whom I studied
Came to me with smile, 'What is going on....'
I denied to recognize.....
I denied my class-friend too -
Helped me to complete Law....
I don't know why?
My conscience rebukes me again and again....
Forgive me for inhumanity.....

Midday of an autumn....
My mom lying on bed, suffering from cancer-pain....
Queuing for resting her soul in peace....
I sounded high with my brother.....
Didn't heed her request for keeping quiet.....
I don't know why?
My conscience punishes me everyday....
Forgive me for inhumanity.....

My father, who taught me how to walk
Not on two legs but into this hard world
With dignity and self-esteem serving the mankind....
The purpose of meaningful human existence....
Requested in frail voice, at his old age
To take him for a stroll in open air....
I ignored to heed the murmuring of acute diabetic....
I don't know why?
My conscience whips all the time.....
Forgive me for inhumanity.....
It was a rainy morning, dark clouds all over....

The ear-deafening lightning arousing fear....
My wife, bearing the brunt of labor pain
Grabbing my hand with teary eyes requested not to leave her....
I left. Telling urgent Office work....
What can be more important in this world
Than to stand beside my wife
The cruelest act I did
I don't know why?
My conscience scolds me left and right.....
Forgive me for inhumanity.....

It was a sunny afternoon.....
My daughter, whispering voice told
To drop her friend nearby of an area
Where I am going.....
I rudely denied. She didn't continue.....
I saw a speck of sorrow
Floating in her weary eyes.....
I don't know why?
My conscience shows the film again and again.....
Forgive me for inhumanity.....

My conscience does not take cognizance of what good I do....
I'm not a crazy careerist, not a frenzy money-minded moneyed....
To achieve justice, I believe to put hope in future...
And good policy, ideas, determination to work with all....
To me, aggression is not antidote to helplessness....
Doing good to everyone with all possible means....
Parents are God to me, Home is heaven
I live life for my friends....
Imbibe creativity in my functioning....
Enjoy summer mornings' dew, winter frost and monsoon mist....
Never aggrieved, nor grumbled, nor desire for.....
Never dishearten for the injustices meted with me....
And the humiliations I suffered....

Some time I think they are better who don't have conscience....
Sweltering heat not allow them for decision-making....
Patronize gladly the winning of unhinged and irrationals....
Sickle the truth forever on the scaffold...
Incarnate wrong on throne....
Whatever they do there is near total absence of empathy....
They miss human factor almost all the time....

But my conscience leaves behind ethical legacy....
It matters to her seriously what I do....
She punishes me every second, minute and hour....
For the wrong, not mistakes, what I committed....
I plead, 'Forgive me for the inhumanities....'

- Samiran Bhattacharya