Administrative Circular No. 16 / 2018 dated June 11, 2018

Ref.: (i) Administrative Circular No.11/2011 Dated.18.08.2011
(ii) Administrative Circular No.12/2011 Dated.18.08.2011
(iii) Administrative Circular No.20/2011 Dated.27.10.2011

In continuation to the Administrative Circulars under reference, the undersigned is to convey that on recommendation of the PRMS Review Committee the competent authority has approved the following amendment / revision in guidelines for smooth running of the scheme.

1. The last date for submission of option to join PRMS may further be extended upto 15th July 2018 for the existing regular employees’ only who have not joined the scheme so far. However, newly joined employees may continue to submit their option within a period of 3 (three) months from the date of their joining as per Administrative Circular no. 15/2014 dated 04.12.2014.

2. The existing employees who did not opt the scheme may join by 15th July 2018 as stated above, after paying the contribution from the date of their joining the Institute/Date of starting of scheme, whichever is later.

3. The Revised Rate of Lump Sum PRMS contribution may be regulated as follows:
   (a) PRMS contribution for the employees will depend on the Pay Level at the time of their retirement.

   (b) Life Time Lump Sum Contribution shall be determined on the date of retirement.

   (c) A regular employee can opt for the scheme as per new rules. After his/her option is accepted by the Competent Authority, deduction from his/her salary on monthly basis shall commence as per prescribed rate of deduction mentioned below in point (iii)(g). The monthly deduction will continue till the recovery of lifetime Lump Sum contribution. The monthly deduction rate is subject to revision from time to time.

   (d) In case there is any shortfall in Lump Sum Life Time Contribution due to revision of Lump Sum Life Time Contribution during the service life of an employee, the difference shall be recovered from his /her monthly salary as per applicable revised rate of deduction.
(e) In case there is any shortfall in Lump Sum Life Time Contribution at the time of retirement of the incumbent, the difference shall be recovered from his/her retirement benefits.

(f) The current rate of life time contribution which is based on the CGHS rate is given below:

<table>
<thead>
<tr>
<th>Pay Level as per 7th CPC</th>
<th>Current CGHS’s monthly subscription (Rs.)</th>
<th>Lifetime Lump-Sum Contribution equivalent to 10 years contribution based on CGHS’s current monthly rate of contributions (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Level 1-5</td>
<td>250</td>
<td>30000</td>
</tr>
<tr>
<td>Level 6</td>
<td>450</td>
<td>54000</td>
</tr>
<tr>
<td>Level 7-11</td>
<td>650</td>
<td>78000</td>
</tr>
</tbody>
</table>
| Level 12 & above        | 1000                                     | 120000                                                                

Note: The above Life time Lump Sum contribution is based on the rate of subscription under Central Government Health Scheme.

(g) Monthly rate deduction for employees who will opt for deduction from his/her salary on monthly basis spread over the service life till the recovery of lifetime lump sum contribution, is given below:

<table>
<thead>
<tr>
<th>Pay Level as per 7th CPC</th>
<th>Monthly Rate of Contribution (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Level 1-5</td>
<td>250</td>
</tr>
<tr>
<td>Level 6</td>
<td>450</td>
</tr>
<tr>
<td>Level 7-11</td>
<td>650</td>
</tr>
<tr>
<td>Level 12 &amp; above</td>
<td>1000</td>
</tr>
</tbody>
</table>

Note: The above monthly deduction rate shall be revised automatically from time to time, when Ministry of Health and Family welfare, EHS Section, GOI will revise the CGHS rate applicable for employees under Central Government Health Scheme.

(h) The above rate of subscription will be revised automatically when the rate of subscription will be revised by CGHS/ Ministry of Health and Family welfare, GOI from time to time and the existing employees shall have to contribute at the revised rate.

(i) However, the revised rate will not be applicable for the superannuated employees. The revised rate shall be effective from 1\textsuperscript{st} April 2018.

4. To prevent the erosion of PRMS Corpus and to ensure that time value for money is factored, other possible sources for contribution to PRMS Corpus fund may be explored and contribution may be received in phased manner.
around the year. The committee has identified some of the possible sources of fund such as JEE, GATE/JAM, SRIC, CEP, etc. If required, the Institute may also contribute towards PRMS Corpus. However, a tentative drawn up schedule in this regard may be made to develop a sustainable plan after approval of the Competent Authority.

5. The above scheme shall be applicable for the employees, who will be superannuated only under normal circumstances.

6. In case of cessation of service of an employee due to VRS or SVRS as well as compulsory retirement on medical ground, the above scheme shall also be applicable to him/her, provided that he/she has contributed lifetime contribution on the date of VRS/ SVRS/ compulsory retirement on medical ground. However, the medical reimbursement as per PRMS will be started on attainment of 60/62/65 years of age as the case may be, of the stated incumbent on production of non-employment certificate in each year. The medical reimbursement under PRMS can also be started from the date of VRS/ SVRS/ compulsory retirement on medical ground subject to production of non-employment certificate in each year (i.e. in the month of April' in each Financial Year). Institute may initiate penal action in the level of forfeiture of lifetime contribution as well as withdrawal of PRMS benefits against the said superannuated employees, if he submits false certificate about his/her employment after the date of cessation of service from the IIT Kharagpur as stated above.

7. Employees will have an option to withdraw his / her name from the PRMS scheme at any time. However, in case of withdrawal, he / she will not be allowed to join the scheme again.

8. In case of withdrawal, the amount contributed by the said employee to the PRMS fund will be refunded without any interest within a period of 30 days.

9. A subcommittee will be constituted to review the medical expenditure under the PRMS.

10. The other terms and condition of the Administrative Circular no.11/2011 dated 18.05.2011 and 20/2011 dated 27.11.2011 will remain same.

11. The scheme shall be reviewed after 3 years.

कुलसचिव / Registrar
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5. Head, Administrative Computer Service Support Centre
6. Head, Institute Information Cell
   - with a request to incorporate/effect the above on the Institute website
7. Chairman, ERP Cell
8. Head, Computer & Informatics Centre – with a request for gmail circulation
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10. Head, B.C. Roy Technology Hospital
11. President/Vice-President, Technology Students' Gymkhana
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