



भारत हेवी इलेक्ट्रिकल्स लिमिटेड

Bharat Heavy Electricals Limited

From: Vaijayanti Bhattacharjee, General Manager (HR), Corporate Office

To: Head of HR

(1) Bhopal (2) Trichy (3) HEEP & CFFP H'war (4) R C Puram & PE & SD, Hyderabad (5) Jhansi (6) EDN B'lore (7) ISG B'lore (8) CBU & EPD B'lore (9) Rudrapur (10) Jagdishpur (11) Goindwal (12) Corp. R & D Hyderabad (incl ASSCP Gurgaon & CTI B'lore) (13) Ranipet (14) HERP Varanasi (15) EMRP Mumbai (16) PS-HQ (17) PS-Mktg, PMG (18) PS-PEM (19) PS-TS, SSBG (20) PS- NR (21) PS- ER(22) PS-WR (23) PS- SR (24) Piping Centre, Chennai (25) IS,IO&TBG (26) ROD HQ (27) HRDI (28) Corp. Office (29) CSU & FP J'Pur (30) PPP Thirumayam

AA: HR: WLX (BHEL PS)

Dated: 15th July, 2014

Corporate HR Circular No. 016 /WLX/2014

Subject : BHEL Emergency Needs Mitigation Scheme (Applicable to employees who retired from the Company prior to 01.01.2007) - Announcement for the Year 2014-15

A scheme titled " BHEL Emergency Needs Mitigation Scheme" was introduced vide Corporate HR Circular No.012/WLX/2013 dated 10.07.2013. The scheme has been devised based on DPE Guidelines which permitted CPSEs to formulate their own Scheme for providing some financial support for medical and any other emergency needs to employees who retired prior to 01.01.2007.

"BHEL Emergency Needs Mitigation Scheme" is applicable to all retired employees of the Company, at Board level & below Board level **who retired prior to 01.01.2007 and who are not covered by the BHEL Employees' Pension Scheme**, which is applicable to only those of employees who were/are on the rolls of the Company as on 1.1.2007 and onwards. The scheme is enclosed.

Salient Features of the Scheme are summarized once again as under:

1. Scheme aims to provide some financial support in case of listed emergency needs of retired employees of the Company, at Board level & below Board level who retired prior to 01.01.2007 and who are not covered by the BHEL Employees' Pension Scheme.
2. A list of special as well as common emergency needs have been listed for providing financial support.
3. Uniform ceiling of financial support to retired employees irrespective of the grade has been provided under the Scheme.

4. It is a “Self Managed” scheme at BHEL level.
5. This is NOT a pensionary benefit.
6. The financial support under the Scheme will be decided on year to year basis within DPE guidelines subject to affordability. As such this scheme needs to be revalidated on a year to year basis for continuance.
7. **Extent of Financial Support for the year 2014-15:**

a) **Approved Uniform Ceiling of financial support for Common Emergency Needs:**

For the first year of operation i.e. 2014-15, towards Common Emergency Needs listed under the scheme, a uniform financial limit of ₹ 10,000/- per beneficiary per annum has been approved, as per conditions of the Scheme.

b) **Approved Uniform Ceiling of financial support for Special Emergency Needs:**

During the year 2014-15, towards Special Emergency Needs listed under the scheme, a uniform financial support limited to ₹ 10,000/- per occurrence has been approved, as per conditions of the scheme.

Based on applications received for providing the financial support under the Scheme from eligible retired employees, Units may process applications through online portal <https://ecare.bhel.in>. Units may release the payment to beneficiaries by generating “Payment Advice” through the portal. Since the Credit will be passed on Payment Advice” generated through the web portal, it is reiterated that all claims be processed through online portal only.

This is issued with the approval of Competent Authority.


(Vaijayanti Bhattacharjee)

Enclosed: As above

Copy:

- Head of Unit,
- CMD /All Functional Directors/ CVO

BHEL Emergency Needs Mitigation Scheme for Financial Support to retired employees (Retired prior to 01.01.2007)	
	Preamble
	<p>The Management of Bharat Heavy Electricals Limited is pleased to introduce Emergency Needs Mitigation Scheme for all retired employees of the Company, at Board level & below Board level who retired prior to 01.01.2007 and who are not covered by the BHEL Employees' Pension Scheme.</p> <p>The Scheme aims to provide financial support to mitigate part of their hardship towards meeting certain emergency needs, within the prescribed limit and subject to available and allocable fund, in recognition of genuine need for some financial support at their growing old age.</p>
1	Title
	The Scheme will be called " BHEL Emergency Needs Mitigation Scheme "
2	Coverage and Eligibility
2.1	The Scheme covers all retired employees of the Company, at Board level and below Board level, who retired prior to 1.1.2007 and who are not covered by the BHEL Employees' Pension Scheme, which is applicable to only those of employees who were/are on the rolls of the Company as on 1.1.2007 and onwards.
2.2	Spouse of ex-employees, who died prior to 1/1/2007 (death while in service) and also spouse of those retired prior to 1/1/2007 but died after cessation from service, prior to implementation of this scheme, will NOT be covered under the Scheme. The financial support, under the Scheme will be provided only to ex-employees and in no case , will be extended to his/her spouse, except in case of funeral expenses on the demise of ex-employee in any of financial years during the operation of the Scheme.
2.3	Definitions:
2.3.1	"Retired Employee": "Retired Employee" is an ex-employee, at Board level and below Board level, who had retired before 1/1/2007 and who are not covered by the BHEL Employees' Pension Scheme, which is applicable to only those of employees who were/are on the rolls of the Company as on 1.1.2007 and onwards.
2.3.2	"Beneficiary": Beneficiary under the scheme is retired employee only. The "spouse" will be beneficiary only for receiving financial assistance for meeting part of funeral expenses on the demise of ex-employee in any of financial years during the operation of the Scheme, after its introduction.
2.3.3	" Corpus ": "Corpus" is the fund earmarked under the Scheme for providing financial assistance to retired employees during a particular Financial Year, within the provisions of the scheme.
2.3.4	" Dependent(s) " include
2.3.4.1	" Spouse " of a retired employee.
2.3.4.2	" Mentally / Physically challenged dependent children " who have been permitted OPD facility under Company's Medical Policy.
3	Creation of Corpus
3.1	No budgetary support will be provided from the Government, which is to be managed by the Company internally. Corpus for the purpose will be maintained at Company level.
3.2	Out of 1.5% of PBT of the previous year and after deducting estimated RECHS expenditure for the current year for this group of ex-employees financial support will be provided by the Company to the eligible retired employees, to the extent provided under the Scheme. Non- lapsable corpus will be created from FY 2012-13. Unutilized amount of 1.5% of PBT, if any, after deduction of estimated RECHS expenditure will be transferred to this corpus/fund every year.

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4.	Emergency Needs		
4.1	Emergency Needs to provide financial support under the Scheme may be medical or any other felt-needs which the retired employee may face / had faced during the current or previous financial year.		
4.2	(A) Special Emergency Needs which are not of regular nature	Proposed Financial Support	Documentary requirements
	1) Natural calamities at geographical area of residence of retired employees.	To the extent of loss to individual, upto Rs.10,000/- per case.	Declaration of a geographical area notified as affected by natural calamity by local/Central Govt & self-declaration of extent of loss, along with application in prescribed form Annexure-I.
	2) Funeral & related expenditure on death of retired employee (from the year of implementation)	Upto Rs.10,000/- per case	Death certificate issued from designated authority, along with application in prescribed form Annexure-I
	3) Funeral & related expenditure on death of spouse of retired employee (from the year of implementation)	Upto Rs.10,000/- per case	Death certificate issued from designated authority, along with application in prescribed form Annexure-I.
4.2	(B) Common Emergency Needs	Proposed Financial Support	Documentary requirements
	1) <i>Partial support for emergent basic needs</i>	Financial support upto Rs.10,000/- p.a. The support is for food, clothing, household supplies, personal needs etc.	Individual request in prescribed form Annexure-II & self certification basis
	2) Partial support for movement / transportation in emergencies:	Financial support upto Rs.5,000/- p.a. to help <i>move in personal emergency situation or need of medical transportation</i> , or emergency movement to take care of spouse / children who are at other place	Individual request in prescribed form Annexure-II & self certification basis
	3) In-Patient Medical treatment not covered under BHEL RECH Scheme. (wherever there is deduction from hospital bill)	Over & above the admissible amount under RECHS, limited to Rs.10,000/- in a fin. year.	Recommendations of Unit Medical Committee, along with bills & Individual request in prescribed form Annexure-II
	4) To provide financial support to physically or mentally challenged children of retired employees for acquiring	Limited to Rs.10,000/- in each case., in a fin. Year	Recommendations of Unit Medical Committee, along with bills & Individual request in prescribed

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	equipments / aids or other medical treatments including In-patient treatment, not covered under BHEL Scheme		form Annexure-II.
5	Operation of Scheme		
5.1	Committee of Directors headed by an Independent Director , and as constituted by Board of Directors, shall review the quantum of financial support per annum for listed emergency needs on financial year basis, including sanction of individual claims towards special emergency needs under clause 4.2 (A) or as approved by the Board, within the allocable fund.		
5.2	Financial Support for prescribed special emergency needs listed under Cl.4.2 (A), which are not of regular nature, will be provided on occurrence of event. However, for operational purposes, requests received during previous quarter will be processed during the first month of the next quarter. This will be in addition to the financial limit prescribed under Cl 5.3 towards other common emergency needs listed under Cl.4.2 (B). Separate quantum of budget will be earmarked for special emergency needs listed and other common emergency needs listed. Whenever the budget for special emergency need is found to be inadequate, Committee of Directors may review and recommend additional budget, within the overall 1.5% of PBT.		
5.3	Financial support in a financial year for common emergency needs listed under Cl 4.2(B) will be limited to pre-decided uniform amount on a year to year basis for all ex-employees who retired prior to 01.01.2007 and who are not covered by the BHEL Employees' Pension Scheme, which is applicable to only those of employees who were/are on the rolls of the Company as on 1.1.2007 and onwards.		
5.4	The financial support for the prescribed emergency needs will start from the FY 2013-14 , based on available corpus / fund. The quantum of relief will be reviewed every year by the Committee of Directors, within the available & allocable fund , after taking into account Post-retirement medical benefit (BHEL RECHS) for this group of employees.		
6	General		
6.1	Unit HR shall maintain an individual Account for all the eligible ex-employees, for whom the relief under the Scheme is being made.		
6.2	On announcement of the Scheme, ex-employee who had retired before 1/1/2007 and who is not covered by BHEL Employees Pension Scheme and for whom one or more emergency need(s) had occurred during the current or previous financial year, is required to submit an application, in the prescribed form , along with relevant supporting documents , to the concerned HR Department. <ul style="list-style-type: none"> - The retired employees who are members of BHEL RECHS Scheme, may be provided the financial support under the Scheme, based on their application in the prescribed form along with the prescribed supporting documents, from concerned HR Deptt of the Unit from where he / she has last validated the RECHS Membership. - However those retired employees who are not RECHS member of BHEL, will be required to produce copy of the Govt issued Photo Identity Card and documentary evidence to support that he/she had retired from the Company prior to 01.01.2007 and they will be required to submit application, in the prescribed form, along with prescribed supporting documents, to the concerned HR Department of the Unit from where he / she retired. <p>The requests for providing financial support towards listed emergency needs will be processed by the Unit HR on receipt of required documents, as per operational instructions issued by Corporate HR from time to time.</p>		
6.3	It will be for the applicant to establish his / her identity to the Head of HR/Emergency		

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	Needs Relief Cell of concerned Unit/ Division of BHEL with documentary evidence like proof of mode of separation & date of retirement, grade at the time of retirement, RECHS membership renewal details, etc & confirm that he / she is eligible to receive financial support under this Scheme.
6.4	This benefit is admissible only to eligible retired employee and NOT to spouse or any other nominee or ward, except financial support to spouse for funeral expenses of the retired employee, <i>in respect of death occurring on or after introduction of the Scheme.</i>
6.5	The financial assistance under " BHEL Emergency Needs Mitigation Scheme ", is provided to eligible retired employees purely in the nature of relief and not as any entitlement. The application for financial support under the Scheme shall be considered and processed only after meeting the eligibility requirements, required documents and the undertaking specified under the Scheme.
6.6	Payment under the Scheme is further subject to ex-employee/beneficiary having vacated Company owned / leased accommodation as per Company rules and payment of all outstanding dues to the Company, including due related to RECHS, if any.
6.7	The financial support under the Scheme will be made directly to the bank account of the ex-employee. The ex-employee will be required to indicate the name of an established Private / Public Sector bank, along with prescribed Life certificate Cum NEFT form , from the bank where he/she is having bank account, for making direct remittance of relief. The ex-employee having revalidated RECHS membership, can provide a cancelled cheque along with a copy of such revalidation.
6.8	The financial support under the Scheme shall be payable and paid only in India.
6.9	Income tax liability, if any, on the financial support, will be met by the beneficiary.
7	Delegation of Powers
7.1	Any interpretation / clarifications on BHEL Emergency Mitigation Scheme will be approved by Director (HR), whose decision shall be final and binding.
7.2	CMD has the powers to approve any modifications / amendments, in the BHEL Emergency Needs Mitigation Scheme , in future, within the broad guidelines of DPE.
7.3	This Scheme shall be construed and interpreted in accordance with and governed by the Laws of India and shall be subject to the exclusive jurisdiction of Courts at Delhi, India.

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Application No..... : ENMS(Special EN)

Application for providing financial support to meet Special Emergency Needs during the Financial Year 20 - 20 .

Name of ex-employee (capital letters):		Staff No:
Designation (at retirement) :	Grade:	Sex: M / F
<u>Name of beneficiary-spouse:</u>		
Unit from where retired :	Date of retirement :	
Unit where registered under RECHS:		
Unit where last re-validation done:	Date of re-validation:	
Residential Address-		
Mobile no.-	email id-	
Bank Account No. -	IFS Code-	
Bank Name and Address-		

This is to certify that I have faced the emergency needs as ticked below during the current / last fin.year and request BHEL to provide financial support to the extend indicated against the listed Needs to meet the emergency need(s) & within the admissible limit under the Scheme.

(A) Special Emergency Needs, not of regular nature	Maximum Financial Support available under the scheme	Documentary requirements	Tick applicable	Extent of Financial support requested
1) Natural calamities at geographical area of residence of retired employees.	To the extent of loss to individual, upto Rs.10,000/- per case.	Declaration of a geographical area notified as affected by natural calamity by local/Central Govt & self-declaration of extent of loss, along with application in prescribed form Annexure-I.		
2) Funeral & related expenditure on death of retired employee (from the year of implementation)	Upto Rs.10,000/- per case	Death certificate issued from designated authority, along with application in prescribed form Annexure-I		
3) Funeral & related expenditure on death of spouse of retired employee (from the year of implementation)	Upto Rs.10,000/- per case	Death certificate issued from designated authority, along with application in		

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		prescribed form Annexure-I.		
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- "I certify that I am eligible to apply and receive the financial support under "BHEL Emergency Needs Mitigation Scheme" as per the provisions of the scheme.
- I have no dues towards the Company or its related business or under any scheme (including BHEL RECHS) of the Company.
- I have vacated the Company Quarter post my retirement and have settled all related dues as on date.
- The information provided is correct & true to best of my knowledge and is as per records. If anything found false/ incorrect at a later stage, without prejudice to other action(s) which may be undertaken, the amount claimed by me under the scheme will be refunded to the Company.
- I understand that the Financial support will be remitted directly to my Bank A/c No....., in the (name & address of Bank) for which I am enclosing Life Certificate cum NEFT form / Cancelled cheque."

Signature: _____
Name : _____
Staff No. _____

Date: _____

Enclosed:

1. Copy of Proof of separation / retirement/superannuation from the Unit. (Not required from RECHS beneficiaries)
2. Copy of Proof of re-validation under RECHS from the re-validation center/ Photo Identity Card issued by Govt agency.
3. Life Certificate cum NEFT form. (Not required from RECHS beneficiaries)/Cancelled cheque leaf with NEFT details
4. Documents required for special emergency needs/ self certification prescribed under the scheme for which employee is seeking financial support.

For Office Use at Unit HR

Application No. : ENMS (Special). FY: 20---20

Name of ex-employee (capital letters):		Staff No:
Designation (at retirement) :	Grade:	Sex: M / F
Unit from where retired :	Date of retirement :	
Unit where registered under RECHS:		
Unit where last re-validation done:	Date of re-validation:	

1. Particulars furnished by the Ex-employee have been verified and he/ she is **eligible/ Not-eligible** for financial relief under BHEL Emergency Needs Mitigation Scheme. (Eligible : _____; Not-Eligible: _____) (Tick whichever is correct)
2. His /her grade at the time of retirement was _____.
3. **Relevant documentary requirement checked and found in order.** (Yes:_/No:___)
4. The request of retired employees for financial support has been considered and found in order, the Unit Committee recommended to provide financial support for meeting special emergency needs as requested by ex-employee as under:

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(A) Special Emergency Needs	Maximum Financial Support available under the scheme	Tick applic able	Extent of Financial support requested (Rs.)	Extent of Financial support recommende d by Unit (Rs.)
1) Natural calamities at geographical area of residence of retired employees.	To the extent of loss to individual, upto Rs.10,000/- per case.			
2) Funeral & related expenditure on death of retired employee (from the year of implementation)	Upto Rs.10,000/- per case			
3) Funeral & related expenditure on death of spouse of retired employee (from the year of implementation)	Upto Rs.10,000/- per case			

<p style="text-align: center;">Dealing Executive of Unit HR:</p> <p>Signature</p> <p>Name /Designation/ Staff No.</p>	<p style="text-align: center;">Head of HR:</p> <p>Signature</p> <p>Name /Designation/ Staff No.</p>
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Application No. : ENMS(Common EN) FY:20__-20__

Application for providing financial support to meet Common Emergency Needs during the Financial Year 20__ - 20__.

Name of ex-employee (capital letters):		Staff No:
Designation (at retirement) :	Grade:	Sex: M / F
Unit from where retired :	Date of retirement :	
Unit where registered under RECHS:		
Unit where last re-validation done:	Date of re-validation:	
Residential Address-		
Mobile no.-	email id-	
Bank Account No. -	IFS Code-	
Bank Name and Address-		

This is to certify that I have faced the emergency needs as ticked below during the current / last fin.year and request BHEL to provide financial support to the extend indicated against the listed Needs to meet the emergency need(s) & within the admissible limit under the Scheme.

(B) Common Emergency Needs	Proposed Financial Support	Documentary requirements	Tick applicable	Extent of Financial support requested
1) <i>Partial support for emergent basic needs</i>	Financial support upto Rs.10,000/-p.a. The support is for food, clothing, household supplies, personal needs etc	Individual request in prescribed form Annexure-II & self certification basis		
2) <i>Partial support for movement / transportation in emergencies:</i>	Financial support upto Rs.5,000/- p.a. to help move from the strained relationship or need of medical transportation , or emergency movement to take care of spouse / children who are at other place	Individual request in prescribed form Annexure-II & self certification basis		
3) In-Patient Medical treatment not covered under BHEL RECH Scheme. (wherever there is deduction from hospital bill)	Over & above the admissible amount under RECHS, limited to Rs.10,000/- in a fin. year.	Recommendations of Unit Medical Committee, along with bills & Individual request in prescribed form Annexure-II		
4) To provide financial support to physically or mentally challenged	Limited to Rs.10,000/- in each case., in a fin. Year	Recommendations of Unit Medical Committee, along with bills & Individual		

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<p>children of retired employees for acquiring equipments / aids or other medical treatments including In-patient treatment, not covered under BHEL Scheme</p>		<p>request in prescribed form Annexure-II.</p>		
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- "I certify that I am eligible to apply and receive the financial support under "BHEL Emergency Needs Mitigation Scheme" as per the provisions of the scheme.
- I have no dues towards the Company or its related business or under any scheme (including BHEL RECHS) of the Company.
- I have vacated the Company Quarter post my retirement and have settled all related dues as on date.
- The information provided is correct & true to best of my knowledge and is as per records. If anything found false/ incorrect at a later stage, without prejudice to other action(s) which may be undertaken, the amount claimed by me under the scheme will be refunded to the Company.
- I understand that the Financial support will be remitted directly to my Bank A/c No....., in the (name & address of Bank) for which I am enclosing Life Certificate cum NEFT form / Cancelled cheque."

Signature: _____
Name : _____
Staff No. _____

Date: _____

Name of beneficiary-Spouse: _____

Enclosed:

1. Copy of Proof of separation / retirement/superannuation from the Unit. (Not required from RECHS beneficiaries)
2. Copy of Proof of re-validation under RECHS from the re-validation center/ Photo Identity Card issued by Govt agency.
3. Life Certificate cum NEFT form. (Not required from RECHS beneficiaries, having revalidated membership)/Cancelled cheque leaf with NEFT details
4. Documents required for common emergency needs/ self certification prescribed under the scheme for which employee is seeking financial support.

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For Office Use at Unit HR

Application No. : ENMS (Common EN)/ 20 ___-20 ___ / Staff No. _____

1. Particulars furnished by the Ex-employee/ beneficiary have been verified and he/ she is **eligible/ Not-eligible** for financial relief under BHEL Emergency Needs Mitigation Scheme. (Eligible : _____; Not-Eligible: _____) (Tick whichever is correct)
2. Relevant documentary requirement checked and found in order. (Yes: ___ / No: ___)

In line with the Corporate instructions reference No. _____ dated _____ an amount of Rs. _____ approved for financial support to the retired employee on _____.	
Dealing Unit HR Executive	Dealing Unit Finance Executive :
Signature Name /Designation/ Staff No.	Signature Name /Designation/ Staff No.

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SELF CERTIFICATION BY EX-EMPLOYEE
for claiming financial support for Special Emergency Needs under BHEL
Emergency Needs Scheme for Financial Support to retired employees
(Retired prior to 01.01.2007)

This is to certify that I suffered a loss of Rs. (in words) _____ (in figures) _____ due to Natural Calamity occurred during _____ (month) _____ (year) at _____ (place) wherein I live.

My residential address is _____

_____ I
have also enclosed residential address proof indicating the above mentioned address along with the notification of natural calamity in the area issued by State/ Central Government.

Signature: _____

Name: _____

Staff No. _____

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SELF CERTIFICATION BY EX-EMPLOYEE
for claiming financial support for Common Emergency Needs under BHEL
Emergency Needs Scheme for Financial Support to retired employees
(Retired prior to 01.01.2007)

This is to certify that I incurred expenses towards the following:-

	Pls tick the appropriate box		Amount Incurred
1.		<i>Partial support for emergent basic needs</i>	
2.		Transportation/ Movement in emergencies	
3.		In-Patient Medical treatment not covered under BHEL RECH Scheme. (where there was a deduction from hospital bill)	
4.		For providing financial support for my physically or mentally challenged child/children for acquiring equipments / aids or other medical treatments including In-patient treatment, not covered under BHEL Scheme. Name of the child:- Age:-	

Signature: _____

Name: _____

Staff No. _____

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