




केन्द्रीय विद्यालय संगठन (मु.)/
Kendriya Vidyalaya Sangathan (HQ)
18 संस्थागत क्षेत्र/18 Institutional Area,
शहीद जीत सिंह मार्ग/Shahed Jeet Singh Marg,
नई दिल्ली – 110016/New Delhi -110016
दूरभाष/Telephone No.: 011-26858570
Email- budget.section@kvs.gov.in

फ.स.110239/51/2022/बजट/केवीएस(मुख्या.)

दिनांक: 04.05.2022

भारत सरकार द्वारा जारी निम्न वर्णित कार्यालय ज्ञापन/आदेश, सूचना एवं आवश्यक कार्यवाई हेतु केन्द्रीय विद्यालय संगठन की वेबसाइट पर अपलोड किये जा रहे हैं।

1. भारत सरकार, सीजीएचएस का कार्यालय आदेश सं. 2-14/2018-21/CGHS/AMSD/636-665, दिनांक 24.11.2021 – Reimbursement of the amount against the purchasing of Ayurvedic and Unani medicines.
2. भारत सरकार, स्वास्थ्य एवं परिवार कल्याण मंत्रालय के कार्यालय ज्ञापन सं. 25-1/2018/CGHS/ JD AYUSH, दिनांक 03.02.2022, Empanelment of Private Day Care Therapy Centres for Ayurveda, Yoga and Naturopathyt under CGHS.
3. भारत सरकार, वित्त मंत्रालय का कार्यालय ज्ञापन संख्या No, 1/1/2022-PPD, दिनांक 02-02-2022- Amendment to General Financial Rules(GFR), 2017 to include Insurance Surety Bonds as Security Instrument.
4. भारत सरकार, वित्त मंत्रालय का परिपत्र संख्या 2 of 2022, F.No.370142/61/2021-TPL, दिनांक 19.01.2022 – Guidelines under Clause (10-D) of Section 10 of the Income Tax Act, 1961.
5. भारत सरकार, स्वास्थ्य एवं परिवार कल्याण मंत्रालय के कार्यालय ज्ञापन सं. CGEWCC/Kol./Corrigendum AMA list 2022/2021-22/594, दिनांक 11.02.2022, CS(MA) Rules, 1944- Renewal of name of the AMA for the treatment of Central Government Employees and Members of their family.
6. भारत सरकार, वित्त मंत्रालय का कार्यालय ज्ञापन संख्या 19030/4/2020-E.IV, दिनांक 24.01.2022 – Concession to person re-employed in Central Government service- Payment of Travelling Allowance.


(अखिलेश कुमार श्रीवास्तव)
सहायक आयुक्त (वित्त)

वितरण :

1. उपायुक्त, के. वी. एस., सभी क्षेत्रीय कार्यालय एवं मुख्यालय ।
2. वित्त अधिकारी, के.वी.एस., सभी क्षेत्रीय कार्यालय एवं मुख्यालय ।
3. सभी अधिकारी/अनुभाग, के. वी. एस. (मु.) ।
4. प्राचार्य, के. वी. काठमांडू, मास्को एवं तेहरान ।
5. महासचिव, सभी मान्य संघ ।
6. निदेशक, जीट ग्वालियर, मुंबई, मैसूर, चंडीगढ़ एवं भूबनेश्वर।
7. उपायुक्त, ई डी पी, के वी एस (मु.) को के वी एस (मु.) की वेबसाइट के शीर्ष " सूचना पट (Announcements)" के अंतर्गत अपलोड करने हेतु प्रेषित ।
8. आर टी आई, के वी एस (मु.)।
9. सहायक महाप्रबन्धक, स्टेट बैंक ऑफ इंडिया, पार्लियामेंट स्ट्रीट, नई दिल्ली।
10. पेंशन अनुभाग, केविस(मु0), नई दिल्ली।
11. गार्ड फ़ाइल

P.N. 2-14-2018/371 GHS/AMSD/577
 CGHS Ayurvedic Medical State Depot
 2nd Floor, CGHS Welfare Building No. 4
 Mayo Center, Sector 32, Connaught Place, New Delhi-110054

Office Memorandum

Subject: Removal of Dr. Anurag Choudhary from the position of Junior Ayurvedic Officer, Class-I, Ayurvedic Medical State Depot, New Delhi.

Reference is made to the letter dated 24.11.2021 from the Director, CGHS, New Delhi, in which it is stated that the services of Dr. Anurag Choudhary, Junior Ayurvedic Officer, Class-I, Ayurvedic Medical State Depot, New Delhi, are terminated with effect from 24.11.2021 due to poor performance. In return, the Director, CGHS, New Delhi, has offered to reinstate him on the same pay and allowances as if he had not been terminated. However, the Director, CGHS, New Delhi, has asked to issue an order of removal of Dr. Anurag Choudhary from the position of Junior Ayurvedic Officer, Class-I, Ayurvedic Medical State Depot, New Delhi, in terms of the rules of CGHS. The Director, CGHS, New Delhi, has also asked to issue an order of removal of Dr. Anurag Choudhary from the position of Junior Ayurvedic Officer, Class-I, Ayurvedic Medical State Depot, New Delhi, in terms of the rules of CGHS.

1. The Director, CGHS, New Delhi, has requested to be advised on the matter of reinstatement of Dr. Anurag Choudhary to his former post.
2. The Director, CGHS, New Delhi, has also requested to be advised on the matter of reinstatement of Dr. Anurag Choudhary to his former post.
3. The Director, CGHS, New Delhi, has also requested to be advised on the matter of reinstatement of Dr. Anurag Choudhary to his former post.

The Director, CGHS, New Delhi, has requested to be advised on the matter of reinstatement of Dr. Anurag Choudhary to his former post.

Yours faithfully,
 Director, CGHS, New Delhi

1. MS (and) Sr. Ayurvedic Hospital, Laxmi Bazar, New Delhi.
2. CMD (and) CGHS Ayurvedic Welfare Centre, North Avenue, New Delhi.
3. CMD (and) CGHS Ayurvedic Welfare Centre, Kirti Vihar, New Delhi.
4. CMD (and) CGHS Ayurvedic Welfare Centre, RK Puram, New Delhi.
5. CMD (and) CGHS Ayurvedic Welfare Centre, Sector 32, New Delhi.

1. CMO I & CGHS Ayurvedic Wellness Centre Jangpura
2. CMO I & CGHS Ayurvedic Wellness Centre M B Road
3. CMO I & CGHS Ayurvedic Wellness Centre Connaught
4. CMO I & CGHS Ayurvedic Wellness Centre Shyamsarai
5. CMO I & CGHS Ayurvedic Wellness Centre Laxmi Nagar
6. CMO I & CGHS Ayurvedic Wellness Centre Connaught
7. CMO I & CGHS Ayurvedic Wellness Centre Jangpura
8. CMO I & CGHS Ayurvedic Wellness Centre Des Nagar
9. CMO I & CGHS Ayurvedic Wellness Centre Kirti Nagar
10. CMO I & CGHS Ayurvedic Unit PHA
11. CMO I & CGHS Unani Wellness Centre Sarai Nigri
12. CMO I & CGHS Unani Wellness Centre South Avenue
13. CMO I & CGHS Unani Wellness Centre Daryaganj
14. CMO I & CGHS Unani Wellness Centre Kirti Nagar
15. CMO I & CGHS Unani Wellness Centre Vasant Park Sarai Nigri
16. CMO I & CGHS Unani Unit PHA
17. CMO I & CGHS UMSD

4. For Information:

1. Address: Director, CGHS (HO) (Genl) - 110002, Ansari Park, Connaught Place, New Delhi
2. Address: Director, CGHS (S) - 110002
3. Joint Director, AYUSH, CGHS, CGHS International & Public Sector, Ministry of Health & Family Welfare, CGHS, (H) CGHS (H) - 110002, R K Puram Sector - III, New Delhi
4. Pay and Accounts Officer, CGHS, New Rajinder Nagar, New Delhi

(Signature)

(Name)

CMO I & AMSD CGHS (I) (G)

(Signature)

(Name)

File No.25-1/2018/CGHS/JDAYUSH

F.No.25-1/2018/CGHS/JDAYUSH
Government of India
Ministry of Health & Family Welfare
Directorate General of Central Government Health Scheme

Nirman Bhawan, New Delhi

Date: 04/11/2022

Sub:- Empanelment of Private Day Care Therapy Centers for Ayurveda, Yoga & Naturopathy under CGHS.

With reference to the above mentioned subject attention is drawn to the OM of even no. dated 31.03.2021 vide which the under mentioned AYUSH Day Care Therapy Centers were empanelled for a period of one year with Non-NABH status.

Now the status of under mentioned Centers which is already empanelled under CGHS till 30.03.2022 has to be changed from Non-NABH to NABH from the issue of the OM as per the applicable CGHS rates and terms & conditions as contained in the O.M. dated 20 November, 2020

S.No.	Name of the Hospital Centre	System	NABH status
1.	SKK Ayurveda, C-2/95, Janakpuri, New Delhi-110058, Phone-9811446462, Email:- drtarungupta@rediffmail.com	Ayurveda	NABH
2.	Sandhyashi Neuro Panchkarma (A Unit of Sandya Pharma and Research Unit), BF 45, Shalimar Bagh, Delhi-110088, Phone- 9212735382, Email:- vikasgupta.1466@rediffmail.com	Ayurveda	NABH
3.	Sanjeevani Ayurveda, Shop No. 201-203, Mefcon Plaza, Plot-5, Sec-6, Dwarka, New Delhi-110075, Phone No. 8447137511, Email:- sanjeevanidwarka@gmail.com	Ayurveda	NABH
4.	Shri Vats Ayurvedic Chikitsalaya, 640/C, Chirag Delhi, New Delhi-110017, Phone-7982440732, Email:- drpushkarsharma2@gmail.com	Ayurveda	NABH
5.	Jeena Sikho Life Care Pvt. Ltd., C-34 Ground Floor, RDC, Raj Nagar, Ghaziabad-201017.	Ayurveda	NABH
6.	Jeena Sikho Life Care Pvt. Ltd., 83, 1st floor, Kundan Nagar, Laxmi Nagar, Delhi-110092.	Ayurveda	NABH

This issue with the approval of competent authority.

(Signature)
Director, CGHS

To:

To:

1. All Ministries/ Departments, Government of India
2. Director, CGHS, Nirman Bhawan, New Delhi.
3. Addl. DDG (HQ) /All Additional Directors Joint Directors of CGHS, (as per list, Annexure-I)
4. All Pay & Accounts Officers under CGHS
5. Additional Director (HQ), Additional Director (SZ) (C-2) (I) (N)/CGHS, Delhi
6. JD (Gr.) /JD (R&H), CGHS Delhi.
7. CGHS Desk-I Desk-II/CGHS-ECGHS-II, Directorate, CGHS, Nirman Bhawan, New Delhi.
8. Estt.I Estt.II Estt.III Estt.IV Sections, Ministry of Health & Family Welfare.

File No.25-1/2018/CGHS/JDAYUSH

9. Admn. I /Admn.II Sections of Dte. GHS.
10. Rajya Sabha/Lok Sabha Secretariat.
11. Registrar, Supreme Court of India/Punjab & Haryana High Court, Chandigarh.
12. U.P.S.C.
13. Finance Division.
14. Deputy Secretary (Civil Service News), Department of Personnel & Training, 5th Floor, Sardar Patel Bhawan, New Delhi.
15. PPS to Secretary (H&FW)/ Secretary (AYUSH)/Secretary (HR)/Secretary (AIDS Control), Ministry of Health & Family Welfare.
16. PPS to DGHS /SS&MD, NRHM/AS(H)/AS& DG (CGHS).
17. Swamy Publishers (P) Ltd., P.B. No. 2468, R.A. Puram, Chennai 600028.
18. Shri Umraomal Purohit, Secretary, Staff Side, 13-C, Ferozshah Road, New Delhi.
19. All Staff Side Members of National Council (JCM) (as per list attached).
20. Office of the comptroller & Auditor General of India, 10 Bahadur Shah Zafar Marg, New Delhi.
21. All Offices /Sections/Desk in the Ministry.
22. UTI_ITSL 153/1, First Floor, Old Madras Road, Ulsoor, Bengaluru-560008.
23. Nodal Officer, MCTC, CGHS with a request to upload a copy of OM on CGHS website.
24. M.S. Ayurvedic Hospital, Ali Ganj, Lodhi Road, New Delhi.
25. CMO I/c AMSD, UMSD, HMSD, SMSD and CMO MRC (AYUSH).
26. Office Order folder.

No.F.1/1/2022-PPD
Government of India
Ministry of Finance
Department of Expenditure
Procurement Policy Division

264-C, North Block, New Delhi.
2nd February, 2022


OFFICE MEMORANDUM

Subject: Amendment to General Financial Rules (GFR), 2017 to include Insurance Surety Bonds as Security Instrument.

It has been decided to partially amend Rule 170(i) and Rule 171(i) of General Financial Rules (GFR), 2017 regarding 'Bid Security and Performance Security respectively' as under:

Rule/ Para	Existing provision	Amended Rule
170(i)	The bid security may be accepted in the form of Account Payee Demand Draft, Fixed Deposit Receipt, Banker's Cheque or Bank Guarantee from any of the Commercial Banks or payment online in an acceptable form, safeguarding the purchaser's interest in all respects.	The bid security may be accepted in the form of Insurance Surety Bonds , Account Payee Demand Draft, Fixed Deposit Receipt, Banker's Cheque or Bank Guarantee from any of the Commercial Banks or payment online in an acceptable form, safeguarding the purchaser's interest in all respects.
171(i)	Performance Security may be furnished in the form of an Account Payee Demand Draft, Fixed Deposit Receipt from a Commercial bank, Bank Guarantee from a Commercial bank or online payment in an acceptable form safeguarding the purchaser's interest in all respects	Performance Security may be furnished in the form of Insurance Surety Bonds , Account Payee Demand Draft, Fixed Deposit Receipt from a Commercial bank, Bank Guarantee from a Commercial bank or online payment in an acceptable form safeguarding the purchaser's interest in all respects

2. This OM is also available on website of Department of Expenditure; www.doe.gov.in -> Notification -> Circular --> Procurement Policy OM. Hindi version of this OM will follow.


Kanwalpreet
Director (Procurement Policy)
Tel.: 23093811
Email: kanwal.irss@gov.in

To
Secretaries to All Central Government Ministries/ Departments

F. No.370142 /61/2021-TPL
Government of India
Ministry of Finance
Department of Revenue
(Central Board of Direct Taxes)

Dated: 19th January, 2022

Sub: Guidelines under clause (10D) section 10 of the Income-tax Act, 1961 - reg.

Clause (10D) of section 10 of the Income-tax Act, 1961 (the Act) provides for income-tax exemption on the sum received under a life insurance policy, including any sum allocated by way of bonus on such policy subject to certain exclusions.

2. The Finance Act, 2021 amended clause (10D) of section 10 of the Act by inserting fourth to seventh provisos. Fourth proviso provides that, with effect from 01.02.2021, the sum received under a Unit Linked Insurance Policy (ULIP), issued on or after 01.02.2021, shall not be exempt under the said clause if the amount of premium payable for any of the previous years during the term of such policy exceeds Rs 2,50,000. Further, fifth proviso provides that if premium is payable for more than one ULIP, issued on or after 01.02.2021, the exemption under the said clause shall be available only with respect to such policies where the aggregate premium does not exceed Rs 2,50,000 for any of the previous years during the term of any of those policies. Sixth proviso provides that the fourth and fifth provisos shall not apply in case of sum received on death of the person.

3. Seventh proviso to the said clause (10D) also empowers the Central Board of Direct Taxes (Board) to issue guidelines, with the previous approval of the Central Government, in order to remove any difficulty which arises while giving effect to the provisions of the said clause. In exercise of the powers under this proviso, Board, with the previous approval of the Central Government, hereby issues the following guidelines.

4. Sum received including any sum allocated by way of bonus (hereinafter referred as "consideration") during the previous year (hereinafter referred as "current previous year") under any one or more ULIPs issued on or after 01.02.2021 (hereinafter referred as "eligible ULIP") shall be exempt under clause (10D) of section 10 of the Act, subject to the

satisfaction of other provisions of said clause. The same are explained by way of examples of different situations:-

4.1 **Situation 1:** No consideration is received by the assessee on any eligible ULIPs during any previous year preceding the current previous year or consideration has been received on such eligible ULIPs but has not been claimed exempt. The exemption under clause (10D) of section 10 of the Act shall be determined as under:

- i. If the assessee has received consideration, during the current previous year, under one eligible ULIP only and the amount of premium payable on such eligible ULIP does not exceed Rs 2,50,000 for any of the previous years during the term of such eligible ULIP, such consideration shall be eligible for exemption under the said clause (10D);
- ii. If the assessee has received consideration, during the current previous year, under one eligible ULIP only and the amount of premium payable on such eligible ULIP exceeds Rs 2,50,000 for any of the previous years during the term of such eligible ULIP, such consideration shall not be eligible for exemption under the said clause (10D);
- iii. If the assessee has received consideration, during the current previous year, under more than one eligible ULIPs and the aggregate of the amount of premium payable on such eligible ULIPs does not exceed Rs 2,50,000 for any of the previous years during the term of such eligible ULIPs, such consideration shall be eligible for exemption under the said clause (10D);
- iv. If the assessee has received consideration, during the current previous year, under more than one eligible ULIPs and the aggregate of the amount of premium payable on such eligible ULIPs exceeds Rs 2,50,000 for any of the previous years during the term of such eligible ULIPs, the consideration under only such eligible ULIPs shall be eligible for exemption under the said clause (10D) where aggregate of the amount of the premium payable does not exceed Rs 2,50,000 for any of the previous years during their term (Refer Examples).

4.2 **Situation 2:** Consideration has been received by the assessee under any one or more eligible ULIPs during any previous year preceding the current previous year and it has been claimed to be exempt under clause (10D) of section 10 of the Act. Such eligible ULIPs are referred as "Old ULIPs" in this paragraph and corresponding examples and reference to

eligible ULIPs shall not include old ULIPs. The exemption under clause (10D) of section 10 of the Act shall be determined as under:

- i. If the assessee has received consideration, during the current previous year, under one eligible ULIP only and aggregate amount of premium payable on such eligible ULIP and old ULIPs does not exceed Rs 2,50,000 for any of the previous year during the term of such eligible ULIP, the consideration under such eligible ULIP shall be eligible for exemption under the said clause (10D);
- ii. If the assessee has received consideration, during the current previous year, under one eligible ULIP only and aggregate amount of premium payable on such eligible ULIP and old ULIPs exceeds Rs 2,50,000 for any of the previous year during the term of such eligible ULIP, the consideration under such eligible ULIP shall not be eligible for exemption under the said clause (10D);
- iii. If the assessee has received consideration, during the current previous year, under more than one eligible ULIPs and aggregate of the amount of premium payable on such eligible ULIPs and old ULIPs does not exceeds Rs 2,50,000 for any of the previous year during the term of such eligible ULIPs, such consideration shall be eligible for exemption under the said clause (10D);
- iv. If the assessee has received consideration, during the current previous year, under more than one eligible ULIPs and aggregate of the amount of premium payable on such eligible ULIPs and old ULIPs exceeds Rs 2,50,000 for any of the previous year during the term of such eligible ULIPs, consideration under only such eligible ULIPs shall be eligible for exemption under the said clause (10D) where aggregate amount of premium along with the aggregate amount of premium of old ULIPs does not exceed Rs 2,50,000 for any of the previous year during the term of any of such eligible ULIPs (refer examples).

4.3 The above guidelines are explained with the help of the following examples:

Example 1:

The assessee has the following policy which satisfies all the conditions laid down in clause (10D) of section 10 of the Act (other than the conditions provided under the fourth and fifth proviso of the said clause, applicability whereof is being explained in the example).

ULIP	A
Date of issue	01.04.2011
Annual premium (Rs)	5,00,000
Sum assured (Rs)	50,00,000
Consideration received as on 01.11.2021 on maturity	60,00,000

Taxability as per fourth proviso to clause (10D) of section 10 of the Act:

The sum received on maturity will be exempt under clause (10D) of section 10 of the Act as the policy has been issued before 01.02.2021 and accordingly not covered by the 4th to 7th provisos to the said clause (10) of section 10, inserted by Finance Act, 2021.

Example 2:

The assessee has the following policy which satisfies all the conditions laid down in clause (10D) of section 10 of the Act (other than the conditions provided under the fourth and fifth proviso of the said clause, applicability whereof is being explained in the example). The assessee did not receive any consideration under any other eligible ULIPs in earlier previous years preceding the previous year 2031-32.

ULIP	A
Date of issue	01.04.2021
Annual premium (Rs)	5,00,000
Sum assured (Rs)	50,00,000
Consideration received as on 01.11.2031 on maturity	60,00,000

Taxability as per fourth proviso to clause (10D) of section 10 of the Act:

- The consideration received will not be exempt under clause (10D) as per the provisions of fourth proviso since the annual premium payable on the policy exceeded Rs 2,50,000.

Example 3:

The assessee has the following policy which satisfies all the conditions laid down in clause (10D) of section 10 of the Act (other than the conditions provided under the fourth and fifth

proviso of the said clause, applicability whereof is being explained in the example). The assessee did not receive any consideration under any other eligible ULIPs in earlier previous years preceding the previous year 2031-32.

ULIP	A
Date of issue	01.04.2021
Annual premium (Rs)	2,50,000
Sum assured (Rs)	25,00,000
Consideration received as on 01.11.2031 on maturity	32,00,000

Taxability as per fourth proviso to clause (10D) of section 10 of the Act:

The consideration received will be exempt under clause (10D) as the provisions of fourth proviso will not apply since the annual premium payable on the policy does not exceed Rs 2,50,000.

Example 4:

The assessee has the following policies all of which satisfy all the conditions laid down in clause (10D) of section 10 of the Act (other than the conditions provided under the fourth and fifth proviso of the said clause, applicability whereof is being explained in the example). The assessee did not receive any consideration under any other eligible ULIPs in earlier previous years preceding the previous year 2031-32.

ULIP	A	B
Date of issue	01.04.2021	01.04.2021
Annual premium (Rs)	2,00,000	3,00,000
Sum assured (Rs)	20,00,000	30,00,000
Consideration received as on 01.11.2031 on maturity	22,00,000	35,00,000

Taxability as per fifth proviso to clause (10D) of section 10 of the Act:

- The consideration received under ULIP "B" will not be exempt under clause (10D) as per the provisions of fifth proviso, since aggregate of the annual premium payable for ULIP "A" and ULIP "B" exceeds Rs 2,50,000 during the term of these policies. However, the consideration received under ULIP "A" shall be exempt under clause

(10D) since its annual premium does not exceed Rs 2,50,000 in any of the previous years during the term of the policy.

Example 5:

The assessee has the following policies all of which satisfy all the conditions laid down in clause (10D) of section 10 of the Act (other than the conditions provided under the fourth and fifth proviso of the said clause, applicability whereof is being explained in the example). The assessee did not receive any consideration under any other eligible ULIPs in earlier previous years preceding the previous year 2031-32.

ULIP	A	B	C
Date of issue	01.04.2021	01.04.2021	01.04.2021
Annual premium (Rs)	1,00,000	1,50,000	3,00,000
Sum assured (Rs)	10,00,000	15,00,000	30,00,000
Consideration received as on 01.11.2031 on maturity	12,00,000	18,00,000	34,00,000

Taxability as per fifth proviso to clause (10D) of section 10 of the Act:

- The consideration received under ULIP "C" will not be exempt under clause (10D) as per the provisions of fifth proviso since aggregate of the annual premium payable for ULIP "A", ULIP "B" and ULIP "C" exceeds Rs 2,50,000 during the term of these policies.
- However, the consideration received under ULIPs "A" and "B" shall be exempt under clause (10D), since aggregate of annual premium payable for these two policies does not exceed Rs 2,50,000 for any previous year during the term of these two policies.

Example 6:

The assessee has the following policies all of which satisfy all the conditions laid down in clause (10D) of section 10 of the Act (other than the conditions provided under the fourth and fifth proviso of the said clause, applicability whereof is being explained in the example). The assessee did not receive any consideration under any other eligible ULIPs in earlier previous years preceding the previous year 2030-31.

ULIP	X	A	B	C
Date of issue	01.04.2020	01.04.2021	01.04.2021	01.04.2021
Annual premium (Rs)	2,50,000	1,00,000	1,50,000	3,00,000
Sum assured (Rs)	25,00,000	10,00,000	15,00,000	30,00,000
Consideration received as on 01.11.2030 on maturity	30,00,000			
Consideration received as on 01.11.2031 on maturity		12,00,000	18,00,000	34,00,000

Taxability as per fifth proviso to clause (10D) of section 10 of the Act:

- The consideration under ULIP “X” will be exempt under clause (10D) as the policy has been issued before 01.02.2021 and it is not covered by recently introduced provisions.
- The consideration received under ULIP “C” will not be exempt under clause (10D) as per the provisions of fifth proviso since aggregate of the annual premium payable for ULIP “A”, ULIP “B” and ULIP “C” exceeds Rs 2,50,000 during the term of these policies.
- However, the consideration received under ULIPs “A” and “B” shall be exempt under clause (10D), since aggregate of annual premium payable for these two policies does not exceed Rs 2,50,000 for any previous year during the term of these two policies.

Example 7:

The assessee has the following policies all of which satisfy all the conditions laid down in clause (10D) of section 10 of the Act (other than the conditions provided under the fourth and fifth proviso of the said clause, applicability whereof is being explained in the example). The assessee did not receive any consideration under any other eligible ULIPs in earlier previous years preceding the previous year 2031-32.

ULIP	X	A	B	C
Date of issue	01.04.2021	01.04.2022	01.04.2022	01.04.2022
Annual premium (Rs)	2,00,000	1,00,000	1,50,000	3,00,000
Sum assured (Rs)	20,00,000	10,00,000	15,00,000	30,00,000

Consideration received as on 01.11.2031 on maturity	25,00,000			
Consideration received as on 01.11.2032 on maturity		12,00,000	18,00,000	34,00,000

Taxability as per fifth proviso to clause (10D) of section 10 of the Act:

- The consideration under ULIP "X" will be exempt for the previous year 2031-32 under clause (10D) since the annual premium does not exceed Rs 2,50,000.
- The consideration received under ULIPs "A", "B" and "C" will not be exempt under clause (10D) as per the provisions of fifth proviso since aggregate of the annual premium payable for these three ULIPs and ULIP "X" exceeds Rs 2,50,000 for the previous years 2022-23 to 2031-32 which fall under the tenure of these policies. The consideration under ULIP "A" will also not be eligible for exemption under the said clause as the aggregate of annual premium of ULIPs "X" and "A" exceeds Rs 2,50,000.

Example 8:

The assessee has the following policies all of which satisfy all the conditions laid down in clause (10D) of section 10 of the Act (other than the conditions provided under the fourth and fifth proviso of the said clause, applicability whereof is being explained in the example). The assessee did not receive any consideration under any other eligible ULIPs in earlier previous years preceding the previous year 2031-32.

ULIP	X	A	B	C
Date of issue	01.04.2021	01.04.2022	01.04.2022	01.04.2022
Annual premium (Rs)	1,00,000	1,00,000	1,50,000	3,00,000
Sum assured (Rs)	10,00,000	10,00,000	15,00,000	30,00,000
Consideration received on maturity as on 01.11.2031	12,00,000			
Consideration received as on 01.11.2032 on maturity		12,00,000	18,00,000	34,00,000

Taxability as per fifth proviso to clause (10D) of section 10 of the Act:

- The consideration under ULIP “X” will be exempt under clause (10D) for the previous year 2031-32 since the annual premium does not exceed Rs 2,50,000.
- The consideration received under ULIP “B” only will be exempt under clause (10D) during the previous year 2032-33 while consideration received under ULIPs “A” and “C” will be taxable as per the provisions of fifth proviso.
- The exemption is restricted to consideration under ULIP “B” since aggregate of the annual premium payable for the ULIPs “X” and “B” together did not exceed Rs 2,50,000 for any of the previous years during the term of ULIP “B”.
- Here instead of ULIP “B”, we could have taken ULIP “A” as the aggregate of annual premium payable for ULIPs “X” and “A” is also less than Rs 2,50,000 during the term of these ULIPs. However, since including ULIP “B” instead of ULIP “A” is more beneficial to the assessee, ULIP “B” has been considered for exemption.

Example 9:

The assessee has the following policies all of which satisfy all the conditions laid down in clause (10D) of section 10 of the Act (other than the conditions provided under the fourth and fifth proviso of the said clause, applicability whereof is being explained in the example). The assessee did not receive any consideration under any other eligible ULIPs in earlier previous years preceding the previous year 2031-32. **(It needs to be specified that consideration under ULIP “X” has not been claimed exempt)**

ULIP	X	A	B	C
Date of issue	01.04.2021	01.04.2022	01.04.2022	01.04.2022
Annual premium (Rs)	1,00,000	1,00,000	1,50,000	3,00,000
Sum assured (Rs)	10,00,000	10,00,000	15,00,000	30,00,000
Consideration received on maturity as on 01.05.2031	12,00,000			
Consideration received as on 01.05.2032 on maturity		12,00,000	18,00,000	34,00,000

Taxability as per fifth proviso to clause (10D) of section 10 of the Act:

- The consideration under ULIP "X" was not claimed to be exempt under clause (10D) by the assessee therefore it is not covered within the definition of old ULIP.
- The consideration received under ULIPs "A" and "B" will be exempt under clause (10D). However, since aggregate of the annual premium payable for the ULIPs "A" and "B" together did not exceed Rs 2,50,000 for any of the previous years during the term of any of these ULIPs "A" or "B" and ULIP "X" was not claimed to be exempt under clause (10D) the consideration received under ULIP "C" will be taxable as per the provisions of fifth proviso to the said clause (10D) of section 10 of the Act.

Example 10:

The assessee has the following policies all of which satisfy all the conditions laid down in clause (10D) of section 10 of the Act (other than the conditions provided under the fourth and fifth proviso of the said clause, applicability whereof is being explained in the example). The assessee did not receive any consideration under any other eligible ULIPs in earlier previous years preceding the previous year 2032-33 other than under ULIPs "X" and "Y".

ULIP	X	Y	A	B	C
Date of issue	01.04.2021	01.04.2021	01.04.2022	01.04.2022	01.04.2022
Annual premium (Rs)	1,00,000	1,00,000	1,00,000	1,50,000	3,00,000
Sum assured (Rs)	10,00,000	10,00,000	10,00,000	15,00,000	30,00,000
Consideration received on surrender as on 01.07.2025	6,00,000				
Consideration received on maturity as on 01.11.2031		12,00,000			
Consideration received as on 01.11.2032 on maturity			12,00,000	18,00,000	34,00,000

Taxability as per fifth proviso to clause (10D) of section 10 of the Act:

- The surrender value of ULIP "X" and consideration received under ULIP "Y" on maturity will be exempt under clause (10D) since the annual premium does not exceed Rs 2,50,000 during the term of these policies.

- The consideration received under ULIPs “A”, “B” and “C” will be taxable under clause (10D) as per the provisions of fifth proviso to the said clause (10D) since aggregate of the annual premium payable for the ULIPs “X” and “Y” for the previous years 2021-22 to 2025-26 was Rs 2,00,000. If the annual premium of ULIP “A” or “B” or “C” is added then the aggregate of the premium will exceed Rs 2,50,000 for the previous years 2022-23 to 2025-26.
- As per the provisions of fifth proviso, in case of multiple ULIPs, the aggregate of the premium payable for all the policies which are claimed to be exempt under clause (10D) shall not exceed Rs 2,50,000 for any previous year during the term of any of the policies.

Example 11: If in Example 10, the assessee does not claim exemption with respect to the surrender value of ULIP “X”, then the consideration received under ULIP “Y” will be exempt for the previous year 2031-32 and the consideration received under ULIP “B” will be exempt for the previous year 2032-33 under clause (10D). The exemption is restricted to ULIP “B” since the aggregate of the annual premium payable for the ULIPs “Y” and “B” together did not exceed Rs 2,50,000 for any of the previous years during the term of ULIP “Y” or “B” and the assessee did not claim ULIP “X” as exempt. ULIP “B” is preferred in place of ULIP “A” as it is more beneficial to the assessee.

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Neha Sahay

(Neha Sahay)

Under Secretary to the Government of India

Copy to:

1. PS to FM/ OSD to FM/ PS to MoS(F)/ OSD to MoS(F)
2. PPS to Secretary (Revenue)
3. Chairman, CBDT & All Members, CBDT
4. All Pr. DGsIT/ Pr. CCsIT
5. All Joint Secretaries/ CsIT/ Directors/ Deputy Secretaries/ Under Secretaries of CBDT
6. The C&AG of India
7. The JS & Legal Adviser, Ministry of Law & Justice, New Delhi
8. CIT (M&TP), Official Spokesperson of CBDT
9. O/o Pr. DGIT (Systems) for uploading on official website.
10. JCIT (Database Cell) for uploading on www.irs-officersonline.gov.in

Neha Sahay

Digitally signed
by Neha Sahay
Date: 2022.01.19
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(Neha Sahay)

Under Secretary to the Government of India

OFFICE OF THE SECRETARY, CENTRAL GOVERNMENT EMPLOYEES' WELFARE CO-ORDINATION COMMITTEE, KOLKATA

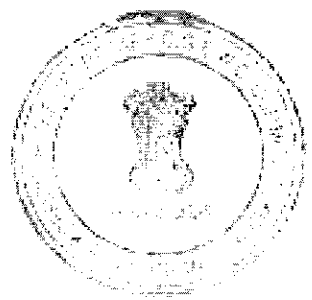
Aryakar Bhawan, 2nd floor, Bhuban No. 37/1, B-7, Chowringhee Square, Kolkata-700017.
E-mail ID : bcewcoindia@angonetax.gov.in Phone No. 2213 0807

M.No. GCEWCO/kol/Corrigendum 2020 and 2022/ 2021-22/11/11 Date: 11.01.2022
G.O.

Copy to be sent to

1. The Secretary, Govt. of India, Dept. of P.W.D. & P.M.A., Aryakar Bhawan, Bhuban No. 37/1, New Delhi-110011.
2. The Chief Medical Officer, K.G. Hospital, K.G. Medical College, Beliaghata, Kolkata-700010, (for info).
3. Welfare Coordination, Arundel Building, 104, Park Street, Kolkata-700016.
(for info)

Secretary of the Central Govt. Office of P.W.D. & P.M.A., Kolkata



Bishmurada Mondal
BISHMURADA MONDAL
SECRETARY
CENTRAL GOVERNMENT EMPLOYEES' WELFARE
CO-ORDINATION COMMITTEE, KOLKATA

Secretary
GCEWCO Kolkata
Aryakar Bhawan

North Block, New Delhi
Dated 24th January, 2022.

OFFICE MEMORANDUM

Subject : Concessions to person re-employed in Central Government service- Payment of Travelling Allowance

The undersigned is directed to refer to this Department's O.M. No. 19030/6/2010-E.IV dated 10.02.2012 on the subject mentioned above. In view of several references being received in this Department for relaxation of the conditions mentioned in the above said O.M. the matter has been re-considered and it has been decided to regulate admissibility of Travelling Allowance (i.e. TA for self and family members, Composite Transfer Grant, transportation of personal effects and transportation of conveyance) in r/o persons re-employed in Central Government in the following manner:

- (i) Where the pensioner is re-employed and TA on retirement has already been claimed by re-employed pensioner from the office/organization from where he has retired/superannuated
 - (a) TA shall be allowed to him for such appointment if such appointment is made at station other than place of settlement or such appointment necessitates change of residence at place of settlement
 - (b) TA shall also be allowed to him after completion of his term of re-employment.
 - (c) In both cases, the TA would be reimbursed by the office/organization where the pensioner is re-employed
- (ii) In case the re-employed pensioner has not claimed TA on retirement within one year of his retirement and he is re-employed under the Central Government before the expiry of one year from the date of retirement.
 - (a) TA shall be allowed to him for such appointment in case such appointment is made at station other than last station of duty or such appointment necessitates change of residence at last station of duty
 - (b) TA shall also be allowed to him after completion of his term of re-employment
 - (c) The expenditure for TA on joining such appointment shall be borne by the organization from where the pensioner is retired/superannuated with reference to the post held at the time of retirement. On completion of term of re-employment, the TA would be reimbursed by the office/organization where the pensioner is re-employed
- (iii) In case of appointment of a re-employed person from other than Central Government, TA shall be allowed to him as per the provision at Para 1 (i) above

2. Admissibility of TA in above cases would be subject to the following :-

- (i) The entitlement for TA would be w.r.t. the post last held and the last pay drawn under the Central Government at the time of retirement. In case of appointment of a re-employed person from other than Central Government, the entitlement of TA would be in accordance with the equivalence given to the post in Central Government.
- (ii) The provisions of SR-116 of the TA rules as admissible to Government officials on transfer in public interest as modified from time to time, would be applicable

3. This order shall be effective from date of issuance of this O.M. Past cases already settled would not be re-opened

4. This is issued with the approval of Finance Secretary & Secretary (Expenditure)

(Nirmala Dev)
Director

To,

1. All Ministries/Departments of the Government of India (as per standard Mailing List)
2. O/o C&AG, UPSC etc. (as per standard endorsement list)
3. All Financial Advisors.