

ALLOWANCES / BENEFITS / ADVANCES

1. **DEARNESS ALLOWANCE**

Dearness Allowance is payable on monthly basis, as percentage of Basic Pay drawn and it is specified for every quarter.

2. **OTHER PERQUISITES & ALLOWANCES**: The other perquisites and allowances are payable @ 35% of Basic Pay.

3. **LOCATION BASED COMPENSATORY ALLOWANCE**: It varies from 3% to 10% depending upon the location.

4. **PERFORMANCE RELATED PAY (PRP)**: As per DPE guidelines.

5. **SCHEME OF REIMBURSEMENT OF EXPENDITURE ON LOCAL TRAVEL FOR OFFICIAL PURPOSES**:

Monthly reimbursement for expenditure on local travel for official purposes shall be payable as per the appointed grade.

6. **HOUSING**:

(A) **Accommodation provided by the Company**

The entitlement for allotment of Company accommodation for various grades is as under:

DPE Grade	Entitlement
E2, E3	B Type
E4, E5	C Type
E6 and above	D Type

(B) **Accommodation in cities**: In case of non-availability of company accommodation at projects/stations/offices, HRA/Leased accommodation option will be provided.

7. **COMMUNICATION EXPENSES**

Reimbursement of communication expenses (including instrument cost) would be permissible, which varies from grade to grade.

8. **NON-PRACTICING ALLOWANCE (ONLY FOR DOCTORS)**

NPA is payable @ 20% of Basic Pay per month.

9. JOINING EXPENSES

(A) Candidates residing in India

Candidates joining NTPC from within India (as per last address of communication) will be reimbursed joining expenses for spouse and wholly dependents residing with them as per detailed below:

Sl. No.	DPE Grade	Travel Entitlement by Rail	Baggage Entitlement	Daily Allowance
1	E2 - E7	I class / II AC Sleeper	As per NTPC TA Rules	Journey Daily Allowance at prescribed rates subject to minimum of one daily allowance for each adult member of family and half daily allowance for each dependent child in age group of 3 to 12 years, as per Company rules.

10. ADVANCES - Subject to eligibility conditions:

(A) **House Building Advance** - Maximum of Rs. 60 lakhs, with rates of interest chargeable on slab basis.

(B) **Conveyance advance** -

For purchase of Electric Vehicle car - 12 month's Basic Pay maximum of Rs.15 lakhs.

For purchase of other (car) - 10 month's Basic Pay maximum of Rs.15 lakhs

(C) **Children Higher Education Loan – Rate of Interest @ 7.5% p.a.**

i) For Studies in India: 80% of the total course fee OR Rs.30 lakhs whichever is lower.

ii) For Studies Abroad: 80% of the total course fee OR Rs.50 lakhs whichever is lower.

(D) **Personal Computer advance** – Rs.40,000/-

(E) **Multi-purpose advance** (interest free) - Four month's basic pay + DA recoverable in 36 equal installments.

(F) **Furniture & Fixtures for residential office** - It will be provided as per policy guidelines.

11. OTHER BENEFITS

(A) **Social Security / Insurance benefits**

Employees are provided coverage under:

- Group Personal Accident Insurance (GPAIS)
- Group Insurance
- House Building Advance Insurance (with 50% contributions by self)
- NTPC Defined Contribution Pension Scheme.
- Post Retirement Medical Benefits (PRMS)
- Economic Rehabilitation Scheme (ERS) Benefits
- Death Relief Scheme (DRS)

(B) Leaves

Leave Type	No. of days
Casual Leave	12
Earned Leave	30
Half Pay Leave	20
Closed Holidays	08
Restricted Holidays	06
Special Additional Leave *	Depending upon the place of posting

*** For executives posted at Projects / Stations, where no. of working days is 6 per week.**

(C) Medical Rules – Reimbursement of OPD and In-patient hospitalization expenses at Company owned hospitals & other empaneled hospitals will be done. Reimbursement can also be made for treatment taken at other than empaneled hospitals subject to NTPC Medical Rules. Most of the good hospitals including super-specialty hospitals are on the company's panel. We also have well equipped hospitals at projects/stations with state of the art facilities and gadgets.

(D) In respect of Executives (E2-E6 DPE grade), who join NTPC on or before 30th April, the year will be counted as one full year for the purpose of calculation of eligibility period for placement into next immediate higher grade.

NOTE: All the allowances / benefits / advances and other provisions mentioned above are indicative only and are subject to modification and the detailed rules of the Company which come in force from time to time and are regulated accordingly.