

Web Site  
5/4

Important Circular

No.AN/VII/7089/DCMAF  
Office of the CGDA,  
Ulan Batar Road, Palam,  
Delhi Cantt - 110 010  
Dated: .4.2010

To  
The PCDA  
The PCA (Fys), Kolkata  
IFA Wing (For circulating to IFAs)  
The CDA  
The CFA (Fys)

**Sub:- Defence Civilian Medical Aid Fund (DCMAF).**

**Ref:- In continuation of this HQ office letter of even No. dated 26.10.2009.**


*Defence Civilian Medical Aid Fund (DCMAF)* was established in 1953 as Defence Civilians Welfare (TB, Cancer and Leprosy) Fund to provide financial assistance to its members in case they or their dependents suffer from specified ailments. The membership of the Fund is on voluntary basis and is open to all civilian employees, whether industrial or non-industrial. Though, it was established since long and has been providing relief to its members in Defence establishments in their hour of distress and the fund considerably expended during these years among Defence Civilians, it is still not much popular in Defence Accounts Department. This came into question by some of the members while attending the 54<sup>th</sup> Annual Meeting.

2. - Therefore, the steps need to be taken to popularize the fund among the DAD personnel. In this regard a copy of Salient Features / benefits provided by the fund is enclosed herewith for necessary action at your end so that the membership percentage is enhanced in the ensuing years.

  
(Satish Kumar)  
For CGDA  
☎ : 011-25665561

Copy to:

1. ✓ EDP Centre, CGDA Office  
- for putting the Salient Features / benefits provided by the fund on the Web site.
2. AN-IV Section (Local)  
- for similar necessary action with reference to above.

  
(Satish Kumar)  
Senior Accounts Officer (Admin)

**DEFENCE CIVILIANS MEDICAL AID FUND**  
**MINISTRY OF DEFENCE**

**SALIENT FEATURES**

1. **CONSTITUTION** : The Fund was established in 1953 as Defence Civilians Welfare ( TB, Cancer & Leprosy) Fund. Presently it is known as Defence Civilians Medical Aid Fund ( DCMAF). It is a Society registered w.e.f. 31.01.1977 under Societies Registration Act 1860.
2. **OBJECTS** : The Fund provides financial assistance to members in case they or their dependents suffer from specified ailments.
3. **MEMBERSHIP** : The membership of the Fund is open on voluntary basis to all civilian employees whether industrial or non- industrial paid from Civil Estimates or Defence Services Estimates. The present membership of the Fund is about 2,06,512.
4. **RATES OF SUBSCRIPTION** : The existing rates are as under:

<u>Grade Pay</u>	<u>Annual Membership</u>	<u>Full Service Membership</u>
▪ IS to PB-1	Rs. 60/-	Rs. 400/-
▪ PB-2	Rs. 100/-	Rs. 600/-
▪ PB-3	Rs. 200/-	Rs. 800/-
▪ PB-4	Rs. 400/-	Rs. 1000/-

5. **GOVERNING BODY**

The Fund is managed by a Managing Committee constituted as under:-

- Defence Secretary - Chairman
- Additional Secretary (A) - Sr.Vice-Chairman
- Joint Secretary (Training) & CAO - Vice-Chairman
- Deputy Chief Administrative Officer ( Training, Coord. & Welfare ) - Hony. Secretary
- CGDA, AG, Air Officer-in-Charge, Personnel, Air HQ, SPD (Civ), Naval HQ, Director of Personnel, DRDO, DGOS, DGEME, DG (Pers) E-in-C's Branch, DGQA, DGO, DGAFMS, DGMS ( Army, Navy, Air ), Addl. DGAFMS ( MR ), Joint Secretary (E), MOD, Director -in - Charge of Welfare in CAO's Office, A Civilian Rep from AFHQ / ISOs, Indian National Defence Workers Federation, Kanpur, All India Defence Employees Federation, Kirkee, Pune, Bhartiya Pratiraksha Mazdoor Sangh, Kanpur and Labour Welfare Commissioner from Ord Fys. - Members

6. **EXECUTIVE COMMITTEE** : Executive Committee consists of undermentioned officers:-

- Joint Secretary (Training) & CAO - Chairman
- Addl. DGAFMS(MR) - Member
- Dy. CAO (TCW) - Hony. Secretary

7. **FINANCIAL POSITION OF THE FUND AS ON 28<sup>TH</sup> FEB 2010 (APPROX)**

- In Fixed Deposits Rs. 8,20,00,000/-
- In Saving Banks Rs. 8,58,192/-

8. EXISTING BENEFITS PROVIDED BY THE FUND

(A) NUTRITIOUS DIET ALLOWANCE

- TB & Leprosy Rs.1000/- per month
- Cancer Rs.1500/- per month
- Anaemia During Pregnancy & Lactating Mother Rs.800/- per month
- Burn Injuries Rs.150/- per week

(B) AFTER CARE ALLOWANCE

- TB & Leprosy Rs.800/- per month
- Cancer Rs.1500/- per month

(C) DIALYSIS ALLOWANCE

Rs.1000/-per month

(D) SUBSISTENCE ALLOWANCE

- For TB, Cancer & Leprosy, Paralytic Stroke, Accidental Injury Rs.100/- per day

(E) RE-IMBURSEMENT OF COST FOR MAJOR OPERATIONS

- For Coronary By-Pass Surgery, Valve Replacement, Renal Transplantation, Joint Replacement with Surgery, Implantation of Pace - Makers, Implantation of Stents upto Rs.15000/- of disallowed amount

(F) ADDITIONAL FINANCIAL ASSISTANCE

- For Procuring Blood for Transfusions Rs.600/-per transfusion
- For Cataract Operations with Implantation of Intra-Ocular Lens, Purchase of Wheel Chairs, Tricycles for Physically Handicapped, Prosthesis for Burn Injuries Rs. 5000/-
- For Purchase of Artificial Limbs Rs. 3000/-
- For Purchase of Support Shoes (Calipers) Rs. 2000/-
- For Hearing Aid Rs. 1500/-
- For Purchase of Crutches, Neck Band for Cervical Spondilitis Rs. 1000/-

(G) EX-GRATIA GRANTS

(I) To the members

- In case of loss of two limbs/eyes Rs. 15000 /-
- In case of loss of one limb/eye Rs. 10000/-

(II) To the family of members

- If member dies due to TB, Cancer & Leprosy, Heart ailments for which Member availed assistance from the Fund earlier Rs. 20000/-
- If member dies due to an Accident Rs. 50000/-