



# CIVIL SERVICE WELL-BEING

**ROYAL GOVERNMENT OF BHUTAN  
ROYAL CIVIL SERVICE COMMISSION**





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 ROYAL GOVERNMENT OF BHUTAN  
 ROYAL CIVIL SERVICE COMMISSION  
*Excellence in Service*



**Foreword**

The RCSC is pleased to share this booklet on Civil Service Well-being (CSW) coinciding with the culmination of the 60<sup>th</sup> Birthday Celebrations of His Majesty the 4<sup>th</sup> King on 11<sup>th</sup> November, 2015.

This booklet is a compilation of the services offered by the RCSC under its three programs of i) Civil Service Support Desk, ii) Exit Management, and iii) Civil Servants' Welfare Scheme. It provides a background of why and what each program intends to do and how it will be done. Relevant forms required for availing services offered under the different programs are appended as part of each program for ease of access to services and also for the purpose of referencing. FAQs, initially shared on the web with stakeholders in the process of wider consultations towards finalization of the programs, also form part of the booklet mainly for three reasons: i) to serve as an evidence of wider consultation across civil service, ii) to provide a chronology of how the program details have shaped up to form the final document, iii) to furnish the rationale behind some of the decisions that underlie the programs and finally, iv) to form an archive for reference on CSW programs.

For ensuring efficiency in management of the well-being programs, in general, a Well-being Committee vested with authority to take key decisions on all programs has been constituted in the RCSC. In the case of specific programs like the CSWS that deal with financial transactions, a separate By-Law has been produced for transparency and uniformity in implementation.

The idea of Well-being in Civil Service was prompted by His Majesty's concern expressed to the Commission members on more than one occasion to explore and implement programs to improve the well being of civil servants and submit proposals that are beyond the authority of the RCSC to His Majesty. Such magnanimity and graciousness from the Throne has enabled the RCSC to come up with this program as the initial step towards achieving greater well-being in the Civil Service. The RCSC has also started the process of analyzing well-being concerns of civil servants not covered in our present scheme for scrutiny and submission as appropriate.

The real objective of the CSW initiative is to do all that is possible for civil servants – based on the philosophy of the present Commission, that if the RCSC takes good care of civil servants, they will take good care of the country. Towards this end, we remain hopeful that this booklet will not only serve as an operational guide but through the values it reflects, foster the motivation necessary to unleash the full potential of our civil servants and thereby, attainment of all our national goals.

Tashi Delek!

(Karma Tshiteem)  
**Chairman**  
**Royal Civil Service Commission**

Dated: 11 November, 2015



## Introduction

The Royal Civil Service Commission (RCSC) as the central personnel agency is mandated, among others, to maintain a safe and healthy working environment including health, safety and welfare of its civil servants as prescribed in the Sections 27(f) and 89 of the Civil Service Act of Bhutan 2010.

Considering welfare as equally important as health and safety for civil servants, the RCSC has initiated Civil Service Well-being (CSW) as one of the five work-streams to uplift and sustain the morale of the civil servants in the long run. High morale of the civil servants is an important pre-requisite for health (physical and mental) and subsequent safety and welfare. Such an initiative is essential to garner optimum performance from the civil servants. Enhancing Civil Service well-being will help attract, retain and motivate civil servants. Therefore, the RCSC has identified three areas for interventions, covering civil servants in two distinct phases of their life. The first phase is their active duty tenure (from entry till exit) and the other phase is after retirement (from superannuation till death). The three areas are: i) Civil Service Support Desk (CSSD), ii) Exit Management (EM), and iii) Civil Servants' Welfare Scheme (CSWS).

CSW, through its different programs, is aimed at attracting the potential civil servants, retaining the present force as a highly motivated group and taking good care of the ones superannuating the system. It is expected to boost efficiency and effectiveness of the civil servants to a better performing class with the RCSC ensuring that the primary concerns of a civil servant as an individual, a family person and as a human being living in a larger society are being taken good care of.

Firstly, CSSD is designed to preempt issues and concerns with respect to professional or personal life of civil servants before they become a problem and begins to impede performance. This program will provide an avenue for the civil servants to raise issues and concerns and make serious attempts to resolve them through counseling and other appropriate interventions. This program was launched across the Civil Service on the 17<sup>th</sup> of December 2014.

Secondly, EM is a program emphasizing the softer components of well-being that do not come with much monetary or tangible benefit perse but do mean a lot to the superannuating civil servants. The program will prepare

civil servants for retirement – mentally and financially – through structured Retirement Planning services. It has built in processes to facilitate a graceful exit to the superannuating civil servant after a lifetime of dedicated service and has activities that aim to sustain the bonds of fraternity with the Civil Service even after superannuation till death. This program was also launched across the Civil Service on the 17<sup>th</sup> of December 2014.

Lastly, CSWS has been conceived with the noble objective of ‘helping the civil servants help themselves’. It is, therefore, essentially a program ‘of, by and for’ the civil servants whereby a corpus fund would be created through a monthly contribution from which an admissible *semso* grant would be paid in the instance of death of a member and his/her dependents. This scheme will continue till death through gratis membership to the superannuated members, with conditions, as recognition from the government for a life-long dedicated service to the Tsa-Wa-Sum. The facility will, however, not cover civil servants who separated from the Civil Service before reaching superannuation age. This program was launched on 11<sup>th</sup> November, 2015 as part of the nationwide celebrations to commemorate the 60<sup>th</sup> Birth Anniversary of His Majesty the Fourth Druk Gyalpo.

In addition, as the scheme matures, it is expected to cover other exigencies as determined by the Commission/Board of Trustees from time to time so that we can continuously cater to the emerging needs of the dynamic Civil Service. Also, at a later date, when sufficient funds are built up, the scheme could evolve into a Royal Civil Service Credit Union that can provide more competitive financial products to its members as they will be the owners.

The Well-being Services (ToR at Annexure 3.5) of the RCSC will act as the secretariat for CSW. The Services will be guided and advised by Well-being Committee of the RCSC on important issues from time to time.

This booklet presents the three programs in detail along with the relevant annexure and forms. It is our hope that this handbook will serve as a useful guide while carrying out tasks pertaining to the CSW reform. The third program, CSWS is not presented in as much detail as the first two programs since CSWS has been discussed extensively in the By-Law. Furthermore, most of the pressing issues, mostly pertaining to the CSWS have been attempted to answer through the set of FAQs (Annexure 3.6) compiled based on the queries that the agencies have sent.

## **I. Civil Service Support Desk**

### **Scope**

The Civil Service Support Desk (CSSD) is an avenue for the civil servants to raise the non-HR action related issues and concern in the work place. It is also to provide counseling and mentoring services to the civil servants.

### **Objectives**

The objective of the CSSD is to clear hindrances to performance by providing an avenue for the civil servants to raise their issues and concerns.

#### **1. Work place concerns**

The following are some of the identified work place concerns:

- Conflicts;
- All form of discrimination in the work place;
- Sexual harassment; and
- Others.

A prompt, serious and legitimate complaint will be registered with the Well-being Services (**Form 1.1**). However, the anonymous complaints will only be used as feedback and suggestion for policy decision making.

#### **1.1 Complaint Redressal**

The RCSC as central personal agency of the government, to the possible extent, will resolve the complaints related to conflicts and discrimination in the work place. However, the cases related to sexual harassment would be submitted to an appropriate authority like National Commission for Women & Children (NCWC) for necessary actions.

#### **1. Counselling Services**

The following are some of the areas where specific counseling services may be necessary:

- Career;
- Long-term absence from work;
- Continued poor work performance;
- Alcohol or drug problems;
- Family problem and domestic violence; and
- Others.

## **2.1 Classification**

### **2.1.1 Clinical Counseling**

### **2.1.2 Non-clinical Counseling**

2.1.2.1 Work related counseling

2.1.2.2 Non-work related counseling

## **2.2 Referral**

### **2.2.1 Mandated referral**

### **2.2.2 Voluntary referral**

The individual has option to register with the Well-being Services, RCSC or register with the Department of Youth & Sports (DoYS) both of which need approval from the Head of Agency. However, an individual identified by agency concerned will be referred to the Well-being Services for appropriate action.

## **2.3 Leave**

Individual will be eligible for medical leave from the day a person begins to receive counseling i.e. both clinical and non-clinical counseling. However, an individual has to take casual leave for initial stage of referral. For voluntary referral, the professional counselor has to certify the case to merit leave and treatment.

## **2.4 Counselors**

The professional counselors in DoYS will segregate the cases into different types and will be referred to the professional counselors.

### **2.4.1 For Clinical Counseling**

Psychiatrists in JDWNR Hospital, and Rehabilitation Centers

### **2.4.2 For Non-clinical Counseling**

Counselors in DoYS and Rehabilitation Centers

All cases received by the Well-being Services will be forwarded to DoYS for preliminary examination and segregation. They will then decide on the type of counseling required and accordingly take action. Depending on the seriousness, some of the cases may be referred to rehabilitation centers. Nominal fees incurred in the process should be borne by the concerned individual.



## **2.5 Confidentiality**

The individual's right to privacy will be respected and any written record, working note will be kept safe and secured. Thus, all kinds of issue and concern registered with Well-being Services will be treated confidential. Similarly, HR Officers and other officials concerned must ensure that the cases are kept confidential.

## **3. Mentoring Services**

To help attract, motivate and retain the best and brightest people in the Civil Service, it is found very important to mentor and guide the competent civil servants. For mentoring, the services of the selected in-service and competent superannuated civil servants will be used. Framework for Mentoring services is at (**Annexure 1.1**).

### **3.1 Target group**

The BCSE toppers amongst others will be mentored to further enhance their knowledge, skills, and abilities to take up future leadership and management roles.

## **4. Re-training and re-deployment**

For the non-performers and whose skills do not match the changing environment, the RCSC will help to develop their knowledge, skills and abilities through re-training and also look into possibilities of re-deployment to match their skills with work to improve productivity.

A Term of Reference for the HR Officers is at (**Annexure 1.2**).

## **FRAMEWORK FOR MENTORING**

### **Introduction**

Mentoring is a professional relationship in which a mentor assists a mentoree in developing specific skills and knowledge that will enhance the professional and personal growth.

Besides the professional growth from experiential learning in an organization, the young and well-endowed civil servants will receive mentoring. It is a mechanism to attract, motivate and retain the best and brightest people in the Civil Service and prepare them for future management and leadership roles. In addition, mentoring would be provided to redress the problems of long-term absence from work, and continued poor work performance.

It is a response to stem the increasing rate of attrition among high performers in the Civil Service system. It is a proactive step with preventive and corrective focus.

### **Mentor**

The in-service/superannuated civil servants will be identified as mentors based on their competencies, experience and professional background. However, mentors will not be employed on full time basis as the services will be procured as and when required only.

### **Mentoree**

Mentoring would be provided to the civil servants who display certain degree of high performance. BCSE toppers, among others, would be provided mentoring services.

### **Mode of mentoring**

It will be a group mentoring where an appropriate number of high performers will be assigned to a particular mentor. However, mentoring would be delivered in the following ways convenient to mentor and mentoree:

1. Formal communication where the mentor and mentorees will sit together and discuss structured programmes to be developed to address the felt need accordingly;

2. Electronic communication where the mentor and mentoree will exchange e-mails and use other appropriate electronic means;
3. Attachment programmes where mentoree will have to work on certain task or assignment with a particular agency over a short period of time; and
4. Train and engage the mentoree in a certain heavier/higher/bigger task that can groom them for future management and leadership roles.

Mentoring for the civil servants needing corrective interventions regarding absenteeism and poor performance would be provided individually.

### **Attachment programmes**

The RCSC in consultation with the mentors and mentorees (high performers) would design attachment programmes where mentorees would be engaged with particular agency. For instance, the following are some of the identified attachment programmes<sup>1</sup>:

Sl. #	Programmes for attachment	Agency to be attached with
1	Research and Analysis	NSB and CBS & GNH Research
2	Policy and Planning	GNH Commission
3	Economic and Fiscal Policies	MoF and MoEA
4	Law and Administration	OAG/RCSC
5	Leadership and Management	RCSC

### **Frequency of mentoring**

The mentor and mentoree(s) are expected to meet formally at least once in every three months. However, the mentor and mentoree can meet informally to discuss, share and exchange ideas as much as possible.

### **Duration of mentoring**

The length of the mentorship commitment will be for at least one year. However, mentors and mentorees are free to extend their relationship indefinitely beyond the structured framework. The RCSC would review the duration based upon the feedback from the mentors and mentorees.

## **Fees**

The mentor will be provided with appropriate honorarium/fees. However, the mentoree will not be provided with financial incentives unless travel in the fields to assist the mentor or do some assignments. The following fees are proposed for the mentors at different levels:

Executive and Specialist:	Nu. 3000 per session
Professional and Management:	Nu. 2000 per session

The expenses incurred will be borne by the Royal Civil Service Commission.

## **Monitoring and Evaluation**

The Well-being Services, RCSC will coordinate the implementation of the mentoring programme and shall oversee the process. The Services will assess the usefulness and success of the programme and review it periodically. Whenever required the Services will also submit report to the Commission on the overall mentoring programme.

The mentors and mentorees will have the annual meeting to share their experiences and provide necessary feedback in a Mentor-Mentoree Forum to be established.

Also, to see the progress of the mentoring on the mentoree, the same mentoree would receive second and last mentoring after 5 years from the first one.

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<sup>1</sup>The attachment programmes are need-based and subject to change in consultation with the mentor and mentoree

## **Terms of Reference for Mentor and Mentoree**

*The mentor and mentoree should work as per the Framework for Mentoring and the clear Terms of Reference drawn below:*

### **Roles and Responsibilities of Mentor**

#### **Mentor should:**

- Provide objective feedback on the mentoree's progress;
- Respect the mentoree's outlook and personality; and
- Provide guidance and advice to help the mentoree achieve goals.
- Help the mentoree develop confidence and provide constructive feedback;
- Encourage the mentoree to be critical and analytical;
- Help develop and achieve short-term and long-term professional goals;
- Help mentoree develop the leadership skills by exposing them to different styles of management; and
- Be tolerant, non-judgemental and accept personal differences.

#### **Mentor should not:**

- Tell the mentoree what to do and sort out all of the problems;
- Disclose the discussions without the permission of the mentoree; and
- Discourage and criticize them without being constructive.

### **Roles and Responsibilities of Mentoree**

#### **Mentorees should:**

- Share their work/education experience and any challenges;
- Show progress throughout the relationship; and
- Be receptive to any constructive criticism/feedback provided by the mentor.
- Respect the mentor's time and feedback;
- Be able to integrate feedback and act on it;
- Prepare for all meetings with their mentor;
- Take interest to learn and be open to new ideas; and
- Take initiative and demonstrate resourcefulness.

**Mentorees should not:**

- Expect the mentor to solve all of their challenges;
- Expect the mentor to do the work for them; and
- Expect the mentor to solve personal challenges.

**Mentor and Mentoree should:**

- Develop and implement an action plan for mentoring;
- Devote the time and energy required of the mentoring relationship;
- Maintain regular contact throughout the relationship;
- Consider as learning platform for both the mentor and Mentoree;
- Attend biannual Mentor-Mentoree Forum meetings to share experience and network best practices;
- Inform each other in the instance of change in agreed plan of action;
- Provide feedback and recommendation on the overall mentoring programme; and
- Inform the Well-Being Services, RCSC in case there is a need to leave the programme.



**Royal Civil Service Commission**  
**Civil Service Support Desk**  
**Terms of Reference**  
**HR Officer**

**Annexure 1.2**



**1. Background**

The Civil Service Support Desk (CSSD) is one of the programs under Civil Service Well-being. It is institutionalized to address the prevailing issues and concerns affecting the performance of the civil servants.

**2. Objectives**

The objective of the CSSD is to provide a formal avenue for the civil servants to raise their issues and concerns.

**3. Roles and Responsibilities of HR Officer**

3.1 The HR Officer in consultation with Head of Agency shall:

- 3.1.1 Identify and register the civil servants with Well-being Services, RCSC for counseling;
- 3.1.2 Facilitate leave for civil servants:
  - 3.1.2.1 Identified for mentoring and re-training by RCSC;
  - 3.1.2.2 Referred by agency concerned for counseling; and
  - 3.1.2.3 Voluntarily registered for counseling in designated agencies subject to certification by professional counselors as meriting counseling.

3.2 HR Officer shall:

- 3.2.1 Ensure that civil servants who voluntarily wish to avail counseling services is approved by the Head of Agency;
- 3.2.2 Conduct preliminary investigation with regard to workplace concerns like conflicts, discrimination, sexual harassment and others and submit to Well-being Services;
- 3.2.3 Submit report with regard to workplace concerns if required by Well-being Services;
- 3.2.4 Monitor civil servants who have been counseled and treated; and
- 3.2.5 Maintain proper record and full confidentiality of information related to counseling.

**4. Accountability**

The HR Officer shall be accountable to the Well-being Services, RCSC which shall oversee the implementation of the CSSD.

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**ROYAL CIVIL SERVICE COMMISSION  
Civil Service Support Desk**

**Form 1.1**



**Case Registration Form**

**[Particulars of case]**

**A. Case registered against**

- Name of the entity/individual:
- Address:

**B. Case submitted by**

- Name:
- Address:
- e-mail:
- Phone no.:

**C. Provide details of case (Attach additional sheet if required):**

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**D. Provide evidence to the case (Attach supporting documents):**

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**E. Signature**

**Date**

[For official use only]

Received by:

**Name:**

**Position title:**

**Signature:**

**Date:**

## II. Exit Management

### Background

Civil Service Well-being is one of the target areas of the current Civil Service reform initiatives in the country. A system that takes care of its civil servants right from entry to separation and beyond is critical to attract the best and the brightest and motivate them to contribute fully to the Tsa-Wa-Sum.

One of the components of this reform process is the creation of a proper Exit Management (EM). The EM needs to be streamlined in order to make the separation process a graceful and dignified event in the final stage of a civil servant's professional life.

### Objective

The objective of the EM is to:

1. civil servants for retirement – mentally and financially – through retirement planning services
2. civil servants with full grace and respect upon reaching superannuation age through an efficient exit system
3. Create an environment for superannuated civil servants to be in touch with each other as well as continue to contribute as pioneers in the country's development

#### **1. Prepare civil servants for superannuation – mentally and financially – through retirement planning services (*Annexure 2.1*)**

Today, due to lack of retirement planning services, many civil servants find superannuation to be a traumatic event in their life. Many are ill-prepared to deal with financial, psychological and emotional challenges that accompany separation from the Civil Service. Unfortunately, it is also too late for remedial actions especially in case of financial challenges. Many retired civil servants share heart wrenching stories of depression, loneliness and a general sense of loss of meaning and purpose for living.

Fortunately, while we cannot avert superannuation and old age, we can better prepare civil servants for that eventuality and as a result, while some of the void of separation will still be difficult, they will be able to deal with it better. Retirement planning services will focus on doing precisely that. What is planned is to prepare, through structured

sessions, civil servants for retirement at three stages in their career, first at 10 years to superannuation, the second at 5 years to superannuation and the final one at 1 year to superannuation.

## **2. Superannuate civil servants with full grace and respect upon reaching superannuation age through an efficient exit system**

The activities here will focus on things such as improvements in the processing of retirement benefits and ensuring the dignified departure of superannuating civil servants.

### **Retirement Benefits**

Civil servants, on superannuation are eligible for the following benefits:

#### **a) Monetary benefits**

- Gratuity
- Pension
- Provident Fund
- Group Insurance Scheme
- Travel Allowance
- Transfer Grant
- Transport Charge of Personal Effects
- Encashment of accumulated leave

#### **b) Non-monetary benefits**

- Lifetime Service Awards
- Expression of Commendation from Head of Agency/Chairperson, RCSC

### **Current exit system**

The existing exit system is a lengthy and tiresome process. Many times, a retiring civil servant is made to run from pillar to post to complete the paper works for separation. This system is viewed as a 'final harassment' to a civil servant retiring after serving the Tsa-Wa-Sum for many years. Therefore, there is need to streamline the separation process to make it more efficient and effective.

The table below represents the current exit process:

Sl. No.	Activity	Responsibility
1	Generate list of superannuating civil servants	HR Officer of respective Agency
2	Issue separation order to superannuating civil servant i. P1 and above ii. P2 and below	i. HR Officer of Parent Agency ii. HR of Working Agency
3	Furnish the following documents for the purpose of calculating retirement benefits to: A) HR Officer i. Audit clearance ii. Security clearance iii. Tax clearance iv. Credit Information Bureau (CIB) report/loan clearance v. No dues form/NOC from agency B) NPPF i. Forwarding letter from Employer ii. Retirement order iii. Relieving order iv. Last pay certificate v. Photocopy of the CID card (member) vi. Photocopy of the CID card (spouse) vii. Marriage certificate C) RICBL i. Last pay certificate ii. Photocopy of the CID card iii. Relieving order	Superannuating civil servant
4	Issue relieving order to superannuating civil servant	HR Officer of Working/Parent Agency
4	Verify and issue gratuity, travel allowance, transfer grant, transfer charges and leave encashment	Accounts Officer of Working/Parent Agency
5	a) Verify and release pension and provident fund b) Verify and release group insurance scheme	a) NPPF b) RICBL

## **Activities to improve exit system**

In view of the cumbersome process, the following activities are proposed to improve exit management.

### **a) Facilitate retirement benefits**

While it is not possible to do away with many of the procedural documentation formalities enumerated above, the RCSC in collaboration with the Agencies and, in particular, with the HROs will henceforth facilitate, follow-up and complete the formalities upon the civil servant having completed his/her part of the process. This process entails obtaining the security clearance, audit clearance etc. that can be processed during the preparatory time allocated prior to final relieve from service. This initiative will ensure a dignified exit from the Civil Service/agency as the superannuating civil servant will no longer have to go around personally from office to office. This responsibility will be taken up by the Agency/RCSC henceforth.

The following activities are necessary to make this process efficient.

- Establish linkages with agencies concerned such as NPPF and RICBL to create online services to complete all formalities online.
  - NPPF already has an online application service to process PF/ Pension benefits that is seldom used. Therefore, the HROs must be encouraged to use this system actively to enhance efficiency.
  - RICBL does not have an online application system at the moment. However, the RCSC will collaborate with the RICBL to establish a similar online system like that of NPPF.
- HR Officers of respective Agencies to process and complete all formalities online or offline (in the absence internet connectivity) for superannuating civil servants (ToR for HR Officers, Annexure 2.2).
- Retirement benefits of superannuating civil servants should be ready two weeks after relieve on superannuation. This date should be reckoned from the day the HR Officer of the Agency receives the completed documents for claim of the benefits. Either a cheque could be issued or the amount deposited in the bank account of the superannuating civil servant based on the preference of the retiree.

- Well-being Services, RCSC shall ensure compliance of the process through effective monitoring and evaluation system. The HR Officers will be required to send a status update (Form 2.2) on the superannuated civil servant 1 month after relieve from the Agency.

The table below gives clarity on the recommended process for facilitating retirement benefits:

Sl. No.	Activity	Responsibility	Timeframe
1	Inform superannuating civil servants	HR Officer	One month prior to superannuation date
2	Process for retirement benefits after receiving complete set of required documents from the superannuating civil servants. ( <b>Form 2.1</b> : Checklist for HR Officers)		
3	Process/Facilitate the required clearances from the Agencies in respect of the superannuating civil servants.		
4	Ensure delivery of cheque/deposit of retirement benefits in superannuating civil servants' bank accounts.		Two weeks after submission of the required documents to the HR Officer
5	Monitor & Evaluate implementation of EM (HRO to submit a status update on the retiree(s) of the Agency to RCSC one month after relieve of the civil servant from the Agency)	HROs & Well-being Services, RCSC	Continuous process

**b) Non monetary benefits/recognition:**

The Lifetime Service Award shall be conferred to superannuating civil servants on the day of their superannuation in a simple award ceremony to honour and recognize their dedicated services and contributions towards nation building. The implementation of this ceremony shall be similar to the award ceremony instituted for Dedicated Awards.

Besides, commendation certificates from Head of Agency/Chairperson of the RCSC shall be awarded as prescribed in the BCSR – 2012.

In an effort to build the fraternity of the Civil Service, superannuated civil servants will be invited to important National events to interact and replenish their bonds to the Civil Service.

**c) Provide one month preparatory time prior to superannuation**

As per the notification issued on 3rd July, 2014 (Annexure 2.3) one month's preparation time shall be given to superannuating civil servants to facilitate and prepare them for retirement. This preparatory time is for them to unwind and adapt to a slower pace of life. The time may also be used to complete activities such as visiting pet projects, meeting colleagues, processing necessary documents for retirement claims and preparing documents for handing over of works.

**3. Create an environment for superannuated civil servants to be in touch with each other as well as continue to contribute as pioneers in the country's development.**

**Procure services (Annexure 2.4) of superannuated civil servants**

The services of superannuated civil servants will be procured in areas of counseling, mentoring, consultancies, board memberships, and interview panels to tap and share their invaluable knowledge and experiences. Remuneration in the form of honorarium or a nominal fee could be given for the services rendered by them. This arrangement will not only resolve the problem of short-term expertise/service required by the Civil Service but will also help keep the superannuated civil servants active and useful to the society. It will make them feel good about themselves.

## **Retirement Planning**

Civil servants are often caught unaware and unprepared for life after retirement. Many are ill prepared to deal with financial, psychological and emotional challenges that accompany separation from the Civil Service. Unfortunately, it is also too late for remedial actions especially in case of financial challenges. Therefore, the retirement planning is an initiative to help civil servants plan their years for a better future.

### **Objective**

Prepare civil servants for retirement – mentally and financially – through retirement planning services.

### **Scope**

The retirement planning is proposed to serve civil servants (all categories) through a structured system of retirement planning/counseling over a series of sessions namely – at 10 years to superannuation, 5 years to superannuation and 1 year to superannuation. This programme will, however, be optional as it is intended for civil servants who need guidance and advice.

### **Activities**

The RCSC will provide an avenue for civil servants to plan their retirement years starting from 10 years to retirement. The series of sessions, which will happen at 10, 5 and 1 year to superannuation will guide civil servants towards setting their retirement goals/objectives and stimulating a positive attitude towards retirement through the following ways:

#### **1. Financial planning**

Financial planning is an important factor to be considered since individuals need sustainable credit at their disposal to live comfortable lives. The sessions on financial planning will include the following:

- Understanding and calculating retirement benefits and methods of payments to get a gist of their current living standards and prepare for life after retirement;
- Advice/remind on payment of mortgages, loans, etc.;
- Review and consider health care and life insurance coverage needs;



- Encourage savings and guide on investment prospects to serve as an additional source of income during their retirement years; and
- Keep abreast on taxation rules and regulations for retirees who might consider businesses.

## **2. Emotional planning**

As many studies reflect, individuals suffer from emotional imbalance once they retire. Out of the many reasons, the often-critical ones are - the loss of self-identity, low self-esteem, and lack of intellectual stimulation. Therefore, the retirement planning sessions strive to bring back positive attitude to retirement through the following methods:

- Establish/encourage membership to health clubs to stay healthy;
- Guide on business opportunities;
- Provide avenues for part time work;
- Encourage volunteerism to feel a part of society and contribute to causes for larger good;
- Create association of retired civil servants to interact and build friendships.

Through these initiatives, the RCSC as the Central Personnel Agency aims to ensure that the civil servants are financially and mentally prepared for the next phase of life.

### **Process**

Since the above services are specialized services, the RCSC will hire expertise from within the Civil Service or from the financial institutions in the country for providing financial advice. For emotional planning or mentoring, the RCSC will have to hire services of certified counselors from the available pool within or outside the Civil Service as it is critical that we identify the right persons for such services.

It is proposed that the list of civil servants with ten years, five years and one year to superannuation will be generated by MISD/CSIS annually and the group will be brought together in cohorts of 30 – 50 for this specific workshop session. During these the individuals will be expected to submit their plans, which will be discussed, reviewed and improved upon to the satisfaction of both parties i.e. respondent and mentor. The final ‘plan’ will be documented for record and review during the next session which will happen in the next schedule of discussion (after 5 years).



**Royal Civil Service Commission  
Exit Management  
Terms of Reference  
HR Officer**



**1. Background**

The Royal Civil Service Commission aims to smoothen the exit process of superannuating civil servants through the implementation of systematic Exit Management.

**2. Objectives**

The Exit Management shall fulfill the following objectives:

- a. Prepare civil servants for retirement – mentally and financially – through retirement planning services;
- b. Retire civil servants with full grace and respect upon reaching superannuation age through an efficient exit system; and
- c. Create an environment for retired civil servants to be in touch with each other as well as continue to contribute as pioneers in the country’s development.

**3. Output**

The HR Officer should deliver retirement benefits within the stipulated time to all superannuating civil servants.

**4. Roles and responsibilities**

Under the overall guidance of the Royal Civil Service Commission, the HR Officer shall accomplish the following responsibilities:

- Issue office order on one month preparatory time to superannuating civil servants at least one month in advance before the superannuation date;
- Coordinate and facilitate the superannuation ceremony in respective agencies as per RCSC guidelines;
- Inform all superannuating civil servants to complete the post retirement documentation formalities at the earliest to facilitate timely payment of admissibility(ies);
- Ensure all required documents in the checklist are obtained prior

- to processing of separation;
- Facilitate and process retirement benefits on time, online or offline as convenient;
- Collaborate with agencies concerned for efficient delivery of pension, provident fund, group insurance scheme and other benefits as admissible;
- Follow up with the Accounts Officer on the delivery of cheque/ deposit to retiree's account the retirement benefits;
- Submit a status update on the retiree(s) of the agency to RCSC one month after relieve of the civil servant from the Agency as per format; and
- Extend formal invitation to superannuated civil servants during National events.

#### **5. Accountability**

The HR Officer shall be accountable to the Well-being Services, RCSC which shall oversee the implementation of the Exit Management.



དཔལ་ལྷན་འབྲུག་གཞུང་།  
རྒྱལ་གཞུང་གི་གཞི་རྒྱུ་ལྷན་ཚོགས།



ROYAL GOVERNMENT OF BHUTAN  
ROYAL CIVIL SERVICE COMMISSION

**Excellence In The Service Of The Tsawa-Sum**

RCSC/HRMD/7/2014/52

July 3, 2014

**NOTIFICATION**

The Royal Civil Service Commission, in its efforts towards promoting the welfare of civil servants, would like to direct civil service agencies to free all superannuating civil servants from their regular duties one month before their superannuation date. This was decided during the 4<sup>th</sup> Commission Meeting held on 30<sup>th</sup> June, 2014 mainly to enable the retiring civil servants prepare for the post service life, reflect on their contribution to the Royal Government, undertake visits to relevant work sites/projects, ensure timely handing-taking-over of responsibilities, and facilitate concerned individual/agencies to complete necessary formalities for the post service benefits.

This notification will come into effect from 1<sup>st</sup> July, 2014 and the RCSC shall inform the Ministries/Agencies if there is change in future. The RCSC is also in the process of establishing Civil Service Welfare Division to support the civil servants during their regular service and maintain such fraternity even after superannuation.

The RCSC solicits the cooperation and support from all the agencies and individuals in realizing its initiatives to serve the civil servants better.

(Indraman Chhetri)  
Offtg. Chairperson  
Royal Civil Service Commission

CC:

1. Hon'ble Prime Minister of Bhutan for kind appraisal
2. Hon'ble Secretary, Cabinet Secretariat, Tashichhodzong
3. Gyalpoi Zimpon, His Majesty's Secretariat, Tashichhodzong
4. Hon'ble Chairperson, ACC, Thimphu for kind information

## **Procurement of services of superannuated civil servants**

The services of retired civil servants will be procured in the following areas:

### **1. Counseling:**

With the establishment of the Civil Service Support Desk and retirement planning services, the services of relevant retired civil servants will be procured for providing counseling services- both clinical and non-clinical counseling. They will also be in a position to help improve younger officers through sharing of experiences and empathizing since they (superannuated civil servants) have also experienced lives as civil servants.

### **2. Mentoring:**

Retired civil servants can also act as mentors to guide and shape up future leaders of the nation. The retired civil servants could be appointed as mentors to junior officers and help them in performing to their fullest potential. They could also be asked to hold seminars/ workshops to motivate and inspire the younger civil servants.

### **3. Consultancy:**

Retired civil servants with expertise in certain fields could help the Civil Service by rendering consultancy services. This will prove to be a win-win situation for both retired civil servants and the Civil Service as the Civil Service could gain from their invaluable knowledge and experiences while the retirees would be happy at being able to contribute in their small ways to the society.

### **4. Board memberships:**

The retired civil servants could be appointed as board members to tap on their knowledge and experiences and also provide an avenue for their own intellectual growth. This will also help in freeing up civil servants to increase their productivity in their own assignments instead of being members on too many boards.

### **5. Interview panelists:**

The services of the superannuated civil servants will also be procured

for BCSE interview sessions as panelists and also for other recruitment/selection interviews to help the Civil Service choose the best and the brightest. Use of superannuated civil servants as interview panelists will help tap and share their invaluable knowledge and experiences.

**6. Security services/other services during National events**

The services of retirees in the supervisory/operational categories could be procured for support services such as temporary security guards, gardening/cleaning and also participating/instructing dancing/singing, etc. during National events.

**Honorarium**

The remuneration for their services will be provided in the forms of honorarium or a nominal fee which will be defined upon approval by the Ministry of Finance.



**ROYAL CIVIL SERVICE COMMISSION**  
**Exit Management**  
Checklist for processing retirement benefits

**Form 2.1**



**A. Details of superannuating civil servant**

1. Full Name:
2. EID no.:
3. Agency:
4. Contact no.:
5. Email address:
6. Date of relieve from Civil Service:
7. Date of submission of required documents (to HRO):

**B. Required documents**

	Yes (✓)	N/A (✓)
1. Retirement order	<input type="checkbox"/>	<input type="checkbox"/>
2. Relieving order	<input type="checkbox"/>	<input type="checkbox"/>
3. Audit clearance	<input type="checkbox"/>	<input type="checkbox"/>
4. Security clearance	<input type="checkbox"/>	<input type="checkbox"/>
5. Tax clearance	<input type="checkbox"/>	<input type="checkbox"/>
6. Credit Information Bureau (CIB) Report/Loan Clearance	<input type="checkbox"/>	<input type="checkbox"/>
7. No dues certificate/ NOC from Department	<input type="checkbox"/>	<input type="checkbox"/>
8. Last pay certificate	<input type="checkbox"/>	<input type="checkbox"/>
9. CID (member)	<input type="checkbox"/>	<input type="checkbox"/>
10. CID (spouse, in case of nominee)	<input type="checkbox"/>	<input type="checkbox"/>
11. Marriage Certificate	<input type="checkbox"/>	<input type="checkbox"/>



**ROYAL CIVIL SERVICE COMMISSION**  
**Exit Management**

Status update on the superannuated civil servant



**A. Details of superannuating civil servant**

1. Full Name:
2. EID no.:
3. Agency:
4. Contact no.:
5. Email address:
6. Date of relieve from the Agency:
7. Date of submission of completed documents to HR Officer:

Whether the following retirement benefits of the superannuating civil servant were delivered or not:

**Checklist**

	Yes	No	Reason, if no
i. Gratuity	<input type="checkbox"/>	<input type="checkbox"/>	
ii. Travel Allowance	<input type="checkbox"/>	<input type="checkbox"/>	
iii. Transfer Grant	<input type="checkbox"/>	<input type="checkbox"/>	
iv. Transport Charge of Personal Effects	<input type="checkbox"/>	<input type="checkbox"/>	
v. Encashment of accumulated leave	<input type="checkbox"/>	<input type="checkbox"/>	
vi. Pension	<input type="checkbox"/>	<input type="checkbox"/>	
vii. Provident Fund	<input type="checkbox"/>	<input type="checkbox"/>	
viii. Group Insurance Scheme	<input type="checkbox"/>	<input type="checkbox"/>	

(Signature)

Name of HR Officer

(Signature)

Name and designation of Head of Agency



### **III. Civil Servants' Welfare Scheme**

*Of the civil servants, by the civil servants, and for the civil servants*

#### **Background**

It is the avowed policy of the Civil Service to “pay adequate remuneration, allowances and benefits to the civil servants.” However, in the current Civil Service system, there is only a 21-day bereavement leave in the event of death of “a family member, parent, spouse’s parent, and sibling”. This is primarily aimed at resolving the logistical difficulties arising out of death in the family but incidentally also serves as a period for emotional relief from the traumatic experience. There is no provision for financial support or other benefits during such times. In order to fill this glaring void, the RCSC has initiated the Civil Servants’ Welfare Scheme (CSWS).

CSWS is one of the three programs under the Well-being Services introduced as part of the larger reform of the RCSC to revamp the Civil Service to take it from ‘good to great’. CSWS is the flagship program of Civil Service Well-being Services. The scheme entails contributing a small fixed amount, depending on one’s position level, on a monthly basis to an assigned account to receive a fixed ‘grant’ amount at the time of death of the member civil servant or his/her dependent. The ‘grant’ amount is subject to revision from time to time. The design of the scheme is such that a civil servant at a higher position level contributes a higher amount as compared to lower position level civil servant while the ‘grant’ payout amount remains equal irrespective of the position level. This altruistic principle is deliberate to help promote sense of fraternity & bonding as a Civil Service family. The scheme is intended to help uphold personal dignity, reinforce self-esteem and validate the status of the civil servants as independent professionals from the moment one enters the Civil Service. This confirmation will build, groom and sustain the professional character of the civil servant as an upright person the moment one enters Civil Service until superannuation and even beyond.

CSWS is intended to strengthen the reverence for existing traditional and cultural values, instill renewed dignity in life/living and accord appropriate grace in death. The scheme attempts to reinforce the meaning of family and family relationship in a degenerative nucleating society. This moral high ground will form the basis for a strong, value-based and performing Civil Service that will continue to be coveted into the future.

## **Objective**

The CSWS can be seen as a kind of social security scheme supported solely by the huge Civil Service size. It is, therefore, rightly understood as a scheme 'of, by and for' the civil servants. Out of the many concerns that require intervention in the Civil Service from a welfare perspective, the RCSC has chosen to share the financial burden of dealing with death as the most important and a priority for the present. Other concerns can be addressed over time as it evolves. The reason being that death is an inevitable universal truth and for the Bhutanese it is an expensive reality when it happens. Our tradition considers death sacred and is believed to be the moment of ground luminosity. The stage is also recognized as the transient phase during which meritorious actions directed to benefit the deceased will help them transcend to a higher being/realm. That is why our tradition sees the culmination of the dedication prayers and meritorious actions most pervasive at the time of dying, during cremation and post-funeral than at any other point of time in a person's life. Not surprisingly, additional financial resources become very useful.

The CSWS aims to provide security to every civil servant and their immediate family members at two distinct levels. The first level of security is the sharing of financial burden of death by picking up some of the costs involved in the expansive post-death ceremony. The second and more powerful, but subtle, effect is the feeling of security it imbibes in the minds of bereaved family members when fellow civil servants come together and share the sorrow. Such an approach culminates into spontaneous solidarity and fraternity within the Civil Service.

The scheme will help reinforce our tradition of respect for the dying and dignity for the dead. It will also help civil servants come to terms with reality of life & the nature of impermanence. It will help inculcate meaning in life as moments of impermanence interspersed with daily normal life will act as constant reminders of the fragility of life and the value of everyday living. Such experiences will help generate intrinsic motivation that is spontaneous and can be sustained over time. This utopian state is achievable but needs concerted efforts and CSWS can be a beginning in that direction.

## **Scope**

Sense of security is very important for a civil servant if s/he is to render professional service for all times. Vulnerability of civil servants is most

pronounced at the time of recruitment and the initial years following that period. This feeling of insecurity recedes over time with every additional number of service years followed by improvement of financial position vis-à-vis the expansion of social network. While the CSWS is aimed to benefit all civil servants, it would tend to be positively biased towards this category of civil servants, which is also fair since everyone has to transit through that stage. Notwithstanding this fact, death is a major disturbance to normalcy in the family/society and is seen as irreparable loss that takes time and effort to heal. It imposes a huge financial burden to the family. Psychological support through physical presence and availability, at the time of sorrow, along with a nominal financial package will go a long way as consolatory gesture. Institutionalizing this customary practice as a standard consolatory gesture across the Civil Service as one big family will have positive ripple effects which will lead to a more cohesive Civil Service with an all time high efficiency and productivity.

In addition, the scheme has a unique feature of providing free membership to superannuated civil servants and the spouse as life members in recognition of their life-long dedicated service to Tsa-Wa-Sum. This proactive posturing of the scheme is for the purpose of sustaining bonds of Civil Service fraternity beyond superannuation.

The CSWS through its humble beginning hopes to achieve the lofty dream. Other critical concerns such as permanent disability, terminal illness, civil servants' loans through establishment of a Credit Union etc. will be progressively discussed, reviewed and covered by the scheme as it matures and builds corpus. The scheme will also strive to make prudent investments upon the advice of the Commission/Board of Trustee, as and when it builds sufficient corpus in the future, for its long-term sustainability.

### **Scheme design**

In view of the above the RCSC has designed this self help insurance scheme for the civil servants using each other within the Civil Service as the reinsurance partner. It is based on pyramidal model to take advantage of the huge number of civil servants. The scheme is, fundamentally, a 'pyramid scheme' but with a significant difference. The difference lies in its intention. CSWS has been conceived for the benefit of the entire Civil Service by way of sharing the financial burden at the most difficult/vulnerable time in one's life while the pyramid scheme involves conscious attempt on the part of

individuals to make fast money through means that is questionable. In the case of CSWS, profit will be generated through interests on the savings plus return on investments whereas in a typical 'pyramid scheme', individual payments are met from the new capital paid to operators by new investors rather than from profit earned by operator. Since they 'profit' from additional membership it requires continuous new membership for its sustainability. The operator is generally the ultimate beneficiary as he/she decides when to call it a day.

The design of the scheme is such that inflow is always greater than outflow. This is achieved by working out the estimated payout in a year, factoring in the average number of annual deaths and the free members to the scheme upon superannuation, as against the contribution made by fresh recruits on an average. As such, the scheme is designed by default to sustain in its current framework comfortably for another 10 years starting 2015. Proactive actions in the form of new investments could generate additional income to grow the fund corpus and take it beyond the projected 10 years or conversely new products/services could erode the corpus sooner than expected. The Commission requires using prudence to grow the scheme and provide more services before it reaches its peaking point in 2025. The Commission has been vested with the authority for appropriate intervention through the Board of Trustee (**Annexure 3.1**) and the Well-being Committee (**Annexure 3.2**) to avert any extreme situation and keep it sustainable for all times.

### **Scheme operation**

In our attempt to introduce a smooth system for ensuring regular contribution from members to the scheme and timely payout from the scheme to the bereaved member/family, the two processes have been individuated. The contribution from the members will be solicited through deduction at source using the accounts system of the respective organizations. This inflow will be monitored by the RCSC/partner financial institution through the respective member organizations. Managing inflow, therefore, is not a problem. Managing outflow or payout is a far more complicated issue. It will require series of checks and verifications to authenticate claims. The process cannot be too stringent as it can become embroiled in bureaucratic hassles but neither can it be too lax as opportunists can take advantage of the flaws. It has to be a process with sufficient rigor for authentication and yet be a fast enough system to benefit the bereaved family/member at the time of need. The ToR for the HR Officers with regard to CSWS is at **Annexure 3.3**.

Besides the verification process, fund management is another complex management issue that has implications on manpower, equipment and professional competence. It involves maintaining accounts of stock and flow of around 25,000 civil servants amounting to approximately Nu. 4 million every month. It will call for designing of separate software program to support the system. It will also require a professional team of finance personnel to manage the funds without errors. Errors are generally always costly but in this context it will be devastating. It will destabilize the trust bestowed upon the RCSC by the civil servants. Errors will confirm the doubts, expressed by many in the initial stages of scheme advocacy, about the possibility of the huge funds of the scheme leading to all sorts of (mis)management issues.

Therefore, the Commission has decided to partner with a financial institution that has the credibility, expertise and experience of managing similar schemes. RICBL with its years of experience in life insurance policy and other insurance products has been chosen as the partner institution for CSWS mainly because of i) its offer of 8% interest on savings – which is the highest in the market, ii) its consent to render incidental services of scheme management (covered under Memorandum of Understanding in **(Annexure 3.4)** free of cost, and iii) its wide reach across the length and breadth of the country through its various branch offices.

### **Scheme details**

The scheme entails contribution of an agreed amount at regular frequency from member civil servants into a designated common account under the custody of the partner financial institution. Fund corpus created through accumulation of the contribution would be topped up with the return on savings and investments made (at a later stage) to progressively improve the scheme.

Admissible grants will be paid from this corpus for purposes outlined in the By-Law or as approved by the Commission, from time to time. For the present the grant payout will be only in the instance of death to member and direct dependents.

The CSWS forms (**Form 3.1 to 3.7**) are attached at the end of the booklet.

**Contribution amount**

The scheme shall require every member to make a monthly contribution in the following categories:

<b>Position category</b>	<b>Contribution (Nu.)</b>
Executive & Specialists	300
Professional & Management	200
Supervisory & Support	100
Operational	75

**Grant payout**

Nu. 75,000/- in the event of death of a member;

Nu. 35,000/- in the event of death of a dependent;

Nu. 50,000/- in event of a death of a superannuated member.

**Scheme closure**

In the most unlikely event of the scheme winding up, for reasons beyond control, the RCSC will reimburse the balance amount to all contributing members prorated to their contribution. The residual amount, if any, will be disposed at the decision of a Special Committee which will be formed specifically for this purpose. Thereafter, the Well-being Services/RCSC will not be held liable whatsoever for issues that may arise.



**ROYAL CIVIL SERVICE COMMISSION**  
**Civil Servants' Welfare Scheme**  
**Board of Trustees**  
**Terms of Reference**

**Annexure 3.1**



**1. Introduction**

The Royal Civil Service Commission being the central Personnel agency for the Civil Service takes into account the cardinal importance of welfare in the Civil Service. Towards this, the Civil Servants' Welfare Scheme is one such initiative for improving the welfare in the Civil Service. Since the scheme involves collection/disbursement and prudent management of huge funds for civil servants, it has the important responsibility of ensuring sustainability of the scheme over time.

In order to manage the funds sustainably and grow to provide more and better services to its members and their dependents, there is the need to constitute a Board of Trustees to advise fund management at the following rate of inflow and outflow:

**Inflow** (Regular monthly contribution)

Executives & Specialists:	Nu. 300/-
Professional & Management:	Nu. 200/-
Supervisory & Support:	Nu. 100/-
Operational:	Nu. 75/-

**Outflow** (Disbursement at time of death - irregular)

Nu. 75,000/- in the event of the death of a member;  
Nu. 35,000/- in the event of the death of a dependant<sup>2</sup>; and  
Nu. 50,000/- in the event of the death of a superannuated civil servant.

**2. Purpose**

The Board of Trustees (Board) is constituted for sustainable management of the scheme funds to ensure the civil servants' well-being concerns are addressed on a continuous basis keeping abreast with emerging needs.

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<sup>2</sup>Direct dependents are one's own biological parents, a spouse, and children (including legally adopted if the member does not have biological child).

### **3. Roles and responsibilities of the Board:**

- 3.1 recommend to the Commission and advise the Committee to amend or repeal the CSWS By-Law, if any;
- 3.2 review proposal of Committee for introduction of new services or dissolution of existing services;
- 3.3 review contribution and payout amounts in relation to the need of the time;
- 3.4 advise the management with regard to introducing loan;
- 3.5 explore investment avenues and advise the Well-being Services accordingly to invest through professional fund management firm;
- 3.6 maintain active bi-lateral relation with the partner financial institution;
- 3.7 assure that the Cash Reserve Ratio of agreed percentage is retained with the partner financial institution at all times during the period of MoU; and
- 3.8 resolve audit findings, if any.

### **4. Tenure**

The tenure for the Chairperson and members of the Board will be three years with possible extension. However, the tenure for the Director, RCSC and the Member Secretary will be tied to the positions.

### **5. Conduct of business**

- 5.1 Board meetings shall be held bi-annually, however, if there arise any important issue that needs attention of the Board, the Well-being Services shall seek permission of the Chairperson and arrange an ad hoc meeting;
- 5.2 Vice Chairperson shall chair the meetings in the absence of the Chairperson;
- 5.3 The quorum for the meeting shall be at least two-thirds of its members;
- 5.4 In the absence of a member, the officiating could attend the meeting as a representative;
- 5.5 Board shall seek the directives of the Commission whenever necessary;
- 5.6 Well-being Services shall compile and distribute agenda to the members five days in advance;
- 5.7 Well-being Services shall maintain minutes of the meetings



and also follow up on the execution of the directives. The draft minutes shall be circulated for comments and finalized within five working days;

5.8 The signed minutes will be shared with the members;

5.9 Board shall decide on the date and time of the next meeting; and

5.10 Well-being Services shall serve as the secretariat of the Board.

## **6. Accountability**

The Board shall be accountable to the Royal Civil Service Commission.

\*\*\*



**ROYAL CIVIL SERVICE COMMISSION**  
**Civil Service Well-being**  
**Well-being Committee**  
**Terms of Reference**



**1. Background**

Civil Service Well-being is one of the five major reforms the RCSC has initiated towards improving the well-being in the Civil Service. Towards this, the establishment of the Well-being Committee was approved by the Commission during its 13<sup>th</sup> Commission Meeting held on 30<sup>th</sup> September, 2014.

**2. Purpose**

The Committee is instituted to ensure that the CSW programs are implemented successfully across the Civil Service through uniform and consistent application of its rules. The Committee shall adjudicate over the issues arising in the course of administration of the scheme.

**3. Roles and responsibilities of the Committee are to:**

- 3.1 provide strategic direction and oversee successful implementation of CSW programs under the guidance of the Commission;
- 3.2 oversee smooth functioning of the Well-being Services through advice, support and guidance;
- 3.3 propose to the RCSC, in consultation with the Board of Trustees, the amendment to the CSWS By-Law whenever required;
- 3.4 maintain continued bi-lateral relations with relevant agencies;
- 3.5 identify competent in-service or superannuated civil servants as mentors and counselors;
- 3.6 review and finalize the CSWS bi-annual report and submit to the RCSC;
- 3.7 review and investigate the complaints routed through its various programs, and implement appropriate redressal action within the jurisdiction or forward to Commission with recommendations;
- 3.8 ensure that the cases related to counseling are treated with confidentiality.

#### **4. Composition**

The Committee shall be constituted with the following members:

- |                                |                  |
|--------------------------------|------------------|
| 1. Commissioner                | Chairperson      |
| 2. Director, RCSC              | Vice Chairperson |
| 3. Chief Planning Officer, PPD | Member           |
| 4. Chief HR Officer, HRMD      | Member           |
| 5. Chief HR Officer, HRDD      | Member           |
| 6. Chief Legal Officer, LS     | Member           |
| 7. Chief Accounts Officer, AFS | Member           |
| 8. Head (Well-being Services)  | Member Secretary |

#### **5. Adjudication**

The Well-being Committee will have original jurisdiction over all issues arising in the course of implementation of its various programs. Notwithstanding the decision of the Committee, it can be escalated to the Commission. Appeals can thereafter be made in court of law.

#### **6. Conduct of business**

- 6.1 Committee shall meet as and when required or at least bi-annually;
- 6.2 Vice Chairperson shall chair the meetings in the absence of the Chairperson;
- 6.3 The quorum for the meeting shall be at least two-thirds of its members;
- 6.4 In the absence of a member, the officiating could attend the meeting as a representative;
- 6.5 Well-being Services shall, compile and distribute agenda two days in prior to the meeting;
- 6.6 If the Committee fails to conduct the meeting as per the schedule, it shall be convened on the following working day or as decided by the Chairperson of the Committee;
- 6.7 Members must declare conflict of interest and uphold the principles of justice in investigating the case;
- 6.8 Minutes of the meeting shall be recorded by Well-being Services. The draft minutes shall be circulated for comments and finalized within five working days. Members of the Committee shall receive a copy each of the duly signed minutes;
- 6.9 Members are required to brief their staff on relevant decisions concerning their Division/Services, if any;

- 6.10 Committee shall decide on the date and time of the next meeting;  
6.11 Well-being Services shall serve as the secretariat to the Committee.

**7. Accountability**

The Committee shall be accountable to the Royal Civil Service Commission.

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**ROYAL CIVIL SERVICE COMMISSION**  
**Civil Servants' Welfare Scheme**  
**Terms of Reference**  
**HR Officer**



## 1. Background

Civil Servants' Welfare Scheme is primarily aimed at resolving the logistical difficulties arising out of death in the family but incidentally also serves as a period for emotional venting-off of the traumatic experience. There is no provision for financial support during the time of death although death is a costly affair. Therefore, the CSWS is an initiative of the RCSC to let civil servants help themselves, at least financially, during such a difficult time.

## 2. Objective

- 2.1 Provide admissible *semso* grant during the time of death
- 2.2 Inculcate a sense of fraternity among civil servants
- 2.3 Cater to emerging needs of civil servants with change in time
- 2.4 Provide loans at reduced interest rates

## 3. Roles and responsibilities

HR Officer shall:

- 3.1 Maintain up-to-date information about the members and share with the Well-being Services the information on the following:
  - 3.1.1 New membership and opt-out list of those regular civil servants (appointed before 11<sup>th</sup> November, 2015) who join back from long-term absence;
  - 3.1.2 Recruitment of new members (submit **Form 3.2** in original along with the copy of **Form 3.3**);
  - 3.1.3 Transfer of members both to and from the agency;
  - 3.1.4 Separation of members other than death for the closure of the CSWS account;
  - 3.1.5 Submit **Form 3.7** in original to claim CSWS refund if applicable. The form should be accompanied with a copy of separation order.

- 3.2 Collect **Form 3.3** from members to update their nomination as the incidences (birth, divorce, death, etc.) occur. Submit the executive summary of the nomination updates made by the members accompanied by the photocopy of **Form 3.3**;
- 3.3 Verify relevant supporting documents as required along with Claim Form (**Form 3.5**) and seek approval from the head of the agency;
- 3.4 Submit the claim online for approval/regret to the RCSC;
- 3.5 Ensure that the correct admissible *semso* grant payment is made on time, correct meaning right claimant, right amount, and complete documents;
- 3.6 Ensure that in the event of the death of a common dependent, the claimant produces NOC from other member(s);
- 3.7 Liaise with HR Officer(s) of the agency(ies) concerned when the payment of admissible *semso* grant for a common dependent is made;
- 3.8 Consult Civil Registration & Census Section or Geog Administration, and Well-being Services, if the claim appears to be fraudulent;
- 3.9 Ensure that the claim is made within 30 days from the date of death;
- 3.10 Submit monthly reports to the Well-being Services on the admissible *semso* grant payment. This report should be routed through the HR Committee;
- 3.11 Fill **Form 3.4** in advance and send to RCSC for the Honourable Chairperson's signature so that the CSWS Lifetime Membership Certificate could be conferred to the superannuating CSWS member on the superannuation day ceremony;
- 3.12 Be thorough with the CSWS By-Law, or contact Well-being Services whenever anomalies arise.

#### 4. **Accountability**

The HR Officer shall be accountable to the Well-being Services, RCSC which shall oversee the implementation of the CSWS.

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MEMORANDUM OF UNDERSTANDING  
BETWEEN  
THE ROYAL CIVIL SERVICE COMMISSION  
AND  
THE ROYAL INSURANCE CORPORATION OF BHUTAN LTD.



**I PARTIES**

This Memorandum of Understanding (hereinafter called the MoU) is between the Royal Civil Service Commission (hereinafter called the RCSC) and the Royal Insurance Corporation of Bhutan Ltd. (hereinafter called the RICBL).

**II BACKGROUND**

Civil Servants' Welfare Scheme (hereinafter called the CSWS) is a self help program 'of, by and for' the civil servants wherein every member will make a monthly contribution from which a fixed amount would be paid out upon advice of RCSC.

To facilitate the payment of admissible grant amount and make necessary refund, and also to safe-keep the fund, the RCSC has entered into this partnership with RICBL. This partnership is in cognizance of the efficient management of Group Insurance Scheme of the civil servants. The RICBL has also shown interest to collaborate with the RCSC to put a system in place to facilitate the timely provision of the agreed services.

Therefore, the RCSC and the RICBL (hereinafter called the parties) have expressed their desire to make CSWS a huge success through the partnership.

**III PURPOSE**

The purpose of cooperation is to successfully implement the CSWS. In addition, this MoU serves to set forth the areas of cooperation, obligation of the parties, and other procedures for cooperation between the parties in the mutually agreed areas.

#### IV AREAS OF COOPERATION

The areas of cooperation would include (i) administration of the CSWS online/offline; (ii) exploring lucrative investment options; (iii) introducing new customizable products for civil servants; (iv) providing assessment of the present/future financial scenario; and (v) sharing of RICBL's experiences and expertise in dealing with Life Insurance matters

The parties may arrange field visits and facilitate attachment programs to exchange ideas and improve the partnership. In addition, the parties may mutually agree in the future to extend the areas of cooperation.

#### V RESPONSIBILITIES

##### 1. PARTIES shall:

- a. exchange information and expertise between them, including books, manuals and other documents, which are not confidential in nature;
- b. assist each other and respond expeditiously to the requests of the other party;
- c. be responsible for and bear the cost of bi-lateral meetings that are held in their office unless otherwise agreed to in specific instances;
- d. bear the cost and provide other services as may be required whenever resource persons from the other party are invited for conducting specialized training programs, seminars or workshops;
- e. waive off professional fee whenever a resource person is sent to the other party;
- f. identify a focal officer for the administration of this MoU, and notify the other party within five working days whenever the focal person is being replaced;
- g. not transfer or divulge any confidential information to any other person or organization, unless:
  - i. prior written consent from the other party is obtained;
  - ii. the information is already in the public domain; and
  - iii. disclosure is required by law.





- h. make available for meetings;
- i. facilitate all services online unless inevitable;
- j. keep their systems up and available at all times to facilitate efficient and effective service delivery.

**2. RICBL shall:**

- a) pay correct admissible grant amount or refund any other payout only upon receiving RCSC's approval;
- b) keep record of all approval accorded by RCSC for payout or refund payment made;
- c) maintain up-to-date payout report and submit to the RCSC by the 15<sup>th</sup> of the following month;
- d) maintain up-to-date status of the fund at individual level and the scheme level;
- e) submit monthly status of the fund to the RCSC by the 15<sup>th</sup> of the following month or as and when required by the RCSC;
- f) disburse payment of the approved payout claim through their office/branch office within one working day after the receipt of approval from the RCSC;
- g) bear the responsibility for the closure of the payout claim process after payment to the individual concerned. The receipt of the same shall be sent to the HR Officer of the Agency concerned and the RCSC;
- h) allow RCSC to withdraw 30% of the CSWS fund excluding the payouts upon receipt of prior notice period of at least one month;
- i) facilitate audit and maintain all books of accounts separately for the purpose of audit by an authorized auditing agency;
- j) reflect separate financial statement with audited figures and submit to the RCSC;
- k) immediately report to RCSC any double or missing monthly contribution by a member;
- l) refund the double payment immediately upon detection and similarly receive cash deposits for missed installments;

- m) submit proposal to MoF to make the CSWS contribution tax-free;
- n) pay compound interest rate of 8% per annum based on the simple interest calculated on the available balance fund every day;
- o) not levy any administrative fee;
- p) advise RCSC on attractive products available and potential investment opportunities for the scheme's Board of Trustees to consider;
- q) not assign this agreement to other parties or organizations or sub-contract any portion of it without the RCSC's prior written consent.

**3. RCSC shall:**

- a) ensure that agreed monthly contribution is deposited to the designated account on time;
- b) ensure that information of CSWS membership and dependents are updated to the last working month;
- c) share the CSWS bi-annual report with the RICBL;
- d) share information when sought by the RICBL towards the improvement of the scheme facilitation;
- e) send the list of new and separated members to RICBL on a monthly basis;
- f) ensure that minimum of 70% of the CSWS fund excluding the payouts is retained in the account at any given point of time during the MoU period;
- g) give prior notice period of at least one month to make the withdrawal of 30% of the CSWS fund;
- h) account that the proper records on the fund position is maintained by the RICBL;
- i) be responsible for initiating annual audit or any other audit of the scheme as deemed appropriate;
- j) furnish information in advance with regard to introduction of new programs under the CSWS.



## VI ADMINISTRATION OF THE MoU

RCSC designates the following individual as the official point of contact for this MoU:

Name: Karma Wangdi  
Title: Program Officer  
Address: Royal Civil Service Commission  
Post Box No. 163  
Thimphu, Bhutan  
Contact nos.: 322941/322954/322956 (O), ext. 226, 336131 (fax)  
1765 3576  
e-mail: kwangdi@rcsc.gov.bt

RICBL designates the following individual as the official point of contact for this MoU:

Name: Dorji Tshewang  
Title: Development Officer  
Address: Royal Insurance Corporation of Bhutan Ltd.  
Post Box No. 315  
Thimphu, Bhutan  
Contact nos.: 321037/323487/, ext. 466  
17536224; 336086 (Fax)  
e-mail: dorji\_tshewang@ricb.com.bt

## VII DURATION OF MoU

This MoU, effective when signed by both parties, shall remain in effect for three years, unless amended by mutual, written consent of both parties. Both parties are inclined to renew the MoU after the lapse of the agreed period.

MoU, if not renewed, three months prior to expiry, will be treated as null and void on the date of its expiry.

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**VIII AMENDMENT AND DISPUTE**

This MoU, or any of its specific provisions, may be revised upon consent of both parties. Any dispute shall be solved by the parties through consultation.

**IX TERMINATION/CANCELLATION**

Cancellation of the MoU may be done after a notification made by either party ninety days in advance.

**OR**

Both parties shall have the right to terminate this agreement immediately by giving written notice to the other party in the event of:

1. Irreconcilable ideological differences between the parties;
2. Misuse of financial resources;
3. Lack of serious cooperation from either party;
4. Inability to carry out the activities as per the agreement.

The termination of this agreement shall not affect any accrued rights or liabilities of either party.

**X LAW GOVERNING THE CONTRACT**

The laws of the Kingdom of Bhutan shall govern this MoU.




**XI RESPONSIBLE OFFICIALS**

The undersigned, being duly authorized by their respective Commission/Board, have signed this MoU.

Thimphu, 9 November, 2015



  
\_\_\_\_\_  
(Namgyal Lhendup)  
CHIEF EXECUTIVE OFFICER  
Royal Insurance Corporation of Bhutan Ltd.  
Thimphu, Bhutan

  
\_\_\_\_\_  
(Tashi Pem)  
DIRECTOR  
Royal Civil Service Commission  
Thimphu, Bhutan

**Witnesses:**

  
\_\_\_\_\_  
(Ugyen Tshewang)  
General Manager  
Royal Insurance Corporation of Bhutan

  
\_\_\_\_\_  
(Sangay Thinley)  
Chief Human Resource Officer  
Royal Civil Service Commission



**ROYAL CIVIL SERVICE COMMISSION**  
**Civil Service Well-being**  
**Terms of Reference**  
**Well-being Services**



**1. Introduction**

The Royal Civil Service Commission recognizes that the well-being of civil servants is essential and fundamental to their performance. Enhancing wellbeing in the Civil Service is essential to attract into, and retain and motivate the best and the brightest in the Civil Service. However, little intervention has been made in this important area. Therefore, the Commission has identified the Civil Service Well-being as one of the Five Strategic Reforms. The Well-being Services under the Royal Civil Service Commission Secretariat is mandated with institutionalization of well-being initiatives in the Civil Service.

**2. Programs**

The following are three programs under Civil Service Well-being:

- 2.1 Civil Service Support Desk;
- 2.2 Exit Management; and
- 2.3 Civil Servants' Welfare Scheme.

**3. Purpose**

Well-being Services shall ensure that the Civil Service Well-being reform is carried out successfully.

**4. Roles and responsibilities**

- 4.1 monitor the progress on overall implementation of all three programs;
- 4.2 study and propose the introduction of new services or dissolution of the existing services, as deemed appropriate, to the Committee;
- 4.3 review and recommend to the Commission/Committee on any appeal cases;
- 4.4 provide secretarial services to the Committee.

Further, the roles and responsibilities of the Well-being Services are defined under separate programs

- 4.5 Civil Service Support Desk
  - 4.5.1 review and investigate workplace concerned and behavioural issues;
  - 4.5.2 enable access and contact arrangement with professional counselors for counseling services
  - 4.5.3 recommend to the Committee the grievance redressal actions;
  - 4.5.4 design the framework for Mentoring and recommend to the Committee;
  - 4.5.5 facilitate and refer cases for counseling and mentoring services;
  - 4.5.6 seek advice and guidance from the Committee/ Commission on the management of wellbeing-related complaints;
  - 4.5.7 monitor civil servants who have been counseled, treated or mentored
  
- 4.6 Exit Management
  - 4.6.1 liaise with agencies to provide graceful exit for all superannuating civil servants;
  - 4.6.2 review monthly status report submitted by agencies on superannuating civil servants;
  - 4.6.3 design the framework for Retirement Planning services and recommend to the Committee;
  - 4.6.4 facilitate in providing Retirement Planning services to civil servants;
  - 4.6.5 encourage agencies to engage superannuated civil servants;
  - 4.6.6 ensure agencies extend formal invitation to superannuated civil servants to attend important National events.

#### 4.7 Civil Servants' Welfare Scheme

- 4.7.1 maintain up-to-date information about the members;
- 4.7.2 liaise with partner financial institution to ensure correct and timely payment of admissible semso grant and refund;
- 4.7.3 review monthly fund status reports;
- 4.7.4 analyse the inflation trends in the economy vis-à-vis the purchasing power of Ngultrum and propose upward or downward revision of contribution/payout and refund amount to achieve real value;
- 4.7.5 submit monthly and bi-annual reports to the Commission;
- 4.7.6 monitor and audit the fund status;
- 4.7.7 study the scheme to evolve as a Royal Civil Service Credit Union;
- 4.7.8 provide secretarial services to the BoT;
- 4.7.9 share updates on the CSWS tab on the RCSC website;
- 4.7.10 manage the CSWS component of the CSIS.

#### 5. **Accountability**

The specific programs will determine the level of accountability the Well-being Services will have to ensure. In general, the Well-being Services will be directly accountable to the Committee and ultimately be accountable to the Royal Civil Service Commission.

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**Frequently Asked Questions**

**II. Civil Service Support Desk:**

**1. Can all kinds of complaints be registered with the Well-being Services?**

No, the Well-being Services would only entertain non-HR action related issues and concerns in the workplace. However, should the complaints related to HR actions come to the Well-being Services, the cases will be forwarded to the authority concerned.

**2. Will referral to a counseling session be automatically considered as leave?**

Not necessarily. Civil servants may be referred by the agency or may on his own like to see a counselor. But this initial action/initiative does not necessarily mean s/he requires counseling. It takes a professional counselor to determine whether counseling is required or not. Based on the diagnosis by a professional counselor, leave may or may not be given. The first visit will, therefore, cannot be considered as automatic leave.

**3. Why should cases of clinical counseling be routed through CSSD when competency to deal with it lies elsewhere?**

It is not mandatory for individuals to route through their agencies or CSSD. They can voluntarily approach the agencies concerned. By having this service in place, we are creating a formal avenue for the agencies to refer cases of civil servants with such problems for appropriate action. We are also admitting that such cases are plausible and corrective actions will be taken to make the individual useful to the government. Further, appropriate leave can be conceded more easily if the cases are routed through the agencies or CSSD.

**4. Why do we need mentoring?**

Mentoring is important, generally to people in the early stages of their career and for the best and the brightest, so that their superior abilities can be nurtured. A quick assessment of the BCSE toppers since 1990 showed that around 39% of this group has left the Civil Service. This is not a good trend as it will lead to deterioration in the overall quality of

the stock of civil servants. Therefore, mentoring will be used as one of the means to try and stem such attrition and unleash the full potential of civil servants.

## **II. Exit Management:**

1. What are the documents required upon superannuation to process for retirement benefits and what is the process?
  1. The following documents are required for processing the claims:
  2. Relieving order
  3. Audit clearance
  4. Tax clearance
  5. Last pay certificate
  6. CID copy (Member)
  7. CID copy (Spouse, in case of nominee)
  8. Marriage Certificate

The above documents must be duly signed, completed and submitted to the HR Officer of the Agency for processing. Failure to submit the required documents will result in delaying of the claim process.

2. **Is one month of preparatory time given to superannuating civil servants prior to their formal separation from service a period of leave?**

No, it is not a period of leave but a time to facilitate a smooth transition towards the ultimate retirement from the Civil Service after a lifetime of service. It is a period during which the civil servants will be freed up significantly from the regular work so that one can find the time to do the following, among others: visit pet projects, prepare handing/taking over, initiate the process for availing the retirement benefits, prepare details of exit into retirement (so that it does not come as a shock). This preparatory time is allocated in recognition of a lifetime of services rendered by the civil servant to the Tsa-Wa-Sum.

3. **Why is Audit Clearance and Tax Clearance required at the time of superannuation?**

These documents are proof of adherence to financial rules while in service and a clean certificate upon superannuation reveals that you have no dues to the Government. These certificates enable the

Government to recover the outstanding dues from you so that you are not bothered after retirement. These documents are required by the Ministry of Finance and Agencies for cross-checking the OBA/dues prior to release of your gratuity.

The Audit Clearance can be availed with relative ease through online system if one does not have any dues with the Government, but the tax clearance is more tricky as it has to be availed only from the Regional Revenue and Customs Office from where the civil servant last served. The facility, at the moment, cannot be availed online. Therefore, this can take some time if one is not familiar with the process.

These two documents are not a requirement for NPPF and RICBL for availing the Provident Fund and GIS refund respectively. These benefits/refunds will be available within a period of two days upon completion of (standard procedure of the Agencies).

**4. What is the maximum waiting time for a retired civil servant to receive his benefits after superannuation in the proposed system?**

The RCSC with the help of HR Officers in the various Agencies will make the benefits available to the retiree within 14 working days subject to the following: all documents (clearances plus duly completed forms of the agencies) are handed over to the HR Officers of the Agency concerned. The 14 days TAT (turn-around time) will start from the date of receipt of completed documents by the Agencies/HROs.

This TAT is based on the manual processing and takes into account the transit time for postal conveyance from remote Agencies. It may also take lesser time. Over time, the Agencies can switch over from the manual process to online system of the NPPF which will further decrease the TAT.

**5. How will the benefits be delivered?**

The HR Officer of the Agency will notify through calls or in writing when the benefits are ready. Payment modality will be at the discretion of the member. It can be directly deposited into an account or can be sent as cheque/draft or can be collected personally if so desired.

**6. Can retirement benefits not be made available on the day of superannuation so as to avoid the hassles?**

No, as much as it would be desirable, it is not possible. The final relieving order from the Agency in respect of the superannuating civil servant is required to kick start the post service benefit process. Preponing that date would lead to a lot of complications and has larger ramifications.

**III. Civil Servants' Welfare Scheme:**

**1. Would existing welfare schemes of the agencies discontinue with the establishment of the CSWS?**

No. The CSWS is not going to collapse the existing welfare schemes, rather it is going to complement the existing arrangement of the agencies. This is a Civil Service wide relief arrangement whereas the existing ones are confined to respective Agencies.

**2. If there are more than one sibling to a common parent and all of them are civil servants (and therefore members of the welfare scheme); will all of them (as members) be eligible to receive the admissible grant payout when one of their parents die?**

The scheme is founded on the principles of self-help, compassion, altruism etc. and is not to be seen as a deposit scheme to benefit through dividends. Its benefits can be availed only at the time of death. The admissible *semso* grant payout will be per instance of (death) and not on membership (contribution) right. Therefore, only one admissible grant payout will be eligible irrespective of the number of contributing members. The logic applied here will become clearer by the reverse example in which only one member of the family is a civil servant but has a family of 7 – 8 persons as direct dependents of the member. In the event of calamity to any of the dependents in the family, the member will be eligible to claim benefits in respect of all - should calamity occur to any of them when s/he is still a civil servant. If this logic governing the scheme appears altruistic, compassionate and fair when one is the affected party, the reverse should also be true and fair. The rational for multiple claims over a single death in a family just does not stand. It may not be even be ethical to stake the claim. Moreover, all three kinds of dependents cannot be common at the same time to same set of members.

**3. Why is membership to welfare scheme by default to fresh civil servants?**

The reason why we think the membership should be compulsory is due to the simple fact that death is real and is expensive when it occurs in the family. When civil servants are made compulsorily members to the scheme, one of the biggest concerns of life would be taken care to a large extent without much effort. Monthly premium is negligible compared to the returns one will receive at the time of death. It is approximately 0.7% of the monthly pay and does not affect the family sustenance of even the lowest rung of civil servants.

Further, since this membership is extended for life there is all the more reason to compel all civil servants to be members. The financial benefit notwithstanding, their family members' coverage is a major advantage.

This default membership strategy is a paternalistic approach to take care of the civil servants the moment they enter civil service so that sense of belonging and service orientation concept are gradually ingrained.

**4. Why the membership was made optional to those civil servants who were appointed before the launching of the scheme?**

Initially, the membership to the scheme was default for all regular civil servants irrespective of the date of appointment. The reason for this being as stated in the FAQ 3. But due to resistance from some factions of civil servants, the membership was made optional to the civil servants who were appointed before the launching of the scheme. But this is a one-time option meaning they cannot change their decision once they have opted in or out of the scheme.

**5. Will the membership to CSWS end upon superannuation?**

No. The membership to the CSWS is for life, meaning s/he will continue to be a member even after superannuation till death. Moreover, the membership is free upon superannuation. This is mainly to acknowledge a lifetime of dedicated service to the Tsa-Wa-Sum. However, coverage by the scheme will then be only for the member and his/her spouse.

**6. What about civil servants availing EOL?**

Since the civil servants on EOL won't be receiving salary from the agency,

s/he must make an arrangement to make the monthly contribution so as to keep the membership alive because failure to make the timely contribution would render the member ineligible for the admissible grant. However, a civil servant before availing EOL has the option to make advance contribution for the entire period of the EOL. If death of the member were to occur prior to exhaustion of the premium, refund of the balance premium will be made along with the admissible *semso* grant. The same applies to the civil servants on long-term training and other forms of long-term absence.

**7. What about the membership for the civil servants currently on EOL and long-term studies?**

They will have to get membership enrolled or opt out from the CSWS upon completion of the studies or EOL term.

Could a member who has biological children also include his adopted children as dependents and benefit from the welfare scheme?

No. Only members who do not have biological children can nominate adopted child(ren) as dependent(s). In addition, the adoption should be done as per the law of the land.

**8. Is there any age limit for the child to be a dependant?**

No. However, the basis for the child to be the eligible dependant is Birth Certificate or the Health Card, or the CID number which the Department of Civil Registration & Census (DCRC) would allot to every new born upon registration with the department.

**9. Can the 2<sup>nd</sup> and 3<sup>rd</sup> spouses be dependants?**

No. The coverage is only for one spouse, but the member can update the information in case of divorce or other incidences. If a member has more than one spouse, such a member can nominate only one as a dependent. If a member has made a claim in the name of a spouse, then such a member cannot nominate another spouse as a dependent.

**11. What would be the payout amount in the event of two or more deaths?**

We will have a full payout amount for all deaths irrespective of the period between deaths in the family as two deaths are by far more traumatic and expensive than one death.

**12. How about collecting one-time registration fee in the beginning?**

Since the membership is huge, we don't see the need to collect registration fee.

**13. Why is there a variation in the contribution amount for different levels while the payout amount is same?**

This is due to the fact that this scheme is conceived with the objective to help fellow civil servants during times of distress such as death. The capacity of a civil servant at a higher level is always in a better position to pay more than those in the lower rung although the cost of funeral and post-funeral rites are similar for the basic rites. Based on this and the espoused Civil Service values of compassion, altruism, self help, etc., it was felt more desirable that while contribution amount is differentiated, the payout amount is the same for everybody.

**14. What is the process for claiming the admissible *semso* grant in the event of death?**

We have worked to keep the process as simple as possible to provide timely help at such difficult times. The claimant will submit Claim Form to the HR Officer concerned formally informing of the death and requesting release of the admissible *semso* grant. The HR Officer will carry out due diligence in verifying the claim and get endorsement from the head of agency. Once endorsed, the HR Officer will apply the claim online for RCSC's approval. RCSC will then notify the partner financial institution to ready the payment. The partner financial institution will directly deposit the claim amount in the claimant's bank account and inform him/her through SMS. Or the partner financial institution will inform the RCSC and the claimant when the cheque is ready in case the claimant does not have a bank account. The claim will be closed and deemed complete when the partner financial institution deposits the claim amount or issues the cheque.

**15. How will RCSC ensure that double/multiple claims are not paid to siblings of a common parent working in different agencies?**

We will use the unique CID number of the dependents to keep track of the family members. The checklist will require confirmation of death through the CID number of the dependent and an online pop-up will alert the system when two or more members share a common dependent.

- 16. In the event of severance of membership from CSWS (voluntary resignation, compulsory retirement, ERS, termination or death), would the accumulated amount be refunded?**

Yes and No.

75% of the total accumulated amount would be reimbursed upon voluntary resignation, ERS and delinking of the Agency from the Civil Service provided not a single claim was made.

No reimbursement would be made in the event of compulsory retirement and termination.

In the event of death, there will be no reimbursement since the admissible *semso* grant would be paid.

- 17. Will the scheme cover permanent disability sustained by a civil servant while performing official duty?**

No. This scheme for now is essentially an admissible *semso* grant payable during the incidence of death. In the future, when the corpus of the scheme grows the Board of Trustees could think of considering permanent disability, terminal illnesses, etc.

- 18. Who is eligible to make claims for death of a common parent when there is more than one sibling in the Civil Service?**

Logically it should be the eldest sibling but claims can be made by the sibling with whom the deceased parent was last residing. Whoever makes the claim should furnish NOC from other members. CSWS will not be concerned so much as to who makes the claim but it will ensure that only one claim is given.

- 19. How will you ensure that siblings in different agencies do not make multiple claims in the event of death of a common parent?**

Civil Service Well-being Services will use CID number to track the member and dependents of the scheme. Admissible *semso* grant payout in the event of death will be made only through the system so that every payment against the death is tracked by the CID number of the deceased member.



**20. Why were the payout amounts agreed as it is? Why can't it be increased?**

While there is no scientific reason as to why we agreed on the figures, we are sure that the amount would be a significant contribution towards the expenses of the post-funeral rites. It is also advisable to start small and then gradually increase/expand. But this is something that can be considered over the years by the Commission/Board.

The payout amount for the superannuated member is Nu. 50,000/- because the membership is free and the coverage continues for his/her spouse as well.

**21. Why is there a huge difference in payout between the members and the dependents?**

Nu.75,000/- is paid in the event of death of a member while Nu. 35,000/- is paid for the death of a dependent. The discrepancy is deliberate since the member is critical to the existence of the scheme. The scheme has been created to recognize the services of the member as a civil servant to the Tsa-Wa-Sum. The other reason for the discrepancy is for the obvious fact that only the civil servant, as the member to the scheme, makes the monthly contribution while others do not contribute anything but are incidental beneficiaries covered by virtue of him/her being a civil servant. Furthermore, non - restriction on the number of children a member can have as dependents is already a high risk factor the scheme has to contend with in addition to the aging parents who are covered by the scheme.

**22. Will the CSWS continue to cover the dependents in the event of death of the member?**

No. This scheme revolves around the member. The member is pivotal to the continuation of the scheme as the scheme has been conceived with the primary objective of looking after the welfare of the civil servant who is serving the Tsa-Wa-Sum. The family members, in this scheme, are incidental beneficiaries of the member as the scheme is sustained only through monthly contribution by the member (and not dependents). Moreover, continuing the coverage would be disastrous for the sustenance of the scheme. Therefore, an unfortunate demise of the member will result not covering the dependants by the scheme.

**23. Who can receive the admissible *semso* grant payout in case of death of the member who has no dependents?**

Those members who do not have any direct dependents can nominate at least one person as a beneficiary, not to be covered by the scheme but to receive the claim. Such a member should submit a written will (which can be altered as desired) along with the registration form. In case this is not done, the community/next of kin/committee of individuals who take care of the funeral rites will be eligible to receive the admissible *semso* grant. This will have to be done in line with procedures established for such situations, with the decision residing in the hands of the HRC of the relevant agency.

**24. How about including parents of the dependent's spouse as beneficiary to CSWS since the burden during death may fall on the civil servant?**

While it is possible that the burden may fall on the civil servant in such a scenario, the parents of the spouse do not fall under direct dependents. For the purpose of this scheme we have separated dependents as 'direct' and 'indirect'. 'Direct' dependents mean one's spouse, children and parents while 'indirect' would be others not included there. The scheme has deliberately confined itself to 'direct' dependents only since 'indirect' dependents would lead to covering many people. This is administratively complicated and financially unsustainable as the inclusion will increase dependents significantly without a commensurate increase in contribution.

**25. In case the scheme requires to be closed down, what is the process?**

We have done enough study to ascertain that the scheme is sustainable for all times so long as contributions are forthcoming. We will have mechanisms in place to ensure that there is no default on the contributions at any point of time. Should payouts threaten to dry up the corpus, we can increase the contribution or conversely decrease the payouts. Therefore, there is technically no issue of winding up the scheme from sustainability perspective. However, in the future, should a different kind of situation arise requiring winding up the scheme then it can be done fairly easily by refunding the accumulated amount on pro rata basis as per one's contribution, to members who did not make a single claim.

**26. Can the membership be extended to those civil servants exiting the Civil Service through involuntary resignation? E.g. the constitutional post holders**

It is not possible as constitutional post holders are not regular civil servants. Perhaps a different scheme may be necessary to cover the welfare of the constitutional post holders. Moreover, it may not be the mandate of the RCSC.

**27. Why siblings and parents-in-law are not covered as dependants?**

The dependents of the scheme may become too big and the fund may not be sustainable unless the contribution is increased. But this is something that can be discussed and taken up in later stages.

**28. Will the birth certificate verified by the agency suffice to make claim when an infant passes away before the child is registered with DCRC?**

Yes, so long as the verification by the Agency is authenticated. It could be based on birth certificate or the health card issued by Hospital/BHU.

For the purposes of certification of death, death certificate or authentication of death from the Gup would suffice as no one would report false death, especially within a family.

**29. How transparent is the fund management?**

The accounts would be updated on a daily basis and maintained web-based with viewing rights to all members. The partner financial institution will maintain the records of all the members and transactions in a computerised system. The Well-being Services should submit bi-annual reports to the Commission and the Well-being Committee. The scheme is subject to audit.

**30. How would civil servants having census drop-out and other related issues make the claim?**

As far as possible, admissible grant payment in the name of a member would not be held up due to technical reasons. We will ensure this issue does not impede the claim process in any way. After all, they are regular civil servants.

**31. Admissible grant payment should be made on time, but how?**

We are mindful that it is absolutely important to make the payment as fast as possible. But it is also important on the claimant's part to complete the required documentation formalities while applying for the claim. Upon submission of the correct claim to the HR Officer, the payment would be made within five working days.

**32. Why isn't there any representative from the Dzongkhag as a member in the Well-being Committee and Board of Trustees?**

Composition of the Well-being Committee is solely of RCSC because the Committee is mandated to meet anytime based on the urgency of the case. So it will be convenient to have members from within the RCSC so that decisions are rendered efficiently and on time. However, we would have a member from the Department of Local Governance as a representative of the local governments when we establish the Board of Trustees.

**33. Is there a by-law in place?**

Yes we do.

**34. Is there a form to become a member to the scheme?**

We have a one-time registration form for every regular civil servant. But no registration fees will be charged. Similarly, there is an opt-out form for those who do not want to join the scheme. But this is time bound and a one-time option. It is valid and open till 29<sup>th</sup> February, 2016 for those who are yet to make the choice. Thereafter, the opt in form will be redundant as civil servants post the above deadline will be default non-members. As for all regular civil servants appointed after 11<sup>th</sup> November, 2015, the CSWS membership is compulsory and must submit Form 3.2 to register as the member.

**35. Are there provisions on the strategies for future investment diversification?**

We cannot be definitive in this area at the moment. But the scheme will surely strive to make prudent investments upon the advice of the Commission/BoT, as and when it builds sufficient corpus, in the future for its long term sustainability.

**36. Can those members who do not have both parents and is also single be allowed to nominate at least two dependants?**

No, because most probably the civil servants would eventually get married. Also, s/he can adopt children who can be his/her dependents. Further, the membership is gratis upon superannuation. Such a member can however nominate one person as a beneficiary, not to be covered by the scheme but to receive the claim when the member passes away.

**37. Will the scheme cover step parents/children?**

Not possible at this juncture but can be deliberated by the Commission in the future depending on the type of cases emerging.

**38. Can the member avail loan from the scheme?**

It is definitely one of the future plans; loan would be made available when the corpus grows. The Board would make the decision.

**39. *Why can't GSP/ESP and contract employees become members of the scheme?***

Because they are short-term appointments and their service could be terminated at any given time. Providing membership option to GSP/ESP would result in providing the same option to other contractual civil servants who are non-Bhutanese. And having non-Bhutanese as members would add administrative burden to the scheme. Specifically, ESP/GSP is categorized as "outside the Civil Service".

**40. How can it fulfil the objective of attracting, motivating, and retaining the best?**

This is only one way of attempting to attract, retain and motivate the best and the brightest into the Civil Service. It is only a generic attempt and may not be appealing or convincing to some sections of civil servants. But it can have appeal to others. It is this section over which we have made an impression that we are targeting to influence the other 'bystanders'. But we will keep on trying all means so that we are able to meet the objective of helping ourselves sooner than later. It will remain a continuous process and some day along, hopefully soon, we will have all civil servants buying into it. But it is a marked effort from no effort at all in the past.

**41. Since the payout amount is same for all the civil servants, should the deduction be not equal as well?**

This scheme is founded on the principles of compassion, altruism, self help, Civil Service fraternity concept etc. wherein the objective is help to out the needy. Needy is generally understood in the context of 'Civil Service Well-being' as people in the lower strata of Civil Service, determined by pay scales. But this may not necessarily be true for some people. But generally, the lesser the financial income, the needier one is. This is especially true in the event of death as the timing of death is not an option we can decide nor is death ceremony discriminatory. Certain minimum number of rituals is to be performed which is often beyond the reach of many. So when the civil servants receiving a higher salary contribute a higher amount, they are actually providing 'more' help which is altruistic and also in keeping with our culture and tradition. Keeping contributions same across the board would be based on a different principle which we do not espouse.

**42. Why can't we seek one-time funding from the government for the start of the scheme?**

Soliciting government's contribution would defeat the purpose of 'of, by and for' the civil servants. It would then be like the present GIS which the government has put in place for all civil servants. Further, we cannot and should not expect the government to do everything for us. The program in its present form has been received well by almost all the civil servants.

**43. Can the civil servants be members during the probation period?**

Yes, membership starts the day one becomes a civil servant and gets an employee identity number allotted. But s/he is required to fill up registration form and nomination form.

**44. Could the superannuated civil servants be exempted from monthly contribution to the scheme?**

The scheme sustains on the membership fees. However, we are happy to exempt monthly collection for the superannuated civil servants, but then the coverage of the scheme can also be limited to the member and his/her spouse only.

**45. Why a civil servant upon superannuation is allowed to continue as member since he is no more a civil servant?**

One of the main objectives of the scheme is to cover a member for life, which helps in making Civil Service attractive. Since the superannuated civil servant has dedicated his/her entire life to the service of the Tsa-Wa-Sum, it is only ethical and morally correct that we express our gratitude to him/her by offering Lifetime Membership Certificate to the scheme. Moreover, the scheme is going to cover only the member and spouse and not his/her parents and children.

**46. Would the members be exempted from making the contribution once their contribution is more than the payout amount they are entitled to receive?**

No, such a situation is not foreseen in the near future. In the event of such a situation looming, the Commission/BoT will work to ensure that benefits (admissible *semso* grant) are progressively reviewed to keep up with changing needs of the time. The whole scheme is a dynamic scheme designed to help each other in times of need. The advantage of the huge Civil Service number gives us the leverage of being able to perpetually revise upward to receive more than what we contribute. Therefore, members will have to continue to make contributions until separation or superannuation from the Civil Service.

**47. Where one member is also the dependant of another member and when one of them dies, can both payment amounts admissible for member and dependants be paid?**

No. The overriding principle of only one payment against the instance of death would prevail. Therefore, we can make the payment admissible in the event of the death of the member which is Nu. 75,000/-. Moreover, the surviving member would have other sets of direct dependents.

**ROYAL CIVIL SERVICE COMMISSION  
Civil Services' Welfare Scheme  
Registration Form**

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This is to state that I, ..... bearing EID No.: .....  
working under ..... (Agency) have voluntarily  
joined as a member of the Civil Servants' Welfare Scheme of the Royal Civil  
Service Commission w.e.f. the launch date of the scheme.

I pledge to abide by the terms and conditions of the scheme.

Place: Sd/  
(Legal stamp)  
Date: Signature

Verified by the HR Officer:

Date  
Name  
Signature  
Official seal

Approved by the Head of the Agency:

Date  
Name  
Signature  
Official seal

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For RCSC use:

Received by the RCSC:

Date  
Name  
Signature  
Official seal





**ROYAL CIVIL SERVICE COMMISSION**  
**Civil Services' Welfare Scheme**  
**Registration Form (for new recruits)**

**Form 3.2**



Upon appointment in the Civil Service, I, .....bearing EID No.:.....working under.....(Agency) hereby join as a member of the Civil Servants' Welfare Scheme of the Royal Civil Service Commission w.e.f. ....

I pledge to abide by the terms and conditions of the scheme.

Place: Sd/  
(Legal stamp)  
Date: Signature

**Verified by the HR Officer:**

Date  
Name  
Signature  
Official seal

**Approved by the Head of the Agency:**

Date  
Name  
Signature  
Official seal

**For RCSC use:**  
**Received by the RCSC:**

Date  
Name  
Signature  
Official seal



**ROYAL CIVIL SERVICE COMMISSION**  
**Civil Services' Welfare Scheme**  
**Nomination/Update Form**



**1. Information about the member**

- Full name:
- Position Title & Level:
- Agency:
- e-mail id.:
- EID no.:
- Gender:
- CID no.:
- Contact #:

**2. Information about the direct dependent(s):**

Direct dependants comprise of one's own biological parents, a spouse, and child(ren), including legally adopted, if the member does not have biological child.

*(Dependent in sl. # 1 is the primary nominee)*

Sl. #	Name	CID number	Date of birth	Relationship
1				
2				
3				
4				
5				

(Add rows if required)

The member must attach the photocopy of the following documents:

1. Citizenship identity card of the member;
2. Marriage Certificate of the member;
3. Citizenship identity card of dependents (except for child below the age of 15 years);
4. Family Tree from the Dept. of Civil Registration & Census reflecting the CID number allotted to the child aged one year and above and 15 years and below;
5. Birth Certificate/Health Card of children (aged 1 year and below); and
6. Legal adoption paper from the NCWC (for adopted child).

**3. Undertaking:**

I, hereby do confirm that the above list of nominees are my authentic dependants.

Place: Sd/  
(Legal stamp)  
Date: Signature

---

For official use:

**Verified by the HR Officer:**

**Approved by the Head of the Agency:**

Date  
Name  
Signature  
Official seal

Date  
Name  
Signature  
Official seal



**ROYAL CIVIL SERVICE COMMISSION**  
**Civil Services' Welfare Scheme**  
**Lifetime Membership Certificate**

**Form 3.4**



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In recognition of a lifetime of dedicated service to Tsa-Wa-Sum, the Royal Civil Service Commission has the pleasure to confer the Lifetime Membership to Civil Servants' Welfare Scheme to Dasho/Ms/Mr ..... bearing CID number..... who has superannuated from .....(Agency) on.....

This Lifetime Membership is free and the coverage would be for you and your spouse.

Wishing you a happy and fulfilling retirement.

Chairperson  
Royal Civil Service Commission

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**ROYAL CIVIL SERVICE COMMISSION**  
**Civil Services' Welfare Scheme**  
**Claim Form**



**1. Information about the deceased**

- Full name:
- CID no.:
- Date of death (dd/mm/yyyy):
- If member, provide the information below:
  - EID no.:
  - Agency:
- Tick ONLY one whichever is applicable:
  1. Member
  2. Superannuated member
  3. Dependent (only if not 1 or 2)

**2. Information about the claimant**

- Full name:
- CID no.:
- Mobile no.:
- Relationship to the deceased:
- Name of the bank/branch:
- Bank account no.:
- If member, provide the information below:
  - EID no.:
  - Agency:

**3. Attach the death certificate OR a statement from the Gup certifying the death.**

**4. Undertaking:**

I, hereby do confirm that the above information is true to the best of my knowledge. In the event the above declaration is found to be incorrect, I shall be liable for action as per the law of the land.

Place:

Date:

Sd/  
 (Legal stamp)  
 Signature

For official use only

Verification by the HR Officer:

**Crosscheck the following documents (photocopy) as applicable:**

1. Citizenship Identity Card of the claimant
2. Citizenship Identity Card of the deceased
3. Marriage Certificate in case of a claim is being made for the spouse or the photocopy of the letter from the court in lieu of the Marriage Certificate
4. Family Tree from the Dept. of Civil Registration & Census reflecting the CID number allotted to the child in the case of claim being made for the child aged one year and above and 15 years and below
5. Birth Certificate or Health Card in case of a claim is being made for a child aged 1 year and below
6. Legal adoption paper from the NCWC (for adopted child)

Date

Name

Signature

Official seal

Approval by the Head of the Agency

Date

Name

Signature

Official seal

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*\*Forward the copy of this form to the RCSC*

Received by the RCSC:

Date

Name

Signature

Official seal



**ROYAL CIVIL SERVICE COMMISSION**  
**Civil Services' Welfare Scheme**  
**Membership Oppt-out Form**

**Form 3.6**



This is to state that I, ..... bearing EID No.: ..... working under .....(Agency) have refrained from completing Registration Form 3.1 and would like to exercise my option not to become a member of the Civil Servants' Welfare Scheme (CSWS) of the Royal Civil Service Commission.

I understand that the membership is a one-time option and that I can never become the member of the CSWS in the entire Civil Service period, nor avail of any of the benefits of this scheme as it evolves.

Place:

Date:

Signature

**Verified by the HR Officer:**

Date

Name

Signature

Official seal

**Approved by the Head of the Agency:**

Date

Name

Signature

Official seal

**Received by the RCSC:**

Date

Name

Signature

Official seal



**ROYAL CIVIL SERVICE COMMISSION**  
**Civil Services' Welfare Scheme**  
**Reimbursement Form**

**Form 3.7**



*This form is only for those members who have not made a single claim.*

**a. Information about the member**

- Full name:
- Position Title and Level:
- EID no.:
- Agency:
- Mobile no.:
- Membership period ...../...../..... to ...../...../.....
- Reason for withdrawal (tick wherever relevant and attach Office Order):
  1. Voluntary resignation
  2. Early Retirement Scheme
  3. De-linking of the agency

Place:  
Date:

Sd/  
(Legal stamp)  
Signature

**b. Refund**

- Total cumulative amount: Nu. ....../-
- Total refundable amount: Nu. ....../- (75% of the total cumulative amount)
- Bank details
  - Account no.:
  - Name:
  - Branch:

**Verification by the HR Officer:**

Date  
Name  
Signature  
Official seal