

11. HR-PERSONNEL & VIGILANCE

12.1 CORE BENEFITS

a. Class-I Pay Scales (Basic Pay)

Scale VII Rs.99835-2685(2)-105205-2880 (1)-108085-3150(1)-111235-3265(4)-124295

Scale VI Rs.89095-2685(8)-110575

Scale V Rs.65805-2300(3)-86505-2590(6)-102045

Scale IV Rs.65805-2300(9)-86505

Scale III Rs.53725-1610(1)-55335-1745(6)-34460-1200(4)-39260

Scale II Rs. 44065-1610(7)-55335-1745(6)-65805

Scale I Rs. 32795-1610(14)-55335-1745(4)-62315

Stagnation increments: An addl. increment payable to an officer

- who has reached the max. of his scale of pay
- for every 3 completed years of service after reaching such maximum
- equal to the last increment drawn by him

For scale I- Maximum of 3 such increments

For scale II- Maximum of 5 such increments

For scale III- Maximum of 2 such increments

Stagnation increment is to be released subject to satisfactory performance and vigilance clearance.

b. Class-II Pay Scales (Basic Pay)

Development Officer Grade I : Rs. 23075-1445(8)-34635-1495(9)-48090-1570(2)-51230-1610(4)-57670

Development Officer Grade II : Rs. 15650-1030(3)-18740-1175(4)-23440

Stagnation increment: An addl. Increment is payable to a Development Officer Grade I who has reached the maximum of his scale of pay, an amount equal to the last increment drawn by the employee .Maximum three such increments can be paid every three years.

Stagnation increments: An addl. increment payable to an Class-II

As per Amendment Scheme, 2010, sub paragraph (4) has been added in paragraph (13) of the Rationalization Scheme, under which a Development Officer Grade II, other than the one who is eligible for grant of benefit under sub-paragraph (3) of paragraph 11A of the Rationalization Scheme, may be allowed a maximum of three Stagnation Increments, one

each on completion of 3 years of service after reaching the maximum of scale, subject to the conditions that he,

- (a) Fulfills the stipulated cost ratios under paragraphs 11,11A and 13 of the said Scheme, in the previous performance year;
- (b) Is otherwise eligible for drawing normal grade increment; and
- (c) Is found to have a satisfactory work record,

The first such Stagnation Increment may be granted to eligible Development Officers Grade II from the 1st day of the month following completion of three years service after reaching such maximum of the scale or the 1st day of the month following the date of Amendment Scheme Notification (i.e. 01.11.2010), whichever is later.

Further, for the purpose of considering grant of Stagnation Increments to a Development Officer Grade II (Admn.), the Explanation under sub-paragraph (2), paragraph 21A of the Rationalization Scheme has been amended to include the newly introduced sub-paragraph (4) along with subparagraph (3) of para 13 vide which the cost/ performance parameters will not be relevant while considering grant of Stagnation Increments to Development Officers (Admn.) — both Grade I and Grade II - as in the case of release of normal Annual increment to them.

Stagnation increment is to be released subject to satisfactory performance and vigilance clearance.

c. Class-III/IV Pay Scales (Basic Pay)

Sr.Asstt./Steno: Rs. 20210-1445(4)-25990-1610(15)-50140

Assistant: Rs. 14435-840(1)-15275-915(2)-17105-1030(5)-22255-1195(2)-24645-1455(3)-29010-1510(2)-32030-1610(5)-40080

Record Clerk: Rs. 13380-580(2)-14540-620(5)-17640-665(1)-18305-745(2)-19795-820(3)-22255-915(5)-26830-1015(9)-35965

Driver: Rs. 13380-580(2)-14540-600(14)-22940-665(2)-24270-745(9)-30975

Sub-staff: Rs. 11660-475(5)-14035-505(8)-18075-600(1)-18675-620(2)-19915-745(9)-26620

Stagnation increment: An addl. increment payable to an employee

- who has reached the maximum of his scale of pay,—
- an amount equal to the last increment drawn by the employee

For Sr.Asstt/Steno - Maximum of 6 such increments, every 3 years

For Asstts- Maximum of 7 such increments, every 2 years

Stagnation increment is to be released subject to satisfactory performance and vigilance clearance.

d. Dearness Allowance

- Based on the All India Average Consumer Price Index for Industrial Workers (In the series 1960 = 100) as published in the Indian Labor Journal or the Gazette of India
- Revision on quarterly basis for every four points rise or fall.

- For every four points in the quarterly average over 4708 points --- 0.10 % of Basic Pay.

e. House Rent Allowance: (For all classes of employees)

Sl.	Place of posting	Rate per month (CI-I)	Rate per month (CI- II)	Rate per month (CI III/IV)
1.	Cities of Mumbai, Navi Mumbai, Kolkata, New Delhi, Faridabad, Ghaziabad, NOIDA, Gurgaon, Chennai, Ahmedabad, Hyderabad, Bengaluru, Pune, Surat	10% of pay subject to maximum of Rs.5320/- per month	10% of pay subject to maximum of Rs. 5320/- per month	10% of pay subject To maximum of Rs.5320/- per month
2.	Cities with population exceeding 12 lacs except the cities mentioned at serial number 1, Gandhinagar and all cities in the State of Goa	8% of pay subject to maximum of Rs.4490/- Per month	8% of pay subject to maximum of Rs.4490/- Per month	8% of pay subject to minimum of Rs.1000/- & maximum of Rs.4490/- Per month
3.	All other places	7% of pay subject to maximum of Rs.4320/- per month	7% of pay subject to maximum of Rs.4320/- per month	7% of pay subject to minimum of Rs.950/- & maximum of Rs.4320/- per month

f. City Compensatory Allowance: (For all classes of employees)

Sl.	Place of posting (1)	Rate per month (CI I) (3.1)	Rate per month (CI II) (3.2)	Rate per month (CI III/IV) (3.3)
1.	Cities of Mumbai, Navi Mumbai, Calcutta, New Delhi, Faridabad, Ghaziabad, NOIDA, Gurgaon, and Chennai, Ahmedabad, Hyderabad, Bengaluru, Pune & Surat	3% of pay subject to a maximum of Rs.1130/- per month	3% of pay subject to a maximum of Rs.1125/- per month	3% of pay subject to maximum of Rs.1055/- per month
2.	Cities with population exceeding 12 lacs, except cities mentioned in serial number 1, Gandhinagar and all cities in the State of Goa	2.5% of pay subject to a maximum of Rs.1265/- per month	2.5% of pay subject to a maximum of Rs.1040/- per month	2.5% of pay subject To maximum of Rs.990/- per month
3.	Cities with population of 5 lacs and above but not exceeding 12 lacs, State capitals with population not exceeding 12 lacs, Chandigarh, Mohali, Panchkula, Pondicherry, Port Blair	2% of pay subject to a maximum of Rs.980/- per month	2% of pay subject to a maximum of Rs.910/- per month	2% of pay subject To maximum of Rs.850/- per month

g. Transport Allowance: (For class I, III & IV)

Rs.1330/- p.m. for Class I, for Class II (Admn.) Rs.625 p.m, & Rs.460/- p.m. for Class III/IV employees

h. Fixed Personal Allowance :

Sl. No.	Employee in the scale of pay as on 1.11.1993	Revised F.P.A. (in Rs.)
1	Scale VII	3265
2	Scale VI	2685
3	Scale V	2590
4	Scale IV/III	2300
5	Scale I/II	1745
6	Development Officer Gr. - I	1610
7	Development Officer Gr. - II	1175
8	Sr.Assiatant/Steno/Assistant etc.	1610
9	Record Clerk	1015
10	Driver/Other Subordinate Staff	745

Note:

The revised Fixed Personal Allowance shall reckon as Basic Pay for the purpose of House Rent Allowance, Provident Fund, Pension, Gratuity and Encashment of Earned Leave.

i. Hill Station Allowance: For Class I, II and III/IV employees

S.No. (1)	Height of place of posting (Above Mean Sea Level) (2)	Rate for Class I (3)	Rate for Class II (4)	Rate for Class II/IV (5)
1	1500 meters and over.	2.5% of pay subject to a maximum of Rs.765/- per month	2.5% of pay subject to a maximum of Rs.615/- per month	2.5% of pay subject to a maximum of Rs.615/- per month
2	1000 meters and over but less than 1500 meters. Marcara and places which are specifically declared as "Hill Stations" by the Central and State Governments for their employees	2% of pay subject to a maximum of Rs.615/- per month	2% of pay subject to a maximum of Rs.485/- per month	2% of pay subject to a maximum of Rs.485/- per month
3	Not less than 750 meters and surrounded and accessible only through hills with a height of 1000 meters and over	2% of pay subject to a maximum of Rs.615/- per month	2% of pay subject to a maximum of Rs.485/- per month	2% of pay subject to a maximum of Rs.485/- per month

j. Kit Allowance:

Payable to Class I and III/IV employees if they are transferred to a hill station where HSA is paid. Rs 6,000/- (One time) for officers and Rs.1500/- for Class III/IV employees. The Kit Allowance shall not be payable for transfer from one hill station to another, to Class III/IV employees, if the same was drawn any time during the preceding three years.

k. Paradeep Port Allowance:

Rs 185/- per month shall be paid to confirmed employees of all classes and cadres, as long as he/she is posted in the company's office in Paradeep port. This allowance shall not be treated as Basic salary for any purpose.

l. Allowance for Technical Qualifications for Class II & III/IV :

Sl. No.	Examination	Allowance for Technical Qualification per month (in Rs.)
1.	LIII or LCII AIII or ACII FIII or FCII	340 925 1550
2.	Institute of Actuaries: On passing each subject	340
3.	Institute of Chartered Accountants or Institute of Cost and Works Accountant: on completion of Intermediate Examination Final Group A or Group B Final Group A & Group B	665 1135 1550
4.	On completion of MBA from a recognized (by UGC) University or Institution (AICTE Approved course)	1550 (this is applicable only to Class III & IV employees)

m. Functional Allowance payable to Class I/III/IV employees:

Sl. No	Cadre-Functions	Monthly Func. Allow.
1.	Subordinate Staff engaged in either as Key Holder or for carrying cash to or from Bank, as his regular and main function, where the amount of cash carried during a calendar month is ordinarily Rs.25,000/- or more	700
2.	Other Subordinate Staff working as Liftmen, Machine Operators, Head Peons, Jamadars, Daftaries, AC Plant Operators and Heavy Vehicle Drivers, who were assigned these functions before 1.1.2006	165
3.	Assistant (Sr. Assistant in the event of non-availability of Assistant) engaged in handling cash in an office, as his regular and main function, where the amount of cash transaction during a calendar month is ordinarily Rs.25,000/- or more	1500
4.	Telex Operators, Punch Card Operators, Unit Record Machine Operators and comptists, who were assigned these functions before 1.1.2006	60
5.	Stenographers to CMDs, Scale VII & VI and equivalent positions	75
6.	Class III Employees (Assistants) performing the functions of Audit Assistants	850
7.	Officers (Scale IV and below) working in Vigilance and Internal Audit Departments in ROs and HO	1150

12.2 NON-CORE BENEFITS

a. Leaves:

Casual Leave (CL)	12 days (can avail 5 full days of CL at a stretch & Half day CL {1st half or 2nd half} can be availed max. 6 times in a year). Further intervening holiday{s} & Saturdays/Sundays falling between two CLs would not be counted as CL.
Restricted Holiday	2 days (this can be selected by each employee from a list of Restricted Holidays provided at the beginning of each year.
Earned Leave (EL)	33.2/11 days (on every 11 working days 1 day accrued) Max. accumulation —240 days. It cannot be clubbed with Casual Leave. It can be sanctioned for minimum 6 days and maximum 120 days.
Sick Leave (SL)	30 days on half pay basis are accumulated at the end of every year Maximum accumulation —240 days (h/p)
Maternity Leave	180 days for each confinement & not exceeding 12 months including miscarriage etc. during entire service period may be allowed to female employees, having less than 3 living children.
Examination Leave (For I.I.I. exams)	It is granted for the day of the examination irrespective of the examination is in the forenoon or afternoon.
Special Sick Leave	180 days (half pay basis only) for suffering from any of the major 9 diseases of cancer, leprosy, T.B., paralysis, brain tumor, cardiac ailment, kidney disease, AIDS and mental disease.
Adoption Leave	Maximum two months leave or till the adopted child reaches the age of one year, whichever is earlier, may be granted for adoption of a child through legal process, only once during service career and for one child only.
Quarantine Leave	This leave is sanctioned to an employee due to the presence of any infectious disease in the household. Such leave is granted from the date of intimation given by the employee supported by an appropriate medical certificate issued by the medical officer. Such leave may continue till the concerned patient in the household of the employee is cured and the disease is no longer in infectious stage. 'Chicken Pox' is not considered as an infectious disease for this purpose.

In addition to the above, there are a few occasions where the employees are treated as on duty, or allowed special leave as per the chart given in the table below:

Sl. No.	Reason/Purpose	Maximum No. of days that can be allowed	Remarks
1.	For undergoing vasectomy or salpingectomy operation for family planning purpose.	6 days	Items 1, 2 & 3 are family planning related
2.	To a female employee for undergoing puerperal and non-puerperal sterilization for family planning purposes	14 days	
3.	To a female employee for I.U.C.D. insertion for family planning purposes.	1 day	
4.	For camp duties by employees who have been permitted to join Home Guards Organization. Or Territorial Army	15 days in a year	
5.	For invigilation work at an insurance examination conducted by the Insurance Institutes of India, Mumbai, Chartered Insurance Institute London, Institute of Actuaries, London, and any other bodies conducting insurance examinations,	3 days at a time subject to a maximum of 7 days in a year	
6.	For participation in a representative capacity in a National or an International event in sports;	30 days	For both these occasions the total limit would be 30 days
7.	For participation as a duly sponsored candidate of the Company in any important local event in sport.	10 days	
8.	For willing and fit employees if unable to attend office due to operation of law, e.g., the imposition of curfew either in the area of his residence or in the area where the office is situated.	Actual No. of days	
9.	For participation in the Republic Day parade at New Delhi in a representative capacity.	25 days	
10.	For attending conference of III, Mumbai, including the No. of days spent on journey	Actual No. of days	
11.	Day of polling, if it is declared as a holiday by the State Government	1 day	Additional Paid holiday
12.	For casting vote in his/her place of residence, if the date of polling there is different from the date of polling in the place where the office is located	1 day	Special casual leave
13.	For doing polling duties including journey period, if any	Actual No. of days	
14.	For attending Coroner's Court as jurors if they are required to attend the Court.	Actual No. of days	
15.	For the purpose of blood donation at a recognized blood donation centre.	1 day on each occasion, subject to maximum of 10 days in a year	Special leave
16.	For ex-serviceman to appear before the Medical Resurvey board for assessment of their disabilities.	15 days including journey time, if any	

b. Leave Encashment (During Service) :

Block year “Even-Odd” years (for all classes of employees)

- Encashment of EL maximum 15 days may be availed of only once in a block of two calendar years.
- No carry forward of block

Following components of salary are considered for this purpose

Class I & II	Class-III & IV
Basic Pay, Pre-revised Basic part of FPA & all other allowances drawn by the employee are considered	Basic Pay, Pre-revised Basic part of FPA, DA,
EXCLUDING officiating allowance, transport allowance & entertainment allowance	HRA & CCA are considered All other allowances are EXCLUDED

c. TA/DA on Tour :

- AC II tier train fare, to & fro, for Scale I, II & III.
- Scale IV & Above by Economy class Air fare
- Actual Conveyance expenses —residence to Airport, Railway/Bus Station & back, both at Headquarters & place of tour.
- Incidental charges (For officers only) Charges are payable @ ½ of D.H.A applicable to 'C' Class cities for each journey. If 2 or more journeys are completed within the same calendar day (midnight to midnight), those are considered as one journey for the purpose of incidental.

d. Hotel charges:

Limits for Reimbursement of Lodging Charges while on official Tour (w. e. f. 01.01.2013)					
Cadre	Major Cities	Area 1	Other places	Ahmedabad, Mumbai, Kolkata, Delhi, Chennai, Hyderabad & Bengaluru	Pune, Nagpur, Kanpur, Lucknow, Jaipur, Surat, Vishakhapatnam, Patna, Vadodara, Kochi, Indore, Bhopal, Ludhiana, Agra, Coimbatore, Madurai & Varanasi
GM/DGM	8200	4100	3600		
Chf. Mgr /Mgr	4800	2900	2400		
Dy.Mgr / AM	2900	2000	1500		
Admn. Officer	2000	1500	1000		
Class II Employees	1800	1350	900		
Class III Employees	1600	1200	800		
Class-IV Employees	1400	1050	700		

- Standard Breakfast charges on actual basis along with taxes thereon can be allowed during stay in the same hotel, over and above the hotel tariff to officers.
- For other employees hotel tariff is inclusive of breakfast charges.
- Taxes on hotel charges are allowed on actual basis over & above the above tariff limits.

e. Daily Halting Allowance (W.E.F. 1.12.2010)

Sl. No.	Category of the employee	A Class City (Rs.)	B Class City (Rs.)	C Class City (Rs.)
1	Class I (Scale IV, V, VI & VII)	1000*	800	700
2	Class I (Scale I, II & III)	800**	700	600
3	DO Gr. I/ Sr. Asstt./ Stenographer	500	375	300
4	DO Gr. II/ Asstt./Record Clerk	375	275	225
5	All Class IV employees	325	225	175
* Rs.1200 for Kolkata, Delhi, Chennai & Mumbai				
**Rs.1000 for Kolkata, Delhi, Chennai & Mumbai				

f. LTS (Leave Travel Subsidy):

Block — (Two calendar years)

For Class-I —“Odd-Even years”

For Class -II & III/IV —“Even-Odd years”

If not availed during one particular block, the same may be carried forward to the immediate next block e.g. LTS for Block 2012-2013 may be availed during 2014 —2015. Subsidy for two blocks together can also be availed of.

Individual employee, spouse & all dependent children/parents are eligible to avail LTS.

LTS can be availed by the dependent members of an employee in maximum two groups, within the same block period.

Train fare by AC II tier or by Rajdhani or Durgam Express (if actually travelled) up to 3000 Km each way per individual for each block may be reimbursed. Officers in the cadre of Scale IV & above are entitled to Air travel up to 3000 Km each way.

Scale V & above are entitled to AC 1st Class if they travel by train.

g. Foreign LTS:

Overseas travel with LTS is not allowed.

As per the directives of Department of Financial Services, Ministry of Finance dated 30th April 2014 the following LTS Rules is applicable with immediate effect.

- Travel to foreign destination, including travel via foreign destinations while availing LTC facility may not be allowed.
- Reimbursement of fare should be based on actual expenditure which in turn should not be beyond the entitled class of travel.
- In case the officer/employee travels in a class lower than his entitled class then his entitlement should be limited to the class of travel. If part of the journey is through a lower class than the entitlement would be proportionately reduced.

A newly promoted AO who did not avail LTS in pre-promoted cadre can avail of the same for un-availed block(s) up to the end of the block period as per his/her entitlement in the pre-promoted cadre. For example, a Class III employee who has been promoted to Scale I in 2013 and has not availed LTS for 2010-11 and 2012-13, in the earlier cadre may avail such Blocks till 31.12.13, as per previous entitlement. Thereafter, the employee would be eligible to avail LTS in AO cadre for 2013-14 and onwards from 1.1.2014. (NIC HO Pers. Dept. Circular dt. 8.6.2009).

h. Transfer Benefits for Officers :

- i) One month's basic pay, as on date of taking charge on transfer plus pre-revised basic part of monthly FPA, as transfer grant
- ii) Train/ Air Fare —As per Tour entitlement (If transferred on promotion, this would be as per entitlement in promoted cadre)
- iii) Baggage allowance —charges for transporting up to 40 (for scale I, II & III)/60(for scale IV & Above) quintals by Rail (Revised). Charges for transporting up to 90 (for scale I, II & III)/120(for scale IV & Above) quintals by Road (Revised).
- vi) Packing charges —Rs.12000/- for scale I to III Rs. 16000/- for Scale IV & above.
- v) Forwarding charges.500/-(at each end)
- vi) Joining Leave —6 days (can be taken in one or two installments)
- vii) Halting allowance during journey period as per tour rules
- viii) 2nd trip for shifting family/household effects within 6 months or start of next academic session of children, whichever is later. GM(P) may further allow extension for another 6 months on receiving such request.
- ix) For actual number of days' stay, subject to maximum of 30 day, halting allowance as per tour rules applicable at the new headquarters, if residential accommodation is sought but could not be provided there within 30 days.

i. Company Accommodation:

- a) If Company flat is available, the same may be provided according to the existing allotment procedure.
- b) If Company flat is not available, the accommodation on Company lease or Personal Lease (in rare cases) may be considered as per the officer's entitlement shown in one of the following slides.
- c) 6 months adjustable rent advance may be allowed in favor of the Landlord
- d) Deduction from salary: 1.20% of the Basic Pay at the minimum of the scale of pay. HRA will not be paid

Rent Limits for eligible/entitled Officers (w.e.f. 1.1.2013)

Cadre	Metros	A Class City	B Class City	C Class City
Scale I & II (except Branch I/C)	15600	11700	7000	5100
BM	16400	12500	7400	5500
Scale III & IV (except SDM)	18700	14000	8300	6600
SDM	20300	14800	9000	7400
Scale V	20300	14800	9000	7400
Scale VI	*	*	*	NA
Scale VII	*	NA	NA	NA

(* For Scale VI & VII Officers, the lease limits will be up to 125% of the applicable limit for Scale V officers for the respective class of City on case to case basis, to be decided by the CMD of the Company, till new limits in LIC are decided, after which limits finalized by LIC would be applicable)

Kashmir Migrants Employees (Amount in Rupees)

Cadre	Metros	A Class City	B Class City	C Class City
Sr.Asstt/Steno	9350	6250	4700	3900
Assistant	6500	4300	3250	2550
RC	5200	3450	2600	1950
Sub-Staff	3900	2600	1850	1450

Senior Assistants Transferred on Promotion (Amount in Rupees)

Cadre	Metros	A Class City	B Class City	C Class City
Sr. Asstt.	9350	6250	4700	3900

Employees Posted at Rourkela Project Town (Amount in Rupees)

Cadre	Amount
Sr.Asstt/Steno	2750
Other Clerical Staff	2200
Sub-Staff	1640

Apart from above revision in limits, the Governing Board has also approved reimbursement of Monthly Society Maintenance charges on the pattern of LIC.

Society Maintenance Charges per month

Metros	A Class City	B Class City	C Class City
1250	1000	750	375

The reimbursement of monthly society maintenance charges will be as per Lease Agreement, subject to the limits mentioned and further subject to production of receipts. Project Town of Rourkela will be treated at par with "C" Class City, as a special case for society maintenance charges.

j. Telephone facility (AT RESIDENCE):

Category	Limits
CMD/ GM & DGM or CRM	Actual
Other entitled officers (CM/ MGR/ SDM/DM/SBM/BM etc.)	Fixed annual limit to be quarterly reimbursed on declaration basis as per circular dt. 3.6.09.

In addition, non-entitled Officers in HO, ROs & DOs may be allowed residential telephone facility for which quotas are as under:

HO-10, RO-4 each, DO —1 each.

Such non-entitled Officers, if extended the facility are reimbursed expenses on declaration basis subject to stipulated limits (as provided in NIC HO Personnel Dept. circular dt. 3.6.2009 appended below:)

The existing system of reimbursement of telephone expenses (land line) which is linked with number of permissible calls, is replaced by a system of reimbursement on declaration basis.

In order to adopt to the new system, the existing system linked with the number of permissible calls has been suitably amended to monetary limits as approved by the Competent Authority as detailed under:

CATEGORY OF OFFICERS	TELEPHONE FACILITY (LAND LINE) Amount (Rs) per annum (Including Rental)	BROAD BAND (per annum) Rs.	MOBILE PHONE (per annum) Rs.	TOTAL Rs
Scale-I & II AOs(D) & AMs(D). *Applicable only in cases where telephone facility has been provided in terms of Para 6 page no. 181 of Part II, Personnel Manual.	6600.00 + S.T.	3000.00 + S.T.	6000.00 + S.T.	15600.00 + S.T.
Officer-In-Charge of BO/DO (Scale, II,III & IV)	6600.00 + S.T.	3000.00+S.T.	7200.00 + S.T.	16800.00 + S.T.
Scale III & IV officers with marketing ssignment at RO/HO *Applicable only in cases where telephone facility has been provided in terms of Para 6 page no. 181 of Part II,Personnel Manual.	*6600.00 + S.T.	3000.00 + S.T.	7200.00 + S.T.	16800.00 + S.T.
Scale IV (Admn.)	6600.00 + S.T.	3000.00 + S.T.	NIL	9600.00 + S.T.
Scale-V excluding CRM	7500.00 + S.T.	3000.00 + S.T.	12000.00 + S.T.	22500.00 + S.T.
Regional underwriters posted at Regional Office below the rank of Scale V	NIL	3000.00 + S.T.	7200.00 + S.T.	10200.00 + S.T.
Other Officers performing special duties (Non-entitled officers) *Applicable only in cases where telephone facility has been provided in terms of Para 6 page no. 181 of Part II, Personnel Manual.	6600.00 + S.T.	NIL	NIL	6600.00 + S.T.

The new scheme shall be effective from 1st January 2009 and the reimbursement shall be on quarterly basis i.e. on 1st July, 1st October, 1st January and 1st April in respect of 1st quarter, 2nd quarter, 3rd quarter and 4th quarter of every financial year.

k. Newspaper:

For Class-I officers (half yearly basis i.e. on 1st July and 1st January in respect of 1st and 2nd half respectively of the calendar year)

- i) For officers up to Scale III : Rs. 200/- per month
- ii) For officers in Scale IV & V : Rs. 400/- per month and
- iii) For officers in Scale VI and VII : Rs. 500/- per month

The new scheme shall be effective from 1st January 2009 on half yearly basis i.e. on 1st July and 1st January in respect of 1st and 2nd half respectively of the calendar year

The necessary implementation of the above revision be effected against submission of requisite declaration as per prescribed formats.

l. Briefcase - class I/II (other than Administration):

The limit of reimbursement and other conditions would be as under:

Sl.No.	Cadre	Limit (In Rs.)
1.	Scale VI & Above	5000.00
2.	Scale IV & V	4000.00
3.	Scale II & III	3000.00
4.	Scale I	2000.00
5.	Scale I Development Officers (other than Administration)	1500.00

1. Reimbursement may be allowed to all Class I officers, including promotees and probationers and all confirmed Development Officers (other than Administration)
2. The frequency of reimbursement will be once in three years from the date of last reimbursement.
3. The limit of reimbursement shown above shall be inclusive of sales tax and other Supplementary taxes, if any.
4. The above limits for Class I officers are effective from 01.09.2014 and that for the Development officers (other than Administration) is w.e.f. 1.4.2009.

l. Vehicle Loan:

Two wheeler:

- i) Rs. 75,000/- for Class I & 80% of the ex-showroom price of the vehicle subject to maximum of Rs.50,000/- for Class II (Admn.) & Class III & IV
- ii) No. of installments —60
- iii) Minimum eligibility —3 yrs. & can be taken 3 time in Class-III cadre & 3 times in Class-I cadre
- iv) Reimbursement of Ins. premium by the Company during loan recovery period.
- v) Rate of interest —5% p.a. on reducing balance

Four wheeler:

- I) Scale I & II Officers on the Administrative side can avail maximum loan of 2.5 lacs, first 1.00 lacs with 5% interest and rest with 7.5%.
- I) Scale III & Scale IV officers on the Administrative side are entitled a maximum loan of Rs.4.5 lacs.
- II) No. of repayment installment —120
- III) Rate of interest —5% p.a. on reducing balance
- IV) Reimbursement of Insurance premium by the Company during loan recovery period.

m. Domiciliary Medical Benefit:

Class III & IV: Rs.6650/- paid in July every year for the period —**July** of that year to **June** of following year.

Class I: Payable in December

Basic Salary as on 1st January	Entitlement (Amount in Rupees)
Up to Rs. 58825/-	Rs. 13300/-
Above Rs. 58825/-	Rs. 19940/-

Class II: Payable in December

Basic Salary as on 1st January	Entitlement (Amount in Rupees)
Rs. 46595/- and above	Rs. 13300/-
Below Rs.46559/-	Rs. 8310/-

Officers promoted from Class-III would be entitled to lump sum amount applicable to Officers on a pro rata basis from the 1st day of the month following their date of promotion. Similarly, recovery on pro rata basis from the lump sum amount if already paid in Class-III cadre.

n. Lump sum domiciliary medical benefit, in a nut shell

For Officers :

Basic Up to Rs. 58825/- ... Rs. 13300/- Payable in December
Basic > Rs. 58825/- Rs. 19940/- Payable in December

For Dev. Officers:

Basic above Rs. 46595/- ... Rs. 13300/- Payable in December
Basic < Rs. 46595/- Rs. 8310/- Payable in December

For Clerical & Subordinate Staff : Rs. 6650/- Payable in July

o. MEDICLAIM

- Coverage starts from the date of joining, in case of new recruits.
- Enrolment form for members to be covered is to be submitted to concerned RO/HO, Personnel Departments. Company contributes a part of premium (75% for Class-I & 75% for Class III & IV) up to the under mentioned eligible sum insured as per following Basic Pay slabs:-
- Sum Insured available from Rs. 3,00,000 to Rs. 6,00,000/- and maximum sum insured up to Rs.20,00,000/- on floater basis.

Basic Pay	Eligible Sum Insured
Less than Rs. 43300/-	Rs. 3,00,000/-
Rs. 43300/- to Rs. 55335/-	Rs. 4,00,000/-
Rs. 55335/- & above	Rs 6,00,000/-

Service Tax to be charged on each share of premium as per prescribed rate.

- d) Coverage available to self, spouse, dependent children, parents & parents-in-law.
- e) Additional coverage beyond the entitled sum insured up to Rs. 6,00,000/- per member/ individual may be opted but at own cost.

Benefit under the Scheme:

A) Domiciliary Hospitalisation

Minimum period —exceeding 3 days

Maximum period —60 days

Maximum payable amount — 20% of the total Sum Insured subject to maximum of Rs 50,000/-

B) Maternity Benefit

Cover is automatic.

Admissible for normal delivery & caesarian cases

Admissible for maximum two confinements only

- An amount of Rs 25,000/- per child for normal delivery
- An amount of Rs 50,000/- per child for caesarian delivery

C) Hospitalisation Benefits

Minimum Period —24 Hrs.

Pre-hospitalization benefits —30 days.

Post hospitalization benefits —60 days or till declared fit, whichever is earlier.

D) Medical Checkup facility

Free Medical checkup in a block of 4 years

Cumulative maximum of 1% of Sum Insured or Rs 5000/- whichever is less.

E) Ambulance Cost

For distance upto 50 km an amount of Rs 1500/- and for distance more than 50km an amount of Rs 3000/- is payable.

p. Group Personal Accident (GPA):

If any employee sustains injury causing death/disablement, the Company will reimburse the following:-

a) Death	Capital Sum Insured
b) Loss of two limbs, two eyes or one limb and one eye	Capital Sum Insured
c) Loss of one limb or one eye	50% of the capital Sum Insured
d) Permanent total Disablement from injuries other than those named above	Capital Sum Insured
e) Permanent Partial Disablement	Specified percentage of the Capital Sum Insured depending on the extent of Disablement.

GPA policy has been revised w.e.f 2.07.2014 where capital sum insured is different for separate categories of employees. Capital sum insured for each category is given below:

COMPARATIVE CHART SHOWING					
CADRE - WISE EXISTING AND REVISED SUM INSURED					
		EXISTING SUM INSURED	REVISED SUM INSURED		
SL. NO.	DESIGNATION	DEATH +PD +PPD (Per person)	DEATH +PD +PPD (Per person)	AIR TRAVEL SUM INSURED - DEATH+PD+PPD (Per person)	TOTAL SUM INSURED (Per person)
			(A)	(B)	(A+B)
1	CMD	300000	4300000	8600000	12900000
2	GM (SCALE-VII)	300000	3000000	6000000	9000000
3	DGM (SCALE-VI)	300000	2700000	5400000	8100000
4	CM(SCALE-V)	300000	2400000	4800000	7200000
5	MANAGER (SCALE-IV)	300000	2000000	4000000	6000000
6	DY. MGR (SCALE-III)	300000	1600000	0	1600000
7	ASSTT.MANAGER (SCALE-II)	300000	1300000	0	1300000
8	ADMN.OFFICER(SCALE I)	300000	1000000	0	1000000
9	DEV.OFFICER GR.I	300000	700000	0	700000
10	DEV.OFFICER GR.II	300000	500000	0	500000
11	SR.ASSISTANT	300000	600000	0	600000
12	STENOGRAPHER	300000	600000	0	600000
13	ASSISTANT	300000	500000	0	500000
14	RECORD CLERK	300000	400000	0	400000
15	DRIVER	300000	400000	0	400000
16	SUB-STAFF	300000	350000	0	350000
17	FULL TIME SWEEPER	300000	350000	0	350000
18	PART TIME SWEEPER	NIL	200000	0	200000

q. Housing Loan

Scheme Loan & Supplementary Loan are available are as under:

CADRE	Limits (Rs. in lacs)		
	Scheme Loan	Suppl. Loan	Total Loan
Scale VI & above	9.00	11.00	20.00
Scale IV / V	8.50	9.50	18.00
Scale III	8.25	9.75	18.00
Scale I / II	7.45	8.55	16.00
Dev.Officer Gr.I	5.50	7.50	13.00
Dev.Officer Gr.II	5.50	6.50	12.00
Senior Assistant / Steno / Assistant	5.50	6.50	12.00
Record Clerk	4.75	5.75	10.50
Sub-Staff	3.50	4.50	8.00

All confirmed employees with 3 years of service are eligible for housing loan for purchase of land and construction of house thereof, purchase of flat/ house subject to HBL Scheme.

The rate of interest on Scheme loan is 5% on reducing balance and that on Supplementary loan is 7.5% on reducing balance.

r. Refundable/Non-refundable Loans from Provident Fund:

Refundable Loan :

Maximum 6 times of Basic Pay + DA + FPA (basic) + Special F.A.@ interest 1% more than the interest paid by Trust per annum on reducing balance (for marriage purpose).

Repayable in 48 installments (maximum) for marriage purpose.
For other purpose maximum 24 installments.

Non-refundable Loan :

- i) After 10 yrs. of service
- ii) Max. 2 times in service career
- iii) Up to 90% of own contribution
- iv) Only for housing purpose & not for 2nd property

s. Other Loans & Advances:

- Festival-Interest free advance
- Class I -1 month's Gross Salary Or Rs20,000, whichever is less
- Class II/ III/ IV —1 month's Gross Salary Or Rs.17,000, whichever is less
- Regular PTS - 1 month's Basic+ D A (on pro rata basis) Or Rs.8,500, whichever is less
- Flood/Drought/Cyclone -Interest free advance — Maximum Rs. 15,000 for such affected employees who are posted or having properties in the affected areas.

t. Conveyance Scheme for eligible Class I Officers (Conveyance Scheme —2011)

- The office will book the vehicle under this scheme
- The vehicle will be purchased, owned and registered in the name of the company
- The User Officer will enter into an agreement as per prescribed standard draft for the use of the vehicle
- The limit of the cost of the vehicle would be as under:

Cadre of the Officer	Limit in Rs.
Scale VII & VI	8.20 lacs
Scale V & IV	6.30 lacs
Scale III, II & I	5.00 lacs

Cleaning charges of Rs 650/- per month.

Cost of servicing, repairs & replacement: Rs 50000/- to Rs 60000/- (distributed over years incrementally):

Age of the Car	Max. Admissible repair charges (Rs)		
	Scale I to III	Scale IV & V	Scale VI & VII
First year	8000	9000	10000
Second year	9000	10000	11000
Third year	10000	11000	12000
Fourth year	11000	12000	13000
Fifth Year	12000	13000	14000
Total	50000	55000	60000

- Running expenses (Fuel limit) would be as under:

Category	Quarterly Limit	
CMD	Actual	
Scale VII	375 Lts.	
Scale VI/CRM	300 Lts.	
Scale V other than CRM	250 Lts.	
Officers-in-charge of Dos/ BOs, Scale IV In-charge of RNTB & Marketing Department at RO, Officers- in-charge of DTC	Metro	250 Lts
	A Class City	225 Lts.
	B Class City	180 Lts.
	C Class City	150 Lts

- The period of usage of car under this scheme will be 5 years.
- After that the car shall be transferred in the name of the Officer concerned by recovering an amount equal to the written down (Depreciated) value of the car determined as per rules in force from time to time
- Cost of Tyres and tubes shall be borne by the company in full after 32,000 Kms. run of the vehicle. Reimbursement will be made subject to production of bills/receipts.
- If retreading of tyres is required, the cost of such retreading shall be borne by the company after the car has run 16,000 Kms.
- The cost of batteries shall be borne by the company in full after 18 months of date of purchase of the vehicle and after every 18 months thereafter subject to production of bills/receipts.

N.B. In case any officer (Scale III, IV) who has availed vehicle loan and purchased a four wheeler, is shifted to marketing side or promoted to Scale V, and thereby becomes entitled to a vehicle under Conveyance Scheme of the company, can adopt one of the following two courses :

1. **Convert the existing vehicle in the name of the company and come under the company's Conveyance Scheme**
2. **Repay the balance of loan amount obtained from the company for purchase of the vehicle. Then go for a vehicle under Conveyance Scheme 2011, under which he becomes entitled.**

U. Compassionate Appointment

Compassionate Appointment to the legal heirs of deceased employees or retired on medical grounds w.e.f from 01.11.2014 in lieu of monetary benefits. Employee would include only confirmed employees serving full time or part time on scale wages, at the time of death / retirement on medical grounds before reaching the age of 55 years.

Dependent family members would be spouse, dependent son or daughter (legally adopted son or daughter) and dependent brother and sister in case of unmarried employee. Compassionate appointment can be made in the clerical and substaff cadre only. Competent Authority to make compassionate appointment is CMD, GM holding the current charge of CMD or the Board of Directors.

12.3 TERMINAL BNEFITS

a. Gratuity

Retirement	Death	Vol. Retirement	Resignation
Gratuity as per Act/Scheme Under Act: (Basic+DA+Pre-revised FPA+DA on FPA) x 15/26 x No. of yrs. of continuous qualifying service, subject to maximum of Rs.10 lacs (enhanced w.e.f.	Same as Retirement (Death certificate along with Gratuity Nomination Form, is reqd. to be sent. In absence of Gratuity nomination form, succession certificate would be necessary for settlement of Gratuity.)	Same as Retirement	Calculation is Same as Retirement. However, Gratuity is payable after minimum of 5 years of service

24.05.2010)			
As per scheme: For Class I For 15 years and above: Last drawn basic pay (including Pre-revised FPA) X 15 + (50% of last drawn basic pay X no. of yrs. of service beyond 30 years)	As per scheme: 1 to 11 yr. 50% of last drawn basic pay X no. of yrs. of service. 12 yrs. 60% of last drawn basic pay, 13 yrs. 70% of last drawn basic pay and 14 yrs. 80% of basic pay. For service of 15 yrs. and above, same as retirement.	Same as retirement.	Same as retirement However, gratuity is payable only on completion of minimum of 5 yrs. Service.
As per scheme: For Class III & IV Last drawn basic pay (including Pre-revised FPA) X 15 up to 15 years of service. For 15 years and above: Additional 1 month basic pay for each year of service beyond 15 yrs. subject to max. of total 20 months)			

b. Provident Funds

- On the day of superannuation the entire accumulation in the Provident Fund, i.e. own contribution, Company's contribution (only for PF Optees) and contribution in Voluntary Provident Fund (where applicable), till the date of retirement, is paid to the employee including interest at the prevalent rate, if already decided otherwise at a provisional rate.
- In case the rate of interest is finalized subsequently, for the year under consideration, the difference in interest amount, if any, would be paid thereafter.
- A retiring employee is entitled to withdraw 90% of his 'own contribution' not earlier than one year from the date of his superannuation. For this purpose the employee has to apply in the prescribed form and submit to the CPF Dept., through proper channel, well in advance.

c. Pension

Retirement	Death	Vol. Retirement	Resignation
<u>Pension Formula</u> 50% of last 10 month's average basic pay + Pre-revised FPA (Basic Part only) X No. of yrs. of service /33 (full pension is admissible on completion of 33 yrs. of service)	Instead of last 10 months' average Basic Pay, only last month's basic pay is taken for computation. GTIS death claims form, GTIS original option form (in case the deceased was a member of GTIS), last six month's pay	Same as Retirement {Notional benefit of service up to five years (Maximum) can be given to those who would have completed 33 or more years service till the date of normal superannuation}	Not eligible for Pension.

	slip (Xerox), death certificate, to be sent to pension cell and all other relevant papers as reqd. for retirement cases.		
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Commutation:

The employee at the time of retirement/Voluntary Retirement has the option of "commutation". The term signifies that the employee can choose to allocate a certain sum from his/her Basic pension amount for a lump sum payment (subject to a maximum limit) at the time of his/her retirement/ Voluntary Retirement from the company. At present, an employee can commute up to a maximum of 1/3rd of his/her calculated basic pension amount. (CMD can commute upto 40% of the basic pension amount as per central government rules). For e.g. if the total pension annuity amount is Rs.6000, then the maximum limit for commutation will be Rs.2000 (In case CMD maximum limit of commutation will be Rs.2400/-). The remaining amount (Rs.4000 in the above example) and DA calculated on the actual or full calculated basic pension will be paid as monthly pension to the retiree.

Single and Double FAMILY Pension:

In case of demise of the retiree/employee before his/her 66th birthday, then the widow or widower or children will get double pension for a period of maximum seven years or till the retiree reaches 66th birthday had he or she been alive whichever is earlier. At most the maximum period for which the family pensioner is entitled to double pension is 84 months. After this time period, the pension will be reduced from double to single.

When the family pensioner receives double pension, the plan is called FWD (Family Widower's/Widow's Double) / FCD (Family Child Double (Which may also include Dependent Unmarried/Widowed/ Divorced Daughter or Dependent Parent)). When the retiree's family pensioner receives single pension, the plan is called FWS (Family Widower's/Widow's Single)/ FCS (family Child Single)/ FUS (family Unmarried/ Widowed/Divorced Daughter or Dependent Parent).

Eligibility

1. An employee who has rendered a minimum ten years of service in the company on the date of retirement
2. Service on probation followed by confirmation is considered for Pension.
3. All leave during service in the company for which leave salary is payable shall count as qualifying service.
4. Any extra-ordinary leave on loss of pay not exceeding twelve months during the entire service shall count as qualifying service.
5. If there is a broken period of service of less than one year, then if such broken period is more than six months it shall be treated as one year and if such broken period is six months or less it shall be ignored.
6. Period of continuous service of a "transferred employee" with an erstwhile insurer, shall qualify for pension, provided that such an employee was not eligible for any pension, annuity, gratuity.
7. Period of suspension should be also taken into account for calculating total number of years of service in the organization provided he/she has been fully exonerated.
8. Dismissal or resignation or removal or termination or compulsory retirement of an employee from the service of the corporation or a company shall entail forfeiture of his entire past service and consequently shall not qualify for pension benefits.
9. Period of deputation to Foreign Service is considered as service years for pension.
10. Military Service should also be captured and is counted as service, if mentioned in the appointment letter.
11. Period of deputation to an organization in India should be counted as service.
12. Provision to capture the Additional Qualifying Years should also be present. It is up to the competent authority to decide to increase the number of years up to a maximum of five
13. **Following rule is to be borne in mind when calculating the years of service**
 - a. If an employee works for 29 years and 6 months the year of service will be 29 years
 - b. If an employee works for 29 years and 6 months and one day the year of service will be 30 years
14. **Required Years of Service for pension eligibility in nutshell:**
 - a. All Cases: Minimum 10 years (No such limit in case of Death of the employee)
 - b. For Invalid Cases: On case to case basis

- c. For Compassionate Allowance: On case to case basis as per the discretion of Competent Authority.

15. Points in Nutshell:

- a. For VRS 20 year's clear service is required. If the employee has worked for 19 years 11 months 29 days, he can't apply for VRS.
- b. In case of normal superannuation or invalid pension, clear 10 years of service is required.
- c. At the time of normal superannuation, the number of years of service has to be minimum 10 years to be eligible for pension.
- d. For VRS, if the employee has 25 years of service and has sacrificed 10 years of service, in such cases an additional qualifying service of not exceeding 5 years is counted (total Qualifying Service cannot be more than 33 years).
- e. If LOP is less than 1 year, then it is ignored. However if the LOP is more than 1 year, then the number of qualifying years of service is reduced accordingly.
- f. For death whilst on service, even if the service period is say 9 years 9 months and 26 days, the period will be considered as 10 years.

d. Group Term Insurance Scheme (GTIS)

In case of death whilst in service, of an employee who had opted for pension, the commutation of pension is not payable to the legal heirs. The above Scheme was introduced by LIC, to protect the "commutation value of pension, in case of death of an employee who opted for pension.

In the event of death of such an employee, a fixed amount, according to the basic pay of the employee at the time of death, is paid by LIC to the legal heirs, for which a monthly premium is deducted from the employee's salary and deposited with LIC. The following chart would show the basic pay-wise rate of monthly premium as well as the amount of sum assured for individual employees:

Category	BASIC PAY	Sum Assured	Monthly Premium (excluding service tax @ 12.36%) w.e.f 01.12.2014
	Rs.		
I	94466 & above	12,00,000	320.00
II	68106 to 94466	10,00,000	266.67
III	68106 to 94466	7,00,000	186.67
IV	32795 to 48530	5,00,000	133.33
V	25991 to 32794	2,50,000	66.67
VI	Upto 25990	1,50,000	40.00

e. G S L I P

In case of untimely death of employee, family members are protected by this Scheme up to sum insured PLUS savings portion (75% of deposited amount) with interest. In case of other type of exits from the company such as Retirement / Vol. Retirement & Resignation, 75% of the deposit along with interest is paid by LIC. Basic Pay-wise category vis-à-vis sum insured and monthly rate of deduction of premium are shown in the following chart:

Category	Basic 94466 & above	Basic 68106 to 94466	Basic 68106 to 94466	Basic 32795 to 48530	Basic 25991 to 32794	Basic Upto 25990
SUM INSURED Rs.	10.50 lacs	8.40 lacs	6.30 lacs	4.20 lacs	3.00 lacs	1.70 lac
Monthly Risk Premium + Service tax @ 12.36% Rs.	280+35	224+28	168+21	112+14	80+10	45+6
Monthly Savings Rs.	595	476	357	238	170	97
Total	910	728	546	364	260	148

f. Encashment of Earned Leave on Exit

Retirement	Death	Voluntary Retirement	Resignation
Basic+DA+ Pre-revised FPA (Basic portion only and DA on that basic part)	Same+HRA+CCA (excluding Transport & Washing allowance)	Same as Retirement	Not eligible for Encashment of E.L.

MAXIMUM 240 DAYS

Note: Any amount of encashment of EL in excess of Rs.3 lakh is taxable under present IT Act

12.4 CONDUCT DISCIPLINE & APPEAL (CDA) RULES

Short title, Commencement and Application

These are applicable to every person appointed to any post by the Company including Part-timers on Company's roll.

General Rules

- Every employee shall at all times
 - i) maintain absolute integrity
 - ii) maintain devotion to duty
 - iii) do nothing unbecoming of a public servant
 - iv) conform to all rules of the Company & obey all orders of superiors in course of official duty.
- Every employee shall ensure integrity & devotion to duty of all employees under his control.
- No employee shall in the performance of his official duties, act otherwise than in his best judgment & when acting under superior's direction shall obtain the direction in writing wherever practicable.

Misconducts (List is not exhaustive)

- Theft, fraud, dishonesty in official matters
- Bribery
- Disproportionate assets
- Furnishing false information about self which are germane to employment.
- Acting prejudicial to the interest of the Company.
- Willful insubordination.
- Absence without leave/overstaying of sanctioned leave beyond 4 days
- Habitual late attendance.
- Neglect of work
- Damage to Company's property.
- Drunkenness/riotous behavior/gambling in Company's premises.
- Sleeping at work place.
- Criminal offence including moral turpitude.
- Absence from work place without permission.
- Attempt at any act which amounts to misconduct.
- Sharing of computer password to others without written sanction from the competent authority
- Any illegal activity committed through the use of computer and/or internet
- Sexual harassment of any kind to any woman

Prohibitions

- Rule-5: The whole time of an employee shall be at the disposal of the Company unless it is otherwise distinctly provided.
- Rule-6: No employee to seek, solicit or accept any outside employment even on honorary basis without Company's permission.
- Rule-7: No employee shall undertake any outside part time work or accept fees therefor without sanction of the Competent Authority.
- Rule-8: Every employee during service or after resignation/ retirement is obliged to maintain official secrecy.
- Rule-9: No employee to give evidence in any enquiry without permission of the Company. This is not applicable to any enquiry ordered by Govt./Parliament/State legislature or any judicial/Departmental enquiry.
- Rule-10: No employee can take part in election to any legislature or local authority.
- Rule-11: No employee to engage in any demonstration that involves incitement to an offence nor abet any sort of strike.
- Rule-12: No employee can conduct or participate in any activities pertaining to press/radio/TV/newspaper without permission from the Company.
- Rule-13: No employee should accept or permit any member of his family to accept any gift from any other person having official dealings with him.
- Rule-14: No employee shall without neither sanction of the Company engage directly or indirectly in any trade, business or profession nor allow any dependent member of the family to undertake any agency/profession having links with Company's business.
- Rule-15: Speculation in any stock, share or investment is prohibited.
- Rule-16: No employee save in ordinary course of business with a bank or with a Public Limited Company shall himself or through any family member lend or borrow money as a principal or as an agent.
- Rule-18: No employee can absent from duties without having permission of the Competent Authority.
- Rule-19: No employee shall absent from his station overnight without prior sanction of the Competent Authority.

Rule-16A:

- Submission of property returns in prescribed formats by all employees on annual basis by 30th April each year for the period ending 31st March immediately preceding.

Suspension (Rule-20)

- The appropriate authority may place an employee under suspension
 - a) where a disciplinary proceeding is contemplated or is pending.
 - b) where a criminal offence against him is under investigation or trial.
 - c) where he is detained in custody, whether on a criminal charge or otherwise, for a period exceeding 48 hours.
- An order of suspension made or deemed to have been made under this rule may at any time be revoked by the authority which made or deemed to have made the order or by any authority to which that authority is subordinate.
- Review of suspension order may be made by the competent authority once in six months and take appropriate decision for
- consideration of revocation of suspension/subsistence allowance on its merit.
- Subsistence Allowance during suspension
 - a) at the rate of 50% of gross salary (basic, DA, CCA, HRA, Hill Station Allowance, qualification pay, special pay, personal pay etc.) during first 6 months, which may be revised on review by the appropriate authority
 - b) at the rate of 75% after 6 months if delay in proceedings is not attributed to him, in his opinion.
 - c) at the rate of 25% after 6 month if period of suspensions prolonged due to reasons attributed to him, in his opinion.
- The compulsory deductions like the following are to be made from the monthly subsistence allowance:
 - i. Income Tax/Service Tax
 - ii. License Fee/Monthly Rental for residential accommodation and allied charges i.e. electricity, water charges etc.

- iii. Repayment of loan and advance taken from the company.
- iv. Premium of Group Mediciam Policy
- v. Contribution for GSLIP/GTIS
- vi. Monthly Premium for LIC Policies under Salary Savings Scheme

Note: The above list of deductions are illustrative and exhaustive

- Treatment of period of suspension

- a) if honorably acquitted, full pay which he was entitled to during period of suspension less amount of subsistence allowance will be released to him.
- b) otherwise, such proportion of pay & allowances during the period of suspension as may be allowed by the Competent Authority, will be admissible with adjustment of subsistence allowance received.
- c) if a case falls under (a) above, period of suspension will be treated as spent on duty. Otherwise it will be treated as not spent on duty.

Penalties (Rule 23)

Minor Penalties :

- a) Censure
- b) Withholding of one or more increment for a specified period.
- c) Recovery towards pecuniary loss caused to the Company.
- d) Reduction to a lower stage in the time-scale for a period not exceeding three years without cumulative effect.

Major Penalties

- a) withholding of one or more increments permanently.
- b) Reduction to a lower service or post or to a lower time-scale or to a lower stage in the time-scale.
- c) Compulsory retirement.
- d) Removal from service which shall not be a disqualification for future employment.
- e) Dismissal which shall ordinarily be a disqualification for future employment

Procedure for imposing Major Penalties (Rule-25):

- No order imposing any major penalty shall be made without holding formal enquiry proceedings into allegations/charges.
- Steps in holding major penalty proceedings
 - a) framing of charge sheet by the disciplinary authority & its service on the delinquent employee.
 - b) on receipt of written statement from the employee, appointment of IO/PO by the disciplinary authority. On total admission of charges in the written statement, no formal enquiry through IO/PO will be necessary.
 - c) holding of preliminary proceedings, inspection of documents by the employee, submission of a list of defense assistant, defense witnesses, additional documents if any to be submitted by the employee.
 - d) holding of enquiry proceedings by way of examination/cross-examination of management/defense witnesses, recording of oral/documentary evidences.
 - e) submission of brief by PO to IO on conclusion of enquiry.

Finalization of Enquiry Report by IO & its submission to Disciplinary Authority, containing the following :

- a) A gist of article of charge and the statement of imputation of misconduct or misbehavior.
- b) A gist of defense taken by the employee in respect of each of the article of charges.
- c) An assessment of evidence in respect of each of the articles of charges.
- d) The findings on each article charge with reasons therefor.
- A copy of the enquiry report is forwarded to the employee by the disciplinary Authority inviting his representation, if any, before taking action on the enquiry report.
- Action on Enquiry Report

- a) if not satisfied, the disciplinary authority may remit the case for further enquiry recording reasons therefor.
- b) if convinced with the enquiry report, disciplinary authority may pass an order imposing penalty commensurate with gravity of the charges established. If charges are not established, the disciplinary authority may pass an order exonerating the employee.

Procedure for imposing Minor Penalty (Rule-27)

- The employee shall be informed in writing of the alleged misconduct & given an opportunity to submit written statement within 15 days. The defense statement vis-à-vis alleged misconduct shall be taken into consideration before passing of any order by the disciplinary authority.

Communication of orders (Rule-28)

- to be served personally on the employee if he is attending Office
- otherwise by registered post with A/D in his last known residential address in the office record.
- otherwise to be affixed on the notice Board of the Office where the employee is posted.

Appeal (Rule-31 to 37)

- Every delinquent employee has a right to appeal against any penalty order served on him within a period of 3 months from the date of receipt of the order by him.
- Every person submitting an appeal shall do so separately & in his own name. Appeal should be addressed to whom it lies & shall contain material statement & arguments. Appeal is to be submitted through the authority who made the order appealed against. A copy of the appeal may be directly submitted to the appellate authority.
- In case of an appeal against any penalty order the appellate authority considers
 - a) whether the procedures of enquiry have been complied with
 - b) whether findings of IO are justified
 - c) whether penalty imposed is excessive, adequate or inadequate & may pass orders confirming, reducing or enhancing the penalty or he may remit the case to the authority which imposed the penalty or any other authority with any such direction which he may deem fit in the circumstances or the case. Enhancement of penalty can only be made after giving an opportunity to the employee.

Review: (Rule 39)

- The authority to which an appeal against any of the penalties (under rule 23) imposed, lie, may on its own motion or otherwise call for the records of a case and review any order which is made or appealable and
 - a) confirm, modify or set aside the order
 - b) impose any penalty or set aside, reduce, confirm, enhance the penalty imposed by the order
 - c) remit the case to the authority which imposed the penalty or any other authority directing such further action or inquiry as it considers proper in the circumstances or the case.
 - d) Pass such order as it deems fit.Provided Enhancement of penalty cannot be made without giving an opportunity to the employee to make a representation.

Memorial (Rule-40)

- An employee whose appeal has been rejected by an appellate authority or in whose case the appellate authority has enhanced the penalty either on appeal under rule 37 or on review under rule 39(2), may address a memorial under rule 40 the Memorial Authority, as per schedule of authorities within a period of six months from the date of receipt of the order of such appellate authority.

Canvassing or outside influence (Rule-41)

- No employee shall bring any political or outside influence for any matter pertaining to his service.

Interpretation (Rule-42)

- Any question relating to interpretation of these rules shall be referred to the Board whose decision shall be final.

SCHEDULE OF AUTHORITIES

CATEGORY OF EMPLOYEES/ OFFICERS	APPOINTING AUTHORITY	DISCIPLINARY AUTHORITY	APPELLATE AUTHORITY	MEMORIAL AUTHORITY UNDER RULE 40
GM (SCALE-VII) / DGM (SCALE-VI)	C.M.D	C.M.D	Board Sub-Committee (HR)	BOARD
CHIEF MANAGER (SCALE-V) MANAGER (SCALE-IV)	G.M (SCALE-VII)	G.M (SCALE-VII)	C.M.D.	Board Sub- Committee (HR)
DY. MANAGER (SCALE-III)	D.G.M. (SCALE-VI)	D.G.M. (SCALE-VI)	G.M. (SCALE-VII)	C.M.D
ASST.MANAGER (SCALE-II)/ ADMN. OFFICER (SCALE-I)	D.G.M. (SCALE-VI)	C.M. (SCALE-V)	D.G.M. (SCALE-VI)	C.M.D
DEV. OFFICER / SUPERINTENDENT / SR. ASSISTANT & EQUIV. CADRES	CHIEF MANAGER (SCALE - V)	MANAGER (SCALE-IV)	D.G.M. (SCALE-VI)	C.M.D
ASSISTANT & EQUIV. CADRES/ RECORD CLERK	MANAGER (SCALE-IV)	DEPUTY MANAGER (SCALE-III)	CHIEF MANAGER (SCALE-V)	C.M.D
SUB-STAFF	MANAGER (SCALE-IV)	ASST. MANAGER (SCALE-II)	CHIEF MANAGER (SCALE-V)	C.M.D

Note: Notwithstanding the provisions contained in this schedule, the penalty of removal from service or dismissal shall be awarded by an authority not lower than the Appointing Authority. In such cases the next higher authority shall be Appellate Authority.

12.5 PROMOTION POLICY FOR OFFICERS – 2006

- Promotion Policy for Officers was first introduced in 1990
- The 1990 Policy was in place till 2006 Promotion Exercise
- 2006 Policy replaced the 1990 Policy
- The Policy is applicable for promotion to all cadres up to and including Scale VII (GM)
- Promotions from Scale V to VI and from Scale VI to VII are held within 4 GIPSA member cos. And GIC taken together, based on a common seniority list for Scale V & VI officers for all the five companies
- Other promotions within the company up to Scale V are based on all India Seniority lists of officers in Scale I, II, III & IV cadres.
- Vacancies are determined on the basis of norms/guidelines adopted by the companies from time to time based on organizational needs.
- While promotion to Scale VI & VII is based on the sole criterion of Merit, the other promotions are held based on the various criteria for measuring merits and seniority.
- To become eligible for promotion to Scale VI & VII minimum 2 years service is required.
- However, the committee of CMDs may decide the actual zone of consideration for promotion by restricting the No. of eligible officers to certain multiple of vacancies and/or up to a particular batch to which they belong.
- To become eligible for promotion to other cadres, minimum 3 years service is required
- However, the zone of consideration for promotion would be as follows:
5 times the No. of Vac. For prom to Scale V

4 times the No. of Vac. For prom to Scale IV &

3 times the No. of Vac. For prom to Scale II & III

Provided all eligible officers belonging to same batch have to be included in The zone consideration, even if the total No. exceeds the above proportion

- The officers included for promotion to Scale VI & VII are required to appear before a screening committee of 4/5 outside experts in different fields, which would submit their assessment/recommendation to the Promotion Committee for final consideration.
- The other officers empanelled for promotion to various cadres up to scale V, have to write a test conducted by a professional examining authority (like NIA) and pass such test (qualifying marks 50) before being included in the further process of selection.

Criteria for promotion up to Scale V and scheme of weightage to various parameters

Sl. No.	Parameter	Scale I to II	Scale II to III	Scale III to IV	Scale IV to V
1.	Written Test	20	20	20	20
2.	Insurance Qualification	5	5	-	-
3.	Work Record	35	40	40	50
4.	Seniority	40	35	25	15
5.	Interview	-	-	15	15
6.	Total	100	100	100	100

Written Test: weightage given for promotion up to Scale V - 20% of total marks scored in the test

Insurance Qualifications:

Marks are allotted only for promotion to Scale II & III, as under:

AllI or ACII —2 & FIII or FCII —5. (**No marks are allotted for LIII**)

Work Record: Marks are allotted on the three parts of Annual CR as under, for different cadres and mean of total marks allotted for last three years' CRs are taken as marks on work record.III.

Part of CR	Scale I to II	Scale II to III	Scale III to IV	Scale IV to V
Trait	12	12	10	10
Performance	15	14	15	20
Growth Potential	8	14	15	20
Total	35	40	40	50

Seniority: For the first three completed years of service, no marks are allotted For each completed year of service in the existing scale, beyond first three years, the marks on seniority are allotted as per following table:

Scale	Marks for each completed yr. of service beyond first 3 years	Maximum Marks
I to II	6	40
II to III	4	35
III to IV	3	25
IV to V	2	15

Inter-se seniority: 0.01 mark is added in the ascending order starting with 0.00 for the last officer in the list of a particular

batch, if there is more than one batch in the zone of consideration. This is to ensure weightage on seniority within the batch

Interview: For promotion to Scale IV & V, the Promotion Committee compulsorily interviews all the candidates.

Promotion Committee: Promotion committees for various promotion would be as under :

Promotion to Scale	Committee Members
VI & VII	CMDs of GIPSA Companies and GIC, besides one Govt. of India Nominee
IV & V	One Director cum General Manager, General Manager (Pers.), one SC/ST Representative & one outside Member preferably from Legal or HR background.
II, III	CMD of the co., two GMs of the co. {including GM(Pers.)}and one SC/ST Representative

Promotion to Scale VI & VII :

Empanelled officers after being screened by the Screening Committee appear before the Promotion Committee for a personal interview.

The committee, after taking into account

- i) the assessment/recommendations of the Screening Committee,
- ii) overall merit, suitability, Growth Potential, length of service, qualifications, service experience in various functional areas as may be assessed from appraisal records and
- iii) performance in the personal interview, would draw a list of officers selected for promotion, equal to the no. of vacancies

Such list is published in order of inter-se seniority in the existing cadre and this list would be final.

Promotion to Scale II, III, IV & V

Promotion committee takes into consideration the marks secured in various criteria (including the weightage on marks of Written Test) by the empanelled officers, who succeed in the Written Examination and draw a list in descending order of aggregate marks to the extent of 75% of the total no. of vacancies for selection for promotion.

Thereafter, the remaining officers are re-ranked in descending order of total marks, excluding the marks obtained in Written Test and from the top of the list, no of officers equal to the balance 25% of the vacancies are taken to constitute the 2nd part of the promotion list.

Both the lists are then amalgamated and the final select list against 100% vacancies is published in order of inter-se seniority in the existing cadre.

Special Provision for SC/ST

In accordance with the instructions received from time to time from DOPT, Govt. of India regarding this matter, the provisions are implemented.

No reservation is as yet made for Class I Promotion.

Appointing Authority for Promotion:

Cadre	Appointing Authority
VI & VII	CMD
V	GM
II, III & IV	DGM

Reserve Promotion List to the cadre upto Scale V:

The respective Promotion Committee for Promotions upto Scale V, both under the Normal & Fast Track Channel, after selecting Officers equal to the number of vacancies, and drawing the Main Promotion List with such Officers, will identify those officers, in the said promotion list who will be retiring on or before 31st March, immediately following the date of Promotion List. The committee will then prepare a reserve promotion list, as are equal to the number of such retiring officers. Officers placed in the Reserve Promotion List shall be offered promotion along with the Officers placed in the Main Promotion List. While drawing the reserve promotion list, it is found that Officers in the ranking order is/are about to retire before 31st March, immediately following the date of Promotion List, shall be ignored and Officer next below in the ranking order shall be included.

Contingency List for Promotion to the cadres' upto Scale V:

The respective Promotion Committee for Promotions upto Scale V, both under the Normal & Fast Track Channel, after selecting Officers equal to the number of vacancies, and drawing the Main Promotion List with Officers, and the Reserve Promotion List, will also select Officers equal to 10% of the respective number of vacancies in each Scale under both the channels separately from top of the ranking order after the last officer included in the Reserve Promotion List. The Officers so selected in the Contingency List will be offered promotion in order of their ranking only against refusal of offer of promotion by any officer selected in the Main List or Reserve List. The unutilized portion of the Contingency List would lapse on 31st March without carrying any preferential treatment in any subsequent Promotional Exercise. While drawing the contingency list, it is found that Officers in the ranking order is/are about to retire before 31st March, immediately following the date of Promotion List, shall be ignored and Officer next below in the ranking order shall be included.

FAST TRACK PROMOTION

Introduction: Fast Track promotion was introduced from 2011-12, for promotion to Scale II, III & IV, but was ultimately kept in abeyance in that year.

Vacancy: 20% of the total vacancy declared in each cadre would be initially carved out for this fast track promotion. However, in case the total no. of candidates successful in the written examination for that cadre under fast track is less than two times the no. of such vacancies, the no. of vacancies will be suitably reduced to make it exactly 50% of the no. of candidates successful in WE. After reducing the vacancies, in this way and unfilled vacancies under fast track, if any, would be shifted to normal channel.

NOTE: For promotion exercise 2013-14, to be eligible for fast track, an employee should have completed at least 4 years in the present cadre as on 31st March, 2013 irrespective of having any Insurance qualification

Procedure for participating in Fast Track Channel Promotion: An Officer eligible and desirous of participating in the fast track channel of promotion has to apply in the prescribed format in response to the Notice as and when published by the company. The officer has to appear in the written examination (WE) and qualify with 60% (54% for SC/ST) marks. For being considered further.

For Promotion to	Eligibility Criteria	
	Service in the cadre	Insurance Qualifications
Scale II & III	Complete 3 years service in the present cadre as on 31 st March immediately preceding the relevant promotion year	AIII or equivalent
Scale IV	—do—	FIII or equivalent
Scale V	—do—	FIII or equivalent

Assessment Parameters and scheme of weightage of marks:

Parameters	Scale I to II	Scale II to III	Scale III to IV	Scale IV to V
WE	40	40	40	40
Ins. Qualification	05	05	-	-
W.R	40	40	40	40
Interview	15	15	20	20
Total	100	100	100	100

Officers qualifying in the WE, would be subjected to assessment under the following parameters and the scheme of weightage of marks would be as under:

Written Examination marks:

40% weightage would be given for WE marks e.g. an officer scoring 60 marks in the WE would be entitled to 24 marks for final assessment under WE.

Insurance Qualification marks: Scale I & II officers having FIII or equivalent qualification, would be allotted 05 marks. Marks for no other qualifications, would be allotted.

Work Record Marks: WR marks calculated for Normal Channel would be converted for Fast track channel by multiplying with an appropriate factor. For instance, for promotion to Scale II, the WR marks calculated for normal channel would be multiplied by 40/30.

Interview marks: These marks would be allotted by the Interview Committee consisting of one GM as Chairman and two DGMs and one SC/ST member, to be constituted by CMD. Maximum no. of marks on Interview for promotion to Scale IV is 20 and that for other cadres is 15.

Miscellaneous:

- Maximum no. of attempts for writing examination under fast track is 2, which shall be counted within the overall 3 attempts allowed including those under normal channel.
- Any officer selected both under Fast Track and Normal Channel, would be promoted under Normal Channel

Effect of CDA/Vigilance cases on promotion

In case any action under CDA Rules is pending against any employee at the time of considering his promotion, his case would be dealt with in terms Sealed Cover Guidelines, which are issued by DOPT from time to time.

Where, however, any case is concluded and any penalty has been imposed, the promoting authority would examine various aspects of the case, such as gravity of the offence, penalty imposed, period elapsed etc. and would take a decision, as to whether the employee should be considered for promotion.

- Effect of Supersession: Officers superseded in three consecutive promotional exercises, shall not be included in the zone of consideration in two immediately succeeding promotional exercises.
- Effect of Non-acceptance: When an officer declines to accept promotion, such refusal shall be recorded and taken into account while considering his/her case for next one year promotion exercise.
- Probation on Promotion: Officers promoted to the cadre of Scale V and above shall be on probation for a period of one year.
- Seniority in promoted cadre : Seniority in the promoted cadre is reckoned from the date of selection maintaining the inter-se seniority in the pre-promoted cadre, regardless of the date of taking charge, provided, however, the officer joins the higher post before 31st March of the promotion year.

Promotion, however, takes effect from the actual date of taking charge in the higher cadre at the stipulated place of

posting.

12.6 PROMOTION POLICY FOR CLASS-III, IV, 2008

The Promotion Policy for SCS Staff was first introduced in 1978 and then it was revised in 1990-91 Thereafter, a few amendments were made in the policy. However, the previous policy appeared to fall short of the expectations of the organization and in the changing scenario, it was felt that a new policy should be introduced which would be able to take care of the career prospects of the employees and would also address the changing requirements of the company. Against the above backdrop the new policy has been introduced in 2008 replacing the previous one.

From the date of introduction of this new policy, there has been promotion to only 3 cadres i.e. AO (Scale I), Sr. Assistant & Assistant.

While AO and Assistant are considered as entry-cum-promotional cadre, Sr. Assistant is exclusively a promotional cadre.

For promotion to various cadres, the country has been divided into various geographical zones, as under:

Name of the Prom. Zone for AO	States & UTs covered
Northern Zone	J&K, HP, UP, Punjab, Haryana, Uttarakhand, Rajasthan, Chandigarh and Delhi
Eastern Zone	Bihar, Jharkhand, WB, Sikkim, Orissa, Assam, Tripura, Manipur, Mizoram, Nagaland, Meghalaya & Arunachal Pradesh
Southern Zone	Andhra Pradesh, Tamilnadu, Karnataka, Kerala and Puducherry
Western Zone	Maharashtra, Gujarat, Goa, Madhya Pradesh, Chattisgarh, Dadra & Nagar Haveli and Daman & Diu

Name of Prom Zone for Sr. Asstt.	State(s)/UT covered
Northern Zone I	J&K, HP, Punjab and Chandigarh
Northern Zone II	Haryana and Delhi
Northern Zone III	UP & Uttarakhand
Northern Zone IV	Rajasthan
Eastern Zone I	Bihar & Jharkhand
Eastern Zone II	W.B & Sikkim
Eastern Zone III	Orissa
Eastern Zone IV	Assam, Tripura, Nagaland, Mizoram, Manipur, Meghalaya, Arunachal Pradesh
Southern Zone I	Andhra Pradesh
Southern Zone II	Tamilnadu & Puducherry
Southern Zone III	Karnataka
Southern Zone IV	Kerala
Western Zone I & II	To be carved out by CMD comprising offices in Maharashtra and Goa
Western Zone III	MP & Chattisgarh
Western Zone IV	Gujarat, Dadra & Nagar Haveli , Daman & Diu

For promotion to Assistant :

- 1) Prom. Zone will be RO Area
- 2) If any RO covers more than one state, Promotion zone will be State; and
- 3) If there is more than one RO situated in one centre, all such ROs would be clubbed to form a Promotion Zone.

Promoting Authorities and Promotion Committees

For promotion to	Promoting Authority	Promotion Committee
AO (Scale I)	An Officer not below the rank of Scale VI (DGM), to be nominated by CMD	An officer not below the rank of Scale V to act as Chairman and two other officers not below the rank of Scale IV
Sr. Assistant	An officer not below the rank of Scale V to be nominated by the O-I-C of the HO Pers. Dept.	An officer not below the rank of scale IV to act as Chairman and two other officers not below the rank of Scale III, as members.
Assistant	An officer not below the rank of Scale IV to be nominated by the Regional In-charge	An officer not below the rank of scale III to act as Chairman and two other officers not below the rank of Scale II, as members.

Note:

One member of the Promotion Committee shall be from Personnel Department and one member shall be an officer from SC/ST Community Promotion Committee shall be the Interview Committee, wherever interview is prescribed.

Declaration of Vacancies:

Norms shall be adopted from time to time for determination of vacancies for promotion to different cadres, based on organizational needs.

Preparation of Panels:

5 times the no. of vacancies, based on the total marks on seniority and qualifications, as allotted in terms of promotion policy, provided all employees are included in the panel who secure identical total marks at the cutoff point, regardless of increase in the size of the panel beyond five times.

Impact of Below Average Rating in CR

If any applicant for promotion is found to have received Below Average Rating in any of the last three years' CRs, the promoting authority would examine overall aspect of the report and arrive at a decision whether the employee would be considered for promotion or not in that particular year.

Impact of Actions under CDA Rules/Vigilance Cases:

In case any action under CDA Rules is pending against any employee at the time of considering his promotion, his case would be dealt with in terms Sealed Cover Guidelines, which are issued by DOPT from time to time.

Where, however, any case is concluded and any penalty has been imposed, the promoting authority would examine various aspects of the case, such as gravity of the offence, penalty imposed, period elapsed etc. and would take a decision, as to whether the employee should be considered for promotion.

Promotion to AO (Scale I):

Departmental Channel:

Only Sr. Assistants & Stenos are eligible to apply. Eligibility criteria are based on period of service rendered in the present cadre & the Insurance &/or professional qualifications acquired.

Selection is based on seniority, qualification (academic and insurance/ professional), work record and interview.

Competitive Channel:

All employees who passed any degree examination or FIII (AIII for SC/ST) ACA, ACWA, MCA, MBA etc. are eligible to write the competitive examination not more than four occasions in the entire service career. Qualifying marks in the competitive examination is 60% (50% for SC/ST) for being considered in the further process of selection.

Selection under this channel is based on seniority, qualification (academic and insurance/ professional), work record, interview and the marks in the competitive examination.

Promotion to Senior Assistant:

All employees in the scale of Assistant who are FIII or who have completed at least 7 years in the cadre or who have reached the ceiling of the scale are eligible for this promotion.

Employees with LIII or AIII qualifications, are considered only after putting in at least 5 years and 3 years service in the cadre, respectively.

Selection is based on seniority, qualifications (academic and insurance) and work record

Promotion to Assistant:

Record Clerks and Class IV full time employees are eligible for this promotion, provided they have requisite academic qualifications for direct recruitment of Assistant in the company or they pass the departmental test with 50% marks (40% for SC/ST) and also pass the computer literacy test Record clerks with at least 5 years service and Subordinate Staff with 10 years service and who have qualified at least VIII std. examination are eligible to write the departmental examination

Scheme of weightage for various criteria:

Criteria	For Prom to AO(Scale I)	For prom to Sr. Assistant	For Prom to Assistant
Seniority	30	40	50
Qualifications	30	30	30
Work Record	25	30	20
Interview	15	-	-
T o t a l	100	100	100

Marks on seniority:

Two marks for each completed year of service are allotted {in the **cadre**, for prom. to AO (under para 13.1) and Sr. Asstt. & in the **company** for promotion to AO (under para 13.2.) and Assistant} as on 31st December of the year preceding the year of promotion.

Period of 6 months and more is considered as one year and less than 6 months period is ignored.

Academic Qualifications:

Qualification	Marks Allotted
Below SSCE	0
SSCE	5
HSC/Intermediate	7
Graduate	12
Post/double Graduate	15

Technical Qualifications:

LIII or one subject of Institute of Actuaries or PG Diploma (one yr. duration) in Computer Applications or Business Administration	5
AllI or ACII or three subjects of Ins. of Actuaries	10
FIII or FCII or 5 subjects of Ins. of Actuaries or MBA or MCA or PGDBM (two yr. duration)	15

Marks on work record:

Past three years CRs are to be rated by the Promotion Committee as per the scheme of rating and 3 years average shall be taken as marks on work record.

Marks in Interview:

Promotion Committee shall give marks to the candidates for promotion to AO on the basis of their performance in the personal interview before the committee. None shall be included in the Ranking list without appearing in the Interview.

Selection and Ranking:

Ranking of the candidates shall be made in the descending order of total marks secured on various criteria as per the scheme of weightage and selection of No. of candidates for promotion, shall be equal to the no. of vacancies, from top of the list, so ranked.

To be included in the ranking list a candidate has to secure at least 40 marks in the aggregate of all criteria (30 marks for SC/ST). This proviso would, however, not apply to promotion to AO under paragraph 13.2

Special provision for SC/ST and persons with disability:

15% and 7-1/2% vacancies are reserved for SCs and STs for various promotions under this policy. Rosters for reservation of vacancies are maintained promotion zone-wise for each promotion.

3% reservation is also made for persons with disability.

In addition, under paragraph 13.2 and 15, certain relaxations are provided to the SC/ST employees in eligibility criteria, No. of chances to appear in the Competitive Examination (Under paragraph 13.2) and qualifying marks in the written tests.

Publication of Ranking List:

On receipt of the recommendation of the Promotion Committee, the Promoting Authority would cause the publication of the Ranking List showing the No. of vacancies declared and the names of those candidates with other details necessary for proper identification, who have been selected for promotion against such declared vacancies.

Posting from the Ranking List:

The employees who are included in the Ranking List are offered promotion by the Promoting Authority by means of a promotion letter.

Posting of the employee can be made at any office of the company commensurate with his designation and the organizational requirement, irrespective of the period of stay of the employee at his/her present place of posting. However, such posting shall always be within the boundary of the respective promotion zone.

Effect of non-acceptance of Promotion:

No employee has a right to reject the offer of a promotion involving transfer. If an employee is unable to accept the offer due to involvement of transfer, he/she has to make a representation in writing within 7 days from the date of receipt of the offer. Promoting Authority may allow the employee to forego the promotion and his name would be deleted from the Ranking list. Further he would not be considered for promotion in the next two promotional exercises.

Against this decision the employee may appeal before GM(P), which may be considered by him depending on the merit of the case and dispose it of in appropriate manner.

Seniority in the Promoted Cadre:

Promotion shall take effect from the date of taking charge in the promoted cadre at the place of posting stated in the offer letter, from which date all benefits in the higher cadre, including fixation of pay would be admissible to the employee.

However, such date will not affect his seniority, which shall be counted from the date of publication of the ranking list.

Fixation of Pay on promotion:

On promotion, basic pay shall be initially fixed at one stage above the stage in the higher scale, which is next above his basic pay in the lower scale.

Provided, however, where his basic pay is a stage in the higher scale, the fixation shall be made in the next higher stage in higher scale.

Provided further that basic pay shall be fixed at the bottom of the higher scale, where such fixation results in an increase in the basic pay equal to at least one grade increment at the minimum of the higher scale.

Note: The employee can opt any date for fixation ranging between the date of his taking charge in the higher cadre and the date of his next annual increment in the lower scale.

Assured career progression scheme (ACPS)

Record Clerks, Drivers & Sub-staff who fail to qualify for promotion, would be placed in the respective higher scale of pay, on completion of continuous 12 months service from the date of their reaching the maximum (ceiling) of their present scale, subject to vigilance clearance.

While the employee would continue in the existing cadre, he/she would draw salary in the higher scale, till superannuation.

Except monthly salary, no other facility/benefits which may be applicable to the higher cadre, would be admissible to such employees on placement in the higher scale under ACPS.

This facility is available to an employee only once in entire service career,

One promotion in life time for Assistants

Assistants not below the age of 55 yrs. and who have completed at least 25 yrs. Of service in the company without receiving any promotion are eligible for promotion to Sr. Assistant, under this clause.

The promotion is subject to vigilance clearance and would be based on the marks on the criteria of Seniority, qualifications and Work Record, provided the employee not found unfit for promotion. Weightage on seniority is given @ 3 marks per year, over and above 25 years.

Past service of the ex-servicemen, before joining the Co. is counted up to maximum of 5 years, for determining the eligibility for promotion which is minimum of 25 years of service as Assistant.

Power to clarify, modify and relax any provision of the policy

CMD is the competent authority to modify or relax any provision of the policy in any individual cases, by recording the reasons therefore and to issue any clarifications, in case of any doubt in any matter under this policy.

TRANSFER AND MOBILITY POLICY - CLASS I

Objectives

- To ensure balanced manpower distribution for Client servicing
- To groom up Officers
- To provide opportunity for self-development & improvement in competency.
- To attain overall Organizational goals.

Applicability

- It came into existence since 17/10/2002.
- Applicable to all officials up to the rank of Scale IV
- Not applicable to officials on deputation to other Organizations & to local transfers.
- Normal period of posting (NPP) at a centre is 5 yrs.
- On completion of NPP, transfer from the existing place for scale I & II, within TAC zones/adjoining States, for others, anywhere in India.
- Transfer even before completion of NPP by the management on office exigencies.
- Power of CMD to phase out such shifting from a centre on length of posting basis where no. is high.

Note: The Authority for transfer of Scale I & II officers within Region (excluding the Officers who are In-charges and those with Marketing Assignments and officers posted in IA & ID Cell & Vigilance Department) has been given to the respective Regional In-charges with effect from 1st October, 2014, subject to strict adherence to the guidelines enumerated in the Transfer & Mobility Policy for Class I Officers and the following:

- i. No transfer shall be considered before completion of three years continuous service in a particular office.
- ii. Any transfer before the above three year period (in case of office exigency and request on spouse joining ground) shall be forwarded with observation and specific recommendation of Regional In-charges to HO, Personnel Department for further consideration.

Inter-Region transfer for all Officers and Scale III shall continue as prevalent practice and to be followed as earlier.

REVOLVING PLAN

- Once transferred to a place, other than on request may be eligible for transfer to one of the 3 places of choice after 4 yrs., subject to availability of vacancy & replacement

SENSITIVE ASSIGNMENT

- Rotation from such assignment after 3 yrs.
- Shifting to Admn. Side on completion of continuous 10 yrs. As DO/BO Incharges. Once shifted, again eligible for posting as Incharges after 3 yrs. On Admn. Side

REQUEST TRANSFER

- No request ordinarily considered before completing 3 yrs. In one centre. However, board/personnel. & admn.committee of the board may consider extreme hardship cases before 3 yrs.
- Max. No. Of request transfers = 3 (to be counted from 01.03.1990)
- Request considered after 5 yrs. In one place treated as company transfer.
- Cases of spouse joining, physically handicapped & difficult areas may be given preferential/sympathetic consideration

OFFICERS DUE FOR RETIREMENT WITHIN 2 YRS.

- Consideration of requests for transfer to their declared hometowns/place of choice

TRANSFER BENEFITS

- For outstation transfer, as per guidelines time to time.
- For local transfers, no benefit
- For request transfers under TMP before 3 yrs., no benefit
- Joining time for transfer

1) Normally 30 days or the date specified

2) Further max. Extension for 30 days may be allowed on merit of the ground stated in the representation.

POWER TO MODIFY/RELAX THE PROVISIONS

With Board or Pers. & Admn. Committee of the board

TRANSFER DUE TO CDA/VIG. CASES

Not restricted by any of the above provisions

REMOVAL OF DOUBTS & CLARIFICATIONS : BY CMD

TRANSFER AND JOB ROTATION POLICY SUPERVISORY, CLERICAL AND SUBORDINATE STAFF

- Employees retiring in 3 years / Physically handicapped / suffering from major diseases (including family members) not to be transferred but liable for job rotation
- All employees on promotion to be transferred (within promotion zone) from one office / station to another irrespective of period of stay.

JOB ROTATION

- After three years of continuous working in a particular Department, an employee is liable to undergo job rotation and he/she can be posted in another department within the same office
- After five years of continuous working in one office, an employee is liable to undergo job rotation and in this situation he can be posted in another office within the same station.
- Number of job rotation cases shall not exceed 25% of the strength of employees in that office
- Minimum one transfer from each office on account of job rotation is to be made

TRANSFER AND MOBILITY

- CMD is empowered to determine requirement in offices at various stations
- Requirement to be fulfilled through judicious deployment of work-force by making necessary transfers
- After 10 years of continuous stay in one station, an employee is liable for transfer to another station.
- Discretion to limit transfers to 25% of total class-wise strength
- Distance shall be ordinarily restricted to a radius of 150 kms. from present place of posting. However, such distance may be increased up to 200 Kms. also, with the approval of GM (P)

- May be transferred to earlier or choice station after stay of at least three years
- Entitled to all transfer benefits as per rules, on such transfer

PROCEDURE

- Department-wise, Office-wise & Center-wise lists in descending order of period of posting for each Department / Office / Station.
- Transfers from top of such lists
- Allowances linked to functions to be withdrawn on rotation
- No special provision for Office Bearers of Unions / Associations

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