

# HRM in PSGICs

NOV:2025  
Exam Oriented Material

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## Wages after Revision in 2022

### Applicability of Scheme

- ✓ Date of Publication = 14.10.2022
- ✓ Generally Effective from = 01.08.2017
- ✓ Effective from 01.11.2022 regarding payment of Kit Allowance, Hill Station Allowance, Paradeep Port Allowance, Functional Allowance [Audit Assistant, Internal Audit Officers & Investigation (vigilance) Officers] & Entertainment Allowance (BO/DO In-charges)
- ✓ Effective from 01.01.2020 regarding payment of Lump-sum Medical Benefit

## Applicability of Scheme

- ✓ Salary Fitment on promotion can be revised by submitting option form within 90 days from the date of publication of the Administrative Instructions.
- ✓ Applicable to the salary of the employees serving on the date of publication as well as the employees Died / Retired / Superannuated / Voluntarily Retired between 01.08.2017 and 14.10.2022.
- ✓ **Not applicable** to the salary of the employees resigned / terminated during the period from 01.08.2017 to 14.10.2022 as well as upon the contractual employees.

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## Applicability of Scheme

- ✓ Officers who exited under “General Insurance (Public Sector) Officer’s Golden Gate Scheme for Voluntary Separation, 2009” are eligible for benefit of Ex-Gratia (para 6 of Golden Gate Scheme) & other benefits under para 7 (a) of Golden Gate Scheme.
- ✓ The employees under suspension may also be allowed fixation of their salary under the revised scales and paid arrears of salary and/or subsistence allowance, as the case may be. Revision in Subsistence allowance is also allowed.

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## Pay Scales : Class I

Scale	Pay-Band (in ₹)	Stagnation Increments
I	50925- <b>2500(14)</b> -85925- <b>2710(4)</b> -96765	3 (every 3 years)
II	68425- <b>2500(7)</b> -85925- <b>2710(6)</b> -102185	5 (every 3 years)
III	83425- <b>2500(1)</b> -85925- <b>2710(6)</b> -102185- <b>3570(4)</b> -116465	2 (every 3 years)
IV	102185- <b>3570(9)</b> -134315	0
V	123605- <b>3570(3)</b> -134315- <b>4020(6)</b> -158435	0
VI	138335- <b>4170(8)</b> -171695	0
VII	155015- <b>4170(2)</b> -163355- <b>4470(1)</b> -167825- <b>4890(1)</b> -172715- <b>5070(4)</b> -192995	0

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## Pay Scales : Class II

Grade	Pay-Band (in ₹)	Stagnation Increments
II	24315- <b>1605(3)</b> -29130- <b>1825(4)</b> -36430	3 (every 3 years)
I	35815- <b>2245(8)</b> -53775- <b>2325(9)</b> -74700- <b>2435(2)</b> -79570- <b>2500(4)</b> -89570	4 (every 3 years)

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## Pay Scales : Class III & Class IV

Cadre	Pay-Band (in ₹)	Stagnation Increments
Other Subordinate Staff	18100- <b>740(5)</b> -21800- <b>785(8)</b> -28080- <b>935(1)</b> -29015- <b>970(2)</b> -30955- <b>1160(9)</b> -41395	0
Driver	20785- <b>900(2)</b> -22585- <b>935(14)</b> -35675- <b>1030(2)</b> -37735- <b>1160(9)</b> -48175	0
Record Clerk	20785- <b>900(2)</b> -22585- <b>965(5)</b> -27410- <b>1030(1)</b> -28440- <b>1155(2)</b> -30750- <b>1275(3)</b> -34575- <b>1420(5)</b> -41675- <b>1580(9)</b> -55895	0
Assistant, Typist, Telephone Operator, Telex Operator, Receptionist, Punch Card Operator, Unit Record Machine Operator, Comptist and other equivalent posts:	22405- <b>1305(1)</b> -23710- <b>1425(2)</b> -26560- <b>1605(5)</b> -34585- <b>1855(2)</b> -38295- <b>2260(3)</b> -45075- <b>2345(2)</b> -49765- <b>2500(5)</b> -62265	7 (every 2 years)
Senior Assistant & Stenographer	31370- <b>2245(4)</b> -40350- <b>2500(15)</b> -77850	6 (every 3 years)

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## Allowances : Common for All Classes

### Dearness Allowance

Index : All India Average Consumer Price Index for Industrial Workers

Base : Index No.6352 in the series 1960 = 100

Rate of dearness allowance: For every 4 points in the quarterly average over 6352 points, the D.A. shall be calculated at the rate of 0.08% of Basic Pay. (1 slab = 4 points of index)

Revision of dearness allowance: - Every year in Feb., May, Aug. & Nov.

Current Rate : 66.16 % (827 Slabs) - w.e.f. 01.11.2025

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## Allowances : Common for All Classes

### Dearness Allowance (DA) - Example:

Let the Basic Pay = ₹50000 and D.A. Payable on = 827 Slabs, Then

$$\begin{aligned}
 \text{Amount of Dearness Allowance} &= \frac{\text{Basic Pay} \times 0.08 \times \text{Slabs}}{100} \\
 &= \frac{50000 \times 0.08 \times 827}{100} \\
 &= 33080
 \end{aligned}$$

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## Allowances : Common for All Classes

### House Rent Allowance (HRA)

Place of Posting	Rate of HRA (per month)
Cities of Mumbai, Navi Mumbai, Kolkata, New Delhi, Chennai, Ahmedabad, Bengaluru, Hyderabad, Pune, Faridabad, Ghaziabad, Noida and Gurgaon (Gandhinagar City is included as part of urban agglomeration of Ahmedabad City)	10% of "pay" subject to maximum of ₹7,840/- p.m.
Cities with population exceeding 12 lakhs except the cities mentioned above and all cities in the State of Goa	8% of "pay" subject to maximum of ₹6,620/- p.m. (and min. ₹1,475 for Class III & IV Employees)
All other places	7% of "pay" subject to maximum of ₹6,370/- p.m. (and min. ₹1,400 for Class III & IV Employees)

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## Allowances : Common for All Classes

### House Rent Allowance (HRA)

- ✓ “Pay” means Basic Pay and Stagnation increments.
- ✓ Cities shall include their Urban Agglomeration.
- ✓ No HRA will be paid to the employees whom the company has provided housing accommodation (Leased / Owned ).
- ✓ License Fee for leased / owned housing accommodation = 0.5% of the minimum of the revised pay scale with effect from 01.11.2022.

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## Allowances : Common for All Classes

Paradeep Port Allowance = ₹265/- p.m. to confirmed employees (*not treated as basic pay*).

Conveyance Allowance for PwD = ₹400/- p.m. (*minimum of 40% permanent partial disability of either upper or lower limbs or 50% permanent partial disability in upper and lower limbs together and visually handicapped persons*)

- ✓ **Not Payable :** (a) During any period of leave (except Casual Leave)  
b) While on joining time c) During suspension.

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## Allowances : Common for All Classes

### Fixed Personal Allowance (FPA)

- ✓ Payable to all employees who were in service on 01.11.1993. Extended to the employees who joined on or before 22.06.2000. These employees received Computer Increment.
- ✓ To be paid 1 year after reaching the maximum of the pay scale.
- ✓ Payable according to the cadre of employee as on 01.11.1993.
- ✓ For those employees who joined after 01.11.1993 but before 22.06.2000 FPA will be payable according to their cadre of joining.

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## Allowances : Common for All Classes

### Fixed Personal Allowance (FPA)

- ✓ FPA = last increment amount of applicable cadre
- ✓ The entire amount of revised Fixed Personal Allowance (FPA) shall reckon as Basic Pay for the purpose of House Rent Allowance, Provident Fund, Pension, Gratuity and Encashment of Earned Leave with effect from 01.08.2017.
- ✓ *Earlier, FPA was reckoned partially as Basic Pay and partially as Dearness Allowance but now its is fully reckoned as Basic Pay.*

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## Allowances : Common for All Classes

### Subsistence Allowance

- ✓ Payable on suspension @ 50% of Gross Salary immediately before the date of suspension.
- ✓ Here Gross Pay comprises Basic Pay, DA, CCA, HRA, HSA, qualification pay, personal pay, special pay & deputation allowance.
- ✓ After 6 months of suspension, if the reasons of prolonged suspension period are not directly attributable to the employee, it can be increased upto 75% of Gross Salary . But It is not a right.

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## Allowances : Common for All Classes

### Subsistence Allowance

- ✓ After 6 months of suspension, if the reasons of prolonged suspension period are directly attributable to the employee, it can be reduced upto 25% of Gross Salary .
- ✓ Revision can be done by the authority which issued suspension order which must be competent to issue major penalty.
- ✓ No subsistence Allowance during period of detention by the police.

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## Allowances : Class I

### Fixed Personal Allowance (FPA)

Applicable Cadre	Amount of FPA (in ₹)
Scale - I	2710
Scale - II	2710
Scale - III	3570
Scale - IV	3570
Scale - V	4020
Scale - VI	4170
Scale - VII	5070

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## Allowances : Class I

### City Compensatory Allowance (CCA)

Place of Posting	Rate of CCA (per month)
(Metro) Cities of Mumbai, Navi Mumbai, Kolkata, New Delhi, Chennai, Ahmedabad, Bengaluru, Hyderabad, Pune, Faridabad, Ghaziabad, Noida and Gurgaon. (Gandhinagar City is included as part of urban agglomeration of Ahmedabad City)	3% of pay subject to a maximum of ₹1,960/-
(A Class) Cities with population exceeding 12 Lakhs, except cities mentioned above and all cities in the State of Goa	2.5% of pay subject to a maximum of ₹1,865/-
(B Class) Cities with population of 5 Lakhs and above but not exceeding 12 Lakhs, State capitals with population not exceeding 12 Lakhs, Chandigarh, Mohali, Panchkula, Pondicherry, Port Blair	2% of pay subject to a maximum of ₹1445/-
(C Class) All other Cities	Nil

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## Allowances : Class I

### Hill Station Allowance (HSA)

Sl. No.	Height of Place of Posting (Above Mean Sea Level)	Rate
1	1500 meters and over	2.5% of the Basic Salary subject to maximum of ₹1245/- per month
2	1000 meters and over but less than 1500 meters, Mercara and places which are specifically declared as "Hill Stations" by Central/ State Governments for their employees	2% of the Basic Salary subject to maximum of ₹1000/- per month
3	Not less than 750 meters and surrounded by and accessible only through hills with a height of 1000 meters and over	2% of the Basic Salary subject to maximum of ₹1000/- per month

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## Allowances : Class I

Transport Allowance (TA) = ₹1,960/- p.m.

- ✓ Available to an Officer who is not in receipt of any other Conveyance Allowance / Transport Allowance or reimbursement of Conveyance / Transport Expenses under any of the Conveyance Schemes.

Kit Allowance = ₹9,000/-

- ✓ Payable only once on transfer to any of the hill stations at which hill station allowance is payable.

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## Allowances : Class I

**Mid Academic Year Allowance** = ₹1,625/- p.m.

- ✓ Payable if children are studying in regular school / college (not in ICAI, ICWAI, ICSI, NIIT etc.) & do not join the officer on his transfer.
- ✓ Payable from the date the Officer reports at new place upto the end of the academic year.
- ✓ If posted at North-Eastern Region (from any other region) it will be payable for the entire period of posting in North-Eastern Region or until the children join the Officer at the place of posting (whichever is earlier)

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## Allowances : Class I

**Functional Allowance** = ₹1,625/- p.m.

- ✓ Allowed for Officers Up to Scale IV in the Internal Audit Department at HO & RO IAI Cells
- ✓ Allowed for RO Vigilance Officers irrespective of their Scales.
- ✓ Allowed for those Officers in ROs who are posted to assist the Vigilance Officers.
- ✓ Not Allowed for Officers in the cadres of Deputy Manager or above posted in Vigilance Department at HO

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## Allowances : Class I

### Entertainment Allowance:

BO In-Charge = ₹1,770/- p.m.

DO In-Charge = ₹2,120/- p.m.

- ✓ Not available if on leave for more than 30 days.
- ✓ Also Available to Officiating BO In-Charge @ ₹125/- p.m. & to Officiating DO In-Charge @ ₹150/- p.m., who are eligible (even if not paid) for Officiating Allowance (only if officiating period exceeds 30 days).

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## Allowances : Class I

### Non Practicing Allowance (NPA) for Doctors:

- ✓ Payable to Medical Officers recruited by the Company
- ✓ @25% of Basic Pay
- ✓ Amount of (Basic Pay + NPA) should not exceed the ultimate basic pay of a scale IV officer

Wages after Revision in 2022

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## Allowances : Class I

### Technical Qualification Allowance (TQA) – as per GIPSA Circular:

LIII = ₹800/-	AIII = ₹3,200/-	FIII = ₹6,300/-
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- ✓ Payable monthly to all permanent and confirmed Class – I Officers w.e.f. 01.10.2025 (except the officers posted outside India).
- ✓ TQA shall not count towards Basic Pay for any purpose
- ✓ In case of LOP TQA shall be adjusted proportionately.

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## Allowances : Class I & Class II

### Officiating Allowance :

- ✓ Payable only if officiating a higher post for more than 15 days at the instance of the Regional Chief or Head Office and has been issued a letter to that effect.

Officiating Duration	Rate of Officiating Allowance	Permitted Leaves
16 to 30 days	10% of the basic pay, maximum ₹150/- p.m.	2 days
30 to 60 days	10% of the basic pay, maximum ₹150/- p.m.	4 days
More than 60 days	20% of the basic pay, maximum ₹200/- p.m.	6 days

Wages after Revision in 2022

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## Allowances : Class II

### Fixed Personal Allowance (FPA)

Applicable Cadre	Amount of FPA (in ₹)
Grade - II	1,825/-
Grade - I	2,500/-

**Conveyance Allowance to Dev. Officers (Admin.) = ₹925/- p.m.**

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## Allowances : Class II

### City Compensatory Allowance (CCA)

Place of Posting	Rate of CCA (per month)
(Metro) Cities of Mumbai, Navi Mumbai, Kolkata, New Delhi, Chennai, Ahmedabad, Bengaluru, Hyderabad, Pune, Faridabad, Ghaziabad, Noida and Gurgaon. (Gandhinagar City is included as part of urban agglomeration of Ahmedabad City)	3% of pay subject to a maximum of ₹1,660/-
(A Class) Cities with population exceeding 12 Lakhs, except cities mentioned above and all cities in the State of Goa	2.5% of pay subject to a maximum of ₹1,535/-
(B Class) Cities with population of 5 Lakhs and above but not exceeding 12 Lakhs, State capitals with population not exceeding 12 Lakhs, Chandigarh, Mohali, Panchkula, Pondicherry, Port Blair	2% of pay subject to a maximum of ₹1,345/-
(C Class) All other Cities	Nil

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## Allowances : Class II, Class III & Class IV

### Hill Station Allowance (HSA)

Sl. No.	Height of Place of Posting (Above Mean Sea Level)	Rate
1	1500 meters and over	2.5% of the Basic Salary subject to maximum of ₹1,000/- per month
2	1000 meters and over but less than 1500 meters, Mercara and places which are specifically declared as "Hill Stations" by Central/ State Governments for their employees	2% of the Basic Salary subject to maximum of ₹790/- per month
3	Not less than 750 meters and surrounded by and accessible only through hills with a height of 1000 meters and over	2% of the Basic Salary subject to maximum of ₹790/- per month

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## Allowances : Common for All Classes

### Hill Station Allowance (HSA) – Comparative Chart

Sl. No.	Height of Place of Posting (Above Mean Sea Level)	% HSA	Max. HSA (for Class I)	Max. HSA (for Class II, III & IV)
1	1500 meters and over	2.5%	₹1,245/-	₹1,000/-
2	1000 meters and over but less than 1500 meters, Mercara and places which are specifically declared as "Hill Stations" by Central/ State Governments for their employees	2%	₹1,000/-	₹790/-
3	Not less than 750 meters and surrounded by and accessible only through hills with a height of 1000 meters and over	2%	₹1,000/-	₹790/-

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## Allowances : Class II, Class III & Class IV

### Technical Qualification Allowance

Sl. No.	Examination	Allowance Amount (per month)
1	Exams of Insurance Institute of India or Chartered Insurance Institute	Licentiate = ₹555/- Associate = ₹1,505/- Fellow = ₹2,575/-
2	Exams of Institute of Actuaries	₹555/- On passing each subject
3	Exams of Institute of Chartered Accountants or Institute of Cost and Works Accountant (shall not be counted for the purpose of any allowance or for any service or terminal benefit)	Intermediate Examination = ₹1,080/- Final Group A or Group B = ₹1,845/- Final Group A and Group B = ₹2,575/-

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## Allowances : Class III & Class IV

### Technical Qualification Allowance

Sl. No.	Examination	Allowance Amount (per month)
1	On completion of Master of Business Administration of a recognised University or Institution (AICTE approved course)	₹2,575/- (only for class III & IV)

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## Allowances : Class III & Class IV

### City Compensatory Allowance (CCA)

Place of Posting	Rate of CCA (per month)
(Metro) Cities of Mumbai, Navi Mumbai, Kolkata, New Delhi, Chennai, Ahmedabad, Bengaluru, Hyderabad, Pune, Faridabad, Ghaziabad, Noida and Gurgaon. (Gandhinagar City is included as part of urban agglomeration of Ahmedabad City)	3% of pay subject to a maximum of ₹1,555/-
(A Class) Cities with population exceeding 12 Lakhs, except cities mentioned above and all cities in the State of Goa	2.5% of pay subject to a maximum of ₹1,460/-
(B Class) Cities with population of 5 Lakhs and above but not exceeding 12 Lakhs, State capitals with population not exceeding 12 Lakhs, Chandigarh, Mohali, Panchkula, Pondicherry, Port Blair	2% of pay subject to a maximum of ₹1,255/-
(C Class) All other Cities	Nil

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## Allowances : Common for All Classes

### City Compensatory Allowance (CCA) – Comparative Chart

Place of Posting	CCA % (of Basic pay + Stagnation Increment)	Max. CCA Class I	Max. CCA Class II	Max. CCA Class III & IV
Metro Cities	3%	₹1,960/-	₹1,660/-	₹1,555/-
A Class Cities	2.5%	₹1,865/-	₹1,535/-	₹1,460/-
B Class Cities	2%	₹1,445/-	₹1,345/-	₹1,255/-
C Class Cities	0%	Nil	Nil	Nil

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## Allowances : Class III & Class IV

### Officiating Allowance :

- ✓ 20% of the Basic Salary subject to a maximum of ₹100/- p.m. for officiating in a higher category of posts for 15 days or more.
- ✓ 10% of the Basic Salary subject to a maximum of ₹50/- p.m. for holding additional charge of an equivalent post for 15 days or more.
- ✓ When officiating allowance for holding additional charge is paid, overtime allowance shall not be allowed for the work related to the given charges.

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## Allowances : Class III & Class IV

### Officiating Allowance :

- ✓ For officiating/additional charge arrangement in the cadre of Record Clerk for vacancies in the Divisional Office or in a Branch Office, the SDM/DM shall be the appropriate Authority.
- ✓ For all other cases, (other than Head Office) arrangements shall be approved by the Regional Chief.
- ✓ In Head Office, the approval shall be given by the Officer-in-Charge of the HRM Department.

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## Allowances : Class III & Class IV

### Officiating Allowance :

- ✓ If, the post which is being officiated or the post which is held additionally, carries a functional allowance, functional allowance may be allowed on pro-rata for the actual period.

Duration of Officiating / holding additional Charge	Permitted Leaves
16 to 30 days	2 days
30 to 60 days	4 days
More than 60 days	6 days

Wages after Revision in 2022

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## Allowances : Class III & Class IV

### Fixed Personal Allowance (FPA)

Applicable Cadre	Amount of FPA (in ₹)
Driver and Other Subordinate Staff	1160
Record Clerk	1580
Senior Assistant, Stenographer and Assistant, etc.	2500

**Kit Allowance** = ₹2,250/- (only where Hill Station Allowance is payable)

- ✓ Shall not be payable on transfer from one hill station to another if the same was drawn at any time during the preceding three years.

Wages after Revision in 2022

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## Allowances : Class III & Class IV

### Graduation Increment / Allowance

- ✓ **Assistants** graduated between 01.01.1973 and 01.08.2007 and not reached the maximum of scale, shall be granted with 2 increments w.e.f. the publication of results of the examination or the date of appointment in the scale of Assistant or 01.11.2022, whichever is later.
- ✓ If an Assistant entitled to increments for graduation is drawing Basic Salary of ₹59,765/-, only 1 increment for graduation shall be granted to him.

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## Allowances : Class III & Class IV

### Graduation Increment / Allowance

- ✓ An Assistant graduated before 01.08.2007 and has reached the maximum of the scale, shall be paid Graduation Allowance as under:

Stage	Graduation Allowance (per month)
One year after reaching the maximum of the scale	₹920/-
Two years after reaching the maximum of the scale	₹1,625/-

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## Allowances : Class III & Class IV

### Graduation Increment / Allowance

- ✓ Graduation Allowance, or any part thereof, shall not be counted for the purpose of any Allowance or for any service or terminal benefit.
- ✓ Record Clerk graduated before 01.08.2007 shall be granted graduation allowance @ ₹610/- p.m. w.e.f. the date of publication of results of the examination or the date of promotion as Record Clerk or 01.08.2017, whichever is later.

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## Allowances : Class III & Class IV

### Functional Allowances

Stage	Functional Allowance (per month)
Assistant (or Senior 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 transactions during a calendar month is ordinarily ₹25,000/- or more	₹2,120/-
Telex Operators, Punch Card Operators, Unit Record Machine Operators and Comptists, who were assigned these functions before 1st day of January, 2006	₹60/-
Stenographer to Chairman-cum-Managing Director, Scale VII, Scale VI and equivalent positions.	₹75/-

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## Allowances : Class III & Class IV

### Functional Allowances

Stage	Functional Allowance (per month)
Employees performing the functions of Audit Assistants (w.e.f. 01.11.2022)	₹1,200/-
Subordinate Staff engaged 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 ₹25,000/- or more	₹1,000/-
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 1st day of January, 2006	₹165/-

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## Allowances : Class III & Class IV

### Functional Allowances

- ✓ An employee shall draw only one Functional Allowance at a time.
- ✓ The Functional Allowance shall be paid during leave period (except on extra ordinary leave) provided that the employee resumes work in the same position after leave.
- ✓ No employee shall, as a matter of right, claim to be allotted a particular portfolio of work in order to avail of the Functional Allowance attaching to that position or post.

Wages after Revision in 2022

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## Allowances : Class III & Class IV

### Functional Allowances

- ✓ No employee shall refuse to work in a position carrying a Functional Allowance or make it a condition that he be paid such allowance where, because of absence of the incumbent or temporary pressure of work, the employee is assigned by the Head of his Office.
- ✓ In cases of employees posted in RO, DO and BO, Regional Chief of the concerned RO may sanction the Functional Allowance.
- ✓ In cases of employees posted in HO, Chief-Manager of HRM Department may sanction the Functional Allowance.

Wages after Revision in 2022

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## Allowances : Class III & Class IV

### Functional Allowances

- ✓ If a permanent incumbent having Cash / Key holding functions is on leave for 3 days or more & another employee performs such function temporarily, he shall get functional allowance on pro-rata .
- ✓ Cashier function should be given only to (senior most) Assistant. However, cash handling function can be allotted to a Senior Assistant, provided no Assistant is available in the office.
- ✓ An Assistant who is in the contingency list for promotion to the cadre of Senior Assistant cannot be given cashier's functions.

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## Allowances : Class III & Class IV

Transport Allowance (TA) = ₹680/- p.m.

Washing Allowance for Class IV = ₹355/- p.m. (w.e.f. 01.08.2017)

On absence for a continuous period of 7 days or more in a month, only proportionate washing allowance will be payable in that month.

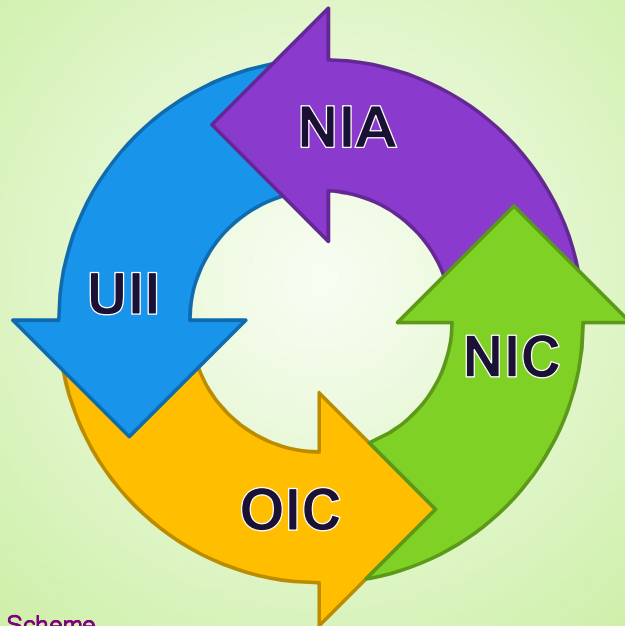


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### Group Mediclaim Insurance Scheme



## Placing Group Mediclaim Policies



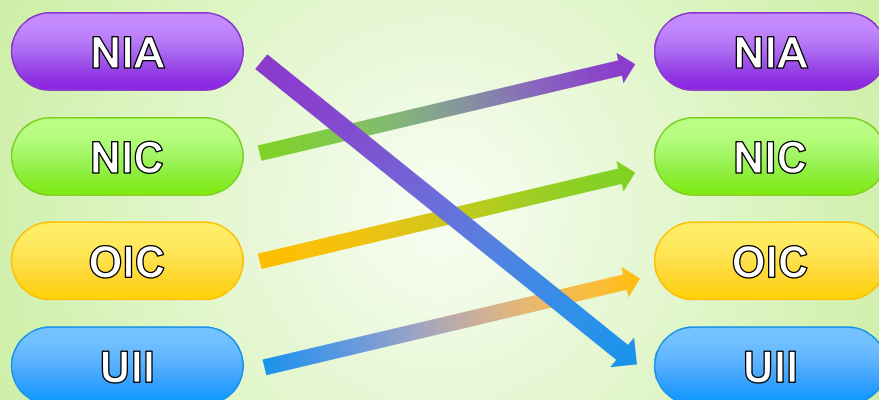
Group Mediclaim Insurance Scheme

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## Placing Group Mediclaim Policies

Employees of

Are Insured With



TPA = HITPA (Health Insurance TPA of India Ltd.)

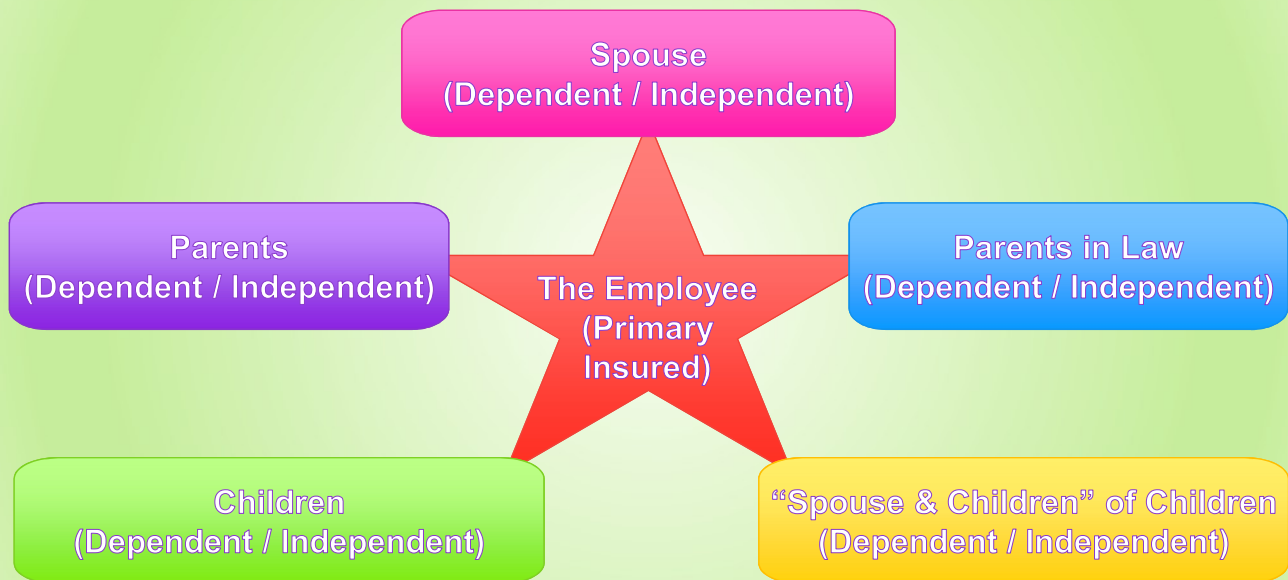
Group Mediclaim Insurance Scheme

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## Insured

- ✓ Primary Insured = Employee (Serving / Retired) OR spouse of deceased employee / spouse of retired and deceased employee.
- ✓ Deemed Primary Insured = Whole Time Director (Existing / Retired) OR spouse of deceased Whole Time Director / spouse of retired & deceased whole time Director.

## Coverage to Family Members



## Eligible Sum Insured

Eligibility (Range of Basic Pay including FPA)	Eligible Sum Insured
Less than ₹67,265/-	₹8,00,000/-
Between ₹67,265/- and ₹85,925/-	₹10,00,000/-
Above ₹85,925/-	₹15,00,000/-

Group Mediclaim Insurance Scheme

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## Optional Sum Insured

Slabs	
8 Lakhs	25 Lakhs
10 Lakhs	30 Lakhs
12 Lakhs	35 Lakhs
15 Lakhs	40 Lakhs
20 Lakhs	50 Lakhs

Group Mediclaim Insurance Scheme

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## General Rules

- ✓ In case where both the spouses are employees of PSGICs, they will be allowed to obtain separate individual policies based on their respective Basic Pay.
- ✓ Once parents / parents in law are covered, exit is not Allowed except in case of death or exit of employee from the company.
- ✓ Maximum Income Limit for deciding dependency of a family member (w.e.f. 01.04.2023) = Minimum Family Pension (i.e. ₹9,000/-) Plus Dearness Relief admissible thereon as per 7<sup>th</sup> CPC. (Rate of dearness relief w.e.f. 01.07.2025 = 58%) (Total = 9000+5220 = 14,220/-)

## General Rules

### Criteria for Dependent Children:

- ✓ **Male children** = upto the age of 21 years. In case of pursuing higher studies upto the age of 25 years. Otherwise, male children & their family members are independent.
- ✓ **Female children** = till marriage or not earning more than income limit
- ✓ **Widowed or Divorced Daughter/s** = if dependent on the employee & residing with the employee – only till their remarriage **and** if not earning more than the income limit.
- ✓ **Physically Challenged Children** = always dependent if not earning more than income limit.

## General Rules

- ✓ Increase in sum insured = 1 slab on Promotion, Marriage, Child Birth & once in a block of 3 years (*1<sup>st</sup> block year 01.04.2023 to 31.03.2026*).
- ✓ Sum Insured can be decreased by 1 slab once in a block of 3 years (*1st block year 01.04.2023 to 31.03.2026*)
- ✓ Sum Insured can also be decreased (*on the date of next renewal of policy*) by 1 slab in case of death / exit of a covered member.
- ✓ However, in case of revision in premium, optional sum insured can be increased / decreased to any higher / lower slab (*not more than ₹50 Lakhs / not lower than the eligible sum insured*).

Group Mediclaim Insurance Scheme

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## General Rules

### Freezing of Premium for employees at more than the age of 56:

- ✓ The premium rate **for Eligible Sum Insured** for Retired Employees, their spouse and for the spouse of a deceased employees will remain freezed at the premium rate applicable for the age bracket of 56-65 years (even after crossing the age of 65).
- ✓ If such an employee opts for a higher sum insured, the difference in premium between (i) the premium slab for eligible sum insured for present age and (ii) the premium slab for opted sum insured for present age will be payable additionally.

Group Mediclaim Insurance Scheme

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## General Rules

- ✓ Portability Allowed for dependent / independent family members with any of the PSGICs.
- ✓ Nomination facility available.
- ✓ Newly recruited employees can enrol by providing details of eligible family members within 60 days from the date of joining.
- ✓ Newly married spouse and dependent / independent parents-in-law can be enrolled within 60 days from the date of marriage. If such a request is made after 60 days, the coverage will start from next renewal date.

Group Mediclaim Insurance Scheme

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## General Rules

- ✓ Enrolling only 1 parent in law is not allowed if both parents in law are alive.
- ✓ Enrolment of child returned from abroad - \Allowed once
- ✓ Newly born child up to 90 days will be covered as one unit along with mother (if she is covered under GMIS).
- ✓ If Mother is not covered under staff GMIS, the new born child will be covered only from the date of payment of premium.

Group Mediclaim Insurance Scheme

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## General Rules

- ✓ The request for inclusion of new born child has to be made within 90 days of his/her birth. If such a request is made after 90 days, the coverage will start from next renewal date.
- ✓ Lower sum insured allowed on death of employee/retired employee.
- ✓ 100% premium may be borne by the Company up to eligible Sum Insured for Other Sub Staff (FTS & PTS) w.e.f. 01/04/2018.
- ✓ Insured persons (including family members) covered under Staff GMP are entitled for 33.33% discount on Overseas Medclaim Policy.

## General Rules

### **Continued Coverage (w.e.f. 01.04.2023):**

- ✓ The coverage will not cease on the death of primary insured.
- ✓ If both the employee and his/her spouse have expired the following Insured Member(s) will continue to be covered and one of these would be the Primary Insured Person:-
  - ❖ Family Pensioner
  - ❖ Unmarried Dependent Daughter
  - ❖ Dependent/Independent Parents
  - ❖ Dependent/Independent Parents-in-law



## General Rules

### Reduction in Premium :

- ✓ In case of death of an insured member, if there is no claim regarding such insured member during the policy period, the premium in respect of that insured member (calculated on pro-rata basis) for the period from the month following the death of such member till the remaining policy period will not be collected. In case of retired employees, such premium will be refunded.
- ✓ This rule is applicable in respect of death of an insured member occurring on or after 01.11.2022

## Room Rent Limits

City Type	Sum Insured upto ₹10 Lakhs	Sum Insured more than ₹10 Lakhs
Class A Cities and above (As per CCA Rules)	1% of Sum Insured (Max. ₹15,000/-)	1% of Sum Insured + 0.5% of sum insured on Sum Insured beyond ₹10 Lakhs (Max. ₹15,000/-)
Other Cities	1% of Sum Insured (Max. ₹12,500/-)	1% of Sum Insured + 0.5% of sum insured on Sum Insured beyond ₹10 Lakhs (Max. ₹12,500/-)

## Advance Treatment & Modern Treatment Methods

- ✓ Sub limit per policy period = Upto 50% of Sum Insured (maximum ₹15 Lakhs)
- ✓ List of 12 ATMTs :
  1. Uterine Artery Embolization & High Intensity Focused Ultrasound (HIFU)
  2. Balloon Sinuplasty
  3. Deep Brain Stimulation

Group Mediclaim Insurance Scheme

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## Advance Treatment & Modern Treatment Methods

(List of 12 ATMTs)

4. Oral Chemotherapy
5. Immunotherapy- Monoclonal Antibody to be given as injection
6. Intra vitreal Injections
7. Robotic Surgeries (including Robotic Assisted Surgeries)
8. Stereotactic Radio Surgeries
9. Bronchial Thermoplasty

Group Mediclaim Insurance Scheme

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## Advance Treatment & Modern Treatment Methods

(List of 12 ATMTs)

10. Vaporisation of the Prostate (Green laser treatment or holmium laser treatment)
11. Intra Operative Neuro Monitoring (IONM)
12. Stem Cell Therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered only

Group Mediclaim Insurance Scheme

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## Other Covers

- ✓ Ambulance Charges = ₹5,000/- Per Hospitalization
- ✓ In the case of transfer of patient involving inter-city travel of more than 50 Km. at one side, the Ambulance Charges will be up to ₹10,000/- per hospitalization.

✓ Maternity Benefit =

City Type	Normal	Caesarian
A Class City & Above	₹50,000/-	₹1,00,000/-
Other Cities	₹40,000/-	₹65,000/-

Group Mediclaim Insurance Scheme

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## Other Covers

- ✓ Any Claim related to Cataract for each eye will be limited to actual expenditure or ₹1 Lakh whichever is less.
- ✓ Free medical check up = 1% of Sum Insured maximum ₹5000/- (Only once in every block of 4 claim free years)
- ✓ Hemophilia is included under day care treatment, allowing self-infusion based on the prescription of the attending doctor. A valid doctor's prescription is mandatory for claim eligibility.

Group Mediclaim Insurance Scheme

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## Mental Illness Cover

- ✓ Coverage = Medical Expenses (including Pre and Post Hospitalization) related to Mental Illnesses,
- ✓ **Only if treated** => (i) at a Hospital which has specific Mental Illness department **and** (ii) by a Medical Practitioner qualified as Psychiatrist **or** by a professional having post-graduate degree (Ayurveda) in Mano Vigyan Avum Manas Roga **or** having post-graduate degree (Homoeopathy) in Psychiatry.
- ✓ Exclusion = Any kind of Psychological counselling or psychotherapy for which Hospitalization is not necessary.

Group Mediclaim Insurance Scheme

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## General Rules

- ✓ Domiciliary Treatment = 20% (maximum ₹1,00,000) of Sum Insured
  - ✓ Domiciliary Treatment for Peritoneal Dialysis, Chemotherapy, Oral Chemotherapy = 50% of Sum Insured (maximum ₹15 lakhs)
  - ✓ Purchase of 1 pulse oxymeter per family = upto ₹2000/- if any covered family member treated at home for covid-19.
- Documents** - (i) claim form, (ii) corona positive report, (iii) treating Doctor's prescription and (iv) invoice.
- ✓ Covid-19 vaccination = upto ₹250/- per dose subject to production of original receipt. **(not in staff G M I S)**

## Temporary Clause for Covid - 19

- ✓ Home Oxygen Bed / ICU under Domiciliary Hospitalisation for treatment of COVID-19 is Included within the scope of domiciliary hospitalisation.
- ✓ Only for COVID positive (as per RT PCR test) patients with moderate and severe symptoms when Attending Doctor prescribed for hospitalisation.
- ✓ An undertaking is required from insured member that hospital beds are not available.

## Temporary Clause for Covid - 19

- ✓ Home Oxygen Bed / ICU Set-up shall minimum include providing Oxygen Concentrator, Cardiac Monitor, PPE Kit, N95 Mask, Sanitizer, Gloves etc., 24 Hours Nurse Stay and Online Consultation with the Doctor.
- ✓ Daily Limit = ₹20000 upto ₹2 lakhs per insured (*including taxes*), subject to availability of sum insured. Doctor's fee & medicine extra.
- ✓ Reimbursement for minimum 7 days is allowed if it is a precondition for availing the facility even if the set-up is used for lesser days.



03

## Other Benefits & Schemes

## Residential Accommodation

(a) Company **owned** accommodation

(b) Company **leased** accommodation

- ✓ Lease between the landlord and the Company.
- ✓ Monthly rent is paid by the Company.
- ✓ Security deposit can be provided by the Company.

Other Benefits & Schemes

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## Residential Accommodation

(c) Accommodation on **personal lease**

- ✓ No security deposit is payable by the company.
- ✓ Rent is reimbursed on production of monthly rental receipt.

Other Benefits & Schemes

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## Residential Accommodation

**Entitled Employees** (*for company owned / leased residential accommodation*) :

- (a) Officers in Scale V & above
- (b) Divisional Managers, Full Time Faculty Members (*entitled for housing accommodation under service conditions*)
- ✓ Both (a) and (b) are eligible for Company's flats, even if they own a house at the place of posting under housing loan scheme.

Other Benefits & Schemes

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## Residential Accommodation

**Eligible Employees :**

- (a) All transferred class I employees, provided they do not own a house acquired under company's housing loan at the place of posting.
- (b) Direct Recruit class I employees posted outside home town and on probation.
- (c) Class II / III employees promoted to Class I and transferred from one centre to another on promotion after 15.10.1992.

Other Benefits & Schemes

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## Residential Accommodation

### Eligible Employees :

- (d) Promotee Sr. Asst. / Stenographers transferred on promotion.
- (e) The class III employees posted at Rourkela.
- (f) Kashmir migrant class III employees.
- (g) Assistants direct recruited since 2013.
- (h) Sr. Assistants promoted out of (g) and posted at Metro Cities.

Other Benefits &amp; Schemes

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## Residential Accommodation

### Lease Rent Limits for Class I :

Cadre	Mumbai	Metro Cities (except Mumbai)	‘A’ Class Cities	‘B’ Class Cities	‘C’ Class Cities
Scale I & II (except BM)	₹35,000/-	₹23,000/-	₹17,250/-	₹11,500/-	₹9,250/-
Branch Manager	₹35,000/-	₹24,250/-	₹18,500/-	₹12,750/-	₹10,500/-
Scale III & IV (except SDM)	₹45,000/-	₹30,000/-	₹24,250/-	₹16,250/-	₹13,750/-
SDM	₹45,000/-	₹33,500/-	₹26,500/-	₹18,500/-	₹15,000/-
Scale V	₹50,000/-	₹33,500/-	₹26,500/-	₹18,500/-	₹15,000/-
Scale VI	By ED – upto 150% of Scale V By CMD – upto 200% of Scale V		By ED – upto 125% of Scale V By CMD – upto 150% of Scale V		
Scale VII	By CMD (No Limit)				

Other Benefits &amp; Schemes

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## Residential Accommodation

**Lease Rent Limits for Direct Recruited Assistant (2013 onwards) & Sr. Asst. promoted out of such Assistants:**

Cadre	Mumbai	Metro Cities (except Mumbai)	'A', 'B' & 'C' Class Cities
Sr. Assist./Steno	₹13,800/-	₹10,750/-	
Assistant	₹12,650/-	₹8,050/-	₹6,900/-

Other Benefits &amp; Schemes

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## Residential Accommodation

**Lease Rent Limits for Kashmir Migrant Employees:**

Cadre	Mumbai	Metro Cities (except Mumbai)	'A' Class Cities	'B' Class Cities	'C' Class Cities
Sr. Assist./Steno	₹13,800/-	₹10,750/-	₹7,200/-	₹5,400/-	₹4,500/-
Assistant	₹13,800/-	₹7,500/-	₹4,950/-	₹3,750/-	₹2,950/-
Record Clerk	₹6,000/-	₹6,000/-	₹4,000/-	₹3,000/-	₹2,250/-
Sub-Staff	₹4,500/-	₹4,500/-	₹3,000/-	₹2,150/-	₹1,675/-

Other Benefits &amp; Schemes

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## Residential Accommodation

### Lease Rent Limits for Sr. Asst. & Steno transferred on promotion

Mumbai	Metro Cities (except Mumbai)	'A' Class Cities	'B' Class Cities	'C' Class Cities
₹13,800/-	₹10,750/-	₹7,200/-	₹5,400/-	₹4,500/-

### Lease Rent Limits for employees posted at Rourkela Project Town:

Cadre	Sr. Asst. / Steno	Other Clerical Staff	Sub Staff
Lease Rent Limit	₹2,750/-	₹2,200/-	₹1,640/-

Other Benefits &amp; Schemes

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## Residential Accommodation

- ✓ Rent limits are inclusive of Society Maintenance Charges.
- ✓ Classification of Cities is based upon the Rules for payment of CCA.
- ✓ Mumbai is treated as a separate category in Metro Cities.
- ✓ Following 7 cities are under the category of **Other Metro Cities**:

Ahmedabad	Bengaluru	Chennai	Delhi
Hyderabad	Kolkata	Pune	

Other Benefits &amp; Schemes

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## Lump-sum Domiciliary Medical Benefit

Class	Basic Pay	Amount	Applicable Year
I	Up to ₹91,345/-	₹19,600/-	01 January to 31 December
I	Above ₹91,345/-	₹29,400/-	01 January to 31 December
II	Up to ₹72,375/-	₹12,300/-	01 January to 31 December
II	Above ₹72,375/-	₹19,600/-	01 January to 31 December
III & IV	Irrespective of Basic Pay	₹9,800/-	01 July to 30 June

- ✓ Payable to confirmed employees only
- ✓ If not worked for the whole year as confirmed employee in the same cadre it will be payable on pro-rata basis.
- ✓ Full Amount for Retiring employees (irrespective of Retirement Date)

Other Benefits &amp; Schemes

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## Transfer Benefits

- ✓ **Travelling Allowance allowed to** : Employee, Spouse, Children, Parents and Dependent Siblings
- ✓ **Joining Time (outstation)** = 6 days & journey time without any break of journey
- ✓ **Joining Time (Local)** = 1 Day - Saturday, Sunday and holiday being reckoned as a day

Other Benefits &amp; Schemes

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## Transfer Benefits

- ✓ **Second Trip** = To shift family within 6 Months from the date of relieve from the place of transfer or date of commencement of next academic year whichever is less.
- ✓ **Halting Allowance for journey period** = employee and family members (*Children below 12 years = 50%*) shall be paid daily allowance
- ✓ **Halting Allowance for housing** (*if no leased / owned accommodation is provided*)= maximum 30 days (excluding leave & tour period) - not necessarily the first 30 days

Other Benefits &amp; Schemes

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## Transfer Benefits

### Baggage Allowance:

Mode	Cadre	Limit of Reimbursement
Rail	Scale VI & above	Full four wheeler wagon or 20000 Kgs. by Goods Train or 1 double container
	Scale IV & V	Full four wheeler wagon or 15000 Kgs. by Goods Train or 1 single container.
	Scale I to Scale III	75 quintals by Goods Train
	Other than Class I	75 quintals by Goods Train
Road	Scale IV & above	Actual charges maximum upto charges for 200 quintals by Goods Train
	Scale I to Scale III	Actual charges maximum upto charges for 120 quintals by goods train
	Other than Class I	Actual charges maximum upto charges for 100 quintals by goods train

Other Benefits &amp; Schemes

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## Transfer Benefits

### Local Shifting Expenses

✓ Maximum distance limit = upto 60 Kms.

Cadre	Limit of Reimbursement
Scale IV and above	₹20,000/-
Scale I to III	₹15,000/-
Other than Class I Officers	₹10,000/-

✓ Local Shifting within same compound = 25% of given limits

Other Benefits & Schemes

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## Transfer Benefits

### Ancillary Expenses:

✓ Includes Packing, Loading / Unloading, Local Transportation Charges and all Incidentals.

Cadre	Limit of Reimbursement
Scale VI and VII	₹60,000/-
Scale IV and V	₹45,000/-
Scale I to III	₹30,000/-
Other than Class I Officers	₹15,000/-

Other Benefits & Schemes

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## Transfer Benefits

### Other benefits & Rules:

- ✓ Transfer Grant (only in outstation) = 1 month's Basic Pay + FPA.
- ✓ Transfer Grant & Halting Allowance not payable in case of Request Transfer
- ✓ Transport of Vehicle = Car for AM and other eligible officers and 2 wheeler for others
- ✓ Mid Academic Year Allowance as already discussed.
- ✓ Same Benefits on retirement / death to go to hometown.
- ✓ To be claimed within 6 months.

Other Benefits &amp; Schemes

93

## Ex-Gratia in Lieu of Bonus

- ✓ It is always declared as a percentage of Salary.
- ✓ **Eligibility** = work for 30 or more days (part time or full time but not on contract) in the relevant financial year (eligible even after Retirement / Death / Resignation but not on dismissal) **and** salary (Basic Pay + DA) should not be more than ₹21,000/- per month.
- ✓ Maximum Salary for calculation of Ex-Gratia = ₹7,000/- pm.
- ✓ The eligible employees who are under suspension shall get the Ex-Gratia after departmental proceedings, subject to the outcome.

Other Benefits &amp; Schemes

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## News Paper & Periodical Expenses for Officers

Cadre	Monthly Limit of Reimbursement
Scale VI and VII	₹500/-
Scale IV and V	₹400/-
Scale I to Scale III	₹200/-

✓ Payment on Half Yearly Basis

Other Benefits & Schemes

95

## Briefcase allowance for class I

Cadre	Limit of Reimbursement (including taxes)
Scale VI and above	₹5,000/-
Scale IV and Scale V	₹4,000/-
Scale III & Scale II	₹3,000/-
Scale I	₹2,000/-

- ✓ Paid on reimbursement basis on purchase of briefcase / leather bag
- ✓ Once in 3 years to all class I officers (including probationers / promotes)
- ✓ Not payable during notice period of VRS

Other Benefits & Schemes

96

## Out of Pocket Expenses of Lok Adalat

- ✓ Payable on reimbursement basis.
- ✓ For Officers to Attend Lok Adalat on Saturday / Sunday at the place of posting = ₹2,000/-
- ✓ For officers regarding outstation Lok Adalat = ₹1,000 + TE/DHA as per travel rules.
- ✓ For Class III & IV Employees to Attend Lok Adalat on Saturday / Sunday = Overtime as per applicable rules.

Other Benefits &amp; Schemes

97

## Ex-Gratia Reimbursement of Medical Expenses

- ✓ Available for treatment of employee / non - earning spouse / dependent children for maximum at 2 occasions in service period.
- ✓ 90% of claimed amount (of uncovered balance) maximum ₹3 lakhs. Further, if the uncovered expenses are beyond eligible 3 Lakhs, it may be reimbursed to the extent of 80% of the amount in excess of ₹3 Lakhs. Overall limit ₹5 Lakhs per occasion. Un-utilized amount of one occasion will not be carried over.
- ✓ Advance Ex-Gratia = 75% of Estimate.

Other Benefits &amp; Schemes

98

## Group Term Insurance Scheme (GTIS)

- ✓ Employees covered under NPS are also eligible to opt for GTIS as one time option.
- ✓ Employees not covered in Pension Scheme / NPS are not eligible.
- ✓ Employees who joined on or after 23/07/2019 are compulsorily covered.
- ✓ Existing members cannot opt out of the Scheme.

Other Benefits &amp; Schemes

99

## Group Term Insurance Scheme (GTIS)

- ✓ Premium with effect from **01.12.2025**

Category	Basic Pay Range (in ₹)	Sum Insured	Monthly Premium (excluding GST)
I	1,46,676 and above	₹75 Lakhs	₹2,475/-
II	1,05,756 to 1,46,675	₹60 Lakhs	₹1,980/-
III	75,351 to 1,05,755	₹50 Lakhs	₹1,650/-
IV	40,351 to 75,350	₹40 Lakhs	₹1,320/-
V	21,686 to 40,350	₹30 Lakhs	₹990/-
VI	Up to 21,685	₹10 Lakhs	₹330/-

Other Benefits &amp; Schemes

100

## Other Miscellaneous Benefits

- ✓ Maximum reimbursement regarding **General Medical Check-Up for Scale IV and above** = ₹5,000/- per medical check-up.

Age	Number of Permitted Medical Check-up
Less Than 50	1
Between 50 and 55	2
After 55	2

- ✓ Sum Insured under Employee Death Linked Insurance (EDLI) Scheme = ₹7,02,000/-

Other Benefits &amp; Schemes

101

## Scheme for Compassionate Appointment

- ✓ Effective Date: 01/11/2014 (for employee died on or after 01/11/2014).
- ✓ Beneficiary = Dependent family member of employee died while in service (including employee death by suicide) or retired on medical grounds due to incapacitation before reaching the age of 55 years.
- ✓ Dependent family member = spouse / wholly depend son / wholly depend daughter / wholly depend siblings of unmarried employee.
- ✓ Competent Authority = CMD of the company

Other Benefits &amp; Schemes

102

## Scheme for Compassionate Appointment

- ✓ Posts = Clerical or Sub-Staff cadres only.
- ✓ Age (on the date of application) Limit (after relaxation) = (i) Spouse - no upper age limit (ii) Non-spouse – max. 35 years or as per recruitment rules. (Minimum Age should not be less than 18 years).
- ✓ Time limit for application = within 5 years from the date of employee's death / retirement on medical grounds.
- ✓ Vacancies = Maximum 5% of vacancies falling under direct recruitment quota.

Other Benefits &amp; Schemes

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## Scheme for Compassionate Appointment

- ✓ Missing Employee = Compassionate Appointment can be given only if the employee is non-traceable after lapse of 2 years from the date of missing (*provided FIR is lodged*). Scheme may not be applicable in case of a missing employee who (i) had less than two years to retire, (ii) is suspected to have committed fraud (iii) joined terrorist organisation or (iv) has gone abroad.
- ✓ Widow appointed on compassionate ground will be allowed to continue the service even after re-marriage.

Other Benefits &amp; Schemes

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## Scheme for Compassionate Appointment

- ✓ If Spouse earns less than 1<sup>st</sup> gross salary of assistant, application of other dependents can be considered subject to NOC from the spouse.
- ✓ Seniority = person appointed on compassionate ground in a particular year shall be placed at the bottom of all the candidates recruited/appointed via direct recruitment, promotion etc. in that year, irrespective of joining date of the person appointed.

Other Benefits &amp; Schemes

105

## Ex-gratia COVID-19 Financial Assistance Scheme

- ✓ Benefits = (i) Lumpsum compensation of ₹10 lakhs to legal heirs on death of an employee due to COVID-19 disease or COVID-19 related medical complications (*within 6 months of recovery from COVID-19*) **AND** (ii) 100% of uncovered medical expenses incurred on treatment of COVID-19 disease.

Place of Posting	Competent Authority
Any office Under A Regional Office	RO Claims Committee
At Head Office	General Manager (HR)
At LCB	LCB Claims Committee

Other Benefits &amp; Schemes

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## Conveyance Scheme 2011

- ✓ Applicable to General Managers, Deputy General Managers, Chief Regional Managers, Chief Managers, Divisional / Branch In-charges and other officers having Development / Marketing Functions.

Cadre	Ex-Showroom Price of Petrol Vehicle (including GST & Cess)
Scale I, II and III	₹8,25,000/-
Scale IV & V	₹9,30,000/-
Scale V (CRM Only)	₹10,60,000/-
Scale VI & VII	₹13,85,000/-

Other Benefits &amp; Schemes

107

## Conveyance Scheme 2011

Cadre	Eligible Number of Times for Conveyance Facility
Officer upto Scale IV	4 Times During Service Tenure
Officers in Scale V and above	3 Time During Service Tenure (Counting from the Vehicle Opted at the time of Entering Scale V)
<p>Scale V Officer promoted from scale IV are allowed to exercise an option for either conversion of existing vehicle to 9A(V) Scheme or purchase of new vehicle under 9A(V) after payment of outstanding loan / WDV, as the case may be.</p> <p>The vehicle if converted from loan scheme will not reckon within the limit of 3 vehicles during service tenure starting from entering in scale V</p>	

- ✓ Amount Payable for Cleaning of vehicle = ₹650/- per month

Other Benefits &amp; Schemes

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## Conveyance Scheme 2011

Cadre	Quarterly Petrol Limits
GM	375 Litres
DGM / CRM	300 Liters
Chief Manager	250 Litres
Other Officers with Marketing Functions	Metro Cities = 250 Litres A Class Cities = 225 Litres B Class Cities = 180 Litres C Class Cities = 150 Litres
Replacement of Tyre / Tube	40 months or 32000Kms whichever is earlier
Battery Replacement	After 18 Months

Other Benefits &amp; Schemes

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## Conveyance Scheme 2011

### Admissible Repair Charges:

Age of Vehicle	Scale I to III	Scale IV & V	Scale VI & VII
First Year	₹8,000/-	₹9,000/-	₹10,000/-
Second Year	₹9,000/-	₹10,000/-	₹11,000/-
Third Year	₹10,000/-	₹11,000/-	₹12,000/-
Fourth Year	₹11,000/-	₹12,000/-	₹13,000/-
Fifth Year	₹12,000/-	₹13,000/-	₹14,000/-
<b>Total</b>	<b>₹50,000/-</b>	<b>₹55,000/-</b>	<b>₹60,000/-</b>

✓ Car may be transferred in the name of officer after 5 years. (No recovery of Insurance cost, RTO Charges & Charges for Name Transfer)

Other Benefits &amp; Schemes

110

## Conveyance Scheme 2011

- ✓ In case a Vehicle of Higher Model / Value has been purchased, the charges like road tax, insurance premium, registration fee etc. will be restricted proportionately to the eligible limits.
- ✓ In case of a total loss to the vehicle, upon payment of claim by the insurer the claim amount will be utilized as under:
  1. The 1<sup>st</sup> charge will be WDV of the car on the date of incident
  2. The shortfall, if any, shall be recovered from the officer
  3. The Excess, if any, shall be retained by the company

Other Benefits &amp; Schemes

111

## Leave Travel Subsidy (LTS)

- ✓ All confirmed employees, Spouse, Dependent Children & Dependent Parents are eligible. (*dependent = income up to ₹9000 + DR*)
- ✓ Once in a block of 2 years. For Officers “Odd year-Even Year”. For SCS Staff “Even Year-Odd year”
- ✓ A Surface Distance of 3,000 Kms. allowed. No limit for “Home Town”
- ✓ Entitled mode of journey as per tour rules (*Air travel relaxation regarding surface distance for 1,000 Kms. not applicable*)
- ✓ 1 block can be carried forward to next block (can Club two blocks).

Other Benefits &amp; Schemes

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## Leave Travel Subsidy (LTS)

- ✓ Officers transferred to North-East Regions can avail every year.
- ✓ Can travel in two groups but both group should avail LTS in same block. Partially LTS carrying over is not allowed.
- ✓ LTS facility can be extended for retired employees upto 6 months.
- ✓ Duranto /Tejas / Vande Bharat Express train's fare allowed to those employees who are entitled for fare of Rajdhani Express.
- ✓ Travel by Special Trains is allowed to the employees entitled for 2<sup>nd</sup> AC Rajdhani Fare but Travel by Luxury trains is not allowed.

Other Benefits &amp; Schemes

113

## Incentive Scheme for Actuarial Capacity

- ✓ **Name of the scheme** = Incentive Scheme for Development of In-House Actuarial Capacity
- ✓ **Effective Date** = 19/02/2020
- ✓ **Eligibility** = Confirmed Employee passed at least 4 Actuarial Papers
- ✓ **Members of Approving committee** = GM & DGM of Actuarial Department and DGM of HR Department.
- ✓ **Institutes Allowed** = Either of (i) Institute of Actuaries of India (IAI) or (ii) Institute of Faculty of Actuaries, UK (IFOA)

Other Benefits &amp; Schemes

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## Incentive Scheme for Actuarial Capacity

- ✓ Examination Fee = maximum 2 attempts for CM/CB/CS exams
- ✓ Examination Fee = maximum 3 attempts for CP/SP/SC exams.
- ✓ Annual Subscription Fees - for any one institute, only if appeared in exams during preceding subscription year.
- ✓ Study Material Fee = Only for IAI after passing the exam and on production of proof of payment.
- ✓ Special Allowance = On passing minimum 4 papers.

Other Benefits &amp; Schemes

115

## Incentive Scheme for Actuarial Capacity

Paper	Monthly Amount of Special Allowance
CB1, CB2, CB3, CS1, CM2, CP2, CP3	₹2,000/- per paper
CS2, CM1	₹4,000/- per paper
CP1, SP Exams, SA Exams	₹6,000/- per paper
Fellow Member	₹50,000/- per month (Maximum amount for any member)

- ✓ Special Allowance will not become part of Basic Pay and be paid only if the employee is working in Actuarial Department of the Company.

Other Benefits &amp; Schemes

116

## Incentive Scheme for Actuarial Capacity

### ✓ Restrictive Clauses for Special Allowance :

- Who have not passed CB/CM/CS Series - should pass at least 1 paper in next 2 years other wise no special allowance.
- Who have passed CB/CM/CS Series - should pass at least 1 paper in next 3 years other wise no special allowance.
- Once fall under restrictive clause – should pass at least 1 paper to again become eligible for Special Allowance.

Other Benefits &amp; Schemes

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## Incentive Scheme for Actuarial Capacity

Special Allowance Range	Bond for Restrictive Tenure / Liquidated Damages
Upto ₹15,000/- per month	5 Years / 5 Lakhs
₹15,001/- to ₹25,000/- per month	5 Years / 6 Lakhs
₹25,001/- to ₹50,000/- per month	5 years / 7 Lakhs

- ✓ On becoming eligible for next slab of special allowance, new bond will be done for residual period proportionately (minimum 3 years)
- ✓ On Exit Liquidated Damages reduced proportionately to the length of service rendered.

Other Benefits &amp; Schemes

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## Incentive Scheme for Actuarial Capacity

- ✓ No Special Leave for exam preparation. Shall be on duty on the day of examination, if proof shown.
- ✓ Employees who cleared more than 8 papers can be posted to HO Actuarial Department as per requirement. (even on lesser papers).
- ✓ Annual Review (by committee) of benefits paid under the scheme.
- ✓ If on leave for 30 or more days, no special allowance admissible for leave period.

Other Benefits &amp; Schemes

119

## Leave Encashment

Event	Maximum Days	Eligible Salary
While in Service	15 days once in a block of 2 years (even year – odd year)	Basic Pay + FPA + DA + HRA + CCA
On retirement	240 days	Basic Pay + FPA + DA
On Death	240 days	Basic Pay + FPA + DA + HRA + CCA
On Resignation / Termination	Not Payable	

- ✓ **Not payable to the probationers whilst in service.**

Other Benefits &amp; Schemes

120



## Pension

### Types of Pension:

1. Superannuation Pension
2. Pension on voluntary retirement – Notional service upto 5 years
3. Invalid Pension - Min 10 years, retires on account of any bodily or mental infirmity which permanently incapacitates
4. Compassionate Allowance - on a penalty of exited from service the pension will be forfeited but Competent Authority can sanction compassionate allowance not exceeding  $\frac{2}{3}$  (66.67%) of pension.
5. Family Pension - Commutation not Allowed
6. Provisional Pension (Full Pension) - Commutation not Allowed

Other Benefits &amp; Schemes

121

## Pension

### Calculation:

- ✓ Qualifying service = Minimum 10 years, Maximum 33 years
- ✓  $A = \text{Average of immediate previous 10 month's Basic Pay \& FPA} \div 2$
- ✓  $B = \text{Commutated fraction of A (generally } \frac{1}{3})$
- ✓  $C = \text{Dearness Relief} = \text{DA Slabs} \times \text{DR Factor}$
- ✓  $\text{Commutation} = B \times \text{Commutation Factor} \times 12$
- ✓  $\text{Basic Pension after commutation} = A - B$
- ✓  $\text{Monthly Pension} = A - B + C$

Other Benefits &amp; Schemes

122

## Pension

### Example 1 (Normal Superannuation):

- ✓ Date of Joining = 12.05.1988
- ✓ Date of Retirement = 30.06.2024
- ✓ Average of previous 10 month's Basic Pay = 75393
- ✓ Commuted fraction =  $1/3$
- ✓ Commutation Factor = 9.81 (61 years)
- ✓ DA Slabs = 692
- ✓ Dearness Relief Factor = 30.15760

YYYY	-	MM	-	DD
2024	-	06	-	30
1988	-	05	-	12
<hr/>				
0036	-	01	-	18
Qualifying Service = 33 years (Maximum)				

Other Benefits &amp; Schemes

123

## Pension

### Example 1 (Normal Superannuation):

- ✓ Basic Pension =  $(75393 \div 2) = 37697$  (rounded off)
- ✓ Commuted pension =  $37697 \times 1/3 = 12565$
- ✓ Basic Pension after commutation =  $37697 - 12565 = 25132$
- ✓ Dearness Relief =  $692 \times 30.15760 = 20869$  (rounded off)
- ✓ Monthly Pension =  $25132 + 20869 = 46001$
- ✓ Lump-sum Commutation Amount =  $12565 \times 9.81 \times 12 = 1479152$  (rounded off)

#### Alternate Method of DR:

$$37697 \times 692 \times 0.08 \div 100 = 20869 \text{ (rounded off)}$$

Other Benefits &amp; Schemes

124

## Pension

### Example 2 (Superannuation with LOP):

- ✓ Date of Joining = 19.09.1991
- ✓ Date of Retirement = 31.05.2024
- ✓ LOP = 4 year; 6 months; 5 days
- ✓ Average of previous 10 month's Basic Pay = 45075
- ✓ Commuted fraction =  $1/3$
- ✓ Commutation Factor = 9.81 (61 years)
- ✓ DA Slabs = 692
- ✓ Dearness Relief Factor = 15.29840

YYYY	MM	DD
2024	05	31
1991	09	19
0032	08	12
0004	06	05
0028	02	07

Qualifying Service = 28 years

Other Benefits & Schemes

125

## Pension

### Example 2 (Superannuation with LOP):

- ✓ Basic Pension =  $(45075 \div 2) \times 28/33 = 19123$  (rounded off)
- ✓ Commuted pension =  $19123 \times 1/3 = 6374$
- ✓ Basic Pension after commutation =  $19123 - 6374 = 12749$
- ✓ Dearness Relief =  $692 \times 15.29840 = 10586$  (rounded off)
- ✓ Monthly Pension =  $12749 + 10586 = 23335$
- ✓ Lump-sum Commutation Amount =  $6374 \times 9.81 \times 12 = 750347$  (rounded off)

#### Alternate Method of DR:

$$19123 \times 692 \times 0.08 \div 100 = 10586 \text{ (rounded off)}$$

Other Benefits & Schemes

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## Pension

### Example 3 (VRS):

- ✓ Date of Joining = 06.01.1997
- ✓ Date of Retirement = 24.07.2024
- ✓ Average of previous 10 month's Basic Pay = 93188
- ✓ Commuted fraction =  $1/3$
- ✓ Commutation Factor = 13.82 (48 years)
- ✓ DA Slabs = 692
- ✓ Dearness Relief Factor = 37.27520

YYYY	-	MM	-	DD
2024	-	07	-	24
1997	-	01	-	06
<hr/>				
0027	-	06	-	18

Qualifying Service = 28 + 5 = 33 years

Other Benefits &amp; Schemes

127

## Pension

### Example 3 (VRS):

- ✓ Basic Pension =  $(93188 \div 2) = 46594$
- ✓ Commuted pension =  $46594 \times 1/3 = 15531$
- ✓ Basic Pension after commutation =  $46594 - 15531 = 31063$
- ✓ Dearness Relief =  $692 \times 37.27520 = 25794$  (rounded off)
- ✓ Monthly Pension =  $31063 + 25794 = 56857$
- ✓ Lump-sum Commutation Amount =  $15531 \times 13.82 \times 12 = 2575661$  (rounded off)

#### Alternate Method of DR:

$$46594 \times 692 \times 0.08 \div 100 = 25794 \text{ (rounded off)}$$

Other Benefits &amp; Schemes

128

## Pension

### Example 4 (Compassionate Allowance):

- ✓ Date of Joining = 01.08.1968
- ✓ Date of Exit = 10.02.1997
- ✓ LOP = 8 months 4 days
- ✓ Compassionate Allowance Allowed = 1/3
- ✓ Average of previous 10 month's Basic Pay = 8303
- ✓ DA Slabs = 1827
- ✓ Dearness Relief Factor = 4.11250

YYYY	MM	DD
1997	02	10
1968	08	01
0028	06	09
0000	08	04
0027	10	05

Qualifying Service = 28 years

Other Benefits & Schemes

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## Pension

### Example 4 (Compassionate Allowance):

- ✓ Basic Pension =  $(8303 \div 2) \times 28/33 \times 1/3 = 1174$  (rounded off)
- ✓ Dearness Relief =  $1827 \times 4.11250 = 7514$  (rounded off)
- ✓ Monthly Pension =  $1174 + 7514 = 8688$

Other Benefits & Schemes

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## Pension

### Minimum Monthly Pension:

Date of Retirement or Death	Amount of Minimum Monthly Pension
On or After 01.08.1997 but before 01.08.2002	₹1,100/-
On or After 01.08.2002 but before 01.08.2007	₹1,480/-
On or After 01.08.2007 but before 01.08.2012	₹1,880/-
On or After 01.08.2012 but before 01.08.2017	₹3,010/-
On or After 01.08.2017	₹4,070/-

Other Benefits &amp; Schemes

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## Pension

### Minimum Monthly Family Pension:

Basic Pay Per Month	Eligible Percentage of Pay	Amount of Minimum Monthly Family Pension
Upto ₹15,950/-	30 %	₹4,070/-
₹15,951/- to ₹31,760/-	20 %	₹4,820/-
₹31,761/- and above	15 %	₹6,370/-

Other Benefits &amp; Schemes

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## Pension

### Amendment Scheme 2019 – w.e.f. 23.04.2019

Category	Description	Last Date of Option	Effective Date of Pension
I	Employees who Joined before 28.06.1995 and in service on 23.04.2019	22.07.2019	The date of retirement
II	Employees who Joined before 28.06.1995 but retired before 23.04.2019	21.08.2019	23.04.2019
III	Families of employee who Joined before 28.06.1995 but died in service before 23.04.2019	21.08.2019	23.04.2019
IV	Families of employee who Joined before 28.06.1995 but retired and died before 23.04.2019	21.08.2019	23.04.2019

✓ People went on VRS are also eligible subject to 20 years of service.

Other Benefits & Schemes

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## Gratuity

- ✓ Payable on termination of employment of rendering continuous service for not less than five years -
  - ✓ On superannuation or
  - ✓ On voluntary retirement/resignation or
  - ✓ On death or disablement due to accident or diseases or
  - ✓ On termination (other than Vigilance) of service by the Corporation. or the Company

Other Benefits & Schemes

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## Gratuity

No. of completed years of service (max 15 years)	Rate of gratuity for each year of service
Upto 11 years	50%
12 years	60%
13 years	70%
14 years	80%
15 years or More	100%

- ✓ For service upto 30 years, max. 15 months Basic Pay is payable.
- ✓ Additional gratuity =  $\frac{1}{2}$  month's Basic Pay for each completed year of service beyond 30 years.

Other Benefits &amp; Schemes

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## Gratuity

### Calculation for Clerical Cadres:

- ✓ Under Act (Wages = Basic Pay + FPA + DA) :

$$\text{Wages} \times \frac{15}{26} \times \text{No. of years of service}$$

- ✓ Under scheme (Basic Pay = Basic Pay + FPA) :

$$A = \text{Basic} \times 15 \text{ years (for first 15 years of service)}$$

$$B = \text{Basic} \div 2 \times \text{years in excess of 15 years}$$

$$\text{Total} = A+B = \text{not exceeding 20 months basic}$$

Other Benefits &amp; Schemes

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## Gratuity

### Calculation for Officers:

✓ Under scheme (Basic Pay = Basic Pay + FPA) :

(a) Gratuity Amount for service upto 30 years

Basic × years of service × Rate of Gratuity (max. 15 years)

(b) Gratuity Amount for service over 30 years

Basic Pay ÷ 2 × Years in excess of 30 years

**Gratuity Amount** as per Rationalization Scheme : (a) + (b)

Other Benefits & Schemes

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## Gratuity

### Calculation for Officers:

✓ Under Act (Wages = Basic Pay + FPA + DA) :

Wages × 15 / 26 × No. of years of service

(Maximum 20 Lakhs under Act)

Other Benefits & Schemes

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## Gratuity

### Calculation Example 1 :

- ✓ Cadre = Sr. Asst.
- ✓ Service = 35 years 6 months 5 days
- ✓ Basic Pay = 50140; DA= 37655.14; FPA= 1015
- ✓ Gratuity (Act) =  $88810.14 \text{ (Basic + DA + FPA)} \times 36 \times 15/26 = 1844518.29$
- ✓ Gratuity (Scheme) =  $51155 \text{ (Basic + FPA)} \times 20 \times 100\% = 1023100$
- ✓ Payable Gratuity = 18,44,518

Other Benefits &amp; Schemes

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## Gratuity

### Calculation Example 2 :

- ✓ Cadre = Deputy Manager
- ✓ Service = 23 years 7 months 5 days
- ✓ Basic Pay = 24630; DA= 12458; FPA= 250
- ✓ Gratuity (Act) =  $37338 \text{ (Basic + DA + FPA)} \times 24 \times 15/26 = 516987.69$
- ✓ Gratuity (Scheme) =  $24880 \text{ (Basic + FPA)} \times 15 \times 100\% = 373200$
- ✓ Payable Gratuity = 5,16,988/-

Other Benefits &amp; Schemes

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## Gratuity

### Calculation Example 3 :

- ✓ Cadre = Chief Manager
- ✓ Service = 36 years 9 months 26 days
- ✓ Basic Pay = 138335; DA= 65958; FPA= 2500
  
- ✓ Gratuity (Act) =  $206793 \text{ (Basic + DA + FPA)} \times 37 \times 15/26 = 3188058.75$   
Max. => 20,00,000.00
- ✓ Gratuity (Scheme) =  $140835 \text{ (Basic + FPA)} \times 18.5 \times 100\% = 26,05,447.50$
- ✓ Payable Gratuity = **26,05,448**

Other Benefits &amp; Schemes

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## Gratuity

### Calculation Example 4 :

- ✓ Cadre = Other Sub Staff
- ✓ Service = 11 years 6 months 2 days
- ✓ Basic Pay = 21800; DA= 6383.04
  
- ✓ Gratuity (Act) =  $28183.04 \text{ (Basic + DA)} \times 12 \times 15/26 = 195113.35$
- ✓ Gratuity (Scheme) =  $21800 \text{ (Basic)} \times 12 \times 60\% = 156960$
- ✓ Payable Gratuity = **195113**

Other Benefits &amp; Schemes

142

## Gratuity

### Calculation Example 5 :

- ✓ Cadre = Sub Staff
- ✓ Service = 21 years 1 month 11 days
- ✓ Basic Pay = 36755; DA= 17289.55
  
- ✓ Gratuity (Act) =  $54044.55 \text{ (Basic + DA)} \times 21 \times 15/26 = 654770.5$
- ✓ Gratuity (Scheme) =  $36755 \text{ (Basic)} \times 18 \times 100\% = 661590$
- ✓ Payable Gratuity = **661590**

Other Benefits &amp; Schemes

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## Gratuity

### Calculation Example 6 :

- ✓ Cadre = Sr. Assistant
- ✓ Service = 25 years 11 months 28 days
- ✓ Basic Pay = 77850; DA= 37118.88; FPA = 2500
  
- ✓ Gratuity (Act) =  $117468.88 \text{ (Basic + DA + FPA)} \times 26 \times 15/26 = 1762033.2$
- ✓ Gratuity (Scheme) =  $80350 \text{ (Basic + FPA)} \times 20 \times 100\% = 1607000$
- ✓ Payable Gratuity = **17,62,033/-**

Other Benefits &amp; Schemes

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## Gratuity

### Calculation Example 7 :

- ✓ Cadre = Other Sub Staff
- ✓ Service = 24 years 0 months 15 days
- ✓ LOP = 2 years 4 months 20 days
- ✓ Basic Pay = 18100; DA= 6820.08

YY	-	MM	-	DD
24	-	00	-	15
02	-	04	-	20
21	-	07	-	26

- ✓ Gratuity (Act) =  $24920.08 \text{ (Basic + DA)} \times 22 \times 15/26 = 316293.32$
- ✓ Gratuity (Scheme) =  $18100 \text{ (Basic)} \times 18.5 \times 100\% = 334850$
- ✓ **Payable Gratuity = 3,34,850/-**

Other Benefits &amp; Schemes

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## Gratuity

### Calculation Example 8 :

- ✓ Cadre = Deputy Manager
- ✓ Service = 36 years 3 months 18 days
- ✓ Basic Pay = 70405; DA= 38019; FPA = 1745

- ✓ Gratuity (Act) =  $110169 \text{ (Basic + DA + FPA)} \times 36 \times 15/26 = 2288125.38$   
Max. => 20,00,000.00
- ✓ Gratuity (Scheme) =  $72150 \text{ (Basic + FPA)} \times 18 \times 100\% = 1298700$
- ✓ **Payable Gratuity = 20,00,000/-**

Other Benefits &amp; Schemes

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## 04 — Travel Rules

### General Rules

- ✓ Tour means a journey beyond 8 Kms. from the outer municipal limits of the head-quarters.
- ✓ Tour is deemed to be started at scheduled departure time.
- ✓ A journey is completed when an employee reaches the next place of duty. However, if two or more journeys are completed on the same calendar day it will be treated as one complete journey.



## Eligible Mode of Travel

Cadre	Mode	Class
Scale V, VI, VII	Air / Rail	Economy Class for Air travel / I AC for Rail
Scale IV	Air / Rail	Economy Class for Air travel / II AC for Rail
Scale I, II, III	Rail	<ul style="list-style-type: none"> <li>✓ II AC in Rajdhani &amp; II AC or I Class in other trains.</li> <li>✓ If travelled by air, 125% of entitled rail fare.</li> <li>✓ Air Travel is allowed to Scale II &amp; III only if surface distance is more than 1000 kms.</li> </ul>
Class III with Basic Pay above ₹23450/- (New = 36440/-)	Rail	III AC in Rajdhani & II AC / I Class in Other trains
Class III with Basic Pay below ₹23450/- (New = 36440/-)	Rail	<ul style="list-style-type: none"> <li>✓ II Class Sleeper.</li> <li>✓ I Class / II AC allowed if night journey is involved</li> </ul>

Travel Rules

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## Eligible Mode of Travel

- ✓ The Officers entitled to conveyance facilities and taking tour by their vehicles shall be governed by the following rules:

Mode of Travel	Allowed Expenses	
In case of Officers assigned with development functions and other eligible officers undertaking tour in their own vehicles (including vehicles on loan basis)	Type of Vehicle	Mileage Allowance
	Car (Petrol)	12%
	Car (Diesel)	15%
	Two-wheelers	5%
In case of Officers using Company owned cars	Petrol and Oil expenses as per actuals supported by cash memos	

Travel Rules

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## Eligible Mode of Travel

- ✓ In case of travel by Steamer, Officers may travel by the highest class.
- ✓ In case of Road Journey (if train is not available), Officers may travel by the First Class in a Bus or by taking single seat in Taxi

**and**

Other employees may travel by Public Transport taking single seat.

Travel Rules

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## Eligible Mode of Travel

- ✓ In case of Road Journey (where train is available), the actual fare may not exceed the fare of eligible class in train.
- ✓ In special circumstances when it is necessary and expedient, GM & above can allow officers to travel by any higher class

**and**

CMD can allow class III employees to travel by any higher class.

Travel Rules

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## Conveyance & Incidental Expenses

✓ Payable from Residence ⇌ Station

Particulars	Cadre	Limit
Conveyance Expenses	Officers	Actual Expenses
	Class III & IV Employees	Actual Expenses subject to a maximum of 100% of Halting Allowance at - C Class city rate for one day for each completed journey. (Inclusive of incidentals, if any.)
Incidental Expenses	Officers	Actual Expenses subject to a maximum of Half Day's Halting Allowance (50%) payable in 'C' class city for each completed journey.
	Class III & IV Employees	Already Covered in Conveyance Expenses.

Travel Rules

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## Local Journey at Tour Station

- ✓ Actual expenses for local journey on office work at the tour station are reimbursable.
- ✓ No expenses will be reimbursable for proceeding from the place of stay at the tour station to the office or 1<sup>st</sup> place of duty & vice versa.
- ✓ No expenses will be reimbursable if transport has been provided at place of stay.

Travel Rules

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## Local Journey at Tour Station

- ✓ If making a local journey to a place beyond 8 km. from the outer municipal limits of the place of stay, it will be considered a tour journey (even if it is the 1<sup>st</sup> place of duty) .
- ✓ The officers assigned with development function, if undertake official tour by own car, they can claim reimbursement of 80% of the cost of petrol used for running at the place of tour, subject to normal monthly limit on running expenses as per rule.

Travel Rules

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## Daily Halting Allowance

Cadre	Metro (Mumbai, Delhi, Kolkata, Chennai)	'A' Class Cities	'B' Class Cities	'C' Class Cities
Scale VII & VI	1,800/-	1,300/-	1,100/-	950/-
Scale V & IV	1,500/-	1,300/-	1,100/-	950/-
Scale III, II & I	1,300/-	1,100/-	950/-	800/-
Dev. Officer (I), Sr. Asst. & Steno	700/-	700/-	600/-	450/-
Dev. Officer (II), Asst. & Record Clerk	600/-	600/-	520/-	340/-
Class IV Employees	500/-	500/-	400/-	250/-

Travel Rules

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## Daily Halting Allowance

### Classification of Cities:

- ✓ Metro cities = Mumbai, Delhi, Kolkata, Chennai
- ✓ A Class Cities = Population more than 12 Lakhs
- ✓ B Class Cities = Population between 5 and 12 lakhs
- ✓ C Class Cities = All other cities

Travel Rules

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## Daily Halting Allowance

### Calculation Rules:

- ✓ For Journey Period = on the rates applicable on “C” class cities.

Journey Duration	Payable Halting Allowance
More than 12 hours	100% of daily limit
More than 6 but less than 12 hours	50% of daily limit
Less than 6 hours	30% of daily limit

- ✓ In case of delay in public transport scheduled time of departure and actual time of arrival will be reckoned for Halting Allowance.

Travel Rules

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## Daily Halting Allowance

### Calculation Rules:

Lodging & Boarding Facilities	Payable Halting Allowance
If stay with relatives, friends or acquaintance	100% of rates at respective city
If Free Lodging is provided to Class I	3/4 of daily limit at respective city
If Free Boarding is provided to Class I	1/2 of daily limit at respective city
If Both Free Boarding and Free Lodging is provided to Class I	1/4 of daily limit at respective city
If Free Boarding OR Free Lodging is provided to Other Classes	1/2 of daily limit at respective city
If Both Free Boarding AND Free Lodging is provided to Other Classes	1/4 of daily limit at respective city
In case of stay in Hotel, Halting allowance will be reduced by ₹10/-	

Travel Rules

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## Daily Halting Allowance

### Calculation Rules:

- ✓ In case of availing CL or SL (including EL on medical grounds) during tour no halting allowance is payable for the leave period, however fare for the return journey to headquarters will be payable.
- ✓ In case of availing EL on any other ground, tour will **end** immediately.
- ✓ Days Limit for Officers = 100% for 180 days, afterwards 50%
- ✓ Days Limit for Class III & IV = 100% for 180 days, afterwards "NIL"

Travel Rules

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## Daily Halting Allowance

### During Training:

✓ Days Limit = 90 days

Lodging & Boarding Facilities	Payable Halting Allowance
If Neither Free Boarding NOR Free Lodging is provided	100% of daily limit at respective city
If Free Boarding OR Free Lodging is provided	1/2 of daily limit at respective city
If Both Free Boarding AND Free Lodging is provided	1/4 of daily limit at respective city
If Boarding & Lodging Charges are included in Tuition Fee payable	1/4 of daily limit at respective city

Travel Rules

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## Lodging in ITDC Hotels

### Eligibilities for Class I :

Scale	Eligibility
Scale VII & Scale VI Officer	4 Star AC Single Room
Scale V & Scale IV Officer	3 Star AC Single Room
Scale III & Scale II Officer	2 Star Non-AC Single Room
Scale I Officer	1 Star Non-AC Single Room

ITDC = India Tourism Development Corporation

Travel Rules

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## Lodging in Non ITDC Hotels

### Daily limits:

Cadre	Major Cities (in ₹)	Area I (in ₹)	Other Places (in ₹)
Scale VII	18000	9000	7900
Scale VI	16400	8200	7200
Scale IV & Scale V	9600	5800	4800
Scale I, Scale II & Scale III	5800	4000	3000
Development Officers	3600	2700	1800
Class III Employees	3200	2400	1600
Class IV Employees	2800	2100	1400

Travel Rules

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## Lodging in Non ITDC Hotels

### Classification of Cities:

**Major Cities** = Ahmedabad, Mumbai, Bangalore, Kolkata, Delhi, Hyderabad and Chennai

**Area I** = Pune, Nagpur, Surat, Jaipur, Lucknow, Visakhapatnam, Patna, Vadodara, Kochi, Indore, Bhopal, Ludhiana, Coimbatore, Madurai, Agra and Varanasi

**Other Places** = All Cities other than listed above

Travel Rules

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## Other Important Rules

- ✓ The employee on Earned Leave - **if recalled to duty**, will be entitled to TA/DA - for self only - for return journey to headquarters (*provided the leave address was furnished in leave application*).
- ✓ Service Charges paid to travel agent for booking railway tickets are reimbursable.

Travel Rules

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05

Leave Rules

## Basic Rules

- ✓ Leave is not a Matter of Right
- ✓ No Leave Shall Start on a Holiday or Off Day
- ✓ No Leave Shall End on a Holiday or Off Day

Leave Rules

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## Clubbing of Leaves

- ✓ Casual Leave **with** Exam Leave / Leave on LOP/ Quarantine Leave
- ✓ Privilege Leave **with** Leave on LOP / Sick Leave / Maternity Leave / Exam Leave / Quarantine Leave
- ✓ Sick Leave **with** Privilege Leave / Leave on LOP / Maternity Leave / Quarantine Leave
- ✓ Maternity Leave **with** Leave on LOP / Sick Leave / Privilege Leave / Exam Leave / Quarantine Leave
- ✓ Exam Leave **with** Casual Leave / Privilege Leave / Leave on LOP / Maternity Leave / Quarantine Leave

Leave Rules

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## Casual Leave

- ✓ Maximum 12 Days in a year
- ✓ Maximum 5 Days at a time
- ✓ Half day Casual Leave for maximum of 6 occasions
- ✓ Intervening Holidays between 2 Casual Leaves shall not be counted as leave
- ✓ Unutilized Casual Leaves get lapsed at the end of the year.

Leave Rules

169

## Casual Leave

### Calculation of Casual Leaves:

- ✓ For those who joined in middle of a year
  - $A = \text{Days from Date of joining to 31}^{\text{st}} \text{ December of that year}$
  - $\text{Available Casual Leaves} = A \div 30$  (ignore the fraction)
- ✓ For those who retire in middle of a year
  - $A = \text{Days from 1}^{\text{st}} \text{ January of that year to Date of retirement}$
  - $\text{Available Casual Leaves} = A \div 30$  (ignore the fraction)
- ✓ Any leave including the Leaves availed on LOP will not affect the calculation of Casual Leaves

Leave Rules

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## Restricted Holiday

- ✓ This is not a Leave but a Holiday.
- ✓ Employee has to select maximum 2 holidays from the list of declared Restricted Holidays.
- ✓ Employee should inform to the Company at the beginning of the Calendar Year regarding the Restricted Holiday he wish to avail.
- ✓ Since it is not a leave, it can be clubbed with any kind of leave.

Leave Rules

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## Earned Leave / Privilege Leave

- ✓ Minimum 6 days at an occasion
- ✓ Short term Privilege Leave = Maximum 2 occasions in a year
- ✓ Maximum 120 days at a time.
- ✓ Can be accumulated upto maximum 270 days (w.e.f. 13.09.2017)
- ✓ 1 day of Earned Leave is Credited on every 11 days of Duty.
- ✓ "Duty" = period spent in the service - excluding the periods of leave other than CL, Quarantine Leave, Exam. Leave & Trade Union Leave.

Leave Rules

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## Sick Leave

- ✓ It is a Half Pay Leave
- ✓ Can be accumulated upto maximum 240 days.
- ✓ Medical Certificate is Required for sanction of Sick Leave
- ✓ 30 days of Sick Leaves are credited at the end of the year.

Leave Rules

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## Sick Leave

### Calculation of Sick Leaves:

- ✓ For those who joined in middle of a year
  - $A = \text{Days from Date of joining to 31}^{\text{st}} \text{ December of that year}$
  - $\text{Available Sick Leaves} = A \div 12$  (ignore the fraction  $< 0.5$ )
- ✓ For those who retire in middle of a year
  - $A = \text{Days from 1}^{\text{st}} \text{ January of that year to Date of retirement}$
  - $\text{Available Sick Leaves} = A \div 12$  (ignore the fraction  $< 0.5$ )
- ✓ Any leave excluding the Leaves availed on LOP will not affect the calculation of Sick Leaves.

Leave Rules

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## Special Sick Leave

✓ Can be granted only in case of 13 Major Diseases.

(1) Malignant Cancer	(2) Leprosy	(3) Tuberculosis
(4) Paralysis	(5) Brain Tumor	(6) AIDS
(7) Mental Disease	(8) Spinal Surgery	(9) Thalassemia Major
(10) CABG / Heart valve replacement / Angioplasty		
(11) Chronic Kidney Disease		
(12) Total Replacement of Joints		
(13) Disease of Liver - leading to Hepatic Failure or Transplantation		

✓ It can be granted on Half Pay Basis for maximum upto 6 months.

✓ Can be granted only if all Sick Leaves have been exhausted.

Leave Rules

175

## Maternity Leave

✓ Can be granted on production of medical certificate

✓ Only to those female employees who have less than 3 living children.

✓ Maximum 180 days for each confinement.

✓ Maximum 12 months in entire service (including Miscarriage Leave).

Leave Rules

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## Miscarriage Leave

- ✓ Can be granted only if employee is entitled for Maternity Leave.
- ✓ For Miscarriage or Abortion from 12 to 26 weeks of pregnancy.
- ✓ Maximum upto 6 Weeks immediately after the day of miscarriage.
- ✓ Maximum 12 months in entire service (including Maternity Leave).
- ✓ If granted to probationers, the probation period will be extended for the duration of Miscarriage Leave.

Leave Rules

177

## Adoption Leave

- ✓ Only to childless female employees, for legally adopted child of less than 1 year of age.
- ✓ On submission of a certified true copy of adoption deed.
- ✓ Maximum for two months or till the child reaches the age of one year, whichever is earlier.
- ✓ Only once in the entire service period.

Leave Rules

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## Paternity Leave

- ✓ Maximum 15 days to male employees having less than 2 living children.
- ✓ Granted during confinement of his wife, within a period commencing 15 days before and ending 6 months after date of delivery.
- ✓ Can be availed for adoption of a child of age less than 1 year.
- ✓ Can be combined with any other leave except Casual Leave.

Leave Rules

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## Examination Leave

- ✓ For Appearing in the insurance or MBA exams or the exams conducted by ICAI / ICWA / CIIA, London.
- ✓ Only for the Date of Exam and minimum Journey time to the nearest center and return.
- ✓ For Maximum 2 attempts per subject.

Leave Rules

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## Quarantine Leave

- ✓ Only if 1 or more family members of employee (excluding the employee) suffer from infectious disease.
- ✓ Can be granted if the medical officer certifies that it is necessary to quarantine in view of the infectious disease.
- ✓ Only for the period recommended by Medical Officer in such certificate.
- ✓ Available for Cholera, Small Pox, Plague, Diphtheria, Typhus Fever and Cerebrospinal Meningitis but not available for Chicken Pox.

Leave Rules

181

## Leave on Loss of Pay (LOP)

- ✓ Can be granted when no other leave is due
- ✓ LOP will postpone the increment by 1 month if it is availed in a year for more than the days of month of annual grade increment.

Cadre	Duration of Leave on LOP	Sanctioning Authority
For All Cadres (under RO)	Up to 90 days	Regional Chief
For All Cadres (in HO)	Up to 90 days	Chief Manager
For Scale IV and Below	90 to 180 days	General Manager
Scale V and above	Above 90 days	CMD
All Cadres	Above 180 days (in case of Medical Exigencies)	CMD

Leave Rules

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## Study Leave to Officers

- ✓ Can be sanctioned only by CMD. For pursuing a course in any specialised fields like Management and Allied Discipline.
- ✓ Maximum for 1 year, can be extended for 1 year under exceptional circumstances.
- ✓ Can be granted only after 5 years of service.
- ✓ This Leave will be treated without pay. Benefits like PF, Gratuity, notional annual grade increment, seniority etc, will not accrue during the period of study leave. No seniority for extra qualification.

Leave Rules

183

## Authorized Absence

- ✓ Maximum 6 days for undergoing vasectomy or salpingectomy (*Surgeries for family planning*)
- ✓ Maximum 14 days to female employees for puerperal and non-puerperal sterilisation (*for family planning*)
- ✓ 1 day to female employees for I.U.C.D insertion for (*family planning*)
- ✓ Maximum 15 days in a year for camp duties by employees who have been permitted to join Home Guards Organisation.

Leave Rules

184

## Authorized Absence

- ✓ Maximum 30 days in a year for participation in a National or an International sports event including mountaineering expeditions approved by Indian Mountaineering Federation.
- ✓ Maximum 10 days in a year if the employee participates as sponsored candidate of the Company in any important local Sports event.
- ✓ Total limit of above two will be maximum 30 days in a year.
- ✓ Participation will include participation as referees/umpires/time keepers but not as Managers or office bearers of committees or Club arranging such tournaments.

Leave Rules

185

## Authorized Absence

- ✓ Maximum 3 days at a time and maximum 7 days in a year for invigilation work at an insurance examination.
- ✓ Maximum 25 days in a year for participation in the Republic Day parade (including the time of rehearsal / training).
- ✓ For the days on which the employee attends the conference of the Insurance Institute of India and for the period of journey to and from place of posting and place of conference.

Leave Rules

186

## Authorized Absence

- ✓ For the day(s) of the hearing and for the day(s) of the journeys connected thereto to employees who have been summoned by Court of Law on behalf of Government as State witness in a criminal case.
- ✓ For the day(s) When employee is prevented from attending the office by the 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.

Leave Rules

187

## Authorized Absence

- ✓ 1 Day for Blood Donation - Maximum 10 such occasions in a year.
- ✓ Maximum 14 days in a year for attending the camp training to an employee who has been permitted to join Territorial Army.
- ✓ 1 day's special casual leave to a confirmed employee (*who resides at a place where the date of polling is different from that at the place where their office is situated*) on the date of polling at the place of residence where they have to exercise their franchise.

Leave Rules

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**CDA Rules, 2014****Important Aspects at a Glance**

- ✓ CDA – Conduct, Discipline & Appeal
- ✓ Introduction of Board Sub-committee (HR) as Appellate and Memorial Authorities
- ✓ Sharing of computer password, e-crime, sexual harassment at workplace and influence of narcotics or drugs included as misconduct
- ✓ Limit of acceptance of gifts from relatives – ₹10000, personal friend – ₹7000 and other cases ₹5000.
- ✓ Review of suspension orders once in 3 months



## Important Aspects at a Glance

- ✓ Suspended employee shall not have right for increase in subsistence allowance immediately after 6 months
- ✓ Reduction to a lower scale in time scale for a period not exceeding 3 years included as minor penalty
- ✓ Wording of “Dismissal” under major penalty changed to “Dismissal which shall ordinarily be a disqualification for future employment” under major penalty .
- ✓ Revision in schedule of authorities under Schedule A.

CDA Rules, 2014

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## Rule 1 (Applicability)

- ✓ These rules are applicable to all employees appointed in UIIC or in NIA, NIC, OIC, GIC and AICIL.
- ✓ These rules are also applicable to persons governed by General Insurance (Employees’) Pension Scheme, 1995 and amendments thereto to the extent provided under the said Scheme

CDA Rules, 2014

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## Rule 2 (Definitions)

- ✓ Act - General Insurance Business (Nationalisation) Act, 1972 and subsequent amendments thereto
- ✓ Competent Authority – Ordinarily means superior authority to whom the employee reports
- ✓ Other Authorities – As specified in the “Schedule-A”
- ✓ Employee – Employee of the Company other than casual, work-charged and contingent staff

CDA Rules, 2014

193

## Rule 2 (Definitions)

- ✓ Family – wife or husband, dependent children, any other related (by blood or marriage) person wholly dependent on the employee
- ✓ Board Sub-Committee (HR) – A sub-committee of 3 Directors of the Board nominated by the Board.
- ✓ Public Servant – as mentioned in Section 21 of IPC.
- ✓ Sexual Harassment & work place – as defined under ‘the sexual harassment of women at workplace (Prevention, prohibition and Redressal) Act, 2013

CDA Rules, 2014

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## Rule 3 (General)

Every employee shall at all times:

- ✓ Maintain absolute integrity ;
- ✓ Maintain devotion to duty ;
- ✓ Do nothing which is unbecoming of a public servant;
- ✓ Conform to and abide by these Rules & the given directions;
- ✓ Take steps to ensure the integrity & devotions of all employees under his control

CDA Rules, 2014

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## Rule 3 (General)

Every employee shall at all times:

- ✓ Act in his best judgment
  - Except under the direction of official superior (take written direction / confirmation)
  - ❖ It must not be construed as empowering an employee to evade his responsibility by seeking instructions from, or approval of, superior officer or authority when such instructions are not necessary under the schemes of distribution of powers and responsibilities.

CDA Rules, 2014

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## Rule 4 (Misconducts)

- ✓ Theft, Fraud Or Dishonesty
- ✓ Taking Bribes Or Illegal Gratification
- ✓ Possession of Pecuniary Resources Or Property Disproportionate to The Known Sources of Income
- ✓ Furnishing False Information
- ✓ Acting in a Manner Prejudicial to the Interest of the Company
- ✓ Wilful Insubordination Or Disobedience

CDA Rules, 2014

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## Rule 4 (Misconducts)

- ✓ Absence Without Leave Or Over-staying Sanctioned Leave – For More Than four Consecutive Days Without Sufficient Grounds Or Proper Or Satisfactory Explanation
- ✓ Habitual Late Or Irregular Attendance
- ✓ Neglect of Work Or Negligence in the Performance of Duty Including Malingering Or Slowing Down of Work
- ✓ Damage to Any Property of Company (including Interference Or Tampering With Any Safety Devices)

CDA Rules, 2014

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### Rule 4 (Misconducts)

- ✓ Drunkenness Or Riotous Or Disorderly Or Indecent Behaviour in The Premises
- ✓ Gambling within the premises
- ✓ Collection Without The Permission Of The Competent Authority
- ✓ Sleeping While on Duty
- ✓ Commission of Any Act which amounts to a Criminal Act Involving Moral Turpitude (Conduct that is considered contrary to community standards of justice, honesty or good morals e.g., forgery, robbery, bribery etc.)

CDA Rules, 2014

199

### Rule 4 (Misconducts)

- ✓ Absence from the Appointed Place of Work Without Permission Or Sufficient Cause
- ✓ Smoking in the premises of the establishment
- ✓ Trading with the Company (Purchase or Sales of properties, machine and store etc.) without express permission
- ✓ Commission of any Act Subversive of Discipline or of Good Behaviour
- ✓ Abetment (to encourage, approve, support) of or attempt of abetment of any act which amounts to misconduct.

CDA Rules, 2014

200

## Rule 4 (Misconducts)

- ✓ Sharing Of Computer Password
- ✓ Any wrongful / illegal activity committed through the use of computer / internet and / or violation of provisions of the Information Technology Act, 2000 / IT policy of the Company
- ✓ Indulging in any act of sexual harassment of any women at workplace
- ✓ Possession of or consuming of or being under the influence of narcotics or drugs in the premises of the Company

**The list is Not Exhaustive**

CDA Rules, 2014

201

## Rule 5 to Rule 8

- ✓ Rule 5 – Scope of an employee's service - 24 X 7 – Transferable
- ✓ Rule 6 – Employees should not seek outside employment (not even honorary employment)
- ✓ Rule 7 – Cannot do Part-time work (Even before / after Office hours)
- ✓ Rule 8 – Obligation to maintain secrecy:
  - During service or
  - After retirement / resignation / discharge

CDA Rules, 2014

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## Rule 9 (Evidence before any authority)

Cannot give evidence in any inquiry without permission

- ✓ Even if permitted – cannot criticize the policy / acts of the Company or the Government
  - Non applicable in case of Evidence -
    - ❖ Before an authority appointed by the Government, the Legislature or the Company
    - ❖ In any judicial inquiry
    - ❖ In a departmental inquiry ordered by the Company or the Government

CDA Rules, 2014

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## Rule 10 (Prohibition against participation in politics)

- ✓ No Participation in any movement or activity which is subversive of the Company or the Government (Even not by a family Member)
- ✓ Prohibition upon contesting the Elections to any legislature or local authority
- ✓ The Employee can vote but
  - Cannot indicate to whom he voted or proposes to vote
  - Cannot display the electoral symbol(s) on vehicle or residence
- ✓ Can assist in conduct of an election – only if, duty bound under any law for the time being in force.

CDA Rules, 2014

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## Rule 11 (Participation in Demonstration)

- ✓ No Participation in demonstration which involves incitement to an offence.
- ✓ No Strike or abetment to strike

CDA Rules, 2014

205

## Rule 12 (Connection with Press and Radio)

- ✓ Cannot Own or participate in editing / managing of any periodical publication without previous sanction
- ✓ Cannot participate in radio broadcast and cannot write any article / letter (not even anonymously or pseudonymously) without previous sanction.
  - Allowed if it is of purely occasional, literary, artistic or scientific character
  - Allowed for office-bearers of registered trade union in a matter of trade dispute.
  - ❖ Should not violate the Rule 8

CDA Rules, 2014

206

### Rule 13 (Acceptance of Gifts)

- ✓ Employee should avoid accepting gifts or hospitality from any individual or firm having official dealings with him.
- ✓ Gift shall include free transport, boarding, lodging, etc.
- ✓ Limits:
  - From relatives = ₹10000/-
  - From personal friends = ₹7000/-
  - From others = ₹5000/- per annum
- ✓ Report to the Competent Authority if more than one gift has been received from the same person or the limit is breached.

CDA Rules, 2014

207

### Rule 14 (Private Trading)

- ✓ No employee or his relatives can act as insurance agent
  - Definition of relatives for this rule – Spouse, dependent children or dependent step children, whether residing with the employee or not.
- ✓ No employee can engage in any trade, business, or profession without previous sanction
- ✓ No employee shall canvass in support of any business, trade, commission agency etc. owned or managed by his spouse or any other member of his family.

CDA Rules, 2014

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## Rule 14 (Private Trading)

- ✓ No employee, without previous sanction, shall take part in the registration, promotion or management of any bank or other Company or any Co-operative Society for commercial purposes.
- Previous sanction is not required to take part in registration, promotion or management of a Cooperative Society, (substantially for the benefit of employees), or any non-commercial, non-profit making institution, organization or body of cultural, social, educational or philanthropic nature.

CDA Rules, 2014

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## Rule 15 (Speculating in Stocks, Shares etc.)

- ✓ No employee shall speculate in any stock, share or other investment.
- Frequent purchase and sale of stock, shares, securities or other investment shall be deemed to be speculation within the meaning of this rule.

CDA Rules, 2014

210

## Rule 16 (Restriction on Borrowing and Investments)

- ✓ No employee shall lend or borrow or deposit money, as a principal or an agent
  - with any person or firm or private limited company within the local limits of his authority
  - with whom he is likely to have official dealings
- ✓ No employee shall lend money to any person at interest or in a manner whereby return in money or in kind is charged or paid
  - A purely temporary & interest free loan of a small amount to or from a relative or a personal friend is allowed
  - operating a credit account with a bonafide tradesman is allowed
  - Advance pay to private employee/s is allowed

CDA Rules, 2014

211

## Rule 16A (Submission of Property Returns)

- ✓ Employees shall submit to the Competent Authority an Annual return (by 30th April) showing:
  - The immovable property inherited, owned or acquired in his own name or in the name of any other person.
  - Shares, Debentures and Cash including Bank Deposits
  - Other movable property if the value of such property exceeds two months' Basic Salary
  - Debts and other Liabilities incurred by him directly or indirectly

CDA Rules, 2014

212

## Rule 16A (Submission of Property Returns)

- ✓ No employee shall enter into any transactions concerning any immovable or movable property with a person or firm having official dealings with the employee concerned or his subordinate(s).
- ✓ Transactions related to immovable properties may be Informed in advance
- ✓ Transactions related to movable properties (exceeding 2 months' basic salary) may be Informed within 30 days
- ✓ Employees Can be directed to submit a full and complete statement of immovable or movable property held or acquired by employee or the family members.

CDA Rules, 2014

213

## Rule 17 (Employees in debt)

- ✓ Employees must avoid habitual indebtedness or insolvency
- ✓ An employee who is in debt shall furnish to the Competent Authority a signed statement of his position half-yearly on the 31st March and 30th September indicating the steps he is taking to rectify his position
- ✓ An employee shall be deemed to be in debt if his total liabilities (exclusive of those which are fully secured or those taken from the Employee's Co-operative Credit Society) exceeds his 6 months' salary
- ✓ An employee shall be deemed to be unable to liquidate his debts if it appears he will not cease to be in debt within a period of three years.

CDA Rules, 2014

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## Rule 18 (Absence from Duty or late attendance)

- ✓ Employee shall not absent himself from his duties without having obtained the permission of the Competent Authority, nor shall he absent himself in case of sickness or accident without submitting a medical certificate satisfactory to the Competent Authority.
- in case of an emergency, an employee may be allowed to avail of one day's casual leave without prior sanction, subject to the condition that the Competent Authority is promptly advised of the circumstances in which prior sanction could not be obtained.

CDA Rules, 2014

215

## Rule 18 (Absence from Duty or late attendance)

- ✓ The Competent Authority may treat such period of absence or overstay (if not terminated)
  - As period spent on as period spent on Casual Leave, Earned Leave, Sick Leave
  - as period spent on Leave on Loss of Pay, irrespective of whether the employee has any other leave to his credit or not

CDA Rules, 2014

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## Rule 19 (Absence from station)

- ✓ No employee shall absent himself from his station overnight without prior sanction of the Competent Authority.

CDA Rules, 2014

217

## Rule 20 (Suspension)

- ✓ Appropriate Authority may place an employee under suspension if:
  - Disciplinary proceedings are contemplated or pending
  - Criminal offence is under investigation or trial
- ✓ If an employee is detained in custody for a period exceeding 48 hours - deemed suspension from the date of detention
- ✓ If a competent court of law set aside the penalty (imposed upon an employee) of exit from the services and any further inquiry is supposed to be done, the employee will be deemed to be under suspension from the date of original penalty order.

CDA Rules, 2014

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## Rule 20 (Suspension)

- ✓ An order of suspension can be revoked by:
- ✓ An authority who issued or deemed to have issued the order
- ✓ Any authority to whom the authority who issued or deemed to have issued suspension order is subordinate
- ✓ Review of suspension – at least once in three months for appropriate decision on revocation or payment of appropriate subsistence allowance

CDA Rules, 2014

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## Rule 21 (Subsistence Allowance)

- ✓ 50% of monthly / gross emoluments (comprising of BP, DA, HRA, CCA, HSA, QP, personal pay, special pay and deputation allowance) drawn on the date immediately prior to the date on which the employee is suspended
  - If suspension period exceeds more than 6 months
  - Can be increased to 75% if the reasons for delay are not attributable to the employee (employee shall have no right to claim increased SA)
  - Can be reduced to 25% if the reason for delay are directly attributable to the employee

CDA Rules, 2014

220

## Rule 21 (Subsistence Allowance)

- ✓ No subsistence Allowance during the period of detention by the police or other government authorities
- ✓ Employee shall get the subsistence allowance only from the date of bail
- ✓ For Rule 20 & 21 – Appropriate Authority shall mean an authority competent to impose major penalty
- ✓ Appropriate Authority for Asst., RC, SS or equivalent cadres – Head of the Office concerned or the Department concerned

CDA Rules, 2014

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## Salary Deductions during Suspension

- ✓ Compulsory Deductions – Income tax, compensation for the use of accommodation allotted, repayment of loans and advance taken from the company, medical benefit insurance scheme premium
- ✓ Voluntary Deductions – LIC premium, cooperative society, refund of loan taken from PF
- ✓ No Deductions - Towards Pf, amount due under court attachment, recovery of any loss which employee may have caused to the company

CDA Rules, 2014

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## Rule 22 (Treatment of period of suspension)

- ✓ When the suspension is held not justified or when an employee is reinstated (earlier exited by penalty) :-
- **If Honourably Acquitted** – the employee shall get full pay and allowances (back-wages) and the Period of Absence will be treated as period spent on duty
  - **If Acquitted on Benefit of Doubt** - the employee shall get such proportion of pay and allowances as the Competent Authority prescribes and the period of absence will be treated as period not spent on duty. However Competent Authority may grant leave as available & allowable under the applicable rules.

CDA Rules, 2014

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## Rule 22 (Treatment of period of suspension)

- Any period of absence which has not been treated as period spent on duty or on leave shall not count as service for any purpose under these rules but will not constitute break in service
- No order passed under this rule shall have the effect of compelling any employee to refund the subsistence allowance payable under Rule 21.

CDA Rules, 2014

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## Rule 23 (Penalties)

### **Minor Penalties {1 year rigor effect for (b), (c) and (d)} :**

- a) Censure (*No rigor effect*)
- b) Withholding of one or more increments for a specified period.
- c) Recovery of the whole or part of any pecuniary loss caused to the Company by negligence or breach of orders from pay or such other amount as may be due to him.
- d) Reduction to a lower stage in the time-scale for a period not exceeding three years without cumulative effect

CDA Rules, 2014

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## Rule 23 (Penalties)

### **Major Penalties {2 years rigor effect} :**

- e) Withholding of one or more increments permanently.
- f) Reduction to a lower service or post or to a lower time-scale or to a lower stage in a time-scale.
- g) Compulsory retirement.
- h) Removal from service which shall not be a disqualification for future employment.
- i) Dismissal which shall ordinarily be a disqualification for future employment.

CDA Rules, 2014

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## Rule 23 (Penalties)

The following shall not amount to penalty :

- a) Withholding of increment for unsatisfactory work
- b) Stoppage of an employee at the efficiency bar in a time-scale,
- c) Non-promotion
- d) Reversion to a lower grade or post of an employee officiating in a higher grade or post
- e) Reversion on probation
- f) Termination of employee appointed on probation / on contract / in temporary capacity
- g) Termination of employee on reduction of establishment

CDA Rules, 2014

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## Rule 24 (Disciplinary Authority)

✓ The Disciplinary Authority, as specified in these Rules or in the Schedule or any authority higher than it may impose any of the penalties specified in Rule 23 on any employee.

- **Note:** the penalty of removal from service and dismissal shall be awarded by an authority not lower than the Appointing Authority. In such cases, the next higher Authority shall be the Appellate Authority.

CDA Rules, 2014

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## Rule 25 (Procedure for imposing major penalties)

There are 20 subrules under the Rule 25 of CDA Rules.

- 1) No Major Penalty without completing inquiry as per the procedure of Rule 25
- 2) If Disciplinary Authority is of opinion that an inquiry is required to find out the facts of an alleged misconduct or misbehaviour
  - It may itself inquire into the charges
  - Can appoint a retired officer to inquire into the charges
  - Can appoint any public servant to inquire into the charges
  - Such Authority will be called Inquiring Authority

CDA Rules, 2014

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## Rule 25 (Procedure for imposing major penalties)

- 3) The Disciplinary Authority will issue a 'Memorandum of Charges' along with:
  - A statement of allegations
  - A list of documents which are the basis of the charges
  - A list of witness which may substantiate the charges

The employee shall be advised to reply to the 'Memorandum of Charges' within 15 days stating whether he admits or denies the charges.

- The time to reply can be extended twice by 15 days each time.
- Total time given cannot be more than 45 days (15 + 15 + 15)

CDA Rules, 2014

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## Rule 25 (Procedure for imposing major penalties)

- 3) If a departmental action has been initiated and is pending on the date of retirement or superannuation then
  - The departmental inquiry shall not be deemed concluded on exit & shall be continuing as if the employee continues in service
  - However, such continuation of departmental inquiry shall not give *per se* right for extension of services beyond the age of retirement / superannuation prescribed under service rules.
  - It will be required to conclude such continued inquiry within 3 month from the date of retirement. However it cannot *ipso-facto* deemed to be concluded on expiry of 3 months from retirement

CDA Rules, 2014

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## Rule 25 (Procedure for imposing major penalties)

- 4) On receipt of the written statement of the employee, or if no such statement is received within the time specified, an inquiry may be held in accordance with the provisions of sub rule (2)
  - It may not be necessary to hold an inquiry in respect of the charges admitted by the employee in his written statement.
  - The Disciplinary Authority shall however, record its finding on each such charge

CDA Rules, 2014

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## Rule 25 (Procedure for imposing major penalties)

- 5) Where it is decided to hold an inquiry:
- It may not be necessary to hold an inquiry in respect of the charges admitted by the employee in his written statement.
  - The Disciplinary Authority shall appoint any Public Servant to be known as “Presenting Officer” to present on its behalf the case in support of the articles of charges.
  - The Charge sheeted employee himself cannot be appointed as ‘Inquiring Authority’ or ‘Presenting Officer’
  - The Inquiring Authority should always be in a cadre one step higher than the Presenting Officers.

CDA Rules, 2014

233

## Rule 25 (Procedure for imposing major penalties)

- 6) The employee may take the assistance of any other employee of the company but may not engage a legal practitioner for the purpose.
- In case, the Presenting Officer appointed by the Disciplinary Authority is a legal practitioner, the employee may also be allowed to appoint a legal practitioner as his Defence Assistant.
  - The employees of other organizations, including PSGICs, cannot act as Defence Assistant in any disciplinary proceedings initiated against any employee of the Company.

CDA Rules, 2014

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## Rule 25 (Procedure for imposing major penalties)

- No employee while on duty shall act as Defence Assistant in any disciplinary proceedings conducted outside the Regional Office where he is posted.
- However, this rule does not apply in the cases where more than one Regional Office is situated in the same city
- No employee while on duty shall act as a Defence Assistant in more than two cases at a time.
- An employee acting as Defence Assistant in breach of this rule shall not be entitled to any TA/DA in connection with the disciplinary proceeding.

CDA Rules, 2014

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## Rule 25 (Procedure for imposing major penalties)

- 7) On the date fixed by the Inquiring Authority, the employee shall appear before the inquiring authority at the time, place and date specified in the notice.
- The inquiring authority shall ask the employee whether he pleads guilty or has any defence to make.
  - If the employee pleads guilty to any of the articles of charge, the inquiring authority shall record the plea, sign the record and obtain the signature of the employee concerned thereon.
  - The inquiring authority shall return a finding of guilty in respect of those articles of charge to which the employee has pleaded guilty

CDA Rules, 2014

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## Rule 25 (Procedure for imposing major penalties)

- 8) If the employee does not plead guilty, the inquiring authority shall adjourn the case to a later date not exceeding 30 days, after recording an order that the employee may, for the purpose of preparing his defence :
- i. Inspect the documents listed with the charge-sheet ;
  - ii. Submit a list of additional documents and witness that he wants to examine ; and
  - iii. Be supplied with the copies of statements of witness, if any listed in the charge-sheet.

CDA Rules, 2014

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## Rule 25 (Procedure for imposing major penalties)

- **Note:** Relevancy of the additional documents and the witness referred to in sub-clause (8) (ii) above will have to be given by the employee concerned and the documents and the witnesses shall be summoned if the inquiring authority is satisfied about their relevance to the charges under enquiry.

CDA Rules, 2014

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## Rule 25 (Procedure for imposing major penalties)

- 9) The Inquiring Authority shall ask the authority in whose custody or possession the documents are kept, for the production of the documents on such date as may be specified.
- 10) Such authority shall arrange to produce the same before the inquiring authority within a month from receipt of the requisition notice.
  - Such authority may claim privilege, if the production of such documents will be against the public interest or the interest of the Company.
  - In that event, it shall inform the Inquiring Authority accordingly

CDA Rules, 2014

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## Rule 25 (Procedure for imposing major penalties)

- 11) On the date fixed for the inquiry, the oral and documentary evidence/s in support of articles of charge shall be produced by or on behalf of the Disciplinary Authority.
  - The witnesses shall be examined by or on behalf of the Presenting Officer & may be cross-examined by or on behalf of the employee.
  - The presenting officer can re-examine the witnesses on any points on which they have been cross-examined, but not on a new matter, without the leave of the Inquiring Authority.
  - The Inquiring Authority may also put such questions to the witnesses as it thinks fit.

CDA Rules, 2014

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## Rule 25 (Procedure for imposing major penalties)

- 12) Before the close of the prosecution case, the inquiring authority may, in its discretion:
- allow the presenting officer to produce evidence not included in the charge-sheet
  - itself call for new evidence or recall or re-examine any witness.
  - In such case, the employee shall be given opportunity to inspect the documentary evidence before it is taken on record; or to cross-examine a witness, who has been summoned so.

CDA Rules, 2014

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## Rule 25 (Procedure for imposing major penalties)

- 13) When the case for the Disciplinary Authority is closed, the employee may be required to state his defence, orally or in writing, as he may prefer.
- If the defence is made orally, it shall be recorded and the employee shall be required to sign the record.
  - In either case, a copy of the statement of defence shall be given to the Presenting Officer, if any, appointed.

CDA Rules, 2014

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## Rule 25 (Procedure for imposing major penalties)

- 14) The evidence on behalf of the employee shall then be produced,
- the employee may examine himself in his own behalf if he so prefers.
  - The witnesses produced by the employee shall then be examined and shall be liable to cross-examination, re-examination and examination by the inquiring authority according to the provision applicable to the witnesses for the Disciplinary Authority.

CDA Rules, 2014

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## Rule 25 (Procedure for imposing major penalties)

- 15) The inquiring authority may, after the employee closes his case, and shall, if the employee has not examined himself, generally question him on the circumstances appearing against him in the evidence for the purpose of enabling the employee to explain any circumstances appearing in the evidence against him.
- 16) After the completion of the production of the evidence, the employee and the Presenting Officer may file written briefs of their respective cases within 15 days of the date of completion of the production of evidence.

CDA Rules, 2014

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## Rule 25 (Procedure for imposing major penalties)

- 17) If the employee does not submit the written statement of defence referred to in sub-rule (3) on or before the date specified for the purpose or does not appear in person, or through the assisting officer or otherwise fails or refuses to comply with any of the provision of these rules, the inquiring authority may hold the inquiry ex-parte

CDA Rules, 2014

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## Rule 25 (Procedure for imposing major penalties)

- 18) In case of change of inquiring authority, during the pendency of the inquiry:
- The succeeding inquiring authority may act on the evidence so recorded by its predecessor, or partly recorded by its predecessor and partly recorded by itself.
  - If the succeeding inquiring authority is of the opinion that further examination of any of the witnesses whose evidence has already been recorded is necessary, it may recall, examine, cross-examine and re-examine any such witnesses

CDA Rules, 2014

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## Rule 25 (Procedure for imposing major penalties)

- 19) (i) After the conclusion of the inquiry, report shall be prepared and it shall contain :
- a) A gist of the article of charge and the statement of the imputations of misconduct or misbehavior;
  - b) A gist of the defence of the employee in respect of each article of charge;
  - c) An assessment of the evidence in respect of each articles of charge;
  - d) The findings on each article of charge and reason there for.

CDA Rules, 2014

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## Rule 25 (Procedure for imposing major penalties)

- If in the opinion of the inquiring authority the proceedings of the inquiry establish any article of charge different from the original article of the charge, it may record its findings on such article of charge.
- Provided that the findings on such article of charge shall not be recorded unless:
  - ❖ The employee has admitted the facts, on which such article of charge is based **OR**
  - ❖ The employee was granted a reasonable opportunity to defend himself against such article of charge

CDA Rules, 2014

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## Rule 25 (Procedure for imposing major penalties)

- 19) (ii) The inquiring authority, where it is not itself the Disciplinary Authority, shall forward to the Disciplinary Authority the records of inquiry which shall include:
- a) The report of the inquiry prepared by it under sub-clause (1) above
  - b) The written statement of defence, if any, submitted by the employee in accordance with sub-rule (13);
  - c) The oral and documentary evidence produced during the inquiry;
  - d) Written briefs referred to in sub-rule (16), if any ; and
  - e) The orders, if any, made by the Disciplinary Authority and the inquiring authority in regard to the inquiry.

CDA Rules, 2014

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## Rule 25 (Procedure for imposing major penalties)

- 20) (a) The inquiring authority should conclude the inquiry and submit his report within a period of 6 months from the date of receipt of the order of his appointment as Inquiring Authority.
- (b) If it is not possible to adhere to the said time limit, the Inquiring Authority may record the reasons & seek extension of time from the disciplinary authority in writing, who may allow an additional time not exceeding 6 months, for completion of inquiry, at a time.
- (c) Such extension may be allowed for any good & sufficient reasons to be recorded in writing by the Disciplinary Authority or any other authority authorised by the Disciplinary Authority on his behalf.

CDA Rules, 2014

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## Rule 26 (Action on the Inquiry Report)

- 1) The Disciplinary Authority, if it is not itself the inquiry authority, may, for reasons to be recorded by it in writing, remit the case to the inquiring authority for fresh or further inquiry and report and the inquiring authority shall thereupon proceed to hold the further inquiry according to the provisions of rule 25 as far as practicable.
  - The Disciplinary Authority should furnish a copy of the Inquiry Report to the delinquent employee inviting his representation on the findings of the Inquiring Authority, if the charges against the employees have been proved. The time period for forwarding observation by the charged employee should normally be limited to 15 days of the receipt of the inquiry report.

CDA Rules, 2014

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## Rule 26 (Action on the Inquiry Report)

- 2) If the Disciplinary Authority disagrees with the findings of the inquiring authority, on any article of charge, it shall record its reasons for such disagreement and record its own findings on such charges, if the evidence on record is sufficient for the purpose.
- 3) If the Disciplinary Authority, having regard to its findings on all or any of the article of charge, is of the opinion that any of the penalties specified in rule 23 should be imposed on the employee, it shall, notwithstanding anything contained in rule 27, make order imposing such penalty.
- 4) If the Disciplinary Authority is of the opinion that no penalty is called for, it may pass an order exonerating the employee concerned.

CDA Rules, 2014

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## Rule 27 (Procedure for imposing minor penalties)

- 1) Where it is proposed to impose any of the minor penalties specified in clauses (a) to (d) of Rule 23, the employee concerned shall be informed in writing of the imputation of misconduct or misbehavior against him/her and given an opportunity to submit his/her written statement of defence within a specified period not exceeding 15 days. The defence statement, if any, submitted by the employee shall be taken into consideration by the Disciplinary Authority before passing orders.

CDA Rules, 2014

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## Rule 27 (Procedure for imposing minor penalties)

- 2) The record of the proceeding shall include:
  - i. A copy of the statement of imputations of misconduct or misbehavior delivered to the employee;
  - ii. His / Her defence statement, if any, and
  - iii. The orders of the Disciplinary Authority together with the reasons thereof.

CDA Rules, 2014

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## Rule 28 (Communication of Orders)

- ✓ Orders made by the Disciplinary Authority under Rule 26 or Rule 27 shall be communicated to the employee, who shall also be supplied with a copy of the Report of Inquiry, if any
- ✓ All communications and copies of orders made under Rules 23, 24, 25, 26 & 27 may be delivered personally to the employee if he/she is attending the office;
  - Otherwise the same shall be sent by registered post to the address noted in the service record.

CDA Rules, 2014

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## Rule 28 (Communication of Orders)

- If such communications or copies of orders cannot be served personally or by registered post, copies thereof shall be affixed on the notice board of the office in which the employee is posted
- On such affixing, such communications and orders shall be deemed to have been properly served upon the employee.

CDA Rules, 2014

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## Rule 29 (Common Proceedings)

Where two or more employees are concerned in a case, the authority competent to impose a major penalty on the employee of the highest cadre, may make an order directing that disciplinary proceedings against all of them may be taken in a common proceeding and the specified authority may function as the Disciplinary Authority for the purpose of such common proceedings.

CDA Rules, 2014

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## Rule 30 (Special Procedure in certain cases)

Notwithstanding anything contained in Rule 25 or 26 or 27, the Disciplinary Authority may impose any of the penalties specified in Rule 23 in any of the following circumstances:

- i. The employee has been convicted on a criminal charge, or on the strength of facts or conclusions arrived at by a judicial trial, the Disciplinary Authority may order appropriate penalty on an employee who has been convicted in a criminal court, without holding any inquiry in any form.
- ii. Where the Disciplinary Authority is satisfied for reasons to be recorded by it in writing that it is not reasonably practicable to hold an inquiry in the manner provided in these rules.

CDA Rules, 2014

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### Rule 30 (Special Procedure in certain cases)

- iii. Where the Disciplinary Authority is satisfied that in the interest of the security of the Company, it is not expedient to hold any inquiry in the manner provided in these rules.
- iv. Where an employee has abandoned his post, the Disciplinary Authority may consider the circumstances of the case and pass such orders thereon as it deems fit
  - For the purpose of this rule, an employee shall be deemed to have abandoned his post if he absents himself from duty without leave or overstays his leave for a continuous period of 90 days without any written intimation.

CDA Rules, 2014

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### Rule 31 (Right to Appeal)

- ✓ Every employee shall have a right of appeal to the Appellate Authority against an order imposing upon him any of the penalties specified under Rule 23.
  - An appeal against an order of suspension passed under Rule 20 shall be on the authority to which the authority which made or is deemed to have made the order of suspension is immediately subordinate.

CDA Rules, 2014

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## Rule 32 & 33

### **Rule 32 - Period of Limitation for Appeals:**

- ✓ Appeal must be submitted within 3 months from the date of receipt of the order appealed against.

### **Rule 33 - Form and Contents of Appeal:**

- 1) Every person submitting an appeal shall do so separately and in his own Name.
- 2) The appeal shall be addressed to the authority to whom the appeal lies, shall contain all material statements and arguments on which the appellant relies, shall not contain any disrespectful or improper language and shall be complete in itself.

CDA Rules, 2014

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## Rule 34 (Submission of Appeal)

- ✓ Every appeal shall be submitted through the authority which made the order appealed against.
  - Provided further that a copy of the appeal may be submitted direct to the Appellate Authority.

CDA Rules, 2014

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### Rule 35 (Withholding of Appeal)

- 1) The authority which made the order appealed against may withhold the appeal if :
  - i. It does not comply with any of the provisions of Rule 33 ; or
  - ii. It is not submitted within the period specified in Rule 32 and no cause is shown for the delay ; or
  - iii. It is a repetition of an appeal already decided and no new facts of circumstances are adduced.
- Provided that an appeal withheld under this sub-rule shall be returned to the appellant and if resubmitted within one month thereof after complying with the provisions of Rule 33 shall not be withheld.

CDA Rules, 2014

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### Rule 35 (Withholding of Appeal)

- 2) Where an appeal is withheld, the appellant shall be informed of the facts and the reasons thereof.
- 3) At the commencement of each quarter, a list of the appeals withheld by any authority during the previous quarter, together with the reasons for withholding them, shall be furnished by that Authority to the Appellate Authority.

CDA Rules, 2014

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## Rule 36 (Transmission of Appeals)

- 1) The authority which made the order appealed against shall, without any avoidable delay, transmit to the appellate authority every appeal which is not withheld under rule 35 together with its comments thereon and the relevant records.
- 2) The authority to which the appeal lies may direct transmission to it of any appeal withheld under Rule 35 and thereupon such appeal shall be transmitted to that authority together with the comments of the authority withholding the appeal and relevant records.

CDA Rules, 2014

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## Rule 37 (Consideration of Appeals)

- 1) In the case of an appeal against an order of suspension, the appellate authority shall consider whether, in the light of the provisions of Rule 20 and having regard to the circumstances of the case, the order of suspension is justified or not and confirm or revoke the order accordingly.
- 2) In the case of an appeal against an order imposing any of the penalties specified in Rule 23, the appellate authority shall consider:
  - a) Whether the procedure prescribed in these Rules has been complied with, and if not, whether such non-compliance has resulted in failure of justice
  - b) Whether the findings are justified

CDA Rules, 2014

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## Rule 37 (Consideration of Appeals)

- c) Whether the penalty imposed is excessive, adequate, or inadequate, and pass orders :
  - i. Setting aside, reducing, confirming or enhancing the penalty;
  - ii. Remitting the case to the authority which imposed the penalty or to any other authority with such direction as it may deem fit in the circumstances of the case.
- ✓ Provided that:
  - The appellate authority shall not impose any enhanced penalty which neither such authority nor the authority which made the order appealed against is competent in the case to impose;

CDA Rules, 2014

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## Rule 37 (Consideration of Appeals)

- no order imposing an enhanced penalty shall be passed unless the appellant is given an opportunity of making any representation which he may wish to make against such enhanced penalty
- If the appellate authority proposes to enhance the penalty, and an inquiry under the relevant rule has not already been held in the case the appellate authority shall :
  - ❖ Itself hold such inquiry or direct that such inquiry be held
  - ❖ On consideration of the outcome of such inquiry and after giving the appellant an opportunity to make a representation against such penalty, pass such orders as it may deem fit.

CDA Rules, 2014

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### Rule 38 (Appeal against Other Orders)

- 1) An employee may appeal against an order which :
  - a) Denies or varies to his disadvantage, his salary or other conditions of service as regulated by any orders, regulations, rules or agreement **OR**
  - b) Interprets to his disadvantage the provisions of such orders, regulations, rules or agreements,
  - To the Company, if the order is passed by the authority which made the orders or regulations or rules or agreements, as the case may be, or by any authority to which such authority is subordinate,
  - To the authority which made such orders or regulations or rules or agreements, if the order is passed by any other authority.

CDA Rules, 2014

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### Rule 38 (Appeal against Other Orders)

- 2) An appeal against an order :
  - a) Stopping an employee of the efficiency bar in the time scale on the ground of his unfitness to cross the bar
  - b) Determining the salary and allowance for the period of suspension to be paid to an employee on his reinstatement or determining whether or not such period shall be treated as period spent on duty for any purpose
  - Shall lie to the authority to whom an appeal against an order imposing upon him the penalty of dismissal from service would lie
- 3) Under this rule, the appellate authority shall consider all circumstances of the case & pass orders as it deems just & equitable.

CDA Rules, 2014

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## Rule 39 (Review)

- 1) The Company may, on its own motion or otherwise, after calling for the records of the case, review any order which is made or appealable under these Rules, and
  - a) Confirm, modify or set aside the order;
  - b) Impose any penalty or set aside, reduce, confirm or enhance the penalty imposed by the order;

CDA Rules, 2014

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## Rule 39 (Review)

- c) Remit the case to the authority which made the order or to any other authority directing such further action or inquiry as it considers proper in the circumstances of the case; or
  - d) Pass such other orders as it deems fit
- Provided that an order imposing or enhancing a penalty shall not be passed unless the person concerned has been given an opportunity of making any representation which he may wish to make against such enhanced penalty.

CDA Rules, 2014

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## Rule 39 (Review)

2) The authority to which an appeal against an order imposing any of the penalties specified in Rule 23 lies may, of its own motion or otherwise:

- Call for the records of the case in a disciplinary proceeding,
- Review any order passed in such a case
- Pass such orders as it deems fit

as if the employee had preferred an appeal against such order.

CDA Rules, 2014

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## Rule 39 (Review)

- Provided that an order imposing or enhancing a penalty shall not be passed unless the person concerned has been given an opportunity of making any representation which he may wish to make against such enhanced penalty.
- Provided further that no action under this sub-rule shall be initiated more than six months after the date of the order to be reviewed.

CDA Rules, 2014

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## Rule 39 (Review)

3) The CMD may on his own motion or otherwise :

- Call for the records of the case of any employee in any proceedings pending before any competent or appellate authority subordinate to him
- Remit the case to any authority in any office who, if the employee had been working in that office, would have adequate disciplinary powers to deal with the case

With such direction as the CMD may deem fit in the circumstances of the case with regard to further proceedings in the case.

CDA Rules, 2014

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## Rule 40 (Memorial)

An employee:

- Whose appeal under these Rules has been rejected by the appellate authority
- In whose case such appellate authority has enhanced the penalty either on appeal under Rule 37 or on review under Rule 39(2), may address a Memorial to the appropriate Memorial Authority as per schedule of authorities
- Within a period of 6 months from the date the appellant received a copy of the order of such appellate authority

CDA Rules, 2014

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## Rule 41 (Canvassing non official or outside influence)

- 1) No employee shall bring or attempt to bring any political or outside influence to bear upon any superior authority to further his interests in respect of matters pertaining to his service in the company.
- 2) No appeal, petition, memorial shall be addressed by any employee to the members of the Company by name or to any outside authority or an authority not prescribed in these rules.

CDA Rules, 2014

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## Rule 42 to Rule 44

**Rule 42 – Interpretation :** If any question arises relating to the interpretation of these rules, it shall be referred to the Board whose decision thereon shall be final.

**Rule 43 – Amendments :** The Board may amend, modify or add to these rules, from time to time, and all such amendments, modifications or additions shall take effect from the date stated therein.

**Rule 44 – Authority to issue administrative instructions :** The CMD of the Company may from time to time issue instructions or directions as may be necessary to give effect to and carry out the provisions of these rules and in order to secure effective control over the employees.

CDA Rules, 2014

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## Timelines at a glance

- ✓ **Reply to Chargesheet** : the employee has to reply on the articles of charges within 15 days + two extensions (Max 45 days)
- ✓ **Inquiry Report** : Within 6 months from the date of appointment of Inquiry Officer (*maximum 1 more month can be taken if required – As per CVC Guidelines*)
- ✓ **Appeal** :
  - To be filed Within 3 months from the date of receipt of penalty.
  - Re-submission Within 1 Month, if required
  - To be disposed off within 6 months
- ✓ **Memorial** : In 6 months from the date of receipt of appeal order.

CDA Rules, 2014

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## Schedule - A (Authorities)

Category of Employees / Officers	Appointing Authority	Disciplinary Authority	Appellate Authority	Memorial Authority
Sub-Staff/Driver & Equiv. Cadres	Officer in Scale-IV	Officer in Scale-II	Officer in Scale-V	CMD
Record Clerk/ Assistant & Equiv. Cadres	Officer in Scale-IV	Officer in Scale-III	Officer in Scale-V	CMD
Sr. Assistant & Equiv. Cadres / Superintendent / Dev.. Officer	Officer in Scale-V	Officer in Scale-IV	Officer in Scale-VI	CMD
For Officers in Scale I & Scale II	Officer in Scale-VI	Officer in Scale-V	Officer in Scale-VII	CMD
For Officers in Scale-III	Officer in Scale-VI	Officer in Scale-VI	Officer in Scale-VII	CMD
Officers in Scale-IV & V	Officer in Scale-VII	Officer in Scale-VII	CMD	Board Sub-Committee (HR)
Officers in Scale - VI	CMD	Senior Most GM & Director	CMD	Board Sub-Committee (HR)
Officers in Scale - VII	CMD	CMD	Board Sub-Committee (HR)	Board

- ✓ **A Penalty of Exit** : By Appointing Authority (*or a higher Authority*) only.

CDA Rules, 2014

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## 07 — Other Rules & Policies

### Promotion Policy for Officers, 2006

- ✓ Applicable on promotion of officers up to the cadre of Scale VII
- ✓ For promotion to Scale VI and Scale VII Promotion Exercise and Seniority will be common within GIPSA Companies & GIC.
- ✓ For promotion up to Scale V the Promotion Exercise and Seniority will be separate in each company.
- ✓ The Promotion to Scale VI and VII shall be based on merit and zone of consideration will be 3 times the no. of vacancies

## Promotion Policy for Officers, 2006

- ✓ Officer have to completed minimum 2 full years of service in the relevant cadre to be Eligible for promotion to Scale VI and VII and should have minimum two full years of balance service remaining before attaining the age of superannuation.
- ✓ Officer have to completed minimum 3 full years of service in the relevant cadre to be Eligible for promotion up to Scale V.
- ✓ 60% of total vacancies available for promotion up to scale V shall be filled through Normal channel and 40% through Fast track channel.

Other Rules &amp; Policies

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## Promotion Policy for Officers, 2006

- ✓ Maximum attempts under Fast track channel will be 2 attempts per cadre. However, if an officer succeeds to score minimum passing marks in written examination but fails to get promoted in a promotion exercise, it will not be counted an attempt.
- ✓ In case, an Officer refuses promotion under Fast Track Channel after securing a place in final selection list, this shall be counted as an attempt within the limits of 02 attempts notwithstanding his having qualified in the Written Test.

Other Rules &amp; Policies

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## Promotion Policy for Officers, 2006

### Normal Channel - Weightage

Parameters	Scale I to II (wef PE 2021-22)	Scale II to III (wef PE 2021-22)	Scale III to IV (wef PE 2019-20)	Scale IV to V (wef PE 2019-20)
Insurance Qualification	10	10	—	—
Work Record	35	40	40	50
Seniority	55	50	35	25
Interview	—	—	25	25
Total	100	100	100	100

✓ Qualification Marks (Scale I to II and Scale II to III) :

LIII = 0

AIII / ACII = 05

FIII / FCII = 10

Other Rules & Policies

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## Promotion Policy for Officers, 2006

### Normal Channel – Seniority

✓ No Seniority marks will be available for initial 3 years of service.

✓ Continuous service means the period of duty excluding period on extraordinary leave on Loss of Pay.

Scale	Marks for each completed year of service (after initial 3 years)	Maximum Marks
Scale I to II	7	55
Scale II to III	6	50
Scale III to IV	4	35
Scale IV to V	3	25

Other Rules & Policies

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## Promotion Policy for Officers, 2006

### Normal Channel - Seniority

- ✓ Inter-se Seniority Marks within a batch will be 0.01 marks for each level of seniority.
  - However, Inter-se Seniority Marks cannot be more than Seniority Marks.
  - In such cases where the highest granted Inter-se Seniority mark can be equivalent to the yearly seniority marks of the relevant cadre 0.001 marks will be provided for each level of inter-se seniority.

Other Rules &amp; Policies

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## Promotion Policy for Officers, 2006

### Weightage - Fast Track Channel

Parameters	Scale I to II (wef PE 2019-20)	Scale II to III (wef PE 2020-21)	Scale III to IV (wef PE 2019-20)	Scale IV to V (wef PE 2019-20)
Written Test	50	40	40	40
Insurance Qualification	10	–	–	–
Work Record	40	40	40	40
Interview	–	20	20	20
Total	100	100	100	100

- ✓ Marks of Insurance Qualification for Promotion to the Scale II will be available for FIII / FCII.

Other Rules &amp; Policies

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## Promotion Policy for Officers, 2006

### Zone of Consideration :

Channel of Promotion	Scale	Zone of Consideration
Normal Channel	For promotion to Scale V	5 times the no. of total vacancies
	For promotion to Scale IV	4 times the no. of total vacancies
	For promotion to Scale III and II	3 times the no. of total vacancies
Fast Track Channel (not for eligibility purpose)	For promotion to any cadre up to Scale V (Not applicable for Promotion to Scale II)	1.5 times the no. of vacancies in fast track channel

Other Rules &amp; Policies

289

## Promotion Policy for Officers, 2006

### Zone of Consideration :

- ✓ All eligible officers (*in normal channel*) either belonging to same batch or selected on same date shall be in Zone of consideration even if the total number of candidates exceeds the given limit.
- ✓ If the total number of eligible officers (*in normal channel*) is less than the given limits, all eligible officers shall be in ZOC.
- ✓ If, the count of successful candidates in written test (*for fast track channel*) are less than the given limits, the vacancies of Fast Track Channel will be reduced suitably & included in Normal Channel.

Other Rules &amp; Policies

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## Promotion Policy for Officers, 2006

### Qualifying Benchmark :

- ✓ For Promotion to VI and Scale VII screening interview will be conducted by Screening Committee which may comprise 4 or 5 outside experts. (*Para 9.1*)
- ✓ For Promotion up to V under Fast Track Channel there will be minimum qualifying marks in written test. 54 Marks for SC / ST candidates and 60 marks for other candidates. (*Para 9.2*)

Other Rules &amp; Policies

291

## Promotion Policy for Officers, 2006

### Final Lists :

- ✓ Ranking Lists (*under Normal Channel*) for promotions up to Scale V will be based upon Seniority Marks, Qualification Marks, Marks for Work Record and Interview Marks. (*subject to applicability on relevant cadres*).
- ✓ Ranking Lists (*under Fast Track Channel*) for promotions up to Scale V will be based on Written Test Marks, Qualification Marks, Marks for Work Record and Interview Marks. (*subject to applicability on relevant cadres*).

Other Rules &amp; Policies

292

## Promotion Policy for Officers, 2006

- ✓ There will be a cadre wise reserve list having candidates equal to the count of employees retiring till the end of relevant financial year. To fulfil the vacuum created by retirements in that financial year.
- ✓ There will be a cadre wise contingency list having candidates equal to 10% of the vacancies. To nullify the effect of promotion refusals.
- ✓ In case of Promotion Refusal there will be a waiting period of next 1 promotion exercise (*Promotion Committee will be the Competent Authority for such cases*).

Other Rules &amp; Policies

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## Promotion Policy for Officers, 2006

### Opting Out

- ✓ An Officer already included in zone of consideration for promotion up to Scale V can opt out from the promotion process within 14 days since the declaration of Zone of Consideration. This option will be available only two time in each cadre.
- ✓ After exercising such option, the officer cannot be included again in the Zone of Consideration for Promotion Exercise of the same year.
- ✓ No substitution of officers will be made against any such exclusion of Officers in any Promotion Exercise of that particular year.

Other Rules &amp; Policies

294

## Promotion Policy for Officers, 2006

- ✓ No In-Situ Promotions from PE 2023-24 onwards.
- ✓ **Para 22D** - For the promotion exercise 2023-24 only those officers were eligible for promotion to the cadre of Scale VII, who had completed minimum one & half years of continuous service as on 01.04.2023 and had minimum 2 full years of balance service.

Other Rules &amp; Policies

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## Promotion Policy for Officers, 2006

- ✓ For the promotion exercise 2024-25 only those officers were eligible for promotion to the cadre of Scale VII, who had completed minimum one year of continuous service as on 01.04.2024 and had minimum 2 full years of balance service.
- ✓ Out of such eligible candidates, the senior most officers only up to 3 times of vacancies will be in the zone of consideration.

Other Rules &amp; Policies

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## Promotion Policy for Officers, 2006

- ✓ **Para 22E** – For those officers who are in the zone of consideration in a promotion exercise, the latest year's APAR shall mean APAR for the period of six months i.e. April to September for the purpose of promotions.
- ✓ The APARs of 2 ½ years will taken into account for promotions.
- ✓ For other officers, the regular APAR (on yearly basis) will continue.
- ✓ Applicable since Promotion Exercise 2024-25 onwards

Other Rules &amp; Policies

297

## Promotion Policy for Officers, 2006

### Promoting Authority :

- ✓ Same as appointing authority in schedule A of CDA Rules.
  - For Promotion to the cadre of Scale VI and Scale VII, CMD will be the Promoting Authority.
  - For Promotion to the cadre of Scale IV and Scale V, GM will be the Promoting Authority.
  - For Promotion to the cadre of Scale II and Scale III, DGM will be the Promoting Authority.

Other Rules &amp; Policies

298

## Promotion Policy for Officers, 2006

### Special Dispensation :

- ✓ In the circumstances when post of CMD is vacant / Leave of Absence is accorded to CMD, the authority vested in and the functions to be discharged by the CMD for promotion of Officers upto Scale VII shall be vested in and discharged by the senior most Whole Time Director of the Company. (Para 22 A)

Other Rules &amp; Policies

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## Promotion Policy for SCS Staff, 2008

### General :

- ✓ SCS Staff = Supervisory, Clerical and Subordinate Staff
- ✓ Applicable for Promotion to the Cadres of :
  - Assistant - Under Para 15
  - Sr. Assistant - Under Para 14 & Para 25A
  - Scale I Officer - Under Para 13.1 & Para 13.2
- ✓ The panel shall be = 5 times the number of Promotional vacancies.
- ✓ There will be 2 marks for each year of service (except in Para 25A).

Other Rules &amp; Policies

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## Promotion Policy for SCS Staff, 2008

### Qualification Marks :

Academic Qualification	Technical Qualification	Marks
SSC (10 <sup>th</sup> )	LIII / 1 subject of Institute of Actuaries / MBA / PGDCA / PGDBM (min. 2 years) / PGDBA	5
HSC (10 + 2)	–	7
-	AIII / ACII / 3 subjects of Institute of Actuaries	10
Graduation	–	12
Double Degree / Post Graduation	FIII / FCII / 5 subjects of Institute of Actuaries/ MCA / CA / CS / ICWA / CFA	15
Maximum Qualification Marks will be 30 (15 Marks each for Academic and Technical Qualifications)		

Other Rules &amp; Policies

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## Promotion Policy for SCS Staff, 2008

### Promotion to Scale I Officer :

- ✓ For Promotion to the cadre of Scale I Officer the total vacancies will be equally divided in Para 13.1 and Para 13.2.
- ✓ For Promotion to the cadre of Scale I Officer the Promoting Authority will be a Scale VI Officer.
- ✓ The exercise for Promotion to the cadre of Scale I Officer will be conducted on Zonal Basis and there will be 4 zones for such purpose.
- ✓ There will be a probation period of 1 year for candidates promoted to the cadre of scale I Officer.

Other Rules &amp; Policies

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## Promotion Policy for SCS Staff, 2008

### Promotion to Scale I Officer under Para 13.1 :

✓ Sr. Assistants OR Stenographers are eligible on:

- (i) Service of 7 years **OR**
- (ii) Service of 5 years **with** LIII **or** PG Diploma (of minimum 1 year) in Management / Computer Applications / Business Administration **or** 1 subject of IAI **OR**
- (iii) Service of 3 years **with** AIII **or** ACII **or** 3 subjects of IAI **OR**
- (iv) Completion of FIII **or** FCII **or** ACA **or** ACWA **or** Graduation in engineering **or** MBA **or** PG Diploma (of minimum 2 years) in Business Management / Computer Applications / Business Administration **or** MCA **or** CFA **or** ACS **or** 5 subjects of IAI - irrespective of their service duration in the cadre.

Other Rules & Policies

303

## Promotion Policy for SCS Staff, 2008

### Promotion to Scale I Officer under Para 13.2 :

✓ All employees are eligible on:

- (i) Completion of Graduation / Post Graduation, **OR**
- (ii) FIII / FCII (AIII / ACII for SC/ST employees) **OR**
- (iii) 5 subjects of IAI **OR**
- (iv) ACA / ACWA / ACS / CFA / MBA / PGDBA (min. 2 years) / PGDBM (min. 2 years) / MCA

Other Rules & Policies

304

## Promotion Policy for SCS Staff, 2008

### Promotion to Scale I Officer :

- ✓ Under Para 13.2 there shall be 5 attempts available to an SC / ST Candidate and 4 attempts to other candidates for the entire service.
- ✓ Minimum Qualifying Marks in written test (Para 13.2)
  - SC/ST** = 40 in each subject and 100 in total
  - Others** = 50 in each subject and 120 in total
- ✓ If an employee scores minimum passing marks in written exam. but fails to get promoted, it will not be counted an attempt.

Other Rules &amp; Policies

305

## Promotion Policy for SCS Staff, 2008

### Promotion to Scale I Officer :

- ✓ Under Para 13.2, the marks obtained by candidate in written examination will be reduced to 35.

#### ✓ Weightage :

Parameters	13.1	13.2
Written Test	–	35
Seniority	35	35
Qualification	30	30
Work Record	20	20
Interview	15	15
<b>Total</b>	<b>100</b>	<b>135</b>

Other Rules &amp; Policies

306

## Promotion Policy for SCS Staff, 2008

### Promotion to Sr. Assistant :

- ✓ For promotion under Para 14 the employees of Assistants or equivalent cadres are eligible on (i) Reaching the Ceiling of Assistant's Pay Scale (ii) Service of 7 years, (ii) Service of 5 years with LIII/1 subject of IAI, (iii) Service of 3 years with AIII/ACII/3 subjects of IAI or (iv) completion of FIII/FCII/5 subjects of IAI irrespective of their service duration.
- ✓ The exercise for Promotion to the cadre of Sr. Assistant will be conducted on Zonal Basis & there will be 16 zones for such purpose.
- ✓ For Promotion to the cadre of Sr. Assistant the Promoting Authority will be a Scale V Officer.

Other Rules &amp; Policies

307

## Promotion Policy for SCS Staff, 2008

### Promotion to Sr. Assistant :

- ✓ Contingency List (para 18.3): Applicable upon promotions under para 13.1, 13.2 and 14.
- ✓ A contingency list comprising of 10% of the respective number of vacancies in each cadre and in each category shall be prepared. However, minimum one candidate in each cadre and each category shall be selected for Contingency List. The unutilized portion of the contingency list will get lapsed.

Other Rules &amp; Policies

308

## Promotion Policy for SCS Staff, 2008

### Promotion to Sr. Assistant :

- ✓ For promotion under Para 25A (One Time Promotion for Assistant) the employees (i) who joined the service of the Company in the cadre of assistant, (ii) have put in 20 completed years of service in the same cadre, (iii) are not below 50 completed years of age and (iv) have not received even a single promotion, would be eligible.
- ✓ Under Para 25A there will be 3 marks of seniority for each completed year of service in the cadre beyond 20 years of service in the cadre. Max. 5 years' service as ex-servicemen can be counted.

Other Rules &amp; Policies

309

## Promotion Policy for SCS Staff, 2008

### Promotion to Sr. Assistant :

- ✓ Weightage of Marks (*Under both Para 14 & Para 25A*) :

Criteria	Maximum Marks
Seniority	50
Qualification	30
Work Record	20
<b>Total</b>	<b>100</b>

Other Rules &amp; Policies

310

## Promotion Policy for SCS Staff, 2008

### Promotion to Assistant (under Para 15):

- ✓ The Confirmed Subordinate Staff / Drivers / Record Clerks who (i) have minimum educational qualifications for direct recruitment of Assistants **OR** passed the Departmental Test for promotion to the cadre of Assistant with 45% (36% for SC/ST) during any Promotion Exercise up to 2015-16 **OR** have completed at least 10 years of service as a Full Time Employee & has passed 10<sup>th</sup> **AND** (ii) have Passed the Computer literacy and proficiency test during the relevant Promotion Exercise or any 2 Promotion Exercises immediately prior to the relevant Promotion Exercise will be eligible under Para 15.

Other Rules &amp; Policies

311

## Promotion Policy for SCS Staff, 2008

### Promotion to Assistant :

- ✓ Weightage of Marks (under para 15) :

Criteria	Marks
Seniority	50
Qualification	30
Work Record	20
<b>Total</b>	<b>100</b>

- ✓ For promotion to the cadre of Asst. / Sr. Asst. / Admin. Officer, there will be a reservation as under :

➤ SC = 15%                      ST = 7.5%                      PwBD = 4%

Other Rules &amp; Policies

312

## Promotion Policy for SCS Staff, 2008

### **ACPS - For Sub-Staff & Driver Cadres (Para 25.1) :**

- ✓ ACPS = Assured Career Progression Scheme
- ✓ Employees in the cadre of Sub-Staff and Driver, who fail to qualify for Promotion to higher cadres and have reached the ceiling in the respective pay scale, as applicable to them from time to time, shall on completion of twelve months' continuous service from the date of reaching such ceiling, be placed in the pay scale of Record Clerk at an appropriate stage and shall continue in that scale without being treated as Record Clerk, till they undergo exit from their existing cadre in the normal course.

Other Rules &amp; Policies

313

## Promotion Policy for SCS Staff, 2008

### **ACPS - For the cadre of Record Clerk (Para 25.2) :**

- ✓ Employees in the cadre of Record Clerk, who fail to qualify for Promotion to higher cadres and have reached the ceiling of the pay scale of Record Clerk, as applicable from time to time, shall on completion of twelve months' continuous service from the date of reaching such ceiling, be placed in the pay scale of Assistant at an appropriate stage and shall continue in that scale without being treated as Assistant, till they undergo exit from their existing cadre in the normal course.

Other Rules &amp; Policies

314



## Transfer and Mobility Policy for Officers

- ✓ Applicable upto Scale IV
- ✓ Request Transfer can be considered after minimum 3 years of service at current place of posting. Maximum 3 request transfers can be availed during the entire period of service.
- ✓ Since the normal period of posting is 5 years, If a transfer request is considered after 5 years of service at current place of posting, it will not be counted as a request transfer.
- ✓ No Transfer benefits (*except for shifting of family & household goods*) are admissible on a request transfer.

Other Rules &amp; Policies

315

## Transfer and Mobility Policy for Officers

- ✓ Exemption for Maximum 1 year can be given with the approval of CMD to an officer who is handling a post of specialized discipline.
- ✓ On a sensitive post one person can serve for Maximum 3 years (*excluding the Office In-Charges*)
- ✓ As per CVC guidelines (i) positions in all Claims Depts. / Estate Dept. / Gen. Admin. Dept. / Publicity Department AND (ii) In-charge of a Branch or Division are sensitive posts.
- ✓ Specialist Officers will not be counted in sensitive posts.

Other Rules &amp; Policies

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## Transfer and Mobility Policy for Officers

- ✓ Minimum period of Stay in difficult area is 2 years (excluding LOPs)
- ✓ For those Female Officers (*up to Scale III only*) who were transferred on TMP or Promotion, minimum period of posting shall be 2 years. Afterwards, their case can be considered for request transfer.
- ✓ *On similar lines, minimum period of posting, for those Class III Female employees who were transferred on promotion, will be 2 years.*

Other Rules &amp; Policies

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## Transfer and Mobility Policy for Officers

### ✓ Exemption for following 13 Major Diseases :

(1) Malignant Cancer	(2) Leprosy	(3) Tuberculosis
(4) Paralysis	(5) Brain Tumor	(6) AIDS
(7) Mental Disease	(8) Spinal Surgery	(9) Thalassemia Major
(10) CABG / Heart valve replacement / Angioplasty (Max 1 year)		
(11) Chronic Kidney Disease		
(12) Total Replacement of Joints (Max 1 year)		
(13) Disease of Liver leading to Hepatic Failure or Transplantation		

- ✓ Officers (*Up to Scale III only*) are also exempted under TMP when 1 year or lesser time is remaining in their superannuation.

Other Rules &amp; Policies

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## Recruitment Rules for Officers

- ✓ Entry Cadre = Administrative Officer (Scale I)
- ✓ Eligibility = 60% in Graduation, 55% for SC/ST candidates
- ✓ Recruitment will be on All India Basis
- ✓ **Reservation (Vertical) :**
  - SC = 15%, ST = 7.5%, OBC = 27%
- ✓ **Reservation (Horizontal) :**
  - PwBD = 4% [1% each for **VH, HH, OH & ID** (including autism) and multiple disabilities],
  - Ex-servicemen = 1%

Other Rules &amp; Policies

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## Recruitment Rules for Officers

- ✓ Minimum Age = 21 Years
- ✓ Maximum Age = 30 years
- ✓ Relaxation in Maximum Age:
  - SC / ST = 5 years, OBC = 3 years
  - Ex-servicemen = Max. 40 Years for UR & 45 years for SC / ST
- ✓ Selection Criteria = Written Test and Interview
- ✓ Probation Period = Minimum 1 year

Other Rules &amp; Policies

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## Recruitment Rules for Assistants

- ✓ Entry Cadre = Assistant
- ✓ Eligibility = Graduation, knowledge of regional language
- ✓ Recruitment will be on Regional Basis
- ✓ **Reservation (Vertical) :**
  - For SC/ST/OBC = As per regional representation
- ✓ **Reservation (Horizontal) :**
  - PwBD = 4% [1% each for **VH, HH, OH & ID** (including autism) and multiple disabilities],
  - Ex-servicemen = 1%

Other Rules &amp; Policies

321

## Recruitment Rules for Assistants

- ✓ Minimum Age = 21 Years
- ✓ Maximum Age = 30 years
- ✓ Relaxation in Maximum Age:
  - SC / ST = 5 years,                      OBC = 3 years
  - Ex-servicemen = Max. 40 Years for UR & 45 years for SC / ST
- ✓ Selection Criteria = Written Test and Regional Language Test
- ✓ Probation Period = Minimum 6 Months.

Other Rules &amp; Policies

322

## New Nomenclature for Office In-charges

✓ New nomenclature in PSGICs for 'Office In-Charges' w.e.f. June, 2024

Scale	In-Charges' Designation
Scale I	Business Officer
Scale II	Business Manager
Scale III	Senior Business Manager
Scale IV	Chief Business Manager
Scale V	Regional Manager – CBO/KBO also Head LCB

Other Rules & Policies

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## 08 — Loans and Advances

## IRDAI (AFI) Regulation, 2024

- ✓ IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024 were notified vide gazette notification dated 22.03.2024 and it came into effect from 01.04.2024.
- ✓ It repealed 9 earlier regulations including “The IRDAI (Loans or Temporary Advances to Full Time Employees of the Insurers) Regulations, 2016”
- ✓ The Schedule-IV of these regulations deals with the Loans and Advances disbursed by the Insurance Companies to their officers and employees.

Loans and Advances

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## IRDAI (AFI) Regulation, 2024

- ✓ **Definition of Officers** = as per sec. 2(59) of Companies Act, 2013 but excluding non-whole-time director.
- ✓ **Sec. 2(59) of Companies Act, 2013** = “Officer” includes any director, manager or key managerial personnel or any person in accordance with whose directions or instructions the Board of Directors or any one or more of the directors is or are accustomed to act;
- ✓ **Full time Employees** = All employees of the insurer, including Officers of the Insurer.
- ✓ It mandates to have a Board Approved Policy for each kind of loans and temporary advances granted to Officers or Full Time Employees.

Loans and Advances

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## IRDAI (AFI) Regulation, 2024

- ✓ Insurer Can grant the loans or temporary advances to its full time Employees only for the following purposes:
  - i. Loan for buying car and / or two wheeler
  - i. Loan for buying personal computer and other electronic devices
  - ii. Loan for buying furniture
  - iii. Loan for constructing/acquiring a house for personal use
  - iv. Loans for education of the children of the employees
  - v. **Advance** for Festival
  - vi. Any other purpose as specified in the Board approved policy.

Loans and Advances

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## IRDAI (AFI) Regulation, 2024

- ✓ Aggregate of all loans taken together by a full time employee shall not exceed ₹ 1 Crore and shall be linked to the fixed remuneration of the employees.
- ✓ The loans and advances shall form part of the compensation/remuneration package in accordance with the compensation/remuneration policy approved by the Board of Directors.
- ✓ Board can decide the terms and conditions of such loans or advances but the interest rate applicable to whole-time Directors and other officers cannot be lower than the rate applicable to the insurer's own employees.
- ✓ All such loans and advances shall not be admissible for Available Solvency Margin.

Loans and Advances

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## Vehicle Loan

### Interest Rates:

Vehicle Type	EMIs	Cadre	Maximum Loan	Rate of Interest (p.a.)
2 Wheeler	60	Class III & IV employees & Dev. Officers (Admin.)	₹1,25,000/-	5%
2 Wheeler	60	Officers	₹2,00,000/-	5%
4 wheeler	120	Scale I & II	₹6,00,000/-	5% Up to ₹2.40 Lakh 7.5% for Balance Amount
4 wheeler	120	Scale III & IV	₹9,00,000/-	5%

Loans and Advances

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## Vehicle Loan

- ✓ Eligibility = Minimum service of 3 years
- ✓ Can be availed once in every 7 years not more than 3 times during entire service.
- ✓ Interest rates will be 1% lesser (i.e. 4% or 6.5% as applicable) if the employee purchases an electric vehicle.
- ✓ The Interest rates are 1% lesser for PwBD employees (i.e. 4% or 6.5% in case of conventional vehicles and 3% or 5.5% in case of electric vehicles)

Loans and Advances

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## Housing Loan

✓ Maximum Limits of Loan Amount w.e.f. 09.05.2025 are as under:

Cadre	Scheme Loan (in Lakhs)	Supplementary Loan (in Lakhs)	Total Loan (in Lakhs)
Sub Staff	16.50	21.00	37.50
Record Clerk	21.50	26.00	47.50
Asst./Sr. Asst. / Steno	26.00	30.25	56.25
Dev. Officer (II)	26.00	30.25	56.25
Dev. Officer (I)	26.50	36.00	62.50
Scale I & Scale II	35.00	40.00	75.00
Scale III	36.00	42.75	78.75
Scale IV & Scale V	41.25	46.25	87.50
Scale VI & above	43.00	57.00	100.00

Loans and Advances

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## Housing Loan

- ✓ Housing Loan only after completing minimum 3 years of service.
- ✓ Housing Loan can be availed three times as 1<sup>st</sup> Loan; 2<sup>nd</sup> Loan and 2<sup>nd</sup> Loan second time.
- ✓ For Scheme loan the rate of interest will be 5% p.a. and for supplementary loan, the rate of interest will be 6.25%.
- ✓ In case the house is not self occupied there will be an additional interest @ 2.5% on scheme loan.
- ✓ In case supplementary loan is disbursed in instalments, the EMI will be calculated separately for each instalment.

Loans and Advances

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## Housing Loan

- ✓ The Loan can be repaid in Equal Monthly installments till retirement or in maximum 30 years, whichever is less.
- ✓ If an employee has less than 15 years of service, he has the option of paying only the interest portion and principal amount will be deducted from his terminal dues.
- ✓ The foreclosure of Housing Loan is allowed.
- ✓ Term Insurance Policy / Mortgage Redemption Policy are acceptable as collateral security for Housing Loan.

Loans and Advances

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## Housing Loan

- ✓ If an employee has availed the education loan, the eligible amount of housing loan shall stand reduced to the extent of outstanding balance of the education loan.
- ✓ The eligible amount of Loan shall further be subject to the condition that deduction towards housing loan should not exceed 45% of the employee's monthly gross salary. In case, the projected deduction towards housing loan is exceeding 45% of monthly gross salary, the loan amount shall be reduced appropriately to meet with the given condition.

Loans and Advances

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## Housing Loan

### 2<sup>nd</sup> Loan :

- ✓ 2<sup>nd</sup> Loan under Housing Loan Scheme can be availed for renovation or transfer of existing loan.
- ✓ It can also be availed for acquiring second property subject to :
  - a) It can't be availed more than 2 times during the entire service.
  - b) It will be applicable to both the properties.
- ✓ The amount of "earlier Scheme Loan + earlier Supplementary Loan + proposed second loan" shall not exceed the eligible amount of loan under current Cadre's limits.

Loans and Advances

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## Housing Loan

### 2<sup>nd</sup> Loan :

- ✓ Quantum :  $(A-B) + (C-D)$ 
  - A = Employee's eligibility for scheme loan in current cadre
  - B = Amount of Scheme Loan already sanctioned to the employee
  - C = Employee's eligibility for supplementary loan in current cadre
  - D = Amount of Supplementary Loan already sanctioned to the employee
- ✓ The Quantum of loan shall not exceed the actual cost of properties.

Loans and Advances

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## Housing Loan

### **2<sup>nd</sup> Loan for Renovation of Existing Accommodation :**

- ✓ The quantum of such loan can be up to maximum of ₹15 Lakhs
- ✓ The Rate of Interest will be as per Housing Loan Scheme
- ✓ EMIs will be decided in a way to fully recover the principal & interest of loan before superannuation
- ✓ Estimate from a registered architect / Civil Engineer will be required at the time of sanctioning 2nd loan for renovation of existing accommodation.

Loans and Advances

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## Housing Loan

### **2<sup>nd</sup> Loan for Renovation of Existing Accommodation :**

- ✓ The Loan Amount will be released in 3 equal instalments.
- ✓ 2nd & 3rd instalments will be released only after obtaining a certificate from a registered Architect / Civil Engineer about work carried out and expenses incurred for the same.
- ✓ It can also be sanctioned for a property acquired through Staff Housing Loan or Own funds, either in self name or in joint name with spouse.

Loans and Advances

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## Housing Loan

### **2<sup>nd</sup> Loan for Renovation of Existing Accommodation :**

- ✓ 1st Loan for renovation may also be sanctioned if employee has not availed the Staff Housing Loan for the property for which renovation is to be carried out.
- ✓ Mortgage and collateral security will be as per Housing Loan Scheme.

Loans and Advances

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## Education Advance

### **Eligibility :**

- ✓ All confirmed employees with 5 years of service (3 years for Ex-serviceman)
- ✓ For dependent children (including adopted child & step-child)
- ✓ Receiving Stipend or scholarship will not affect dependency
- ✓ Not available to the employees facing disciplinary action / suspension

Loans and Advances

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## Education Advance

### Eligibility :

- ✓ Max 85% of accrued amount of terminal dues or 10 Lakhs per child up to 2 children during entire service, whichever is less.
- ✓ For maximum 2 courses per child (within total ₹10 Lakhs)
- ✓ Unutilized eligible amount cannot be utilized for second child
- ✓ Minimum take home salary should be at least 25% of gross salary after taking into account of all deductions (including EMI amount for education advance) otherwise the amount of education advance will be reduced proportionately

Loans and Advances

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## Education Advance

### Eligibility :

- ✓ In case, both husband / wife are working in the company, limits per child will not extend & will be available for 2 children only. However advance can be availed by either of them for either of the child.
- ✓ Simultaneous advance for 2nd child can also be allowed subject to minimum take home salary and financial eligibility.

Loans and Advances

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## Education Advance

### Coverage :

- ✓ Admission Fee, Tuition Fee, e-learning fee, lab fee, records fee, fee for skill development and other non-refundable charges payable to hostel (excluding capitation fee, books fee, transportation fee, lunch charges, living expenses, taxes, exchange charges and bank charges etc.)
- ✓ to pursue higher studies/professional courses in India or abroad (not available for distance learning / correspondence courses)

Loans and Advances

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## Education Advance

### Coverage – Study in India:

- ✓ Graduation, Post-Graduation including regular technical & professional degree / diploma courses by colleges / universities & approved by UGC/AICTE/AISMS/ICMR/Bar Council of India / Government etc. & courses like ICWA, CA, CFA etc.
- ✓ Regular Degree / Diploma Courses conducted by autonomous institutions like IIT, IIM etc.

Loans and Advances

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## Education Advance

### Coverage – Study in India:

- ✓ Teacher Training / Nursing Courses approved by the Central/State Government
- ✓ Regular Degree/Diploma approved by Director General of Shipping / Civil Aviation e.g. pilot training etc.

Loans and Advances

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## Education Advance

### Coverage – Study abroad:

- ✓ Graduation, Post-Graduation / Diploma / Degree including regular technical and Professional Degree / Diploma courses offered by reputed accredited universities / institutes.

Loans and Advances

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## Education Advance

### General Rules :

- ✓ Advance will be disbursed directly to the educational institute in instalments as per fees payment structure devised by the educational institute
- ✓ Interest = 8% for male students & 7.8% for female students
- ✓ Deferred interest = interest from the date of payment of advance till the recovery of EMI in the following month is payable
- ✓ Repayment in 10 years – Through EMIs

Loans and Advances

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## Education Advance

### ✓ General Rules :

- ✓ No penal interest on foreclosure
- ✓ in case of retirement / death within 10 years - recovery from terminal dues (to be assigned as collateral)
- ✓ sanctioning authority = concerned regional in-charge / LCB in-charge / DGM (personnel) for HO employees

Loans and Advances

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## Festival Advance

- ✓ Class I = 1 month's gross salary up to ₹50,000/-
- ✓ Class II / III / IV = 1 month's gross salary up to ₹40,000/-
- ✓ PTEs = 1 month's Basic Pay + DA (pro-rata basis) up to ₹20,000/-
- ✓ Can be availed only once in a calendar year.
- ✓ Will be recovered in 10 equal instalments.

Loans and Advances

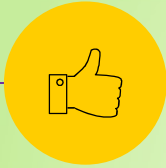
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## Natural Calamity Advance

- ✓ Can be sanctioned in case of damage caused by some natural calamity in the station of posting / home town of the employee. E.g. Flood, drought etc.
- ✓ Maximum Limit = ₹50,000/-
- ✓ Will be recovered in 25 equal instalments.

Loans and Advances

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**THANKS!**

&

All the Best

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