1. Subsection (1) of Section 3 of the Information Technology Act, 2000, as inserted by the Information Technology (Amendment) Act, 2008.

2. The Hebbal Police Station, Bangalore, Karnataka, has intercepted an email from a user in India, containing what appears to be a criminal threat. The email was sent on the 23rd of January, 2019.
लापता हसन गार्डनर या साक्षरता को मुख्य निरीक्षक के लिए नियुक्त किया गया है।

(२) "विलय निरीक्षक" के लिए नियुक्ति के मूल निरीक्षक के 

(१) "लापता हसन गार्डनर" के लिए निरीक्षक के 

(२) उन्नति की तर्कपत्रण का विनिरीक्षक क्रमांक २ का निरीक्षण का कोई इंतजाम नहीं किया गया है और इसके लिए उन्हें कोई नियुक्ति नहीं दी गई है।
(1) "उदाहरण भविष्यवाणी" से वह मुख्य भविष्यवाणी तरीक़ा भविष्यवाणी है, जो उस स्तर पर उसे पूर्वसुन्दर पूर्वकालीन के संदर्भ में किया जाए।

(2) "केवल" के यह महत्व भविष्यवाणी है जो उससे पूर्ववर्ती देखि देखि किया जाए। यह वर्तमान के संदर्भ में किया जाए।

(3) "उदाहरण भविष्यवाणी" के लिए उनके संदर्भ में किराले दर्शाता है।

(4) "केवल" का महत्व है यह केवल देखि देखि किया जाए।

(5) "वर्तमान भविष्यवाणी" के लिए उनके संदर्भ में किराले दर्शाता है।

(6) "वर्तमान भविष्यवाणी" के लिए उनके संदर्भ में किराले दर्शाता है।
3. प्रत्येक सलिल
(1) किसी विवादित प्रकाशकों का वेदना पूर्वक वांछनीय
कविताविदों ने किया था कि विवादित प्रकाशकों का
वांछनीय सलिल निर्देशित किया जाए।
(2) प्रत्येक सलिल का महत्वपूर्ण है कि विवादित प्रकाशकों का
वांछनीय सलिल निर्देशित किया जाए।

4. प्रत्येक सलिल
(1) किसी विवादित प्रकाशकों का वेदना पूर्वक वांछनीय
कविताविदों ने किया था कि विवादित प्रकाशकों का
वांछनीय सलिल निर्देशित किया जाए।
(2) प्रत्येक सलिल का महत्वपूर्ण है कि विवादित प्रकाशकों का
वांछनीय सलिल निर्देशित किया जाए।

<table>
<thead>
<tr>
<th>सलिल</th>
<th>सलिल</th>
<th>सलिल</th>
<th>सलिल</th>
<th>सलिल</th>
<th>सलिल</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)</td>
<td>(2)</td>
<td>(3)</td>
<td>(4)</td>
<td>(5)</td>
<td>(6)</td>
</tr>
<tr>
<td>(7)</td>
<td>(8)</td>
<td>(9)</td>
<td>(10)</td>
<td>(11)</td>
<td>(12)</td>
</tr>
</tbody>
</table>

5. वेदना क्षेत्र
(1) किसी विवादित प्रकाशकों का वेदना पूर्वक वांछनीय
कविताविदों ने किया था कि विवादित प्रकाशकों का
वांछनीय सलिल निर्देशित किया जाए।
(2) प्रत्येक सलिल का महत्वपूर्ण है कि विवादित प्रकाशकों का
वांछनीय सलिल निर्देशित किया जाए।
(1) प्रणव प्रश्ना परिवारिक संबंध के कारण है।

(2) प्रणव प्रश्ना परिवारिक संबंध के कारण है।

(3) प्रणव प्रश्ना परिवारिक संबंध के कारण है।

(4) प्रणव प्रश्ना परिवारिक संबंध के कारण है।

(5) प्रणव प्रश्ना परिवारिक संबंध के कारण है।

(6) प्रणव प्रश्ना परिवारिक संबंध के कारण है।
313-38 के तरह उसे वहाँ के अंतर्गत में नमक वस्तु के नामकरण किए गए। इसके अतिरिक्त, यह वस्तु के नाम को भी मूल्य उत्पादन के लिए वर्गीकृत किया गया है।

यद्यपि, यह वस्तु के नाम के अंतर्गत नमक वस्तु के नामकरण किए गए हैं, इसके अतिरिक्त, यह वस्तु के नाम को भी मूल्य उत्पादन के लिए वर्गीकृत किया गया है।
प्रति 11- (४) और (५) के प्रवचन के अन्तर्गत——

(१) यह बार बढ़ी विपर्येकाधीनता के बाद में १ मार्च, १९७३ की ची भारत सरकार के भागीदार जनम राष्ट्रीय सेवाओं का समर्पण गाज़, yt e, और उन सभी विदेशों के निर्माण के साथ निर्माण के वित्तपत्र में निर्माण के धार्मिक रूप से आवश्यक है।

(२) यह देश विश्व के दूसरे देशों के साथ द्वारा निर्माण के एक नए देश के रूप में निर्माण के प्रति खड़ा है। एक देश की दुनिया के रूप में निर्माण के दुनिया का रूप है।

(३) यह बार बढ़ी विपर्येकाधीनता के दृष्टि में सभी विदेशों की दुनिया की दुनिया के रूप में निर्माण के दुनिया का रूप है।

(४) यह बार बढ़ी विपर्येकाधीनता के दृष्टि में सभी विदेशों की दुनिया का दुनिया का रूप है।

(५) यह बार बढ़ी विपर्येकाधीनता के दृष्टि में सभी विदेशों की दुनिया का दुनिया का रूप है।

रायक्ष: इस उपन्यास के प्रवचन के फ़िल्म की बारह की दुनिया की दुनिया का दुनिया का रूप है।

(६) रायक्ष: इस उपन्यास के प्रवचन के फ़िल्म की बारह की दुनिया की दुनिया का दुनिया का रूप है।

(७) रायक्ष: इस उपन्यास के प्रवचन के फ़िल्म की बारह की दुनिया की दुनिया का दुनिया का रूप है।

(८) रायक्ष: इस उपन्यास के प्रवचन के फ़िल्म की बारह की दुनिया की दुनिया का दुनिया का रूप है।

(९) रायक्ष: इस उपन्यास के प्रवचन के फ़िल्म की बारह की दुनिया की दुनिया का दुनिया का रूप है।

(१०) रायक्ष: इस उपन्यास के प्रवचन के फ़िल्म की बारह की दुनिया की दुनिया का दुनिया का रूप है।

(११) रायक्ष: इस उपन्यास के प्रवचन के फ़िल्म की बारह की दुनिया की दुनिया का दुनिया का रूप है।
परम्परागत कृपया इस संदर्भ में निरेंजन लेखन से निष्कर्ष नहीं एवं केवल प्रशंसकों की प्रशंसा की जानें।

(2) हालांकि, मेहरा कच्ची खबरों के लिए जानने के लिए हमारे पास कई विद्वानों को आसन्न वर्षों के लिए देखा जा रहा है। यद्यपि, 1988 की विभिन्न कहानियाँ के लिए हमारे पास कई विद्वानों को आसन्न वर्षों के लिए देखा जा रहा है।

(3) प्रारंभ में, उनके लिए वे स्वतंत्रता के लिए सभी संस्कृतियों का अपना अभिनंदन करते रहे। उनकी गंभीरता तथा स्थायीत्व उन्हें किसी भी अंतरराष्ट्रीय विचारपत्र के लिए उचित माना गया।

(4) व्यक्ति-11 के उपरान्त (4) अनुवाद (5) के माध्यम से, वह बहुत ही बड़ी बातें में गवाते हैं: यह वस्तु यही है जिसे वह इतनी ही के प्रायोजकों को बताते हैं।

14. व्यक्ति-11 के उपरान्त (4) अनुवाद (5) के माध्यम से, वह बहुत ही बड़ी बातें में गवाते हैं: यह वस्तु यही है जिसे वह इतनी ही के प्रायोजकों को बताते हैं।

15. व्यक्ति-11 के उपरान्त (4) अनुवाद (5) के माध्यम से, वह बहुत ही बड़ी बातें में गवाते हैं: यह वस्तु यही है जिसे वह इतनी ही के प्रायोजकों को बताते हैं।

16. व्यक्ति-11 के उपरान्त (4) अनुवाद (5) के माध्यम से, वह बहुत ही बड़ी बातें में गवाते हैं: यह वस्तु यही है जिसे वह इतनी ही के प्रायोजकों को बताते हैं।
17. नियम 12 या नियम 14 के भीतर गृह स्थान के लिए डिग्री नहीं करना है देश के अन्य अन्य क्षेत्रों के प्रति नियम 16 को कार्यरत नहीं करना है।

18. नियम 3 के अनुसार विभिन्न देश के अन्य क्षेत्रों के प्रति नियम 2 को कार्यरत नहीं करना है देश के अन्य क्षेत्रों के प्रति नियम 13 को कार्यरत नहीं करना है।

19. नियम 3 के अनुसार विभिन्न देश के अन्य क्षेत्रों के प्रति नियम 4 को कार्यरत नहीं करना है।

20. नियम 3 के अनुसार विभिन्न देश के अन्य क्षेत्रों के प्रति नियम 5 को कार्यरत नहीं करना है।

21. नियम 3 के अनुसार विभिन्न देश के अन्य क्षेत्रों के प्रति नियम 6 को कार्यरत नहीं करना है।
who became an employee of the Corporation on the 1st day of September, 1950 and is working as a Development Officer;

(i) "disincentive" means reduction in conveyance allowance or non-grant of increment or decrement as provided in the "Table of Disincentives";

(j) "eligible premium" means such proportion as may be specified by the Corporation from time to time of the first year’s premium received by the Corporation in respect of the business secured by the agents in the organisation of a Development Officer which is adjusted in the relevant appraisal year;

(k) "expense limit" in respect of an appraisal year in relation to a Development Officer working in an operational area specified in column (1) of the Table below (hereinafter referred to as the "Table of Expense Limit") means the percentage of the eligible premium of that year as specified in the corresponding entry in column (2) thereof:

<table>
<thead>
<tr>
<th>If the Development Officer is working in operational area</th>
<th>Percentage of the eligible premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)</td>
<td>(2)</td>
</tr>
<tr>
<td>A</td>
<td>22%</td>
</tr>
<tr>
<td>B</td>
<td>23%</td>
</tr>
<tr>
<td>C</td>
<td>24%</td>
</tr>
<tr>
<td>D</td>
<td>25%</td>
</tr>
<tr>
<td>E</td>
<td>26%</td>
</tr>
</tbody>
</table>

Note: The expense limit of a Development Officer for any appraisal year as expressed as a percentage of the eligible premium of that year; a Development Officer is said to exceed the expense limit if his annual remuneration in that year is in excess of the expense limit; such excess or the ratio which such annual remuneration bears to the eligible premium of that year may also be expressed as a percentage of the eligible premium:

(l) "operational area" with reference to a Development Officer means the area in which he is posted to work as such Development Officer and a Development Officer is said to be working in operational area—

'A' if he is working in a City, Urban agglomeration or Town with an ascertained population of more than 10 lakhs:

'B' if he is working in a City, Urban agglomeration or Town with an ascertained population of 4 lakhs or above but not more than 10 lakhs;
'C' if he is working in a City, Urban agglomeration or Town (not being a rural area or a deep rural area) with an ascertained population of less than 4 lakhs;

'D' if he is working in a rural area; and

'E' if he is working in a deep rural area or any hilly area specified in Explanation (4) or any other hilly area which the Central Government may in consultation with the Corporation by notification in the Official Gazette specify in this behalf.

Explanation: For the purposes of this clause,—

(1) "ascertained population" means the population as ascertained from the latest Census Report of the Government of India;

(2) a Development Officer is said to be working in a "rural area" if his headquarters is at a place with an ascertained population of 10,000 or less and his operational area has an ascertained population of not more than one lakh;

(3) a Development Officer is said to be working in a "deep rural area" if his headquarters is at a place with an ascertained population of 30,000 or less and his operational area has an ascertained population of not more than 60,000;

(4) a Development Officer is said to be working in a "hilly area" if his headquarters is at a place situated at a height of 1000 metres and over, above mean sea level, with an ascertained population of 20,000 or less and his operational area has an ascertained population of not more than 75,000;

(5) "preceding year" or "relevant appraisal year" means the appraisal year immediately preceding the relevant appraisal date;

(6) "prescribed expense limit" or "prescribed cost ratio" means the increased expense limit ascertained in accordance with provisions so to sub-rule (1) or sub-rule (2) of rule 4, where such an expense limit is applicable to a Development Officer, or if it is not so applicable to him, the expressions shall mean the expense limit applicable to him;

(7) "relevant appraisal date" means the appraisal date on which the performance of the Development Officer for the appraisal year immediately preceding that date is assessed for any purpose under these rules or was assessed previously under the staff rules;

(8) "service" means the period spent on duty as a Development Officer and leave including extraordinary leave which has been condoned under Rule 6(6A) of staff rules;

(9) "staff rules" means the Life Insurance Corporation of India (Staff) Rules, 1966;

(10) "successing year" means the period of twelve months commencing from the relevant appraisal date;

(11) "Table of Disincentives" means the Table below sub-rule (1) of rule 7;

(12) "Table of Increased Expense Limit" means the Table below sub-rule (2) of rule 4;

(13) "words and expressions used in these rules and not defined herein but defined in the staff rules shall have the meanings assigned to them in the staff rules.

3. Tenure:

Subject to the provisions of these rules, a Development Officer shall hold office by the same tenure and in the same capacity as any other class of employee in the Corporation:

Provided that he shall conform to the expense limit applicable to him:

Provided further that the service of a confirmed Development Officer shall not be terminated on the ground of poor business production resulting in cost ratio in excess of the expense limit applicable to him, unless, he has been given an opportunity to conform to the expense limit as provided in rule 7.

4. Expense limit applicable to Development Officers:

(1) The expense limit applicable to a Development Officer shall be as specified in the Table of Expense Limit:

Provided that where a Development Officer has put in more than ten years of service as a Development Officer at the commencement of the relevant appraisal year, the expense limit applicable to him for the relevant appraisal year shall be the expense limit applicable to his operational area, as increased by one percent, if, at or before such commencement of the relevant appraisal year, he has completed 50 years of age and such expense limit shall be increased by two percent if he has completed 52 years of age by three percent, if he has completed 54 years of age with effect from the 1st day of October, 1987.

(2) Where the equitable relief granted to a Development Officer forms part of his annual remuneration in pursuance of the provisions contained in rule 10 of the Life Insurance Corporation of India Development Officers (Revision of Terms and Conditions of Service) Rules, 1986, the expense limit applicable to him for the appraisal years specified in column (1) of the Table below shall be the expense limit as increased with effect from the 1st day of October, 1987, by the percentage specified in the corresponding entry in column (2) thereof:

<table>
<thead>
<tr>
<th>(1)</th>
<th>(2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) October, 1986—September, 1987</td>
<td>2%</td>
</tr>
<tr>
<td>(b) October, 1987—September, 1988</td>
<td>2%</td>
</tr>
<tr>
<td>(c) October, 1988—September, 1989</td>
<td>1%</td>
</tr>
</tbody>
</table>

Table of Increased Expense Limit

Appraisal years commencing on the first day of any of the twelve months in the following blocks:
(3) The increased expense limit specified in the provision to sub-rule (1) and sub-rule (2) shall apply to appraisals due on the relevant appraisal date falling on or after 1st October, 1987 in respect of operational areas 'A', 'B', 'C' and 'D'.

Provided that in respect of appraisals due on the relevant appraisal dates falling on or after 1st October, 1987 but before 1st April, 1988, the opportunity to conform to the expense limit shall be regulated in accordance with the Table below paragraph 5 in Schedule III of the staff rules as in force at the relevant time.

(4) The increased expense limit specified in the provision to sub-rule (1) and sub-rule (2) shall apply to appraisals due on the relevant appraisal date falling on or after 1st April, 1988 in respect of operational area 'E'.

(5) Notwithstanding anything contained in the provision to sub-rule (1) or sub-rule (2) the percentages specified in column (2) of the Table of Disincentives or the percentages specified in sub-rule (8) of rule 7 shall not be increased.

5. Increments:

(1) Increments shall ordinarily be drawn by a Development Officer as a matter of course in accordance with rule 56 of the staff rules, unless he has reached the maximum of the grade or the increment cannot be allowed in accordance with rule 7 or rule 10 or it is withheld as a disciplinary measure under rule 39 of the staff rules.

(2) Where no increment is granted to a Development Officer in any year in accordance with rule 7 as a disincentive, such increment shall not be granted to him in any subsequent year except in accordance with the provisions contained in rule 9.

6. Conveyance Allowance:

Every Development Officer shall be entitled to such conveyance allowance as may be granted by the Corporation from time to time.

Provided that the conveyance allowance admissible to a Development Officer in any year shall be subject to the provisions of rule 7.

7. Opportunity to conform to the expense limit:

(1) Where the annual remuneration of any Development Officer in the preceding year or years is in excess of the expense limit, the services shall not be terminated merely on that ground if the case is capable of being dealt with by awarding disincentives, subject to the provisions of rule 9, from the relevant appraisal date as provided in the Table of Disincentives, so as to afford him opportunity to conform to the expense limit.

Provided that for the purpose of award of disincentives in accordance with the Table of Disincentives his performance shall be appraised with reference to the ad hoc annual remuneration and the prescribed;

<table>
<thead>
<tr>
<th>TABLE OF DISINCENTIVES</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>(1) On the first occasion</th>
<th>(2) On the second successive occasion</th>
<th>(3) On the third successive occasion</th>
<th>(4) On the fourth successive occasion</th>
<th>(5) On the fifth successive occasion</th>
</tr>
</thead>
<tbody>
<tr>
<td>(A) By not more than 2% provided that the cost ratio is not more than 35%</td>
<td>NIL</td>
<td>NIL</td>
<td>NIL</td>
<td>NIL</td>
</tr>
<tr>
<td>(B) By more than 2% but not more than 6% or 30% cut in CA</td>
<td>50% cut in CA</td>
<td>60% cut in CA</td>
<td>60% cut in CA</td>
<td>80% cut in CA</td>
</tr>
<tr>
<td>provided that the cost ratio in the appraisal year is not more than 35%</td>
<td>and no increment</td>
<td>and no increment</td>
<td>and no increment</td>
<td>and no increment</td>
</tr>
<tr>
<td>(C) By more than 6% or 30% cut in CA and no increment</td>
<td>60% cut in CA</td>
<td>80% cut in CA</td>
<td>80% cut in CA</td>
<td></td>
</tr>
<tr>
<td>provided that the cost ratio in the appraisal year is not more than 35%</td>
<td>and no increment</td>
<td>and no increment</td>
<td>and no increment</td>
<td></td>
</tr>
<tr>
<td>(D) By more than 9% provided that the cost ratio in the appraisal year is not more than 35%</td>
<td>60% cut in CA</td>
<td>80% cut in CA</td>
<td>80% cut in CA</td>
<td></td>
</tr>
<tr>
<td>and no increment</td>
<td>and no increment</td>
<td>and no increment</td>
<td>and no increment</td>
<td></td>
</tr>
<tr>
<td>(E) By more than 12% provided that the cost ratio in the appraisal year is not more than 35%</td>
<td>80% cut in CA</td>
<td>80% cut in CA</td>
<td>80% cut in CA</td>
<td>and no increment</td>
</tr>
<tr>
<td>provided that the cost ratio in the appraisal year is not more than 35%</td>
<td>and no increment</td>
<td>and no increment</td>
<td>and no increment</td>
<td>and one decrement</td>
</tr>
<tr>
<td>(F) By more than 15% provided that the cost ratio in the appraisal year is not more than 35%</td>
<td>80% cut in CA</td>
<td>80% cut in CA</td>
<td>80% cut in CA</td>
<td>and one decrement</td>
</tr>
<tr>
<td>provided that the cost ratio in the appraisal year is not more than 35%</td>
<td>and no increment</td>
<td>and no increment</td>
<td>and no increment</td>
<td>and one decrement</td>
</tr>
</tbody>
</table>
Note: For the purposes of this Table:—
(a) "Year in CA" means reduction in Conveyance Allowance;
(b) "No increment" means non-grant of increment;
(c) "Decrease" means reduction in basic pay by one stage.

Explanation: For the purposes of this sub-rule—
(i) (a) The ad hoc annual remuneration for the purpose of appraisal for award of disincen-tives shall be formally ascertained and shall be deemed to be twelve times of the basic pay, special pay, personal pay, separate pay, dearness allowance and all other allowances, including conveyance allowance admissi-
able to a Development Officer on the first day of the appraisal year preceding the relevant appraisal date and non-joint sharing or ex-gratia bonus due or paid to him during the appraisal year as also the total expenses payable or reimbursed to him or incurred on his or due in respect of travelling, residential telephone and insurance premium and taxes on motor vehicles.

Provided that if his conveyance allowance has been increased during the preceding year either as a consequence of his acquiring a vehicle or switching to a different type of vehicle or by reason of any revision of conveyance allowance, the increased conveyance allowance paid to him during the year shall be added to arrive at the ad hoc annual remuneration applicable to him.

(b) The method of computing the ad hoc annual remuneration in the foregoing manner shall govern all appraisals due on the relevant appraisal date falling on or after 1st April, 1984 for the purpose of disincen-tives:

Provided that for the appraisals due on the relevant appraisal dates which may fall on or after 1st April, 1989, if the ad hoc annual remuneration for the pre-
ceding year (hereafter in this sub-clause referred to as the "relevant year") computed in the manner speci-
fied in sub-clause (a) exceeds the ad hoc annual remuneration computed in the same manner for the appraisal year next preceding the relevant year by more than 10% per cent, the ad hoc annual remunera-
tion for the relevant year shall be deemed to be

Provided further that if the conveyance allowance of the Development Officer has been increased during
the relevant year either as a consequence of his acquiring a vehicle or switching over to a different

Provided further that if the conveyance allowance of the Development Officer has been increased during the relevant year either as a consequence of his acquiring a vehicle or switching over to a different type of vehicle or by reason of any revision of conveyance allowance, the increased conveyance allowance paid to him shall be added to the amount computed in accordance with the preceding provisions to arrive at his ad hoc annual remuneration in such subsequent year and thereafter.

(d) Notwithstanding anything contained in the foregoing sub-clauses, if the annual remuneration of Development Officer in any appraisal year was less than the ad hoc annual remuneration computed in the manner specified above, such annual remuneration shall be deemed to be the ad hoc annual remuneration applicable to him in that appraisal year for the purpose of appraisal for award of disincen-tives.
(e) Where the scales of pay or allowances are altered in pursuance of any rule relating to general revision of the terms and conditions of service of Development Officers, the computation of the ad hoc annual remuneration under the following sub-clauses shall be subject to the provisions of such rules issued under Section 48 of the Act.

(f) The computation of ad hoc annual remuneration in terms of this clause shall be for the purpose of disincentives only and for all other purposes the annual remuneration shall be taken into account.

(g) For the purposes of clause (f) of this Explanation, the remuneration shall be formally ascertained by calculating or computing the remuneration to which the employee is entitled under these rules in the normal course, without taking into account any deduction, reduction or withholding of any part of the remuneration under special circumstances, such as suspension, extraordinary leave or sick leave on half-pay, or for any other reason.

(iii) The application of the Table of Disincentives shall be subject to the provisions contained in rule 8 and provided the services of the Development Officer are not liable to be terminated under sub-rule (2) or sub-rule (5) of this rule.

(iii) For the purpose of the Table of Disincentives, the ad hoc annual remuneration of a Development Officer shall be deemed to be in excess of the prescribed expense limit on a successive occasion if such remuneration exceeds such expense limit in two consecutive annual years even though the excess percentage over the prescribed expense limit may vary and an annual year in which the Development Officer exceeds the prescribed expense limit even though there is no disincentive shall also be reckoned for ascertaining whether the expenses limit is exceeded on successive occasions and the disincentive on the successive occasion shall correspond to the excess of the prescribed expense limit in the annual year next preceding the relevant appraisal date.

(iv) The Table of Disincentives shall be redetermined annually, after conforming to the prescribed expense limit, the Development Officer exceeds it again at a later date.

(2) If, as a consequence of the application of the provisions contained in sub-rule (1) the basic pay arrived at falls below the minimum of the scale applicable to the Development Officer, his basic pay shall be fixed at such minimum:

Provided that the fixation of basic pay at minimum under this sub-rule shall not be allowed more than once during the entire service of a Development Officer and if, on a second occasion, the basic pay so arrived at falls below such minimum his services shall be liable to be terminated in accordance with rule 8.

(3) (a) Where the basic pay of a Development Officer is reduced or fixed under sub-rule (1) or sub-rule (2) thereof referred to as "revised basic pay" he shall be allowed only such allowances and other benefits as are admissible to him on that basic pay;

(b) Where his conveyance allowance has been reduced, he shall only be entitled to the conveyance allowance so reduced on the basis of the revised basic pay:

Provided that there shall be no protection of the annual remuneration, either by creating a personal allowance or otherwise, and no accrual of any or any allowance for the past period consequent on his conforming to the expense limit later on shall be payable.

(4) The subordinate authority shall be the competent authority for implementing the provisions of sub-rules (1), (2), (3) and it shall determine the matters specified in the said sub-rules, as soon as may be after the expiry of the relevant appraisal year:

Provided that the competent authority concerned shall, before deciding any matter under this rule, give an opportunity to the Development Officer to make a representation.

(5) Where the representation received under proviso to sub-rule (4) discloses:

(a) any actual inaccuracies in the computation of eligible premium or other figures, the competent authority shall revise the decision to the extent it is warranted by the revised figures and pass appropriate orders disposing of the representation;

(b) any cause beyond the control of the Development Officer, such as accident or sickness to justify relaxation of the expense limit and he should that the award of disincentives should not be affected on that ground, the competent authority shall forward the representation to the Zonal Manager, for decision.

(6) If the Zonal Manager is satisfied that there is any merit in the representation, he may consider the circumstances of the case and pass such orders as he may think fit.

(7) A Development Officer whose representation has been rejected by the Zonal Manager may submit a memorial to the Chairman in respect of that matter.

(8) Notwithstanding any thing contained in the foregoing provisions of this rule, where the ad hoc annual remuneration of a Development Officer in any preceding year (thereafter in this sub-rule referred to as the "relevant year") exceeds 50 per cent of the eligible remuneration in that year and in accordance of the ad hoc remuneration in the relevant year and the two annual years immediately preceding the relevant year exceeds 50 per cent of the aggregate of the eligible premium in those three years, his services shall be liable to be terminated in accordance with rule 8.

8. Termination of service in certain cases:

(1) Where a Development Officer has failed to conform to the expense limit and where no opportu-
(4) Where the allotment is made against the final draft, the amount of the advancement shall be paid to the Officer concerned. In all other cases, the advancement shall be paid after the completion of the prescribed period of service or after the completion of the prescribed period of service, as the case may be. In accordance with the provisions of section 15 of the Indian Insolvency Act, 1909, the amount of the advancement shall be paid to the Officer concerned.

(5) Where the advancement is not paid within the period prescribed in the terms of the loan, the Officer concerned shall be required to make good the loss by the amount of the advancement. In the event of the Officer concerned failing to make good the loss, the amount of the advancement shall be recovered from the Officer concerned in accordance with the provisions of section 15 of the Indian Insolvency Act, 1909.

(6) Where the Officer concerned is transferred from one establishment to another, the advancement shall be transferred to the Officer concerned in accordance with the provisions of the Indian Insolvency Act, 1909.

(7) Where the Officer concerned is transferred to an establishment outside the State, the advancement shall be transferred to the Officer concerned in accordance with the provisions of the Indian Insolvency Act, 1909.

Provide that the Development Officer, shall be entitled to a leave of absence of not less than five days in every year for the purpose of medical attendance or for any other cause that he may deem necessary.

(8) The Development Officer shall be entitled to a leave of absence of not less than five days in every year for the purpose of medical attendance or for any other cause that he may deem necessary.

(9) The Development Officer shall be entitled to a leave of absence of not less than five days in every year for the purpose of medical attendance or for any other cause that he may deem necessary.

(10) The Development Officer shall be entitled to a leave of absence of not less than five days in every year for the purpose of medical attendance or for any other cause that he may deem necessary.

(11) The Development Officer shall be entitled to a leave of absence of not less than five days in every year for the purpose of medical attendance or for any other cause that he may deem necessary.

(12) The Development Officer shall be entitled to a leave of absence of not less than five days in every year for the purpose of medical attendance or for any other cause that he may deem necessary.

(13) The Development Officer shall be entitled to a leave of absence of not less than five days in every year for the purpose of medical attendance or for any other cause that he may deem necessary.

(14) The Development Officer shall be entitled to a leave of absence of not less than five days in every year for the purpose of medical attendance or for any other cause that he may deem necessary.

(15) The Development Officer shall be entitled to a leave of absence of not less than five days in every year for the purpose of medical attendance or for any other cause that he may deem necessary.

(16) The Development Officer shall be entitled to a leave of absence of not less than five days in every year for the purpose of medical attendance or for any other cause that he may deem necessary.

(17) The Development Officer shall be entitled to a leave of absence of not less than five days in every year for the purpose of medical attendance or for any other cause that he may deem necessary.

(18) The Development Officer shall be entitled to a leave of absence of not less than five days in every year for the purpose of medical attendance or for any other cause that he may deem necessary.

(19) The Development Officer shall be entitled to a leave of absence of not less than five days in every year for the purpose of medical attendance or for any other cause that he may deem necessary.

(20) The Development Officer shall be entitled to a leave of absence of not less than five days in every year for the purpose of medical attendance or for any other cause that he may deem necessary.

(21) The Development Officer shall be entitled to a leave of absence of not less than five days in every year for the purpose of medical attendance or for any other cause that he may deem necessary.

(22) The Development Officer shall be entitled to a leave of absence of not less than five days in every year for the purpose of medical attendance or for any other cause that he may deem necessary.

(23) The Development Officer shall be entitled to a leave of absence of not less than five days in every year for the purpose of medical attendance or for any other cause that he may deem necessary.
appraisal years preceding such appraisal year in a Development Officer has conformed to the expense limit.

(iii) if the Development Officer has acquired to his credit a combined chain of three years or the requisite number of such rear chains, and, if, on the relevant appraisal date relating to the appraisal year next following the central year, a special chain accrues to his credit, the eligible past decrements, if any, may be restored from such relevant appraisal date subject to the condition that where the reduction in basic pay pertaining to one year consists of more stages than one in the scale of pay, no restoration of eligible past decrement shall fall due unless the prospective cost supports at least one stage in the scale of pay, but a Development Officer may qualify for restoration of the reduction in basic pay pertaining to that year on the next occasion and on that occasion such remaining stages shall be deemed to be reduction in basic pay pertaining to one year.

Explanation: For the purposes of this sub-rule,—

(a) “special chain”, in relation to a Development Officer means the central year and the appraisal year immediately preceding it in which a Development Officer has conformed to the expense limit;

(b) “eligible past decrement” means the reduction in basic pay by one or more stages in one year, which, if restored, shall keep the prospective cost within ceiling;

(c) “prospective cost” means the ratio which the annual remuneration applicable to a Development Officer on the relevant appraisal date (inclusive of all increments) bears to the eligible premium of the preceding year and the prospective cost shall be deemed to be within ceiling if such annual remuneration applicable to a Development Officer is not in excess of his expenditure limit percentage of such eligible premium;

(d) “restoration” means the restoration of past decrement (by whatever name called).

(iv) if, in any past decrements still remain to be restored after following the provisions of clauses (i) to (iii), further eligible past decrement for the relevant chain of three years may be restored from each of the respective appraisal dates on which he acquires a retro-progressive chain to his credit.

Explanation: For the purposes of this sub-rule, a Development Officer means the appraisal year immediately preceding the central year and other uninterrupted appraisal years preceding such appraisal year in a chain in which a Development Officer has conformed to the expense limit.

Explanation: For the purposes of this sub-rule, a past decrement pertaining to a year may consist of one stage or more than one stage in the scale of pay.

(2) The benefit of this rule shall accrue to a Development Officer only if he has conformed to the expense limit in the appraisal year immediately preceding the appraisal year falling on or after 1st day of April, 1987 but before the 1st day of April, 1989 (hereinafter referred to as the “central years”) and the two appraisal years immediately preceding the central year and he shall continue to be eligible for the benefit of the scale of pay, and was to his credit a combined chain of three years or the requisite number of such rear chains, and, if, on the relevant appraisal date relating to the appraisal year next following the central year, a special chain accrues to his credit, the eligible past decrements, if any, may be restored from such relevant appraisal date subject to the condition that where the reduction in basic pay pertaining to one year consists of more stages than one in the scale of pay, no restoration of eligible past decrement shall fall due unless the prospective cost supports at least one stage in the scale of pay, but a Development Officer may qualify for restoration of the reduction in basic pay pertaining to that year on the next occasion and on that occasion such remaining stages shall be deemed to be reduction in basic pay pertaining to one year.
Explanation : For the purposes of this sub-rule,—

(a) "retrogressive chain" in relation to any period beginning with the central year, means a chain of three years reckoned backwards from the relevant appraisal date to the beginning of the central year in which a Development Officer has conformed to the expense limit;

(b) "relevant chain of three years" means the chain of three years immediately preceding the relevant appraisal date which only shall be considered for the purpose of restoration of eligible past decrement on that date.

(4) If the Development Officer is at a stage in the scale of pay where there is an efficiency bar, no restoration shall be allowed unless he is eligible for increments in the efficiency bar in accordance with rule 10 in the preceding year and the relevant appraisal date on which he may otherwise qualify for restoration.

(5) No restoration shall be allowed if, on restoration, the Development Officer shall reach a stage in the scale of pay which he would not have reached on the ground that he had exceeded the expense limit, and in such a case the restoration shall be limited to the stage in the scale of pay which he would have normally reached.

12. Prospective restoration of reduction in basic pay in accordance with Schedule III to the staff rules prior to the relevant appraisal date falling on or before 31-3-1988—Alternative method :

(1) Subject to sub-rule (4) and sub-rule (5) of rule 11, if the cost ratio of a Development Officer does not exceed 15 per cent in the first or the second or the third appraisal year preceding the relevant appraisal dates falling on or after 1st April, 1988, but before 31st March, 1992, past decrements pertaining to one or more years in relation to appraisal dates falling on or before 31st March, 1988 may be restored in the manner specified in the proviso to sub-rule (1) of rule 11, from the relevant appraisal dates to the extent the prospective cost remains within ceiling.

Provided that if the Development Officer is also eligible for any restoration in accordance with rule 211, he may opt for restoration either under that rule or this rule.

(2) For the purposes of this rule, the expressions "past decrements", "restoration" and "prospective cost" shall have the same meaning as assigned to them in rule 11.

13. Reinstatement of reduction in basic pay suffered in accordance with the Table of Disincentives as a result of appraisal where the relevant appraisal date falls on or after 1-4-1988:

(a) The reduction suffered in the basic pay of a Development Officer as a result of appraisal on the relevant appraisal date falling on or after 1st April, 1988 (hereinafter referred to as "current decrements") may be reinstated in accordance with the provisions of this rule or rule 14.

(2) Where a Development Officer qualifies for reinstatement in accordance with this rule, the reduction in basic pays which was first effected on or after 1st April, 1988 shall first be reinstated; the reduction in basic pay which was effected thereafter shall be reinstated next and so on.

Provided that if a Development Officer fails to qualify for reinstatement within five appraisal years following the appraisal date from which his basic pay was reduced, there shall be no reinstatement of that reduction, and in that case the next reduction, if any, in basic pay shall be regarded as due for reinstatement if he subsequently qualifies for reinstatement.

Provided further that the reinstatement of reduction in basic pay under this rule and rule 14 shall be limited to only three occasions throughout the service as a Development Officer.

(3) Subject to the provisions of sub-rule (4), if on any relevant appraisal date falling on or after 1st April, 1988, the appraisal disclose that a Development Officer has not exceeded the expense limit in the preceding year and that the cost ratio in such preceding year and the next two preceding years taken together does not exceed the combined expense limit for those three years (hereinafter referred to as a "block of three years"), the eligible current decrement may be reinstated with effect from the relevant appraisal date:

Provided that in any preceding year, a Development Officer does not conform to the expense limit, he may qualify for reinstatement to the extent the prospective cost remains within ceiling.

Provided further that current decrement pertaining to not more than one year shall be reinstated on one relevant appraisal date, even though the future cost may support reinstatement of decrements in excess of one year.

Explanation : For the purposes of this rule,—

(i) "block of three years" means every preceding year in which the Development Officer has not exceeded the expense limit and the next two preceding years;

(ii) "eligible current decrement" means the current decrement pertaining to one year which, if reinstated, will still keep the future cost within ceiling;

(iii) "future cost" means the ratio which the annual remuneration applicable to a Development Officer on the relevant appraisal date (exclusive of all increments and proposed reinstatement and from that date) bears to the eligible premiums of the preceding year and the future cost shall be
deemed to be within ceiling, if such annual remuneration applicable to a Development Officer is not in excess of his expense-limit percentage of such eligible premium.

(4) The provisions of sub-rule (4) and sub-rule (5) of the rule 11 shall be so far as may be, apply to reinstatement of reduction to pay as they apply to restoration of such reduction.

14. Reinstatement of reduction in basic pay effected in accordance with the Table of Disincentives as a result of appraisal where the relevant appraisal date falls on or after 1-4-1986. Alternative method:

Subject to the provisions of sub-rules (2) and (4) of rule 11, if a Development Officer does not exceed the expense limit in three successive appraisal years, the current decrement pertaining to one year may be reinstated with effect from the relevant appraisal date next following the last such appraisal year.

15. Provident Fund:

(1) Notwithstanding anything contained in rule 8 of the Life Insurance Corporation of India Development Officers (Revision of Terms and Conditions of Service) Rules, 1986, in the case of the development officers or current decrements are restored or reinstated to a Development Officer from the relevant appraisal date in accordance with the provisions contained in rule 11, 12, 13 or 14, the Corporation shall contribute to the Provident Fund established by it (hereinafter referred to as the "Fund") a maximum amount of 8% per cent of the aggregate of the basic pay comprised in such decrements in relation to the period for which those decrements have been restored or reinstated:

Provided that if during the period of part of the period in which the said decrements were in force, the rate at which the employer's contribution was higher than 8-1/3 per cent, the Corporation may contribute at such higher rate on that part of the basic pay pertaining to the relevant period:

Provided further that the Development Officer shall contribute to the Fund an amount equal to the contributions required of the Corporation as his additional contribution in accordance with the rules of the Fund and in such manner as he may be directed by the Corporation.

(2) The Corporation shall credit its contributions to the Fund as and when to and to the extent the Development Officer forfeits such additional contributions under the second proviso to sub-rule (1).

(3) The contributions made by the Corporation under sub-rule (1) shall not be available for any purpose for which the employer's contributions are not available under the rules of the Fund.

(4) Nothing contained in this rule shall apply to a Development Officer who is contributing to a superannuation fund approved by the Corporation.

16. Special Cases:

(1) The Managing Director may review any case and allow such relief, having regard to the merits of the case, to the Development Officer. If the Development Officer is not entitled to the benefits of rule 11 by reason only of his failure to conform to the expense limit in the central year:

Provided that the ratio which the aggregate of the annual remuneration for the central year and the two appraisal years next preceding bears to the aggregate of the eligible premium in those years not does not exceed the expense limit:

Provided further that any such relief shall not exceed the benefit that would be available to the Development Officer had he qualified himself under rule 11.

(2) The Managing Director may, on the recommendation of the Zonal Manager, review any case of a Development Officer after the date of reduction in basic pay in pursuance of the Table of Disincentives if he does not qualify for reinstatement under rule 13 or rule 14 and grant such relief, having regard to the merits of the case, but not exceeding the relief that would have been admissible to him had he qualified himself under any of the said rules for reinstatement.

17. Incentives:

Incentive bonus under any scheme approved by the Corporation may be allowed to a Development Officer for any preceding year if his cost ratio with reference to his annual remuneration in that year does not exceed twenty per cent of the eligible premium of that year.

18. Promotion of Development Officer:

Any Development Officer considered suitable may be promoted as Assistant Branch Manager or Assistant Administrative Officer, in accordance with rule (7) of staff rules.

19. Re-appointment of terminated Development Officer:

If a Development Officer, whose services are terminated in pursuance of rule 8 has completed at least ten years of service in Class II on the date of such termination and has not completed 55 years of age, he shall be eligible for re-appointment in the service of the Corporation to do administrative work in Class III either as Assistant or Record Clerk in accordance with such qualification and suitability as may be specified under clause (c) of sub-section 2 of section 48 of the Act.

Provided that notwithstanding the break in service as a consequence of termination, his services in the Corporation shall be deemed to be continuous for the purpose of leave; and also for the purpose of gratuity or Provident Fund if he has not received or if he has received but repays to the Corporation such amount of gratuity or Provident Fund as he has received.
20. Repeal and Savings:

(1) Schedule III of the Staff rules, and the Life Insurance Corporation Development Officers (Alteration of Remuneration and other Terms and Conditions of Service) Order, 1978 are hereby repealed except in respect of things done or omitted to be done under the Schedule III to staff rules and Life Insurance Corporation Development Officers (Alteration of Remuneration and other Terms and Conditions of Service) Order, 1978 as so repealed.

(2) Nothing contained in these rules shall be deemed to affect the right of the Competent Authority to discharge, retire, or determine the service of a Development Officer in accordance with the staff rules or to affect the right of the disciplinary authority to impose any penalty on him under rule 39 of staff rules on any grounds specified therein or to apply the staff rules to Development Officers in respect of matters not dealt with in these rules.

21. Interpretation:

Where any doubt or difficulty arises as to the interpretation of these rules, it shall be referred to the Central Government for its decision.

[R. No. 2(60)Imp. III[86]]

N. R. RANGANATHAN, Addl. Secy.

EXPLANATORY MEMORANDUM

The Central Government has accorded approval to revise certain terms and conditions of service of Development Officers of the Life Insurance Corporation of India with effect from 1st April, 1988. The rules are accordingly given retrospective effect from 1st April, 1988.

2. It is certified that no employee of the Life Insurance Corporation is likely to be affected adversely by the notification being given retrospective effect.