

50TH MEETING OF THE BOARD OF DIRECTORS.

DIRECTORS	HELD AT	ON	TIME
MINUTE BOOK	Karachi	15th & 16th March, 1978	11.00 A.M.
<p>The 50th Meeting of the Board of Directors of State Life Insurance Corporation of Pakistan, called pursuant to the notices dated 6th March and 12th March, 1978 was held at Karachi on 15th and 16th March, 1978, at 11.00 A.M.</p> <p>The following were present :</p> <p>Mr. D.M. Qureshi - Chairman Mr. Nisarun Nabi - Executive Director Mr. Sameul Hasan - Director Mr. P. Sequeira - Executive Director Mr. S.A. Walajahi - Executive Director Mr. S.M. Mahboob - Secretary, Board of Directors</p> <p>The Chairman informed the Board that Mr. M. Zulqarnain, Executive Director had resigned and his resignation had been accepted by the Federal Government. The Board resolved that the Chairman should write to Mr. Zulqarnain expressing appreciation of his service on the Board since 1st November, 1972 stating that his counsel will be missed and wishing him all success.</p> <p>Following business was transacted :-</p> <p>ITEM NO.1: <u>CONFIRMATION OF THE MINUTES OF THE 49TH BOARD MEETING.</u></p> <p>The Minutes of the 49th Meeting of the Board of Directors held on 4th and 5th of February, 1978 were confirmed.</p> <p>ITEM NO.2: <u>CONTRIBUTION TO THE UNIVERSITY OF KARACHI.</u></p> <p>The Board considered Executive Director's (B&A) Memorandum No.21/78, and approved a contribution of Rs.25,000/- to the Karachi University's Permanent Reserve Fund by making appropriate savings in the publicity budget of the Corporation for 1978.</p> <p>One member, however, while agreeing that this is a laudable cause, felt that a donation would be a departure from our previous precedents, and may open a new head of future expense. Instead of the Corporation making a donation, he thought the staff should be requested to contribute personally.</p> <p>ITEM NO.3: <u>CAR POLICY.</u></p> <p>The Board considered Chairman's Memorandum No.22/78 containing final recommendations of the Committee in respect of the car policy approved at the 44th Board Meeting held on 9th June, 1977. After considerable discussion, the following decision was taken :</p> <p>A. Recommendation accepted only in respect of the Area Managers as given below :-</p> <p>(i) Area Managers owning Corporation's cars be allowed to purchase their respective cars at a discount of 2/5th of the highest bid received for that car, and pay the price so</p>			

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determined in 36 equal monthly instalments. Where desired by an Area Manager, loan may be arranged for him from a Bank, repayment of which with interest will be the responsibility of the Area Manager. The option to buy the car shall be exercisable within one month of the date of the option letter.

(ii) Area Managers presently entitled to maintained cars if not willing to purchase the car, will be allowed to continue the existing car facility subject to such limits as may be imposed from time to time, until the car becomes unserviceable.

(iii) An Area Manager maintaining his own car, registered in his or his wife's name shall be paid, w.e.f.1-4-1978 a car rental at the rate applicable to him in the following scale of FYP Income of each calendar year. The actual FYP income for 1977 shall form the basis for determining the rental payable in 1978.

- | | |
|--------------------------|---------------------|
| a) Upto Rs.7 lacs | @ Rs.800 per month |
| b) Above Rs.7 to 8 lacs | @ Rs.900 per month |
| c) Above Rs.8 to 9 lacs | @ Rs.1000 per month |
| d) Above Rs.9 to 10 lacs | @ Rs.1100 per month |
| e) Above Rs.10 lacs. | @ Rs.1200 per month |

For less developed areas, the quotas would be reduced proportionately but corresponding rentals would remain unaltered.

- B. Consideration of the other recommendations deferred for the time being.

ITEM NO.4: PROVISION OF RESIDENTIAL ACCOMMODATION FOR CERTAIN OFFICERS.

The Board considered Chairman's Memorandum No.23/78 regarding the provision of residential accommodation to M/s. Mian Abdul Qadir, Zonal Head, Karachi, Raja Jalilullah Khan, DGM(PHS) on transfer to Principal Office, Karachi, and Taj Mohammad Sheikh Zonal Head, Hyderabad. After considering the circumstances necessitating the provision of residential accommodation to the aforementioned officers, the Board took the following decision :-

- (1) Mian Abdul Qadir, Zonal Head, Karachi be authorised payment of rent for residential accommodation for him, upto an amount of Rs.2,000/- per month, on terms and conditions given below, and until such time as the existing lease of his own house expires and the house reverts back to him. Mian Abdul Qadir to be advised to initiate legal action for acquiring his own house for his personal use.

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<p>✓</p> <p>✓</p> <p>/that</p>	<p>(2) Mr. Raja Jalilullah Khan, DGM(PhS) P.O. be authorised payment of rent for residential accommodation at Karachi upto an amount of Rs.2,000/- per month, on terms and conditions given below, and until such time that a cheaper accommodation in one of the premises of State Life can be made available to him.</p> <p>(3) Mr. Taj Mohammad Sheikh, Zonal Head, Hyderabad Zone, be authorised payment of rent for residential accommodation for his use, upto an amount of Rs.1800/- per month on the terms and conditions given below. This authorisation to remain valid till such time/he does not construct a house either in his own or in his wife's name in and around Hyderabad.</p> <p>The other conditions applicable to the aforementioned three officers will be as follows :-</p> <ol style="list-style-type: none"> (1) The accommodation should consist of three bed rooms. (2) An advance rent upto maximum period of 18 months may be paid by the Corporation. (3) Lease will be in the name of State Life, and for a period to be decided on a case to case basis. Rent upto the aforementioned prescribed limit will be paid by the Corporation directly to the landlord. <p>Provided that one or more of the aforementioned requirements may be relaxed by the Chairman should the circumstances so warrant.</p> <ol style="list-style-type: none"> (4) The officer concerned will not be entitled to any house rent allowance. Instead he will reimburse to the Corporation an amount calculated at 5% of his pay, including special pay, if any. (5) The officer concerned will maintain the said premises at his own expense and without any further liability to State Life. He will pay electricity and gas charges and any other taxes or charges that may be payable by the tenant. Any such amount not paid by him will be recovered by State Life from any amounts due to such officer, and paid. (6) The officer concerned will undertake, through an agreement with State Life, to handover the premises immediately on his transfer from the place of posting or the cessation of his association with State Life for any reason. He will authorise State Life that in such event State Life will be entitled to recover any dues, charges or expenses incurred in the restoration or maintenance of the house, payment 			<p>CHAIRMAN'S INITIALS</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>

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any of/other charges in respect thereof and any loss or expenses incurred or suffered by State Life till such time that the accommodation is acquired by State Life including refund to State Life of any amount advanced for the unexpired period of lease and until vacation of the premises by the officer. Any amounts payable by State Life to the landlord will also be recoverable from the said officer.

- (7) The Corporation may withdraw the facility from the officer at any time, and without assigning any reason and it will not be considered to be a facility/perquisite vested in the said officer. In such an event, the said officer will immediately vacate the premises, and handover possession to State Life, unconditionally and indemnify State Life against all claims etc.

Provided further that the Chairman may in exceptional circumstances not envisaged by the aforementioned terms and conditions, relax or waive any amount, charges, claims etc. or specific performance of any of the agreements entered into by the officer concerned.

ITEM NO.5: POWER OF ATTORNEY TO MR. S.M. MAHBOOB.

The Board considered Chairman's Memorandum No.24/78 proposing that the Corporation may grant a General Power of Attorney to Mr. S.M. Mahboob, Secretary, Board of Directors, authorising him to execute Sale, Purchase and other Deeds on behalf of the Corporation, and to admit execution thereof. The Board decided to grant the General Power of Attorney (as per Annex 'F') and passed the following resolution :

"RESOLVED that a General Power of Attorney be granted to Mr. S.M. Mahboob, an officer of the Corporation, in terms of the draft General Power of Attorney.

FURTHER RESOLVED that the two Directors of the Corporation sign and execute the said General Power of Attorney.

FURTHER RESOLVED that the Common Seal of the State Life Insurance Corporation of Pakistan be affixed on the said General Power of Attorney in the presence of the two Directors".

ITEM NO.6: RELAXATION OF AGE.

The Board considered Chairman's Memorandum No.25/78 proposing that, for reasons stated therein, the maximum age at entry of Mr. Qavi Ahmed Khan be relaxed under Employees (Service) Regulation 14(2). The Board approved the recommendation.

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<p>ITEM NO.7: <u>DEBENTURE LOAN TO SUI GAS TRANSMISSION CO.</u></p> <p>The Board considered Chairman's Memorandum No.26/78 recommending that State Life make an additional subscription of Rs.50 lacs to the Government guaranteed debentures of Sui Gas Transmission Company. It was stated that out of the first loan of Rs.2 crores, carrying interest @ 2.5% above the Bank Rate State Life took up Rs.50 lacs. Out of the second Government guaranteed loan of Rs.16.50 crores, floated in 1976, and carrying interest @ 2.5% above Bank Rate, State Life took up Rs. One crore. An additional Rs.50 lacs has now been offered on the same conditions except that the rate of interest on this amount will, as per Government decision, be at 2% above Bank Rate.</p> <p>In view of the satisfactory operating performance and debt servicing record of the borrower, the Board decided to subscribe an additional Rs.50 lacs to the Debenture Loan of Sui Gas Transmission Company on the following terms and conditions :</p> <ol style="list-style-type: none"> 1. The Company to pay to State Life - <ul style="list-style-type: none"> (a) Project examination & professional assistance fee @ 1/2% of the nominal amount of debentures to be taken up by State Life. The fee will be non-refundable. (b) Commitment charge @ 1 1/2% per annum payable quarterly on the principal amount of debentures remaining undisbursed from time to time, commencing after 30 days from the date of issue of letter of sanction by State Life. (c) (i) Interest @ 2% above the Bank Rate. (ii) Additional interest @ 2% over and above the rate of interest given at (i) above on the principal, interest and other dues remaining unpaid on due dates. 2. Debentures to be secured fully for payment of principal, interest, and other dues by a continuing guarantee of the Government of Pakistan. In addition to the Government guarantee, the debentures to be secured by a mortgage on the present and future immovable assets of the company ranking pari passu with other creditors, and floating charge on current assets. 3. Redemption to be in five equal annual instalments commencing after a grace period of two years. 4. Prior to the disbursement of loan the Company to - <ul style="list-style-type: none"> (a) furnish evidence that commitments have 			

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been obtained for the balance amount of debentures (Rs.70 lac).

(b) produce consent order of Controller of Capital Issues for the issue of debentures.

(c) appoint Trustee to the debentures Trust Deed, with the prior approval of State Life.

5. Such other terms and conditions as State Life may prescribe.
6. The company to provide information on its operations as and when required by State Life.
7. The State Life's above commitment to remain valid for one year from the date of sanction of the case by the Board of Directors.

ITEM NO.8: APPOINTMENT OF AUDITORS FOR 1977.

The Board considered Executive Directors' (B&A) Memorandum No.27/78 stating that for auditing State Life accounts for the year ended 31-12-1977, the Federal Government has approved the appointment of the following firms of Auditors:

- | | |
|---|--|
| 1. M/s. Ford Rhodes Robson Morrow
Chartered Accountants, Karachi | } Principal Office,
Karachi Zone and
Hyderabad Zone. |
| 2. M/s. A.F. Ferguson & Co.,
Chartered Accountants, Karachi | |
| 3. M/s. Taseer Hadi Khalid & Co.,
Chartered Accountants, Karachi | |
| 4. M/s. Rahim Jan & Co.,
Chartered Accountants, Lahore. | } Lahore, Rawalpindi
& Peshawar Zones. |
| 5. M/s. S.M. Masood & Co.,
Chartered Accountants, Lahore. | |

The Government has directed that the Auditors may be paid such fees as is approved by the Board, subject to the approval of the Commerce Division.

Audit fee approved for 1976 was Rs.1,50,000, plus actual out of pocket expenses not exceeding Rs.45,000. In view of the demand of Auditors, based on general rise in costs, it is recommended that for the year 1977, while the out of pocket expenses may remain at actuals subject to a maximum of Rs.45,000, the fee may be increased to Rs.1,65,000.

The Board approved the above recommendations.

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ITEM NO.9: LOAN ON PERSONAL SECURITY OUTSTANDING AS AT 31-12-75.

The Board considered Executive Directors' (B&A) Memorandum No.28/78 giving details of the loans on personal security outstanding as on 31-12-1975. After due consideration, the Board approved a total provision of Rs.2 lacs in the accounts of 1977 for doubtful debts under the head "Loans on Personal Security".

Chairman observed that presently there is no system to monitor the time-limit of enforcibility of remedies available to the Corporation. It is necessary that some system should be devised for this purpose.

ITEM NO.10: AMENDMENTS IN (a) EMPLOYEES SERVICE REGULATIONS, (b) PROVIDENT FUND REGULATIONS, (c) MEDICAL ATTENDANCE REGULATIONS, AND APPROVAL OF (d) GRATUITY ORDER, AND (e) TRAVELLING EXPENSES ORDER.

The Board considered Chairman's Memorandum No.29/78 proposing certain amendments to be made in the State Life Employees (Service) Regulations, 1973, the State Life Insurance Corporation Employees Contributory Provident Fund Regulations, 1975, and the State Life Gratuity Order, and other changes.

The Chairman explained that the proposed amendments in Service Regulations and Provident Fund Regulations relate mostly to the changes consequential to the Award of the Wage Commission for Insurance Corporations, but some other changes considered necessary for the smooth functioning of the Corporation have also been included therein. Since the Award is operative from the 1st of January, 1977, it has been proposed that the amendments in the Service Regulations be made retroactive from 1-1-1977.

Amendments in the Gratuity Order are also necessitated by the Wage Commission Award and therefore the proposed new Gratuity Order after being approved by the Board will be deemed to be effective from 1-1-1977.

Provisions relating to the Travelling Expenses and Daily Allowance as contained in Regulations 34 to 49 of the Employees Service Regulations, introduced in 1973 had become too unrealistic in relation to the present costs of travelling. Since in the interest of the business of the Corporation it is desirable to review these rates periodically, it has been suggested through an amendment that the relevant Service Regulations may be substituted by a general provision enabling the Board to make appropriate rules for this purpose. Accordingly, a Travelling Expenses Order 1978 is being placed before the Board for approval. If approved by the Board, it will come into force if and when the suggested amendments in the Service Regulations are approved by the Government.

It has been felt that the provisions of the Employees Medical Attendance Regulations 1973 have not only become outdated in some respects, for example in case of room charges, but that their administration has become very cumbersome. Therefore some minor amendments are being suggested to remove the practical inconveniences.

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The Board considered the matter in detail and passed the following resolution :-

RESOLVED THAT subject to the approval of the Federal Government, the Board hereby approves amendments in the -

- (i) State Life Employees (Service) Regulations 1973, as contained in Annex 'A'.
- (ii) State Life Insurance Corporation Employees Contributory Provident Fund Regulations, 1975, as contained in Annex 'B'.
- (iii) State Life Employees (Medical Attendance) Regulations, 1973, as contained in Annex 'C'.

The Board also approved the following :

- (iv) State Life Gratuity Order, 1977 as contained in Annex 'D'. Superseding the previous order, this order will come into force as from 1-1-1977.
- (v) State Life ^{Employees} (Travelling Expenses) Order 1978, as contained in Annex 'E'. This Order will come into force if and when the relevant provisions in the Service Regulations are amended to enable the Board to make its own rules in this behalf.

ITEM NO.11: OTHER MATTERS:

(a) NEW BUSINESS STRAIN ON UK BUSINESS.

The Board considered Memorandum No.30/78 of Mr. S. Hasan, Director, and Consulting Actuary regarding the new business strain on UK business, and noted that if the new business in UK expands by about 15% per annum, then the subsidy required would run at about £ 25000 for the next 3 to 4 years.

(b) ANNUAL GENERAL MEETING OF I.C.P.

The Board considered Chairman's Memorandum No.31/78 suggesting confirmation of the nomination of State Life representative for attending the 11th AGM of the Investment Corporation of Pakistan, on March 22, 1978. The Board passed the following resolution :-

"RESOLVED that Mr. Mohammad Rashid Zahir, Manager (Investment) or failing him Mr. Rifat Askari, Deputy Manager (Investment), officers of State Life Insurance Corporation of Pakistan, a registered shareholder of Investment Corporation of Pakistan (herein called the 'Corporation') is hereby authorised as our representative to attend

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and vote for us and on our behalf at the eleventh annual general meeting of the Corporation to be held at the National Bank of Pakistan Building (5th floor), I.I. Chundrigar Road, Karachi, on the twenty second day of March, 1978 and any adjournment thereof".

"FURTHER RESOLVED that a copy of this resolution be sent to the Corporation".

(c) DEBENTURE LOAN TO LAKSON TOBACCO CO.

The Board considered Chairman's Memorandum No.32/78 re: the rate of interest on the Debenture Loan of Rs.20 lacs approved at its 44th Meeting held on 9th June, 1977. In view of the Government's directive to charge a reduced rate of interest on loans for fixed investments, the Board approved charging of interest @ 2.5% above the Bank Rate on Rs-11.58 lacs out of the total loan of Rs.20 lacs.

(d) INVESTMENT STRATEGY FOR 1978.

The Board considered Chairman's Memorandum No.33/78 outlining the investment strategy of State Life for 1978, and approved the same and the following general guidelines:

State Life should -

- (i) continue to follow a conservative investment policy in view of uncertain economic conditions;
- (ii) remain on the lookout for quality debentures;
- (iii) selectively increase its share portfolio by gradually reactivating its participation in the share market;
- (iv) increase its investments in Government securities particularly to make up for the impending maturities of many such securities which are linked with bank deposits;
- (v) acquire suitable open plots of land at strategic places; and
- (vi) place additional Rs.5 crores with NDFC in its regular income Golden Certificates. Before, however, placing additional funds with NDFC, it was observed that a study should be made of the assets of NDFC from the point of their soundness, realisability, maturity periods and liquidity with a view to ensuring that greater investment of life

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funds do not result in an undue and risky exposure leading to problems in the fulfilment of State Life's obligations by NDFC. The result of the study and additions, if any, in investments in NDFC deposit receipt should be reported to the Board for information in a meeting of the Board following the completion of study or additions of investments in NDFC deposit certificates, if any.

As for the overdues including those of the Government guaranteed debentures, State Life should make suitable provision for principal investments and interest overdue for 3 years or more.

(e) APPEAL OF MR. R.Z. KITCHLEW.

The Board considered the final recommendations of the Standing Committee appointed at its 44th Meeting to consider the appeal of Mr. R.Z. Kitchlew against his dismissal from service and approved the following :-

- (1) The Order of dismissal, which in the circumstances of the case was an extreme punishment, be set aside and Mr. R.Z. Kitchlew -
 - (i) be administered a censure under Regulation 30(g)(i) of the State Life Employees (Service) Regulations, 1973
 - (ii) be reduced to the lower post of a Deputy Manager, and fixed at the minimum of the time scale of that post under Regulation 30(g)(iii) of Service Regulations
- (2) The above may take effect from the date of his dismissal".

The Meeting then ended with a vote of thanks to the Chair.

Confirmed
20-4-78


(D. M. QURESHI)

Annex A, B, C, D, E, F,
overleaf.

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ANNEXE 'A' - ITEM 10AMENDMENTS IN STATE LIFE EMPLOYEES (SERVICE)
REGULATIONS, 1973

In the aforesaid Regulations,-

- (1) in regulation 4, for sub-regulation (i), the following shall be substituted, namely :-

"(i) The employees of the Corporation are graded and their pay scales fixed as under :-

<u>Grade/Pay-Scale No.</u>	<u>Posts</u>	<u>Pay Scales</u>
1.	(a) Sweeper, Cleaner, Peon, Messenger, Chowkidar, Far-rash, Security Guard, Gardner. (b) Daftary, Jamadar, Head Peon, Gestetner Operator, Record Sorter, Liftman, Helper.	Rs.140-8-260-EB-8-380 The posts in group (b) will carry a special pay of Rs. 40 per month.
2.	Driver, Chauffeur, Assistant Electrician, Assistant Mechanic, Assistant Mason, Assistant Carpenter, Assistant Painter, Assistant Plumber, Assistant Draughtsman, Assistant Quantity Surveyor, Head Cleaner.	Rs.180-12-288-EB-12-360-EB-12-420
3.	Junior Clerk, Typist, Adre-ma Operator.	Rs.250-15-385-EB-15-475-EB-15-550 A typist with a speed not less than 40 or 30 words will get respectively a Special Pay of Rs. 25 or Rs.10 p.m.
4.	Senior Clerk, Stenotypist, Computist, Punch Operator, Telephone Operator, Electrician, Mechanic, Mason, Carpenter, Painter, Plumber, Quantity Surveyor, Garage Supervisor, Security Guard Incharge.	Rs.275-20-455-EB-20-575-EB-20-675 A stenotypist will be paid a special pay of Rs.50/- p.m.

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<u>Grade/Pay-Scale No.</u>	<u>Posts</u>	<u>Pay Scales</u>
5.	Stenographer, Assistant	Rs.370-30-640-EB-30-820-EB-30-970 A Stenographer will get a special pay of Rs.50 per month.
6.	Private Secretary, Building Supervisor, Civil Supervisor, Foreman, Electrical Supervisor, Mechanical Supervisor, Lift Supervisor, Senior Carpenter, Senior Painter, Senior Plumber, Senior Quantity Surveyor, Building Caretaker.	Rs.410-35-725-EB-35-935-EB-35-1110
7.	Superintendent, Stenographer (Selection Grade)	Rs.450-40-810-EB-40-1050-EB-40-1250
	Category 'C'	
11.	Junior Officer	Rs.500-40-1100
12.	Assistant Manager	Rs.750-50-1250
	Category 'D'	
13.	Deputy Manager	Rs.1000-75-1750
14.	Area Manager	Special basis or ordinary basis as per clause (ii)c
15.	Manager	Rs.1500-100-2300
16.	Assistant General Manager	Rs.2000-125-2625
17.	Deputy General Manager	Rs.2500-150-3400
18.	General Manager	Rs.3100-200-3700

Provided that an employee in Pay Scales 1 to 6 shall, on having drawn the maximum pay of his scale for one year, be brought on to the next higher scale subject to the condition that he is adjudged to be fit to cross an efficiency bar, had there been one such bar, and that by drawing pay in the higher scale the employee will not be deemed to have been promoted to a post in that scale".

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(2) after regulation 7, the following new regulation shall be added, namely :-

"7A. Officiating Pay, Additional Charge Pay and Honorarium.- An employee in the Pay-Scales 1 to 7 may be paid the following remuneration, in addition to pay and allowances, namely :-

(a) Officiating Pay for officiating in higher grade, equal to the difference between his pay in the lower post and the stage in the higher grade which is next above his pay in the lower grade.

(b) Additional Charge Pay for holding, in addition to his own post, the charge of another post, not exceeding 20 per cent of his own pay for a period not ordinarily exceeding six months except for very special reasons.

(c) Honorarium not exceeding one month's pay in a year for any work done by him which is arduous and occasional in character and for which no over time has been paid".

Provided that the officiating pay and additional charge pay may be allowed only if the vacancy required to be filled is of the duration of at least two months.

(3) after regulation 8, the following new regulation shall be added, namely :-

"8A. Technical Pay.- An employee in the pay scales 1 to 7, who qualifies in any of the professional examinations or courses prescribed below, or any other examination or courses as may be approved by the Board, shall unless promoted to a Pay Scale higher than 7, be entitled to a technical pay at the rates approved by the Board, but not being less than those indicated against each qualification, namely :-

<u>Examination qualified</u>	<u>Technical Pay per month</u>
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(i) Fellowship of the Institute of Actuaries, London; or Society of Actuaries, Chicago; or Faculty of Actuaries, Edinburgh.	Rs.300
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<u>Examination qualified</u>	<u>Technical Pay per month</u>
(ii) Associateship of the Institute of Actuaries, London; or Society of Actuaries, Chicago; or Faculty of Actuaries, Edinburgh.	Rs.200
(iii) Fellowship of the Chartered Insurance Institute, London.	Rs.200
(iv) Associateship of the Chartered Insurance Institute, London.	Rs.100
(v) (a) Part 'A' only (All the three papers) of the Associateship of the Chartered Insurance Institute, London.	Rs.30
(b) Parts 'B' and 'C' (first six papers).	Rs.10 per paper

Provided that an employee having more than one qualification will be eligible to receive technical pay in respect of one qualification only bearing the highest amount of pay.

Explanation.- The date of commencement of technical pay shall be taken to be the first of the month following the date on which the result of the qualifying examination or course is published or announced. In case of any difficulty in ascertaining the exact date, the decision of the head of the Personnel Department shall be final.

On passing any of the approved examinations, the employee concerned will on production of satisfactory proof, be reimbursed the cost of books purchased and the examination fee paid by him".

(4) in regulation 9,

(a) for sub-regulation (1), the following shall be substituted, namely :-

"House Rent Allowance shall be paid to the employees at the following rates :

- (a) To employees in Pay Scales 1-7, at the rate of 40% of their pay, subject to a minimum of Rs.65 per month.
- (b) To other employees, at the rate of 30% of their pay.

Provided that the Board may, in special circumstances and on terms and conditions to be decided

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<p>by it provide to an employee in lieu of the house rent allowance an accommodation or reimbursement of whole or part of the rent paid.</p> <p>(b) in sub regulation (2), in clause (a),</p> <p>(i) for sub-clauses(i) and (ii), the following shall be substituted, namely :-</p> <p>"(i) Employees in Pay Scale 1 Rs.65 per month (ii) Employees in Pay Scale 2 Rs.75 per month" to 7.</p> <p>(ii) in sub-clause (viii), the words "if he maintains a car, otherwise such reduced amount as the Chairman may determine" shall be omitted.</p> <p>(iii) a new sub-clause may be added, namely :-</p> <p>"(viii) Employees in Rs.500 p.m." Grade 18</p> <p>(iv) for the existing first proviso, the following shall be substituted, namely :-</p> <p>"Provided that the Board may permit an employee of Grade 15 or above to be paid an enhanced conveyance allowance if he uses and maintains a car belonging to him or to his spouse".</p> <p>(c) for sub-regulation (4) the following shall be substituted, namely :-</p> <p>"A typing allowance may be sanctioned to an employee in Pay Scales 3 to 7, being other than a typist entitled to Special Pay, with a speed of not less than 40 or 30 words per minute, at a rate respectively of Rs.25 or Rs.10 per month".</p> <p>(d) sub-regulation(5) shall be omitted.</p> <p>(e) for sub-regulation (6), the following shall be substituted, namely :-</p> <p>"(6) Local Compensatory allowance.- Local Compensatory allowance shall be paid to employee serving in the cities of Karachi Hyderabad, Lahore, Multan, Faisalabad, Rawalpindi, Islamabad, Peshawar and Quetta at the following rates, namely :-</p> <p>(i) Employees in Pay Rs.25 per Scale No.1 month.</p> <p>(ii) Employees in Pay Rs.35 per Scales No.2 to 7 month".</p>			

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(f) in sub-regulation (8),

(i) for the words and letters "Category A or B"; the words and figures "Pay Scales 1 to 7" shall be substituted.

(ii) in the list of jobs, the jobs "cyclostyle machine Operator" and "Lift Operator" shall be omitted.

(g) after sub-regulation (8), the following new sub-regulations shall be added, namely :-

"(9) Cash handling allowance.- Cash handling allowance shall be paid at the following rates to those of the following employees who are entrusted the job of handling cash on regular basis; namely :-

- | | | |
|-------|---------------------------|-------------------|
| (i) | Employees in Pay Scale 1. | Rs.15 per month |
| (ii) | Employees in Pay Scale 4. | Rs.25 per month |
| (iii) | Employees in Pay Scale 5. | Rs.50 per month". |

"(10) Winter allowance.- A winter allowance shall be paid to employees in the Pay Scales 1 to 7 working at such Hill stations as may be approved by the Chairman, at the rate of Rs.125 per month for the period November to April. For this purpose part of a month will be treated as full month".

(5) in regulation 10, for sub-regulation (1), the following shall be substituted, namely :-

"(1) Subject to such general and specific directions as the Chairman may give from time to time,-

(a) appointments to all posts in the Pay Scales 1 to 7 shall be made in a Zone by the Zonal Heads or an officer authorised by him in this behalf, and in the Principal Office by the Officer in-charge of the personnel, or an officer authorised by him in this behalf.

(b) appointments to all other posts in the Corporation shall be made by the Chairman, an Executive Director, the officer in-charge of personnel, or any other officer authorised for this purpose by any of them".

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<p>(6) in regulation 14,</p> <p>(a) in sub-regulation (1) the word "Board" shall be substituted by the word "Chairman".</p> <p>(b) in sub-regulation (2), for the three entries commencing from "for appointment" and ending on "45 years" the following shall be substituted, namely :-</p> <p style="margin-left: 40px;">"(i) for appointment in Pay Scales 1 to 4. 25 years</p> <p style="margin-left: 40px;">(ii) for appointment in Pay Scales 5 to 7. 35 years</p> <p style="margin-left: 40px;">(iii) for appointment in other Pay Scales 45 years"</p> <p>(c) in the Proviso, the word "Board" shall be substituted by the word "Chairman".</p> <p>(7) in regulation 15, the following proviso shall be added at the end, namely :-</p> <p style="margin-left: 40px;">"Provided that the Chairman may, in special circumstances and for reasons to be recorded in writing, reduce or waive the period of probation".</p> <p>(8) for regulation 16, the following shall be substituted, namely :-</p> <p style="margin-left: 40px;">"On satisfactory completion of the period of probation, if any, and on submitting such documents as the Corporation may require the appointing authority may confirm an employee by an order in writing".</p> <p>(9) in regulation 18, the following sub-regulations shall be added, namely :-</p> <p style="margin-left: 40px;">"(3) The Chairman may in special circumstances authorise the grant to employees of additional or special increments within their pay scale.</p> <p style="margin-left: 40px;">(4) An employee will cross an 'Efficiency Bar' if he is adjudged fit by the competent authority".</p> <p>(10) in regulation 20, for the words "fifty eight", the word "sixty" shall be substituted.</p> <p>(11) in regulation 21,</p> <p>(a) in sub-regulation (1), the word and letters 'A or 'B' shall be substituted by the words and figures "Pay Scales 1 to 7", and</p> <p>(b) in sub-regulation (2), in the proviso,</p> <p style="margin-left: 40px;">(1) in the first line after the word "may", the words and comma "at the</p>			

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<p>request of the employee", shall be inserted, and</p> <p>(2) at the end, the following shall be added namely :-</p> <p>"Should however the appointing authority discontinue the service of the employee before the expiry of the notice period, the employee will be paid a sum equal to his pay for the unexpired period of notice".</p> <p>(12) in regulation 22, for sub-regulation (1), the following shall be substituted, namely :-</p> <p>"(1) The appointing authority may terminate the service of a confirmed employee :</p> <p>(a) in Pay Scales 1 to 7, by giving him one full month's notice in writing and by notifying him the reason of termination except when it is done as a measure of retrenchment;</p> <p>(b) in other Pay Scales by giving him three full month's notice in writing without assigning any reason.</p> <p>(13) in regulation 23,</p> <p>(a) in sub-regulation (1), the words and bracket "Executive Director (Administration)" shall be substituted by the word "Chairman".</p> <p>(b) in sub-regulation (2),</p> <p>(i) the words and letter "of Category B" shall be substituted by the words and figures "in Pay Scale 3 to 7", and</p> <p>(ii) the word "Board" shall be substituted by the word "Chairman".</p> <p>(14) in regulation 29, the word "Board" thrice appearing shall be substituted by the words "Chairman or an officer authorised by him".</p> <p>(15) in regulation 30,</p> <p>(a) in sub-regulation (1), in clause (g), after sub-clause (iv), the following shall be added, namely:-</p> <p>"(v) recovery from the employee of the amount of loss sustained by the Corporation by an act or omission of that employee".</p>			

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<p>(b) in sub-regulation (2),</p> <p>(a) in clause (i), before the word 'wilful' the words and comma "misuse or abuse of authority", shall be inserted and</p> <p>(b) in clause (vii) the words "during working hours" shall be omitted.</p> <p>(16) in regulation 32, in the first paragraph, the words and letters "of category A or B" shall be substituted by the words and figures "in Pay Scales 1 to 7".</p> <p>(17) For regulation 34, the following shall be substituted, namely :-</p> <p>"The Board may from time to time frame rules to provide for payment of various travelling expenses and allowances to employees who are called upon to undertake journeys from one place to another either on transfer or in connection with discharge of their duties, and the Board may from time to time fix such rates of travelling expenses and allowances to be paid or reimbursed to employees as it may consider fit and proper under the circumstances".</p> <p>(18) regulations 35 to 49 shall be omitted.</p> <p>(19) in regulation 51, after the word "Chairman" a full stop (.) shall be inserted and the rest of the sentence omitted.</p> <p>(20) in regulation 54, after the full stop (.), the following proviso shall be added, namely :-</p> <p>"Provided that the unutilised balance of earned leave standing to the credit of an employee at the time of cessation of employment for any reason other than dismissal shall not lapse and it shall be encashed".</p> <p>(21) in regulation 55, for sub-regulation (2), the following shall be substituted, namely :-</p> <p>"No sick leave for more than three days shall be allowed without production of medical certificate from the authorised medical attendant".</p> <p>(22) after regulation 58 a new regulation 58A shall be added, namely :-</p> <p>"58A. Absence in certain circumstances to be treated as duty. An employee who is permitted by the Chairman to participate in any sporting event, or conference or other meeting etc. shall be treated as on duty".</p>			
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<p>(23) in regulation 61, at the end, the full stop (.) shall be substituted by a comma (,) and thereafter, the following shall be added, namely :-</p> <p style="padding-left: 40px;">"or at the employee's option leave's salary in lieu thereof".</p> <p>(24) in regulation 63,</p> <p>(a) the first paragraph shall be numbered as (1), and</p> <p>(b) after the proviso, the following shall be added, namely :-</p> <p style="padding-left: 40px;">"(2) while proceeding on leave, an employee in the Pay Scales 1 to 7, will be entitled to receive in advance gross leave salary, subject to deductions, if any, for the next month, adjustable in full against that salary; and an employee in other Pay Scales as may be determined by the Chairman".</p> <p>(25) in regulation 65, after the word 'prefix', add the word and sign "and/"</p> <p>(26) in regulation 67,</p> <p>(i) for the word "The" appearing in the beginning, the following shall be substituted, namely :-</p> <p style="padding-left: 40px;">"Subject to the provisions of the Insurance Act, 1938 and any other applicable laws, the"</p> <p>(ii) after clause (c), the following shall be added, namely :-</p> <p style="padding-left: 40px;">"(d) House Building Loan and House Purchase Loan".</p> <p>(27) in regulation 71,</p> <p>(a) the word and letter 'Category A' where ever occurring shall be substituted by the words and figures "Pay Scales 1 and 2"</p> <p>(b) in the last line for the words and figures "Rs.12 per month" the following shall be substituted, namely :-</p> <p style="padding-left: 40px;">"Rs.25 per month to Drivers and Jamadars and at the rate of Rs.15 per month to others".</p>			

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(28) A new regulation No.73 shall be added as follows, namely:-

"73. Payment in the event of death:

- (1) An employee may, at the time of commencement of service or at any any time thereafter nominate the person or persons to whom the amount of gratuity, Group Insurance, balance of pay and allowances, and any other amount due to him as an employee shall be paid in the event of his death.
- (2) Any such nomination to be effectual should be duly recorded with the Personnel Division/Department/Section of the Corporation during the lifetime of the employee, with full particulars of name, age and address, and extent of share of each nominee.
- (3) In case of minor nominee/s the employee may also appoint any person/s to receive the amounts due on behalf of the nominees who may be minor on the date of payment.
- (4) Where the nominee, or if there are more nominees than one, a nominee or nominees survive the employee, the amount of gratuity shall be paid to the surviving nominee/s.
- (5) If the nominee, or where there are more than one nominees, all the nominees die during the lifetime of the employee and no other nomination is made subsequently, the amount due shall be paid to the legal heirs of the deceased employee..

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ANNEX 'B' - ITEM 10AMENDMENTS IN STATE LIFE EMPLOYEES CONTRIBUTORY PROVIDENT FUND REGULATIONS, 1975.

In the aforesaid regulations,-

(a) in regulation 3, in sub-regulation (c), for the word "interest" the word "income" shall be substituted.

(b) in regulation 4,

(i) in sub-regulation (1) between the words "Corporation" and "in" the following shall be inserted, namely :-

,"and at least one administrator from amongst employees in Pay Scales 1 to 7"

(ii) in sub-regulation (3), between the words "of" and "administrative," the word and comma "financial," shall be inserted.

(c) in regulation 8, in sub-regulation (1), between the words "Corporation" and "shall", the following shall be inserted, namely :-

"or an employee on deputation or contract whose participation in the Fund is stipulated in the terms of his appointment".

(d) in regulation 11, in sub-regulation (2), for the words, following the word "cease", the following shall be substituted, namely :-

"as at the last day of the month preceding the month in which settlement is made".

(e) in regulation 14,

(i) in sub-regulation (1), for the word "him", the word "them" shall be substituted.

(ii) in sub-regulation (2), in clause (ii), between the words "family" and "dependent", the words, "or of his parents", shall be inserted.

(f) in regulation 15,

(i) in the preamble, after the word "house" occurring for the third time, and before the word "may", the following shall be inserted, namely :-

"or for the repayment of an outside mortgage loan taken for the same purpose and property";

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<p>(ii) in sub-regulation (a) for the figure "12" the figure "24" shall be substituted.</p> <p>(iii) for sub-regulation (b) the following shall be substituted, namely :-</p> <p style="padding-left: 40px;">"The Administrators shall ensure that an advance under this Regulation is utilised by the member for the purpose for which it is granted to him and they shall prescribe, without requiring the member to execute a mortgage of the house or of the land, such terms and conditions as they consider necessary to ensure proper utilisation by the member of the advance granted to him for the stated purpose".</p> <p>(g) in regulation 16, in sub-regulation (1), for the figure '60' the figure '120' shall be substituted.</p> <p>(h) in regulation 19, in sub-regulation (1), between the words "or" and "voluntarily", the following shall be inserted, namely :-</p> <p style="padding-left: 40px;">"his service being terminated for any other reason or the member"</p> <p>(i) after regulation 26, the following new regulation shall be added, namely :-</p> <p style="padding-left: 40px;">"27. All amounts standing to the credit of members which remain unclaimed after a period of five years from the date of the last subscription by such members, shall be transferred to a reserve account".</p> <p style="text-align: center;">_____X_____</p>			
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ANNEX 'C' - ITEM 10AMENDMENTS TO THE STATE LIFE EMPLOYEES
(MEDICAL ATTENDANCE) REGULATIONS, 1973

In the aforesaid regulations,-

in regulation 2;

(i) in clause (5),

(a) for the word 'children' appearing for the first time, the comma and words, "and adopted children" shall be substituted.

(b) The words "residing with and" shall be omitted, and after the said sub-clause, the following explanation shall be inserted, namely:-

"Explanation-. "wholly dependent" includes spouse of an employee who though employed but not entitled to any medical benefits or allowance from his/her employer".

(ii) In clause 8 for sub-clause (iv), the following shall be substituted, namely :-

"dental treatment, including treatment of a jaw bone disease or gum boils, the removal of teeth, the removal of odontomes and impacted wisdom teeth, and filling of cavity cingivectomy F. (other than Gold/Silver filling) but excluding the provision of dentures, except that, in the case of employees in Pay Scales 1 to 7 who were in service on the 31st December, 1972, the treatment will include the provision of dentures for the employee only".

(iii) in clause (8), for sub-clause (ix) the following shall be substituted, namely :-

"(ix) Specialist treatment in accordance with clause (6); and including, for the employees only, the following, namely :-

- (a) plastic surgery, necessitated by an accidental injury;
- (b) transplant of coronary by pass, heart valve or kidney;
- (c) artificial limbs or support for neck, and
- (d) psychosomatic treatment;

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<p><u>Explanation:</u></p> <p>The following shall not be included in the specialist treatment:</p> <ul style="list-style-type: none"> (a) supply of substances like vitamins glucose, tonics, processed food, unless prescribed to cure a disease; (b) special nursing; (c) any expenditure representing the cost of diet in a hospital bill, which will be reckoned at 20 per cent of the daily charges of the hospital if not shown separately in the hospital bill; (d) treatment of venereal diseases; (e) psycho-analytical treatment; (f) cosmetic surgery, plastic surgery organ transplant; or (g) cost of transportation of the employee or the medical attendant or specialist in connection with medical attendance and treatment; <p>(iv) in clause (8), after sub-clause (ix) a new sub-clause (x) shall be added, namely :-</p> <p style="padding-left: 40px;">"(x) Acupuncture treatment if recommended by an Authorised Medical Attendant and done by an acupuncture specialist who is a member of Pakistan Medical Council".</p> <p>(2) in regulation 5, for sub-regulation (2), the following shall be substituted :-</p> <p style="padding-left: 40px;">"(2) An employee hospitalised under sub-regulation (1) shall be entitled to hospital accommodation on the following scales namely :-</p> <ul style="list-style-type: none"> (i) Employee whose General Ward pay does not exceed Rs.350/- p.m. 			

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(ii) Employee within pay scales 1 to 7, whose pay exceeds Rs.350/- p.m. but does not exceed Rs. 700/-.

Semi private room upto a maximum rent of Rs.25/- per day.

(iii) Employee within pay scales 1 to 7, whose pay exceeds Rs.700/- p.m. but does not exceed Rs. 1500/- p.m.

Private room upto a maximum rent of Rs.40/- per day.

(iv) Employee in a pay scale above 7, who is -

(a) Junior Officer, Asstt. Manager, Dy. Manager, or Manager.

Private room

(b) Asstt. General Manager or above.

Special Ward.

(3) in regulation 12, for sub-regulation (a) the following shall be substituted, namely :-

"(a) Medicines purchased by an employee for him or his family's treatment should be purchased from the approved hospital or approved medical store. If not available with them, the cost of medicines may be reimbursed to the employee on production of satisfactory proof of having incurred such cost".

(4) in regulation 14, for the full stop (.) at the end the following may be substituted, namely :-

",including any arrangement for reimbursement of cost of medical attendance, and treatment and medicines,"

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ANNEX 'D' - ITEM 10

GRATUITY ORDER, 1977

1. Short title, commencement and application.
 - (1) This Order may be called the State Life Employees (Gratuity) Order, 1977.
 - (2) It shall come into force from 1st January, 1977.
 - (3) It shall apply to the employees of the State Life Insurance Corporation of Pakistan, except employees on deputation or on contract to whom it shall apply only to the extent, if any, specified in the terms of their deputation or contract, as altered from time to time.

2. Definitions:
 - (a) "Corporation" means the State Life Insurance Corporation of Pakistan.
 - (b) "Service" means continuous service as an employee with the Corporation together with continuous service, if any, rendered prior to the formation of the Corporation and transferred to the Corporation under Article 19 of the Life Insurance (Nationalisation) Order, 1972.

Provided that a transfer made between 18th March, 1972 and 31st October, 1972 by virtue of appointment as Trustee/sub-Trustee or otherwise within the Life Insurance sector, the management of which stood vested in the Federal Government under Article 4 of the Life Insurance (Nationalisation) Order 1972, shall be deemed to be a continuation of service.

Change of employment from one insurer to another prior to 18 March, 1972 shall, however, constitute a break in service.

"Year" means a period of twelve completed calendar months.

Words and expressions used but not defined in these Regulations shall have the same meanings as are respectively assigned to them in the State Life Employees (Service) Regulations, 1973.

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3. Eligibility:

- (1) An employee who has completed at least 5 years service and leaves the Corporation by virtue of retirement, resignation duly accepted by the Corporation, or termination of service by Corporation or death shall be entitled to gratuity.

Provided that in the event of death before completion of 5 years service, he shall be deemed to have completed 5 years service for the purpose of this Order.

- (2) No gratuity shall be payable to an employee who is dismissed from service for misconduct including fraud or loss to the Corporation's property.

4. Entitlement:

- (1) (a) To the employees in Pay Scales 1 to 7, the Gratuity shall be paid at a rate equal to one month's salary last drawn, for each completed year of service.

(b) To employees in other Pay Scales the gratuity shall be paid at the following rates:

<u>No. of completed years of service</u>	<u>Amount of Gratuity.</u>
5 to 20	For each completed year of service one month's salary last drawn.
Above 20	20 months salary last drawn.

Provided that in both cases, (a) and (b) the amount of gratuity shall not exceed Rs.50,000 in any case.

- (2) Salary for the purpose of this Order shall mean as follows :
- (a) In the case of an employee in Pay Scales 1 to 7 who was in service on 1st November, 1972, the salary shall mean gross salary i.e. basic pay plus house rent allowance plus conveyance allowance as admissible under the State Life Employees (Service) Regulations.
- (b) In the case of an employee in other Pay Scales who was in service on 1-11-1972 and whose basic pay does not exceed the maximum gross salary of an employee in Pay Scales 3 to 7, the salary shall mean his own gross salary or the maximum gross salary of an employee in pay scales 3 to 7, which-ever is less.

Note:- Gross salary here has the same meaning as in (a) above.

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(c) In all other cases salary shall mean the total of basic pay and special pay.

5. Payment in the event of death:

- (1) An employee may, at the time of commencement of service or at any time thereafter nominate the person or persons to whom the amount of gratuity shall be paid in the event of his death.
- (2) Any such nomination to be effectual should be duly recorded with the Personnel Division of the Corporation during the lifetime of the employee, with full particulars of name, age and address, and extent of share of each nominee.
- (3) In case of minor nominees, the employee may also appoint any person/s to receive the amount due on behalf of the nominees who may be minor on the date of payment.
- (4) Where the nominee, or if there are more nominees than one, a nominee or nominees survive the employee, the amount of gratuity shall be paid to the surviving nominee/s.
- (5) If the nominee, or where there are more than ^{one} nominees, all the nominees die during the lifetime of the employee and no other nomination is made subsequently, the amount of gratuity shall be paid to the legal heirs of the deceased employee.

6. Recovery of liabilities to the Corporation:

- (1) If the competent authority so directs, a deduction may be made from the amounts payable under this Order, for any amount for which an employee may be liable to the Corporation.
- (2) The competent authority for the purpose of this Order shall be the appointing authority of the employee concerned.

7. This Order supersedes the State Life Employees (Gratuity) Order, 1973.

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ANNEX 'E' - ITEM 10STATE LIFE EMPLOYEES (TRAVELLING EXPENSES)
ORDER, 19781. Short title, commencement and application:

- (a) This Order may be called the State Life Employees (Travelling Expenses) Order, 1978.
- (b) It shall come into force from the date to be notified by the Chairman.
- (c) It shall apply to the employees of State Life Insurance Corporation of Pakistan, except employees on deputation or on contract to whom it shall apply only to the extent, if any, specified in the terms of their deputation or contract as altered from time to time.

2. Definitions: - In these rules :

- (a) "competent officer" means the Chairman or any officer or officers from time to time authorised by him in that behalf.
- (b) "day" means the period of twenty-four hours, beginning and ending at mid-night.
- (c) "daily allowance" means a payment to an employee in addition to other emoluments for any day during which he is absent from his station of posting, on duty to cover the expenses incurred by him in consequence of such absence.
- (d) "family" means an employee's wife, and legitimate, adopted and step children dependent on him.
- (e) "mileage allowance" means an allowance calculated on the distance of travel, paid to an employee to meet the cost of a particular journey.
- (f) "fare" means cost of ticket by the class of accommodation by which an employee is entitled to travel or if he travels by a lower class, the cost of ticket of such lower class.
- (g) "Officer" means an employee in a Pay Scale other than 1-7.
- (h) "temporary transfer" means transfer for a period not exceeding 3 months.
- (i) "personal effects" includes household articles, such as furniture and other luggage.

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- (j) "travelling expenses" means the fare as admissible to an employee together with incidental fare, cost of transportation or personal effects and daily allowance.
- (k) Words and expressions used but not defined in this Order shall have the same meaning as in the State Life Employees (Service) Regulations, 1973.

3. Circumstances in which travelling expenses would be admissible:

Travelling expenses would be admissible to an employee travelling on Corporation's duty on tour or transfer.

Provided that no such expenses would be admissible for transfer made at an employee's own request, unless the competent officer so approves.

4. Journey by rail:

- (1) An employee shall be entitled to travel by the following class of accommodation by rail.
 - (i) If he is an officer Highest class of accommodation available.
 - (ii) If his pay is Rs.340 or above. First Class.
 - (iii) If his pay is less than Rs.340 Second Class.
- (2) For journey performed on tour or temporary transfer, an employee shall be entitled to one fare for himself.
- (3) For journeys performed on transfer, an employee shall be entitled to -
 - (i) One fare for himself
 - (ii) transfer grant equal to one month's pay subject to a minimum of Rs.300 and a maximum of Rs.2500/-.
 - (iii) Actual fare for each member of his family who accompanies him and for whom fare is actually paid.
 - (iv) Cost of transportation by goods train of personal effects upto the following limits irrespective of the mode of transport :-

	If not having <u>a family</u>	If having a <u>family</u>
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In case of an employee in officers grade	2000 Kilos	4000 Kilos
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In case of an employee in pay scale 3 to 7. 800 Kilos 1600 Kilos

In case of an employee in pay scale 1 and 2. 400 Kilos 800 Kilos

- (v) Cost of transportation by train of a car or motorcycle/scooter in case of an employee in officer's grade, and a motorcycle or scooter in case of an employee in any other pay scale provided the employee was in possession of car, motorcycle or scooter at the station from which he was transferred.

5. Journey by road:

- (1) For journeys or parts thereof performed by road by public transport plying for hire on single seat basis, an employee shall be entitled to mileage allowance at the rate of one and a half times of the rate fixed by the local Road Transport Authority.

Provided that for journeys or part thereof performed by an officer, by taxi or in the employee's own car, a mileage allowance calculated at the rate of one and a half times the rate fixed by the local Road Transport Authority, shall be admissible.

- (2) For road journeys performed on transfer, following extra expenses will be paid:

- (i) One additional mileage allowance for family, if the family also travels by road; and
(ii) transfer grant as provided in rule 4-(3)-(ii)
(iii) transportation of personal effects as provided in rule 4-(3)-(iv).

6. Journey by air:

- (1) All officers drawing a pay of Rs.750/- per month or above shall be entitled to travel by air on tour or transfer. Any other employee may also be permitted by the competent officer to travel by air if the exigencies of service so require.
- (2) For journeys on tour or temporary transfer performed by air, an employee shall be entitled to one air fare for himself by economy class.
- (3) For air journeys performed on transfer an officer shall be entitled to :
- (i) Actual fare for each member of his family who travels by air, and for whom fare is actually paid;

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<p>(ii) transfer grant as provided in rule 4-(3)-(ii);</p> <p>(iii) transportation of personal effect as provided in rule 4-(3)-(iv) and transportation of car as provided in regulation 4-(3)-(v);</p>			
<p>7. <u>Travelling expenses of servants:</u></p>			
<p>In the case of transfer of an officer drawing a pay of Rs.750/- or above, the Corporation may also pay one train fare by the lowest class for a servant provided he accompanies the employee or his family and the fare is actually paid for him.</p>			
<p>8. <u>Daily Allowance:</u></p>			
<p>(1) An employee shall draw daily allowance on tour or temporary transfer for the period of absence from his station of posting subject in case of tour to a maximum period of one month at a time, at every one station unless extended by the competent officer, as under :-</p>			
<p>(i) Employees in the grade of Asstt. General Manager and above. Rs.80 per day - OR, actual board and lodging expenses in a single room in a hotel of appropriate class with the approval of the competent officer. In that case the said officer shall be entitled to receive an out of pocket expense at the rate of Rs.30 per day.</p>			
<p>(ii) Employees in the grade of Manager. Rs.70 per day</p>			
<p>(iii) Employees in the grade of Area Manager/Deputy Manager. Rs.60 per day</p>			
<p>(iv) Employees in the grade of Asstt. Manager. Rs.50 per day</p>			
<p>(v) Employees in the grade of Junior Officer. Rs.40 per day</p>			
<p>(vi) Employees in pay scale 7. Rs.30 per day</p>			
<p>(vii) Employees in pay scales 3 to 6. Rs.25 per day</p>			
<p>(viii) Employees in pay scales 1 and 2. Rs.10 per day</p>			
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Provided that if an officer not being entitled to actual board and lodging expenses stays in a hotel, he may, on production of hotel bills claim in lieu of the above daily allowance an amount equal to three times the rate of Daily Allowance applicable to him.

(2) Daily Allowance shall be admissible only if 6 hours or more are spent outside the station of permanent posting.

9. Related travel by family on transfer:

Unless otherwise permitted by the competent officer, when the family of an employee travels separately within six months of his departure, fares for the members of the family by the class of accommodation of which the employee is entitled and the cost of transporting the luggage to the extent specified in these regulations, may be paid by the Corporation subject to the condition that in no case shall the total cost of the Corporation be more than what it would have been if the family had accompanied him.

10. Other Journeys:

An employee who is summoned in his official capacity by a court of law or any other authority in Pakistan shall be entitled to travelling allowance as on tour, but in every such case in which an employee draws an allowance from the Corporation under these rules any payments made by the authority summoning him to meet his travelling expenses shall be refunded to the Corporation.

11. (1) Travelling expenses to be claimed in prescribed manner.

Travelling expenses shall be claimed in such manner and shall be accompanied with such documents as may be prescribed.

(2) Approval of travelling bills.

Travelling expenses bills shall be approved and countersigned by competent officers. The competent officer may, where considered necessary in the Corporation's interest, permit travel by a higher class of accommodation.

(3) Limitation.

Travelling expenses shall be claimed within one month from the date of conclusion of the tour.

Provided that the competent officer may, on reasonable cause being shown, grant such further extension for making the claim as he may consider necessary.

12. No travelling allowance on first appointment:

Except with the previous sanction of the Chairman in writing no travelling allowance shall be paid to a person to join his first appointment in the Corporation.

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13. (1) Travelling allowance shall be admissible on the basis of journey by the shortest route, that is to say, the route by which an employee can reach his destination in the shortest possible time by the ordinary mode of travel.

(2) Between places connected by rail no journey is to be undertaken by road, unless specially permitted by the competent officer in the interest of the Corporation.

14. Journeys outside Pakistan:

For journeys outside Pakistan, the Corporation shall as far as practicable follow the rules and orders as applicable to Federal Government servants. For this purpose the Board shall determine the categorisation of employees.

15. Travelling allowance not to be a source of profit:

As a general rule travelling allowance paid to an employee is intended to cover his actual travelling expenses and is not supposed to be a source of profit.

16. For journeys not provided for in these rules:

(a) For a journey undertaken by an employee for which no provision is made in these rules, he shall be paid travelling allowance on such scale as may be determined by the Chairman.

(b) For situations not provided herein above, and in cases where financial hardship is likely to be caused, the Chairman may issue instructions or allow an exception to be made in the strict application of the provisions of this Order.

_____X_____

CHAIRMAN'S
INITIALS



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ANNEX 'F' - ITEM 5GENERAL POWER OF ATTORNEY (TO MR.S.M. MAHBOOB)

THIS GENERAL POWER OF ATTORNEY executed at Karachi this _____ day of _____ in the year 1978 by State Life Insurance Corporation of Pakistan, a statutory corporation established under the Life Insurance (Nationalisation) Order, 1972 (President's Order No.10 of 1972) having its Principal Office at State Life Building No.2, Wallace Road, Off. I.I. Chundrigar Road, Karachi (hereinafter referred to as "the Corporation") in favour of Mr. S.M. MAHBOOB, son of Mr. S.M. Fazil, an officer of the Corporation (hereinafter referred to as the "Attorney");

WHEREAS for the purposes of facilitating transaction of the business of the Corporation it is expedient to appoint a General Attorney and the Board of Directors of the Corporation (hereinafter called the "Board") by a Resolution dated 15-3-1978 duly resolved to appoint the above named Mr. S.M. MAHBOOB as the Corporation's General Attorney;

AND WHEREAS the Board has further resolved that this Power of Attorney may be duly executed under the Corporation's Seal affixed in the presence of the two Directors of the Corporation, and registered in due form of law.:

KNOW ALL PERSONS, THEREFORE, BY THESE PRESENTS that the Corporation does hereby nominate, constitute and appoint the said Mr. S.M. Mahboob as the true and lawful General Attorney for the Corporation and on its behalf to do and perform all the following acts, deeds and things, that is to say :-

1. To sign and execute any agreement, conveyance deed, transfer deed, deed of exchange or any other deed of whatsoever nature purporting to convey, transfer and alienate any interest right and title in any immovable property belonging to State Life Insurance Corpn. of Pakistan, or purchased or acquired by the Corporation, situated anywhere in Pakistan, and to receive consideration money, and further to do all acts, deeds or things ancillary and consequential thereto.
2. To appear before the Registrar or Sub-Registrar of Assurance or any other officer having authority to register deeds and/or documents in Pakistan and to present for registration, admit execution and complete registration, in due form of law of all or any document as aforesaid or documents executed on behalf of the Corporation or by the Attorney under the authority of these presents and/or the authority of the resolution of the Board and to do all deeds matters and things for completing registration thereof in due form of law, and to make applications to any Governmental, local or any other authority for mutation of properties in favour of State Life.

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3. At any time and from time to time by Power of Attorney appoint any person or persons to be the attorney or attorneys under him for such purpose and with such powers, authorities and discretions (not exceeding those vested in or exerciseable by the Attorney under these presents) and for such period and subject to such conditions as the attorney may from time to time think fit.
4. Generally, to do all acts completely and effectually to carry out the purposes, herein specified.

And the Corporation shall ratify and confirm all that the said Attorney may lawfully do or cause to be done by virtue of these presents.

In witness whereof, the Corporation has caused these presents duly executed and its common seal affixed below, this ____ day of _____ 1978.

For STATE LIFE INSURANCE CORPORATION
OF PAKISTAN

1. _____
2. _____

The common seal of the State Life Insurance Corporation of Pakistan has hereunto been affixed by order of its Board of Directors vide Resolution dated 15-3-____, 1978.

1. _____
2. _____

COMMON SEAL

CHAIRMAN'S INITIALS

