

MINUTES OF THE 58th MEETING OF THE AUTHORITY

held on April 29, 2009 at 11.30 a.m.

in the Office of the IRDA at 3rd Floor, Parishram Bhavan, Basheer Bagh, Hyderabad.

Present: Chairman Shri J Hari Narayan

Member Shri C. R. Muralidharan Member Shri K K Srinivasan Member Shri G Prabhakara Member Dr. R Kannan

Part-time Member Shri Uttam Prakash Agarwal

Invitee Dr. D V S Sastry

Also present: Executive Director Shri Prabodh Chander

Executive Director Shri K Subrahmanyam

Executive Director Shri Kunnel Prem Executive Director Shri A Giridhar

Chairman extended a warm welcome to all those who were present. The services of Smt. Sushma Nath, Secretary (Expenditure), Ministry of Finance were appreciated and placed on record.

Leave of absence was granted Smt. Ela R Bhatt, SEWA, Mr. Vijay Mahajan, BASIX and Shri Rahul Khullar, Secretary (Disinvestment), Ministry of Finance who could not attend because of prior commitments.

It was noted that Shri A Giridhar, IAS has taken charge as Executive Director (Administration) and would be acting as Designated Officer.

Item # 1: Confirmation of Minutes of the 57th Meeting of the Authority held on February 6, 2009

Authority hereby approved the minutes of its 57th meeting held on 6 Feb 09.

Resolution No: 58:1

Authority resolves to confirm the Minutes of the 57th meeting of the Authority held on 6th February, 2009..

Item # 2: Action Taken Report on the Minutes of the 57th Meeting of the Authority held on February 6, 2009.

Action Taken Report was noted. In this regard, the note regarding investment policy approved in the earlier authority meeting was considered and approved in respect of investments in FDs of banks. This permits CAR of at least 11% (12% earlier); and NPA not more than 3%(1% earlier).

With regard to the enquiry made by the Chairman on the progress of the construction of IRDA Building at Nanakramguda (Gachibowli), ED (Admn) explained the progress and indicated that selection of Architects, etc., would be finalized by end of June, 2009.

Item # 3: Organizational structure of the IRDA and Recruitment Rules, 2009 (proposed)

Note on the sanction of strength of staff and the recruitment rules (draft) 2009 was considered by the Authority. Members of the Authority raised the following issues:-

- (a) Definition of 'appointment' by different streams be included.
- (b) Removal of qualification of ICWAI and CFA for the purpose of accounts department (F&I) of the Authority;
- (c) Criteria for Inter se seniority;
- (d) Remuneration for Deputationists;
- (e) Relaxation of service period requirement in exceptional circumstances in Rule

As regards item (a) Members were in favour of the definition mentioned in the Rules. Item (b) was unanimously accepted.

Item (c), it was noted, did not require any change in the rules.

Item (d) was already taken care in the Rules.

Item (e) was unanimously accepted, and the Authority gave the powers to the Chairperson in this regard.

It was also suggested that the name of 'Recruitment Rules, 2009' should be changed as 'Executive Rules of Staffing in the Authority, 2009'. With the above changes the Board resolved to adapt the Executive Rules for Staffing in the Authority, 2009 as Annexed.

Resolution No: 58:3

With the above changes the Board resolved to adapt the Executive Rules for Staffing in the Authority, 2009 as Annexed.

Additional Item # 1: Manpower requirement for IT operations.

Approved

Additional Item # 2: Performance of the Insurance Sector in 2008-09

Member (F&I) presented the agenda on the performance of the insurance sector for 2008-09 based on the provisional numbers received. It was explained that the Authority was in receipt of the details of the financial results of most of the companies as at the end of third quarter (December 2008) and also the new business numbers for the last quarter. It was, therefore, possible to have a rough idea where the sector was headed for the current year. After referring to the details furnished in the Agenda, it was explained that as many as 15 out of 17 life companies in the private sector were having losses.

On the mobilization of the new business, the sector had recorded negative growth for the first time post opening up of the sector. LIC's negative growth was 10.5% and the private insurer's growth was positive at a nominal of 1.03% leading to a cumulative negative growth of 6% for the sector as a whole. Taken together, it is likely that most companies could continue to have negative financial results at the end of March 2009. The broad reasons for such a performance have been highlighted briefly in the Agenda. One distinguishing feature was that LIC was moving significantly away from the linked products which could alter the scenario in the coming years. It is also possible that lower investment income and declining new business could slow down the expansion phase.

On the non-life insurance sector, all insurers continued to record underwriting losses. The private insurers could however show some increase in the investment income whereas the public insurers had suffered a steep decline on that segment. The public sector insurers in particular seem to be witnessing severe constraints in their performance both on the underwriting and investment fronts. The third quarter results showed a serious decline in the overall profits of PSUs by close to 90% over the corresponding period last year. The National Insurance Company Limited had posted Rs.176 crore loss as against a profit of Rs.122.57 crore for the last year. In the case of New India Insurance Company Limited, the profit was nominal at Rs.7.9 crore against Rs.1050.8 crore for the corresponding period in the previous year.

The limited analysis based on the available data points to the need for urgent examination of issues on non-life sector and in particular those in the public sector. Though the private sector has grown at 12.06% as against 28.85% in the previous year, the growth of public sector was only 7.1%. There is, therefore an immediate need for the Authority to take quick action to discuss various issues on one-to-one basis and identify the areas of regulatory concern.

After detailed discussions, Chairman directed Member (Non-Life) to take immediate follow-up action to deal with various issues on the performance of general insurers.

There was no other item for discussion and the meeting concluded with vote of thanks to the Chairman.

Sd/-(J Hari Narayan) Chairman

ANNEXURE

EXECUTIVE RULES FOR STAFFING THE IRDA, 2009

[SEE PARA 4 OF STAFF REGULATIONS]

- 1. Short title and commencement.—
- (1) These Rules may be called Executive Rules for staffing IRDA, 2009.
- (2) They shall come into force from 1st June, 2009.
- 2. **Definitions** --- (1) In these rules, unless the context otherwise requires,--
- (a) 'Appointment' means appointment to any of the posts within the sanctioned strength of the Authority by means of
 - a. direct recruitment (or)
 - b. deputation (or)
 - c. on promotion (or)
 - d. on contract.
- (b) "Appointing Authority" in relation to in grade means the authority empowered under the Executive Rules for Staffing the IRDA, 2009
- (c) "Approved services" in relation to any Grade means,
 - (i) in respect of an officer recruited directly to that grade, period or periods of regular service rendered in that grade, including period or periods of absence during which he would have held a post on regular basis in that grade but for his being on leave or otherwise not being available to hold such post, from the first day of July of the year, following the year in which the examination/interview for direct recruitment was held;
 - (ii) in respect of any officer recruited to that grade through departmental examination/selection, period or periods of regular service rendered in that grade, including period or periods of absence during which he would have held a post on regular basis in that grade but for his being on leave or otherwise not being available to hold such post, from the first day of July of the year for vacancies of which such examination was held;
 - (iii) in respect of an officer recruited to that grade on the basis of length of service in the lower grade, period or periods of regular service rendered in that grade, including period or periods of absence during which he would have held a post on regular basis in that grade but for his being on leave or otherwise not being available to hold such post, from the first day of July of the year for which the recruitment was made:
 - Provided that where there is delay of more than ninety days in joining on appointment, in any of the cases mentioned in the sub clauses (i), (ii) and (iii) above, such delay should not be due to any fault on the part of the officers;
- (d) "Authority" means Insurance Regulatory and Development Authority, 1999 or the chairperson of the Authority established under Insurance Regulatory and Development Authority Act, 1999;

- (e) "cadre officer/employee" in relation to any grade means an officer/employee of the Authority;
- (f) "common seniority list" in relation to any grade means the seniority list of officers and other employees of that grade serving in the Authority specified in the Rule 3 of these Rules as on the appointed day and revised annually in accordance with the list prepared by the Administration Department and approved by the Chairperson;
- (g) "direct recruit" means a person recruited on the basis of a competitive examination or interview or both, other than a departmental competitive examination, recruited through a selection committee appointed by the Authority;
- (h) "duty post" in relation to any grade of the service means a cadre post held by officers and other employees of the service on a substantive basis in any posts;
- (i) "Grade" means any of the grades specified in the Rule 3 of these rules;
- (j) "merit" in relation to any promotion of person means the performance of a person in the previous grade assessed by means of (a) performance in any examination conducted for the purpose, (b) review by competent authority in the confidential reports and/or (c) performance in the interview for the grade and (d) any other measure of performance so prescribed by the Authority;
- (k) "permanent officer / employee" means a person who has been confirmed in service;
- (I) "regular vacancies" in relation to a grade, includes vacancies arising out of death, retirement, promotion, resignation, deputation or transfer or long leave of incumbents:
- (m)"Sanctioned strength" in relation to any grade of service means the strength of posts in that grade, against which regular appointments may be made;
- (n) "select list" in relation to a grade means the select list prepared in accordance with rank prepared by the administration department and approved by the chairperson;
- (o) "Staff Regulations" means Insurance Regulatory and Development Authority (Conditions of service of officers and other employees) Regulations, 2000, notified by the Authority;
- (p) "suitability" in relation to any promotion of a person means the person meeting the qualification and/or experience requirement for the grade to which the person is considered for promotion;
- (2) Words and expressions not defined in these rules shall have the meanings assigned to them in the Staff Regulations.

3. **Composition of the service.**—(1) There shall be ten grades in the service which are classified into four classes as given below:-

S No	Grade	Class	Post	
1	I-F	I	Executive Director	
2	I-E		Senior Joint Director	
3	I-D	1	Joint Director	
4	I-C	I	Deputy Director	
5	I-B		Senior Assistant Director	
6	I-A		Assistant Director	
7	II	II	Junior Officer	
8	III	Ш	Assistant	
9	IV-B	IV	Record Keeper / Caretaker	
10	IV-A	IV	Messenger / Security Guard	

4. Combined Gradation List of Officers and Employees of the IRDA Service.--

- (1) There shall be a single combined gradation list called common seniority list for each grade of the service specified in Rule 3.
- (2) The common seniority list for each grade of the service shall be prepared as on 1st January of every year.
- (3) Direct recruits shall be ranked inter-se in the order of merit reckoned on the basis of final ranking obtained on the basis of marks obtained by the candidate in such recruitment.
- (4) Persons appointed regularly to a grade from the select list for the grade shall be ranked inter-se according to the order in which they are so appointed.
- (5) The relative seniority of direct recruits to a grade and persons regularly appointed to a grade from the selected list for the grade shall be as per the date of appointment to the regular vacancy.
- (6) The seniority list prepared as per sub-rule 2 of this rule shall be published in the Authority's intranet and notice board.
- 5. The sanctioned strength of the service.—(1) The sanctioned strength of various cadres of the service shall be as specified in the table below:-

Table

S	Class	Post	Sanctioned
No			strength
1	1	Executive Director	6
2	1	Senior Joint Director	3
3	ı	Joint Director	12
4	I	Deputy Director	31
5	I	Senior Assistant Director	23
6	I	Assistant Director	52
7	П	Junior Officer	15
8	III	Assistant	58
9	IV	Messenger, Security Guard, Record	2
		Clerk, Care Taker	
		TOTAL	202

- (2) There shall be a Deputation Reserve of 20%, Leave Reserve of 3% and Training Reserve of 1% of the sanctioned strength of officers of Class III and above.
- (3) The percentage of posts referred to under sub-rule 2 of this rule shall be in addition to the sanctioned strength indicated in the table above in respect of posts mentioned against serial number 2 to 9.
- 6. **Pay -** The scales of pay attached to the various grades of the service shall be as per the rules made by the Authority from time to time.

7. Departments in the Authority.—

(1) The employees of the Authority shall be organized into the following ten departments based on the functions carried out by them:

Department	Main functions			
(1) Chairman	- besides attending to normal requirements of Chairman, it			
Secretariat	would also look after International Affairs, Internal Audit and			
	Legal affairs;			
(2) Administrative	- HR, Recruitment and Training, Promotions, Vigilance, etc.,			
Department	and office services;			
(3) Actuarial	- Actuarial Returns; Appointed Actuary system, File & Use of			
Department	Life products and other actuarial matters;			
(4) F&I Department	- accounts and investments of insurers and also registration of			
	new insurers, approval of appointment and remuneration of			
	CEOs of insurers, etc;			
(5) Non-Life	- Reinsurance, File & Use of products, Surveyors, approval of			
Department	branch offices of insurers and other matters relating to general			
	insurers and re-insurer(s);			
(6) Life Department	- Life returns, Market conduct issues; micro-insurance,			
	approval of branch offices of insurers, etc;			

(7) R&D Department	- Statistical section (Annual Report, Monthly Statistics,) IT,			
	Publicity (IRDA Journal), Policy Planning (proposed to be			
	established); Data warehousing section (being established);			
	Library			
(8) Inspection	On-site inspection of life/general insurers, reinsurer, brokers,			
Department	TPAs, Corporate Agents, ATIs;			
(9) Intermediaries	Agents, Corporate Agents, Brokers, TPAs, ATI (Agents			
Department	Training Institutions) and Referral Agencies.			
(10) Consumer	Parliament Questions, VIP References, RTI Queries,			
Affairs Dept. (to be	Policyholders interests both life and non-life (Grievances,			
established)	advertisements, Ombudsman, etc)			

(2) Chairperson may create any new department according to the requirements of the Authority, and redefine functions of any department.

8. Qualifications of employees:

The qualifications required for employees serving in different departments are described in schedule I. Normally only those employees having prescribed qualifications shall be posted in acturial, life and non-life insurance, IT, F&I departments.

- 9. Method of recruitment and appointing authority: Subject to other provisions in these rules, the method of appointment for several classes and categories of posts shall be as per the schedule II. The competent authority as prescribed in schedule to IRDA (Conditions Of Service)Regulations,2000 shall be the appointing authority.
- 10. **Selection Committee**: The Chairperson may appoint a selection committee consisting of atleast 3 members of which atleast one member be an outside expert, to carry out recruitment and promotions under these rules.
 - a) The selection committee for the recruitment of Executive director, Senior Joint Director and Joint director, shall be headed by the Chairperson and atleast one member of the Authority in addition to the outside expert member and other members
- 11. **Minimum service for promotion**: No member of the service shall be eligible for promotion to the next higher category of post or appointment by transfer unless he has put in minimum years of services as specified in column (iii) of schedule –II from which promotion or appointment by transfer is made.

12. Minimum experience for direct recruitments :

No person shall be eligible for appointment by direct recruitment unless he has experience in relevant functional area to the post as determined by the competent authority to which he is being recruited as specified in Schedule – III.

13. Probation:

a) Every person appointed by direct recruitment to any post in the service shall be from the date on which he commences probation, be on probation for a period of 2 years on duty within a continuous period of 3 years.

- b) Every person appointed by transfer or by promotion shall from the date on which he commences probation be on probation for a total period of one year on duty within a continuous period of 2 years.
- c) The appointing authority may extend probation of any employee citing sufficient grounds in advance.
- 14. **Residuary matters**.—In regard to matters not specifically covered by these rules, the Authority may make new rules to deal with such matters.
- 15. **Power to relax.** Chairperson may dispense with or relax the requirement the rule to such extent and subject to such conditions, as he may consider necessary.
- 16. Repeal and savings.—Recruitment Rules, 2005 are hereby repealed subject to any other action taken under the previous rules immediately before such commencement shall so far as it is not inconsistent with the provisions of these rules, be deemed to have been issued, made, granted, done or taken under the corresponding provisions of these rules.
- 17. **Reservations.** Nothing in these rules shall affect reservations, relaxation and other concessions required to be provided for the Scheduled Castes and the Scheduled Tribes and other special categories of persons in accordance with the orders issued by the Central Government from time to time in this regard.
- 18. **Interpretation.** Where any doubt arises as to the interpretation of any of the provisions of these rules, the matter shall be referred to the Authority whose decision thereon shall be final.

* * *

Schedule I

Grade (i)	Name of the Post (ii)	Age (Years) (iii)	Qualifications (iv)
IV-A	Messenger Security Guard	30	10 th Standard. Knowledge of English, Hindi & Regional language
IV-B	Record Keeper / Caretaker	30	12 th Standard Knowledge of English, Hindi & Regional language.
III	Assistant	30	Graduate of recognized university preferably in Commerce, Business, Computer Sc, HR, Law, Statistics, Inter CA, knowledge of computer operations. Pass in two subjects of ASI (NOW INSTITUTE OF ACTUARIES OF INDIA) Exams in case of Actuarial Assistants.
II	JUNIOR OFFICER	35	ACTL: GRADUATE, AND PASS IN FOUR SUBJECTS OF INSTITUTE OF ACTUARIES OF INDIA. ACCOUNTS: INTER-CA R&D: STATISTICAL: GRADUATION IN STATISTICS.(B.STAT, B.SC (STAT) OR EQUIVALENT) IT DEPT: GRADUATION IN COMPUTER SCIENCE (B.TECH(IT) / B.C.A) INSURANCE (LIFE/GENERAL): GRADUATE AND AIII OR EQUIVALENT. LEGAL: GRADUATION IN LAW (LL.B) OTHER DEPTS.: Graduate of recognized university preferably in Commerce, Business, OR, HR KNOWLEDGE OF COMPUTER OPERATIONS REQUIRED FOR ALL POSTS
I-A	ASST. DIRECTOR	35	ACTL: GRADUATE, AND PASS IN 5 SUBJECTS OF INSTITUTE OF ACTUARIES OF INDIA. ACCOUNTS: ACA R&D: STATISTICAL: POST-GRADUATION IN STATISTICS.(M.STAT, M.SC (STAT) OR EQUIVALENT) IT DEPT: B.Tech (IT) or Computer Technology or MCA or Masters in IT from a recognized university INSURANCE (LIFE/GENERAL): GRADUATE AND FIII OR EQUIVALENT. LEGAL: GRADUATION IN LAW (LL.B) OTHER DEPTS.: (POST-GRADUATE) OR (Graduate with 8 yrs of relevant experience in Insurance Sector.)

Grade	Name of the Post	Age	Qualifications	
(i)	(ii)	(Years) (iii)	(iv)	
I-B	SENIOR ASST. DIRECTOR	35	ACTL: GRADUATE, AND PASS IN 7 SUBJECTS OF INSTITUTE OF ACTUARIES OF INDIA. ACCOUNTS: ACA R&D: STATISTICAL: POST-GRADUATION IN STATISTICS.(M.STAT, M.SC (STAT) OR EQUIVALENT) IT DEPT: B.Tech (IT) or Computer Technology or MCA or Masters in IT from a recognized university INSURANCE (LIFE/GENERAL): GRADUATE AND FIII OR EQUIVALENT. LEGAL: GRADUATION IN LAW (LL.B) OTHER DEPTS.: (POST GRADUATE) OR (Graduate with 8 yrs of relevant experience in Insurance Sector.)	
I-C	DEPUTY DIRECTOR	45	ACTL: GRADUATE, AND ASSOCIATE OF INSTITUTE OF ACTUARIES OF INDIA. ACCOUNTS: ACA R&D: STATISTICAL: POST-GRADUATION IN STATISTICS.(M.STAT, M.SC (STAT) OR EQUIVALENT) IT DEPT: B.Tech (IT) or Computer Technology or MCA or Masters in IT from a recognized university INSURANCE (LIFE/GENERAL): GRADUATE AND FIII OR EQUIVALENT. LEGAL: GRADUATION IN LAW (LL.B) OTHER DEPTS.: (POST GRADUATE) OR (Graduate with 8 yrs of relevant experience in Insurance Sector)	
I-D	JOINT DIRECTOR	45	ACTL: GRADUATE, AND FELLOW OF INSTITUTE OF ACTUARIES OF INDIA. ACCOUNTS: FCA R&D: STATISTICAL: POST-GRADUATION IN STATISTICS.(M.STAT, M.SC (STAT) OR EQUIVALENT) IT DEPT: B.Tech (IT) or Computer Technology or MCA or Masters in IT from a recognized university INSURANCE (LIFE/GENERAL): GRADUATE AND FIII OR EQUIVALENT. LEGAL: POST-GRADUATION IN LAW (LL.M) OTHER DEPTS.: (POST GRADUATE) OR (Graduate with 8 yrs of relevant experience in Insurance Sector.)	

Grade (i)	Name of the Post (ii)	Age (Years)	Qualifications (iv)
(-)	(,	(iii)	()
I-E	SENIOR JOINT DIRECTOR	45	ACTL: GRADUATE, AND FELLOW OF INSTITUTE OF ACTUARIES OF INDIA. ACCOUNTS: FCA R&D: STATISTICAL: POST-GRADUATION IN STATISTICS.(M.STAT, M.SC (STAT) OR EQUIVALENT) IT DEPT: B.Tech (IT) or Computer Technology or MCA or Masters in IT from a recognized university INSURANCE (LIFE/GENERAL): GRADUATE AND FIII OR EQUIVALENT. LEGAL: POST-GRADUATION IN LAW (LL.M) OTHER DEPTS.: (POST GRADUATE) OR (Graduate with 8 yrs of relevant experience in Insurance Sector.)
I-F	EXECUTIVE DIRECTOR	Min 40 Max 53	ACTL: Fellow of Actuarial Society of India or equivalent as determined by the Authority
			OTHER: Post-graduate, CA, FIII or equivalent from a recognized university

Notes:

- 1. Age mentioned in schedule is maximum age and applicable for the post where the method of recruitment is by direct recruitment..
- 2. However, employees of IRDA without necessary qualification prescribed for highest post (who are above 50 years in age) may be considered for promotion to higher level in departments other than (1) Actuarial, (2) F&I, (3) R&D IT and Statistical, provided they have work experience one year more than the prescribed experience; as in these departments (such as Life, Non-Life, Administration) work experience will be as valuable in meeting the organizational requirements;

Schedule – II

Grade	Name of the Post	Method of Recruitment
(i)	(ii)	(iii)
IV-A	MESSENGER SECURITY GUARD	By Direct recruitment
IV-B	RECORD KEEPER / CARETAKER	By promotion: 50% vacancies from feeder cadre of Messenger, Security Guard subject to condition they have passed 12 th standard and put in 12 years of service;
III	ASSISTANT	By direct recruitment based on entry test and interview
II	JUNIOR OFFICER	BY PROMOTION: FROM AMONG ASSISTANTS AFTER 5 YEARS SERVICE SUBJECT TO MERIT, SUITABILITY, AND SENIORITY; RELAXABLE TO 3 YEARS IN CASE OF THOSE WHO POSSESS THE QUALIFICATION APPLICABLE TO ASST. DIRECTOR.
I-A	ASST. DIRECTOR	BY PROMOTION: A MINIMUM OF 50% OF POSTS FROM AMONG JUNIOR OFFICERS AFTER 5 YEARS SUBJECT TO MERIT, SUITABILITY, AND SENIORITY; RELAXABLE TO 3 YEARS IN CASE OF THOSE WHO POSSESS THE QUALIFICATION APPLICABLE TO SENIOR ASST. DIRECTOR. REST OF THE VACANCIES BY OTHER MEANS.
I-B	SENIOR ASST. DIRECTOR	BY PROMOTION: FROM AMONG ASST. DIRECTORS AFTER 5 YEARS SUBJECT TO MERIT, SUITABILITY, AND SENIORITY.
I-C	DEPUTY DIRECTOR	BY PROMOTION: A MINIMUM OF 50% OF POSTS FROM AMONG SENIOR ASST. DIRECTORS AFTER 5 YEARS SUBJECT TO MERIT, SUITABILITY, AND SENIORITY. REST OF THE VACANCIES BY OTHER MEANS.
I-D	JOINT DIRECTOR	BY PROMOTION: A MINIMUM OF 50% OF POSTS FROM AMONG DEPUTY. DIRECTORS AFTER 4 YEARS SUBJECT TO MERIT, SUITABILITY, AND SENIORITY;
		REST OF THE VACANCIES BY OTHER MEANS.

Grade (i)	Name of the Post (ii)	Method of Recruitment (iii)
I-E	SENIOR JOINT DIRECTOR	BY PROMOTION FROM AMONG JOINT DIRECTORS AFTER 4 YEARS SUBJECT TO MERIT, SUITABILITY, AND SENIORITY;
I-F	EXECUTIVE DIRECTOR	By promotion from Sr Jt Director with 4 years experience subject to suitability, seniority, merit. Vacancy can be filled in by direct recruitment or deputation. By direct recruitment OR By deputation

Schedule – III Minimum experience for direct recruitment

Grade	Name of the post	Experience in related field
(i)	(ii)	(iii)*
III	Assistant	2 years
II	JUNIOR OFFICER	
I-A	ASST. DIRECTOR	3 years
I-B	SENIOR ASST. DIRECTOR	
I-C	DEPUTY DIRECTOR	10 years
I-D	JOINT DIRECTOR	14 years
I-E	SENIOR JOINT DIRECTOR	18 years
I-F	Executive Director	20 years

^{*}the experience shall be at levels appropriate to the post mentioned column (ii).

Note:-

Experience mentioned in the above Schedule is not applicable to employees appointed on deputation.

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