



Study4Insurance

LEAVE RULES

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These notes have been meticulously prepared by the Study4Insurance Team based on the official Service and Leave Rules of the Public Sector General Insurance Companies (PSGICs).

They are intended purely for academic and examination preparation purposes to assist officers and aspirants in understanding the rules in a simplified and structured manner.

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GENERAL PRINCIPLES, CASUAL LEAVE & RESTRICTED HOLIDAY

* GENERAL PRINCIPLES GOVERNING GRANT OF LEAVE

1 Leave is not a right

- Leave cannot be claimed as a matter of right.
- It can only be availed after *sanction by the Competent Authority*.

2 Emergency casual leave

- 1 day's CL may be taken without prior sanction in unforeseen emergency.
- The Head of Office must be promptly informed with reason.

3 Refusal / Revocation

- Competent Authority may refuse, revoke, or reduce any leave due to work exigencies.

4 No presumption of sanction

- Leave is not presumed. One must not avail leave unless it is *specifically sanctioned*.

5 No outside work during leave

- Employee cannot accept any job/service while on leave.

6 Leave during suspension

- Leave cannot be granted during suspension.
- However, during *pending disciplinary proceedings*, Competent Authority may grant leave.

7 Prefix/Suffix rule

- Sundays/holidays may be *prefixed or suffixed* to any leave.
- *Intervening* Sundays/holidays count as part of leave.

8 Combination of Leaves (allowed combinations)

Type of Leave	Can be combined with
Casual Leave	Exam, Quarantine, LOP
Earned Leave	Sick, Maternity, Exam, Quarantine, LOP
Sick Leave	Earned, Maternity, Quarantine, LOP
Maternity Leave	Earned, Sick, Quarantine, Exam, LOP
Exam Leave	Casual, Earned, Maternity, Quarantine, LOP
Quarantine Leave	Any type + LOP
Leave on Loss of Pay	Any type

9 Address during leave

- Employee must intimate leave address & inform changes promptly.

10 Permission to leave HQ

- Permission from Competent Authority is mandatory before leaving HQ.

1 1 Overstayed = Unauthorized absence

- If overstayed not sanctioned before expiry → treated as *unauthorised absence*.
- Before treating as LOP, Competent Authority must check extenuating reasons.

1 2 Avail full leave before resuming

- Employee must complete full leave before resuming unless recalled.
- Early joining needs prior permission.

1 3 Increment during leave

- Increment due during leave will be granted from due date (except LOP).

* CASUAL LEAVE (CL)

1 Maximum CL in a Calendar Year: 12 days.

2 For joining year:

- $CL = (\text{No. of days from joining to 31 Dec} \div 30).$

- Fraction ignored.

3 For retirement year:

- $CL = (\text{No. of days from 1 Jan to retirement date} \div 30)$.
- Fraction ignored.

4 Extra Holidays Counted:

- Any non-N.I. Act holiday observed by office is counted in above calculation.

5 Unused CL lapses:

- Balance as on 31 December → lapses automatically. No carry-forward.

6 CL at a time:

- Not more than 5 days at a time.

7 During probation/training:

- CL accrues at 1 day per 24 days of service.
- Can be taken only after accrual.

8 LOP or other sanctioned leave → no impact:

- LOP or other sanctioned leave does not affect CL entitlement.

9 Half-day CL:

- Permitted maximum 6 occasions per year.
- Introduced wef 1.1.2011 (Amendment Scheme 2010).

10 Intervening holidays:

- Holidays between two CLs not counted as leave (w.e.f 1.1.2011).

1 1 CL Limit (2010 Amendment Clarification):

- Though Half-day & Additional CL abolished from 2006 Rationalisation Scheme, reinstated by 2010 Amendment as above.

Quick Comparison – Casual Leave Summary

Particular	Rule / Provision
Maximum CL	12 days per year
Max at a time	5 days
Half-day CL	6 occasions/year
Lapse	On 31st Dec
During probation	After accrual (1 day per 24 days)
Holidays between CLs	Not counted
Authority	Competent Authority sanction (except 1 emergency day)

RESTRICTED HOLIDAY (RH)

1 Provision Origin:

- Introduced under para 9 amendment of Rationalisation Scheme (effective 1.1.2006).

2 Allowance:

- Employee may avail maximum 2 Restricted Holidays in a calendar year.

3 Choice:

- From list of Restricted Holidays declared by *Central Government* each year.
- Choice must be submitted before the start of the calendar year.

4 Applicable to:

- Supervisory, Clerical, and Subordinate Staff.

5 Key Note:

- RHs are *in addition* to declared holidays and CL; treated as special optional holidays.

EXAM-TIPS / TRICKY POINTS FOR REVISION

- CL ≠ right; must be sanctioned (except one emergency day).
- Half-day CL—max 6 times a year (post-2011).

- 5 days max CL at one time.
- Holidays between CLs → not counted as leave.
- CL lapses annually; no carry forward.
- Restricted Holidays: only 2 per year, chosen at start of year.
- Prefix/suffix allowed for any leave, but intervening holidays count.
- Increment continues during leave (except on LOP).
- Leave during suspension not allowed.
- Always get HQ leaving permission before proceeding on leave.
- Overstay without sanction = unauthorised absence (possible disciplinary action).

EARNED LEAVE | SICK LEAVE | SPECIAL SICK LEAVE | ADVANCE SICK LEAVE

* EARNED LEAVE (EL)

1 Nature:

- Leave *earned by duty*.
- “Duty” = period actually spent in service, excluding all leaves *except* Casual, Quarantine, Examination & Trade-Union Leave.

2 Accrual rate:

- 1 day EL for every 11 days of duty.
- Max accumulation limit → 270 days
(as per circular HO:HR:leave:120:2017 dated 30.11.2017, w.e.f 13.09.2017).

3 Duration for grant:

- Minimum 6 days – Maximum 120 days at a time (w.e.f 1.1.2011).
- To be used for longer absence ≥ 6 days.
- Short EL (< 6 days) only in *pressing situations* on not > 2 occasions per year by normal authority; beyond 2 occasions only by RM/Chief Manager with satisfactory record.

Application notice:

- Written application at least 15 days in advance.
- Competent Authority may relax or waive notice for valid reason.

5 Conversion to Sick Leave:

- Allowed if sickness occurs during EL with medical certificate, *provided SL due and genuine*.

6 During probation/training:

- EL accrues but cannot be availed till training completed.

7 Important condition:

- Exhaustion of CL does not entitle automatic short EL.
- If EL refused for short duration → absence treated as *Leave on Loss of Pay (LOP)*.

 **Table – Key Earned Leave Provisions**

Parameter	Rule
Accrual	1 day / 11 days of duty
Max accumulation	270 days
Min grant	6 days (normal)
Max grant	120 days
Notice	15 days
Short EL	≤ 2 times a year (special sanction)
Conversion	Allowed → SL if sickness proved
During training	Accrues but not usable

* SICK LEAVE (SL)

1 Accrual rate:

- 30 days on half-pay for each completed calendar year.
- Max accumulation: 240 days.

2 Computation:

- Only *completed years* counted; parts of a year ignored.
- All leave *except LOP* counts towards accrual.

3 Medical Certificate:

- Must be from *Registered Medical Practitioner* — includes Allopathic, Homeopathic, Ayurvedic, Unani (if registered).

4 Certificate details:

- Must state diagnosis + probable duration of treatment.

5 Resumption:

- Must produce Fitness Certificate from attending doctor.

6 Second opinion:

- Competent Authority may obtain 2nd medical opinion (Company's medical examiner).
- Cost borne by Company.

7 Credit in joining / retirement year:

Case	Formula
Year of joining	Days from joining → 31 Dec ÷ 12
Year of retirement	Days from 1 Jan → retirement ÷ 12
Fraction < ½	Ignored

8 Leave salary (Half-Pay Basis):

= ½ of (Basic + Special + Personal Pay) + DA, HRA, CCA, Hill Allowance on half aggregate.

9 Option to convert to Full-Pay:

- Employee may opt for full-pay; in that case, *double* the period debited from SL account.

⚙ Quick Comparison – Earned Leave vs Sick Leave

Particular	Earned Leave	Sick Leave
Accrual rate	1 day / 11 days duty	30 days / year (½ pay)
Accumulation	270 days	240 days
Basis	Full pay	Half pay
Conversion	↔ Sick Leave if sickness	To Full pay (double debit)
Medical certificate	Not required	Mandatory
During training	Accrues, not used	Accrues pro-rata
Notice	15 days	As soon as sick (with certificate)

✳ SPECIAL SICK LEAVE – 9 MAJOR DISEASES

Applicable only when no SL balance remains.

1 Eligible diseases (9 major):

Cancer • Leprosy • Tuberculosis • Paralysis • Brain Tumour • Cardiac Ailment • Kidney Disease • AIDS • Mental Disease

2 Duration: Up to 6 months (on half pay).

3 Sanctioning Authorities:

Cadre	Authority
Class III & IV	DGM (HR)
AO / AM	DGM (HR)
Dy. Manager / Manager	GM
Chief Manager & above	CMD

ADVANCE SICK LEAVE (Hardship Provision)

(Not part of regular scheme; allowed only under exceptional hardship by CMD.)

Eligibility:

- Only for *confirmed employees* with no leave to credit.
- Granted under CMD's hardship powers.

Key norms:

1. Case must show *genuine sickness/accident*.
2. Past leave record checked – habitual CL/EL/SL usage = disqualification.
3. Normally ≤ 180 days on half-pay (no full-pay conversion).
4. As a rule, 50 % of advance SL granted \rightarrow half-pay, remaining \rightarrow LOP.
5. Generally only once in entire career (2nd time = major accident / illness).
6. Disease must be *serious but not chronic* (and not among 9 major diseases).
7. Adequate *remaining service period* required for future adjustment.
8. Adjustment: against future SL accrual + 50 % of future EL (with consent).
9. If employee leaves before adjustment \rightarrow recovery from terminal dues (based on last salary).

Required documents for CMD proposal:

- a) Date of birth
- | b) Appointment date
- c) Past 5 years leave record
- d) Medical certificates stating illness, duration, prognosis
- e) Regional Chief's recommendation

Application window:

- Must apply within 3 months after resuming duty.

■ Summary Table – Special & Advance Sick Leave

Type	Eligibility	Pay	Duration	Authority	Notes
Special Sick Leave	9 Major Diseases	Half Pay	6 months	DGM→CMD	Only when no SL left
Advance Sick Leave	Confirmed, hardship	Half Pay (50% LOP)	Up to 180 days	CMD	Once in career, future adjustment

■ EXAM CUES & REVISION NOTES

- EL accrual – 1 day per 11 days duty; max 270 days.
- SL accrual – 30 days per year ($\frac{1}{2}$ pay), max 240 days.
- Short EL (<6 days) only twice a year (beyond that → RM/Chief Manager).
- EL for training probationers – accrues, but can't be availed.
- Special Sick Leave – 9 specific diseases only.
- Advance SL – Hardship cases, CMD's discretion, once in career.
- Conversion – SL → Full pay (double debit).
- Medical certificate – Mandatory for SL & conversion to EL.
- Joining/retirement formula – divide by 12, ignore fraction $<\frac{1}{2}$.
- No SL carry forward beyond 240 days.
- Leave on half pay → proportionate DA/HRA/CCA.
- CMD final authority for hardship/advance sick leave.

* MATERNITY LEAVE (ML)

1 Eligibility

- Available to all female employees, including probationers.
- Permissible only if < 3 living children.

2 If 3 or more children alive:

- Not entitled to Maternity Leave.
- May use Earned Leave, then Sick Leave, else Leave on Loss of Pay (LOP).

3 Medical Certificate:

- Must be produced from the *medical attendant* confirming confinement.

4 Quantum of Leave:

- Up to 180 days (6 months) for each confinement.
- Employee can decide distribution between pre-natal and post-natal periods.

5 Pay:

- Full pay (salary as on date preceding leave).

6 Probationers:

- Entitled to ML; probation extended by the same period of leave availed.

7 Maximum Ceiling over Service:

- Total 12 months (360 days) of ML in entire service, including miscarriage/medical termination.

* MISCARRIAGE LEAVE

1 Duration: Up to 6 weeks (42 days) with full pay immediately following miscarriage.

2 Eligibility: Granted only if the employee is entitled to ML (i.e. has ≤ 2 living children).

3 Probationers: Can avail 6 weeks; probation extended by equal period.

4 Definition of "Miscarriage":

- Expulsion of contents of pregnant uterus between 12 and 26 weeks.

- Includes *medical abortion* performed by authorised gynaecologist.
 - 5 Number of occasions:** No fixed limit; can be granted multiple times (within 12-month overall ceiling).
 - 6 Doubtful cases:** To be verified by empanelled gynaecologist / general surgeon.
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* SPECIAL LEAVE FOR FAMILY PLANNING OPERATIONS

- 1** If operation done during ML: Special leave admissible in addition to ML.
 - 2** Purpose: Covers sterilisation or similar operations for family-planning motives.
 - 3** Granted with pay.
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* ADOPTION LEAVE (Effective 22 June 2000)

1 Eligibility:

- Only childless female employee.
- Adoption must be legal & below 1 year of age.

2 Quantum:

- Up to 2 months (60 days) or until the child reaches 1 year of age, whichever earlier.

3 Frequency: Only once during entire service.

4 Documentation:

- Copy of *certified adoption deed* must be submitted to Company.
 - Adoption must be through proper legal process.
-

* PATERNITY LEAVE

(Introduced 13 Sept 2017 – Circular No HO:HR:leave:120:2017 dated 30 Nov 2017)

1 Eligibility:

- Male employee with less than 2 surviving children.

2 Duration: Up to 15 days.

3 Timing of Availment:

- During confinement of wife – from 15 days before to 6 months after delivery.

- May also be availed in case of legal adoption of a child < 1 year old.

4 Lapse Rule: If not used within above window → automatically lapses.

5 Combination of Leave:

- May be combined with any other leave except Casual Leave.

6 Pay & Record:

- Full salary as on date before proceeding.
- Separate Paternity Leave Register to be maintained; not debited to any existing account.

7 Authority for Sanction:

- Same as for Earned Leave sanction.

SUMMARY TABLE – MATERNITY & RELATED LEAVES

Type	Eligibility	Duration	Pay	Limit / Condition	Authority
Maternity Leave	Female staff < 3 children	180 days each confinement	Full	Max 12 months service total	Competent Authority
Miscarriage Leave	Eligible females (< 3 children)	6 weeks	Full	Unlimited occasions within overall 12 months cap	Competent Authority
Adoption Leave	Childless female (adopting legally < 1 yr)	2 months (max)	Full	Once in service only	Competent Authority
Paternity Leave	Male < 2 children	15 days	Full	Within 6 months after delivery/adoption	Same as EL Authority

EXAM-FOCUSED REVISION POINTS

- ML → 180 days per confinement; max 12 months in service.
- More than 3 children → No ML; use EL/SL/LOP.
- Miscarriage Leave → 6 weeks with pay + unlimited occasions.
- Adoption Leave → Once only; child < 1 year; 2 months max.

- Paternity Leave → 15 days; < 2 children; lapsable; full pay.
 - ML includes both prenatal & postnatal periods.
 - Medical certificate mandatory for ML and Miscarriage Leave.
 - Probation period extends by ML/ Miscarriage Leave days.
 - Family-planning operation leave → additional to ML.
 - Adoption must be through *legal process* with certified deed.
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EXAMINATION LEAVE

1 Eligibility:

Granted to employees (including probationers) appearing for approved professional exams conducted by—

- Insurance Institute of India, Mumbai
- Chartered Insurance Institute / Institute of Actuaries, London
- ICAI / ICWAI / MBA (recognized universities)

2 Scope:

Covers both—

- Day(s) of the examination, and
- Journey time (if exam centre is away from place of work).

3 Intermediate Days between Exams:

- May be availed as Casual or Earned Leave.
- If no CL/EL balance → Leave on Loss of Pay (LOP) may be granted.

4 Partial Day Exams:

- Even if exam is only forenoon or afternoon, one full day's Examination Leave is allowed.

5 Combination Rule:

- Exam Leave can combine with holidays/Sundays/CL without those days being counted as CL.
- Eg. Exam → Sunday → CL → Exam = Sunday not counted.

6 Pay:

- Full pay admissible (treated as duty leave).

7 Purpose:

- To encourage professional development and higher academic qualification.

QUARANTINE LEAVE

1 Definition:

Leave of absence due to order not to attend office when infectious disease exists in the employee's household.

2 Medical Authority:

Must be ordered by a Medical Officer (Govt Civil/Municipal/Military hospital or dispensary).

3 Procedure:

- Employee must immediately report presence of infectious disease in household.
- Submit *Medical Certificate* stating disease + period of quarantine.
- Competent Authority will then issue written orders restricting attendance.

4 Effect on other leave:

- Any earned leave already sanctioned for that period will be cancelled.

5 Delay in Intimation:

- If not reported promptly → earlier period treated as *unauthorised absence* (no Quarantine Leave).
- Post-intimation retrospective claim not allowed.

6 If employee himself is infected:

- Not eligible for Quarantine Leave.
- May use Sick Leave, then Earned Leave, then LOP.

7 Resumption:

- Must produce fitness certificate confirming recovery and non-infectious stage.

8 Recognised Infectious Diseases:

Cholera • Smallpox • Plague • Diphtheria • Typhus Fever • Cerebro-Spinal Meningitis

- any disease declared infectious by State Government.

(Note: Chickenpox not considered infectious enough for Quarantine Leave.)

Quick Table – Quarantine Leave

Particular	Rule
Sanctioning Authority	Competent Authority (based on Medical Officer)
Pay	Full pay
Certificate	Mandatory (disease + period)
Reporting	Immediate upon detection
For employee's own illness	Treated as Sick Leave
For household case	Treated as Quarantine Leave
Example Diseases	Cholera, Plague, Diphtheria, Typhus, Meningitis

TRADE UNION LEAVE

Objective:

Granted for bonafide trade-union work by members of *recognised unions*.

Eligibility & Duration:

Category	No. of Persons	Max Days per Year	Remarks
Category-A (core representatives)	15 persons	15 days (excluding journey)	For official trade-union duties
Category-B (other nominated reps)	20 persons	10 days (excluding journey)	For union activities

Pay:

- Full pay; treated as *Special Leave*.

Records:

- Leave register to be maintained for each nominated member by HR Department.

AUTHORISED ABSENCE FROM DUTY (TREATED AS ON DUTY)

An employee may be absent yet treated as “on duty” in the following special circumstances:

1. Family-Planning Operations

Type of Operation	Duration	Applicable to
Vasectomy / Salpingectomy	Up to 6 days	Male/Female employee
Puerperal or Non-puerperal Sterilisation	Up to 14 days	Female employee
I.U.C.D Insertion	1 day	Female employee

2. Home Guards Duties

- Up to 15 days per year for training/camp duties.
- Emergency duties → treated as on duty (no limit), provided intimation given in advance or immediately after proceeding.
- Certificate from Home Guards Authority required.

3. Invigilation at Insurance Exams

- Up to 3 days per exam, max 7 days per year.
- For examinations by I.I.I., Chartered Insurance Institute, Institute of Actuaries, etc.

4. Sports Participation

Event Type	Limit per Year	Remarks
National / International Events	30 days	Mountaineering under IMF = sports event
Local Events (sponsored)	10 days	Total with above ≤ 30 days

Participants include referees/time-keepers, but *not managers/office bearers*.

■ 5. Curfew / Transport Failure / Disturbance

- Absence due to curfew or total transport failure (not partial) may be treated as “on duty.”
 - For long-distance employees (>5 km).
 - Sanctioning Authority → Regional Chief / Chief Manager (HR).
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■ 6. Republic Day Parade (New Delhi)

- Up to 25 days per year, including rehearsal/training for cultural or St. John Ambulance programmes.
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■ 7. Insurance Institute Conferences

- Treated as “on duty” when attending as—
Council Member / Delegate / Paper-Reader / Special Invitee.
 - Others (non-corporate representatives) → *Special Leave* for actual meeting days + journey.
-

■ 8. Election Duties & Voting

a. Polling Day Holiday:

- Company may declare polling day as *paid holiday* if State Govt does so.

b. Election Duty:

- Staff detailed for duty may be absent on polling + journey days (no compensatory off).

c. Franchise Leave:

- 1 day *Special Casual Leave* for employees voting in different constituency.
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■ 9. Blood Donation Leave

- 1 day's Special Leave on the day of donation.
- Certificate from *recognised Blood Bank* mandatory.
- Max 10 such days per year.

■ 10. Ex-Servicemen Medical Re-survey

- Up to 15 days including travel time for appearing before Medical Re-survey Board.
-

■ 11. Territorial Army Camp

- Up to 14 days per year for camp training (Urban Unit only).
 - Separate provisions detailed in later section.
-

■ 12. Hindi Parishad Meetings

- Up to 5 days for General Body / Prize Distribution ceremonies including travel.
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■ 13. Court Summons (State Witness)

- For the days of hearing + journey time when summoned on behalf of Government.
-

■ Summary Table – Special “On Duty” Absences

Category	Duration	Condition / Authority
Family-Planning Ops	1–14 days	Certificate from medical authority
Home Guards	15 days training / unlimited emergency	Intimation & certificate
Invigilation	3 days/exam (7 per yr)	Certificate from I.I.I.
Sports	30 days (max total)	National/Local events
Curfew / Transport Failure	Case-based	RC/CM(HR) approval
Republic Day Parade	25 days	Includes rehearsals
Insurance Institute Conf.	Actual days + journey	As delegate/invitee

Category	Duration	Condition / Authority
Polling / Election	As per Govt orders	HR approval
Blood Donation	1 day / 10 per yr	Blood Bank proof
Ex-Servicemen Review	15 days	Call letter
Territorial Army	14 days	Urban Unit only
Hindi Parishad	5 days	Meeting days only
Court Summons	Hearing + travel	State witness only

EXAM CUES / REVISION POINTS

- Exam Leave → for I.I.I., CII, Actuaries, ICAI, ICWAI, MBA.
- Quarantine Leave → only when household infected, not self.
- Diseases for Quarantine → Cholera, Plague, Diphtheria, Typhus, Meningitis, etc.
- Trade-Union Leave → 15 + 10 days for two categories.
- “On Duty” Absence covers: family-planning, Home Guards, Invigilation, Sports, Elections, Blood Donation, etc.
- Blood Donation max → 10 days/year.
- Republic Day participation → 25 days incl. rehearsals.
- Curfew absence → total failure of transport only, >5 km condition.
- Certificates always mandatory for special leave or duty treatment.

*** LEAVE ON LOSS OF PAY (LOP) / EXTRAORDINARY LEAVE**

1 Nature:

- Leave without pay, granted only when no other leave is due/admissible.
- Not a right — strictly at *Competent Authority's* discretion.

2 When not to be granted:

- If CL or EL is available, LOP should not be sanctioned, *except* where already sanctioned leave is reopened due to false pretext or overstayal.

3 Duration Limit:

- Normally not to exceed—
 - 3 months (90 days) on any one occasion,
 - 6 months (180 days) in entire service.
- Beyond 180 days → requires CMD's approval.

4 Disciplinary Action Clause:

- Absence beyond 180 days without sanction → *unauthorised absence*, treated as misconduct under C.D.A. Rules.
- Action as per Conduct & Discipline rules; extenuating circumstances may be considered.

5 Impact on Casual Leave Credit:

- If an employee remains on LOP for full year / continues beyond 180 days, → no CL credit next year, as ceiling already exceeded.

6 Impact on Sick Leave Credit:

- LOP period of preceding year excluded from SL computation.

7 Pay Impact:

- No salary during period of LOP.

8 Increment Impact:

- LOP postpones next grade increment date.
- Increment becomes due only after employee completes 365 days (366 leap year) *excluding LOP* since last increment.

9 Applicability:

- Not admissible to part-time employees; any absence = unauthorised absence.

LOP Authority Table

Duration	For Cadre	Sanctioning Authority
Up to 90 days	All employees	Manager of Department
90–180 days	Up to Manager	General Manager
90–180 days	Above Manager	CMD
Beyond 6 months (medical cases only)	All classes	CMD

Key Compliance Duties

- DM/SDM & Personnel Officer must issue notice before sanction of LOP.
- In ROs → Regional Chief/Manager (HR).
- In HO → Chief Manager (Dept. concerned).
- If LOP during probation → HRM Department (HO) must be informed immediately.

Quick Reference – LOP at a Glance

Aspect	Provision
Normal limit	90 days/occasion; 180 days/service
Approval beyond 6 months	CMD only
Salary	Nil
Increment	Postponed
CL next year	Forfeited if LOP >180 days
Misconduct	Absence beyond limit
Part-time employees	Not eligible
Disciplinary Rule	CDA applies

* LEAVE FOR PROBATIONERS

1 Casual Leave (CL):

- For joining year → $CL = (\text{Days from joining} \rightarrow 31 \text{ Dec}) \div 30$.
- Fraction ignored.

2 Earned Leave (EL):

- Accrues at 1 day for every 11 days of duty.
- May be used *to the extent available*.

3 Sick Leave (SL):

- Credited at year-end = $(\text{Days from joining} \rightarrow 31 \text{ Dec}) \div 12$.

4 Sanction during probation:

- Leave may be sanctioned, but use discretion — probationer should remain on duty to assess suitability.

5 Overuse:

- Excessive leave may lead to extension of probation.

* ADVANCE PAYMENT OF SALARY

1 Provision:

- Salary up to one month's pay may be released *3 days before* employee proceeds on EL.

2 Condition:

- Applicable only if leave period extends beyond normal salary disbursement day of that month.

* EFFECT OF LEAVE WHILE ON OFFICIAL TOUR

1 During Casual Leave:

- CL can be taken while on tour; no halting allowance for those days.
- Sundays/holidays prefixed/suffixed to such CL → *no halting allowance* unless employee is actually in camp.

2 During Other Leave (EL/SL):

- Tour ends automatically when employee proceeds on other leave.
- No TA/DA for return journey.
- On return → travel at own expense.

3 If falls sick while on tour:

- Entitled to fare back to HQ but no halting allowance for sickness period.

* EFFECT OF LEAVE ON GRADE INCREMENT

Type of Leave	Impact on Increment
CL / EL / SL / ML / others with pay	No effect
Leave on Loss of Pay	Postpones increment

* EFFECT OF LEAVE ON CONFIRMATION DURING PROBATION

- If on probation, and avails EL/SL on medical grounds ≥ 3 months, probation extended by equal period (max 6 months).
- Same rule applies to ML during probation.

* LEAVE DURING OFFICIATING PERIOD

1 General Rule:

- Normally, no leave should be granted to employee officiating in higher post.
- Officiating arrangement is temporary.

2 Exception:

- May grant limited leave without losing officiating allowance, as below:

Officiating Duration	Max Leave Allowed	Notes
>15 to 30 days	2 days (for SCS staff only)	—
>30 to 60 days	4 days	—
>60 days	6 days	—

3 Beyond limit:

- Officiating arrangement terminates from the day leave starts.

* STUDY LEAVE (For Officers Only)

1 Sanctioning Authority:

- CMD (Chairman-cum-Managing Director).

2 Purpose:

- To pursue *specialised studies* in India or abroad — Management / Allied disciplines.

3 Duration:

- Normally 1 year, extendable by another year in exceptional cases.

4 Conditions:

a) Officer must execute a Bond guaranteeing return to Company.

b) Leave is without pay.

c) During study leave—

- No benefits like PF, gratuity, increments.
- Period not counted for *seniority or gratuity*.

- No extra seniority for acquiring qualification.
- d) Minimum 5 years service in industry required (CMD may relax).
- e) Facility not available to Supervisory, Clerical or Subordinate Staff.

■ SUMMARY TABLE – STUDY LEAVE

Feature	Provision
Authority	CMD
Duration	1 yr (extendable 1 yr)
Pay	Without pay
Benefits	No PF, gratuity, increments, seniority
Bond	Mandatory
Eligibility	Officers (5 yrs service min.)
Others	No seniority advantage for new qualification

■ EXAM CUES / QUICK REVISION POINTS

- LOP → 90 days per occasion, 180 days total; CMD approval beyond.
- LOP = postponement of increment; no salary; may attract CDA action.
- Probationers → CL on pro-rata; EL/SL accrue but used sparingly.
- 3-month medical leave during probation → extends probation.
- On tour leave → No halting allowance during CL/EL.
- Officiating leave → 2–6 days depending on period; beyond → ends officiation.
- Study leave → CMD only; unpaid; bond required; officers only.
- Salary advance → 3 days before EL exceeding month-end.
- Part-time employees → no LOP facility.
- LOP beyond 180 days = misconduct (CDA Rule).

* PERMISSION TO JOIN HOME GUARDS ORGANISATION

1. Grant of Permission

- Joining Home Guards is of national importance; requests should normally be approved.
 - Refusal allowed only on strong grounds.
 - Office must ensure normal work is not disrupted.
 - Before sanction, verify with the Home Guards Commandant that the employee's service will be properly utilised.
-

2. Treatment of Absence

- Up to 15 days per year → considered *Special Leave* for training/camps.
 - Emergency duties → treated as *on duty*, no fixed limit, but advance or immediate intimation required.
 - Certificate of participation from Home Guards Authority is mandatory.
-

3. Retention of Allowances

- Employees may retain full daily allowance received from Home Guards Organisation.
-

4. Injury or Accident during Camp

- If injury occurs while attending camp (treated as "on duty"),
→ Company not liable for compensation, as employee was under Home Guards' jurisdiction.
 - Salary admissible for that period.
-

5. Travelling Expenses

- To be settled directly with Home Guards Organisation.
 - Company not responsible for such claims.
-

* SPECIAL LEAVE FOR ELECTIONS (GENERAL & BYE-ELECTIONS)

1. General Elections – Lok Sabha / State Assembly

- When State Govt declares local holiday on polling day → office closed.
- If polling on Sunday/holiday → no extra off.
- Employees residing/voting in other constituency → 1 day Special Casual Leave to vote.

2. Bye-Elections

- Follow State Government practice for declaring local holiday.
- If no closure → facility to vote by coming late, leaving early, or short absence.

3. Panchayat / Municipal / Local Body Elections

- Similar facility as above (late arrival / early departure / short absence).

4. Biennial Elections to Legislative Councils

- Employees who are *Graduate voters* or *Teacher constituency voters* → Special CL for polling day to exercise franchise.

* PERMISSION TO JOIN TERRITORIAL ARMY

1. Grant of Permission

- Employees may join Urban Units only, where training held part-time outside office hours.
- Provincial Units – *not allowed*.

2. Treatment of Absence

- For camp/training duty – Special Leave for full period of absence.
- No annual ceiling or lifetime cap, but long-duration requests → refer to HO-HRM Department.

■ 3. Retention of Allowances

- Employee can retain full daily allowance received from Territorial Army.

■ 4. Injury / Accident during Camp

- Treated as *on duty* for salary eligibility only.
- No claim against Company for injuries during TA camp.

■ 5. Travelling Expenses

- To be settled directly with Territorial Army; Company has no liability.

* OTHER MISCELLANEOUS PROVISIONS

■ 1. Absence without Sanction

- Leave cannot be availed as a right.
- “No Work, No Pay” applies if employee remains absent without sanction.

■ 2. Casual Leave without Prior Sanction

- Only 1 day CL permissible without prior approval in emergency, with prompt intimation.

■ 3. Privilege Leave (Earned Leave)

- Must be sanctioned before availing — specific prior sanction mandatory.

■ 4. Sick Leave

- Granted only on medical certificate.

■ 5. Leave on Loss of Pay (LOP)

- Last resort when all leave types exhausted.
- Max 3 months/occasion, 6 months total; CMD may extend only for *medical exigencies*.

6. Responsibility for Sanction

Office Level	Responsibility
Divisional Office	DM/SDM + Personnel Officer
Regional Office	Regional Chief / RM / HR Manager
Head Office	Chief Manager (Dept. concerned)

If LOP taken during probation, Head Office HRM must be informed immediately.

* PATERNITY & HOME GUARD CROSS-REFERENCE (2017 UPDATE)

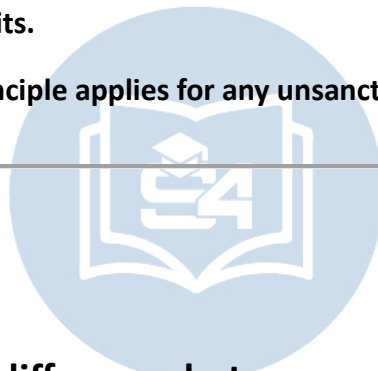
- Paternity Leave (w.e.f. 13-09-2017) → Male employee (<2 children), 15 days, full pay.
- Home Guard Leave → 15 days/year (training), unlimited for emergency; counted as duty.

* QUICK SUMMARY TABLE – SPECIAL PERMISSIONS

Activity / Duty	Type of Leave	Duration	Pay	Remarks
Home Guards (training)	Special Leave	15 days/yr	Full	Certificate required
Home Guards (emergency)	On Duty	Unlimited	Full	Must inform immediately
Territorial Army	Special Leave	14 days per camp	Full	Urban unit only
Elections (polling holiday)	Paid Holiday / Special CL	1 day	Full	As per Govt order
Legislative Council Polls	Special CL	1 day	Full	Graduate / Teacher voters
Injury during camp	On Duty (salary only)	Actual days	Full	No compensation claim
Travelling expenses	—	—	—	To be settled with concerned organisation

*** FINAL NOTES FOR EXAM REVISION**

- Home Guards & TA duties → National importance → treated as duty/special leave.
- Election participation → leave as per Govt notification; 1 day for voting outside posting area.
- Provincial Territorial Army → Not permitted.
- No compensation by Company for injuries during external camps.
- Travelling expenses → settled with respective organisation, not Company.
- Emergency Home Guard duty → no leave limit.
- CMD is final approving authority for all extensions beyond normal limits (LOP, medical exigency, study leave, etc.).
- All intimation & certification must reach the Competent Authority promptly — delays disqualify benefits.
- "No Work, No Pay" principle applies for any unsanctioned absence.



**“Discipline makes the difference between a wish and achievement.
Study hard, stay consistent — success is certain.”**