



# Balmer Lawrie & Co. Ltd.

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## CONDUCT DISCIPLINE & REVIEW RULES FOR EXECUTIVES & OFFICERS

### CONDUCT, DISCIPLINE, & REVIEW RULES FOR OFFICERS

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#### 1.Short Title and Commencement

These Rules shall be called the Conduct, Discipline and Review Rules for Officers,  
These Rules have come into force from 1.3.1978.

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#### 2.Applications

These Rules will apply to all officers including officers on probation and trainee officers; except those exempted wholly or partly as provided in these Rules or by any general or special order.

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#### 3.Definitions

"Officer" means a Chairman, a Chairman and Managing Director, a Managing Director, a whole time Director, General Manager or a person working in any of the grades for officers.

"Officers on probation" / "Trainee Officers" include Management Trainees and those who are appointed for training purpose or on probation whether on consolidated pay or stipend or allowance or otherwise.

"Board" means the Board of Directors of the Company and include in relation to the exercise of powers, any committee of Board/Management or any officer of the Company to whom the Board delegates any of its powers.

"Company" means Balmer Lawrie & Co Ltd.

"Chairman" means the Chairman of the Company including an acting Chairman.

"Managing Director" means the Managing Director of the Company including an acting Managing Director.

"Disciplinary Authority" means the authority as listed in schedule-I appended to these Rules or amended by any general or special Rule or order issued by the Managing Director and competent to impose any of the penalties specified in Rule-27.

"Competent Authority" means the authority empowered by the Managing Director as detailed in Schedule-II or amended by any general or special Rule or order of the Managing Director to discharge the function or use the powers specified in the Rule or order.

"Family" in relation to an officer includes:-

the wife or husband, as the case may be, of the officer, whether residing with him or not, but does not include a wife or husband, as the case may be, separated from the officer by a decree or order of a competent court; sons or daughters or step-sons or step-daughters or adopted children of the officer and wholly dependent on him, but does not include a child or step-child or adopted child who is no longer in any way dependent on the officer or of whose custody the officer has been deprived by or under any law; any other person related whether by blood or marriage to the officer or to such officer's wife or husband, who is wholly dependant on such officer.

"Public Servant" shall mean and include a person as mentioned in Section 21 of the Indian Penal Code as amended from time to time.

**Note :**

Any expression in these Rules denoting masculine gender includes feminine gender also and a singular noun includes plural noun and vice versa if the context so requires.

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**PART – I - CONDUCT RULES**

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**4. General**

Unless in any case it be otherwise distinctly provided, every officer shall devote his whole time and attention to the business of the Company and / or all its subsidiary or associated Companies and will discharge his duties faithfully and assiduously. He shall use his utmost endeavour to promote the interest of the Company and shall show courtesy and attention in all transactions.

Every officer shall conform to and abide by the Rules incorporated herein and shall observe, comply with and obey all orders and directions which may from time to time, be given to him in the course of his official duties by any person or persons under whose jurisdiction, superintendence or control he may, for the time being, be placed.

Do nothing, which is unbecoming of an officer of the Company.

(i) An officer will not, during his service with the Company or after its termination, communicate or divulge to any person not in the employ of the Company nor take away with him at the termination of his employment, any patterns, copies of correspondence, invoices, account sales, accounts, statistics, codes or other information connected with the business of the Company or its subsidiary or its associated Companies without first obtaining the Company's express sanction in writing.

(ii) Unauthorized or wrongful communication of information as well as the retention or removal of any document or its divulgence to any person not in the employ of the Company or taking away any document as enumerated in sub-clause (i) above is punishable under the Official Secrets Act (ACT No XIX of 1923).

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**5. Integrity**

Every Officer will at all times maintain integrity and devotion to duty and act to the best of his judgment in the performance of his official duties or in the exercise of powers conferred on him.

Every officer shall also take all possible steps to ensure the integrity and devotion to duty of all Company's employees for the time being under his control and authority.

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**6. Unauthorized Communication of Information:**

No officer shall, except in accordance with any general or special order of the company or in the performance in good faith of the duties assigned to him communicate, directly or indirectly, any official document or any part thereof or information to any officer or other employee, or any other person to whom he is not authorized to communicate such information.

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## **7. Employment of family members: Award of contract or exercise of patronage**

No officer shall, except with the previous sanction of the Chairman and /or Managing Director, permit his family members to accept employment with any Company, Firm, or person, with which or with whom he has official dealings; or with any other Firm, Company or person having official dealings with the company. Provided that where the acceptance of the employment is otherwise considered urgent the matter shall be reported to the Chairman and / or Managing Director and the employment may be accepted provisionally subject to the permission of the Chairman and /or Managing Director.

Explanation: When an officer applies for permission for acceptance of employment by a member of his family in the conditions stipulated in Rule 7(1) the Management would convey its decision about the acceptance or otherwise of the job by the member of his family within 10 days of the receipt of the letter from the officer. If the Management fails to reply within the stipulated time then the officer would be free to presume that the Management would have no objection to accede to his request of acceptance of employment by a member of his family.

Where any proposal arises for the award of a contract or exercise of patronage in favour of any Firm or Company, or of any person from whom the officer or his family members have derived any pecuniary or any other advantage of a substantial nature or has financial dealings: if any member of the family of the officer is employed: in that Company or Firm or under that person: or if the officer or any member of his family or other person from whom the officer or the members of the family have derived any pecuniary or any other advantage of a substantial nature or has financial dealings is interested in such contract or exercise of patronage or any other connected matter, the fact shall be declared by the officer concerned to the Chairman and /or Managing Director and the case shall thereafter be decided by another officer of equivalent or superior standing, if the Chairman and /or Managing Director so desires.

No officer shall use his position or influence directly or indirectly to secure employment for, any family member; or the person or any one connected with the person from whom he or his family members have derived any pecuniary or any other advantages of a substantial nature or has financial dealings.

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## **8. Connection with Press or Radio**

No officer shall, except with the previous sanction of the competent authority, own wholly or in part, or conduct or participate in the editing or management of any newspaper or other periodical publication other than editing, in an honorary capacity, of a journal of a professional institute.

No officer shall, except with previous sanction of the competent authority, or in the bona fide discharge of his duties, participate in a radio broadcast or contribute any article or write any letter either in his own name or anonymously or pseudonymously or in the name of any other person to any newspaper or periodicals.

Provided that no such sanction shall be required if such broadcast or such contribution is of a non-political nature or is of a purely literary, artistic or scientific character or relates to his professional expertise, and does not relate to the affair of the company.

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## **9. Criticism of the Company**

No officer shall, in any radio broadcast or in any document published under his name or in the name of any other person or in any communication to the press or in any public utterances, make any statement:

- (a) which has the effect of adverse criticism of any policy or action of the Government or of the Company ; or
- (b) which is capable of embarrassing the relations between the Company and the public.

Provided that nothing in these Rules shall apply to any statement made or views expressed by an officer, or purely factual nature which are not considered to be of a confidential nature, in his official capacity or in due performance of the duties assigned to him.

Provided further that nothing contained in this clause shall apply to bona fide expression of views by him as an officer bearer of a recognised trade union for the purpose of safeguarding the conditions of service of such employees or for securing an improvement, thereof.

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## 10. Evidence before Committee or any other authority

Save as provided in sub-rule (3), no officer shall, except with the previous sanction of the competent authority, give evidence in connection with any enquiry conducted by any person, committee or authority.

Where any sanction has been accorded under sub-rule (1), no officer giving such evidence shall criticize the policy or any action of the Government or of the Company.

Nothing in this Rule shall apply to:

- (a) evidence given at any inquiry before an authority appointed by the Government, Parliament or a State Legislature ;
- (b) evidence given in any judicial inquiry ; or
- (c) evidence given at any departmental inquiry ordered by the competent authority.

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## 11. Gifts

- (1) Save as otherwise provided in these Rules, no officer shall accept or permit any member of his family or any person acting on his behalf to accept any gift.

When an officer applies for acceptance of gift(s) by members of his family the Management would convey its decision about the acceptance or otherwise of the gift(s) by the members of his family within 10 days of the receipt of the letter from the officer. If the management fails to reply within the stipulated time, then the officer would be free to presume that the Management would have no objection to accede to his request of acceptance of gift(s) by members of his family.

**Explanation:** The expression "gift" shall include free transport, board, lodging; or other service, for exclusively personal purposes, when provided by any person having official dealings with the officer, except when it is of an occasional nature.

**Note:** An officer shall avoid acceptance of lavish or frequent hospitality from any individual or Firm or Company having official dealings with him.

- (2) On occasions such as wedding, anniversaries, funerals or religious functions, when the making of gifts is in conformity with the prevailing religious or social practices, an officer of the Company may accept gifts from his near relatives: but he shall make a report to the competent authority of the value if the individual gift exceeds Rs.1000/-.
- (3) On such occasions as are specified in sub-rule (2) an officer of the Company may accept gifts from his personal friends having no official dealings with him, but he shall make a report to the competent authority if the value of any such individual gift exceeds Rs.500/-.
- (4) In any other case, on such occasions as are specified in sub-rule (2) an officer of the Company shall not accept any gifts without the sanction of the competent authority if the value thereof exceeds Rs.100/- for each gift.

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## 12. Private Trade or Employment

- (1) No officer shall, except with the previous sanction of the Chairman and /or Managing Director, engage directly or indirectly in any trade or business or undertake any employment:

Provided that an officer may, without such sanction, undertake honorary work of a social or charitable nature or occasional work of a literary, artistic or scientific character or honorary work of a professional Institute of which he is a member, subject to the condition that his official duties do not thereby suffer, but he shall not undertake or shall discontinue such work, if so directed by the Chairman and /or Managing Director.

**Explanation:** Canvassing by an officer in support of the business of insurance agency, commission agency etc., owned or managed by his wife or any other member of his family shall be deemed to be a breach of this sub-rule.

- (2) No officer shall, except with previous sanction of the Chairman and/or Managing Director, take part in the registration, promotion or management of a bank or other company registered under the Indian Companies Act, 1956 or any other law for the time being in force:

Provided that an officer may take part in the registration, promotion or management of a House Building or Consumer Co-operative Society substantially for the benefit of the employees of the Company and registered under the Co-operative Societies Act, 1912 (II of 1912) or any other law for the time being in force; or of a literary, scientific or charitable society; or of a professional institute registered under the Societies Registration Act, 1860 (XXI of 1860), or any corresponding law in force.

- (3) Every officer of the Company shall report to the competent authority if any member of his family is engaged in a trade or business connected with the Company or owns or manages an insurance agency or commission agency.
- (4) No officer of the Company may accept any fee or any pecuniary advantage for any work done by him; from any public body or any private person without the sanction of the competent authority.
- (5) No officer, including Board level Executive, who has retired from the service of the company, after such retirement, shall accept any appointment or post, whether advisory or administrative, in any firm or company, whether Indian or Foreign, with which the Company has or had business relations, within two years from the date of his/her retirement without prior approval of the competent authority. For Board Level Officers, the Competent Authority will be Government and for others, it will be Chairman & Managing Director.

**Proviso1.**The term 'retirement' includes resignation, but not cases of those whose term by Government for reasons other than proven misconduct.

**Proviso2.**The term 'business relations' include 'official dealings' as well.

- (6) Administrative Ministries/ Departments will be competent to consider and decide requests for post-retirement employment received from former Board level executives of PSU's under their administrative control in consultation with CVC and DPE and with the approval of their Minister-in-charge. With a view to ensuring that all relevant particulars are available for considering the application for permission to take post-retirement employment, a draft form of model application is enclosed.

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### 13. Investment, Lending and Borrowing

No officer shall, save in the ordinary course of business with a Bank, the Life Insurance Corporation or a Firm of standing, borrow money from or lend money to or otherwise place himself under pecuniary obligation to any person with whom he has official dealings or permit any such borrowing, lending or pecuniary obligation in his name or for his benefit or for the benefit of any member of his family.

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### 14. Insolvency and Habitual Indebtedness

- (1) An officer shall avoid habitual indebtedness unless he proves that such indebtedness or insolvency is the result of circumstances beyond his control and does not proceed from extravagance or dissipation.
- (2) An officer of the Company who applies to be or is adjusted or declared insolvent shall forthwith report the fact to his competent authority.

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### 15. Movable, immovable and Valuable Property

- (1) Every officer on his first appointment, and every officer now working in the Company, shall, within three months of his joining the post or after the introduction of these Rules, shall submit to the competent authority on the proforma as given in Schedule III a return of the immovable property, the individual value of which is more than Rs: 5000/-, inherited by him, or owned or acquired or held by him on lease or mortgage in his own name or in the name of any member of his family or in the name of any other person.

**Note:** The Rule shall apply only to officers permanently absorbed in the Company after their training, apprenticeship or probation.

- (2) As and when the Company so desires, the competent authority may call from an officer within a period specified in the order a full and complete statement relating to any specified period about movable / immovable properties and debts and liabilities as shown below. Such statement shall, if so required by the Company, include, the details of the means by which or the source from which the movable / immovable property has been acquired.
- (i) Shares, debentures and fixed deposits, inherited by him or owned, acquired or held by him either in his own name or in the name of any member of his family or in the name of any other person.
  - (ii) Other movable property, the individual value of which per item is more than Rs.5000/-, inherited by him or owned, acquired or held by him in his own name or in the name of any member of his family or in the name of any other person.
  - (iii) Insurance policies, motorcars, motorcycles or any other means of conveyance the value of which is more than Rs.2500/- owned by him or his family members.
  - (iv) Immovable property the individual value of which is more than Rs.5000/- inherited by him or owned or acquired by him or held by him on lease or mortgage either in his own name or in the name of any member of his family or in the name of any other person.
  - (v) Debts and other liabilities incurred by him directly or indirectly.
- (3) The Company would be at liberty to call for any other details of the movable and immovable properties of the officer and his family members as also those held by him in the name of any other person.
- (4) No officer of the Company shall, except with the previous sanction of the competent authority, enter into any transaction concerning any movable or immovable property with a person or a Firm having official dealings with the officer or his or his subordinates.

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#### **16. Canvassing of non-official or other influence**

No officer shall bring or attempt to bring any outside influence to bear upon any superior authority to further his interest in respect of matters pertaining to his service in the Company.

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#### **17. Bigamous marriage**

- (1) No officer shall enter into, or contract, a marriage with a person having a spouse living; and
- (2) No officer, having a spouse living, shall enter into, or contract, a marriage with any person;

Provided that the Chairman and / or Managing Director may permit an officer to enter into, or contract, any such marriage as is referred to in clause (1) or clause (2), if he is satisfied that –

- (a) such marriage is permissible under the personal law applicable to such employee and the other party to the marriage; and
- (b) there are other grounds for so doing.

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#### **18. Dowry**

No officer of the company shall –

- (a) give or take or abet the giving or taking of dowry; or
- (b) demand, directly or indirectly, from the parents or guardian of a bride or bridegroom, as the case may be, any dowry.

**Explanation:** For the purposes of this Rule "Dowry" has the same meaning as in the Dowry Prohibition Act, 1961 (28 of 1961).

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#### **19. Employees marrying foreigners**

Any officer of the Company who has married / marries a foreigner will be required to inform in writing to his/her competent authority of such marriage immediately after such marriage has been solemnized; giving the name and nationality of the foreigner.

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#### **20. Consumption of intoxication drinks or drugs**

An officer shall take due care that the performance of his duties is not affected in any way by the influence of any intoxicating drink or drug.

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#### **21. Taking part in demonstration**

No officer shall engage himself or participate in any demonstration, which involves incitement to an offence.

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#### **22. Vindication of acts and character of officers**

No officer shall, except with the previous sanction of the Chairman and / or Managing Director, have recourse to any court or to the Press for the vindication of any official act, which has been the subject matter of adverse criticism or an attempt of a defamatory character.

**Explanation:** Nothing in this Rule shall be deemed to prohibit an officer from vindicating his private character or any act done by him in his private capacity.

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#### **23. Patent for invention made**

The Company's officer, whose duties involve carrying out of scientific or technical research, shall not apply for or obtain, cause or permit any other person to apply for or obtain, a patent for an invention made by such an officer save with the permission of the Chairman and /or Managing Director and in accordance with such conditions as the Chairman and / or Managing Director may impose.

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#### **24. Acceptance of reward**

No officer of the Company shall, except in the following cases, accept without prior approval of the Chairman and/or Managing Director, a reward from any source;

- (a) Premium awarded for any essay or play in public competition.
- (b) Any reward offered for the arrest of a criminal or for special service in connection with the administrative of justice.
- (c) Any reward payable in accordance with the provisions to any act or regulations or Rules framed there under.
- (d) Any reward sanctioned for services in connection with administration of the Customs & Excise laws.
- (e) Any fees payable to the officer for duties which he is required to perform in his official capacity under any special or local law or by order of Government.

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## 25. Public demonstration in honour of Company's officers

No officer shall, except with the previous permission of the Chairman and/or Managing Director, attend any complimentary or valedictory address or accept any testimonial or attend any meeting or entertainment held in his honour or in the honour of any other employee of the Company and accept a gift on the occasion provided that nothing in this Rule shall apply to -

- (i) A farewell entertainment of a substantially private and informal character held in honour of the officer or of any other employee of the Company; or the acceptance of a gift of nominal value not exceeding Rs.250/- on the occasion of his retirement or transfer, or
- (ii) Acceptance of simple and inexpensive entertainment arranged by public bodies and Institutions.
- (iii) Non-political functions held under the auspices of professional, literary, technical and cultural organizations. But in such cases, the fact should be reported to the Chairman and/ or Managing Director.

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## 26. Misconducts

Without prejudice to the generality of the term "misconduct", the following acts of omission and commission shall be treated as misconduct:

- (i) Theft, fraud or dishonesty in connection with the business or property of the Company or of the property of another person.
- (ii) Taking or giving bribes or any illegal gratification.
- (iii) Possession of pecuniary resources or property disproportionate to the known sources of income by the officer or members of his family or on his behalf by another person, which the officer cannot satisfactorily account for.
- (iv) Furnishing false information regarding name, age, father's name, or previous service or any other matter germane to the employment at the time of employment or during the course of employment.
- (v) Acting in a manner prejudicial to the interests of the Company.
- (vi) Willful insubordination, or disobedience, whether or not in combination with others, of any lawful and reasonable order of his superiors.
- (vii) Absence without leave or over-staying the sanctioned leave without sufficient grounds or proper or satisfactory explanation.
- (viii) Habitual late or irregular attendance.
- (ix) Neglect of work or negligence in the performance of duty including malingering or slowing down of work.
- (x) Damage to any property of the Company.
- (xi) Interference or tampering with any safety devices installed in or about the premises of the Company.
- (xii) Drunkenness or riotous or disorderly or indecent behaviour in the premises of the Company, or in a public place.
- (xiii) Gambling within the premises of the establishment.
- (xiv) Collection without the permission of the Competent Authority of any money within the premises of the Company except as sanctioned by any law of the land for the time being in force or rules of the Company
- (xv) Commission of any act, which amounts to a criminal offence involving moral turpitude.
- (xvi) Absence from the officer's appointed place of work without permission or sufficient cause.



- (xvii) Purchase of properties, machinery, stores etc., from or selling properties, machinery, stores etc to the company without the express permission in writing from the competent authority.
  - (xviii) Commission of any act subversive of discipline or of good behaviour.
  - (xix) Abetment of or attempt at abatement of any act which amounts to misconduct.
  - (xx) Knowingly furnishing false information to the Company in respect of any return or information which the Company has called for.
  - (xxi) Violation of any rule or regulation including Conduct Rules that have been prescribed.
  - (xxii) Transactions in the shares and debentures of the Company or of any of its subsidiaries or associates, by the officer in his own name or in the name of any member of his family or of any other person without the express sanction of the Competent Authority.
  - (xxiii) Making use of one's position in the Company to influence parties associated with or others connected with the Company's business, for personal gain.
  - (xxiv) Going on illegal strike or abetting, inciting, instigating, or acting in furtherance thereof.
  - (xxv) Engaging in trade within the premises of the establishment including lending or borrowing money to and from other employees of the Company.
  - (xxvi) Unauthorised use of Company's premises, quarters or land.
  - (xxvii) Threatening, abusing or assaulting and/or obstructing employees in the discharge of their duties or instigating other employees to act against the Company
  - (xxviii) Taking part in subversive activities.
  - (xxix) Malicious and false allegation against an officer of the Company or the Company's staff.
  - (xxx) Sexual harassment of women employees at work place, which means any unwelcome sexually determined conduct whether physical, verbal or non-verbal, including but not limited to, sexual advances, demands or requests for sexual favours, molestation, sexually nuanced gestures, comments, remarks or jokes, either verbal, textual, graphic or electronic
- [The last clause inserted by circular Ref. No. CHRD/CDRR/2/2006 dated 12<sup>th</sup> June, 2006]
- (xxxi) Obtaining donations / advertisement / sponsorship etc by the association / NGOs formed by either employees or their spouse / family members etc from the contractors, vendors, customers or other persons having commercial relationship / official dealings with the CPSE will be treated as misconduct.
  - (xxxii). Recording without the explicit permission of the concerned Executive / Officer in electronic or any other form of the discussion / conversation / Meeting held between one to one Executive / Officer or amongst the Executives / Officers or with the Reporting Officer / Head of the Department / SBU Head / Director / Chairman and Managing Director.

**26-A Voluntary abandonment of Service**

- [i] The executive who absents himself / herself for 8 (eight) consecutive days without leave shall be deemed to have left the Company's Service voluntarily. If the executive returns and gives explanation to the satisfaction of the Competent Authority, his / her absence may be treated as leave with or without pay at its discretion.
- [ii] If an executive remains unauthorisedly absent from duty or place of work either without sanction of any leave or after expiry of leave or in spite of leave being refused and does not report for duty for any reason whatsoever within 90 (ninety) consecutive days from the date of his / her unauthorized absence, he / she shall automatically lose lien on his / her post and shall be deemed to have voluntarily abandoned / deserted and left the service of the Company without notice, and he / she shall be liable to be discharged from service and his / her name shall be struck off from the rolls of the Company. Such termination on account of voluntary abandonment/unauthorized absence will not be deemed to be a penalty under Rule 35 of these Rules. Provided, however, if the employee subsequently substantiates and accounts for his/her unauthorized absence from duty within thirty (30) consecutive days from the date of his termination order to the entire satisfaction of the Management, the Management may regularize his/her unauthorized absence on such terms and conditions as it may deem fit and proper

[iii] Whether the Executive remains absent beyond the period of leave originally granted or subsequently extended, he / she shall lose the lien on his / her appointment unless he/ she :-

[a] Returns within 8 (eight) days of the expiry of the leave and

[b] Explains to the satisfaction of the Controlling Officer, his / her inability to return before the expiry of the leave.

[iv] Any executive remains absent without any sanction / communication in excess of eight consecutive days shall be declared as Voluntary Abandonment of Service.

Accordingly, a communication shall be sent to him / her along with relevant forms for Full and Final Settlement as per the rules of the Company and he she may be requested to complete the formalities with Regional Human Resource Department.

In line with Clause 9 of the Terms & Conditions of Service as mentioned in his / her Letter of Appointment and applicable rules, he / she is required to serve a notice period of one month or submit one month's salary in lieu of notice. However, in spite of our repeated communications, if there was no response from him / her, the Competent Authority [SVP / COO of the respective SBU] may initiate action in waiving this requirement of one month's salary in lieu of notice period with the concurrence of D [HR&CA] and approval of C&MD..

**Note:** The above instances of misconduct are illustrative in nature, and not exhaustive.

## PART – II - DISCIPLINE AND REVIEW RULES

### 27. Penalties

The following penalties may be imposed on an officer, as hereinafter provided, for misconduct committed by him or for any other good and sufficient reasons:

#### Minor

- (a) Censure;
- (b) Withholding of increments of pay with or without cumulative effect;
- (c) Withholding of promotion;
- (d) Recovery from pay of the whole or part of any pecuniary loss caused to the Company by negligence or breach of order;
- (e) Reduction to a lower stage in the time-scale of pay for a period not exceeding 3 years, without cumulative effect and not adversely affecting the terminal benefits.

#### Major

- (f) Save as provided in clause (e), reduction to a lower stage in the time scale of pay for a specified period, with further directions as to whether or not the officer will earn increments of pay during the period of such reduction and whether on expiry of such period, the reduction will or will not have the effect of postponing the future increment of pay;
- (g) Reduction to a lower time scale of pay, grade, post or service which shall ordinarily be a bar to the promotion of the officer to the time scale of pay, grade, post from which he was reduced, with or without further directions regarding conditions of restoration to the grade or post from which the officer was reduced and seniority and pay on such restoration to that grade or post;
- (h) Compulsory retirement;
- (i) Removal from service, which shall not be a disqualification for future employment under the Govt. or Corporation/Company owned or controlled by the Govt.;
- (j) Dismissal from service, which shall ordinarily be a disqualification for future employment under the Govt. or the Corporation/Company owned or controlled by the Govt.;

Provided that, in every case in which the charge of possession of assets disproportionate to known sources of income or the charge of acceptance from any person of any gratification, other than legal remuneration, as a motive or reward for doing or forbearing to do any official act is established, the penalty mentioned in clause (i) or (j) shall be imposed:

Provided further that in any exceptional case and for special reasons recorded in writing, any other penalty may be imposed.

**Explanation:**

The following shall not amount to a penalty within the meaning of this Rule:

- (i) Non- promotion, whether in an officiating capacity or otherwise, of an officer to a higher post for which he may be eligible for consideration but for which he is found unsuitable after consideration of his case;
- (ii) Reversion to a lower grade or post, of an officer officiating in a higher post or grade, on the ground that he is considered, after trial, to be unsuitable for that higher post or grade, or on administrative grounds; unconnected with his conduct.
- (iii) Reversion to his previous grade or post, of an officer appointed on probation to another grade or post, during or at the end of the period of probation; in accordance with the terms of his appointment;
- (iv) Termination of service:
  - (a) of an officer appointed on probation, during or at the end of the period of probation, in accordance with the terms of his appointment;
  - (b) of an officer appointed in a temporary capacity otherwise than under a contract or agreement, on the expiration of the period for which he was appointed, or earlier in accordance with the terms of his appointment;
  - (c) of an officer appointed under a contract or agreement, in accordance with the terms of such contract or agreement; and
  - (d) of any officer on reduction of establishment.

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**27-A Quarterly Review of Service**

a) Applicability :

This rule shall be applicable to Group A & B Executives / Officers as below :-

- i] Who have completed 30 years of CPSE service or have attained 50 years of age, OR
- ii) Who have attained 55 years of age.

Whichever occurs earlier.

b) Procedure :

The service of all relevant Executives and Officers who have been rated 'Poor' / 'D' in their last three years Performance Appraisal shall be reviewed by a "Review Committee" consisting of all functional Directors whose recommendations are to be put up for approval by C&MD. Chief Vigilance Officer or his representative will be associated in case the employee has a record reflecting adversely on his / her integrity.

c) The service shall be reviewed six months before he / she attains the age of 50 or 55 as the case may be as per the following time table :

Period in which review is to be made	Cases of employees who will be attaining the age of 50 / 55 years of age during the period .
April to June	October of the same year to September of the next year.

d) The criteria to be followed by the committee in making their recommendations would be as follows :-

- i] Executives and Officers whose integrity is doubtful will be retired.
- ii] Executives and Officers who are found to be ineffective will also be retired. The basic consideration in identifying such employee should be the fitness / competence of the employee to continue in the post which he or she is holding, Executives and Officers who have been rated 'Poor' / 'D' in their last three years Performance Appraisal.

- e) While the entire service record of an employee should be considered at the time of review, no employee should ordinarily be retired on grounds of ineffectiveness if his / her service during the preceding five years or where he / she has been promoted to a higher post during that five year period, is service in the highest post has been found satisfactory. Consideration is ordinarily to be confined to the preceding five years or to the period in the higher post, in case of promotion within the period of five years, only when retirement is sought to be made on grounds of ineffectiveness. There is no such stipulation, however where the employee is to be retired on grounds of doubtful integrity.
- f) Ordinarily no employee should be retired on grounds of ineffectiveness, if he / she is retiring on superannuation within a period of one year from the date of consideration of his / her case. However, in a case where there is a sudden and steep fall in the competence, efficiency or effectiveness of an officer, it would be open to review his / her case for premature retirement.
- g) Three months notice or pay and allowances shall be payable in such cases of Retirement. Further, this retirement action shall not amount to penalty under this rule.
- h) A register of employees who are due to attain the age of 50 / 55 or complete 30 years of service is to be maintained.
- i) No show cause notice need to be issued to any employee covered under this rule, before a notice of retirement is issued to him under the aforesaid provisions.
- j) The appropriate authority should form an opinion that is in the public interest to retire the employee in exercise of the powers conferred by this rule, the appropriate authority should record in the file its opinion that it is necessary to retire the employee in pursuance of the aforesaid rule in the public interest. Loss suffered to our Company on account of inefficiency or unethical practices etc of an Executive or Officer is a loss to the State and hence premature retirement under this rule of such Executive or Officer shall be in Public interest.
- k) The Review Committee can also give an opportunity of six months to such Executive and Officers to improve upon their performance and in such cases the Review Committee shall review their performance after six months & then make suitable recommendations.
- l) Once a decision has been taken by the Appropriate Authority to retain an Executive / Officer beyond the age of 50 / 55 years as the case may be, the Executive / Officer would continue in service till he / she attains the age of Superannuation. If however, the Appropriate Authority considers at any time after a review aforesaid that the retention of the Executive / Officer will not be in the public interest, that authority may take necessary action to retire the Executive / Officer by following the laid down procedure.

An Executive or Officer who prefers to appeal against the recommendations of the Review Committee can submit a representation to the C&MD who shall be the final authority to dispose such appeal.

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## 28. Suspension

- (1) The appointing authority or any authority to which it is sub-ordinate or the disciplinary authority or any other authority empowered in that behalf by the Chairman and/or Managing Director by general or special order may place an officer under suspension--
  - (a) where disciplinary proceedings against him are contemplated or are pending ; or
  - (b) where a case against him in respect of any criminal offence is under investigation or trial.
- (2) Where a penalty of dismissal or removal from service imposed upon an officer under suspensions is set aside on review under these Rules and the case is remitted for further inquiry or action or with any other directions, the order of his suspension shall be deemed to have continued in force on and from the date of the original order of dismissal or removal and shall remain in force until further orders.

- (3) Where a penalty of dismissal or removal from service imposed upon an officer is set aside or declared or rendered void in consequence of or by a decision of a court of law on account of a procedural flaw and the disciplinary authority, on consideration of the circumstances of the case, decides to hold a further inquiry against him on the allegations on which the penalty of dismissal or removal was originally imposed, the officer shall be deemed to have been placed under suspension by the competent authority from the date of the original order of dismissal or removal and shall continue to remain under suspension until further orders.
- (4) An order of suspension made or deemed to have been made under this Rules may at any time be revoked by the authority which made or is deemed to have made the order or by any authority to which that authority is sub-ordinate.
- (5) The date on which the order of suspension is issued will be the deemed date of suspension in respect of officers who willfully try to evade it.
- (6) An Executive / Officer who is determined in custody, whether on a criminal charge or otherwise for a period exceeding 48 hours shall be deemed to have been suspended with effect from the date of detention, by an order of the appointing authority which can be subsequently revoked as may be decided by the appointing authority on release of the executive from custody.

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### **29. Subsistence Allowance**

- (1) An officer under suspension shall be entitled to draw subsistence allowance equal to 50 percent of his basic pay provided the disciplinary authority is satisfied that the officer is not engaged in any other employment or business or profession or vocation. In addition he shall be entitled to Dearness Allowance admissible on such subsistence allowance and any other compensatory allowance of which he was in receipt on the date of suspension, provided the suspending authority is satisfied that the officer continues to meet the expenditure for which the allowance was granted.
- (2) Where the period of suspension exceeds six months the authority, which made or is deemed to have made the order of suspension shall be competent to vary the amount of subsistence allowance for any period subsequent to the period of the first six months as follows:
  - (i) The amount of subsistence allowance may be increased up to 100 percent of basic pay and allowance thereon, if in the opinion of the said authority; the period of suspension has, for reasons, to be recorded in writing; and not directly attributable to the officer under suspension;
  - (ii) the amount of subsistence allowance may be reduced up to 25 percent of basic pay and allowance thereon if in opinion of the said authority, the period of suspension has been prolonged, due to reasons, to be recorded in writing; directly attributable to the officer under suspension.
- (3) if an officer is arrested by the Police on a criminal charge and bail is not granted, no subsistence allowance is payable. On grant of bail, if the competent authority decides to continue the suspension, the officer shall be entitled to subsistence allowance from the date he is granted bail.
- (4) The scale & extent of other service benefits of the suspended officer would depend on the merits of each case, for which orders would be issued on consideration of the application of the suspended officer.

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### **30. Treatment of the period of suspension**

- (1) When the officer under suspension is reinstated, the competent authority may grant to him the following pay and allowances for the period of suspension: -
  - (a) if the officer is exonerated and not awarded any of the penalties mentioned in Rule 27, the full pay and allowances which he would have been entitled to if he had not been suspended, less the subsistence allowance already paid to him, and
  - (b) if, otherwise, such proportion including full amount of pay and allowances as the competent authority may prescribe.
- (2) In a case falling under sub-clause (a) the period of absence from duty will be treated as a period spent on duty. In case falling under sub-clause (b) it will not be treated as a period spent on duty unless the competent authority so directs.

### 31. Procedure for penalties

- A Where it is proposed to impose any of the minor penalties specified in clauses (a) to (e) of Rule 27, the officer concerned shall be informed in writing of the imputations of misconduct or misbehaviour against him and given an opportunity to submit his written statement of defence within a specified period not exceeding 15 days. The defence statement, if any, submitted by the charged officer shall be taken into consideration by the disciplinary authority before passing orders. The record of the case shall include--
- (i) A copy of the statement of imputations of misconduct or misbehaviour delivered to the officer;
  - (ii) His defence statement, if any;
  - (iii) The orders of the disciplinary authority together with the reasons there-for.
- B. (1) On the basis of the material available with the disciplinary authority, if he comes to a provisional conclusion that a penalty as provided for under Rule 27 (f) to (j) is to be imposed on an officer he shall frame a charge-sheet which would also indicate the allegations on which the charges are based along with such other material that he considers relevant to the various charges.
- (2) The officer proposed to be proceeded against shall be served with this charge sheet and the charged officer shall furnish his reply within a period specified in the charge sheet.
- (3) If the charged officer accepts the charges then the disciplinary authority shall record its findings on each charge. If the charged Officer does not plead guilty to the charges, the disciplinary authority shall hold an inquiry itself or by any other officer or public servant nominated by it to be called the Inquiry Officer.

**Explanation:** Public servant may include serving or retired Govt. Officers or proven integrity or retired Judges. While engaging the services of a retired Govt. Officer or a retired Judge as Inquiry Officer in individual cases on a fixed honorarium, a time limit for completion of inquiry may be stipulated.

- (4)(i) The disciplinary Authority shall have the discretion to appoint an Officer, including a public servant as a Presenting Officer on its behalf in any inquiry in which the Disciplinary Authority considers this desirable. In such cases, the charged officer may take the assistance of another officer of the Company, with the prior permission of the disciplinary authority, to be present at the inquiry to assist the charged officer.
- (ii) However, if the Presenting Officer is a Legal Practitioner, Law Officer, Legal Advisor or a person with a Law degree to his credit the charged officer will have the right to take assistance of a Legal Practitioner from outside the organisation to be present at the inquiry to assist the charged officer. The cost of the outside Legal Practitioner will be borne by the charged officer.
- (5) The Inquiry Officer may make use of all the evidence already collected either documentary or oral and if need be collect further evidence which could also include the examination of the concerned officer and such other evidence as the charged officer may desire to produce and the Inquiry Officer considers relevant to the charges, and comes to a finding on the various charges. He shall then submit his findings on the various charges to the disciplinary authority.
- (6) If the officer does not submit the written statement of defence referred to in sub-rule (2) on or before the date specified for the purpose or does not appear in person, or otherwise fails or refuses to comply with any of the provisions of these Rules, or purposely delays the inquiry, the Inquiry Officer may hold the inquiry ex-parte.

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### 32. Action on the inquiry report

- (1) The disciplinary authority, if it is not itself the Inquiry Officer, may, for reasons to be recorded by it in writing remit the case to the Inquiry Officer for fresh or further inquiry and report and the Inquiry Officer shall thereupon proceed to hold, the further inquiry according to the provisions of Rule 31 as far as may be.
- (2) The Disciplinary authority, shall, if it disagrees with the findings of the Inquiry Officer on any of the charges, record its reasons for such disagreement and record its own findings on such charge, if the evidence on record is sufficient for the purpose.
- (3) If the disciplinary authority having regard to its findings on all or any of the charges is of the opinion that the major penalties specified in Rule 27 should be imposed on the officer it shall make an order imposing such penalty.

- (4) If the disciplinary authority having regard to its findings on all or any of the charges is of the opinion that a major penalty is not called for, it may pass an order imposing any of the other penalties of called for, or exonerate the officer concerned.
- 

### **33. Communication of orders**

Orders made by the disciplinary authority under Rule 32 shall be communicated to the officer concerned.

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### **34. Common Proceedings**

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

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### **35. Special procedure in certain cases**

Notwithstanding anything contained in Rule 31 or 32, the disciplinary authority may impose any of the penalties specified in Rule 27 in any of the following circumstances: -

- (i) where the officer has been convicted on a criminal charge or on the strength of facts or conclusions arrived at by a judicial trial; or
  - (ii) where the disciplinary authority is satisfied for reasons to be recorded by it in writing that it is not reasonably practicable to hold an inquiry in the manner provided in these Rules; or
  - (iii) where the Chairman and/ or Managing Director is satisfied that in the interest of the security of the Company, it is not expedient to hold any inquiry in the manner provided in these Rules.
- 

### **36. Officers on deputation for the central or State Government or any other Company etc**

- (i) Officers on deputation will be governed by the Conduct, Discipline, and Appeal Rules as applicable to them in their parent department/service.
- (ii) Where there are no such specified Conduct, Discipline and Appeal Rules in the parent department/ service, the Rules of the Company shall apply to them. If an order of suspension is made or disciplinary proceedings are taken up against an officer excluding those shown in sub-rule (i), the authority lending his services (hereinafter referred to as the lending authority) shall forthwith be informed of the circumstances leading to the order of his suspension or the commencement of the disciplinary proceedings, as the case may be.
- (iii) In the light of the findings in the disciplinary proceedings held into the charges levelled against the officer--
  - (a) if the Disciplinary Authority is of opinion that the penalty of censure or warning should be imposed on him, it may pass such orders after consultation with the Lending Authority :Provided that in the event of difference of opinion between the Disciplinary and the Lending Authority, the services of the officer shall be placed at the disposal of the Lending Authority.
- (iv) if the Disciplinary Authority is of the opinion that such other penalty should be imposed on him, it should replace his services at the disposal of the Lending Authority and transmit to it the proceedings of the inquiry for such action as the later deems necessary.

- (v) if the officer submits an appeal against an order imposing the penalty specified in clause (a) of Rule 27 on him under Clause (iii) (a) above it will be disposed of after consultation with the Lending Authority.

Provided that if there is a difference of opinion between the Appellate Authority and the Lending authority, the services of the officer shall be placed at the disposal of the Lending Authority and the proceedings of the case shall be transmitted to that authority for such action as it deems necessary.

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### **37. Review**

- (1) The Disciplinary Authority or the next higher authority, if any, may on its own review the order of punishment imposed or suspension ordered.
- (2) An officer may make a request to the disciplinary authority or the next higher authority, if any, for a review of the order imposing upon him any of the penalties specified in Rule 27 or against the order of suspension referred to in Rule 28, along with a written statement containing the grounds on the basis of which he wishes to get his case reviewed. Request for a review of penalty shall be made within one month from the date of the communication of the order against which review is requested. The authority reviewing the case may pass an order confirming, enhancing, reducing or setting aside the penalty or remitting the case to the authority which imposed the penalty or to any other authority with such direction as it may deem fit in the circumstances of the case.

Provided that if the enhanced penalty which the reviewing authority proposes to impose is a penalty specified in clause (f) to (j) of Rule 27 and an inquiry as provided in Rule 31 has not already been held in the case, the reviewing authority shall direct that such an inquiry be held in accordance with the provisions of Rule 31 and thereafter consider the record of the inquiry and pass such orders as it may deem proper.

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### **38-A. Investigation / inquiries against officers due to retire :**

[As per circular Ref. No: CHR/CDRR/2/2004 dated 19/02/04]

Disciplinary proceedings, if instituted while the Officer was in service whether before his/her retirement or during his/her re-employment, shall, after the final retirement of the Officer, be deemed to be proceeding and shall be continued and concluded by the authority by which it was commenced in the same manner as if the Officer had continued in service.

During the pendency of the disciplinary proceeding, the disciplinary authority may withhold payment of gratuity for ordering the recovery from gratuity of the whole or part of any pecuniary loss caused to the Company if the Officer is found in a disciplinary proceedings or judicial proceedings to have been guilty of offences/ misconduct, as mentioned in sub-clause (6) of Section 4 of the Payment of Gratuity Act, 1972 or to have caused pecuniary loss to the Company by misconduct or negligence, during his/her service including service rendered on deputation or on re-employment after retirement.

### **38-B. Investigations / inquiries against Retired officers**

[As per circular Ref. No: CHR/CDRR/2/2004 dated 19/02/04]

The Company may institute, departmental proceedings against a retired officer on any charges of grave misconduct, which have been committed by him/her during his/her period of employment or re-employment after retirement with the Company, as if he/she is continuing in employment, in respect of any act or conduct during such employment. However, no departmental action will be instituted for any or conduct, which took, place more than four years earlier from the date of institution of the proceedings.

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### **39. Service of order, notices etc**

Every order, notice and other process made or issued under these Rules be served in person on the officer concerned or communicated to him by registered post with acknowledgement due at his last known address.



**40. Power to relax time limit and to condone delay**

Save as otherwise expressly provided in these Rules, the authority competent under these Rules to make any order may, for good and sufficient reasons or if sufficient cause is shown, extend the time specified in these Rules for anything required to be done under these Rules or condone any delay.

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**41. Removal of doubts**

Where a doubt arises as to the interpretation of any of these Rules, the matter shall be referred to the Chairman for final decision.

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**42. Amendments**

The Board may amend, modify or add to these Rules, from time to time, and all such amendments, modifications or additions shall take effect from the date stated therein.

**SCHEDULE - I**

<b>S. No</b>	<b>Grade of officer</b>	<b>Disciplinary Authority</b>
1	Officers in Grade O1, O2 and A	Controlling Officer in Grade F and above
2	Officers in Grade B, C, D, E, F and G	Controlling Officer in grade H and above
3	General Managers and Equivalent	Chairman and /or Managing Director
4	Whole-time Director	Chairman and /or Managing Director

Note: Disciplinary action may be taken by an officer of equal or higher rank than indicated above

**SCHEDULE – II**

In terms of Rule 3(h) of the Conduct, Discipline and Review Rules for officers of the Balmer Lawrie & Co. Ltd., the following officers are nominated to act as competent authorities wherever required in these rules:

<b>S. No</b>	<b>For Officers in Grade</b>	<b>Nominated Competent Authority</b>
	01 to G	General Manager / Senior Vice President / Chief Operating Officer under whose control the concerned officers are working
	H and above	Chairman and / or Managing Director
	Officers on deputation from Government Departments and other Public Sector Undertakings	They will continue to be governed by the Conduct, Discipline and Appeal Rules of their parent organizations/services

Note: Disciplinary action may be taken by an officer of equal or higher rank than indicated above

**Return of Assets and Liabilities on First Appointment or as on the 31<sup>st</sup> March, 20....\***  
(Under Sec 44 of the Lokpal and Lokayuktas Act, 2013)

1. Name of the Public servant in full : .....  
(In block letters)
- 2(a) Present Public position held : .....  
(Designation, name and address .....  
Of organization) .....
- (b) Service to which belongs : .....  
(if applicable)

**Declaration :**

I hereby declare that the return enclosed namely, Forms I to IV are complete, true and correct to the best of my knowledge and belief, in respect of information due to be furnished by me under the provisions of section 44 of the Lokpal and Lokayuktas Act, 2013.

**Date** .....

**Signature** .....

\*In case of first appointment, please indicate date of appointment.

.....

**Note 1.** This return shall contain particulars of all assets and liabilities of the public servant either in his/her own name or in the name of any other person. The return should include details in respect of assets/liabilities of spouse and dependent children as provided in Section 44(2) of the Lokpal and Lokayuktas Act, 2013.

(Section 44(2): A public servant shall, within a period of thirty days from the date on which he makes and subscribes an oath or affirmation to enter upon his office, furnish to the competent authority the information relating to .....

- (a) the assets of which he, his spouse and his dependent children are, jointly or severally, owners or beneficiaries ;  
(b) his liabilities and that of his spouse and his dependent children.

**Note 2.** If a public servant is a member of Hindu Undivided Family with co-parcenary rights in the properties of the family either as a 'Karta' or as a member, he should indicate in the return in Form No. III the value of his share in such property and where it is not possible to indicate the exact value of such share, its approximate value. Suitable explanatory notes may be added wherever necessary.

Note 3. "dependent children" means sons and daughters who have no separate means of earning and are wholly dependent on the public servant for their livelihood. (Explanation below Section 44(3) of Lokpal and Lokayuktas Act, 2013).

**FORM NO. I**

**Details of Public Servant, his/her Spouse and Dependent Children)**

<b>Sl. No.</b>		<b>Name</b>	<b>Public Position held, if any</b>	<b>Whether return being filed by him/her separately</b>
1	<b>Self</b>			
2	<b>Spouse</b>			
3	<b>Dependent-1</b>			
4	<b>Dependent-2</b>			
5 *	<b>Dependent-3</b>			

\* Add more rows, if necessary.

Date .....

Signature

.....

**FORM NO. II**

**Statement of movable property on first appointment or as on the 31<sup>st</sup> March, 20....**

(Use separate sheets for self, spouse and each dependent child)

Name of Public Servant/Spouse/Dependent child .....

Sl.No.	Descriptions	Remarks, if any.
(i)*	Cash and Bank balance	
(ii)**	Insurance (Premium paid)	
	Fixed/Recurring Deposit(s)	
	Shares / Bonds	
	Mutual Fund(s)	
	Pension Scheme/Provident Fund	
	Other investments, if any	
(iii)	Personal Loans/Advance given to any person or entity Including firm, company, trust etc. and other receivables from Debtors and the amount (exceeding two months basic Pay or Rupees one lakh as the case may be)	
(iv)	Motor Vehicles (Details of Make, registration number, year of purchase and amount paid)	
(v)	Jewelry (Give details of approximate weight plus or minus 10 gms. In respect of Gold and precious stones, plus or minus 100 gms. in respect of silver)	
	Gold	
	Silver	
	Precious metals and precious stones	
	Composite items (indicate approximate value)***	
(vi)	Any other assets (Give details of movable assets not covered in (i) to (v) above) (a) Furniture (b) Fixtures (c) Antiques (d) Paintings (e) Electronic Equipments (f) Others (Indicate the details of an asset only if the total current value of any particular asset in any particular category (e.g. furniture, fixtures, electronic equipment etc.) exceeds two months basic pay or Rs.1.00 lakh as the case may be)	

Date.....

Signature.....

\* Details of deposits in the foreign Bank(s) to be given separately.

\*\* Investments above Rs.2 lakhs to be reported individually. Investments below Rs.2 lakh may be reported together

\*\*\* Value indicated in the first return need not be revised in subsequent returns as long as no new composite item had been acquired or no existing items had been disposed of during the relevant year.

....22.

**FORM NO. III**

**Statement of immovable property on first appointment or as on the 31<sup>st</sup> March, 20....  
(e.g. Lands, House, Shops, Other Buildings etc.)**

(Held by Public Servant, his/her spouse and dependent children)

Sl. No	Description of property (Land/House/Flat/Shop/Industrial etc.)	Precise location (Name of District, Division, Taluk and Village in which the property is situated and also its distinctive number etc.)	Area of land (in case of land and buildings)	Nature of land in case of landed property	Extent of interest	If not in name of public servant, state in whose name held and his/her relationship, if any to the public servant	Date of acquisition	How acquired (whether by purchase, mortgage, lease, inheritance, gift or otherwise) and name with details of person/persons from whom acquired (address and connection of the Government servant, if any, with the person/persons concerned) (Please see Note 1 below) and cost of acquisition.	Present value of the property (if exact value not known, approx value may be indicated)	Total annual income from the property	Remarks
1	2	3	4	5	6	7	8	9	10	11	12

Date .....

Signature .....

**Note (1)** : For purpose of Column 9, the term “lease” would mean a lease of immovable property from year to year or for any term exceeding one year or reserving a yearly rent. Where, however, the lease of immovable property is obtained from a person having official dealings with the Government servant, such a lease should be shown in this Column irrespective of the term of the lease, whether it is short term or long term and the periodicity of the payment of rent.

**FORM NO. IV**

**Statement of Debts and Other Liabilities on first appointment or as on 31<sup>st</sup> March, 20.....**

Sl.No.	Debtor (Self, Spouse or Dependent children)	Name and address of Creditor	Nature of debt./liability and amount	Remarks
1	2	3	4	5

Date .....

Signature .....

**Note 1 :** Individual items of loans not exceeding two months basic pay (where applicable) and Rs.1.00 lakh in other cases need not be included.

**Note 2 :** The statement should include various loans and advances (exceeding the value in Note 1) taken from banks, companies, financial institutions, Central/State Government and from individuals.