

**LIFE INSURANCE CORPORATION OF INDIA**  
**CENTRAL OFFICE, MUMBAI**

**Department: Personnel/ER**

**Circular No.: CO/PER/ER-A/334/2024**

‘Yogakshema’  
Jeevan Bima Marg  
Mumbai-400 021.

7<sup>th</sup> May, 2024

**TO ALL OFFICES OF THE CORPORATION:**

**Re: Instructions for implementation of the Life Insurance Corporation of India Class-I Officers (Revision of Terms and Conditions of service) Amendment Rules, 2024.**

Whereas the scales of pay, dearness allowance and other service conditions applicable to Class-I Officers of the Corporation have been revised by the

1. Life Insurance Corporation of India Class-I Officers (Revision of Terms and Conditions of Service) Amendment Rules, 2024 (hereinafter referred to as the ‘Amended Revision Rules’),
2. Life Insurance Corporation of India (Special Area Allowance) Amendment Rules, 2024.

[Copies of the said Rules are appended as **Appendix-I**]

The Chairperson in exercise of the powers conferred on him by sub-rule (2) of Rule 51 read with Rule 4 of the Life Insurance Corporation of India (Staff) Rules, 1960, has issued the following instructions providing for the method of fixation in the new scales of pay and other matters connected therewith or incidental thereto.

1. **SHORT TITLE:**

These instructions shall be called the Life Insurance Corporation of India Class-I Officers (Revision of Terms and Conditions of Service) Instructions, 2024.

2. **DEFINITIONS:**

- a) "Date of Notification" means 30.04.2024.
- b) "Existing officer" means a whole time salaried officer in the permanent establishment of the Corporation who was in the service on the date of notification.

- c) "Existing Scales" or "pre-revised scales" mean the scales which were applicable to the employees immediately before they were governed by the Amended Revision Rules.
- d) "New Scales" or "revised scales" means the scales as revised by the Amended Revision Rules.
- e) "Option under the Revision Rules" means the option referred to in sub-rule (3) of Rule 1 of the Amended Revision Rules to be governed by the provisions of the Revision Rules from a date not earlier than the date on which the said Rules come into force.

3. **ELIGIBILITY:**

- (1) These instructions shall apply to the Class-I Officers who were in the whole time salaried service in the permanent establishment of the Corporation as on 01.08.2022 and those who have joined the whole time salaried service in the permanent establishment of the Corporation after that date:

Provided, however, that those Class-I officers whose resignation had been accepted on or before the date of notification irrespective of whether they are relieved or not or whose services had been terminated under Rule 39 of Life Insurance Corporation of India (Staff) Rules, 1960, during the period between 01.08.2022 and 30.04.2024 (both days inclusive) shall not be eligible for the arrears on account of this revision.

- (2) For removal of doubts, it is clarified that these instructions shall **not** apply to -

- i) Officers who have been appointed on contractual basis viz. Medical Officers, Assistant Medical Officers, Security Officers, Legal Advisers and other officers appointed likewise to whom the provisions of the LIC of India (Staff) Rules, 1960 do not apply.
- ii) Officers whose services have been terminated under Rule 39 of the Life Insurance Corporation of India (Staff) Rules, 1960 on or before the date of notification.

4. **METHOD OF FIXATION:**

(1) (a) **For the limited period from 01.08.2022 to the date of notification: -**

Fitment in the new scales of pay set forth in the Amended Revision Rules shall be done w.e.f. 01.08.2022 with reference to the basic pay as on 01.08.2022 in the corresponding existing scale or as on the date of appointment, if later, as per the enclosed Fitment Chart (**Appendix-II**). Subsequently as and when there is a change in the pre-revised basic pay due to release of NGI, Stagnation Increment, Fitment on promotion etc., the fitment chart will have to be referred and the revised basic pay shall be fitted corresponding to the pre-revised basic pay at every stage where change in the basic pay has occurred in the pre-revised scale.

(b) **After the date of notification: -**

There may be no need to refer to pre-revised scales. All the changes after the date of notification shall be effected in the revised scales of pay.

- (2) In the cases of those Ex-Servicemen who have been re-appointed in the service of the Corporation on or after 1<sup>st</sup> August, 2022 but before the date of notification, the pay fixed in the pre-revised scales need not be reopened. Their basic pay in the revised scales will be fixed in the same manner as is done in the case of other employees recruited by the Corporation.
- (3) The Amended Revision Rules, 2024 provide for an option to the Officers to be governed by the said rules from any date not earlier than 01.08.2022 and not later than the date of publication of this notification in the official gazette. The option has to be exercised within the time limit specified by the Corporation.

Accordingly, it has been decided that the Officers may be allowed to exercise the option on or before 31.05.2024. The Officers who wish to exercise the option may exercise the same in proforma prescribed in **Appendix-III**.

In case of Officers who exercise the option, the fitment of their salary in the new scales shall be done from the date so opted. The Officers shall not be eligible for the arrears on account of revision up to the date so chosen.

**(4) Officers promoted from Class-III and Class-II after 01.08.2022:**

In case of any Class-III or Class-II employee promoted to the cadre of Class-I on or after 01.08.2022 but before the date of publication of this notification in the official gazette and whose salary has already been fixed in the pre-revised scale of Class-I, shall be given an option to be governed by the revised scales from any date between the date of promotion and the date of notification. In such cases, re-fixation of salary in the revised scales shall be done and they will not be entitled for any arrears on account of revision of scales in respect of Class-II Officers or Class-III and Class-IV employees, besides the arrears as a result of revision of scales of pay of Class-I Officers till the date of such option. Such an option has to be given in the proforma given in **Appendix-IV**.

**(5) Fitment on Promotion:**

Any employee promoted from Class III or Class II to Class I or an officer who has been promoted from one cadre to another cadre in Class I and fixed in the pre-revised scales of pay applicable to the post to which he was promoted on or after 01.08.2022, but before the date of notification, may re-exercise the option that was allowed to him under sub-rule (2) of Rule 52 of L.I.C. of India (Staff) Rules, 1960, as regard the date of fixation in the revised scales of pay of the post to which he was promoted. This option shall be exercised on or before 31.05.2024 in the proforma prescribed in **Appendix IV-A** and his salary so re-fixed in accordance with this option be final.

**5. DEARNESS ALLOWANCE:**

- (1) Sub-rule (1) of Rule 5 of the Life Insurance Corporation of India Class-I Officers (Revision of Terms and Conditions of Service) Rules, 1985 has been amended.

As a result of the same, the Dearness Allowance to the Class-I Officers shall be paid or recovered at the rate of 0.06% of pay plus Special Allowance as per Rule 7G for every 4 points increase or fall, as the case may be, in the quarterly average of All India Consumer Price Index above 8456 points.

- (2) The 'Pay' for the purpose of calculation of dearness allowance shall include Basic Pay and addition to the Basic Pay.

(3) The number of slabs for which the dearness allowance becomes payable as per the pre-revised and revised rules has been shown in **Appendix-V**.

(4) Additional dearness allowance, wherever drawn, will continue to be paid.

#### **6. HOUSE RENT ALLOWANCE:**

(1) The scales of HRA payable to Class-I Officers have been revised as under:

<b>S. No.</b>	<b>Place of posting</b>	<b>Rate of House Rent Allowance</b>
(1)	(2)	(3)
1.	Cities of Mumbai, Kolkata, Chennai, New Delhi, Noida, Faridabad, Ghaziabad, Gurugram, Navi Mumbai, Hyderabad, Bengaluru and other cities with population of 45 lakh and above	10 per cent of pay subject to the maximum of Rs.13,000/- per month.
2.	Cities with population exceeding 12 lakh but less than 45 lakh, except those mentioned at S. No.1, and any city in the State of Goa	8 per cent of pay subject to the maximum of Rs.11,000/- per month.
3.	Other places.	7 per cent of pay subject to the maximum of Rs. 10,500/- per month.

The population figures for the above purpose shall be as per the latest Census Report. Further, the cities shall also include their urban agglomeration.

(2) 'Pay' for the purpose of House Rent Allowance shall include basic pay, additions to basic pay referred to in Rule 4A and Fixed Personal Allowance under Rule 9A of Revision Rules, 1985.

(3) House Rent Allowance is not payable to any officer occupying staff quarter/leased accommodation.

(4) Officers who are allotted staff quarter/leased accommodation are required to pay such licence fee as may be decided by the Corporation from time to time. At present it is being deducted at the rate of 0.50% of the minimum of the scale. The revised rate of deduction shall be 0.30% of the minimum of the scale with effect from 01.05.2024.

(5) Where the husband and wife are employee(s)/officer(s), whether posted at the same station or not, House Rent Allowance may be paid to both of them as hitherto, if they are not staying in staff quarter or leased accommodation.

(6) If they are at the same station, they shall be allotted only one staff quarter and the licence fee shall be recovered at the appropriate rate from the employee to whom the staff quarter is allotted but his/her spouse may be paid the House Rent Allowance.

(7) If any officer has been allowed, as a matter of concession, to retain or have any staff quarter at his/her previous place of posting or elsewhere, HRA will not be admissible to him/her and the licence fee payable by him/her in respect of the staff quarter which he/she has been allowed to retain or to have at any other place as a matter of concession shall be determined in accordance with such instructions as may be issued by the Corporation from time to time in this regard.

The chart showing classification of cities for HRA is enclosed as **Appendix-VI (A)**. The cities shall include their urban agglomerations.

#### **7. CITY COMPENSATORY ALLOWANCE:**

The revised Rule 7 lays down the rates of City Compensatory Allowance which will be payable on the basis of revised pay. The city compensatory allowance at the revised rates shall be payable w.e.f. 01.08.2022. The rates are as under: -

<b>S. No.</b>	<b>Place of posting</b>	<b>Rate of CCA</b>
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>
1.	Cities of Mumbai, Kolkata, Chennai, New Delhi, Noida, Faridabad, Ghaziabad, Gurugram, Navi Mumbai, Hyderabad, Bengaluru and other cities with population of 45 lakhs and above.	3 per cent of pay subject to the maximum of Rs. 3300/- per month.
2.	Cities with population exceeding 12 lakhs, but less than 45 lakhs and, except mentioned at S. No. 1, and any city in the State of Goa.	2.5 per cent of pay subject to the maximum of Rs.3,100/- per month.
3.	Cities with population of five lakh and above but not exceeding 12 lakh, State capitals with population not exceeding 12 lakh, Chandigarh, Mohali, Puducherry, Port Blair, and Panchkula.	2 per cent of pay subject to the maximum of Rs. 2,400/- per month.

The population figures for the above purpose shall be as per the latest Census Report. Further, the cities shall also include their urban agglomeration.

'Pay' for the purpose of City Compensatory Allowance shall be the basic pay plus addition to basic pay referred to in Rule 4A of Revision Rules, 1985. The chart showing classification of cities for CCA is enclosed as **Appendix-VI (B)**.

**8. FUNCTIONAL ALLOWANCE AND HILL ALLOWANCE:**

(1) Functional Allowance:

Under the revised rule 7C, Programmers or System Analysts or Programmers-cum-System Analysts in the scale of pay of AAO, AO or ADM shall be paid functional Allowance of Rs. 2630/- per month.

Provided that this allowance shall not be payable to officers on joining ITSG as per Rule 9(3) of LIC of India Information Technology Specialist Group (Selection, terms & conditions of service & payment of allowance) Rules, 2007.

(2) Hill Allowance:

Rule 7A of the Class-I officer's Revision Rules, as amended, lays down the revised rates of hill allowance with effect from 01.08.2022, which are as under:

S.No.	Places	Rates
(1)	(2)	(3)
1	Posted at a place situated at a height of 1,500 metres or more above the mean sea level	At the rate of 2.5 per cent of basic pay subject to maximum of Rs.2,055/-per month.
2	Posted at a place situated at a height of 1,000 metres or more but less than 1,500 metres above the mean sea level, or at Mercara, or at a place which is specifically declared as a hill station by the Central Government or the State Government concerned for their employees	At the rate of 2 per cent of basic pay subject to maximum of Rs.1,650/- per month.
3	Posted at a place situated at a height of not less than 750 metres or more above the mean sea level and which is surrounded by and accessible only through hills having a height of 1,000 metres or more above the mean sea level	At the rate of 2 per cent of basic pay subject to maximum of Rs.1,650/- per month.

Basic Pay for the purpose of grant of Hill Allowance shall include basic pay in the pay scale and additions to the basic pay referred to in Rule 4A of the Revision Rules, 1985.

**9. NORTH EASTERN STATES EDUCATION ALLOWANCE:**

At present, a Class-I Officer posted in Assam, Meghalaya, Manipur, Tripura, Arunachal Pradesh, Nagaland or Mizoram are being paid an allowance of Rs.710/- per month for the period of his posting in the State from the date of taking charge as long as the child of such officer is prosecuting study requiring regular attendance in a recognized school, college or university situated outside any of the aforesaid States.

The said allowance has been increased from Rs.710/- to Rs.1175/- per month with effect from 01.08.2022. There is no change in other instructions in this regard.

**10. TRANSPORT ALLOWANCE:**

Transport Allowance shall be payable to every Class-I Officer, other than an Officer who is in receipt of any Conveyance Allowance under any of the Schemes of the Corporation. Transport Allowance shall be payable at the rate of Rs.3300/- per month with effect from 01.08.2022.

**11. SPECIAL ALLOWANCE:**

Special Allowance as per Rule 7G of LIC of India Class-I Officers (Revision of Terms and Conditions of Service) Rules, 1985 shall be payable at the revised rates w.e.f. 01.08.2022. The rates are as under:

S. No.	Category	Allowance per month (Rs.)
(1)	(2)	(3)
1.	Zonal Manager (Selection)	26,700/-
2.	Zonal Manager (Ordinary)	23,800/-
3.	Senior Divisional Manager / Deputy Zonal Manager	20,800/-
4.	Divisional Manager	17,800/-
5.	Assistant Divisional Manager	14,900/-
6.	Administrative Officer	11,900/-
7.	Assistant Administrative Officer	8,900/-



The allowance shall be reckoned for the purpose of calculation of Dearness Allowance but shall not be reckoned for the purposes of Provident Fund, Gratuity, House Rent Allowance, Pension, encashment of Privilege Leave and fixation of pay upon promotion.

**12. PROVIDENT FUND:**

The rate of provident fund shall continue to remain at 10% of pay. Pay for the purpose of provident fund shall include basic pay, additions to basic pay referred to in Rule 4A and Fixed Personal Allowance (FPA).

For Officers appointed before 01.04.2010 and who are not governed by the Life Insurance Corporation of India (Employees) Pension Rules, 1995, the difference in the employer's contribution to provident fund has to be remitted to the provident fund authorities.

For Officers who are governed by the Life Insurance Corporation of India (Employees) Pension Rules, 1995, the employer's contribution is to be credited to the Life Insurance Corporation of India (Employees) Pension Fund.

As far as additional provident fund is concerned, an Officer may be allowed to make or discontinue any additional contribution or vary the rate thereof, subject, however, to the rules of the provident fund or to adjust towards the dues of his regular contribution as a result of revision of scales, any additional contribution made by him from the first day of August, 2022, or from a later date if he is governed by the new scales of pay from a date later than the first day of August, 2022, provided that no part of any contribution already made shall become refundable as a result thereof.

**13. NPS:**

Officers who have joined the service of the Corporation on or after 01.04.2010 shall be covered under the Institutional Architecture of National Pension System (NPS) as formulated by the Pension Fund and Regulatory Development Authority (PFRDA) as applicable to Corporates to the extent it can be adopted by the Corporation. The Corporation will make contribution of 14 % of Pay w.e.f. 1st August, 2022. The officer's contribution will remain at 10 % of Pay. The definition of "Pay" is as under:

- (i) The basic pay including addition to basic pay, if any; and
- (ii) All allowances counted for the purpose of payment of dearness allowance except special allowance under Rule 7G of Revision Rules; and
- (iii) Fixed personal allowance not exceeding the last increment in the scale of pay; if any, and
- (iv) Dearness allowance actually drawn by the member on (i) and (ii) above.

**14. GRATUITY:**

There is no change in the rules regarding Gratuity. However, the officers who have retired or expired on or after 01.08.2022 shall be eligible for the difference on account of gratuity on the basis of revised salary. It may please be noted that since the amended revision rules are not applicable to the officers whose resignation had been accepted or whose services had been terminated under Rule 39 of LIC of India (Staff) Rules, 1960, between the period from 01.08.2022 to the date of notification, they shall not be eligible for arrears on account of gratuity.

**15. ENCASHMENT OF UNAVAILED PRIVILEGE LEAVE:**

There is no change in the Rule of Encashment of Privilege Leave. However, the officers who have retired or expired on or after 01.08.2022 shall be eligible for the difference on account of leave encashment on the basis of revised salary. It may please be noted that since the amended revision rules are not applicable to the officers whose resignation had been accepted or whose services had been terminated under Rule 39 of LIC of India (Staff) Rules, 1960, between the period from 01.08.2022 to the date of notification, such officers shall not be eligible for arrears on account of leave encashment.

**16. FIXED PERSONAL ALLOWANCE :**

The revised rates of Fixed Personal Allowance payable under Rule 9A of Revision Rules, 1985 are shown in **Appendix-VI**. Other conditions in this regard remain unchanged. These revised rates shall be effective from 01.08.2022. It may please be noted that a Class I

Officer who has joined the services of the Corporation after 22.06.2000 shall not be eligible for additional increment for computerization and Fixed Personal Allowance.

**17. PARADEEP PORT ALLOWANCE:**

Every Class-I officer posted at office(s) in Paradeep shall be paid "Paradeep Port Allowance" at the increased rate of Rs.440/- p.m. from 01.05.2024, which shall not rank for any purposes as per Rule 9D. This allowance shall be paid as long as the officer is posted in Paradeep and shall be discontinued on his transfer to another place.

**18. SPECIAL AREA ALLOWANCE:**

The Central Govt. vide a separate notification dated 30.04.2024, has amended the Life Insurance Corporation of India (Special Area Allowance) Rules, 1988 revising the rates of Special Area Allowance. The amendment has come into force w.e.f. 01.08.2022. The conditions regarding the release of the said allowance shall remain unchanged and the rates of the allowance shall be as per **Appendix VII**.

**19. EMPLOYEES PROMOTED FROM CLASS-III AND CLASS-II TO CLASS-I OFFICERS CADRE AFTER 01.08.2022:**

The Development Officers or Class-III employees who were promoted and fixed in the scale of pay of Class-I after 01.08.2022 may be paid the arrears from the date of fixation in Class-I scale. Provided, that where such Class-I Officer has exercised the option to be governed by the Class-I Officers Revision Rules from the date of such promotion or any date later than the date of promotion, he shall not be paid the arrears on account of revision of Class-II/Class-III and Class-I Revision Rules up to the said date.

**20. SUBSISTENCE ALLOWANCE:**

There is no change in the rules governing Subsistence Allowance. However, in view of the revision in the scales of pay and allowances, the Subsistence Allowance paid on or after 01.08.2022 may be reviewed and difference, if any, may be paid.

**21. OFFICERS ON DEPUTATION TO THE OFFICE OF OMBUDSMAN:**

The arrears payable to the officers who have been deputed to the office of Ombudsman shall be calculated by the parent office and the calculation sheet shall be sent to the office of Ombudsman for payment.

**22. OFFICERS WHO HAVE DIED, RETIRED AFTER 01.08.2022:**

Officers who have died or retired (retirement includes Voluntary Retirement under Rules 19(2A) of (Staff) Rules, 1960, Rule 31 of LIC of India (Employees) Pension Rules, 1995 and Compulsory Retirement under Rule 19(3) of (Staff) Rules, 1960) after 01.08.2022 may be paid the arrears due on account of revision up to the date of cessation of their service.

**23. STRIKES, WALK-OUTS, ETC.:**

Suitable recovery on account of strikes, walk-outs, etc. may be made while paying the arrears.

**24. MEDICLAIM, GROUP TERM INSURANCE SCHEME (GTIS) 1997, GROUP SAVINGS LINKED INSURANCE SCHEME (GSLI), NEW GI POLICY IN LIEU OF GSLI AND PREVENTIVE HEALTH CHECK UP SCHEME:**

As a consequence of the revision of pay scales, the categories of Mediclaim Benefit, Group Term Insurance Scheme (GTIS), Group Savings Linked Insurance Scheme (GSLI), New GI Policy in lieu of GSLI and Preventive Health Check-up Scheme have been revised as under:

a) Group Mediclaim:

<u>Category</u>	<u>Pre-revised Pay</u>	<u>Revised Pay</u>
I	Rs. 96,140/- and above	Rs. 1,59,160/- and above
II	Up to Rs. 96,139/-	Up to Rs. 1,59,159/-

Effective Date of revised categories: 01.04.2025.

b) Group Term Insurance Scheme (GTIS):

Category	Pre-revised Pay	Revised Pay
<b>I</b>	Rs. 1,59,340/- and above	Rs. 2,63,925/- and above
<b>II</b>	Rs. 1,10,465/- to Rs. 1,59,339/-	Rs. 1,82,920 /- to Rs. 2,63,924/-
<b>III</b>	Rs. 77,385/- to Rs. 1,10,464/-	Rs. 1,28,065/- to Rs. 1,82,919 /-
<b>IV</b>	Rs. 39,735/- to Rs. 77,384/-	Rs. 65,625/- to Rs. 1,28,064/-
<b>V</b>	Rs. 21,825/- to Rs. 39,734/-	Rs. 35,985/- to Rs. 65,624/-
<b>VI</b>	Below Rs. 21,825/-	Below Rs. 35,985/-

Effective Date of revised categories: 01.09.2024.

c) Group Savings Linked Insurance (GSLI):

Category	Pre-revised Pay	Revised Pay
<b>I</b>	Rs. 1,59,340/- and above	Rs. 2,63,925/- and above
<b>II</b>	Rs. 1,10,465/- to Rs. 1,59,339/-	Rs. 1,82,920 /- to Rs. 2,63,924/-
<b>III</b>	Rs. 77,385/- to Rs. 1,10,464/-	Rs. 1,28,065/- to Rs. 1,82,919 /-
<b>IV</b>	Rs. 39,735/- to Rs. 77,384/-	Rs. 65,625/- to Rs. 1,28,064/-
<b>V</b>	Rs. 21,825/- to Rs. 39,734/-	Rs. 35,985/- to Rs. 65,624/-
<b>VI</b>	Below Rs. 21,825/-	Below Rs. 35,985/-

Effective Date of revised categories: 01.11.2024.

d) New Group Insurance Policy in lieu of GSLI Policy:

Category	Pre-revised Pay	Revised Pay
<b>I</b>	Rs. 1,59,340/- and above	Rs. 2,63,925/- and above
<b>II</b>	Rs. 1,10,465/- to Rs. 1,59,339/-	Rs. 1,82,920 /- to Rs. 2,63,924/-
<b>III</b>	Rs. 77,385/- to Rs. 1,10,464/-	Rs. 1,28,065/- to Rs. 1,82,919 /-
<b>IV</b>	Rs. 39,735/- to Rs. 77,384/-	Rs. 65,625/- to Rs. 1,28,064/-
<b>V</b>	Rs. 21,825/- to Rs. 39,734/-	Rs. 35,985/- to Rs. 65,624/-
<b>VI</b>	Below Rs. 21,825/-	Below Rs. 35,985/-

Effective Date of revised categories: 01.04.2025.

'Pay' for the purpose of determining the above categories shall include -

- i) Basic Pay
- ii) Addition to the Basic Pay
- iii) Fixed Personal Allowance
- iv) All other allowances which rank for the purpose of Provident Fund contribution.

e) Preventive Health Check-up Scheme:

Category	Pre-revised Basic Pay	Revised Basic Pay
I	Rs. 96,140/- and above	Rs. 1,59,160/- and above
II	Rs. 69,045/- to Rs. 96,139/-	Rs. 1,14,240/- to Rs. 1,59,159/-
III	Below Rs. 69,045/-	Below Rs. 1,14,240/-

Effective date of revised categories for Preventive Health Check-up Scheme shall be the date of issue of these instructions.

**25. CASH MEDICAL BENEFIT:**

The Cash Medical Benefit has been revised with effect from 01.08.2022, which is as under:

The officer drawing basic pay up to Rs. 1,63,905/- Rs.32,400/- per annum;

The officer drawing basic pay beyond Rs. 1,63,905/- Rs. 48,500/- per annum.

The Cash Medical Benefit will be paid along with July salary every year.

For the year 2022, the proportionate cash medical benefit for 11 months only may be paid.

**26. PROJECT ALLOWANCE:**

At present, the officers in Class-I cadre attached to the Engineering Department, if posted at project sites, are eligible for the payment of Project Allowance of Rs.565/- per month, which does not count for any purpose. The said Project Allowance has been increased to Rs.935/- per month w.e.f. 01.08.2022. There shall be no change in the existing eligibility conditions.

**27. AUDIT ALLOWANCE PAYABLE TO THE OFFICERS:**

At present, the officers who are posted in the Audit or Inspection Department and entrusted with the touring duties are paid the Audit Allowance of Rs.2000/- per month, subject to satisfying the eligibility conditions laid down in this regard. The said allowance has been increased to Rs.3300/- per month. The revision shall take effect from 1<sup>st</sup> August 2022.

**28. MID ACADEMIC YEAR TRANSFER ALLOWANCE:**

Mid academic year transfer allowance has been revised to Rs. 2715/- per month with effect from the date of notification. All the terms and condition for payment of this allowance shall remain unchanged.

**29. TRANSFER GRANT:**

As a result of the revision in the basic pay, the arrears on account of Transfer Grant in respect of eligible officers may be settled. There is no change in other instructions in this regard.

**30. PENSION:**

With regard to the Dearness Relief, Family Pension and Minimum Pension provided by the Life Insurance Corporation of India (Employees) Pension Rules, 1995, instructions shall be issued separately.

**31. RECOVERY OF DUES FROM ARREARS PAYMENTS EMANATING FROM IMPOSITION OF PENALTY:**

The penalty dealing with recovery of loss specified under Rule 39(1) (c) of L.I.C. of India (Staff) Rules, 1960 read as under:

*"recovery from pay or such other amount as may be due to him of the whole or part of any pecuniary loss caused to the Corporation by negligence or breach of orders."*

The aforesaid Rule is self-explanatory which clearly implies that recoveries can also be made from the arrears payable to the concerned employees.

### **32. INSTRUCTIONS FOR PAYMENT OF ARREARS:**

The revision of various items comes into force as prescribed in the Life Insurance Corporation of India Class-I Officers (Revision of Terms and Conditions of Service) Amendment Rules, 2024. It has now, therefore, become necessary to make payment of arrears on account of the revision in the scales of pay and other benefits from the relevant due dates. While calculating the House Rent Allowance, City Compensatory Allowance, care has to be taken to ensure that the instructions contained herein are strictly followed. Broadly, payment of arrears/recoveries would arise in respect of the following: -

- a) Arrears arising out of fixation in the revised scale of pay and allowances;
- b) Change in the basic pay and allowances because of grant of Normal Grade Increment/Stagnation Increment/Promotion to the higher cadre;
- c) Subsistence Allowance;
- d) Difference in Encashment of Privilege Leave;
- e) Fixed Personal Allowance/Difference in Fixed Personal Allowance;
- f) Gratuity;
- g) Project Allowance;
- h) Audit Officers Allowance;
- i) Transfer Grant;
- j) North-Eastern States Educational Allowance;
- k) Functional Allowance for Programmers or System Analysts etc.
- l) Cash Medical Benefit;
- m) Revision of Hill Allowance;
- n) Recovery on account of EOL, strike, walk-out, etc.;
- o) Employees on sick leave on half-pay;
- p) Special Allowance;
- q) Revision of Special Area Allowance.

**Calculation and payment of arrears should be made through eFEAP Module only, wherever it is operative.**

### **33. INCOME-TAX DEDUCTION:**

In respect of Income-tax to be deducted from the arrears, the instructions issued by the Finance & Accounts Department from time to time in this regard may be followed.

### **34. INFORMATION TO BE FURNISHED TO THE CENTRAL OFFICE:**

After payment of arrears, the Divisional Office should furnish the information in respect of total amount paid by the offices under their control under various components which form



part of arrears of salary (like Basic Pay, DA, HRA, CCA, Transport Allowance, Cash Medical Benefit, Other Allowances, etc.) to the controlling Zonal Office. Information only in respect of consolidated amounts paid by way of arrears under each head should be furnished and not the amount paid to the individual employees. The Zonal Offices shall, in turn, furnish the consolidated information in respect of the zone as a whole to the Personnel/ER Department, Central Office. All other offices not covered by the above shall directly furnish the information to the Personnel/ER Department, Central Office.

**35. DATE OF PAYMENT:**

The arrears may be paid as early as possible.

**36. INTERPRETATION:**

Where any doubt or difficulty arises as to the interpretation of these instructions it shall be referred to the Chairperson for his decision.



**Executive Director (Personnel)**

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**Appendix - II**

**FITMENT CHART**

STAGES	AAO		AO		ADM		DM		SDM		ZM(O)		ZM(S)	
	EX	REV	EX	REV	EX	REV	EX	REV	EX	REV	EX	REV	EX	REV
1	53600	88635	72115	119330	87985	145640	107820	178525	130500	216115	146095	241965	163755	271245
2	56245	93020	74760	123715	90630	150025	111600	184790	134280	222380	150510	249285	168170	278565
3	58890	97405	77405	128100	93495	154775	115380	191055	138060	228645	154925	256605	172585	285885
4	61535	101790	80050	132485	96360	159525	119160	197320	141840	234910	159340	263925	177320	293735
5	64180	106175	82695	136870	99225	164275	122940	203585	146095	241965	163755	271245	182500	302325
6	66825	110560	85340	141255	102090	169025	126720	209850	150350	249020	168170	278565	187870	311230
7	69470	114945	87985	145640	104955	173775	130500	216115	154605	256075	172585	285885	193240	320135
8	72115	119330	90630	150025	107820	178525	134280	222380	158860	263130	177000	293205	198610	329040
9	74760	123715	93495	154775	111600	184790	138060	228645	163115	270185	181415	300525	203980	337945
10	77405	128100	96360	159525	115380	191055	141840	234910	167370	277240				
11	80050	132485	99225	164275	119160	197320								
12	82695	136870	102090	169025	122940	203585								
13	85340	141255	104955	173775	*126720	*209850								
14	87985	145640	107820	178525	*130500	*216115								
15	90630	150025	*110685	*183275	*134280	*222380								
16	93495	154775	*113550	*188025										
17	96360	159525	*116415	*192775										
18	99225	164275	*119280	*197525										
19	102090	169025	*122145	*202275										
20	*104955	*173775	*125010	*207025										
21	*107820	*178525												
22	*110685	*183275												

*\*Stagnation stages as per Rule 4A of Life Insurance Corporation of India Class –I Officers  
(Revision of Terms and Conditions of Service) Rules, 1985.*

**Appendix - III**

**Form of option to be exercised by the Class-I Officers under Rule 1 of the Life Insurance Corporation of India Class-I Officers (Revision of Terms and Conditions of Service) Amendment Rules, 2024.**

To,

Life Insurance Corporation of India,

\_\_\_\_\_ Office,

\_\_\_\_\_

\_\_\_\_\_

In accordance with sub-clause (3) of Clause 4 of the Life Insurance Corporation of India Class-I Officers (Revision of Terms and Conditions of Service) Instructions, 2024, I hereby opt to be governed by the provisions of the Life Insurance Corporation of India Class-I Officers (Revision of Terms and Conditions of Service) Amendment Rules, 2024 with effect from \_\_\_\_\_. I hereby understand and agree that no arrears shall be paid to me for the period from 01.08.2022 to \_\_\_\_\_ on account of Amendment Rules, 2024.

\_\_\_\_\_  
(Signature)

Date :

Full Name :

Designation :

S.R. No. :

Office :

Place :

**Appendix - IV**

**Form of option to be exercised by an officer under Clause 4(4) of the Life Insurance Corporation of India Class-I Officers (Revision of Terms and Conditions of Service) Instructions, 2024.**

To,

Life Insurance Corporation of India,

\_\_\_\_\_ Office,

\_\_\_\_\_

\_\_\_\_\_

In accordance with Clause 4(4) of the Life Insurance Corporation of India Class-I Officers (Revision of Terms and Conditions of Service) Instructions, 2024, I hereby opt for fixation in the revised scales of pay applicable to the cadre to which I was promoted from \_\_\_\_\_ (indicate the date of option) .

I hereby understand and agree that no arrears shall be paid to me for the period prior to the above date. I also undertake to refund the amount of arrears, if any, that I have received as a result of revision of Scales of Pay and allowances of Class-II/Class-III and Class-IV employees.

\_\_\_\_\_  
(Signature)

Date :

Full Name :

Designation :

S.R. No. :

Office :

Place :

**Appendix - IV-A**

**(Form for re-exercising of option for fixation on promotion)**

**Form of option to be exercised by an officer under Clause 4(5) of the Life Insurance Corporation of India Class-I Officers (Revision of Terms and Conditions of Service) Instructions, 2024.**

To,

Life Insurance Corporation of India,

\_\_\_\_\_ Office,

\_\_\_\_\_

\_\_\_\_\_

In accordance with Clause 4 (5) of the Life Insurance Corporation of India Class-I Officers (Revision of Terms and Conditions of Service) Instructions, 2024, I hereby opt for fixation in the revised scales of pay applicable to the cadre to which I was promoted from \_\_\_\_\_ (indicate the date of option).

\_\_\_\_\_  
(Signature)

Date :

Full Name :

Designation :

S.R. No :

Office :

Place :

**Appendix -V**

**NO. OF SLABS FOR WHICH DEARNNESS ALLOWANCE PAYABLE AS PER THE  
PRE-REVISED AND REVISED RULES**

<b>Period</b>	<b>As per the pre-revised rules (Scales linked to 6352 Points)</b>	<b>As per the revised rules (Scales linked to 8456 Points)</b>
August 2022 to October 2022	526	0
November 2022 to January 2023	556	30
February 2023 to April 2023	588	62
May 2023 to July 2023	596	70
August 2023 to October 2023	632	106
November 2023 to January 2024	693	167
February 2024 to April 2024	692	166

**Appendix - VI**

**Fixed Personal Allowance payable to  
Class-I Officers on revision**

<b>Category</b>	<b>Existing Rs.</b>	<b>Revised Rs.</b>
AAO	2865	4750
AO	2865	4750
ADM	3780	6265
DM	3780	6265
SDM	4255	7055
ZM(O)	4415	7320
ZM(S)	5370	8905

**Appendix - VI (A)**

**CLASSIFICATION CITIES FOR THE PURPOSE  
OF HOUSE RENT ALLOWANCE**

<b>CATEGORY-I</b>	<b>CATEGORY-II</b>	<b>CATEGORY-III</b>
<p><b><u>KOLKATA</u></b> (including municipal areas comprising city of Calcutta (including Behala, Alipore, Cossipur Tollegunge) Howrah, Barrackpore (including N.Barrackpore) Garden Reach, Baranagore, South Suburban, Municipal Area, Dum Dum (including South Dum Dum) Kamarhatti, Panibati, Kharda, Titagarh, Garulia, Bhatpara, Naihati, Bally, Uttarpara, Konnagar, Rishara, Serampore, Baidyabati, Champdani, Bhadreswar, Chandranagar, Hoogly Chinsuria, Budge Budge, Habra, Baruipur, Barasat and Uluberia)</p> <p><b><u>CHENNAI</u></b></p> <p><b><u>MUMBAI</u></b> (including areas comprising within the limits of the Mumbai Municipal Corporation (Greater Mumbai) Dombvli, Kalyan, Thane, Bhivandi, Ulhasnagar and Bassein Municipalities) Navi Mumbai</p> <p><b><u>NEW DELHI</u></b>  Faridabad Ghaziabad Gurugram Noida</p> <p><b><u>HYDERABAD</u></b> <b><u>BENGALURU</u></b> <b><u>AHMEDABAD</u></b> Gandhinagar</p> <p><b><u>PUNE</u></b> (including Pimpri &amp; Chinchwad)</p> <p><b><u>SURAT</u></b></p>	<p>Agra <b>Allahabad</b> <b>Asansol</b> Bhopal Coimbatore (including Sulur)</p> <p>Goa (Entire State) Indore <b>Jabalpur</b> Jaipur <b>Jamshedpur</b> <b>Kannur</b> Kanpur Kochi <b>Kozhikode</b> Lucknow Ludhiana Madurai ( including Tirunagar ) <b>Mallapuram</b> Meerut Nagpur <b>Nasik</b> Patna <b>Rajkot</b> <b>Srinagar</b> <b>Thiruvananthapuram</b> <b>Thrissur</b> Vadodara Varanasi <b>Vijaywada</b> Visakhapatnam (including Gajuvaka)</p>	<p>All other places</p>



**CLASSIFICATION CITIES FOR THE PURPOSE  
OF CITY COMPENSATORY ALLOWANCE**

CATEGORY-I	CATEGORY-II	CATEGORY-III
<b><u>KOLKATA</u></b> (including municipal areas comprising city of Calcutta (including Behala, Alipore, Cossipur Tollegunge) Howrah, Barrackpore (including N.Barrackpore) Garden Reach, Baranagore, South Suburban, Municipal Area, Dum Dum (including South Dum Dum) Kamarhatti, Panibati, Kharda, Titagarh, Garulia, Bhatpara, Naihati, Bally, Uttarpara, Konnagar, Rishara, Serampore, Baidyabati, Champdani, Bhadreswar, Chandranagar, Hoogly Chinsuria, Budge Budge, Habra, Baruipur, Barasat and Uluberia)	Agra <b>Allahabad</b> <b>Asansol</b>  Bhopal  Coimbatore (including Suler)  Goa (Entire State) Indore  <b>Jabalpur</b> Jaipur <b>Jamshedpur</b>  <b>Kannur</b> Kanpur Kochi <b>Kozhikode</b>  Lucknow Ludhiana  Madurai ( including Tirunagar ) <b>Mallapuram</b> Meerut  Nagpur <b>Nasik</b>  Patna  <b>Rajkot</b>  <b>Srinagar</b>  <b>Thiruvananthapuram</b> <b>Thrissur</b>  Vadodara Varanasi <b>Vijaywada</b> Visakhapatnam (including Gajuvaka)	Agartala Amravati Aizwal Aligarh Amritsar Aurangabad Ajmer Bareilly Belgaum Bhavnagar Bhubaneshwar Bikaner <b>Bokaro Steel</b>  Chandigarh Cuttack Dehradun Dhanbad (including Sindri and Katras)  Durg-Bhilai <b>Durgapur</b> <b>Erode</b> <b>Firozabad</b> Gangtok Gauhati Gorakhpur Guntur <b>Gulbarga</b> Gwalior Hubli-Dharwad Imphal Itanagar Jalandhar Jamnagar Jammu <b>Jhansi</b> Jodhpur Kohima Kolhapur <b>Kollam</b> Kota  <b>Malegaon</b> Mangalore Mohali Moradabad Mysore <b>Nanded-Waghala</b> <b>Nellore</b> Panchkula Puducherry Port Blair Raipur Ranchi <b>Rourkela</b> <b>Saharanpur</b> Salem <b>Sangli</b> Shimla Shillong Sholapur <b>Siliguri</b> Tiruchirapalli Tiruppur <b>Ujjain</b> Warangal
<b><u>CHENNAI</u></b>  <b><u>MUMBAI</u></b> (including areas comprising within the limits of the Mumbai Municipal Corporation (Greater Mumbai) Dombvli, Kalyan, Thane, Bhivandi, Ulhasnagar and Bassein Municipalities) Navi Mumbai		
<b><u>NEW DELHI</u></b> Faridabad Ghaziabad Gurugram Noida		
<b><u>HYDERABAD</u></b> <b><u>BENGALURU</u></b> <b><u>AHMEDABAD</u></b> Gandhinagar		
<b><u>PUNE</u></b> (including Pimpri & Chinchwad)		
<b><u>SURAT</u></b>		

**Appendix - VII**

<b>TABLE</b>			
<b>Name of Special Area</b>		<b>Rate of Special Area Allowances for employees drawing basic pay</b>	
		<b>Upto Rs. 70100</b>	<b>Above Rs. 70100</b>
<b>(1)</b>		<b>(2)</b>	<b>(3)</b>
<b>1.</b>	<b>MIZORAM</b>		
	(a) Chimpui district of Mizoram and areas beyond 25 kms. from Lungli town in Lungli District of Mizoram	6000	7800
	(b) Throughout Lungli district excluding areas beyond 25 kms. from Lungli town of Mizoram	4800	6300
	(c) Throughout Aizawl district of Mizoram	3600	4500
<b>2.</b>	<b>NAGALAND</b>	4800	6300
<b>3.</b>	<b>THE ANDAMAN AND NICOBAR ISLANDS</b>		
	(a) South Andaman (including Port Blair)	4800	6300
	(b) North and Middle Andaman Little, Andaman, Nicobar and Narcondum Islands	6000	7800
<b>4.</b>	<b>SIKKIM</b>	6000	7800
<b>5.</b>	<b>LAKSHADWEEP</b>	6000	7800
<b>6.</b>	<b>ASSAM</b>	960	1200
<b>7.</b>	<b>MEGHALAYA</b>	960	1200
<b>8.</b>	<b>TRIPURA</b>		
	(a) Difficult areas of Tripura as notified by the State Government from time to time	4800	6300
	(b) Throughout Tripura, except difficult areas	3600	4500
<b>9.</b>	<b>MANIPUR</b>	3600	4500
<b>10.</b>	<b>ARUNACHAL PRADESH</b>		
	(a) Difficult areas of Arunachal Pradesh as notified by the State Government from time to time	6000	7800
	(b) Throughout Arunachal Pradesh, except difficult areas	4800	6300
<b>11.</b>	<b>JAMMU AND KASHMIR</b>		
	<b>(i) Kathua district</b>		
	(a) NiabatBani	6000	7800
	(b) Lohi		
	(c) Malhar		
	(d) Machodi		

	<b>(ii) Udhampur district</b>		
	(a) DuduBasantgarh		
	(b) Lender BhamagIllaca	6000	7800
	(c) Thakrakote		
	(d) Nagote		
	<b>Tehsil Mahone</b>		
	(i) For area uptoGool from Kamban side and areas uptoArnas from Keasiside	4800	6300
	(ii) For the rest of the areas	6000	7800
	<b>(iii) Doda district</b>		
	(a) Illaquas of Padder in Kishtwar Tehsil		
	(b) NiabatNowgam in Kishtwar Tehsil	6000	7800
	<b>(iv) Leh district</b>		
	(a) Zanskar, Noyama and Nobre		
	(b) All other places in the district	6000	7800
	<b>(v) Barmulla District</b>		
	(a) Entire Gurez-Niabat, Tangdar, sub-division and KeranIllaquas	6000	7800
	(b) Matchill	4800	6300
	<b>(vi) Poonch and Rajouri districts-</b> Areas in Poonch and Rajouric districts excluding the towns of Poonch and Rajouri and Sunderbani and other urban areas in the two districts	3600	4500
	(vii) Areas not included in (i) to (vi) above, but which are within the distance of 8 kms, from the Line of Actual Control or at places which may be declared as qualifying for Border Allowance from time to time by the State Government for their own staff	3600	4500
12.	<b>HIMACHAL PRADESH</b>		
	<b>1. Chamba District</b>		
	(a) Pangi sub-division, Bharmour Tehsil, Panchayats: Badgaun, Bajol, DeolKugti, Nayagam and Tundah villages: Ghatu of gram panchayat Jagat, Kanrsi of gram panchayat Chauhata	6000	7800
	(b) Bharmour Tehsil excluding panchayats and villages of (a) above	4800	6300
	(c) Jhandru panchayat area of Bhatiyat Tehsil, Chuah Tehsil, Dalhousie Town including Banikhet proper, Churah Tehsil, Munr panchayat and Balazparyana	3600	4500
	<b>2. Kinnaur District</b>		
	(a) Asrang, Chitkul and HangoKuno/Charang Panchayats, 15/20 area comprising of gram	6000	7800

panchayats of ChhotaKhamba, Nathpa and Rupi, Pooh sub-division excluding the panchayat areas specified above		
(b)Entire district other than areas included in (a) above	4800	6300
<b>3. Kullu District</b>		
(a) 15/20 area of Nirman Tehsil, comprising of gram panchayats of Kharga, Kushwar and Sarga	6000	7800
(b)Outer – Saraj (excluding village of Jakatkhana and Burrow in Nirmand Tehsil) and entire district excluding out Saraj Area and Pargana of Pandrabis but including villages of JakatKhana and Burrow of Tehsil Nirmand and Malana Panchayat area	3600	4500
(c) Manali-Ujhi areas, Parvati and Lagg valley and Banjar Block	960	1200
<b>4.Lahaul and Spiti:</b> Entire areas of LahaulSpitidistrict	6000	7800
<b>5. Shimla District</b>		
(a) Paraganas of Chaibis, 15/20, 15/20 area of Rampur Tehsil comprising of panchayats of Koot, Labana-Sadana, Sarpara and Chadi-Branda	6000	7800
(b) Dodra-Kwar Tehsil, gram panchayats of Darkali of Rampur Tehsil, Kashapat tehsil and Munish, Ghorichabis of ParaganaSarahan	4800	6300
(c) Shimla Town and its suburbs (Mashobra, Dhalli, Taradevi, Kasumbpti, Jatog and Tutu)	3600	4500
(d) Gram Panchayats Deothi (Taklech areas) and parganas of Naubis and Teen Koti of Paraganasarhan and Barabis of Rampur Tehsil	3600	4500
(e) TrahChopal Tehsil, Chopal tehsil and Ghoris, PanchGaon, Patsnau, Kasba Rampur and Ghor Nog of Paragana of Rampur Tehsil	3600	4500
<b>6. Kangra District</b>		
(a) ChhotaBhangal and Bara Bhangal area of Palampur sub-division	4800	6300
(b) Dharmashala town of Kangra District and the following offices located outside its municipal limits but included Dharmashala town: - Women's Industrial Training Institute (ITI), Dari, - Mechanical Workshop, Ramnagar,	3600	4500

<ul style="list-style-type: none"> <li>- Child Welfare and Town and Country Planning Offices, Sakoh,</li> <li>- Central Reserve Security Force(CRSF) office at Lower Sakoh,</li> <li>- Kangra Milk supply scheme, Dugiar,</li> <li>- Himachal Road Transport Corporation (HRCT) workshop, Sadher,</li> <li>- Zonal Malaria Office, Dari,</li> <li>- Forest Corporation Office, Shamnagar,</li> <li>- Tea Factory, Dari,</li> <li>- Irrigation and Public Health (IPH) sub-division, Dan,</li> <li>- Settlement Office, Shamnagar,</li> <li>- Binwa Project, Shamnagar.</li> </ul>		
<p>(c). Palampur town of Kangra district including Himachal Pradesh Krishi Viswa Vidyalaya (HPKVV) campus of Palampur and following offices located outside its municipal limit but included in Palampur town- HP Krishi Vishwavidyalaya Campus, Cattle development office or Jersi farm, Banuri, Sericulture office or Indo-German Agriculture workshop or Himachal Pradesh Public Works Department (HPPWD) Division, Bundala electrical sub-division, Lohana, DPO Corporation, Bundla Electrical Himachal Pradesh State Electricity Board (HPSEE) division, Ghujjar.</p>	3600	4500
<b>7. Mandi District</b>		
<p>(a)Mahog, Sarhan, Gopalpur, Teban, PokhiNauj, Khanoj, Bagra, SainjMahudiKhajol, Manj, Pekhi and Balidhar Panchayats of Kersog Tehsil, Chhuvar Valley of Jogindar Nagar Tehsil Panchayats of Gatto, Bagraa, Chhatri, Thachadhar-Garagus-Hain, Kalhani, Thama. Silibagi, Chhetdhar, Chanvar, Tachi, Johar, Kholanal, Somachan, Loth, Jarwar, Janjheli and Kalwanar of Thunag Tehsil, Panchayats in Thunag, Chhotdhar, Gariyas, Silibagi, Thana, Panchayats of Dharampur Block- Binga, Camlah, Saklana, Tanyar and Tarakholah, Panchayats of Sunder Nagar Tehsil – Bohi, batwara, Dhaniyara, Paura, Kothi, Seri and Soja, Janjjheli Block, Chachoit tehsil</p>	3600	4500
<b>8. Sirmaur District</b>		

	Trans-Giri Tract, Pancjhayats of Bani, bakhali, (Pachhad Tehsil), Bharog- Bheniri (Paonta tehsil), Birla (Nahan tehsil), Dibbar (pachhad Tehsil), Thana Kasoga (Nahan Tehsil)	3600	4500
	9. <b>Solan district:</b> Mangal Panchayat Area	3600	4500
	10. Remaining areas in Himachal Pradesh not included in above nine districts	960	1200
	<b>UTTARAKHAND:</b>		
13.	Areas under Chamoli, Pithoragarh, Uttarkashi, Rudraprayag and Champavat districts (Including area of Lohaghat)	6000	7800
	<b>WEST BENGAL:</b> South 24 Parganas district		
14.	Sunderban areas (South of Dampier, Hodge's line), namely, Bhagtagush, Khali (Rampura), Kumirmari (Bagna), Jhinga Khali, Sajnakhali, Gosava, Amalamathi (Vidya), Canning, Kultali, Piyali, Nalgaraha, Raidighi, Bhanchi, PatharPratima, Bhagabatpur, Saptamukhi, Namakhana, Sikarpur, Kakdwip, Sagar, Mousini, Kalinagar, Haroa, Hingalganj, Basanti, Kuemari, Kultola, Ghushaigata (Kulti)	1500	1500