

# MEMORANDUM OF AGREEMENT

## (2017 - 18)

**P&GS DIVISION  
STATE LIFE INSURANCE CORPORATION OF PAKISTAN  
PRINCIPAL OFFICE,  
DR. ZIAUDDIN AHMED ROAD, KARACHI.**



# MEMORANDUM OF AGREEMENT (2017-18)

In accordance with the provision of Industrial Relations Act 2012

## NAME OF THE PARTIES

**State Life Insurance Corporation of Pakistan** a statutory Corporation constituted and established under the Life Insurance (Nationalization) Order, 1972 (Presidents Order No.10 of 1972) with its Principal Office, located at State Life Building No. 9, Dr. Ziauddin Ahmed Road, Karachi hereinafter called the “Corporation” (which expression wherever the context so admits shall include and means its successors and assigns).

AND

2. **State Life Insurance Employees Union of Pakistan** registered on National level with the National Industrial Relations Commission Government of Pakistan, Islamabad having Registration No. 20/2014 in accordance with the provisions of the Industrial Relations Act 2012 being the **Collective Bargaining Agent (CBA)** of the employees in Pay Scale No. 1 to 7, SS-I to SS-III and MN-I to MN-III throughout the country having its registered office at 1<sup>st</sup> floor, State Life Building No.6, M.A Jinnah Road, Karachi hereinafter called the “CBA” on National level.

## REPRESENTING THE CORPORATION

S.No.	Name	Designation
1.	Ms. Shoaib Mir	Chairman
2.	Mr. Ghufraan Memon	Executive Director (P&GS, LA & Invt.)
3.	Mr. Roshan Ali Shaikh	Executive Director (G&P, Banca & HRDD)
4.	Mr. Izqar Khan	Executive Director ((PHS) & I.T)
5.	Mr. Athar Hussain Khokhar	General Manager (P&GS) / Convener
6.	Mr. Muhammad Rashid	C.F.O / General Manager (F&A) / Member
7.	Mr. Fazul-ur-Rehman	Divisional Head (Compliance), Dy. General Manger (H&AI) / Member
8.	Mr. Sohaib Usmani	Divisional Head (IA)/ Member
9.	Mr. Manzoor A. Vighio	Divisional Head (LA) / Member
10.	Mr. Nabeel Ghafoorzada	Dy. General Manager (RE) / Member
11.	Syed Ghulam Shabir Shah	Asstt. Gen. Manager (P)/Member/ Secretary



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### REPRESENTING THE CBA ON NATIONAL LEVEL

<i>S.No.</i>	<i>Name</i>	<i>Designation</i>
<i>1.</i>	<i>Mr. Shahid Waheed</i>	<i>President</i>
<i>2.</i>	<i>Mr. Sajid Ali Abbasi</i>	<i>Sr.Vice President</i>
<i>3.</i>	<i>Syed Muzaffar Hussain Shah</i>	<i>Sr.Vice President</i>
<i>4.</i>	<i>Mr. Imran Baig</i>	<i>Vice President</i>
<i>5.</i>	<i>Mr. Rizwan Yasin</i>	<i>Secretary General</i>
<i>6.</i>	<i>Ch.WaqarHussain</i>	<i>Additional Secretary General</i>
<i>7.</i>	<i>Mr. Imran Nasir Malik</i>	<i>Deputy Secretary General</i>
<i>8.</i>	<i>Mian Muhammad Ramzan</i>	<i>Deputy Secretary General</i>
<i>9.</i>	<i>Mr. Arshad Dar</i>	<i>Information Secretary</i>
<i>10.</i>	<i>Mr. Muhammad Azam Hamdani</i>	<i>Secretary Finance</i>

### SHORT RECITAL OF THE CASE

3. WHEREAS the State Life Employees Union of Pakistan being CBA at National level through its Secretary General in accordance with the provisions of the Industrial Relations Act 2012 under Section 35 sent a letter dated 16-01.2017 to the Corporation along-with a Charter of Demands as per annexure 'A' to this agreement.
4. AND WHEREAS pursuant to the said letter and submitted Charter of Demands, an industrial dispute having arisen in the Corporation and the CBA on National level entered into a dialogue of mutual discussions and negotiations with the Management of SLIC, being single establishment / entity on the said Charter of Demands and other proposals made during the course of these negotiations with a view to arrive at an amicable settlement through the process of Collective Bargaining.
5. AND WHEREAS the Corporation and the CBA on National level held numerous meetings for the purpose of reaching an amicable settlement at bilateral level as a result of which above named parties reached an agreement on the following terms in full and final settlement of all demands, disputes, claims and proposals standing up to the date of signing of this agreement.



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### **TERMS OF THE AGREEMENT**

6. NOW THEREFORE THIS AGREEMENT WITNESSETH AS FOLLOWS:

In consideration of the CBA on National level in terms of IRA 2012 undertaking:

- (a) To maintain industrial peace, discipline and to cooperate fully and effectively with Management of the Corporation to improve attendance, punctuality, efficiency and ensure hard work with a view to increase Corporations business productivity and profitability.
- (b) Not to raise or pursue any demand directly or indirectly during the currency of this agreement involving financial commitment on the part of the Corporation in any form.
- (c) To direct its members to abide by the terms and conditions of Agreement and not to submit to the Corporation any financial demand or any other demand or demands covered under this agreement or which may attract the provision of Industrial Relation Act 2012 particularly its Section 34(3) to any other authority.
- (d) To ensure that Office bearers of the CBA will perform their normal office duties. Union activities will be conducted either in lunch break or after the office hours. Meetings during the office hours will not be held.
- (e) To maintain proper office decorum and discipline by all at all times and in case of reporting about misconduct, Management may take appropriate action against the concerned as per Service Regulations.
- (f) That the legitimate Representative/CBA shall take up their grievance with the Zonal Management. In case the issue pertains to Principal Office being a policy matter, then the same may be taken up through the CBA. No direct request other than the legitimate Representative/CBA will be entertained by the Principal Office.

Therefore, the Corporation hereby agrees to effect improvement and changes in the existing terms and conditions of employment both financial and otherwise, of the employment in consideration with the undertaking detailed in para 6(f) above and assurance by the CBA on National level to fully cooperate with the Management.

7. It is mutually agreed by the parties that the benefits and terms and conditions of employment as covered by this agreement will be applicable only to full time and regular employees in Pay Scales 1 to 7, SS-I to SS-III and MN-I to MN-III whose terms of services are governed by the State Life Employees (Service) Regulations 1973 (as amended to date and to those who were in service of the Corporation on **1<sup>st</sup> January 2017**).



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## DEMAND NO. 01

### 1.1 HAJJ

- (a) Agreed number of employees under Haj Scheme be enhanced from 14 to 50 employees every year.

**Resolved:**

- (a) After detailed deliberations, the Management agreed to enhance the number of employees under existing HAJJ Scheme from 14 to 16 as under:

- i) Normal balloting for male employees (12).
- ii) Normal balloting for female employees (01) at National level only.
- iii) Balloting for both male and female over and above 58.5 age 02 Employees.
- iv) 01 seat for Mehram is also allowed under (ii) above.

All other terms and conditions will remain unchanged except female balloting will be conducted at National Level.

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- (b) Special Quota be fixed for female employees for Hajj Draw. Her husband or brother or any **Mehram** should also be allowed to proceed along with her on Corporation's expenses.

**Resolved:**

- (b) Covered under demand 1.1 (a) above.

\*\*\*\*\*

- (c) The Corporation has been rated as 'AAA' rated organization; therefore, its employees should also have right to be treated likewise. Thus, qualifiers of Hajj be given 'A' category treatment, these fortunate qualifiers be allowed to proceed for Haj through Private Tour Operators and all types of arrangements, in this context, be made by the management.

**Resolved:**

- (c) Cases of unsuccessful employees (Government Balloting) will be decided on need basis.

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### 1.2 UMRAH/ZIARAT

The Corporation should also provide the facility of Umrah/Ziarat to Holy Places, at least two staff members from each Zone and Principal Office every year.

Selection for Umrah/Ziarat should be made according to criteria as in the Hajj Scheme.

### 1.3 NON-MUSLIMS

Five Non-Muslims staff members should also be allowed to visit their Holy Places every year.

1.4 Selection for Yatra should be made according to criteria as in the Hajj Proceedings.

#### **Resolved:**

**1.2 to 1.4 Deliberations held. Management informed the CBA about its inability to accede to these demands.**

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### DEMAND NO. 02

### 2.1 INCREASE & REVISION OF PAY SCALES

- All Pay Scales in grade 1 to 7, SS-I to SS-III and MN-I to MN-III should be rationalized without any discrimination.
- The following perks be merged in basic pay of each employee with effect from 01-01-2017:
  - (i) House Rent Allowance presently admissible @ 80% of basic pay.
  - (ii) House Maintenance Allowance presently admissible @ 20% of basic pay.
- After merging the above, all employees be given minimum 150% increase in existing Pay Scales and the same minimum increase should be ensured to all unionized staff in all scales/grades:

Grade	Nature of Jobs	Existing			Proposed		
		Initial Basic Pay	Annual Increment	Max.	Initial Basic Pay	Annual Increment	Stages
1	Naib Quasid, Sanitary Worker, Gardener.	6297	372	14109	31485	25% of Basic Pay	21



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2	Quasid, Sr. Sanitary Worker, Sr. Gardener, Liftman, Record Sorter, Gestetner Operator, Driver, Helper	7199	410	15809	35995	25% of Basic Pay	21
3.	Sr. Quasid, Sr. Gestetner Operator, Sr. Record Sorter, Sr. Liftman, Sr. Driver/Chauffer, Sr. Helper.	7531	416	16267	37655	25% of Basic Pay	21
4	Office Assist, Typist, Cashier, Telephone Operator, Telex Operator, Fax Operator, Terminal Operator, PC Operator.	8298	485	18483	41490	25% of Basic Pay	21
5	Sr. Office Assist, Sr. Typist, Sr. Telephone Operator, Sr. Telex Operator, Sr. Fax Operator,  Sr. Terminal Operator, Sr. PC Operator.	8577	546	20043	42885	25% of Basic Pay	21
6	Assistant Superintendent.	10799	610	23609	53995	25% of Basic Pay	21
7	Superintendent.	13622	1168	54502	68110	25% of Basic Pay	NO LIMIT


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Grade	Nature of Jobs	Existing			Proposed		
		Initial Basic Pay	Annual Increment	Max.	Initial Basic Pay	Annual Increment	Stages
SS-I	Steno-Typist	10799	610	23609	53995	25% of Basic Pay	21
SS-II	Stenographer	12810	838	30408	64050	25% of Basic Pay	21
SS-III	Private Secretary/ Sr. Stenographer	13622	1168	54502	68110	25% of Basic Pay	NO LIMIT

### MAINTENANCE STAFF

Grade	Nature of Jobs	Existing			Proposed		
		Initial Basic Pay	Annual Increment	Stages	Initial Basic Pay	Annual Increment	Stages
MN-I	Asstt. Electrician, Asstt. Mechanic, Asstt. Mason, Asstt. Carpenter, Asstt. Plumber, Asstt. Painter, Asstt. Quality Surveyor	7531	416	16267	26192	25% of Basic Pay	21
MN-II	Electrician, Mechanic, Plumber, Carpenter, Painter, Quality Surveyor, Garage Supervisor, Mason	8577	546	20043	29832	25% of Basic Pay	21





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MN-III	Electrical Supervisor, Sr. Carpenter, Sr. Painter, Civil Supervisor, Senior Quantity Surveyor, Senior Plumber, Building Caretaker, Lift Supervisor, Building Supervisor	12810	838	30408	44556	25% of Basic Pay	NO LIMIT
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### 2.2 PAY FIXATION FORMULA

The revised pay of a staff member, who has been in service of the Corporation as on 31.12.2016, shall be fixed in the revised Pay Scales as under:

- (a) An amount equal to 100% (80% house rent + 20% house maintenance allowance) of existing basic pay as at 31.12.2016 shall be added to the existing pay scales.
- (b) An amount equal to and not less than 150% increase of the basic pay arrived at (i) above shall be added to the existing pay scales.
- (c) The amount arrived at under (ii) above, the Special Pay/Personal Pay if any, being drawn by the employee as on 31.12.2016, shall be added and fixed in the next higher scale.
- (d) After fixation of pay in the above manner in Revised Pay Scale Annual Increment due on 01.01.2017 shall be added.

**2.1 It has been mutually agreed to enhance the pay scales 1-7, SS-I to SS-III, MN-I to MN-III by 18% as under:**

Grade	Nature of Jobs	Existing			Revised		
		Initial Basic Pay	Annual Increment	Maximum	Initial Basic Pay	Annual Increment	Maximum
1	NaibQuasid, Sanitary Worker, Gardener.	6297	372	14109	7431	439	16650


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<b>2</b>	Quasid, Sr. Sanitary Worker, Sr. Gardener, Liftman, Record Sorter, Gestetner Operator, Driver, Helper	7199	410	15809	<b>8495</b>	<b>484</b>	<b>18659</b>
<b>3</b>	Sr. Quasid, Sr. Gestetner Operator, Sr. Record Sorter, Sr. Liftman, Sr. Driver/ Chauffeur, Sr. Helper.	7531	416	16267	<b>8887</b>	<b>491</b>	<b>19198</b>
<b>4</b>	Office Assist, Typist, Cashier, Telephone Operator, Telex Operator, Fax Operator, Terminal Operator, PC Operator.	8298	485	18483	<b>9792</b>	<b>573</b>	<b>21825</b>
<b>5</b>	Sr. Office Assist, Sr. Typist, Sr. Telephone Operator, Sr. Telex Operator, Sr. Fax Operator, Sr. Terminal Operator, Sr. PC Operator.	8577	546	20043	<b>10121</b>	<b>645</b>	<b>23666</b>
<b>6</b>	Assistant Superintendent.	10799	610	23609	<b>12743</b>	<b>720</b>	<b>27863</b>
<b>7</b>	Superintendent.	13622	1168	54502	<b>16074</b>	<b>1379</b>	<b>64339</b>


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### SECRETARIAL STAFF

Grade	Nature of Jobs	Existing			Revised		
		Initial Basic Pay	Annual Increment	Maximum	Initial Basic Pay	Annual Increment	Maximum
<b>SS-I</b>	Steno-Typist	10799	610	23609	<b>12743</b>	<b>720</b>	<b>27863</b>
<b>SS-II</b>	Stenographer	12810	838	30408	<b>15116</b>	<b>989</b>	<b>35885</b>
<b>SS-III</b>	Private Secretary / Sr. Stenographer	13622	1168	54502	<b>16074</b>	<b>1379</b>	<b>64339</b>

### MAINTENANCE STAFF

Grade	Nature of Jobs	Existing			Revised		
		Initial Basic Pay	Annual Increment	Maximum	Initial Basic Pay	Annual Increment	Maximum
<b>MN-I</b>	Asstt. Electrician, Asstt. Mechanic, Asstt. Mason, Asstt. Carpenter, Asstt. Plumber, Asstt. Painter, Asstt. Quality Surveyor	7531	416	16267	<b>8887</b>	<b>491</b>	<b>19198</b>
<b>MN-II</b>	Electrician, Mechanic, Plumber, Carpenter, Painter, Quality Surveyor, Garage Supervisor, Mason	8577	546	20043	<b>10121</b>	<b>645</b>	<b>23666</b>



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<b>MN-III</b>	Electrical Supervisor, Sr. Carpenter, Sr. Painter, Civil Supervisor, Senior Quantity Surveyor, Senior Plumber, Building Caretaker, Lift Supervisor, Building Supervisor	12810	838	30408	<b>15116</b>	<b>989</b>	<b>35885</b>
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**2.2 (a to d) Deliberations held. It has been mutually agreed to continue the existing practice of pay fixation.**

### DEMAND NO. 03

#### **3.1 ANNUAL BONUS**

- (a) All employees in Pay Scale 1 to 7, SS-I to SS-III, MN-I to MN-III should be paid Annual Bonus equivalent to five months gross salary (three months gross salary on EID-UL-FITER and two months gross salary on EID-UL-AZHA).
- (b) Performance / Profit Linked Bonus should be paid to all unionized staff.

**Resolved:**

**(a&b) Existing system may continue as quantum of bonus increases on enhancement of salary.**

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- (c) Productivity Bonus should be granted as per agreed formula and performance of an individual.

**Resolved:**

**(c) Management did not agree to this demand as it is a settled issue.**

\*\*\*\*\*


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### 3.2 PROMOTION/SPECIAL INCREMENT & UPGRADATION

#### 3.2.1 PROMOTION/SPECIAL INCREMENT

(a) Promotion Criteria in Grade 1 to 7, SS-I to SS-III and MN-I to MN-III be modified in consultation with CBA. The proposed Promotion Criteria is as under:-

- i- All Post Graduates employees be up-graded as Assistant Managers & Deputy Managers.
- ii- Promotions from grade 1 to 2, 2 to 3, 3 to 4, 3(Technical) & MN-I to MN-II be made strictly considering seniority cum fitness and on the basis of A.C.R.
- iii- Promotion from grade 4 to 5, 5 to 6, 6 to 7, SS-I to SS-II, SS-II to SS-III and MN-II to MN-III be made as under:-

- 70% vacancies be filled in by considering seniority cum fitness.
- Remaining 30% be filled in by considering suitability for the post as under:-

Seniority in the Grade	50 marks
A.C.R.	30 marks
Qualification	10 marks
Suitability for the post	10 marks

- Average of marks given by all Promotion Committee Members be considered for evaluation.
- In case the number of vacant posts in any given rank are more than the employees with 50% seniority, then even those employees who are beyond 50% of seniority be also considered for promotion as already agreed in Promotion Exercise 2011.
- Promotion Exercise should be carried out latest by 30<sup>th</sup> March of Each Year.

#### **Resolved:**

- (a) **During regular promotion exercise in Assistant Manager cadre, 15% of available seats will be allocated for up-gradation for post graduate employees. Proposed Eligibility Criteria / Guideline are as under:**

#### **Eligibility Criteria:**

- i. *Employees in Grade 1 to 7, SS-I to SS-III and MN-I to MN-III who possess Post-Graduate degree or equivalent qualification with at least 2.5 CGPA or 2<sup>nd</sup> Division from HEC recognized University/Institute.*



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- ii. *Unblemished service in the Corporation for at least three (03) years.*
- iii. *Those employees, who have been awarded any punishment or having adverse remarks in any of the last 3 ACRs, duly communicated and not expunged, shall not be considered for up-gradation.*
- iv. *Cases of such staff member against whom disciplinary proceedings are pending shall be deferred.*
- v. *Weightage of outsource written test and interview marks may be allocated as follows:*

➤ <i>Written test</i>	<i>70% marks</i>
➤ <i>Interview</i>	<i><u>30% marks</u></i>
<i>Total marks</i>	<i><u>100%</u></i>
- vi. *Three candidates would be called for interview against each post.*
- vii. *Up-gradation shall be considered strictly against clear cut vacancies of Assistant Manager in Principal Office, Regions and Zones. Posting of the selected candidates may be made anywhere in Pakistan according to the availability of vacancies.*
- viii. **Promotions of Employees of Grade 1 to 2 and Grade 2 to 3 are already being made on seniority cum fitness basis.**

**After detailed deliberations it is also mutually agreed that;**

- I. **Employees of Grade-3 having Matric qualification with 15 years' service and remained 05 years in the same grade (3) may be considered for promotion in next grade subject to availability of vacancy. However, such candidates will not be promoted beyond Assistant Manager.**



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II. Employees of Grade-3 (Sr. Liftman) will be considered for promotion in MN-II subject to availability of vacancy as per Agreement 2015-16 provided that they have 15 years service and remained 05 years in the same grade. However, they would be considered for promotion upto Assistant Manager (they will remain in Technical / Maintenance side). On the demand of CBA, it was also agreed that pending promotion exercise of (Sr. Liftman Grade-3) should be carried out and their effective date will be given as 01.01.2017. In future effective date would be 01<sup>st</sup> January of the promotion year.

III. It is agreed that the numerical rating where applicable in present promotion criteria for all cadres are as under:

<i>Seniority in the Grade</i>	<i>50 marks</i>
<i>A.C.R.</i>	<i>30 marks</i>
<i>Qualification</i>	<i>10 marks</i>
<i>Suitability for the post</i>	<i>10 marks</i>

It is mutually agreed bifurcation of qualification marks as under:

Promotion Criteria		Rating/ Marks
Seniority in the grade		50
ACR Rating		30
<b>Qualification Total Marks</b>		
Academic Qualification	Matric	01
	Intermediate, F.A. I.Com., A-Level	02
	B.A.,B.Sc.,B.Com., BBA	03
	BCS., LLB., B. Sc(Engg), BE (Computed System)	04
	M.A, MBA, M. Sc, LLM, M.Com, MCS, MBBS	08
Life Insurance & other professional qualifications	CA Inter	
	FLMI, ACII, ASA, AIA, CLCU,ACMA,CA	02
	FCMA, FCA, FIA, FSA, FCII	
Suitability		10
<b>Total</b>		<b>100</b>



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**No separate treatment would be given for Post-graduates.**

**Rest of terms and conditions of prevailing Promotion Criteria would remain unchanged.**

\*\*\*\*\*

- (b) Employees in Grade 3 be also provided equal opportunity of promotion in next higher grade i.e. Grade – 4 by reserving at least 50% vacancies in Grade 4.

**Resolved:**

- (b) **Already settled in resolution 3.2.1 of this agreement.**

\*\*\*\*\*

- (c) Existing percentage for grant of Promotions and Special Increments be enhanced from 14% to 50% and the same should be exercised at Zonal Level every year.

**Resolved:**

- (c) **Existing practice of 14% will continue, however, promotion exercise may be completed before 30<sup>th</sup> June of each year. In case the promotion exercise is not undertaken, Special Increment may be considered as per prevailing CBA agreement. The employees to whom Special Increment is granted under this scheme will not be considered for another Special increment in entire service. This demand will be effective from the date of signing of this agreement.**

\*\*\*\*\*

- (d) Promotions/Special Increments for the Year 2012 to 2016 should be announced immediately as agreed in CBA-Management Agreement 2009-2010 & 2015-16.

**Resolved:**

- (d) **Already covered at demand 3.2.1(C) above. Management did not agree to this demand**

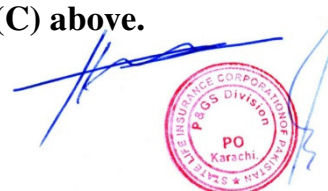
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- (e) Special Increments for the Year 2005 to 2010 should be granted as agreed in CBA-Management Agreement 2015-16.

**Resolved:**

- (e) **Already covered at demand 3.2.1 (C) above.**

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- (f) In case, promotions are not carried out in any year, total agreed percentage should be awarded in the shape of Special Increments to compensate deserving candidates. Moreover, 10% of the gross salary be rewarded as promotional increment.

**Resolved:**

- (f) **Already covered at demand 3.2.1 (C) above.**

\*\*\*\*\*

- (g) Employees who have completed 03 years of continuous service should be promoted to next higher grade.

CBA showed concern about employees who promoted only once even after rendering service more than 22 years.

**Resolved:**

- (g) **The Management assured CBA to examine this issue during determination / finalization of new Staff strength.**

\*\*\*\*\*

- (h) Approved vacancies in grade of Assistant Managers be enhanced equivalent to postings of reinstated and newly recruited Assistant Managers in each zone. Time and again, attention has been drawn to posting of reinstated Assistant Managers in surplus which affected promotions of grade 7, SS-III & MN-III employees badly and Management has been making promises to consider affected employees for promotion as a special case, but so far no fruitful step has been taken, which is creating unrest among unionized employees. Positive steps should be taken in this regard, immediately, and a policy be devised by taking CBA on board.

**Resolved:**

- (h) **Existing Practice will continue.**

\*\*\*\*\*

- (i) The BoD has allowed revision in Staff Strength (officers / unionized employees) by increasing 15% of existing staff strength. It is unfortunate that Management applied the overall revision of 15% differently for each grade and dis-balanced the necessary proportion between officers and staff which is essentially required to be maintained. CBA takes this step of Management as contradictory to Industrial Relations Act and considers that the Management intends to minimize number of unionized employees as recent decision of BoD has not been followed in letter and spirit. An exercise be initiated immediately to rationalize staff strength by taking CBA on board to safeguard interests of all staff cadres, i.e. grade 1 to 7, SS-I to SS-III, MN-I to MN-III, with regard to promotions, up-gradations, fresh appointments as agreed in CBA-Management Agreement 2013-14.



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**Resolved:**

- (i) **CBA will be taken on board on the subject issue.**

\*\*\*\*\*

- (j) New Zone wise staff strength should be determined in line with Corporation's business/workload in consultation with/on recommendations of CBA as agreed in CBA-Management Agreement 2013-14 & 2015-16.

**Resolved:**

- (j) **A Committee is already working on the matter and after finalization of the proposal by the Committee, this issue will be discussed with CBA.**

\*\*\*\*\*

- (k) Special Promotion Scheme for the employees of Quetta & Swat be introduced.

**Resolved:**

- (k) **Management assured the CBA that this demand will be examined sympathetically for Quetta, Swat, Gilgit and Mirpur (AJ&K).**

\*\*\*\*\*

- (L) CBA submitted additional demand during negotiation. Vide letter dated 15.12.2017 Effective date of promotion of employees promoted as per CBA Agreement 2013-14 & 2015-2016 w.e.f. 10.04.2017 be changed as w.e.f. 01.01.2013

**Resolved:**

- (L) **It is mutually agreed to change the effective date of promotion as 01.01.2017 of the employees promoted vide Circular No. P&GS/PO/148/2017 dated 10.04.2017 and Circular No. P&GS/PO/319/2017 dated 16.08.2017.**

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### **3.2.2 UPGRADATION.**

100% vacancies in officer's grade should be filled-in by upgrading the existing qualified staff members in the following manner:

- (a) Existing Schemes of up-gradation for the employees having MBA, MCS, MIT, MBA, M.Com. qualification / degrees be improved and the ~~qualifiers~~ be up-graded as Managers and LLb, M.PHIL & M.Sc. Actuarial Science / ~~Qualifiers~~ be also up-graded as Managers.



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### Resolved:

(a) Existing practice will continue.

\*\*\*\*\*

(b) Existing Schemes of up-gradation for the employees having BCS, BIT qualifications/degrees be improved and the qualifiers be up-graded as Deputy Managers. More-over the employees having qualification of M.A., B.B.A. & B.Com. should also be considered for elevation as Deputy Managers.

### Resolved:

(b) Present practice may continue. However, as the stay order has now been vacated, therefore, Management agreed to finalize the up-gradation in order to issue letters to those employees who qualified under BCS up-gradation scheme 2011 with retrospective effect for seniority purpose.

\*\*\*\*\*

(c) All Graduate Employees be up-graded as Executive Officers.

### Resolved:

(c) Management did not accede to this demand.

\*\*\*\*\*

(d) The existing schemes of CII, ICA, AIA & LOMA be improved in consultation with CBA and new scheme of ICMA also be introduced as agreed in CBA-Management Agreement 2013-14 in order to provide more opportunities to the existing employees for their elevation. The proposed schemes are as under:-

#### 1- ICMA

- On passing stage 1 & 2 Assistant Manager.
- On passing stage 3 Deputy Manager
- On passing stage 4 & 5 Manager
- On acquiring ACMA Assistant General Manager

#### 2- ACCA

- On passing Module knowledge (3 papers) Assistant Manager
- On passing Module Skills (6 papers) Deputy Manager
- On passing Module Essentials (3 papers) Manager
- After acquiring ACCA Options Modules Assistant General Manager

#### CIMA

- On passing Fundamental Level (5 papers) Assistant Manager.



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- On passing Operational Level (3 papers) Deputy Manager
  - On passing Management Level (3 papers) Manager
  - On Acquiring CIMA (Strat. Level and T-4) Assistant General Manager
- 3- LOMA
- On completion of 5 papers Assistant Manager
  - On completion of 7 papers Deputy Manager
  - On completion of FLMI Manager
  - On completion of any specialized course Assistant General Manager

### **Resolved:**

#### **(d)**

- **FLMI / ACII (fully qualified) having basic qualification is graduate may be considered for up gradation as Assistant Manager and having basic qualification as Post graduate as Deputy Manager (subject to availability of vacancy, written test, interview and 3 ACR's).**
- **Fully qualified ACMA's, ACCA's, CIMA's employees may be considered for up gradation as Deputy Manager (subject to availability of vacancy, written test, interview and 3 ACR's ).**

\*\*\*\*\*

- (e) All Selection Grade Posts should be filled-in from the regular employees who have acquired Graduation/Post-Graduation by giving them professional training.

#### **(e) Existing Practice will continue.**

\*\*\*\*\*

- (f) All those Graduate/Post- Graduate Employees who had Qualified their up gradation in pursuance of agreement 1997-98 prior to its modification be upgraded with retrospective effect. The settlement of the issue has also been promised by the Management in the CBA-Management Agreement 2015-16.

#### **(f) This demand not acceded to by the Management.**

\*\*\*\*\*

- (g) In House Trainee Officers Scheme agreed in CBA-Management Agreement 2009 – 2010, should be continued on annual basis and number of posts approved by the Board of Directors, be increased as agreed in CBA-Management Agreement 2013-14 & 2015-16.



A handwritten signature in blue ink is written over a red circular stamp. The stamp contains the text 'P & GS DIVISION', 'PO Karachi', and 'STATE INSURANCE CORPORATION' around the perimeter.

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**Resolved:**

- (g) The Management assured the CBA that Scheme already approved through agreement 2009-10 shall be implemented for those employees who have qualified the written test.

\*\*\*\*\*

- (h) CBA submitted additional demand during negotiation. Vide letter dated 15.12.2017. The employees who have been up-graded to higher grades be granted premature increment on up-gradation in accordance with Honorable Supreme Court's Judgment passed in Appeal No. 637 of 1998.

**Resolved:**

- (h) Office Memorandum dated 31.05.2013 issued by Finance Division is based on the decision by honourable Supreme Court in appeal No.637 of 1998. This rule is applicable on employees of Federal Government. In case of SLIC we may approach the proper forum i.e. BoD for taking policy decision, positively.

\*\*\*\*\*

- 3.2.3** Those "A" Category and MN-I employees, who are Matriculate having typing skills with 10 Years' service in same cadre should be up-graded as Office Assistant.

**Resolved:**

- 3.2.3** It is mutually agreed that the Management will implement the decision agreed to CBA in the CBA agreement 2015-16.

\*\*\*\*\*

- 3.2.4** The employees in grade 1, 2, & 3 who are performing their duties as Maintenance/ technical staff be placed in grade MN-I & MN-II respectively.

**Resolved:**

- 3.2.4** Employees having Matric Certificate with technical certification or Matric Certificate with 5 years technical working experience may be considered for change of cadre to MN-I or MN-II as the case may be (subject to availability of vacancy).

\*\*\*\*\*

- 3.2.5** Condition of Three ACRs for qualification based up-gradation be relaxed.

**Resolved:**

- 3.2.5** It is mutually agreed that existing practice will continue.

\*\*\*\*\*



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### 3.2.6 **MOVEOVER**

As and when an employee in grade 01 to 07, SS-I to SS-III and MN-I to MN-III reaches the ceiling of his Pay Scale, he/she immediately and unconditionally be allowed the benefit of move-over in next higher Pay Scale and be given a clear cut increment immediately after placement in the next higher Pay Scale.

Zonal Head/Regional Chief may be authorized to grant move-over.

**Resolved:**

3.2.6 Existing policy may continue.

\*\*\*\*\*

### **DEMAND NO. 04**

### **ACCELERATED PROMOTIONS & SPECIAL INCENTIVES**

#### 4.1 **ACCELERATED PROMOTIONS**

(a) Promotion / up-gradation letters to the qualifiers of FLMI (7 / 10 papers) be issued immediately as agreed in CBA-Management Agreement 2015-16.

**Resolved:**

(a) **It is mutually agreed that the qualifiers of FLMI 1998 (7/10 papers) will be promoted with immediate effect.**

\*\*\*\*\*

(b) All employees who had passed 7/10 papers of FLMI within one year of issuance of circular regarding modified FLMI scheme should also be considered for elevation under the scheme.

**Resolved:**

(b) **This demand already covered in 3.2.2 (d).**

\*\*\*\*\*

(c) Special incentive Scheme for cashiers and underwriters be introduced as assured by the Management on various occasions.

**Resolved:**

(c) **After detailed deliberations Management agreed to introduce special nomenclature for Cashier. In this context a memo will be placed before the Competent forum for consideration.**

\*\*\*\*\*



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### 4.2 SPECIAL INCENTIVE FOR IMPROVEMENT OF QUALIFICATION

Special Incentive for improvement of qualification should be revised as follows:

Sr. #	Education/Qualification	Existing Incentive	Proposed Incentive
01	Intermediate	Rs. 4,000/-	Two grade increments
02	Graduation	Rs. 5,000/-	Three grade increments
03	Post-Graduation	Rs. 6,000/-	Four grade increments.
04	M.Phil	Rs. 6,500/-	Ten grade increments.
05	Ph.D.	Rs. 7,000/-	Twelve grade increments.

**Resolved:**

4.2 However the Management agreed to the extent as provided in the table below:

Sr. #	Education / Qualification	Existing Incentive	Revised Incentive
01	Intermediate	Rs. 4,000/-	Rs. 4,500/-
02	Graduation	Rs. 5,000/-	Rs. 5,500/-
03	Post-Graduation	Rs. 6,000/-	Rs. 6,500/-
04	M.Phil	Rs. 6,500/-	Rs. 7,500/-
05	Ph.D.	Rs. 7,000/-	Rs. 8,000/-

\*\*\*\*\*

### DEMAND NO.05

### 5.1 APPOINTMENTS

1. The required qualification criteria for appointments be modified as under (as Agreed in CBA-Management Agreement 2015-16):-

- |      |   |              |
|------|---|--------------|
| i)   | For Appointment of N.Q./Driver/Helper/Liftman | Under Matric |
| ii)  | For Appointment of Office Assistant/KPO       | Matric       |
| iii) | For Appointment of Junior Cashier (Proposed)  | Matric       |

**Resolved:**

- (i) It is mutually agreed that qualification of Naib Quasid would be Middle pass.

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**Resolved:**

- (ii) During the discussion CBA argued that the period of graduation has been increased from 02 to 04 years, hence it is mutually agreed that qualification criteria for appointment of Office Assistant / Key Punch Operator (KPO) would be Intermediate.

**Resolved:**

- (iii) This demand is deferred till the finalization of decision for the cadre of cashier as already agreed in Demand No. 5.1(2).

\*\*\*\*\*

2. It is proposed that:-

- i) New nomenclatures for Cashiers be introduced as Junior Cashier, Cashier & Senior Cashier.
- ii) The existing employees who are performing the duties of Cashiers be upgraded to their next higher grade immediately without condition of the promotion exercise, want of vacancy, etc.
- iii) The children of existing employees be appointed as Junior Cashier having Qualification of Matric.
- iv) These Junior Cashiers be educated / trained for Cash Collection through training for reputed Organizations.
- v) Surety Bonds in this context from Junior Cashiers as well as from their Parents (Employees) be obtained as responsibility and safety measures.

**Resolved:**

- (i to v) This issue is already under consideration of the F&A Division and the Division is in the process of devising a policy for introduction of cadre for Cashier. The proposal of CBA will also be considered while framing the policy.

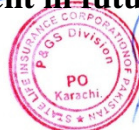
\*\*\*\*\*

3.(a) 33% quota for appointments of sons/daughters/blood relatives agreed in CBA-Management Agreement 2011-12 be implemented/ensured for the Years 2009 – 2011.

**Resolved:**

- (a) It is mutually agreed that the Management will maintain the quota / limit of 33% for appointment of Children of existing employees while making the appointment in future.

\*\*\*\*\*





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- (b) 33% quota for appointments of children/blood relatives of the existing employees be enhanced to 50% of total appointments to be made in the Corporation and a policy to appoint them on merit be framed in consultation with CBA.

**Resolved:**

- (b) It is mutually agreed that the quota / limit of 33% for appointment of Children of existing employees will not be enhanced.

\*\*\*\*\*

- (c) All appointments should be made on permanent basis through Zonal Heads in accordance with State Life Service Regulations.

**Resolved:**

- (c) Management will constitute a committee comprising of Management team and representatives of CBA to examine this demand.

\*\*\*\*\*

- (d) All those employees appointed under centralized scheme Phase –III , whose services were terminated and have been restored should be treated at par with other employees of same grade/status by payment their annual grade increments as agreed in CBA – Management Agreement 2003-2004, 2011-2012& 2013-14 & 2015-16.

- (d) The CBA drawn the attention that some appointments were made under Centralized Scheme Phase III as permanent employees in the year 1996 and their services were terminated in the year 2000. The annual grade increments which were admissible to be granted as per State Life Employees (Service) Regulations 1973 to these employees from 1997-2000 were not granted to them. Some of them were reinstated by the Courts of Law. The grievances of such employees were addressed under Demand No. 06 (1) a CBA-Management agreement 2003-2004. The remaining employees were also reinstated, later on, by setting aside the termination orders without back benefit. CBA further clarified that the Back Benefits are allowed to such employees to compensate them for their remaining jobless on account of being illegally removed from the services. The treatment as made to other employees of same status under CBA-Management Agreement 2003-04 as narrated above is their fundamental right. It has, thus, been demanded that such employees be treated at par with other employees of same grade/status by paying their earned Annual Grade Increments



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as well as by correcting their date of appointment and leave balance, etc.

**Resolved:**

**Management has given assurance to CBA to examine the cases positively.**

\*\*\*\*\*

- (e) The sacked employee's reinstatement Act-2010 be implemented in its true spirit and the remaining sacked employees be also reinstated.

**Resolved:**

- (e) **Management informed CBA that this demand is subjudice and will be decided in light of Court decision.**

\*\*\*\*\*

- (f) It is pertinent to highlight that management, in accordance with reinstatement act – 2010, reinstated employees in one grade higher i.e.as Assistant Manager, which is discrimination with employees serving the corporation who remained part of the organization with continuous service and played their part in the development of the corporation and have been neglected by not considering them for the grade of Assistant Manager. Moreover, employees reinstated on the orders of Review Board have also not been given their due right of placement in one grade higher. Immediate and positive steps be taken to remove such discrimination in continuation of CBA-Management Agreement 2013-14 & 2015-16.

**Resolved:**

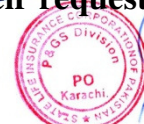
- (f) **After detailed deliberations and production of notification of Establishment Division by CBA, Management assured the CBA that cases of such employees will be decided upon case to case basis in the light of Court Decision, provided that the affectees should submit their request within 30 days of signing of this agreement.**

\*\*\*\*\*

- (g) Salaries of reinstated sacked employees be fixed as per relevant clauses of the Sacked Employees Reinstatement Act – 2010 without any discrimination.

**Resolved:**

- (g) **Management assured the CBA that cases of such employees will be decided upon case to case basis in the light of Court Decision, provided that the affectees should submit their request within 30 days of signing of this agreement.**



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\*\*\*\*\*

- (h) The effective date of confirmation of the services of Children of the deceased employees, who have recently confirmed, be revised w.e.f. the date of their appointment as Contractual Employees.

**Resolved:**

- (h) **Since Corporation has no clear cut policy for confirmation of Contractual employees. So there is need to develop policy through work council after conclusion of this agreement.**

\*\*\*\*\*

- (i) The services of the employees on contract/daily wages/reimbursement basis be regularized.

**Resolved:**

- (i) **Since Corporation has no clear cut policy for Regularization of Contractual employees. So there is need to develop policy through work council after conclusion of this agreement.**

\*\*\*\*\*

- (j) One Son/Daughter/Blood Relative should be appointed as per his/her qualification at the time of retirement of the employees without any restriction of Regular Recruitment, Ban and Vacancy in the Corporation.

**Resolved:**

- (j) **Management did not agree to this demand.**

\*\*\*\*\*

- (k) Recruitment of Son/Daughter of employees as Trainee Executive as approved by the Board of Directors should be made every year and number of vacancies in this context be increased as agreed in CBA-Management Agreement 2013-14 & 2015-16.

**Resolved:**

- (k) **Management assured that the scheme will be implemented in its true spirit on one time basis.**

\*\*\*\*\*

- (L) A scheme be introduced to appoint children of existing/retired/deceased employees in line with Actuarial Trainee scheme. The proposed scheme is as under:-

- Fresh Intermediate Children of such employees be considered for the scheme.



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- Cost of examination, books and annual subscription be borne by the Corporation.
- The selected children of the employees be paid monthly stipend at least Rs.50,000/- per month.
- The selected child of the employee (student) be absorbed in regular service of State Life on passing / qualifying examination of courses as under:-

### ICMA

- On passing stage 1 & 2 Assistant Manager.
- On passing stage 3 Deputy Manager
- On passing stage 4 & 5 Manager
- On acquiring ACMA Assistant General Manager

### ACCA

- On passing Module knowledge (3 papers) Assistant Manager
- On passing Module Skills (6 papers) Deputy Manager
- On passing Module Essentials (3 papers) Manager
- After acquiring ACCA Options Modules Assistant General Manager

### CIMA

- On passing Fundamental Level (5 papers) Assistant Manager.
- On passing Operational Level (3 papers) Deputy Manager
- On passing Management Level (3 papers) Manager
- On Acquiring CIMA (Strat. Level and T-4) Assistant General Manager

### LOMA

- On completion of 5 papers Assistant Manager
- On completion of 7 papers Deputy Manager
- On completion of FLMI Manager
- On completion of any specialized course Assistant General Manager

### Resolved:

- (L) **Management will consider the recruitment of son / daughter in the trainee scheme already in operation on merit. Preference will be given to employee's sons / daughters i.e. the scheme be first circulated in-house however, if the candidates of the required qualifications eligibility are not available then the scheme will be advertised in the newspaper.**

\*\*\*\*\*

- (m) It is noted with great concern that employees are referring to Court of Law/other forums to redress their grievances as management has failed to provide relief to them, which at times, damages the reputation of the corporation. The CBA wants to play its role in this regard and demands that a committee be constituted to this effect by taking CBA bearers as members; such committee will examine the grievances of employees and will help management in resolving conflicts in the better interest of the



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Corporation that will help in saving the money as well as precious time of the Corporation.

**Resolved:**

**(m) Agreed, Management will constitute a Committee to resolve the issue comprising of Management Team and CBA representatives.**

\*\*\*\*\*

- (n) The employee who satisfactory completed their probationary period of their Confirmation letters have not yet been issue, be confirm. Moreover, their withheld annual grade increments be released with retrospective effect. This demand was agreed in CBA – Management agreement 2015-2016, but not implemented yet.

The CBA reiterated the situation and pointed out that the Management did not put the factual position before the Honourable Members of BOD. In this case the incumbents applied for the posts in response to the advertisement made by the Corporation. The Corporation after short listing the applications invited them for test and interview. Subsequently an appointment letter was issued by the management of the Corporation. As per State Life Employees (Service) Regulations, 1973, they were appointed for a probationary period of six months. Their probationary period was neither extended nor suspended. After lapsation of 3 years (appx.) some employees were issued a letter asking them to complete their stipulated academic qualification. It is also a black fact of the situation that their Annual Grade Increments are also being not released till date without assigning any reason. While the other employees with the same qualification and status were issued confirmation letters as well as annual grade increments w.e.f. the date of their initial appointment. This situation was deliberated during the negotiations on Charter of demands 2015-16, and the Convener of the Management Negotiations team admitted the fault on the part of Management and assured to address the grievance, and it was concluded that “Management assured the CBA that as far as the matter of Annual Grade Increment and Confirmations to these employees is concerned it would be referred to competent authority in term of Regulation 18 and other relevant regulations of State Life Employees (service) Regulations 1973”.

Management informed CBA that the matter of deficient qualification employees was placed before BoD, they were given time to complete their education, those who acquired qualification were confirmed & AGI given from date of acquiring qualification. Further time has been given to those who did not acquire the requisite qualification.

The CBA pointed out with grief that instead of addressing the grievance of these employees, the Management issued Confirmation letters to those employees who have completed their desired qualification and released their earned Annual Grade Increments w.e.f. the date of their acquiring the qualification instead of w.e.f. the date of their appointment, while the other employee have not been issued confirmation letters as well their earned annual grade increments have not been released so far.



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The CBA deliberated that:-

1. The appointment letters of such incumbents were issued by the Management, itself.
2. All such incumbents are Naib Quasids whose qualification has been set by the Federal Government as “Person recruited as Naib Quasid should be able to at least read & write”
3. According to 69<sup>th</sup> meeting of BOD held on 2<sup>nd</sup> September, 1982, the authority to relax the upper age limit as well as qualification lies with Chairman State Life. It is pertinent to point out that appointment of all these have been approved by then Chairman State Life and their appointment letters were simultaneously issued by P&GS Division P.O. Karachi.
4. The CBA reproduced the Claus 15 of State Life Employees Service Regulations, 1973 which are “ Clause 15 - the appointing authority may, in his discretion, extend the period of any employee’s probation but it shall not be extended by more than a further period of three months without notice”
5. The CBA further drew the attention of the management committee towards Esta Code vide which it has been clarified that if no order is issued on completion/expiry of the probationary period, the period of probation shall be deemed to have been extended and in the absence of an order, on the expiry of extended probationary period, the probation be deemed to have successfully been completed. (Authority – Establishment Division Notification No. S.R.O. NO. 1498 (I) 73 dated 20<sup>th</sup> October, 1973 & Establishment Division S.R.O. 968(I)/82 dated 21<sup>st</sup> September, 1982).
6. Thus these employees have automatically attained the status of confirmed employees and the management has no authority to impose any condition on such belated stage i.e. after 3 years of making the appointment while as per law, the terms & conditions and period of probation are judiciously fixed. Moreover, these employees are fundamentally entitled for their Confirmations the other employees appointed together with same status and qualification have already been confirmed by the Management.
7. In the year 1995, some under matric N.Q. were also appointed by the management whom qualification requirement were also waived vide CBA-Management Agreement 2003-04.

As far as the matter of Annual Grade Increment is concerned the condition for the annual increment is that minimum service in a particular scale must be at least six months. The Annual Grade Increment, when earned is the legitimate right of the individual. It can only be held as a result of disciplinary punishment awarded by the competent authority. The CBA pointed out that the performance of such employees is satisfactorily as reported by their Supervisors from their respective Zones (Place of posting). They are also fully entitled for grant of Annual Grade Increment w.e.f. their date of initial appointment in term of Claus 18 (1) & (2).



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**Thus CBA prayed:**

**To issue Confirmation letters to such employees & release their earned annual grade increments.**

**Resolved:**

- (n) **Management agreed to place the matter to the Board for consideration positively.**

\*\*\*\*\*

### **DEMAND NO.06**

#### **6.1 ALLOWANCES**

##### **6.1.1 HOUSE RENT**

- (a) All employees in Pay Scale 1 to 7, MN-I to MN-III and SS-I to SS-III should be paid House Rent Allowance @ Rs.50,000/- per month.

**Resolved:**

- (a) **Existing practice will continue.**

\*\*\*\*\*

- (b) In case of death of an employee, his monthly house rent should be continued to be paid to his/her family till the age of superannuation.

**Resolved:**

- (b) **Management did not agree to this demand.**

\*\*\*\*\*

##### **6.1.2 CONVEYANCE ALLOWANCE**

- (a) All employees be given Conveyance Allowance @ Rs.8,000/- per month instead of Rs.2,500/-.

**Resolved:**

- (a) **Management agreed to enhance the rate of conveyance allowance from Rs.2,500/- to Rs.3,000/- per month.**

\*\*\*\*\*

- (b) All employees who maintain Motorcycle/Scooter/Car in their own/spouse/Children name should be paid maintenance allowance @ Rs.8,000/- per month in addition to Conveyance Allowance.



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**Resolved:**

- (b) Enhanced the maintenance allowance from Rs.2,800/- to Rs.3,300/- per month provided that the vehicle is in the name of the employee.

\*\*\*\*\*

- (c) All employees be also paid Cost of Petrol equivalent to 150 litres in addition to Conveyance Allowance & Maintenance Allowance.
- (d) Free of cost pick and drop facility to all unionized employees of the Corporation be provided.

**Resolved:**

- (c & d) Management did not agree with these demands. Thus, existing practice would be continued.

\*\*\*\*\*

### 6.1.3 (a) EDUCATION ALLOWANCE

Category	Existing Per Month	Proposed Per Month
Education (Per Child) for School	Rs.900/=	Rs.5,000/=
Education (Per Child) for College/University	Rs.1,100/=	Rs.10,000/=
Madarsa/Hifz (Per Child)	Rs.900/=	Rs.5,000/=
Special Child Education (Per Child)	Rs.1,600/=	Rs.10,000/=

**Resolved:**

- (a) The Education Allowance is hereby enhanced as follows:

Category	Existing Per Month	Revised Per Month
Education (Per Child) for School	Rs.900/-	Rs.1000/-
Education (Per Child) for College/University	Rs.1100/-	Rs.1200/-
Madarsa/Hifz (Per Child)	Rs.900/-	Rs.1000/-
Special Child Education (Per Child)	Rs.1600/-	Rs.2000/-

\*\*\*\*\*

- (b) Son/Daughter studying for Professional Qualification be reimbursed 100% cost of books and Tuition/coaching Fees.





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- (c) An amount equivalent to Rs.20,000/= per child be paid on annual basis as Annual School/College Fund.
- (d) Education Allowance for every child be allowed instead of only four children.
- (e) Admission fee for school/college should be reimbursed on actual basis & reimbursement of actual tuition fees, cost of books and related material to the children of deceased employees be given along-with Education Allowance being admissible under CBA-Management Agreement 2015-16

**Resolved:**

**(b to e) Exhaustive deliberations held. Management informed the CBA about not acceding to these demands. Therefore, existing practice would be followed.**

\*\*\*\*\*

### 6.1.4 SPECIAL ALLOWANCE

Special Allowances be revised as follows:

Category	Existing Per Month	Proposed Per Month
Big City Allowance	NIL	@ 20% of Basic Pay.
Hafiz-e-Quran	NIL	Rs.1,000/=
Unattractive/Hard Area	Rs. 2000/=	Rs.10,000/=+reimbursement of actual electricity and gas bills for whole year.
Unattractive/Hot Area	NIL	Rs.10,000/= + reimbursement of actual bills of electricity for the whole year.
Disability Allowance for "SPECIAL" employees	NIL	Rs. 5000/- per month

**Resolved:**

**6.1.4 Special Allowance is being revised as follows:**

Category	Existing Per Month	Revised Per Month
<b>Big City Allowance</b>	<b>NIL</b>	<b>NIL</b>
<b>Hafiz-e-Quran</b>	<b>NIL</b>	<b>NIL</b>
<b>Unattractive/Hard Area</b>	<b>Rs. 2000/-</b>	<b>Rs.3000/-</b>
<b>Unattractive/Hot Area</b>	<b>NIL</b>	<b>NIL</b>
<b>Disability allowance for "Special employees</b>	<b>Nil</b>	<b>Rs.1000/-</b>

\*\*\*\*\*


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### 6.1.5 SPECIAL DUTY ALLOWANCE

Allowances	Scale Grade	Existing Per Month	Proposed Per Month
Technical	MN-I to MN-III & Liftman.	350	1000
	4 – 7 (PC/Terminal/Key Punch Operator)	450	1500
	Telephone Operator	350	1000
	4 – 7 (CPU Operator)	600	2000
	Driver	nil	500
Secretarial Staff	SS-I, SS-II, SS-III	450	1500
Washing	Grade 1 to 3	350	2000
Cash Handling (Cash should be handled only by designated Cashier)	Grade 1 to 3	750	2500
	<b><u>Grade 4 to 7 (Per Annum)</u></b> i) Upto 0.5 Million ii) More than 0.5 Million iii) Upto 1.00 Million iv) More than 1.00 Million	900 1050 1250 1500	0.10% of the total collection irrespective of grade.
	Dealing with insurance stamps, insurance fee stamps, revenue stamps as well as handling imprest accounts.	800	5,000
Fixed Honorarium	1 – 7 & SS-I to SS-III	1200	4,000
Franking Machine Operator/Fax & Photostat Machine Operator		300	800
Underwriting allowance	4 – 7	Nil	10,000
Out Door Duty Allowance	1 – 3	<b>500</b>	2000
Typing Allowance	4 – 7	300	800
Record Room Duty Allowance	1 – 3	500	2000
AC Plants Allowance	MN-I to MN-III	Nil	Rs.2000
Dispenser Allowance	4 to 7	Nil	Rs.2000


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**Resolved:**

**6.1.5 Special duty allowance is being revised as follows:**

Allowances	Scale Grade	Existing Per Month	Revised Per Month
<b>Technical</b>	<b>MN-I to MN-III &amp; Liftman.</b>	<b>350</b>	<b>Rs.450</b>
	<b>4 – 7 (PC/Terminal/Key Punch Operator)</b>	<b>450</b>	<b>Rs.550</b>
	<b>Telephone Operator</b>	<b>350</b>	<b>Rs.450</b>
	<b>4 – 7 (CPU Operator)</b>	<b>600</b>	<b>Rs.700</b>
	<b>Driver</b>	<b>Nil</b>	<b>Nil</b>
<b>Secretarial Staff</b>	<b>SS-I, SS-II, SS-III</b>	<b>450</b>	<b>Rs.550</b>
<b>Washing</b>	<b>Grade 1 to 3</b>	<b>350</b>	<b>Rs.450</b>
<b>Cash Handling (Cash should be handled only by designated Cashier)</b>	<b>Grade 1 to 3</b>	<b>750</b>	<b>Rs.850</b>
	<b><u>Grade 4 to 7 (Per Annum)</u></b>		
	<b>v) Upto 0.5 Million</b>	<b>900.</b>	<b>Rs.1000</b>
	<b>vi) More than 0.5 Million</b>	<b>1050</b>	<b>Rs.1150</b>
	<b>vii) Upto 1.00 Million</b>	<b>1250</b>	<b>Rs.1350</b>
	<b>viii) More than 1.00 Million</b>	<b>1500</b>	<b>Rs.1600</b>
	<b>Dealing with insurance stamps, insurance fee stamps, revenue stamps as well as handling imprest accounts.</b>	<b>800</b>	<b>Rs.900</b>
<b>Fixed Honorarium</b>	<b>1 – 7 &amp; SS-I to SS-III</b>	<b>1200</b>	<b>Rs.1300</b>
<b>Franking Machine Operator/Fax &amp; Photostat Machine Operator</b>		<b>300</b>	<b>Rs.400 only for Franking Machine</b>
<b>Underwriting allowance</b>	<b>4 – 7</b>	<b>Nil</b>	<b>Nil</b>


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<b>Out Door Duty Allowance</b>		<b>500</b>	<b>Rs.600</b>
<b>Typing Allowance</b>	<b>4 – 8</b>	<b>300</b>	<b>Rs.400</b>
<b>Record Room Duty Allowance</b>	<b>1 – 3</b>	<b>500</b>	<b>Rs.600</b>
<b>AC Plants Allowance</b>	<b>MN-I to MN-III</b>	<b>Nil</b>	<b>Nil</b>
<b>Dispenser Allowance</b>	<b>4 to 7</b>	<b>Nil</b>	<b>Nil</b>
<b>Underwriting Allowance</b>	<b>4-7</b>	<b>Nil</b>	<b>Nil</b>

\*\*\*\*\*

### 6.2 COMPENSATORY ALLOWANCES

#### 6.2.1 UTILITY EXPENSES

Utility expenses should be paid @ 50% of existing basic pay per month instead of Rs.2300/- per month.

**Resolved:**

6.2.1 It is mutually agreed that Utility expenses will be paid equivalent to @ 20% per month of the basic of an employee or minimum Rs.3,000/- per month whichever is higher.

\*\*\*\*\*

#### 6.2.2 ENTERTAINMENT ALLOWANCE

i- Entertainment allowance should be paid @ 20% of existing basic pay instead of Rs.1,150/- per month.

**Resolved:**

(i) Management agreed to increase the entertainment allowance from Rs.1150 to Rs.1200 only.

\*\*\*\*\*

ii- 50% of the cost of food & drinks be born by State Life being Canteen subsidy.



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**Resolved:**

- (ii) **Management not acceded to this demand.**

\*\*\*\*\*

### 6.2.3 RESIDENTIAL / cellular TELEPHONE FACILITY

Facility of reimbursement of residential telephone/cell phone should be allowed to all unionized staff @ Rs.5,000/= per month.

**Resolved:**

- 6.2.3 **Deliberations held. Management showed its inability to accede to this demand.**

\*\*\*\*\*

### 6.3 HOUSE MAINTENANCE SUBSIDY

Employees in Grade 1 to 7, MN-I to MN-III and SS-I to SS-III should be paid @ Rs.20,000/= per month.

**Resolved:**

- 6.3 **CBA was informed about continuation of the existing practice.**

\*\*\*\*\*

### 6.4

All unionized staff be allowed/granted special allowance as per CBA letter to worthy Chairman SLIC.

**Resolved:**

- 6.4 **Management did not agree to this demand.**

\*\*\*\*\*

### DEMAND NO. 07

#### 7.1 PROFESSIONAL QUALIFICATION ALLOWANCE

- (a) Professional Qualification Allowances be enhanced as per following tables:

Category	Existing Per Month	Proposed Per Month
MBA/MPA, M.COM/MA(ECO)L.LB,	Rs.800/=, Rs.1,000/= & 1,200/=	8,000/=
MCS, MIT	3,000/=	Rs.15,000/=



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BCS, BIT	2,000/=	Rs.10,000/=
MA (Other than Economics)	Nil	Rs.3,000/=.
M.Phil.	Rs.800/-, Rs. 1000/- & Rs.1200/=	Rs.50,000/=
Ph.D.	Nil	Rs.60,000/=

### Chartered Insurance Institute (C.I.I.)

On passing of each paper	Rs.1,000/-
On completion of ACII	Rs.50,000/-

### Institute of Chartered Accountant (I.C.A.)

On completion of Inter	Rs.25,000/-
On completion of ACA	Rs.50,000/-

### Institute of Actuaries

On passing each subject	Rs.50,000/-
On completion of AIA	Rs.500,000/-

### Institute of Cost & Management Accounts (ICMA)

On completion of each part	Rs.10,000/-
On completion of ACMA	Rs.50,000/-

### Society of Actuaries

On securing each credit	Rs.5,000/-
On completion of ASA	Rs.500,000/-

### LOMA

On passing of each paper	Rs.4,000/-
On completion of FLMI (7 Papers)	Rs.28,000/-
On completion of FLMI/M (9 Papers)	Rs.50,000/-

### Resolved:

- (a) Existing practice will continue for CII, CIMA and ACMA. It is mutually agreed that however in terms of Finance Division Memorandum dated 01.07.2016 Mphil Allowance will be admissible @ Rs.2,500/- per month and Ph.D allowance @ Rs.10,000/- per month. However, M. Phil allowance will not be admissible to those who are getting Ph. D allowance @ Rs.10,000/- per month.

\*\*\*\*\*

3. The employees who desired to acquire professional/academic qualification should be reimbursed 100% expenses of fee and cost of books.

### Resolved:

- 3 CBA was informed about continuation of existing practice.

\*\*\*\*\*


# MEMORANDUM OF AGREEMENT (2017-18)

## DEMAND NO. 08

### 8.1 MEDICAL FACILITY

1- Medical facility should be provided to all employees without any discrimination.

**Resolved:**

- (1) CBA was informed that Management believes to treat the workmen exactly in line with settlement with CBA without any discrimination.

\*\*\*\*\*

2- (a) All kind of outdoor Medical Facilities / Cost of Medicines should be revised as under:

Heads	Marital Status	Existing Per Month	Proposed Per Month
Cost of Medicines	Unmarried	1,400/-	10,000/-
Cost of Medicines	Married	2,050/-	15,000/-
Consultation/Emergency Charges	Unmarried	5,750/-	NO LIMIT
Consultation/Emergency Charges	Married	8050/-	NO LIMIT

**Resolved:**

(a) Medical Facilities / Cost of Medicines are hereby revised as under:

Heads	Marital Status	Existing per month	Revised
Cost of Medicines	Unmarried	Rs.1,400/-	Rs.1,500/- per month
Cost of Medicines	Married	Rs.2,050/-	Rs.2,250/- per month
Consultant / Emergency Charges	Unmarried	Rs. 5,750/-	Rs.6,325/- per annum
Consultant / Emergency Charges	Married	Rs.8,050/-	Rs.8,855/- per annum

\*\*\*\*\*

(b) If cost of medicines prescribed by the Consultant Doctor become more than monthly medical allowance, the remaining amount should be reimbursed.

**Resolved:**

(b) Management did not agree to this demand.

\*\*\*\*\*



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- (c) Cost of medicines prescribed by the Consultant at the time of discharge from the Hospital to all employees and their dependents should be provided by the Corporation.

**Resolved:**

- (c) **Management agreed to reimburse the cost of medicines of 7 days, if prescribed by consultant at the time of discharging the patient from hospital.**

\*\*\*\*\*

- (d) i- Private Room facility with A.C. during Hospitalization should be provided/extended to all employees and their dependents without discrimination.  
ii- Diet Charges (if provided by the hospital as a policy) be allowed to all employees and their dependents during hospitalization.

**Resolved:**

- (d) (i) **Management agreed in principle, however, the facility of Private/A.C room will be decided on case to case basis by incharge Medical of concerned Zone depending upon the nature of disease.**  
(ii) **During Hospitalization, cost of diet provided through N.G tube will only be admissible to patient.**

\*\*\*\*\*

- (e) All kind of Dental and Physiotherapy treatment facilities be improved and provided by the Corporation without limit to all employees and their dependents.

**Resolved:**

- (e) **Existing practice will continue.**

\*\*\*\*\*

- (f) All type of Cancer Treatment, Transfusion of Blood and Platelets should be allowed from approved Hospitals and Specific Institution for Treatment of relevant disease in Pakistan.

**Resolved:**

- (f) **Existing practice will continue.**

\*\*\*\*\*

- (g) Parent's medical facility should be provided without discrimination to all employees.





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**Resolved:**

- (g) Existing practice will continue.

\*\*\*\*\*

- (h) Delivery charges should be paid to the employee for each delivery @ Rs.15,000/= instead of Rs.7,000/= in case of confinement takes place at residence.

**Resolved:**

- (h) Management agreed to enhance the delivery charges from Rs.7000/- to Rs.10000/- if it takes place at home.

\*\*\*\*\*

- (i) Approval of enrollment of Hospital/Labs/Doctors/Post-Facto medical treatment should be authorized at Zonal/Regional level instead of Principal Office.

**Resolved:**

- (i) As per existing practice.

\*\*\*\*\*

- (j) Medical facility should be provided for more than one wife.

**Resolved:**

- (j) As per existing practice.

\*\*\*\*\*

- (k) Post-retirement Medical facility as agreed in CBA-Management Agreement 2009 – 2010 & 2013-14 & 2015-16 be implemented immediately.

**Resolved:**

- (k) Management assured the CBA to implement the scheme as agreed in CBA agreement 2015-2016.

\*\*\*\*\*

- (l) Liver/Kidney Transplantation be allowed to employees and their dependents.

**Resolved:**

- (l) Organ's transplantation has been declared as excluded in the State Life Employees "Medical Attendance" Regulations 1973, however after detailed deliberations on the said issue, it was mutually agreed that in exceptional cases the matter will be considered sympathetically with approval of Board.

\*\*\*\*\*



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- (m) All type of Emergency Treatment should be given from the Head of Hospitalization instead of Specialist/Consultation.

**Resolved:**

- (m) Management informed the CBA that in exceptional cases the request would be examined at Principal Office on case to case basis sympathetically.

\*\*\*\*\*

- (n) Cost of Medical Equipment be reimbursed.

**Resolved:**

- (n) Present practice will continue.

\*\*\*\*\*

- (o) Dispensary facility should be provided in every Zone.

**Resolved:**

- (o) Present practice will continue.

\*\*\*\*\*

- (p) "The unionized employees & their dependents be also allowed treatment of hormone growth". The detail of the disease alongwith its approximate expenditure is enclosed.

**Resolved:**

- (p) It is mutually agreed to reimburse the cost of medicine / injection having financial impact Rs.100,000/- (Rupees One Hundred Thousand only) per year maximum and for complete treatment having total financial impact not more than amounting to Rs.500,000/- (Rupees Five Hundred Thousand only) for five (05) years only for the treatment of deficiency in Growth Hormones subject to prior approval of Chief Medical Advisor, Principal Office, Karachi accordingly.

\*\*\*\*\*



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### 8.2 SPECIAL MEDICAL RELIEF

- (a) Existing amount without restriction of number of years under Special Medical Relief be enhanced as follows:

Head	Existing	Proposed
SMR	20,000/-	100,000/-

**Resolved:**

- (a) Existing practice will continue, however limit of SMR is being increased from Rs.20,000/- to Rs.25,000/-

\*\*\*\*\*

- (b) Different diseases of Lungs and Kidney be also included in Chronic Diseases.

**Resolved:**

- (b) Management agreed to include severe lung disease & Asthma in the list of chronic diseases.

\*\*\*\*\*

- (c) Condition of only one member of the family be removed.

**Resolved:**

- (c) Management did not agree to this demand.

\*\*\*\*\*

- (d) After approval of SMR from P.O., Zonal Head/ZMC may be authorized to approve SMR for remaining period.

**Resolved:**

- (d) Management agreed to this demand. However, medical department at Principal Office would monitor the process of subsequent approval granted by Region(s) concerned.

\*\*\*\*\*

### 8.3 TREATMENT OF HEPATITIS B&C

Reimbursement of 100% expenses incurred on the treatment of Hepatitis B&C and vaccination by any employee or his/her dependents be allowed.



## MEMORANDUM OF AGREEMENT (2017-18)

- 8.3 Management informed that sufficient amount is being paid under this head but CBA insisted that cases where expenses are on higher side be considered by Management on case to case basis.

**Resolved:**

Management agreed to consider such cases on case to case basis.

\*\*\*\*\*

### DEMAND NO. 09

#### 9.1(A) HOUSE BUILDING LOAN/RESIDENTIAL FACILITY

- (a) All employees of State Life should be provided House Building Loan facilities for the construction/purchase of flat/plot, free of interest and budgetary limit as under:

Employees	Loan Amount
Category "A"	Rs.40,00,000/=
Category "B"	Rs.50,00,000/=

**Resolved:**

- (a) Management did not agree to this demand.

\*\*\*\*\*

- (b) State Life should construct State Life Flats/Colony in all cities where Zones/Sub-Zone exists like other organizations as agreed in CBA-Management Agreement 2011-12 and a scheme / policy in this context be devised in consultation with CBA. .

**Resolved:**

- (b) Management assured CBA regarding implementation of the proposal of CBA as agreed in CBA agreement 2011-2012.

\*\*\*\*\*

- (c) Requirement for grant of House Building Loan be simplified as agreed in CBA-Management Agreement 2009 – 2010.

**Resolved:**

- (c) Deliberations held. However, Management did not agree to this demand.

\*\*\*\*\*

- (d) Loan may be granted on the basis of Valuation Certificate in case of flat/constructed, house/flat being constructed (booked). Limit of 50% of value of the property should be removed.



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---

**Resolved:**

- (d) **Deliberations held. However, Management did not agree to this demand.**

\*\*\*\*\*

- (e) The employee should be allowed to dispose off the house against which the loan was obtained provided he places another house/flat as security against the loan.

**Resolved:**

- (e) **Deliberations held. However, Management did not agree to this demand.**

\*\*\*\*\*

- (f) Whenever loan limit is enhanced difference of balance amount should be paid like Banks and condition of one time house building loan in entire service also be waived.

**Resolved:**

- (f) **Deliberations held. However, Management did not agree to this demand.**

\*\*\*\*\*

- (g) House Building loan avail through HBFC be transferred to State Life as agreed.

**Resolved:**

- (g) **As agreed in agreement 2013-14. Management agreed to this demand if possible within existing Rules & Regulations.**

\*\*\*\*\*

- (h) Interest on House Building Loan already granted should not be charged henceforth.

**Resolved:**

- (h) **Management did not agree to this demand.**

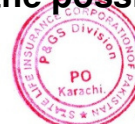
\*\*\*\*\*

- (i) New House Building Load Budget should be created from present resources or investment fund to fulfill the needs of employees for construction of their house.

**Resolved:**

- (i) **After detailed discussions, the CBA was informed that the Management did not agree with this demand. However, the joint committee may examine the possibilities.**

\*\*\*\*\*



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**9.1(B)** House Building Loan-2 be introduced for the employees by relaxing the condition of 50% paid up capital or from investment fund.

**Resolved:**

**(B) Management did not agree to this demand. However management will look into the possibility of adding to existing House Building loan budget limit, any how it will be within budget of 50% of paidup of Capital.**

\*\*\*\*\*

### **9.2 FORMATION OF WORKERS WELFARE FUND**

Workers Welfare Fund be formed by the Management.

**Resolved:**

**9.2 Management will examine possibility of Workers Welfare Fund in light of existing Rules & Regulations.**

\*\*\*\*\*

### **9.3 BUDGET FOR LOAN AND ADVANCES**

The already allocated funds in the various heads of loan advances must be enhanced keeping in views the financial hardship and genuine requirement of an employee such as:

- (a) Two Month Salary Advance
- (b) Conveyance Loan
- (c) House Rent Advance
- (d) House Building Loan

**Resolved:**

**(a to d) CBA was informed that allocation of budget or disbursement of advances or loans to the employees has direct nexus with the prescribed conditions of Insurance Ordinance-2000 and Insurance Rules 2017. Therefore, as and when budgetary cushion will be available then it will be considered sympathetically.**

\*\*\*\*\*

**9.4** Allocation of the funds be re-linked to life fund/as provided in LINO-1972.



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**Resolved:**

**9.4 Existing practice will continue.**

\*\*\*\*\*

**9.5 MOTORCYCLE/SCOOTER/CAR LAON ADVANCE**

- (a) Employees should be provided advance for the purchase of Motor-Cycle/Scooter @ Rs.90,000/= instead of Rs.70,000/= requirement for grant of Vehicle Loan should be simplified.

**Resolved:**

- (a) **Mutually agreed to the extent of enhancement of loan limit for purchase of MotorCycle/Scooter from Rs. 70,000/- to Rs.80,000/.**

\*\*\*\*\*

- (b) Employees should be provided advance for the purchase of Car @ Rs.5,00,000/=. Requirements for grant of Vehicle Loan should be simplified and be recovered in 120 installments.

**Resolved:**

- (b) **Management did not agree to this demand.**

\*\*\*\*\*

### **DEMAND NO.10**

**10.1 UNIFORM**

Summer and Winter Uniform should be provided to all employees in Grade 01 to 07 and SS-I to SS-III and MN-I to MN-III, every year and current rate of uniform be also revised..

**Resolved:**

**10.1 The existing practice will continue, however, the cost of uniform is being increased from Rs.7350/- to Rs.8500.**

\*\*\*\*\*



# MEMORANDUM OF AGREEMENT (2017-18)

## DEMAND NO.11

### 11. LONG SERVICE AWARD

(a) Amount of Cash Award on length of service be revised as under:

On Completion Year	Existing	Proposed
15	Rs.3,700/=	One Grade Increment
20	Rs.4,200/=	Two Grade Increment
25	Rs.4,700/=	Three Grade Increment
30	Rs.5,000/=	Four Grade Increments

#### **Resolved:**

(a) Management agreed to revise Long Service Award as follows:

On Completion Year	Existing	Revised
15	Rs.3,700/=	Rs.4,000/-
20	Rs.4,200/=	Rs.4,500/-
25	Rs.4,700/=	Rs.5,000/-
30	Rs.5,000/=	Rs.5,500/-

\*\*\*\*\*

(b) At the time of Retirement on attaining the age of superannuation, one Tola gold medal and five grade increments be also granted.

#### **Resolved:**

(b) Management agreed to enhance the cash award from Rs.28,000/- to Rs.30,000/- on attaining the age of superannuation of a workman subject to 25 years of service.

\*\*\*\*\*

## DEMAND NO.12

### 12.1 GROUP INSURANCE COVERAGE

The Group Insurance Coverage should be increased as under:

Employees in Grade	Natural Death (Existing)	Natural Death (Proposed)	Total Disability (Existing)	Total Disability (Proposed)
For all employees in grade 1 – 7, MN-I to MN-III, SS-I to SS-III	13,00,000	50,00,000	15,00,000	60,00,000





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**Resolved:**

- (a) Existing practice will continue.

\*\*\*\*\*

- (b) FIB @ 20% and AIB be also paid to the family of deceased employees under the Head of Compulsory Group Insurance.

**Resolved:**

- (b) Existing practice will continue.

\*\*\*\*\*

### 12.2 VOLUNTARY GROUP INSURANCE

- (a) VGI Group Insurance coverage be enhanced and fresh rate of premium with additional benefits should be fixed in consultation with CBA.

**Resolved:**

- (a) Management will constitute a committee comprising of Management team and representatives of CBA to examine this demand.

\*\*\*\*\*

- (b) Profit Commission under VGI should be determined and extra Group Insurance Coverage be provided in lieu of it.

**Resolved:**

- (b) Management will constitute a committee comprising of Management team and representatives of CBA to examine this demand.

\*\*\*\*\*

- (c) Salary protection/monthly pension schemes should be launched.

**Resolved:**

- (c) Management will constitute a committee comprising of Management team and representatives of CBA to examine this demand.

\*\*\*\*\*



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### 12.3 INDIVIDUAL LIFE INSURANCE

Being the employee of State Life, all employees be given an Individual Life Insurance Policy worth Rs.20.00 Lacs free of cost.

**Resolved:**

**12.3 Management did not agree to this demand.**

\*\*\*\*\*

### 12.4

The premium of insurance of outstanding loan/advances against existing employees should be paid by SLIC.

**Resolved:**

**12.4 Management did not agree to this demand.**

\*\*\*\*\*

### DEMAND NO.13

### 13.1 PENSION/GRATUITY/PROVIDENT FUND

- (a) The increase announced by the Government of Pakistan should be implemented for employees of the Corporation without creating any anomaly.

CBA drawn the attention towards the discriminated treatment in increase in pension and also apprised that CBA and Management agreement 2007-08 is not being implemented in its true spirit and anomaly is created between officers and staff in the context.

**Resolved:**

- (a) **Management agreed to the demand to the extent to give benefit of increase in pension to unionized staff as well without creating anomaly with effect from 01.01.2017. However, CBA insisted on the previous cases where anomaly has occurred be referred to Work Council for detailed examination of the cases. Management agreed to refer this matter to Work Council.**

\*\*\*\*\*



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- (b) Option for Gratuity / Pension be opened one time basis.

**Resolved:**

- (b) **Management showed its inability to agree.**

\*\*\*\*\*

- (c) 100% commutation (Optional) be allowed at the time of retirement to all employees.

**Resolved:**

- (c) **Management showed its inability to agree.**

\*\*\*\*\*

- (d) Employees who do not get profit on Provident Fund should be granted Loans and Advances without interest.

**Resolved:**

- (d) **Management showed its inability to agree.**

\*\*\*\*\*

- (e) Employees attaining 55 years age should be given 10 Lacs interest free loan adjustable from Pension/Gratuity Settlement.

**Resolved:**

- (e) **Management will takeup issues regarding enhancement of loan limits, PF Own Contribution with MoC for changing in PF Rules and to be got gazette notified.**

\*\*\*\*\*

- (f) Pensionary benefits should also be extended to those employees who retire / die during service with less than 10 years service. In case of less than 10 years service of the retired / deceased employee, rate of minimum 10 years service be applicable.

**Resolved:**

- (f) **Existing Practice will continue.**

\*\*\*\*\*

- (g) Employees in Grade 1 to 7, SS-I to SS-III, MN-I to MN-III be allowed premature retirement if desired by the employee, after rendering of minimum fifteen (15) years service.



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**Resolved:**

- (g) **Existing Practice will continue.**

\*\*\*\*\*

- (h) Family Pension should be 100% instead of 50%.

**Resolved:**

- (h) **Existing Practice will continue.**

\*\*\*\*\*

- (i) Restoration of commuted pension of retired employees should be equivalent to their current monthly pension in accordance with verdict of Honorable Supreme Court of Pakistan.

**Resolved:**

- (i) **The matter is subjudice in the Court of Law, the same will be decided in the light of Court Order.**

\*\*\*\*\*

- (j) The families of deceased employees should be continued to pay monthly salary of the deceased employee till the finalization of his/her pensionary benefits.

**Resolved:**

- (j) **Existing Practice will continue.**

\*\*\*\*\*

- (k) The family of the deceased employee be granted lump-sum grant as under:

In grade 01-03 including MN-01 ..... 10,00,000/-  
In grade 04-07 including MN-II, MN-III & SS-I to SS-III ..... 20,00,000/-

**Resolved:**

- (k) **Management did not accede to this demand.**

\*\*\*\*\*

### 13.2 LEAVE RULES

- (a) It is demanded that the credit of 48 days E/L and 20 days C/L should be restored/allowed.

**Resolved:**

- (a) **Management didn't agree with this demand, existing practice will be continued.**

\*\*\*\*\*



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- (b) Encashment of leave for a maximum of 24 days should be enhanced to 40 days.

**Resolved:**

- (b) **Management didn't agree with this demand, existing practice will be continued.**

\*\*\*\*\*

- (c) Mandatory leave for 12 days should be reduced to 8 days.

**Resolved:**

- (c) **Management didn't agree with this demand, existing practice will be continued.**

\*\*\*\*\*

- (d) Option for Leave Encashment accumulated leave as approved CBA – Management Agreement 2003 – 2004 and modified in 2005 – 2006 be opened on one time basis.

**Resolved:**

- (d) **Management didn't agree with this demand, existing practice will be continued.**

\*\*\*\*\*

- (e) At the time of retirement, the accumulated leave available in the balance of the concerned employee be encashed at Gross Salary.

**Resolved:**

- (e) **Management didn't agree with this demand, existing practice will be continued.**

\*\*\*\*\*

- (f) LPR may be allowed for 365 days instead of 180 days.

**Resolved:**

- (f) **Management didn't agree with this demand, existing practice will be continued.**

\*\*\*\*\*

- (g) All employees who proceed to perform Hajj at their own expenses or selected to perform Hajj under Hajj Scheme should be granted special HOLY LEAVE with full pay for the period involved and the same should not be debited to their Leave Accounts.



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**Resolved:**

- (g) **This demand will be examined in light of Government Scheme.**

\*\*\*\*\*

- (h) Employees selected to perform UMRAH/ZIARAT (for Muslim) and YATRA (for Non-Muslim) should also be granted Holy Leave.

**Resolved:**

- (h) **Management showed its inability to agree with this demand.**

\*\*\*\*\*

- (i) Employees should be allowed Medical Leave in addition to Earned & Casual Leaves.

**Resolved:**

- (i) **Existing Practice will continue.**

\*\*\*\*\*

- (j) Disability leave should be granted on full pay without any restriction.

**Resolved:**

- (j) **Management showed its inability to agree.**

\*\*\*\*\*

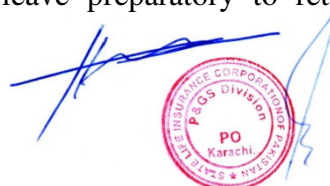
- (k) Earned Leave during last two year of service before superannuation should be encashed.

1- The CBA deliberated that the unionized staff of State Life was enjoying facility of leave encashment only, in the past, as per clause 7 of Leave Rules (enclosed as 'A' for ready reference) as detailed below:-

i) In case of retirement on attaining the age of superannuation, an employee shall have the option not to take LPR. In that case, he shall be allowed leave salary for the period for which LPR is admissible subject to a maximum of 180 days.

ii) In case an employee on leave preparatory to retirement dies before completing 180 days of such leave, his family will be entitled to a lump sum payment falling short of 180 days.

iii) Encashment of leave other than leave preparatory to retirement shall not be permissible.



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2- This clause of leave rules was further clarified vide Para No. 6 (a) of circular No. P&GS/PO/27/88, dated 31<sup>st</sup> July, 1988 which is reproduced hereunder:-

“In case the employee has opted not to take LPR, he will be required to perform duties till the age of superannuation and no leave shall be admissible during the period for which LPR is encashable. If at any time during such period leave is granted on account of ill health supported by Medical Certificate or for performance of Hajj, the amount of cash compensation shall be reduced by an amount of leave salary for the period of any such leave granted”.

3- The clause 7 was amended by the following Agreements:-

- i) CBA – Management Agreement 1995-96 circular No. P&GS/PO/034/95 dated 14.05.1995.
- ii) CBA – Management Agreement 2001-2002, Notification Nos. P&GS/PO/267/2001 dated 27.11.2001. The Corrigendum's to said notification dated 10.12.2001 & Notification No. P&GS/PO/97/2002 dated 18 April, 2002.
- iii) CBA – Management Agreement 2003-04, Circular No. P&GS/PO/016/2004 dated February 11, 2004.
- iv) CBA – Management Agreement 2005-06, circular Ref. No. 19(32)/COD/05 dated Dec. 26, 2005.

4- C.B.A. also handed over the photocopies of above Circulars to the Management Negotiations Committee and further deliberated that the above amendments reveal that the employees of the Corporation are now enjoying the facility of Leave Encashment of 2 independent & different types:-

- i) Leave encashment facility in lieu of LPR for 180 days (subject to availability of leave balance & If at any time during such period leave is granted on account of ill health supported by Medical Certificate or for performance of Hajj, the amount of cash compensation is reduced by an amount of leave salary for the period of any such leave granted).
- ii) Leave encashment facility on annual basis as admissible in Para No.3 above.

5- The C.B.A. further pointed out that an anomaly has been created by P&GS Division, that leave en-cashed on account of annual leave encashment facility (2 above) is deducted from leave encashment facility in lieu of LPR (i) above.

Therefore, demanded that:

- i) the anomaly be rectified
- ii) All unionized staff be allowed to avail earned leave in emergency (if accumulated leave balance is available) and such leave may ~~not be reduced~~ from 180 days leave encashment in lieu of LPR.



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**Resolved:**

- (k) **Deliberations held, CBA argued its case at length. Management assured the CBA to examine the case positively and in case of anomaly the same would be resolved.**

\*\*\*\*\*

### **DEMAND NO. 14**

#### **14.1 EMERGENCY RELIEF LOAN**

The facility of Emergency Relief Loan worth 500,000/= free of interest should be given to those employees who belongs to the area affected from heavy rain, flood, earthquake, terrorism or any other disaster and the same may be recovered in easy installments as agreed in CBA-Management Agreement 2013-14 & 2015-16.

**Resolved:**

- 14.1 Existing practice will continue.**

\*\*\*\*\*

### **DEMAND NO. 15**

#### **A- BENEVOLENT FUND SCHEME**

Benevolent Fund Scheme as agreed in Agreement 1993 – 1994 and revived in 2003 – 2004 & 2013-14 be reinforced. The families of deceased employees be given monthly benevolent grant as under:-

i) SCALE 1	Rs.10,000/- per month
ii) SCALE 2	Rs.12,000/- per month
iii) SCALE 3 INCLUDING MN-I	Rs.13,000/- per month
iv) SCALE 4	Rs.14,000/= per month
v) SCALE 5 INCLUDING MN-II	Rs.15,000/- per month
vi) SCALE 6 INCLUDING SS-I	Rs.16,000/- per month
vii) SS-II AND MN-III	Rs.17000/- per month
viii)SCALE 7 & SS-III	Rs.18000/- per month

**Resolved:**

- A- CBA was assured that the Management will constitute a Committee including of CBA Representatives to prepare a feasibility report.**

\*\*\*\*\*





## MEMORANDUM OF AGREEMENT (2017-18)

### **B- MARRIAGE GRANT**

Marriage Grant amounting to Rs.2.00 Million on wedding of one child of existing employee and Marriage Grant amounting to Rs.2.00 Million on wedding of one child of deceased employee be given as agreed in CBA-Management Agreement 2015-16.

**Resolved:**

**(B) Management did not agree to this demand.**

\*\*\*\*\*

### **C- GRANT OF PLOT**

The families of deceased employees be given plot of land as admissible to Federal Government employees as follows:

In grade 01-03 including MN-01 .... 05 Marla or Rs.03 million in lieu of plot  
In grade 04-07 including MN-II, .... 10 Marla or Rs.06 million in lieu of plot  
MN-III & SS-I to SS-III

**Resolved:**

**(C) Management did not agree to this demand.**

\*\*\*\*\*

### **DEMAND NO. 16**

#### **16.1(a) SCHOLARSHIP**

S.#	Education	Existing		Proposed	
		Grade %	Scholarship per Year	Grade %	Scholarship per Year
01	After Matriculation/ Equivalent (for two years.	80% & above	22,000	60%	80,000
02	After Intermediate/ Equivalent (for two years.	80% & above	37,000	60%	100,000



## MEMORANDUM OF AGREEMENT (2017-18)

**Resolved:**

- (a) Management agreed to revise the Scholarship as under:

Sr.	Education	Existing		Revised	
		Grade %	Scholarship per year	Grade %	Scholarship per year
01	After Matriculation/ Equivalent (for two years.	80% & above	22,000	80% & above and 85% above	Rs.25,000 & Rs30,000
02	After Intermediate/ Equivalent (for three years (where graduation period is 04 years).	80% & above	37,000	80% & above and 85% & above	Rs.40,000 & Rs.50,000

\*\*\*\*\*

- (b) Sons/Daughters of the employees who secure in first ten position in Board/Examination Body in Matriculation / Equivalent or Intermediate / Equivalent examination be awarded Rs.200,000/= and Rs.300,000/= respectively.

**Resolved:**

- (b) Existing practice will continue.

\*\*\*\*\*

### **DEMAND NO.17**

- (a) Inclusion, Exclusion or amendment of any demand shall be at the discretion of the CBA.

**Resolved:**

- (a) Management agreed to this demand.

\*\*\*\*\*

- (b) CBA also reserves the rights to submit additional/ Supplementary demand at any stage before signing the Memorandum of Agreement, if found necessary.



## MEMORANDUM OF AGREEMENT (2017-18)

**Resolved:**

- (b) Management agreed to this demand.

\*\*\*\*\*

### **DEMAND NO. 18**

#### **18.1 TRANSFER GRANT / DAILY ALLOWANCE**

##### **18.1.1 TRANSFER GRANT**

- (a) Transfer Grant equal to one month's gross salary should be paid on transfer.  
(b) As per CBA Agreement 2009-2010, two increments be allowed to all grades of employees on inter-zones transfers and 1 step promotion also be granted.  
(c) Cost of transportation of personal effects by train or truck should be paid on the basis of actual expenses.

Grade	Existing	Proposed
1 to 3 & MN-1	1,200 kg	4,000 kg
4 to 7, SS-I to SS-III, MN-II to MN-III	2,200 kg	6,000 kg

- (d) House furnishing allowance equivalent to one gross salary be allowed.

**Resolved:**

- (a to d) Discussions held. However, Management did not agree to these demands.

\*\*\*\*\*

##### **18.1.2 TRAVELLING/DAILY ALLOWANCES**

- (a) All unionized staff be allowed to travel by air for official tour, transfer or temporary transfer.

**Resolved:**

- (a) Management showed its inability to accede to this demand.

\*\*\*\*\*

- (b) Daily Allowance should be revised and paid to the employees on tour as follows:

Basic Pay	Existing	Proposed
Below than Rs.6,000/=	750/=	1500/-
Rs.6,001/= to Rs.7,000/=	850/=	2000/-
Rs.7,001/= and above	1050/=	2500/-



## MEMORANDUM OF AGREEMENT (2017-18)

**Resolved:**

- (b) **Management agreed to revise the daily allowance as follows:**

Rs.750/ to Rs.1125/-	Basic pay below Rs.7000/-
Rs.850/ to Rs.1275/-	Basic pay Rs.7001/ - to Rs.9000/-
Rs.1050/ to Rs.1600/-	Basic pay Rs.9001/- and above

\*\*\*\*\*

- (c) Out of pocket expenses **be allowed equivalent to 4 times daily per day.**

**Resolved:**

- (c) **Management did not agree to this demand.**

\*\*\*\*\*

### **DEMAND NO. 19**

No Charge Sheet, Suspension, Termination and Victimization or Harassment should be made against the Office Bearers/Executive Members of the CBA Union and no action should be taken against them due to trade union activities. The Corporation should not transfer or in any way punish any member of the staff alter to his prejudice the privileges already being enjoyed by him during the pendency of this Charter of Demands. Any prejudicial action against the interest of staff, if taken by the Corporation, shall be deemed to be an industrial dispute and shall be considered part parcel of the Charter of Demands

**Resolved:**

**Management Agreed to these demands.**

\*\*\*\*\*

### **DEMAND NO. 20**

#### **20.1 GENERAL BENEFITS/ PRIZE & AWARDS**

- (a) Present Scheme of Prize and Awards to promote efficiency in the office should be improved as agreed in the Agreement 2005 – 2006 and 2009 – 2010.

**Resolved:**

- (a) **Existing practice will continue.**

\*\*\*\*\*



## MEMORANDUM OF AGREEMENT (2017-18)

- (b) Sufficient Funds should be allocated for Farewell Celebrations of retired employees twice in a year as agreed in 1999 – 2000, 2001 – 2002 & 2013-14.

**Resolved:**

- (b) Existing practice will continue.

\*\*\*\*\*

- (c) Implementation of agreed clauses of various settlements executed between the Management of State Life and the CBA Union be ensured. An Implementation Committee comprising Management and Office Bearers of CBA that will hold monthly meetings to review progress on the settled issues and resolve any discrepancy / anomaly.

**Resolved:**

- (c) Agreed, Management will constitute a Committee to resolve the issue through Work Council.

\*\*\*\*\*

### 20.2 MISCELLANEOUS

- (a) N.O.C. for grant of Visa for India be issued by the Management of the Corporation Like in Banks.

**Resolved:**

- (a) CBA was informed that granting NOC for Indian Visa doesn't come under the domain of the Corporation.

\*\*\*\*\*

- (b) The Limit of Funeral Expenses should be increased from Rs.20,000/= to Rs.100,000/=.

**Resolved:**

- (b) The Funeral expense limit has been revised from Rs.20,000/- to Rs.22,000/-

\*\*\*\*\*

- (c) Funeral Expenses on the death of spouse, parents and children be also paid to all employees at the same rate.

**Resolved:**

- (c) Management did not agree to this demand.

\*\*\*\*\*



## MEMORANDUM OF AGREEMENT (2017-18)

- (d) Office timings be fixed in consultation with C.B.A.

**Resolved:**

- (d) **Existing practice will continue.**

\*\*\*\*\*

- (e) One staff car be provided to CBA at each Zone of the Corporation and 150 Liters Petrol Limit may also be enhanced to 500 Liters per month.

**Resolved:**

- (e) **Management informed CBA that existing practice will continue.**

\*\*\*\*\*

- (f) Annual grade increment be linked with length of service only.

The CBA pointed out that in Pakistan until 1981 an Efficiency bar always had to be crossed in the form of satisfactory report on performance along with completion of 183 days service in a pay scale to earn the Annual Grade Increment. Later on it was observed that the efficiency bars were crossed almost automatically and hence were discarded. Now the Annual Grade Increment is granted to an employee merely on completion of 183 days in the same grade/pay scale in almost all the organizations including the Federal Government of Pakistan.

The State Life Insurance Employees (Service) Regulations 1973 clause 18(2) still possess the obsolete efficiency bar which is against the principles of natural justice on the following grounds:-

- 1- The withholding or deferring the increment is a punishment which can't be awarded without disciplinary proceedings/un-heard.
- 2- The State Life Employees service Regulations, 1973 provides complete hierarchy to deal with the cases of negligent & inefficient employees under clause 30 (c).
- 3- This provision is also against the intent & spirit of Industrial Relations Act, 2012.

Keeping in view the above facts, CBA requested to link the grant of Annual Grade Increment with length of service only.

**Resolved:**

- (f) **Management informed CBA that the admissibility of AGI to the employees of the Corporation is being determined in terms of Regulation No.18 of State Life Employees (Service) Regulations, 1973 therefore, the demand could not be acceded to. CBA insisted to refer the case to Work Council to which Management agreed.**

\*\*\*\*\*



## MEMORANDUM OF AGREEMENT (2017-18)

- (g) Air conditioner facility be provided at all Zonal Offices, Regional Offices & Principal Office as agreed in CBA-Management Agreement 2013-14 and 2015-16.

**Resolved:**

- (g) **Management informed the CBA about the ongoing efforts of the Management on the matter.**

\*\*\*\*\*

- (h) Working environment, i.e. space, furniture, etc. be improved as agreed in CBA-Management Agreement 2013-14 & 2015-16.

**Resolved:**

- (h) **Existing practice will continue.**

\*\*\*\*\*

- (k) Facility of Half Day in the Holy Month of Ramadan may be revived / restored.

**Resolved:**

- (k) **Management informed CBA that existing practice will continue.**

\*\*\*\*\*

- (l) WE DEMAND THAT ATTEMPTS OF OUTSOURCING OF CASH MANAGEMENT IN STATE LIFE BE STOPPED IMMEDIATELY. THIS DEMAND WAS AGREED BY THE MANAGEMENT IN CBA-MANAGEMENT AGREEMENT 2015-16

**Resolved:**

- (l) **Existing practice will continue..**

\*\*\*\*\*

- (m) Works Council, Management Committee and Joint Management Board be constituted in terms of Section 25, 27 & 28 of IRA-2012 and as agreed in CBA-Management agreement 2015-2016.

**Resolved:**

- (m) **Management will constitute Work Council to resolve the issue immediately as agreed in CBA agreement 2015-16.**

\*\*\*\*\*

- (n) The protection against harassment of women at the workplace Act-2010 be implemented in its true spirit.

**Resolved:**



## MEMORANDUM OF AGREEMENT (2017-18)

- (n) **Agreed, Committee will be re-constituted for protection against harassment of women as per Workplace Act-2010.**

\*\*\*\*\*

- (o) The employees working as field personnel prior to their appointment as regular employee of the Corporation be allowed to get retirement status from their last cadre/code to enable them renewal over-riding commission on the business procured by them as field personnel.

**Resolved:**

- (o) **Management agreed to this demand in principle, however, matter will be settled on case to case basis.**

\*\*\*\*\*

### 20.3 **EXISTING FACILITIES**

- (a) All facilities, benefits and terms of Service available to the employees shall remain unchanged valid and binding until they are modified/revised through mutual agreement hereafter.

**Resolved:**

- (a) **Management agreed to this demand**

\*\*\*\*\*

- (b) Any benefit monetary or otherwise, allowed by the Government to employees/workers at the autonomous Corporations after signing of this Agreement will also be allowed to the unionized staff.

**Resolved:**

- (b) **Management refused to accept the demand on the ground that the increase in salaries by the Government is not admissible in those establishments where CBA agreement exists.**

\*\*\*\*\*

### 20.4 **FINALITY**

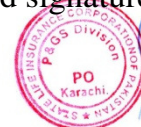
The effective date of settlement on this Charter of Demands shall be 01.01.2017.

**Resolved:**

- 20.4 **Agreed, except where different effective dates have been accepted / agreed between CBA and Management.**

The parties to the agreement have put their respected signatures at Principal Office, Karachi on 09.05.2018

\*\*\*\*\*



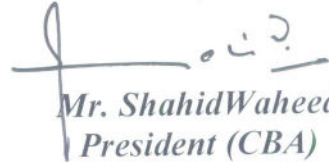


# MEMORANDUM OF AGREEMENT (2017-18)

## SIGNATURE OF THE PARTIES



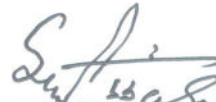
*Mr. Shoaib Mir  
Chairman*



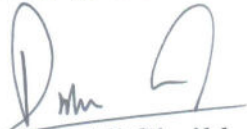
*Mr. Shahid Waheed  
President (CBA)*



*Mr. Ghufuran Memon  
Executive Director (P&GS/Law/Ives)*



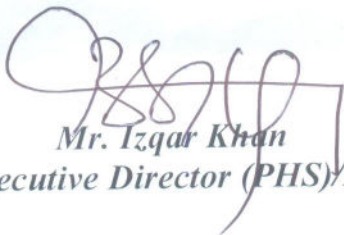
*Mr. Sajid Ali Abbasi  
Sr. Vice President-I*



*Mr. Roshan Ali Shaikh  
ED (G&P/Ban & HRDD)*



*Syed Muzaffar Hussain Shah  
Sr. Vice President*



*Mr. Izqar Khan  
Executive Director (PHS)/IT*



*Mr. Rizwan Yaseen  
Secretary General*

*Mr. Athar Hussain Kokhar  
Divisional Head (P&GS) / Convener*



*Ch. Waqar Hussain  
Additional Secretary General*



*Mr. Muhammad Rashid  
CFO/DH (F&A) / Member*



*Mr. Fazal ur Rehman  
DH (Compliance Div.) Dy. General  
Manager (H&AI)/Member*



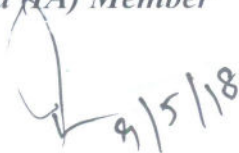
*Mr. Imran Nasir Malik  
Deputy Secretary General*



## MEMORANDUM OF AGREEMENT (2017-18)



*Mr. Sohaib Usmani*  
*Divisional Head (IA) Member*



9/5/18

*Mr. Manzoor A. Vighio*  
*Divisional Head (LAD) / Member*



09/5/2018

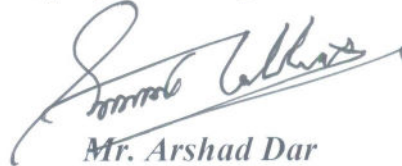
*Mr. Nabil Ghafoorzada*  
*Dy. G.M (RE) / Member /*



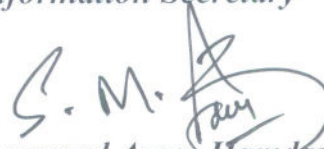
*S. Ghulam Shabir Shah*  
*AGM (P) / Member/ Secretary*



*Mian Muhammad Ramzan*  
*Deputy Secretary General*



*Mr. Arshad Dar*  
*Information Secretary*



*Muhammad Azam Hamdani*  
*Secretary Finance*



*Mr. Imran Baig*  
*Vice President*



STATE LIFE INSURANCE CORPORATION  
P.O. Karachi