

INDIAN INSTITUTE OF INSURANCE SURVEYORS & LOSS ASSESSORS

PROPOSAL FOR SURVEY FEE SCHEDULE 2019

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ANNEXURE – I

PROPOSALS

The revision carried out during 2017 was not appropriate, as the rise in inflation and Consumer Price Index between 2002 and 2017 has not been considered at that time. The revision in survey fees was carried out during 2002 (effective from 01st Nov. 2002), during 2007 (effective from 01st Feb. 2007), and later during 2013 (effective from 14th March. 2013) and later during 2017(effective from 1st April. 2017).

Before proposing survey fee revision in all department, it should be noted that the survey fees and reimbursement of expenses should be same and common to all GI Companies, both private and public sector companies. Most private sector GI Companies have formulated their own survey fee schedule for motor department, which is quite less and also un-remunerative to the surveyors.

IIISLA requests the authorities concerned in the GI Council and IRDA also, that the Public and Private Insurers be suitably advised to follow the survey fee schedule as accepted by GI Council.

A) FIRE, MISCELLANEOUS AND ENGINEERING

1. MATERIAL DAMAGE

Assessed Loss (Rs)	EXISTING SURVEY FEE (Rs.)	PROPOSED FOR (Rs)
Up to 50,000/-	12% of assessed loss subject to minimum of Rs. 2500/-	15% of Gr. Assessed amount subject to minimum of Rs. 5000/-
50,001 - 1,00,000/-	Rs. 6,000-00 + 2.25% on balance above Rs. 50,000/-	Rs. 7,500-00 + 3% on balance above Rs. 50,000/-
1,00,001 – 10,00,000/-	Rs. 7125-00 + 1.75% on balance above Rs. 1,00,000/-	Rs. 9,000-00 + 2.75% on balance above Rs. 1,00,000/-
10,00,001 – 25,00,000/-	Rs.22875-00 + 1.5% on balance above Rs. 10,00,000/-	Rs. 33750.00 + 2.50% on balance above Rs.10,00,000/-
25,00,001 – 50,00,000/-	Rs.45375-00 + 1.25% on balance above Rs. 25,00,000/-	Rs. 71250 + 2.25% on balance above Rs. 25,00,000/-
50,00,001 - 1,00,00,000/-	Rs.76625-00 + 0.75% on balance above Rs. 50,00,000/-	Rs. 127500 + 2% on balance above Rs. 50,00,000/-
1,00,00,001- 5,00,00,000/-	Rs.1,14,125-00+ 0.35% on balance above Rs. 1,00,00,000/-	Rs. 227500 + 1.50% on balance above 1,00,00,000/-
5,00,00,001- 150000000/-	Rs.254125-00+ 0.70% on balance above Rs.5,00,00,000/-	Rs. 827500 + 1.0% on balance above Rs.5,00,00,000/-
150000001 - 500000000/-	Rs.954125-00+ 0.25% on balance above Rs.15,00,00,000/-	Rs. 1827500 + 0.50% on balance above Rs.15,00,00,000/-
500000001 and above	Rs.1829125-00+ 0.15% on balance above Rs.50,00,00,000/- Subject to a Max. Rs.25,00,000/-	Rs.3577500 + Negotiable fees above Rs.50,00,00,000/-. Subject to a Max. Rs.50,00,000/-

Notes-

- For assessment under indemnity as well as reinstatement value policies, the survey fee applicable shall be on the Gross Assessed Amount, before adjustment towards Depreciation, Salvage, Under Insurance, Excess etc., or Insured Estimate / Claimed Amount, if there is no such assessment possible for whatever reason. Sum Insured limitation is for deciding maximum liability of the Insurer, and it should not be a capping element for Survey Fee.

- ii) The schedule shall also apply on loss or damage in stock at intermediate storage place or at any other storage place covered in the policy.

2. LOSS OF PROFIT-

Assessed Loss (Rs.)	Survey Fee (Rs.)
Upto 5,00,000	200% of Material Damage Fee
Above 5,00,000 upto 10,00,000	Rs. 28,250 + 150% of Material Damage fee on balance amount exceeding Rs. 5,00,000
Above 10,00,000 upto 1 crore	Rs. 41,375 + 100% of Material Damage on balance amount exceeding Rs. 10,00,000 subject to a maximum of Rs.18,00,000/-

3. PRELIMINARY SURVEY FEES - Preliminary Survey Fees should be 1/3rd of the Final Survey fees on the Claimed amount as shown above subject to minimum of Rs. 25,000/- irrespective of Category of the Surveyor, for claim amount above Rs.1 Crore; and subject to a minimum of Rs.15.000 for claim amount below Rs. 1 crore.

4. FEES PAYABLE TO THE SURVEYORS WHERE ASSESSMENT OF THE CLAIM IS NOT MADE / NOT REQUIRED. **AND** **FEES PAYABLE TO THE SURVEYOR FOR APPEARANCE IN COURT / TRIBUNAL / OMBDUSMAN OFFICE / CONSUMER FORUM ETC**

Category of surveyors (existing)	Existing fees (effective 01.04.17)	Proposed fees	Remarks on proposal
Fellow Member	Rs.10,000.00 per day	Rs.15,000.00 per day	
Associate Member	Rs.7,500.00 per day	Rs.10,000.00 per day	
Licentiate Member	Rs.5,000.00 per day	Rs.7,500.00 per day	

5. SALVAGE - When the Surveyor is required to under take the sale of Salvage on behalf of the Account / Interest Concerned, he should be paid minimum fees of 5 % of the value realized plus the expenses at actual. Subject to the max 15,00,000/-

6. Explanation-

- (i) Extra efforts are required on the part of the Surveyor- As the surveyor has to locate the salvage buyers, negotiate with them.

- (ii) In many cases the advertisement is to be given in the news papers and the surveyor has to attend meetings to finalize the offer.
- (iii) Initially the insured quotes a less salvage value. When the surveyor calls for the offer, takes all the pains and gets the highest offer; then the insured offers to retain the salvage at the highest price. The Surveyor has to make all the efforts to get the highest offer for the salvage; So he should be paid for the same.

ANNEXURE –III
MISCELLANEOUS DEPARTMENT

SCHEDULE OF SURVEY FEE –

Continue the existing practice i.e. to use Fire & Engineering Survey Fees Schedule for Misc Dept. also.

ANNEXURE –IV

B) MARINE SURVEY FEES-

1) MARINE [CARGO] SURVEY FEE

(a) On the Job Work Exceeding 5 Hours per day for any Loss

Cat. of Surveyor (Existing)	EXISTING SURVEY FEE (Rs.)	PROPOSED FOR
Fellow Member	Rs. 7,500/- for being on the job exceeding 5 hrs per day –Maxim. Rs.50,000/-	Rs.9,000/-
Associate Member	Rs. 6,000/- for being on the job exceeding 5 hrs per day – Maxim. Rs. 35,000/-	Rs7500/-
Licentiate Member	Rs. 3,750/- for being on the job exceeding 5 hrs per day – Maxim. Rs. 20,000/-	Rs.5000/-

(b) On the Job Work not exceeding 5 Hours per day for any Loss

Cat. of Surveyor (Existing)	EXISTING SURVEY FEE (Rs.)	PROPOSED FOR
Fellow Member	Max. Rs. 3,750/-	Rs.5,000/-.
Associate Member	Max. Rs. 3,125/-	Rs.4,000/-
Licentiate Member	Max. Rs. 1,825/-	Rs.3,000/-

Notes-

- (i) The Survey time period shall commence from the time of outward journey from the headquarter to the time of return and is to be regulated by the above said scales. The time spent in studying the file, gathering information for assessment of loss, time spent for meetings with the insured / insurer's & time spent for report making should also be treated as- on the job work.
- (ii) Appointing office should pay the survey fees; if the insured does not pay. Survey fees should also be paid, even if the liability to the insurer is NIL under the policy.
- (iii) For Claims involving machinery and equipment requiring detailed inspection in line with Engineering Surveys to ascertain the extent of loss, Fire & Engineering Schedule of Fee will be applicable.

(2) CLAIM FOR NON DELIVERY & SHORTAGE

Cat. of Surveyor (existing)	EXISTING SURVEY FEE	PROPOSED FOR
Fellow Member	Maximum Rs. 3,750/-	Rs.5,000/-.
Associate Member	Maximum Rs. 3,125/-	Rs.4,000/-
Licentiate Member	Maximum Rs. 1,825/-	Rs.3,000/-

Note:-

For Claims involving machinery and equipment requiring detailed inspection in line with Engineering Surveys to ascertain the extent of loss, Fire & Engineering Schedule of Fee will be applicable.

ANNEXURE – V**C) MOTOR DEPARTMENT****1) SURVEY FEE FOR FINAL SURVEY –**

Sl. No.	Estimate of Repairers (Rs.)	Existing Fees (Rs.) (In effect from 01-04-2017)	Proposed Fees (Rs.)
1.	Up to Rs. 10000	Rs. 850	Rs. 750.00
2.	Rs. 10000/- to 30,000.00		Rs. 1000.00
3.	Rs. 30,001.00 to 50,000.00	Rs.1200.00	Rs. 1800.00
4.	Rs. 50,001.00 to 100,000.00	Rs.1500	Rs.2,500.00
5.	Rs. 1,00,001.00 to 2,00,000.00	Rs. 2,300.00	Rs. 3,500.00
6.	Rs.2,00,001.00 to Rs5,00,000.00	Rs.2,300/- + 0.70% on balance amount above Rs. 2,00,000/- subject to maximum fee Rs.12,000/-	Rs.3500/- + 1.00% on balance amount above Rs. 2,00,000/-

7.	Rs. 5,00,001.00 to 10,00,000.00	- Do -	Rs. 6,500.00 + 1.00 % on balance amount above Rs. 5,00,000.00
8.	Above Rs. 10,00,000.00	- Do -	Rs. 11,500.00 + 0.50 % on balance amount above Rs. 10,00,000.00 without any upper limit

Logic : surveyors always not only demand for increase, we often ask for decrease, if logical. Moreover this will help newcomers to get the jobs below 10000.00 as seniors may not find it lucrative.

Notes:

- (a) There should be no higher limit or maximum fee prescribed. This is considering the entry of high end vehicles of value starting from Rs. 40.00 lakhs and going up to Rs. 1.5 crores or even more. The value of claims on these vehicles would be the high side and requires higher level of professional skills, servicing and interacting with high end clients, and the quality of work involved, demanded & to be delivered.
- (b) The survey fees should be calculated and paid based on the estimated value of the claim and should not to be limited to the IDV mentioned in the Policy.

EXPLANATION –

- (i) IDV is a limiting factor in respect of liability of the insurer's for a particular claim. However, the surveyor has to assess the loss in respect of the risk under cover, with reference to cost of all the Spares and labour charges as mentioned in the estimate of loss. The surveyor can arrive at the liability only after assessing the estimate of repairs submitted by the insured. Hence, the fee payable should be based on the estimate of repairs only, irrespective of the IDV of the vehicle.
- (i) Fees for giving **Second Opinion** - The fees for obtaining 2nd opinion should be paid @ 50 % of the normal final survey fee arrived.
- (ii) For repairs to vehicles (For examples- Luxury Buses, Scooter Carriers, Tankers etc) where repair work is carried out at different places and the surveyor has to visit at different places; fees should be paid at 150 % of the regular fees.
- (iii) Spot Survey, Final Survey, Re-inspection, Bill Check Report, Bills verification are all different works involved in the loss assessment of a claim, and each work carries a separate fee schedule. Fee payment should be done as per schedule of each item of work / report, even if same surveyor is entrusted with multiple tasks (works) of the same claim.
- (c) **The following jobs are to be considered as extra and additional works and are to be paid extra if the services of the surveyors are utilized for the purpose:**
- (i) Issue of bill check report – Rs. 500.00 for estimated value of upto Rs. 50,000 and Rs. 1000.00 for estimated value exceeding Rs.50,000 .The copies of bills and

receipts should be sent to the surveyor per mail or courier. If the surveyor is required to collect the bills, conveyance shall be paid.

- (ii) Verification of bills - Is a investigative job and is not a job of a final surveyor and following fees should be paid in addition to conveyance charges and other expenses as incurred.
 - a) Rs. 1000.00 for estimated value of up to Rs. 2.00 lakhs
 - b) Rs.2,000.00 for estimated value exceeding Rs. 2,00,000.00 .
- (iii) Online verification of documents - Rs. 100.00 per document downloaded and furnished, viz., RC, DL, Bills received through emails etc.

(e) Miscellaneous Charges

Misc & other out of pocket expenses, such as phone calls, e-mails, fax, scanning of documents, postage or courier charges, etc. should be paid @ Rs. 100.00 per claim of estimated value less than Rs. 1.00 lakh and @ Rs. 200.00 per claim of estimated value exceeding Rs. 1.00 lakh and upto Rs. 4.00 lakhs and Rs. 300.00 flat for estimated value exceeding Rs. 4.00 lakhs.

A flat amount of Rs. 100.00 is to be paid for spot survey or reinspection survey, if done by different surveyor/s towards misc. charges.

(2) DISPOSAL OF SALVAGE OR WRECK:

When a surveyor is required to undertake sale of salvage or vehicle/machine wreck on behalf of the insurer's concerned, fee and actual expenses on flat rate basis @ 5% of value realized on salvage shall be paid.

(3) SURVEY FEE FOR SPOT / REINSPECTION SURVEY -

Sl. No.	Reinspection/ Spot Survey	Existing Fees (Rs.)	Proposed Fees (Rs.)
1.	Upto 80 Kms.	850.00	1000
2.	Above 80 Kms.	1200.00	1500

Note :

- (i) Reinspection and spot survey fees, conveyance and other expenses should be paid extra (as per schedule) even if they are carried out by the same Surveyor who does final survey.
- (ii) For spot survey of vehicles covered under D type miscellaneous policy Spot survey fees should be Rs.2500/-.

**(4) OUT STATION SURVEY (Spot / Final / Re-inspection) :
(Exceeding 12 hours stay away from the normal place of work)**

No change in the existing Schedule.

Fee calculated at 150% of the amount determined as per scale will be payable.

Note - For notified hilly areas and tough terrains, including those which are affected by natural calamities like extensive flood, inundation, earth quake and the likes, the conveyance expenses should be **doubled of Car/Taxi fare**.

(5) VALUATION OF VEHICLE –

No.	VEHICLE	Existing Fees (Rs.)	Proposed Fees (Rs.)
1.	Two & Three Wheeler	750.00	750.00
2.	Private Cars / Taxis	1000.00	1000.00
3	Others	1500.00	1500.00

(6) INVESTIGATION FOR OD & T.P CLAIMS

Existing	Proposed
Rs. 2000/- plus reimbursement of conveyance by public transport. In exceptional circumstances the Third party claim investigator may be reimburse conveyance expenses by Two Wheeler /Car /Taxi provided prior approval is obtained from competent authority.	Rs. 2,500/- plus conveyance by public transport and/or by Two Wheeler, TA and DA and other out of pocket expenses. Additional fee for additional effort for complicated cases. In exceptional circumstances the Third party claim investigator, subject to licensed by IRDA, may be reimburse conveyance expenses by Car /Taxi provided prior approval is obtained from competent authority.

(7) MOTORISED MECHINES:

In the case of all types of miscellaneous class vehicles and motorised machines covered under any Type of Vehicles Policy, Fire & Engineering fee schedule should be applied.

Vehicles/Machines such as:

- (i) All types of mobile cranes, breakdown vehicles and goods carrying vehicles having a crane as part of or fixed to the vehicle or trailer.

- (ii) Dumpers, tippers, dust carts, water carts, road sweepers and tower wagons, mechanical navvies, shovels, grabs, excavators, backhoe loader cum excavators, wheel loaders, road rollers, site clearing and leveling plant, tar sprayers, motor graders, track & tyre mounted drilling machines, tunnel drilling machines, mobile generator vans, vehicles carrying cinematographic equipment, transit mixers (ready mix concrete), rig mounted vehicles, all mobile plants, Harvesters, Multi Crop Threshers and any other custom made special type of vehicles, etc.

ANNEXURE – VI

AVIATION DEPARTMENT -

- [i] Assessment of Loss/Damage by any Aviation Surveyor licensed in India –
Rs.15000/- per man day for eight hours. Expenses payable as per section VII (General Provisions) of Survey Fees Schedule shall be in addition to the above fees.
- [ii] Assessment of Loss/Damage by Foreign/Overseas/global Aviation Surveyor -
To be decided by the companies.

ANNEXURE – VII

GENERAL PROVISIONS APPLICABLE TO ALL DEPARTMENTS-

1. FFES FOR JOINT SURVEY –

Existing

Appointment of Joint Surveyors shall be at the discretion of Head office and fees for joint survey may be paid @ 150% of the schedule to be shared equally.

Proposed

Survey fee for joint survey should be paid at the same scale of fees as prescribed for final survey to each surveyor.

Explanation:

In a joint survey both the surveyors have to meet frequently and exchange information and notes, jointly interact with the insured, calling for synchronization, time adjustment, etc. The inputs in the job has in no way got reduced, on the contrary it consumes more time and efforts on each surveyor.

2. FEES FOR CONSULTANT / SPECIALIST-

Existing

Wherever a Consultant / Specialist is appointment to assist the surveyor , his fee shall be negotiated and agreed at the time of appointment itself.

Proposed

Insurer's should pay the fees of the Consultant / Specialist; Wherever a Surveyor requires assistance of Consultant / Specialist and his appointment is made with mutual consent with the insurer's.

3. ADDITIONAL FEES PAYABLE AT THE DISCRETION OF THE COMPANY.

No change in the existing Schedule.

Whenever any special efforts are required for assessing loss in respect of complicated claims, payment of additional fees, if any, may be decided by the companies as per the following level:

DGMs / CRMs	:	Upto 150% of Survey fees including the claims falling within the Financial Authority of Divisional Offices.
GMs	:	Upto 200% of Survey Fees.
HCC	:	Exceeding 200% of Survey Fees.

4. INVESTIGATION FEES OTHER THAN MOTOR-

No change in the existing Schedule.

DGMs / CRMs to negotiate in advance the fees depending upon the status of the investigators and nature of investigation, subject to **minimum Rs. 5,000/-**

5. CONVEYANCE EXPENSES-**(I) Survey undertaken within local Municipal limits / City / Townships**

Class of city	Existing fees	Revised fees
Metros & 'A' Class cities	Rs. 600.00	To be paid @ 20 % of cost of 1 liter of petrol per km travel per visit of each and every claim subject to a minimum of Rs. 750/- per visit whichever is higher.
Other Places	Rs. 350.00	To be paid @ 20 % of cost of 1 liter of petrol per km travel per visit of each and every claim subject to a minimum of Rs. 500/- per visit which ever is higher

Notes:

- (a) If applicable Toll taxes are to be paid extra and the original toll receipts need not be insisted.
- (b) For notified hilly areas and tough terrains, including those which are affected by natural calamities like extensive flood, inundation, earth quake and the likes, the conveyance expenses should be doubled of Car/Taxi fare.

Explanation –

- (i) The cities and their municipal limits have expanded considerably and most workshops and garages have shifted to the outskirts. The city limits of most A class cities from one end to the other are spanning about 40 - 50 kms and the urban agglomeration limits is about 70 – 80 km end to end. The distance between 2 points end to end in metro cities is about 60 kms. and agglomeration limits of metro cities are about 100 kms. from one end to another.
- (ii) The time spent on commuting from point to point is much higher due to heavy traffic and the distance involved. This is also increasing the fuel consumption and yielding low mileage per liter fuel consumed, increased maintenance costs, accident repairs and breakdowns, etc.

- (iii) The cost of the new car, EMI's, road tax, maintenance, spare parts, tyres, batteries, insurance, etc. have all gone up by 200 to 300 % from 2002 to 2011.
- (iv) In hilly areas the consumption of petrol is almost double and the average speed is less.
- (v) Attached herewith the Circular- F. No- 19030/3/2008 E.IV; Department of Expenditure, Ministry of Finance, Govt. of India dated 23/09/2008. As mentioned in the same (Page 3 of the Annexure)- the mileage allowance for Road journey by own car is **Rs.16/- per Km** & **Rs. 8/- per Km** for Scooter.

(II) Survey undertaken outside local Municipal limits / City / Townships

(a) Reimbursement on actual basis (Travel by Air / Rail / Bus):

Surveyors (Existing)	Existing	Proposed for all Surveyors
Fellow Member	By Air (Economy) / By Train AC II Tier	By Air (Economy) / By Train AC II / III Tier / By Any Luxury Bus / Sleeper Coach.
Associate and Licentiate Member	By Train AC II Tier – Discretion for allowing travel by higher classes for difficult area and due to urgency shall be with the CRM/DGM	For train & bus/ Sleeper Coach travel, no train/ bus tickets need to be furnished. For Air travel –Original boarding pass to be furnished as far as possible.

Explanation-

- i) Now the air fares are drastically reduced.
- ii) Some times it is difficult to get the railway reservation immediately.
- iii) In fire and engineering claims it is necessary to visit the place of loss immediately.

(b) Where the surveyor travels by road (for claims falling outside the city, town limits):

- (i) Where the surveyor travels by road in his own car to attend to a survey, he shall be paid uniformly a KM-rate equal to 20 % (existing 15 %) of the local price of petrol per liter for distance actually traveled. Travel up to 450 KM (one way)- any prior permission and photograph of Surveyor's vehicle is not required.

Existing

- (ii) Where the surveyor travels by taxi with the Prior approval of the appointing officer , he will be entitled to actual taxi fare incurred.

Proposed

Where the surveyor travels by taxi, he will be entitled to claim mileage allowances same charges as per sub item (b) (i) above or actual taxi fare incurred.

(iii) For hilly and tough terrains including those which are affected by natural calamities like extensive flood, inundation, earth quake and the likes, the professional fee be paid @ 150% of above scale.

(iv) If the surveyor undertakes the journey in his own motor cycle or scooter to the site of the accident /garage and other places on the claims work he shall be paid uniformly a KM-rate equal to 10 % of the local price of petrol per litre for distance actually traveled.

Explanation-

The network of roads, highways and express highways is increasing. So the discretion of mode of travel should be left to the surveyor; so that he can attend the loss location on priority. Due to better highways and express ways the surveyor can travel a distance of 450 Km. in 5-6 hours time (Example- Mumbai to Kolhapur- Surveyor can reach 450 km in 5.30 Hours; Pune – Hubli- Approx. 500 Km- Travel time 6.00 to 6.30 Hours)

7. HOTEL CHARGES-

Existing

Reimbursement of lodging charges for stay in any ITDC hotels or 3 Star Hotels (A.C. single room) may be made to surveyors on production of original bills and receipts from the hotel. However if accommodation is not available in any of the ITDC or 3 Star Hotels, then the surveyor may stay in any other hotel in which case , the maximum lodging charges payable to the surveyor will be either the lodging charges applicable to ITDC or 3 Star Hotels or actual expenses incurred towards lodging charges whichever is lower.

Proposed

Reimbursement of lodging charges for stay in any ITDC hotels or 3 Star Hotels (A.C. single room or double room with single occupancy) may be made to surveyors on production of original bills and receipts from the hotel. However if accommodation is not available in any of the ITDC or 3 Star Hotels, then the surveyor may stay in any other hotel and be paid the actual expenses incurred towards lodging charges.

8. DAILY HALTING ALLOWANCE –

Class of city	Existing Allowance (Rs.)	Proposed Allowance (Rs.)
Metros & 'A' Class cities	1200.00	1500.00
'B' Class cities	900.00	1200.00
Other places	750.00	900.00

The daily halting allowance shall be paid for the period commencing from the time of outward journey from the headquarters to the time of return to the headquarters. Payment of daily halting allowance shall be regulated by the following scale:

(No change)

(a)	Every unit of 24 hours	Full daily halting allowance
(b)	Period exceeding 12 hours	Same as for a 24 hour unit
(c)	Period exceeding 6 hours but not exceeding 12 hours	50% of the amount for a 24 hour unit
(d)	Period not exceeding 6 hours	30% of the amount for a 24 hour unit

Note-

No daily halting allowance shall be paid for journey within jurisdiction of the surveyor's headquarters, i.e., municipal or town limits.

9. PHOTOGRAPHS / VIDEO RECORDING -

- (i) To be reimbursed based on the number of photographs (postcard size) at Rs.10.00 for ordinary color photographs & digital photographs. Bills / Cash Memos need not be insisted.

There should not restriction on the number of photographs to be snapped and surveyor should use his discretion judiciously to keep the cost at the minimum (keeping in view the need to depict all the damages claimed). If in addition to still photographs, video photography is required; the expenses of Rs.1500/- (existing Rs.1000/-) should be reimbursed.

- (ii) Wherever the digital images are insisted only in soft form in the form CD's, then the cost of each digital image should be paid @ Rs. 10.00. This is to cover the cost of the camera and its depreciation, downloading of photos into the computer system, copying onto the CD, cost of the CD, etc.

10. MISCELLANEOUS CHARGES / OUT OF POCKET EXPENSES -

Out of pocket expenses and Misc. charges such as Phone, Cells, E-mails, Fax, Photo copying, Scanning of documents, Postage / Courier Charges etc should be paid at actual and no Bills / Cash memos should be insisted.

04:36

VoLTE+
LTE1VoLTE
LTE2

30%



wealth18.com



The cost inflation index notified are as under :

New CII Index Numbers: (applicable from 2017)

– Base year is now changed from 1981 to 2001

Budget 2017 has changed the base year of Indexation from 1981 to 2001. [Read details & impact on Investors & capital gain.](#)

YEAR	CII		YEAR	CII
2001-02	100		2012-13	200
2002-03	105		2013-14	220
2003-04	109		2014-15	240
2004-05	113		2015-16	254
2005-06	117		2016-17	264
2006-07	122		2017-18	272
2007-08	129		2018-19	280
2008-09	137			
2009-2010	148			
2010-11	167			
2011-12	184			