BANK OF BARODA (OFFICERS') SERVICE REGULATIONS, 1979 (AMMENDED AS ON 31.03.2020)

PRELIMINARY

In exercise of the powers conferred by Section 19 read with sub-section (2) of Section 12 of the Banking Companies (Acquisition and transfer of Undertakings) Act, 1970 (5 of 1970), the Board of Directors of Bank of Baroda in consultation with the Reserve Bank of India and with the previous sanction of the Central Government makes the following regulations, namely:

CHAPTER - I

Regulation 1 Short Title and Commencement:

1. These regulations may be called Bank of Baroda (Officers') Service Regulations, 1979.
2. These regulations shall come into force on the 1st day of July 1979.

Regulation 2 Officers to Whom the Regulations Apply

(1) These regulations shall apply to all officers of the Bank and to such other employees of the Bank to whom they may be made applicable by the Competent Authority to the extent and subject to such conditions as such authority may decide.

(2) They shall also apply to officers transferred/ posted/ deputed outside India except to such extent as may be specifically or generally prescribed by the Competent Authority.

(3) They shall, however, not apply to employees appointed/ engaged in any country outside India and permanently serving there.

Regulation 3 Definitions:

In these regulations, unless there is anything repugnant to the subject or context,

(a) "Appointed date" means the 1st of July, 1979;

(b) "Bank" means Bank of Baroda;

(c) "Board" means the Board of Directors of the Bank;

(d) "Competent Authority" means the authority designated for the purpose by the Board.

(e) "Emoluments" means the aggregate of salary and allowances, if any;

(f) "Family" means the spouse of the officer, wholly dependent unmarried children (including step children and legally adopted children), wholly dependent physically and mentally challenged brother or sister with forty per cent or more disability, widowed daughters and dependent divorced or

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separated daughters, sisters including unmarried or divorced or abandoned or separated from husband or widowed sisters and parents wholly dependent on the officer.

Wholly dependent family member shall mean such member of the family having an income not exceeding ₹10,000/- p.m.

NOTE: If the income of one of the parents exceeds ₹10,000/- p.m. or the aggregate income of both the parents exceeds ₹10,000/- p.m. both the parents shall not be considered as wholly dependent on the officer employee.

A married female officer may include her natural parents or parents-in-law under the definition of family, but not both, provided that the parents or parents-in-law are wholly dependent on her.

Note: For the purpose of medical expenses reimbursement scheme, any two of the dependent parents or parents-in-law shall be covered.
(Amended and Notified vide Gazette dated 31/03/2020)

(g) "Government" means the Central Government;

(h) "Guidelines of the Government" shall mean such guidelines as may be issued by the Government and shall include the recommendations made in the Report of the Committee constituted by the Government's Resolution No. F.4 (26)/72/IR dated 19th July 1973, as accepted by Government together with modifications or alteration thereof as may, from time to time, have been or be made by the Government;

(i) "Managing Director" means the Managing Director of the Bank;

(j) "Officer" means a person fitted into or promoted to or appointed to any of the grades specified in Regulation 4 and any other person, who immediately prior to the appointed date, was an officer of the Bank, and shall also include any specialist or technical person as fitted or promoted or appointed and any other employee to whom any of these regulations has been made applicable under Regulation 2;

(k) "Pay" means basic pay including stagnation increment;

(l) "Salary" means the aggregate of the pay and dearness allowance;

(m) "Year" means a continuous period of twelve months;

(n) "Calendar year" means the period commencing from the 1st day of January of a year and ending with the 31st day of December of the same year.

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CHAPTER II - GRADES AND CATEGORISATION OF POSTS

Regulation 4 Grades and Scales of Pay:

(1) On and from 1-11-1987 the scales of pay specified against each grade shall be as under:

(a) Top Executive Grade:
Scale VII - Rs. 6400-150-7000 Scale VI - Rs. 5950-150-6550

(b) Senior Management Grade:
Scale V - Rs. 5350-150-5950 Scale IV - Rs. 4520-130-4910-140-5050-150-5350

(c) Middle Management Grade:
Scale III - Rs. 4020-120-4260-130-4910 Scale II - Rs. 3060-120-4260-130-390

(d) Junior Management Grade:
Scale I - Rs. 2100-120-4020

(2) On and from 1.7.1993, the scales of pay specified against each grade shall be revised as under:

(a) Top Executive Grade:
Scale VII - Rs. 12650-300-13250-350-13600-400-14000
Scale VI - Rs.11450-300-12650

(b) Senior Management Grade:
Scale V - Rs. 10450-250-11450 Scale IV - Rs. 8970-230-9200-250-10450

(c) Middle Management Grade:
Scale III - Rs. 8050-230-9200-250-9700 Scale II - Rs. 6210-230-8740

(d) Junior Management Grade:
Scale I - Rs. 4250-230-4940-350-5290-230-8050

(3) On and from 1.04.1998, the scales of pay specified against each grade shall be revised as under:

(a) Top Executive Grade:
Scale VII - Rs. 19340-420/2-20180-520/1-20700-600/1- 21300
Scale VI - Rs. 17660-420/4-19340

(b) Senior Management Grade:
Scale V - Rs. 16140-380/4-17660
Scale IV - Rs. 13900-340/1-14240-380/5-16140

(c) Middle Management Grade:
Scale III - Rs. 12540-340/5-14240-380/2-15000
Scale II - Rs. 9820-340/11-13560

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(d) Junior Management Grade:
Scale I - Rs. 7100-340/16-12540

Note: Every Officer who is governed by the Scale of Pay as in force on the 31.03.1998 shall be fitted in the scale of pay set out as in this sub-regulation as on 1.4.1998 on stage to stage basis, i.e. on corresponding stages from first stage onwards in the respective scales and the increments shall fall on anniversary date as usual except where provided otherwise.

(4) Nothing in sub-regulation (1), (2) and (3) shall be construed as requiring the Bank to have at all times, Officers serving in all these grades.

Scales of Pay (w.e.f. 01/11/2002) (Joint Note Dated: 2nd June, 2005

(a) Top Executive Grade
Scale VII = Rs.29340 – 680/2 – 30700 – 900/1 – 31600 – 1000/1 - 32600
Scale VI = Rs.26620 - 680/4 - 29340

(b) Senior Management Grade
Scale V = Rs.24140 – 620/4 - 26620
Scale IV = Rs.20480 – 560/1 – 21040 – 620/5 - 24140

(c) Middle Management Grade
Scale III = Rs.18240 – 560/5 – 21040 – 620/2 - 22280
Scale II = Rs.13820 – 500/1 – 14320 – 560/10 - 19920

(d) Junior Management Grade
Scale I = Rs.10000 – 470/6 - 12820 – 500/3 – 14320 – 560/7 - 18240

(5) With effect from the 1st November, 2007, the scales of pay specified against each grade shall be as under :

(a) Top Executive Grade
Scale VII = Rs.46800 – 1300/4 – 52000
Scale VI = Rs.42000 - 1200/4 – 46800

(b) Senior Management Grade
Scale V = Rs.36200 – 1000/2 – 38200 – 1100/2 - 40400
Scale IV = Rs.30600 – 900/4 – 34200– 1000/2 – 36200

(c) Middle Management Grade
Scale III = Rs.25700 - 800/5— 29700 - 900/2 - 31500
Scale II = Rs.19400 - 700/1 - 20100 -800/10 - 28100

(d) Junior Management Grade
Scale I = Rs.14500-600/7- 18700-700/2- 20100- 800/7-25700.

Explanation.-Every officer who is governed by the scales of pay in force as on the 31st October, 2007 shall be fitted in the scale of pay set out in this sub-regulation as

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on 1st November, 2007 on stage to stage basis, i.e. on corresponding stages from first stage onwards in the respective scales and the increments shall fall on the anniversary date as usual except where provided otherwise.

Nothing in sub-regulations (1), (2), (3), (4) and (5) shall be construed as requiring the Bank to have at all times, officers serving in all these grades."

(6) **With effect from 1st November 2012, the scales of pay specified against each grade shall be as under:**

(a) Top Executive Grade
Scale VII = ₹76520 – 2120/4 – 85000
Scale VI = ₹68680 - 1960/4 – 76520

(b) Senior Management Grade
Scale V = ₹59170 – 1650/2 – 62470 – 1800/2 - 66070
Scale IV = ₹50030 – 1460/4 – 55870– 1650/2 – 59170

(c) Middle Management Grade
Scale III = ₹42020 – 1310/5 – 48570 - 1460/2 - 51490
Scale II = ₹31705 - 1145/1 - 32850 - 1310/10 - 45950

(d) Junior Management Grade
Scale I = ₹23700 – 980/7- 30560– 1145/2– 32850– 1310/7-42020

Explanation:- Every officer who is governed by the scales of pay as in force as on 31st October, 2012 shall be fitted in the scale of pay set out as in this sub-regulation as on 1st November, 2012 on stage to stage basis, i.e. on corresponding stages from first stage onwards in the respective scales and the increments shall fall on the anniversary date as usual except where provided otherwise
(Amended and Notified vide Gazette dated 31/03/2020)

(7) Nothing in sub-regulations (1), (2), (3), (4), (5) and (6) shall be construed as requiring the bank to have at all times, officers serving in all these grades.

(8) With effect from 1.11.2012, officers shall be paid Special Allowance as under:

Scale I-III - 7.75% of Basic Pay + applicable Dearness Allowance thereon

Scale IV-V - 10% of Basic Pay + applicable Dearness Allowance thereon

Scale VI-VII -11% of Basic Pay + applicable Dearness Allowance thereon

(9) On and from 31st day of March' 2020, the Scale of Pay and Special Allowance for the post of Chief General Manager in Top Executive Grade shall be as under

(A) Top Executive Grade
Scale VIII = ₹103000 – 2700/3 – 111100 – 2800/1 - 113900

(B) Special Allowance
Scale VIII = 11% of Basic Pay plus applicable Dearness Allowance thereon.

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Provide that nothing in this sub-regulation shall be construed as requiring the Bank to have at all times Officers service in this grade.

Note: The Special Allowance referred to in sub-regulations (8) and (9) with applicable Dearness Allowance thereon shall not be reckoned for superannuation benefits, viz. pension including NPS, PF and Gratuity.
(Amended and Notified vide Gazette dated 31/03/2020)

Regulation 5 -Increments:

(1) Subject to the provisions of sub-regulation (3) of Regulation 4, on and from 1.4.1998, the increments shall be granted subject to the following sub-clauses:

(a) The increments specified in the scales of pay set out in Regulation 4 shall, subject to the sanction of the Competent Authority, accrue on an annual basis and shall be granted on the first day of the month in which these fall due.

(b) Officers in Scale I and II, 1 year after reaching the maximum in their respective scales, shall be granted further increments including stagnation increments(s) in the next higher scale only as specified in (c) below subject to their crossing the efficiency bar as per guidelines of the Government.

(c) Officers including those referred to in (b) above who reach the maximum of the Middle Management Grade Scales II and III shall draw stagnation increment(s) for every three completed years of service after reaching the last stage of the Scale II or Scale III as the case may be subject to a maximum of two such increments of Rs. 340/- each for officers in the last stage of Scale II and one such increment of Rs. 380/- for officers in the last stage of Scale III.

Provided that on and from 1-11-1994, officers in substantive scale III, i.e. those who are recruited In or promoted to scale III shall be eligible for second stagnation increment three years after having received the first stagnation increment.

Provided further that such increment/s in the next higher scale / stagnation increment/s shall not be allowed to an officer who refuses promotion when offered.

Subject to the provisions of sub-regulation (6) of Regulation 4, on and from 1.11.2012, the increments shall be granted subject to the following, namely: -

a) The increments specified in the scales of pay set out in sub-regulation (6) & (9) of Regulation 4 shall, subject to the sanction of the Competent Authority, accrue on an annual basis and shall be granted on the first day of the month in which these fall due.

b) Officers in Scale I and Scale II, one year after reaching the maximum in their respective scales, shall be granted further increments including stagnation increment(s) in the next higher Scale only as specified in (c) below subject to their crossing the efficiency bar as per guidelines of Government.

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c) **Officers in Junior Management Grade Scale I who have moved to scale of pay for Middle Management Grade Scale II in terms of Regulation 5(b) after reaching maximum of the higher scale shall be eligible for four stagnation increments for every three completed years of service of which first two shall be ₹1310/- each and next two ₹1460/- each.**

d) **Officers in Middle Management Grade Scale II who have moved to scale of pay for Middle Management Grade Scale III in terms of Regulation 5(b) after reaching maximum of higher scale shall be eligible for three stagnation increments of ₹1460/- each for every three completed years of service and a fourth stagnation increment of ₹1460/- two years after receipt of third stagnation increment.**

Provided that officers who have completed two years or more after receipt of the third stagnation increment will get the fourth stagnation increment with effect from 01.05.2015.

e) **Officers in substantive Middle Management Grade Scale III i.e. those who are recruited in or promoted to Middle Management Grade Scale III shall be eligible for three stagnation increments of ₹1460/- each for every three completed years of service and fourth stagnation increment of ₹1460/- to officers who have completed two years or more after releasing third stagnation increment as on 01.05.2015 and a fifth stagnation increment of ₹1460/- two years after receipt of fourth stagnation increment provided that the officers who have completed two years after receipt of the fourth stagnation increment will get the fifth stagnation increment w.e.f 01.05.2015.**

f) **Officers in Senior Management Grade Scale-IV shall be eligible for one stagnation increment of ₹1650/- three years after reaching the maximum of scale w.e.f. 01.05.2015.**

Provided that such increment/s shall not be allowed to an officer who refuses promotion when offered.

Explanation:- Grant of such increments in the next higher scale under this sub-regulation shall not amount to promotion and the privileges, perquisites, duties and responsibilities of the Officers shall continue as of their substantive posts.

(Amended and Notified vide Gazette dated 31/03/2020)

(2) An additional increment shall be granted in the scale of pay for passing each part of CAIIB/ Junior Associate of Indian Institute of Bankers and Part-II/Certified Associate of the Indian Institute of Bankers Examination.

Explanation

(a) In the case of an officer who has passed Part I or Part II of Certified Associate of Indian Institute of Bankers Examination as an officer before the appointed

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date, the additional increment, or increments as the case may be, shall be given effect to from the appointed date provided that he has not received any increment or received only one increment, for passing both parts of the said Examination.

(b) On and from 1-11-1987 officers who reach or have reached the maximum in the pay scale and are unable to move further except by way of promotion shall subject to Government guidelines, if any, be granted Professional Qualification Allowance in lieu of additional increments in consideration of passing CAIIB Examination as under: -

Those who have passed only Part I of CAIIB	(i) Rs. 100/- p.m. after one year, of which Rs.75/- shall rank for Superannuation benefits
Those who have passed both parts of CAIIB:	(i) Rs.100/- p.m. after one year, of which Rs. 75/- shall rank for superannuation benefits (ii) Rs.250/- p.m. after two ears, of which Rs.200 shall rank for superannuation benefits.

(c) On and from 1-11-1994, other things being equal, the quantum of Professional Qualification Allowance shall stand revised as under: -

Those who have passed only Part I of CAIIB	(i) Rs. 120/- p.m. after one year on reaching top of the scale.
Those who have passed both parts of CAIIB:	(i) Rs. 120/- p.m. after one year on reaching top of the scale. (ii) Rs. 300/- p.m. after two years on reaching top of the scale

Provided that officers who are eligible to draw Fixed Personal Allowance in terms of Regulation 5(3) (b) shall draw Professional Qualification Allowance one year/ two years after receipt of such Fixed Personal Allowance respectively for part I and II as the case may be.

(d) On and from 1-11-1999, other things being equal, the quantum of Professional Qualification Pay shall stand revised as under: -

Those who have passed JAIIB OR Part I of CAIIB	(i) Rs. 150/- p.m. after one year on reaching max. of the scale.
Those who have passed JAIIB and CAIIB or both parts of CAIIB:	(i) Rs. 150/- p.m. after one year on reaching max. of the scale. (ii) Rs. 360/- p.m. after two years on reaching max of the scale

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Provided that officers who are in scale I and scale II and are granted further increments in the next higher scale as in sub- regulation (1)(b) shall draw Professional Qualification Pay after one/two years, as the case may be, on reaching the maximum in such higher scales.

*(f) On and from the 1st day of November, 2007, other things being equal, the quantum of Professional Qualification Pay shall stand revised as under:-

TABLE

Those who have passed Junior Associate of Indian Institute of Bankers or Certified Associate of Indian Institute of Bankers	(i) Rs.410 per month one year after reaching maximum of the Scale.
Those who have passed both parts of Certified Associate of Indian Institute of Bankers	(i) Rs.410 per month after one year on reaching maximum of the Scale. (ii) Rs.1030 per month after two years on reaching maximum of the Scale;

Provided that an Officer acquiring Junior Associate of Indian Institute of Bankers or Certified Associate of Indian Institute of Bankers (either or both parts) qualifications after reaching the maximum of the scale of pay, shall be granted from the date of acquiring such qualification the first installment of Professional Qualification Pay and the release of subsequent installments of Professional Qualification Pay shall be with reference to the date of release of first installment of Professional Qualification Pay:

Provided further that in a case where an officer, has already acquired any of the above qualifications and has not earned any increment or Professional Qualification Pay on account of acquiring such qualification, he may be granted the Professional Qualification Pay, with effect from the 1st November 2007 or the date of acquiring such qualification/s, whichever is later.";

If an officer, as on the 27thApril 2010 has already acquired any of the said qualifications and has not earned any increment or Professional Qualification Pay on account of acquiring such qualification, he shall be granted the Professional Qualification Pay, with effect from the 1st day of November, 2007 or the date of acquiring such qualification, whichever is later.";

(g) On and from 01.11.2012, other things being equal, the quantum of Professional Qualification Pay shall stand revised as under:-

TABLE

Those who have passed CAIIB-Part I/ JAIIB	**i. ₹670/- p.m. one year after reaching maximum of the Scale.**
Those who have passed both parts of CAIIB	**i. ₹670/- p.m. one year after reaching maximum of the Scale.** **ii. ₹1680/- p.m. two years after reaching maximum of the Scale.**

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Provided that an Officer employee acquiring JAIIB/CAIIB (either or both parts) qualifications after reaching the maximum of the scale of pay, shall be granted from the date of acquiring such qualification the first instalment of Professional Qualification Pay and the release of subsequent instalments of Professional Qualification Pay shall be with reference to the date of release of first instalment of Professional Qualification Pay."

(Amended and Notified vide Gazette dated 31/03/2020)

Note ::

(i) If an officer who is in receipt of Professional Qualification Pay is promoted to next higher scale, he shall be granted, on fitment into such higher scale, additional increment(s) for passing JAIIB/CAIIB to the extent increments are available in the scale and if no increments are available in the scale or only one increment is available in the scale, the officer shall be eligible for Professional Qualification Pay in lieu of increment(s).

(ii) On and from 1-11-1994 revised Professional Qualification Allowance or Professional Qualification Pay, as the case may be, shall rank for Dearness Allowance, House Rent Allowance and Superannuation benefits.

(iii) An Officer shall not be eligible for Professional Qualification Pay, as above, if he refuses to accept promotion when offered.

Joint Note Dated: 2nd June, 2005

A. w.e.f. 01/11/2002, Officers shall be eligible for professional qualification pay as under:

Those who have passed only CAIIB – Part I / JAIIB

Rs.300/- p.m. one year after reaching top of the scale.

Those who have passed both parts of CAIIB –

a) Rs.300- p.m. one year after reaching top of the scale.
b) Rs.750/- p.m. two years after reaching top of the scale.

B. An Officer employee acquiring JAIIB/CAIIB (either or both parts) qualifications after reaching the maximum of the scale of pay, shall be granted from the date of acquiring such qualification the first instalment of PQP and the release of subsequent instalments of PQP shall be with reference to the date of release of first instalment of PQP.

Provided further that in a case where an officer, as on the date of this Joint Note, has already acquired any of the above said qualifications and has not earned any increment or PQP on account of acquiring such qualification/s, he may be, with effect from 1st November 2002 or the date of acquiring such qualification/s, whichever is later, released PQP as provided herein above.

(3) (a) All officers, who are in the Bank's permanent service as on 1st November 1993 will get one advance increment in the scale of pay. Officers, who are

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on probation on 1st November 1993, will get one advance increment one year after confirmation.

Note ::

There shall be no change in the date of annual increment because of advance increment.

(b) An officer who is at the maximum of the scale or who is in receipt of stagnation increment(s) as on 1st November,1993, will draw a Fixed Personal Allowance from 1st November, 1993 which shall be equivalent to an amount of last increment drawn plus Dearness Allowance payable thereon as on 1st November, 1993, plus House Rent Allowance, at such rates as applicable in terms of Regulation 22.

The Fixed Personal Allowance given hereunder together with House Rent Allowance, if any shall remain frozen for the entire period of service.

Increment Component (A) Rs.	DA as on 01.11.1993 (B) Rs.	Total F.P.P. payable where bank's accommodation Is provided (C) Rs.
230	5.79	236
250	6.30	257
300	7.56	308
400	10.08	411

(c) On and from 1st November 1999, other things being equal, the Fixed Personal Pay with House Rent Allowance, if any, shall be as given hereunder:

Increment Component (A) Rs.	DA as on 01.11.1993 (B) Rs.	Total F.P.P. payable where bank's accommodation is provided (c) Rs.
340	4.28	345
380	4.78	385
420	5.29	426
600	7.56	608

(d) On and from 1st November 2004, Fixed Personal Pay together with House Rent Allowance shall be at the following rates and shall remain frozen for the entire period of service.

Increment Component	DA as n 01.11.2002	Total F.P.P. payable where bank's accommodation is provided
(A)	(B)	(C)

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Rs.	Rs.	Rs.
560	23	583
620	25	645
680	28	708
1000	41	1041

Note:

i) F.P.P. as indicated in "C" above shall be payable to those officer employees who are provided with bank's accommodation.

ii) F.P.P. for officers eligible for House Rent Allowance shall be "A" + "B" plus House Rent Allowance drawn by the officer employees concerned when the last increment of the relevant scale of pay as specified in sub-regulation (ii) of Regulation 4 is earned.

iii) The increment component of F.P.P. shall rank for superannuation benefits.

(e) On and from the 1st November, 2007, other things being equal, Fixed Personal Pay together with House Rent Allowance shall be at the following rates and shall remain frozen for the entire period of service:-

TABLE

Increment Component (Rs.)	Dearness Allowance as on01.11.2007 on the increment components (Rs.)	Total Fixed Personal Pay payable where bank's accommodation is provided (Rs.)
(A)	(B)	(C)
800	58	858
900	65	965
1000	72	1072
1100	79	1179
1200	86	1286
1300	94	1394

(f) On and from the 1st November, 2012, other things being equal, Fixed Personal Pay together with House Rent Allowance shall be at the following rates and shall remain frozen for the entire period of service:-

TABLE

Increment Component (Rs.)	**Dearness Allowance as on 01.11.2007 on the increment components (Rs.)**	**Total Fixed Personal Pay payable where bank's accommodation is provided (Rs.)**
(A)	**(B)**	**(C)**
1310	**143**	**1453**
1460	**159**	**1619**
1650	**180**	**1830**
1800	**196**	**1996**

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1960	**214**	**2174**
2120	**231**	**2351**

(Amended and Notified vide Gazette dated 31/03/2020)

Note: -

(i) Fixed Personal Allowance/Fixed Personal Pay as indicated under column (C) in clause (b), (c), (d), (e), and (f) of this sub-regulation shall be payable to those officer employees who are provided with Bank's accommodation.

(ii) Fixed Personal Allowance/Fixed Personal Pay for officers eligible for House Rent Allowance shall be (A)+ (B) + House Rent Allowance drawn by the concerned officer employees when the last increment of the relevant scale of pay as specified in sub- regulation (2), (3), (4), (5) and (6) of regulation 4 is earned.

(iii) Only Officers who were in the service of the Bank on or before 1st November, 1993 shall be eligible for Fixed Personal Pay one year after reaching the maximum scale of pay they are placed.

(iv) On and from 1st November 1999, there shall be no change in the schedule of release of Professional Qualification Pay as in Explanation (c) under sub- regulation (2) on account of release of Fixed Personal Pay:

Provided that where any instalment of Professional Qualification which on account of earlier provisions has been shifted by a year and is scheduled for release on or after 1st November, 1999 it shall be released to the officer on and from this date and second instalment of Professional Qualification Pay, if any, shall be released on 1st November, 2000.

(v) The increment component of Fixed Personal Allowance shall rank for superannuation benefits.

(vi) An officer who has earned this advance increment shall draw the quantum of Fixed Personal Allowance/Fixed Personal Pay as mentioned in (b), (c), (d), (e) and (f) above, one year after reaching the maximum of the scale.

(g) On and from the 31st day of March 2020, other things being equal, the Fixed Personal Pay together with House Rent Allowance, if any, for the post of Chief General Manager in Top
Executive Grade Scale-VIII shall be at the rates given in the table below and shall remain frozen for the entire period of service:

TABLE

Increment component (Rs.)	Dearness Allowance on the increment components (Rs.)	Total Fixed Personal Pay payable where bank's accommodation is provided (Rs.)
(1)	(2)	(3)
2800	305	3105

(Amended and Notified vide Gazette dated 31/03/2020)

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Regulation 6 Categorisation:

(1) Having regard to the responsibilities and functions exercisable, every post of an officer in the Bank shall be categorised by the Board or any authority specified by the Board in this behalf as falling in any one of the grades or scales mentioned in Regulation 4 and such categorisation may be reviewed by the Board or such authority.

Provided that the categorisation of the posts in existence on the appointed date shall be done before the expiry of 3 years from that date in accordance with guidelines of the Government, if any, and shall in respect of the posts in the Senior Management and Top Executive grades be done by a Committee of the Managing Director and such other persons as may be appointed by the Government for the purpose.

(2) For the purpose of categorisation of posts under sub-regulation (1) every branch of the Bank shall be classified by the Bank, in accordance with criteria to be approved by the Government as small, medium, large, very large, or exceptionally large category.

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CHAPTER III - FITMENT OF EXISTING OFFICERS AND PROMOTEES IN THE NEW GRADES AND SCALES OF PAY

Regulation 7 Categorisation on the appointed date

(1) On and from the 31st day of March 2020 and subject to the provisions of regulation 6, the various posts of officers in the Bank shall be categorized as specified in the table below:

TABLE

POSTS	GRADE or SCALE IN WHICH PLACED
Chief General Manager	Top Executive Grade Scale-VIII
General Manager	Top Executive Grade Scale-VII
Deputy General Manager	Top Executive Grade Scale-VI
Assistant General Manager	Senior Management Grade Scale-V
Chief Manager	Senior Management Grade Scale-IV
Senior Manager	Middle Management Grade Scale-III
Manager	Middle Management Grade Scale-II

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Officer or Dy. Manager	Junior Management Grade Scale-I

(2) If any difficulty or anomaly arises out of the above categorization, the same shall be referred to a Committee consisting of the Managing Director and Chief Executive Officer and such other person or persons as may be appointed by the Central Government for this purpose, for its decision.

(Amended and Notified vide Gazette dated 31/03/2020)

Regulation 8 Fitment in the Scale of Pay:

(1) Every Officer of the Bank who immediately before the appointed date holds a post specified in Column 1 of the Table below Regulation 7 and whose post has been categorised in the grade specified in Column 2 thereof; shall be fitted in the scale of pay applicable to that grade in such a manner that his salary in that scale shall have relation with the aggregate pay plus Dearness Allowance payable to him immediately before the appointed date in accordance with guidelines of the Government.

(2) Subject to the sub-regulation (3) on being so fitted in the new scale of pay such officer shall be eligible to draw the next increment, if any, in such new scale on the date on which he would have been eligible to draw an increment immediately prior to the appointed date unless intimated to the contrary.

(3) Where two or more Officers of different seniorities in the scales of pay immediately prior to the appointed date are fitted at the same stage in the new scale of pay, different dates may be fixed for the eligibility of such officers for the next increment in the new scale of pay.

(4) Wherein the course of aforesaid scheme of fitment, Officers have to be fitted in two different scales depending on whether they are located in the Head Office or in the field of metropolitan areas or other areas, the mere fact that on the appointed date they happen to be posted at a particular place or office shall not by itself entitle them to a fitment in a particular grade and the Bank may make suitable changes in placements so as to fit them in an appropriate grade, having due regard to their inter-se seniority. Explanation to Sub-Regulation (1):

Where in any Bank the maximum pay ranking for Dearness Allowance under the existing rule of service is less than Rs. 641.00 for the purposes of fitment in the new scale of pay the same shall be assumed to be Rs. 641.00.

Regulation 9: Adjustment Allowance:

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If the pay of an officer after fitment in the new scale of pay in the manner referred to in Regulation 8 is at the maximum of that scale and even then the salary of such Officer is lower than the aggregate of pay and Dearness Allowance Payable to him immediately before such fitment, together with additional increment if any, that may be taken into account for fitment of an officer in the category to which he belongs, the difference shall be paid to him by way of adjustment Allowance till such time as he is promoted to a higher scale. If salary on such promotion is still less than the aggregate of salary and Adjustment Allowance payable to him immediately before such promotion, the difference shall continue to be paid to him as Adjustment Allowance; so however, the Adjustment Allowance payable after such promotion shall be absorbed in the future increments to the extent of 33.1/3% of each such increment, or of 33.1/3% of the increase in salary as a consequence of such interment, whichever is lower.

Regulation 10 Personal Allowance:

(1) If the salary and allowances, if any, payable under these regulations to an officer after fitment in the new scale of pay in the manner referred to in Regulation 8 is lower than the aggregate of pay and such allowances as are set out in the explanation to this regulation and were payable to him immediately before such fitment, the difference shall be paid to him as a personal allowance which shall be absorbed in the future increments to the extent of 33.1/3 percent of each such increment or of 33.1/3% of the increase in the salary as a consequence of such increment, whichever is lower.

Explanation

The Allowances referred to in this Regulation payable before fitment, are the following: -

i. House Rent Allowance, wherever payable.
ii. Post Allowances to Branch Managers/ Accountants/ Assistant Chief Officers/ Deputy Chief Officers.
iii. City Compensatory Allowance
iv. Agent's Allowance
v. Split Duty Allowance.
vi. Hill & Fuel Allowance.
vii. Custodian Allowance.
viii. Project Area Compensatory Allowance.
ix. Temporary Special Allowance.

Note: The House Rent Allowance, wherever payable, shall mean: -

a) Where a House Rent Allowance was payable to the Officer immediately before such fitment, the amount of such allowance;

OR

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b) Where immediately before such fitment in accordance with the rules of service then applicable, an officer had been provided with a rent - free accommodation or allowed to hire accommodation on reimbursement basis, such allowance only as would have been payable to him under those rules as House Rent Allowance or 10% of pay on fitment in the new scale of pay, whichever is higher.

Provided that where an officer is eligible for House Rent Allowance in terms of Regulation 22 the amount of Personal Allowance, if any, payable to him under Clause (a) or (b) above shall be set off against such House Rent Allowance and difference if any after such set off shall alone be payable to him.

(2) For the purpose of computation of the Personal Allowance provided in sub-regulation (1) above, such of the foregoing allowance excluding City Compensatory Allowance as mentioned in the explanation above would have ceased at any time to be payable to the officer under the rules applicable to him before fitment in the new scale shall be excluded.

Regulation 11 Absorption against Future Increments and Increases:

For the purpose of absorbing the allowances mentioned in the Regulations 9 & 10, the 33.1/3% referred to therein shall be applied firstly for absorbing the Adjustment Allowance, if so necessary, and then the Personal Allowance.

Regulation 12 Option for Existing Officers:

(1) Notwithstanding anything contained in these Regulations, an officer in the service of the Bank immediately before the appointed date shall have the option to continue even after that date in the scale of pay applicable to him immediately before the appointed date by communicating to the Bank within 30 days of the receipt of the intimation regarding his fitment in the new scale of pay.

Provided that such option shall continue to have effect only till the Officer is promoted to a scale in the scales of pay set out in Regulation 4 higher than the scale of pay to which the scale of pay under his entitlement immediately before the appointed date corresponds in accordance with Regulation 7.

(2) Save as provided in sub-regulation (3) where an officer has exercised such option, he shall continue to draw pay and allowances according to his entitlement in the service of the Bank immediately prior to the appointed date.

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Provided that in any case the Officer shall not be eligible for the perquisites under such entitlement but shall be entitled only to such perquisites as are admissible to him under these Regulation.

(3) Any Officer who has exercises option referred to in sub-regulation (1) and continues to draw pay and allowances according to his entitlement in the service of the Bank immediately prior to the appointed date, in terms of sub-regulation (2) shall be allowed to opt for pay and allowances as applicable under these Regulation on and from 1-2-1984. On exercising such option, he will be fitted notionally on the appointed date into the new scale of pay in the manner referred to in Regulation 8 and after granting him the increments he would have received in terms of these Regulation upto 31-1-1984, he shall be fitted in the scale of pay set out in Regulation 4(1) as on 1-2-1984 in accordance with the guidelines of the Government issued thereunder.

Provided that if the aggregate of pay and allowances payable under these Regulations to the officer after fitment as above is lower than the aggregate of pay and allowances that were payable to him as on 31-1-1984 before such fitment, the difference shall be paid to him as a personal allowance which shall be absorbed in the future increments to the extent of 33.1/3% of each such increment or 33.1/3% of the increase in the salary as a consequence of such increment, whichever is lower.

Regulation 13 Appeal Against Fitment:

(1) An Officer aggrieved by a fitment accorded to him in the new scales of pay, may prefer an appeal to the Committee constituted by the Board for this purpose.

(2) Such appeal shall be preferred within 30 days of the receipt of the Communication of the fitment accorded to him.

(3) The Committee may after giving an opportunity to the Officer concerned to make his representation in the matter make such decision as it thinks fit;
Provided that the Board may of its own motion review any such decision and where it reviews any such decision, it shall give an opportunity to the Officer concerned to make his representation in the matter.

CHAPTER IV - APPOINTMENT, PROBATION, CONFIRMATION , PROMOTION, SENIORITY AND TERMINATION

Regulation 14 Appointments:

All appointments in, and promotions to, the officer grade shall be made by the Competent Authority in the light of the guidelines of the Government, if any.

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Regulation 15 Probation:

1. An Officer directly appointed to the Junior Management Grade shall be on probation for a period of two years.

2. An employee of the Bank, promoted, as an officer in the Junior Management Grade shall be on probation for one year.

3. An Officer appointed to any other grade shall be on probation for such period as may be decided by the Bank.

Provided that the Competent Authority may, in the case of any Officer, reduce the period of probation or dispense with probation.

Regulation 16 Confirmation:

(1) An officer shall be confirmed in the service of the Bank if, in the opinion of the Competent Authority, the officer has satisfactorily completed the training in any institution to which the officer may have been deputed for training, and the in-service training in the Bank.

Provided that an officer directly recruited to the Junior Management grade may be required also to pass a test in a language other than his mother tongue,

(2) If, in the opinion of the Competent Authority, an officer has not satisfactorily completed either or both the training referred to in sub-regulation (1) or if the officer has not passed the test referred to therein, the officer's probation may be extended by a further period not exceeding one year.

(3) Where during the period of probation, including the period of extension, if any, the Competent Authority is of the opinion that the officer is not fit for confirmation: -

(a) in the case of a direct appointee, his services may be terminated by one month's notice or payment of one month's emoluments in lieu thereof, and

(b) in the case of a promotee from the Bank's services, he may be reverted to the grade or cadre from which he was promoted.

Regulation 17 Promotions:

1. Promotions to all grades of officers in the Bank shall be made in accordance with the policy laid down by the Board from time to time having regard to the guidelines of the Government, if any.

2. For the avoidance of doubts, it is clarified that this regulation shall also apply to promotions of any category of employees to the Junior Management grade.

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Regulation 18 Seniority:

a) Each year, the Bank shall prepare a list of officers in its service showing their names in the order of their seniority on an all India basis and containing such other particulars as the Bank may determine. A copy of such list shall be kept at every branch or office of the Bank.

b) Seniority of an officer in a grade or scale shall be reckoned with reference to the date of his appointment in that grade or scale. Where there are two or more officers of the same length of service in that grade or scale, their inter-se seniority shall be reckoned with reference to their seniority in the immediately preceding grade or scale or the previous cadre to which they belonged in the Bank's service. Where two or more officers have the same length of service in such preceding grade or scale or such previous cadre, their seniority shall be determined with reference to their seniority in the immediately preceding grade or scale or cadre, as the case may be.

c) Subject to the provision of sub-regulation (2): -

(a) The inter-se seniority of officers directly recruited in a batch to any grade or scale shall be reckoned with reference to the rank allotted to them at the time of such recruitment.

(b) If officers recruited under the general category and reserved category are allotted to any Bank, the seniority inter-se amongst the candidates so allotted who join on the same date shall be determined in accordance with the marks obtained by such candidates without adding notional marks for the reserved candidates.

(c) If, however, two or more categories of officers such as technical field officers, agricultural field officers and general officers join on the same date and if there is no system of maintaining separate seniority list for the different categories of officers, seniority in the common seniority list shall be determined on the basis of their date of birth.

(d) In the case of an officer whose probation has been extended, his seniority shall be reckoned just below all the officers, if any, recruited or promoted in the same batch along with him.

(e) Nothing in this regulation shall effect the seniority among themselves of the officers as existing immediately prior to the appointed date.

Regulation 19 Age of Retirement:

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(1) The age of retirement of an officer employee shall be as determined by the Board in accordance with the guidelines issued by the Government from time to time.

Provided that the Bank may, at its discretion, on review by the special committee/special committees as provided hereinafter in sub-regulation (2) retire, if it is considered necessary to do so in the public interest, an officer employee on or at any time after the completion of 55 years of age or on or at any time after the completion of 30 years of total service as an officer employee or otherwise, whichever is earlier;

Provided further that before retiring an officer employee, at least three months' notice in writing or an amount equivalent to three months' substantive salary/pay and allowances, shall be given to such officer employee;

Provided further that an officer aggrieved by the order of the Competent Authority as provided in sub- regulation (2) may, within one month of the passing of the order give in writing a representation to the Board of Directors against the decision of the Competent Authority and on receipt of such representation from the concerned officer, the Board of Directors shall consider his representation and take a decision within a period of three months. Where the Board of Directors decides that the order passed by the Competent Authority is not justified the concerned officer shall be reinstated as though the Competent Authority has not passed the order.

Provided also that nothing in this regulation shall be deemed to preclude an officer employee from retiring earlier pursuant to the option exercised by him in accordance with the rules in the Bank.

Explanation

An officer employee will retire on the last day of the month in which he completes his age of retirement.

(2) The Bank shall constitute a special committee/ Special Committees consisting of not less than three members, to review, whether an officer employee should be retired in accordance with the first proviso to this regulation. Such committee/ committees shall, from time to time, review the case of each officer employee and no order of retirement shall be made unless the Special Committee/ Special Committees recommends in writing to the Competent Authority the retirement of the officer employee.

Regulation 20 Termination of Service:

1. (a) Subject to sub regulation 3 of regulation 16, where the Bank is satisfied that the performance of an officer is unsatisfactory or inadequate or there is a bonafide suspicion about his integrity or his retention in the Bank's service would be prejudicial to

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the interests of the Bank, and where it is not possible or expedient to proceed against him as per the disciplinary procedure, the Bank may terminate his services on giving him three months' notice or emoluments in lieu thereof in accordance with the guidelines issued by the Government from time to time.

(b) Order of termination under this sub-regulation shall not be made unless such officer has been given a reasonable opportunity of making a representation to the Bank against the proposed order.

(c) The decision to terminate the service of an officer employee under sub-regulation (a) above will be taken only by the Chairman and Managing Director.

(d) The officer employee shall be entitled to appeal against any order passed under sub-regulation (a) above by preferring an appeal within 15 days to the Board of Directors of the Bank. If the appeal is allowed, the order under sub- regulation (a) shall stand cancelled.

(e) Where an officer employee whose services have been terminated and who has been paid an amount of three months' emoluments in lieu of notice and on appeal his termination is cancelled, the amount paid to him in lieu of notice shall be adjusted against the salary that he would have earned, had his services not been terminated and he shall continue in the Bank's employment on same terms and conditions as if the order of termination had not been passed at all.

(f) An officer employee whose services are terminated under sub-regulation (a) above shall be paid Gratuity, Provident Fund including employer's contribution and all other dues that may be admissible to him as per rules notwithstanding the years of services rendered.

(g) Nothing contained herein above will affect the Bank's right to retire an officer employee under regulation 19(1).

2 An officer shall not leave or discontinue his service in the Bank without first giving a notice in writing of his intention to leave or discontinue his service or resign. The period of notice required shall be 3 months and shall be submitted to the Competent Authority as prescribed in these regulations.
Provided further that the competent authority may reduce the period of 3 months, or remit the requirement of notice.

3 (i) An officer against whom disciplinary proceedings are pending shall not leave/ discontinue or resign from his service in the Bank without the prior approval in writing of competent authority and any notice or

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resignation given by such an officer before or during the disciplinary proceedings shall not take effect unless it is accepted by the Competent Authority.

(ii) Disciplinary proceedings shall be deemed to be pending against any employee for the purpose of this regulation if he has been placed under suspension or any notice has been issued to him to show cause why disciplinary proceedings shall not be instituted against him and will be deemed to be pending until final orders are passed by the Competent Authority.

(iii) The officer against whom disciplinary proceedings have been initiated will cease to be in service on the date of superannuation but the disciplinary proceedings will continue as if he was in service until the proceedings are concluded and final order is passed in respect thereof. The concerned officer will not receive any pay and/or allowance after the date of superannuation. He will also not be entitled for the payment of retirement benefits till the proceedings are completed and final order is passed thereon except his own contributions to CPF.

CHAPTER V - ALLOWANCES

Regulation 21 Dearness Allowance:

(1) On and from 1-11-1987, Dearness Allowance Scheme shall be as under:

I) Dearness Allowance shall be payable for every rise or fall of 4 points over 600 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960 = 100.

II) Dearness Allowance shall be payable as per the following rates:

(a) 0.67% of 'pay' upto Rs. 2500/- plus,
(b) 0.55% of 'pay' above Rs. 2500/- to Rs. 4000/- plus,
(c) 0.33% of 'pay' above Rs. 4000/- to Rs. 4260/- plus,
(d) 0.17% of 'pay' above Rs. 4260/-

(2) On and from 1-7-1993, Dearness Allowance Scheme shall be as under.

I) Dearness Allowance shall be payable for every rise or fall of 4 points over 1148 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960=100.

II) Dearness Allowance shall be payable as per the following rates:

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(a) 0.35% of 'Pay' upto Rs. 4800/- Plus
(b) 0.29% of 'Pay' above Rs. 4800/- to Rs. 7700/- plus
(c) 0.17% of 'Pay' above Rs. 7700/- to Rs. 8200/- plus,
(d) 0.09% of 'Pay' above Rs. 8200/-

NOTE (A) Pay for the purpose of Dearness Allowance shall mean BasicPay including Stagnation increments.

(B) Professional Qualification Allowance/ Professional Qualification Pay as specified in Explanation (c) and (d) to sub-regulation (2) of Regulation 5 shall rank for Dearness Allowance w.e.f. 1.11.1994.

(3) On and from 1-4-1998, Dearness Allowance Scheme shall be as under.

I) Dearness Allowance shall be payable for every rise or fall of 4 points over 1684 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960=100.

II) Dearness Allowance shall be payable as per the following rates:

(a) 0.24% of 'Pay' upto Rs. 7100/- Plus
(b) 0.20% of 'Pay' above Rs. 7100/- to Rs. 11300/- plus
(c) 0.12% of 'Pay' above Rs. 11300/- to Rs. 12025/- plus, (d) 0.06% of 'Pay' above Rs. 12025/-

Note:

(A) Pay for the purpose of Dearness Allowance shall mean Basic Pay including Stagnation increments.

(B) Professional Qualification Allowance/ Professional Qualification Pay as specified in Explanation (c) and (d) to sub-regulation (2) of Regulation 5 shall rank for Dearness Allowance

(4) On and from 1-11-2002, Dearness Allowance Scheme shall be as under.(Joint Note Dated : 2nd June, 2005)

a. For the period from 1st November 2002 to 31st January 2005, Dearness Allowance shall be payable for every rise or fall of 4 points over 2288 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960 = 100 at the following rates :

(i) 0.18% of 'pay' upto Rs.9,650/- plus
(ii) 0.15% of 'pay' above 9,650/- and upto Rs.15,350/- plus
(iii) 0.09% of 'pay' above 15,350/- and upto Rs.16,350/- plus

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(iv) 0.04% of 'pay' above Rs.16,350/-

(5) On and from 1st February 2005, Dearness Allowance shall be payable for every rise or fall of 4 points over 2288 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960 = 100 at 0.18% of Pay.

On and from the 1st day of November, 2007, dearness allowance shall be payable for every rise or fall of four points over 2836 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960=100 at 0.15% of Pay.

Explanation.- For the purposes of this sub-regulation, "pay" for the purpose of Dearness Allowance shall mean basic pay including Stagnation Increments;

Professional Qualification Allowance or Professional Qualification Pay as specified in Explanations (c), (d), (e) and (f) to sub-regulation (2) of regulation 5 shall rank for dearness allowance.

(6) **On and from the 1st day of November, 2012, Dearness Allowance shall be payable for every rise or fall of four points over 4440 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960=100 at 0.10% of pay.**

Explanation— For the purposes of this sub–regulation:-

(a) —pay for the purpose of Dearness Allowance shall mean basic pay including Stagnation Increments plus Special Allowance;

(b) Professional Qualification Allowance or Professional Qualification Pay as specified in clauses (c), (d), (e), (f) and (g) to the explanation in su–regulation (2) of regulation 5 shall rank for Dearness Allowance.

(Amended and Notified vide Gazette dated 31/03/2020)

Regulation 22 House Rent Allowance:

(1) (a) On and from 1-11-1994 Where an officer is provided with residential accommodation by the Bank, a sum equal to 4% of the basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation, whichever is less, will be recovered from him.

(b) Where an officer is not provided any residential accommodation by the Bank, he shall be eligible on and from 1-11-1992 for House Rent Allowance at the following rates:

Column I	Column II
Where the place of work is in	HRA Payable shall be

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i) Major 'A' Class Cities specified as such from time to time in accordance with the guidelines of the Government and Project Area Centre in Group "A"	13% of the pay p.m.
ii) Other places in Area I and Project Area Centres in Group "B"	12% of the pay p.m.
iii) Area II and state capitals and capitals of Union Territories not covered by (i) and (ii) above	10.5% of the pay p.m.
iv) Area III	9.5% of the pay p.m.

Provided that if an officer produces a rent receipt, the House Rent Allowance payable to him shall be the actual rent paid by him for his residential accommodation in excess over 4% of the pay in the first stage of the scale of pay in which he is placed or 150% of the House Rent Allowance payable as per Column II above whichever is lower.

(3) (a) On and from 1-11-1999, where an officer is provided with residential accommodation by the Bank, a sum equal to 2.5% of the basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation, whichever is less, will be recovered from him.

(b) Where an officer is not provided any residential accommodation by the Bank, he shall be eligible on and from 1-11-1999 for House Rent Allowance at the following rates:

Column I	Column II
Where the place of work is in	HRA Payable shall be
i) Major 'A' Class Cities specified as such from time to time in accordance with the guidelines of the Government and Projec Area Centre in Group "A"	9% of the pay p.m.
ii) Other places in Area I and Project Area Centres in Group "B"	8% of the pay p.m.
iii) Area II i.e. all places not covered by (i) and (ii) above	7% of the pay p.m.

Provided that if an officer produces a rent receipt, the House Rent Allowance payable to him shall be the actual rent paid by him for his residential accommodation in excess over 2.5% of the pay in the first stage of the scale of pay in which he is placed or 150% of the House Rent Allowance payable as per Column II above whichever is lower.

(w.e.f. 01/11/2002) (Joint Note Dated : 2nd June, 2005)

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i)	Major "A" Class Cities and Project Area Centres in Group A	8.5% of Pay
ii)	Other places in Area I and Project Area Centres in Group B	7.5% of Pay
iii)	Other places	6.5% of Pay

Provided that if an officer produces a rent receipt, the House Rent Allowance payable to him/her shall be the actual rent paid by him/her for the residential accommodation in excess over 1.75% of Pay in the first stage of the Scale of Pay in which he/she is placed with a maximum of 150% of the House Rent Allowance payable as per aforesaid rates mentioned in Column II above.

Note:

The claims of officer employees for House Rent Allowance linked to the cost of their ownership accommodation shall also be restricted to 150% of House Rent Allowance as hitherto.

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Note:

(i) "Pay" for the purpose of House Rent Allowance shall mean Basic Pay including stagnation increments.

(ii) Professional Qualification Allowance or Professional Qualification Pay, as the case may be, shall rank for House Rent Allowance with effect from 1-11-1994.

(4) Where an officer resides in his own accommodation he shall be eligible for a House Rent Allowance on the same basis as mentioned in proviso to sub-regulation (I)(b) and (2)(b) as if he were paying by way of monthly rent a sum equal to one twelfth of the higher of A or B below

[A]

The aggregate of: -

i) Municipal taxes payable in respect of the accommodation; and

ii) 12% of the capital cost of the accommodation including the cost of the land and if the accommodation is part of a building, the proportionate share of the capital cost of the land attributable to that accommodation, excluding the cost of special fixtures, like air conditioners or

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[B]

The annual rental value taken for municipal assessment of the accommodation.

Explanation:

(1) For the purpose of this Regulation "standard rent" means:

a) In the case of any accommodation owned by the Bank, the standard rent calculated in accordance with the procedure for such calculation in vogue in the Government;

b) where accommodation has been hired by the Bank, contractual rent payable by the Bank or rent calculated in accordance with the procedure in (a) above, whichever is lower.

(2) In this regulation, for the purpose of sub-regulation

(1) Area I, Area II and Area III shall mean as under:

Area I - Places with a population of more than 12 lakhs
Area II - All cities other than those included in Area I, which have a population of 1 Lakh and more.
Area III - All places not included in Area I and Area II

(2) For the purpose of sub-regulation (2) of this Regulation and Regulation 23, Area I and Area II shall mean as under: Area I- Places with a population of more than 12 lakhs Area II- All places not included in Area I

On and from the 1st day of November, 2002,
(a) where an officer is provided with residential accommodation by the Bank, a sum equal to 1.75 per cent of the basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation, whichever is less, shall be recovered from him;

(b) where an officer is not provided any residential accommodation by the Bank, he shall be eligible for House Rent Allowance at the rates specified in the following table, namely:

TABLE

Where the place of work is in	HRA payable shall be
(1)	(2)
(i) Major "A" Class Cities and Project Area Centres in Group A	8.5% of Pay
(ii) Other places in Area I and Project Area Centres in Group B	7.5% of Pay
(iii) Other places	6.5% of Pay:

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Provided that if an officer produces a rent receipt, the House Rent Allowance payable to him shall be the actual rent paid by him for the residential accommodation in excess over 1.75 per cent of pay in the first stage of the scale of pay in which he is placed with a maximum of 150 per cent of the House Rent Allowance payable as per column (2) of the above Table.

(2) On and from the 1st day of November, 2007, -
(a) where an officer is provided with residential accommodation by the Bank, a sum equal to 1.20 per cent of the basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation, whichever is less, shall be recovered from him;

(b)where an officer is not provided any residential accommodation by the Bank, he shall be eligible for House Rent Allowance at the rates specified in the following table, namely: -

TABLE

Where the place of work is in	HRA payable shall be
(1)	(2)
(i) Major "A" Class Cities and Project Area Centres in Group A	8.5% of Pay
(ii) Other places in Area I and Project Area Centres in Group B	7.5% of Pay
(iii) Other places	6.5% of Pay

Provided that if an officer produces a rent receipt, the House Rent Allowance payable to him shall be the actual rent paid by him for the residential accommodation in excess over 1.20 per cent of Pay in the first stage of the Scale of Pay in which he is placed with a maximum of 150 per cent of the House Rent Allowance payable as per aforesaid rates mentioned in column (2) above.

Note.- The claims of officers for House Rent Allowance linked to the cost of their ownership accommodation shall also be restricted to 150 per cent of House Rent Allowance as hitherto.";

On and from 1st November, 2012,

(a)**where an officer is provided with residential accommodation by the Bank, a sum equal to 0.75% of the basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation, whichever is less, will be recovered from him;**

(b)**where an officer is not provided any residential accommodation by the bank, he shall be eligible on and from 01.11.2012 for House Rent Allowance at the rates specified in the following table, namely :**

TABLE

	Where the place of work is in	**HRA payable shall be**
	(1)	**(2)**
i)	**Major "A" Class Cities and Project Area**	**9.0% of Pay**

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	Centres in Group A	
ii)	**Other places in Area I and Project Area Centres in Group B and State of Goa**	**8.0% of Pay**
iii)	**Other places**	**7.0% of Pay**

Provided that if an officer produces a rent receipt, the House Rent Allowance payable to him/her shall be the actual rent paid by him/her for the residential accommodation in excess over 0.75% of Pay in the first stage of the Scale of Pay in which he/she is placed with a maximum of 150% of the House Rent Allowance payable as per aforesaid rates mentioned in Column 2 of the above Table.

Note: The claims of officer for House Rent Allowance linked to the cost of their ownership accommodation shall also be restricted to 150% of House Rent Allowance as hitherto.
(Amended and Notified vide Gazette dated 31/03/2020)

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Regulation 23 Other Allowances:

An officer shall be eligible for the following other allowances namely:

(1) On and from 1-11-1999, if he is serving in a place mentioned in column 1 of the Table below, a City Compensatory Allowance at the rate mentioned in column 2 thereof against that place, shall be payable

Places (1)	Rates (2)
i. Places in Area I and in the State of Goa	4% of basic pay subject to a maximum of ₹375/- per month
ii. Places with population of 5 lakhs and over and State Capitals and Chandigarh, Puducherry and Port Blair	3% of basic pay subject to a maximum of ₹250/- per month.

(w.e.f. 01/11/2002) Joint Note Dated : 2nd June, 2005

Places (1)	Rates (2)
i. Places in Area I and in the State of Goa	4% of basic pay subject to a maximum of ₹540/- per month
ii. Places with population of 5 lakhs and over and State Capitals and Chandigarh, Puducherry and Port Blair	3% of basic pay subject to a maximum of ₹375/- per month.

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On and from 1.11.2012, if he is serving in a place mentioned in column 1 of the Table below, a City Compensatory Allowance at the rate mentioned in column 2 thereof against that place shall be payable :-

Places (1)	Rates (2)
iii. Places in Area I and in the State of Goa	4% of basic pay subject to a maximum of ₹870/- per month
iv. Places with population of 5 lakhs and over and State Capitals and Chandigarh, Puducherry and Port Blair	3% of basic pay subject to a maximum of ₹600/- per month.

(Amended and Notified vide Gazette dated 31/03/2020)

(2) On and from the 1st day of November, 2012, the rates of special areas allowances shall be as specified in the Schedule to these regulations.

(3) If he is serving in an Area to be specified as Project Area falling in Group A or Group B, a Project Area Compensatory Allowance at the rate of Rs. 40/- p.m. or Rs. 25/- p.m. accordingly as the area has been classified as Group A or Group B.

Provided that on and from the first day of April, 1997, the provisions of this sub-regulation shall have effect as if for the letters, figures and words" Rs. 40/- per month for Rs.25/- per month", the letters, figures and words 'Rs.125 per month or Rs.100 per month' had been respectively substituted'.

Joint Note Dated : 2nd June, 2005
On and from 1st November 2002, Project Area Compensatory Allowance shall be payable at the following rates :

Project Areas falling in Group A – Rs.210/- p.m.
Project Areas falling in Group B – Rs.185/- p.m.

On and from the 1st day of November, 2007, if an officer is serving in an area to be specified as Project Area falling in Group A or Group B, he shall be eligible for a Project Area Compensatory Allowance at the rate of Rs.290 per month or Rs.255 per month according to the classification of area as Group A or Group B.

On and from the 1st day of November, 2012, if an officer is serving in an area to be specified as Project Area falling in Group A or Group B, he shall be eligible for a Project Area Compensatory Allowance at the rate of Rs.400 per month or Rs.350 per month according to the classification of area as Group A or Group B.

(Amended and Notified vide Gazette dated 31/03/2020)

(4) On and from 1-1-1987, if an officer is transferred from one place to another in the midst of an academic year and if he has one or more children studying in school or college, in the former place, a Mid- Academic Year Transfer Allowance of Rs. 150/- p.m. from the date he reports to the latter place upto the end of the academic year in respect of all the children, provided that such allowance shall cease if all the children cease studying at the former place.

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'Provided that on and from the first day of April, 1997, the provisions of this sub-regulation shall have effect as if for the letters and figures"Rs.150 p.m. ", the letters, figures and words Rs.300 per month" had been substituted'.

On and from 1st January 2004, mid-academic year transfer allowance shall be payable at Rs.500/- p.m. subject to other conditions. (Joint Note Dated : 2nd June, 2005)

On and from the 1st day of November, 2007, if an officer is transferred from one place to another in the midst of an academic year and if he has one or more children studying in school or college, in the former place, he shall be eligible for a mid-academic year transfer allowance of Rs.700 per month from the date he reports to the latter place upto the end of the academic year in respect of all the children, provided that such allowance shall cease if all the children cease studying at the former place

On and from the 1st day of June, 2015, if an officer is transferred from one place to another in the midst of an academic year and if he has one or more children studying in school or college, in the former place, he shall be eligible for a mid–academic year transfer allowance of Rs. 1100/- per month from the date he reports to the latter place up to the end of the academic year in respect of all the children, provided that such allowance shall cease if all the children cease studying at the former place.

(Amended and Notified vide Gazette dated 31/03/2020)

(5) On and from 1-11-1999, if an officer is deputed to serve outside the Bank, he may opt to receive the emoluments attached to the post to which he is deputed. Alternatively, he may be in addition to his pay, draw a Deputation Allowance of 7.75 % of pay subject to a maximum Rs. 1000/- and such other allowances as he would have drawn had he been posted in the Bank's service at that place.

Provided that where he is deputed to an organisation which is located at the same place where he was posted immediately prior to his deputation he shall receive a deputation allowance equal to

4% of his pay, subject to a maximum Rs. 500/-

Provided further that an officer on deputation to the Training Establishment of the Bank as faculty member shall be eligible for deputation allowance at 4% of his pay, subject to a maximum Rs.500/-

On and from 1st June 2005, Deputation Allowance shall be at the following rates :

a) An officer deputed to serve outside the bank – 7.75% of Pay with a maximum of Rs.1,500/- p.m.
b) An officer deputed to an organization at the same place or to the training establishment of the bank – 4% of Pay with a maximum of Rs.750/- p.m.

On and from the 1st day of May, 2010, if an officer is deputed to serve outside the Bank, he may opt to receive the emoluments attached to the post to which he is deputed, or he may in addition to his pay, draw a deputation allowance at the rate of 7.75 per cent of pay subject to a maximum Rs.2300 per month and such other allowances he would have drawn had he been posted in the Bank's service at that place:

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Provided that where he is deputed to an organisation which is located at the same place where he was posted immediately prior to his deputation, he shall receive a deputation allowance equal to 4 per cent of his pay subject to a maximum Rs.1200 per month:

Provided further that an officer on deputation to the Training Establishment of the Bank as a faculty member shall be eligible for deputation allowance at the rate of 4 per cent of his pay subject to a maximum Rs.1200 per month.";

On and from the 1st day of June, 2015, if an officer is deputed to serve outside the Bank, he may opt to receive the emoluments attached to the post to which he is deputed, or he may in addition to his pay, draw a deputation allowance at the rate of 7.75 per cent of pay subject to a maximum of Rs.4000 per month and such other allowances he would have drawn had he been posted in the Bank's service at that place:

Provided that where he is deputed to an organization which is located at the same place where he was posted immediately prior to his deputation, he shall receive a deputation allowance equal to 4 per cent of his pay subject to a maximum of Rs.2000/- per month.

Provided further that an officer on deputation to the Training Establishment of the Bank as a faculty member shall be eligible for deputation allowance at the rate of 4 per cent of his pay subject to a maximum of Rs.2000/- per month.

(Amended and Notified vide Gazette dated 31/03/2020)

(6) On and from 1-11-1999, if he is required to officiate in a post in a higher scale for continuous period of not less than 7 days at a time or an aggregate of 7 days during a calendar month, he shall receive an Officiating Allowance equal to 6% of his pay, pro-rata for the period for which he officiates. Officiating allowance will rank as pay for purposes of Provident Fund/Pension and not for other purposes.

Provided that where an officer comes to officiate in a higher scale, as a consequence solely of the review of the categorisation of posts under Regulation 6, he shall not be eligible for the Officiating Allowance for a period of one year from the date on which the review of the categorisation takes effect.

(7) On and from financial year 1989/90 if he is posted at a branch where books are closed on 31st March and 30th September a Closing Allowance of Rs. 150/- for each of the two closings.

Provided that on and from the financial year 1997-98, the provisions of the sub-regulation shall have effect as if for the letters and figures "Rs.150" the letters and figures "Rs.250" had been substituted".

(8) On and from 01.01.1990, if his working hours during a day are split with minimum interval of 2 hours, a split duty allowance of Rs.35/- p.m.

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Provided that on and from the first day of April 1997 the provisions of this sub-regulation shall have effect as if for the letters and figures "Rs.35/- p.m.", the letters, words and figures "Rs.70 per month" had been substituted";

On and from 1st November 2002, Split Duty Allowance shall be payable at Rs.125/- p.m.(Joint Note Dated : 2nd June, 2005)

On and from the 1st day of November 2007, if the working hours during a day are split with minimum interval of two hours, an officer shall be eligible for a Split Duty Allowance at the rate of Rs.165 per month.";

On and from the 1st day of November 2012, if the working hours during a day are split with minimum interval of two hours, an officer shall be eligible for a Split Duty Allowance at the rate of Rs.200 per month

(Amended and Notified vide Gazette dated 31/03/2020)

(9) If an officer is required to work as custodian of a vault or locker on a holiday, a Diem Allowance at the rate to which he is entitled.

(10) On and from 1-11-1999, if the officer is serving in a place mentioned in column 1 of the table below, a Hill and Fuel Allowance at the rate mentioned in column 2 thereof:

	Place 1	Rates 2
a)	Places with an altitude of 1000 metres and above but less than 1500 metres and Mercara Town	2% of Pay subject to a maximum of Rs.220/-p.m.
b)	Places with an altitude of 1500 metres and above but less than 3000 metres.	2.5% of Pay subject to a maximum of Rs.260 p.m.
c)	Places with an altitude of 3000 metres and above.	5% of Pay subject to a maximum of Rs.750/- p.m.

(Joint Note Dated : 2nd June, 2005)

	Place	Rate w.e.f. 01/11/2002
a)	Places with an altitude of 1000 metres and above but less than 1500 metres and Mercara Town	2% of Pay subject to a maximum of Rs.400/- p.m.

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b)	Places with an altitude of 1500 metres and above but less than 3000 metres.	2.5% of Pay subject to a maximum of Rs.500 p.m.
c)	Places with an altitude of 3000 metres and above.	5% of Pay subject to a maximum of Rs.1150/- p.m.

Note :

(a) Officers posted at places with an altitude of not less than 750 meters and which are surrounded by hills with higher altitude which cannot be reached without crossing an altitude of 1000 meters or more, will be paid hill and fuel allowance at the same rate as is payable at centres with an altitude of 1000 meters and above.

(b) Hill and fuel allowance presently paid at any centre not covered by the above classification shall stand withdrawn.

Provided that in respect of an officer who was posted in such centre prior to 1st MAY 1989 and remains posted at that centre even after that date, the quantum of allowance which he was drawing as at 30th April, 1989 shall be protected and paid to him every month till the time he remains posted at that centre in the same scale of pay.

On and from the 1st day of November, 2007

TABLE

Place (1)	Rate (2)
(i) Place with an altitude of 1000 metres and above but less than 1500 metres and Mercara Town	2% of pay subject to a maximum of Rs. 550 per month
(ii) Place with an altitude of 1500 metres and above but less than 3000 metres	2½ % of pay subject to a maximum of Rs.680 per month
(iii) Place with an altitude of 3000 metres and above	5% of pay subject to a maximum of Rs.1570 per month"

On and from the 1st day of November, 2012

TABLE

Place (1)	**Rate (2)**
(iv) Place with an altitude of 1000 metres and above but less than 1500 metres and Mercara Town	**2% of pay subject to a maximum of Rs. 750 per month**

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(v) Place with an altitude of 1500 metres and above but less than 3000 metres	**2.5 % of pay subject to a maximum of Rs.1000 per month**
(vi) Place with an altitude of 3000 metres and above	**5% of pay subject to a maximum of Rs.2000 per month"**

(Amended and Notified vide Gazette dated 31/03/2020)

Regulation 24 Medical Aid:

1) An officer shall be eligible for reimbursement of medical expenses actually incurred by him in respect of himself and his family on the following basis namely: -

(a) Medical Expenses:

On and from 1-11-1999, reimbursement of medical expenses to an officer in the grade specified in column 1 of the Table below and his family may be made on the strength of the officer's own certificate of having incurred such expenditure supported by a statement of accounts for the amounts claimed subject to the limit specified in column 2 thereof: -

Grade	Maximum limit of reimbursement
Junior Management and Middle Management Grade	Rs.2225
Senior Management and Top Executive Grade	Rs.3000

NOTE:

(i) An officer may be allowed to accumulate unavailed medical aid so as not to exceed at any time three times the maximum amount provided above.

(ii) For the year 1999, the reimbursement of medical expenses under the Medical Aid Scheme shall be enhanced proportionately for two months i.e. November and December 1999.

Joint Note Date: 2nd June, 2005

On and from 1st February 2004, reimbursement of medical expenses shall be as under:

a) Officers in JMG & MMG Scales–Rs.3,750/-p.a.
b) Officers in SMG & TEG Scales - Rs.5,000/-p.a.

Note:
For the year 2004, the reimbursement of medical expenses under the medical aid scheme shall be enhanced proportionately for eleven months, i.e., February 2004 to December 2004.

b) Hospitalisation Expenses:

(i) On and from 1-11-1994, hospitalisation charges will be reimbursed to the extent of 100% in the case of an officer and 75% in the case of his family members in respect of all cases, which require hospitalisation. Reimbursement on the basis of bills, vouchers

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etc., of expenses incurred shall be subject to ceilings determined from time to time in accordance with the guidelines of the Government.

(ii) The officers or members of their families (as the case may be) are expected to secure admission in a Govt. Or Municipal Hospital or any private hospital (i.e. hospitals under the management of a trust, charitable institution or a religious mission). But in unavoidable circumstances the officers or their family members or both may avail themselves of the services of one of the approved private nursing homes or private hospitals approved by the Bank. Reimbursement in such cases should, however, be restricted to the amount which would have been reimbursable in case the patient was admitted to one of the hospitals mentioned above.

(iii) On and from 1-11-1994, medical expenses incurred in respect of the following diseases which need domiciliary treatment as may be certified by the recognised hospital authorities and Bank's medical officer shall be deemed as hospitalisation expenses and reimbursed to the extent of 100% in the case of an officer and 75% in the case of his family members:

Cancer, Tuberculosis, Paralysis, Cardiac Ailment, Tumour, Small Pox, Pleurisy, Diphtheria, Leprosy, Kidney Ailment Leukaemia, Thalassemia, Epilepsy, Parkinson's diseases, Psychiatric Disorder, Diabetes.

(iv) On and from 1st November 1999, in addition to diseases mentioned in para (iii) above, the following diseases shall also become eligible for domiciliary treatment, other conditions remaining unchanged: - Hepatitis B, Haemophilia and Myaeshtheniagravis.

(2) Notwithstanding the medical benefits (including hospitalisation etc.) listed in sub-regulation (1) above and in complete substitution of the same, the Board may decide to retain in an unaltered form, medical benefits (including hospitalisation etc.) as available in the Bank on the appointed date and if the Board so decides, all officers shall be eligible for reimbursement of medical expenses only as per the terms and conditions obtaining in the Bank on the appointed date for grant of medical benefits (including hospitalisation etc.).

(3) Medical Aid and hospitalisation facilities shall also be admissible to the officers who are placed under suspension.

Joint Note Dated : 2nd June, 2005

On and from 1st May 2005, reimbursement of hospitalisation expenses under Regulation 24(1(b)(i) of Officers' Service Regulations, 1979/1982, shall be in terms of the Hospitalisation Scheme laid down under Bipartite Settlement dated 2nd June 2005, for workmen employees, subject to following limits:-

Scale of Officer	Limits

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a) Junior Management Grade Scale I and Middle Management Grade Scales II & III.	i. Bed Charges Self – Rs.600/- per day. Family – Rs.450/- per day. ii. Other charges – At the scale of 125% of the limits laid down under the Hospitalisation Scheme applicable to workmen employees.
b) Senior Management Grade Scales IV & V and Top Executive Grade Scales VI & VII.	i. Bed Charges Self – Rs.800/- per day. Family – Rs.600/- per day. ii. Other charges – At the scale of 150% of the limits laid down under the Hospitalisation Scheme applicable to workmen employees.

"(a) Medical Expenses.- On and from the 1st day of November 2007, an officer shall be eligible for reimbursement of medical expenses for self and family on the strength of the officer's own certificate of having incurred such expenditure supported by a statement of accounts for the amounts claimed as specified in the table below, namely:-

TABLE

Grade	Maximum limit of reimbursement
Junior Management and Middle Management Grade	Rs.5100 or the amount incurred whichever is less
Senior Management and Top Executive Grade	Rs.6320 or the amount incurred whichever is less

Note.- (i) an officer may be allowed to accumulate unavailed medical aid so as not to exceed at any time three times the maximum amount provided above or;

(ii) for the year 2007, the reimbursement of medical expenses under the medical aid scheme shall be enhanced proportionately for two months, that is, November 2007 and December, 2007.

Explanation. - for the purposes of this regulation,-

(i) hospitalisation charges shall be reimbursed to the extent of 100 per cent in the case of an officer and 75 per cent, in the case of his family members in respect of all cases which require hospitalization or;

(ii) on and from the 1st day of May, 2010, reimbursement of hospitalisation expenses under this regulation shall be in accordance with the terms and

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conditions of Hospitalisation Scheme as laid down under the Bipartite Settlement dated the 27th day of April, 2010 for workmen employees, subject to the limits as specified in the table below, namely:-

TABLE

(a) Junior Management Grade Scale I and Middle Management Grade Scales II and III.	(i) Bed Charges Self – Rs.700 per day Family – Rs.525 per day (ii) Other charges At the scale of 125% of the limits laid down under the Hospitalisation Scheme applicable to workmen employees.
b) Senior Management Grade Scales IV and V and Top Executive Grade Scales VI and VII.	(i)Bed Charges Self – Rs.900 per day Family – Rs.675per day (ii) Other charges At the scale of 150% of the limits laid down under the Hospitalisation Scheme applicable to workmen employees.”;

On and from the 1st day of November 2012, an officer shall be eligible for reimbursement of medical expenses for self and family on the strength of the officer's own certificate of having incurred such expenditure supported by a statement of accounts for the amounts claimed as specified in the table below, namely:-

TABLE

Grade	Maximum limit of reimbursement
Junior Management and Middle Management Grade	**Rs. 8000 per annum or the amount incurred whichever is less**
Senior Management and Top Executive Grade	**Rs. 9050 per annum or the amount incurred whichever is less**

Note:

(i) an officer may be allowed to accumulate unavailed medical aid so as not to exceed at any time three times the maximum amount provided above or;

(ii) for the year 2012, the reimbursement of medical expenses under the medical aid scheme shall be enhanced proportionately for two months, that is, November, 2012 and December, 2012.

(Amended and Notified vide Gazette dated 31/03/2020)

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Regulation 25 Residential Accommodation:

1. No officer shall be entitled as of right to be provided with residential accommodation by the Bank.

2. It shall, however, be open to the Bank to provide residential accommodation on payment by the officer, on and from 1-11-1999 a sum equal to 2.5% of the basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation whichever is less.

   Provided that where the officer is provided furniture at such residence, a further sum equal to 0.40 % of basic pay in the first stage of the scale of pay in which he is placed, will be recovered from him.

   Provided further that, where such residential accommodation is provided by the Bank, the charges for electricity, water, gas and conservancy shall be borne by the officer.

   Recovery of House/Furniture Rent (w.e.f. 01/11/2002) Joint Note
   Dated : 2nd June, 2005

   i. House rent recovery shall be @ 1.75 % of the first stage of the scale of pay in which the officer is placed or the standard rent for the accommodation, whichever is less.
   ii. Furniture rent recovery shall be @ 0.40% of the first stage of the scale of pay in which the officer is placed.

   Notwithstanding anything contained in sub-regulation(1), it shall be open to the Bank to provide residential accommodation to an officer on payment by the officer, on and from the 1st day of November, 2007, a sum equal to 1.20 per cent, of the basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation, whichever is less:

   Provided that where the officer is provided with furniture at such residence, a further sum equal to 0.25 per cent of basic pay in the first stage of the scale of pay in which he is placed shall be recovered by the Bank from him:

   Provided further that, where such residential accommodation is provided by the bank, the charges for electricity, water, gas and conservancy shall be borne by the officer.".

   Notwithstanding anything contained in sub-regulation (1), it shall be open to the Bank to provide residential accommodation to an Officer on payment by the Officer, on and from the 1st day of November, 2012, a sum equal to 0.75 per cent of the basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation, whichever is less:

   Provided that where the officer is provided with furniture at such residence, a further sum equal to 0.15 per cent of basic pay in the first

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stage of the scale of pay in which he is placed shall be recovered by the Bank from him:

Provided further that, where such residential accommodation is provided by the Bank, the charges for electricity, water, gas and conservancy shall be borne by the Officer

(Amended and Notified vide Gazette dated 31/03/2020)

Regulation 26 Bank's Car for Personal Purposes:

1. No officer, other than the officers authorised by the Board in accordance with the guidelines of the Government, shall be allowed the use of the Bank's car for personal purposes.

2. The use of Bank's car for personal purposes should be subject to the rules formulated by the Bank in accordance with the guidelines of the Government from time to time.

Regulation 27 Loan for the Purchase of Conveyance:

The Bank may grant to an officer confirmed in the Bank's service loans for the purpose of a motor car or other conveyance, subject to such terms and conditions, as the Board may decide either generally or with reference to any particular loan having regard to the guidelines of the Government.

Regulation 28 Loans for the Purchase of Houses:

The Bank may grant to an officer confirmed in the Bank's service, a loan for the purchase of a land for construction of a house or for purchase or construction of a house, flat or apartment or for extension or renovation of a house, flat or apartments on such terms and conditions as the Board may decide generally or with reference to any particular loans having regard to the guidelines of the Government.

Regulation 29 Entertainment Expenses & Club Membership Fees:

The Bank may reimburse to an officer such entertainment expenses and such fees for membership of clubs and professional institutions as may be decided by the Board in accordance with guidelines of the Government.

Regulation 30 Preferential Interest Rates on Deposits:

The Bank may allow one per cent additional rate of interest over its ruling rate of interest on fixed deposits, saving deposits and recurring deposits in the name of an officer, individually or jointly with any member of his family.

CHAPTER VII –LEAVE

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Regulation 31 Kinds of Leave:

Subject to the grant of leave being determined by the exigencies of service, an officer shall be eligible for the following kinds of leave:

(a) Casual leave
(b) Privilege leave
(c) Sick leave
(d) Special sick leave
(e) Maternity leave
(f) Extra-ordinary leave on loss of pay
(g) Special casual leave and special leave

Regulation 32 Casual Leave:

1. An officer shall be eligible for Casual Leave on full emoluments for 12 working days in a year provided that not more than four days casual leave may be availed of at any time.

2. Casual leave not availed of in any year may be suffixed or prefixed to sick leave in the following year:

Regulation 33 Privilege Leave:

1. An officer shall be eligible for privilege leave computed at one day for every 11 days of service on duty provided that at the commencement of service, no privilege leave may be availed of, before completion of 11 months of service on duty.

2. An officer on privilege leave shall be entitled to full emoluments for the period of leave.

3. The period of privilege leave to which an officer is entitled at any time shall be the period which he had earned, less the period of the leave availed of.

4. **On or from 1.6.2015, Privilege Leave may be accumulated up to not more than 270 days except where leave has been applied and it has been refused. However, encashment of Privilege Leave shall be restricted up to a maximum of 240 days.**

5. **An Officer desiring to avail of Privilege Leave shall ordinarily give not less than 15 days' notice of his intention to avail of such leave.**

(Amended and Notified vide Gazette dated 31/03/2020)

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Regulation 34 Sick Leave:

1. On and from 1.1.1989, an officer shall be eligible for 30 days of sick leave for each completed year of service subject to a maximum of 18 months during the entire service. Such leave can be accumulated upto 540 days during the entire service and may be availed of only on production of medical certificate by a medical practitioner acceptable to the bank or at the bank's discretion nominated by it at its cost.

2. In respect of the period of sick leave, an officer shall be eligible to receive one half of the full emoluments.
   Provided that if an officer so desires, the Bank may permit him to draw full emoluments in respect of any portion of the sick leave granted to him twice the amount of such period on full emoluments being debited against sick leave account.
   Provided further that nothing contained in this Regulation shall affect the right of any officer to avail sick leave whether on full pay or half pay, which he may have to his credit and have earned upto appointed date under the terms and conditions of service obtaining in the Bank prior to the appointed date, notwithstanding that such accumulated sick leave may exceed the ceiling of 360 days fixed in sub-regulation (1) above.

3. The Bank may require any officer desiring to resume duty on the expiry of sick leave, to produce medical certificate saying that he is fit for duty.

4. **With effect from 1.6.2015, Special Sick Leave upto 30 days maybe granted to an officer employee once during his/her entire period of service for donation of kidney/organ.**

   (Amended and Notified vide Gazette dated 31/03/2020)

Regulation 35 Additional Sick Leave:

On and from 1.1.1989, where an officer has put in a service of 24 years, he shall be eligible to additional sick leave at the rate of one month for each year of service in excess of 24 years subject to a maximum of three months of additional sick leave.

Provided that in case of additional sick leave availed on or after 29th June, 1999 commutation of additional sick leave may be allowed in accordance with Sub-Regulation (2) of Regulation 34.

Regulation 36 Maternity Leave:

1. On and from 1st day of April, 2000, leave up to a period of -6- months at a time may be granted by way of Maternity Leave including in respect of post-natal period or at the time of miscarriage or abortion or medical termination of pregnancy.

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Provided that not more than 12 months of such leave shall be available during the entire period of service of the officer.

2. **With effect from the 25th day of May 2015, Leave may also be granted once during service to a childless female officer for legally adopting a child who is below one year of age for a maximum period of six months subject to the following terms and conditions:-**

   i. **Leave will be granted for adoption of only one child.**
   ii. **The adoption of a child should be through a proper legal process and the officer employee should produce the adoption-deed to the Bank for sanctioning such leave.**
   iii. **The leave shall also be available to biological mother in cases where the child is born through surrogacy.**
   iv. **The leave shall be availed within overall entitlement of twelve months during the entire period of service.**

3. **With effect from the 25th day of May 2015, within the overall period of 12 months, leave may also be granted in case of hysterectomy upto a maximum of 60 days.**

4. **Maternity leave, which shall be on substantive pay, shall be granted to a female officer for a period not exceeding 6 months on any one occasion and 12 months during the entire period of her service.**
   Provided that within the overall period of twelve months, leave may also be granted in case of miscarriage or abortion or Medical Termination of Pregnancy.

5. **With effect from 1st day of June 2015, male officer employees with less than two surviving children shall be eligible for 15 days paternity leave during his wife's confinement. This leave may be combined with any other kind of leave except casual leave.**

   Provided that the leave shall be applied upto 15 days before or upto 6 months from the date of delivery of the child.

(Amended and Notified vide Gazette dated 31/03/2020)

Regulation 37 Extra-ordinary Leave:

An officer shall be eligible for extra-ordinary leave on loss of pay for not more than 360 days during the entire period of service. Such leave may not be availed of except for sufficient reasons on more than 90 days at a time.
Provided that in very special circumstances, the Board may grant extra-ordinary leave on loss of pay to an officer up to a total period of 720 days.

Regulation 37(A) Special Casual Leave and Special Leave:

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An officer may be granted special casual leave and any special leave as may be decided by the Board in accordance with the guidelines of the Government.

Regulation 38 Lapse of Leave:

Save as provided below, all leave to the credit of an officer shall lapse on resignation, retirement, death, discharge, dismissal or termination:

Provided that where an officer retires from the Bank's service, he shall be eligible to be paid a sum equivalent to the emoluments of any period, not exceeding 240 days of privilege leave that he had accumulated.

Provided further that where an officer has been compulsory retired including as a measure of punishment, he shall be eligible to be paid a sum equivalent to emoluments of any period, not exceeding 240 days of privilege leave that he has accumulated.

Provided further that where an officer dies while in service, there shall be payable to his legal representatives, a sum equivalent to the emoluments for the period not exceeding 240 days of privilege leave to his credit as on the date of his death.

Provided also that where an officer resigns from service on or after 1st April, 2001 after giving due notice as in sub-regulation (2) of Regulation 20 he may be paid a sum equivalent to the emoluments in respect of privilege leave to the extent of half of such leave to his credit on the date of cessation of service, subject to a maximum of 120 days

(Amended and Notified vide Gazette dated 31/03/2020)

Regulation 39 -Recall for Duty:

An officer on leave may be recalled to duty by the Competent Authority whenever the Bank deems fit to do so, but if the officer is at that time out of station, he shall be eligible to be paid the actual expenses incurred by him and the members of his family for coming back to the station and if the officer and the members of his family go back to the same station from which he was called for the return journey also.

Regulation 40 Furnishing the Leave Address to the Bank:

An officer, who has been sanctioned leave and leaves his place of duty shall furnish to the Bank, the address at which he can be contacted while out of station.

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CHAPTER VIII Reimbursement of Expenses on Travel

Regulation 41

(1) On and from 1st day of November 2012, wherever an officer is required to travel on duty, the following provisions shall apply, namely:–: -

a. An officer in Junior Management Grade is entitled to travel by 1st Class or AC 2-tier Sleeper by train.
Provided that he may, however, travel by air (economy class) if so permitted by the Competent authority, having regard to the exigencies of business or public interest.

b. An officer in Middle Management Grade is entitled to travel by 1st Class or AC 2-tier Sleeper by train.

Provided that he may, however, travel by air (economy class) if the distance to be travelled is more than 1000 kms. He may, however, travel by air (economy class) even for a shorter distance if so permitted by the Competent Authority, having regard to the exigencies of business or public interest.

c. An officer in Senior Management or Top Executive Grade is entitled to travel by AC 1st Class by train or by air (economy class).

d. An officer in Senior Management or Top Executive Grade may travel by car between places not connected by air or rail provided that the distance does not exceed 500 km.

Provided that when a major part of the distance between the two places can be covered by air or rail only the rest of the distance should normally be covered by car.

e. Any other officer may be authorised by the Competent Authority, having regard to the exigencies of business, to travel by his own vehicle or by taxi or by the Bank's vehicle.

f. An officer of any grade or scale shall be eligible to travel by water transport in deluxe cabin category between places not connected by road or air or rail.

(2) (i) For air or rail travel, a single fare for the officer will be reimbursed.

ii) For travel by road by his own vehicle, such rate on a kilometer basis as may be decided by the bank from time to time, having regard to the type of vehicle used, the cost to be incurred and the terrain covered, will be reimbursed. (See clarification No. 28)
iii) Where hiring of a taxi is permitted, the actual taxi charges will be reimbursed.

(3) For travel by public motor or water transport, the actual fare will be reimbursed.

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(4) Halting Allowance – On and from 01.11.2003, an officer in the Grades or Scales set out in column (1) of the Table below shall be entitled to per diem Halting Allowance at the corresponding rates set out in column (2) thereof,:

Grades/ Scales of officer	Daily Allowance (Rupees)		
	Major 'A' Class Places	Area I	Other cities
1	2		
Officers in Scale IV and above	340.00	270.00	240.00
Officers in Scale I,II,III	270.00	240.00	200.00

Joint Note Dated : 2nd June, 2005

Grade / Scales of Officers	Major 'A' class cities (Rs.	Area I (Rs.)	Other Places (Rs.)
Officers in Scale IV & above	600/-	550/-	500/-
Officers in Scale I/II/III	550/-	500/-	400/-

Provided that in the case of officers in Scale IV and above, halting allowance payable per diem while on outstation work at the four metros, viz. Delhi, Mumbai, Kolkata and Chennai, shall be w.e.f. 01/06/2005 Rs.700/-.

Explanation:

For the purpose of computing Halting Allowance, "per diem" shall mean each period of 24 hours or any subsequent part thereof, reckoned from the reporting time for departure in the case of air travel and the scheduled time of departure in other cases, to the actual time of arrival. Where the total period of absence is less than 24 hours, "per diem" shall mean a period of not less than 8 hours.

On and from the 1st day of May, 2010, an officer in the Grades or Scales set out in column (1) of the Table below shall be entitled to `per diem' Halting Allowance at the corresponding rates set out in column (2) thereof, namely:-

TABLE

Grades/Scales of officers	Major `A' Class cities	Area I	Other Places
(1)	(2)		
	Rs.	Rs.	Rs.
Officers in Scale IV and above	1000	800	700
Officers in Scale I/II/III	800	700	600

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Provided that in the case of officers in Scale IV and above, Halting Allowance payable per diem while on outstation work at the four metros, viz., Delhi, Mumbai, Kolkata and Chennai, shall be Rs.1200 and for officers in Scale I or II or III, the per diem Halting Allowance and shall be Rs.1000:

Provided further that where the total period of absence is less than eight hours but more than four hours, Halting Allowance at half the above rates shall be payable.

On and from the 1st day of June, 2015, an officer in the Grades or Scales set out in column (1) of the Table below shall be entitled to per diem Halting Allowance at the corresponding rates set out in column (2) thereof, namely:

Table

Grade/Scales of Officers	Metro (Rs.)	Major 'A' Class Cities (Rs.)	Area 1 (Rs.)	Other Places (Rs.)
Officers in Scale VI and above	1800	1300	1100	950
Officers in Scale IV & V	1500	1300	1100	950
Officers in Scale I/II/III	1300	1100	950	800

Explanation.- For the purpose of computing Halting allowance "per diem" shall mean each period of twenty-four hours or any subsequent part thereof, reckoned from the reporting time for departure in the case of air travel and the scheduled time of departure in other cases, to the actual time of arrival and where the total period of absence is less than twenty-four hours, "per diem" shall mean a period of not less than eight hours.'.

(Amended and Notified vide Gazette dated 31/03/2020)

Lodging Expenses:

(b) An officer in the Grades/Scales set out in column I of the Table below may be reimbursed the actual hotel expenses, restricting to single room accommodation charges in ITDC Hotels subject to the limits as given below:

Grades/ Scales of Officers	Eligibility to stay
Scale VI, VII & VIII	4* Hotel
Scale IV & V	3* Hotel
Scale II & III	2* Hotel (Non AC)
Scale I	1* Hotel (Non AC)

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The Board may prescribe reimbursement of additional limit in excess of the limits prescribed above in accordance with the guidelines of the Government.

a) Boarding Expenses: An officer shall be entitled to per diem boarding expenses at the rates set out in sub- regulation 4(a) above.

b) Where lodging is provided at Bank's cost or arranged through the Bank free of cost, 3/4th of the Halting Allowance will be admissible.

c) Where boarding is provided at Bank's cost or arranged through the Bank free of cost, 1/2 of the Halting Allowance will be admissible.

d) Where lodging and boarding are provided Bank's cost or arranged through the Bank free of cost, 1/4th of the Halting Allowance will be admissible.

e) Provided that, in the case of an officer claiming boarding expenses on a declaration basis without production of bills for actual expenses incurred, he shall not be eligible for 1/4th of the Halting Allowance.

f) A supplementary Diem Allowance of Rs. 10/- per day of halt outside headquarters on inspection duty may be paid to all inspecting officers.

Regulation 42 Transfer Travelling Allowance etc.:

1. (i) An officer on transfer and the members of his family will be eligible to travel to the place of posting by the same mode of travel and class of accommodation, by the officer as in the case of travel on tour.
(ii) When the members of the family travel by road, the entitlement will be the actual or the 1st class rail fare for the distance covered whichever is less.

Explanation:
"Family" for the purpose of this Regulation will be limited to the spouse as also children, parents, brothers and sisters residing with and wholly dependent on the officer employee.

2. (i) On and from 1st Day of April, 1998, an officer on transfer will be reimbursed his expenses for transporting his baggage by goods train upto the following limits :-

Pay Range	Where an has officer family	When an officer has no family
Rs. 7100/- per month to Rs. 9820/- per month	3000 kgs.	1500 kgs.
Rs. 9821/- per month and above	Full wagon	2500 kgs.

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(ii) On and from 1.1.1987, if an officer eligible for full wagon avails of the facility of 'container service' by railways, he will be reimbursed actual charges for one container if he is in Junior or Middle Management Grade and for two containers if he is in Senior or Top Management Grade. If the baggage is transported by road between places connected by rail, the reimbursement will be limited to the actual freight charges against submission of bills subject to the cost not exceeding the cost of transport of the maximum permissible quantity by goods train. If there is no railway station or railway out-agency at the old or new place of posting, the officer will be paid the actual cost of transporting the baggage by road upto the nearest railway station or railway out-agency. If both the places do not have railway station/out-agency, the officer will be paid actual cost of transporting the baggage by road upto the stipulated weights by an approved transport operator.

(iii) An officer who owns a car will be eligible to claim the cost of transporting it by train to the place of transfer at goods train rate, and where the car is driven by road, the cost of so taking it, at the rates decided by the Board.

(iv) An officer who owns a scooter, motor cycle or any other vehicle, will be eligible to claim the cost of transporting it to the place of transfer at goods train rate and If the vehicle is transported by lorry, the actual lorry charges. If the vehicle is driven by road, the officer will be eligible to claim at the rates decided by the Board.

3. On and from 1.4.1997, an officer on transfer will be eligible to draw a lumpsum amount as indicated below for expenses connected with packing, local transportation, insuring the baggage etc.

Grade	Lump sum
Top Management and Senior Management	Rs.5000/-
Middle Management and Junior Management	Rs. 4000/-

On and from 01/05/2005 an officer on transfer will be eligible to draw a lump sum amount, as indicated below, for expenses connected with packaging, local transportation, insuring the baggage, etc. :- Joint Note Dated : 2nd June, 2005

Grade / Scales of Officers	(Rs.)
Officers in Scale IV & above	8,750/-
Officers in Scale I/II/III	7,000/-

On and from the first day of May 2010, an officer on transfer shall be eligible to draw a lump sum amount for expenses connected with packing, local

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transportation, insuring the baggage, etc., as specified in the Table below, namely:-

"TABLE

Grade	Lump Sum
Top Executive and Senior Management	Rs.12,000
Middle Management and Junior Management	Rs.9,000

On and from the first day of June 2015, an officer on transfer shall be eligible to draw a lump sum amount for expenses connected with packing, local transportation, insuring the baggage, etc., as specified in the Table below, namely:-

"TABLE

Grade	**Lump Sum**
Top Executive and Senior Management Grade (Officers in Scale-IV and above)	**Rs.20,000**
Middle Management and Junior Management Grade (Officers upto Scale-III)	**Rs.15,000**

(Amended and Notified vide Gazette dated 31/03/2020)

4. An officer transferred to any station shall be eligible to claim Halting Allowance for the period spent on journey at the same rates as in the case of travel on tour.

Provided that on and with effect from 30.10.1987 where no residential accommodation is made available by the Bank to an officer at the new place of posting and where such an officer may incur additional expenses in the process of taking over charge, for reasons beyond his control, the Competent Authority may consider, on merit, grant of Halting Allowance to him up to a maximum period of 15 days or till the time the quarters are made available to him, whichever is earlier.

Regulation 43 Travelling Allowance on Retirement:

On retirement, an officer will be eligible to claim travelling allowance, baggage and other expenses for himself and his family as on transfer from the last station, at which he is posted to the place he proposes to settle down on retirement.

Regulation 44 Leave Travel Concession:

(i) During each block of four years, an officer shall be eligible for leave travel concession for travel to his hometown once in each block of two years. Alternatively he may travel in one block of two years to his hometown and in the other block to any other place in India by the shortest route.

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(ii) On and from 1-6-1991, once in every four years, when an officer avails of Leave Travel Concession, he may be permitted to surrender and encash his privilege leave not exceeding one month at a time. Alternatively, he may whilst travelling in one block of two years to his home town and in other block to any place in India be permitted encashment of privilege leave with a maximum of -15- days in each block or 30 days in one block. For the purpose of leave encashment all the emoluments payable for the month during which the availment of the Leave Travel Concession commences shall be admissible.
Provided that an officer at his option shall be permitted to encash one day's additional privilege leave for donation to the Prime Minister's Relief Fund subject to his giving a letter to the Bank to that effect and authorising the Bank to remit the amount to the Fund.

(iii) The mode and class by which an officer may avail of leave travel concession shall be the same as in the case of travel on transfer and other terms and conditions subject to which the travel concession may be availed of by an officer, shall be as decided by the Board from time to time.

Leave Travel Concession: Joint Note Dated : 2nd June, 2005

1. During each block of 4 years, an officer shall be eligible for leave travel concession for travel to his place of domicile once in each block of two years. Alternatively, he may travel in one block of two years to his place of domicile and in another block of two years to any place in India by the shortest route.
2. Alternatively, an officer, by exercising an option anytime during a 4 year block or two year block, as the case may be, surrender and encash his LTC (other than travel to place of domicile) upon which he shall be entitled to receive an amount equivalent to 75% of the eligible fare for the class of travel by train to which he is entitled upto a distance of 4500 kms. (one way) for officers in JMG Scale I and MMG Scale II & III and 5500 kms (one way) for officers in SMG Scale IV and above. An officer opting to encash his LTC shall prefer the claim for himself / herself and his / her family members only once during the block / term in which such encashment is availed of. The facility of encashment of privilege leave while availing of Leave Fare Concession is also available while encashing the facility of LFC.
3. The mode and class by which an officer may avail of Leave Travel Concession shall be the same as the officer is normally entitled to travel on transfer and other terms and conditions subject to which the Leave Travel Concession may be availed of by an officer, shall be as decided by the Board from time-to-time.

(3) During each block of four years, an Officer shall be eligible for leave travel concession for travel to his place of domicile once in each block of two years:

Provided that he may travel in one block of two years to his place of domicile and in another block of two years to any place in India by the shortest route:

Provided further that with effect from 1st June, 2015, alternatively, an Officer by exercising an option anytime during a four year block or two year block, as the case

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may be, surrender and encash his Leave Travel Concession (other than travel to place of domicile) upon which he shall be entitled to receive an amount equivalent to the eligible fare for the class of travel by train to which he is entitled up to a distance of 4,500 kilometers (one-way) for Officers in JMG/Scale-I and MMG/Scale-II and III and 5,500 kilometers (one-way) for Officers in SMG/Scale-IV and above.

Provided also that with effect from 1st June, 2015, an officer opting to encash his Leave Travel Concession, shall prefer the claim for himself and his family members only once during the block in which such encashment is availed of and the facility of encashment of Privilege leave while availing of Leave Travel Concession is also available while encashing the facility of Leave Travel Concession.

(3-A) The mode and class by which an officer may avail of Leave Travel Concession shall be the same as the Officer is normally entitled to travel on transfer and other terms and conditions subject to which the Leave Travel Concession may be availed of by an officer, shall be as decided by the Board from time-to-time.

(Amended and Notified vide Gazette dated 31/03/2020)

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Definition of family:

(i) For the purpose of Leave Travel Concession "Family" of an officer shall mean an officer's spouse, wholly dependent unmarried children (including dependent step children and legally adopted children) and wholly dependent parents ordinarily residing with and wholly dependent on the officer.

(ii) The term wholly dependent child/parent shall mean such member of the family having a monthly income not exceeding Rs.2,550/- p.m.
If the income of one of the parents exceeds Rs.2,550/- p.m. or the aggregate income of both the parents exceeds Rs.2,550/- p.m. both the parents shall not be considered as wholly dependent on the employee.

Provided that with effect from the 1st May 2010, an officer in Junior Management Grade Scale I while availing Leave Travel Concession shall be entitled to travel by air in the lowest fare economy class in which case the reimbursement will be the actual fare or the fare applicable to AC First Class fare by train for the distance travelled, whichever is less and the same rules shall apply to an officer in Middle Management Grade Scale II and Middle Management Grade Scale III while availing Leave Travel Concession where the distance is less than 1000 kilometers.".

CHAPTER IX Terminal Benefits

Regulation 45 - Provident Fund

1. Every officer shall become a member of the provident fund constituted by the Bank, unless he is already a member of that Fund and shall agree to be bound by the rules governing such fund.
Provided that there shall be no Provident Fund to Officers joining the services of the Banks on or after the 1st day of April, 2010.

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(Amended and Notified vide Gazette dated 15/11/2017)

2. Every officer shall become a member of the provident fund constituted by the Bank, unless he is already a member of that Fund and shall agree to be bound by the rules governing such fund.

Pension (other than State Bank of India) Joint Note Dated : 2nd June, 2005

In respect of an officer, other than the officer in State Bank of India, who is a member of the Pension Fund, who retires or dies while in service or otherwise ceases to be in employment on or after the 1st of May 2005, "Pay" for the purpose of pension shall be the pay last drawn by the officer employee prior to his retirement / death. Pending necessary amendments to be made to the relevant provisions of Bank (Employees') Pension Regulations, 1995, officers retiring or dying while in service on or after 1st May 2005, shall be granted provisional pension having regard to the above provisions.

Note :

(1) The Bank (Employees') Pension Regulations, 1995 does not apply to the officers of State Bank of India.

(2) "Pay" for the purpose of Provident Fund and Pension shall mean Basic Pay including Stagnation Increment, Professional Qualification Pay, Increment component of Fixed Personal Pay and Officiating Allowance.

(3) **" Officers who are covered under the Contributory Provident Fund Scheme who do not opt for Pension Scheme shall continue under the Contributory Provident Fund Scheme.**
(Amended and Notified vide Gazette dated 15/11/2017)

(4) **The officers joining the services of the Bank on or after the 1st day of April 2010 shall be covered by a Defined Contributory Pension Scheme, where the officer shall contribute ten per cent, of pay plus Dearness Allowance and the Bank shall make the similar amount of contribution in accordance with the provisions of the Contributory Pension Scheme in accordance with New Pension Scheme notified by the Central Government vide notification of the Government of India, F.No.5/7/2003-ECB & PR dated the 22nd December, 2003, as amended from time to time."**
(Amended and Notified vide Gazette dated 15/11/2017)

Regulation 46 Gratuity

1. Every officer shall be eligible for gratuity on:

a) Retirement
b) Death
c) disablement rendering him unfit for further service as certified by a medical officer approved by the bank.
d) resignation after completing ten years continuous service; or
e) termination of service in any other way except by way of punishment after completion of -10- years of service.

2. The amount of Gratuity payable to an officer shall be one month's pay for every completed year of service, subject to maximum of 15 months pay.

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Provided that where an officer has completed more than 30 years of service, he shall be eligible by way of Gratuity for an additional amount at the rate of one-half of a month's pay for each completed year of service beyond thirty years.
NOTE : If the fraction of service beyond completed years of service is six months or more, gratuity will be paid pro rata for the period.

Provided further that in respect of officers on the appointed date, they may be given an option either to adopt the above pattern regarding extra gratuity or to continue in the present system.

Provided also that pay for the purpose of Gratuity of an officer who ceased to be in service during the period 1.4.1998 to 31.10.1999 shall be with regard to scale of pay as specified in sub-regulation (2) of Regulation 4.

CHAPTER X TRANSFERABILITY

Regulation 47 Transferability:

Every officer is liable for transfer to any office or branch of the Bank or to any place in India.

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Regulation -48

Every officer shall be available for Bank's duties at any time of the day.

Regulation 49 Joining Time on Transfer:

(i) An officer shall be eligible for joining time on one occasion, and not exceeding seven days, exclusive of the number of days spent on travel, to enable him -
   (a) to join a new post to which he is appointed while on duty in his old post; or
   (b) to join a new post on return from leave.

(ii) During the joining time an officer shall be eligible to draw the emoluments as applicable to the place of transfer.

(iii) In calculating the joining time admissible to an officer, the day on which he is relieved from his old post shall be excluded, but public holidays following the day of his relief shall not be included in computing the joining time.

(iv) No joining time shall be admissible to an officer when the transfer does not involve a posting to a different place.

(v) No joining time will be admissible to an officer when his posting is of a temporary nature, irrespective of the fact that the posting is to a place or station other than the one at which he is permanently posted.

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CHAPTER XI MISCELLANEOUS

Regulation 50 Power to Implement regulations:

The Managing Director may, from time to time, issue such instructions or directions as may, in his opinion, be necessary for giving effect to or carrying out the provisions of these regulations.

Regulation 51 Government's Decision to be Construed as Initial Decision of the Board:

Wherever these regulations require that any matter shall be in accordance with the decision of the Board and where such a matter is covered by recommendations made in the report the committee constituted by Government's Resolution No. F.4 (26)/ 72/IR dated 19th July 1973 as accepted by the Government, together with modifications or alterations there of as may, from time to time, have been or be made by the Government such recommendations shall, until varied be deemed to be decisions of the Board.

Regulation 52 Interpretations of "Service":

In interpreting any of these regulations, unless the context otherwise requires, service of an officer, shall be regarded as including his service in the existing Bank and also his service in the bank prior to the date of coming into force of these regulations.

Regulation 53 Revocation of Earlier Rules, etc.:

Any rule, regulation, order, agreement, resolution or other instrument or any usage, custom, convention or practice governing any matter dealt with in any of these regulations including allowances, perquisites and facilities shall, on the date when such regulation comes into force and unless the contrary is provided in these regulations shall cease to have effect in regard to such matter.

Provided that these shall not affect the validity of anything done or any claim arising, prior to that date, in pursuance of such agreement, rule, regulation, resolution, other provision or usage, custom, convention or practice.

Regulation 54 Interpretation:

If any question arises as to the application or interpretation of any of these regulations, it shall be referred to the Board for its decision.

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Special Area Allowance
Annexure

With effect from the 1st day of November, 2007, an officer shall be eligible for the Special Area Allowance till such time they are withdrawn or modified either wholly or partially, as specified in the Table below, namely:-

Sr. No.	Area	Allowances (Rs.)	
		Pay below Rs. 24,000/-	Pay above Rs. 24,000/-
1	2	3	4
1.	Mizoram (a) Chimptuipui District of Mizoram and areas beyond 25 kms. from Lunglei Town in Lunglei District of Mizoram.	2000	2600
	(b) Entire Lunglei District excluding areas beyond 25 kms. from Lunglei town.	1600	2100
	(c) Entire Aizawl District of Mizoram	1200	1500
2.	Nagaland	1600	2100
3.	Andaman and Nicobar Islands (a) North Andaman, Middle Andamans, Little Andaman, Nicobar and Narcondum Islands	2000	2600
	(b) South Andaman (including Port Blair)	1600	2100
4.	Sikkim	2000	2600
5.	Lakshadweep Islands	2000	2600
6.	Assam	320	400
7.	Meghalaya	320	400
8.	Tripura (a) Difficult areas of Tripura	1600	2100
	(b) Throughout Tripura except difficult areas.	1200	1500
9.	Manipur	1200	1500
10.	Arunachal Pradesh (a) Difficult areas of Arunachal Pradesh	2000	2600
	(b) Throughout Arunachal Pradesh other than difficult areas.	1600	2100
11.	Jammu and Kashmir (a) Kathua District: Niabat Bani, Lohi, Malhar and Machhodi	2000	2600
	(b) Udhampur District: (i) Dudu Basantgarh, Lander Bhamag Illaqa, other than those included in Part 2(b).	2000	2600
	(ii) Areas upto Goel from Kamban Side and areas upto Arnas from Keasi side in Tehsil Mohre.	1600	2100
	(c) Doda District: Illaquas of Padder and Niabat Nowgam in Kishtwar Tehsil	2000	2600

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Sr. No.	Area	Allowances (Rs.)	
		Pay below Rs. 24,000/-	Pay above Rs. 24,000/-
1	2	3	4
	(d) Leh District : All places in the District	2000	2600
	(e) Barmulla District (i) Entire Gurez-Nirabat, Tangdar Sub-Division and KeranIllaqua	2000	2600
	(ii) Matchill	1600	2100
	(f) Poonch and Rajouri District : Areas in Poonch and Rajouri District excluding the towns of Poonch and Rajouri and Sunderbani and other urban areas in the two Districts.	1200	1500
	(g) Areas not included in items (a) to (f) above, but which are within the distance of 8 kms. from the line of Actual Control or at places which may be declared as qualifying for border allowance from time-to-time by the State Government for their own staff.	1200	1500
12.	Himachal Pradesh (a) Chamba District (i) Pangi Tehsil, Bharmour Tehsil, Panchayats : Badgaun, Bajol, Deol Kugti, Nayagam and Tundah, Villages: Ghatu of Gram Panchayat Jagat, Kanarsi of Gram Panchayat Chauhata	2000	2600
	(ii) Bharmour Tehsil, excluding Panchayats and Villages included in item (i) above.	1600	2100
	(iii)Jhandru Panchayat in Bhatiyat Tehsil,Churah Tehsil, Dalhousie Town (including Banikhet proper).	1200	1500
	(b) Kinnaur District: (i) Asrang, Chitkul and Hango Kuno/ Charang Panchayats,15/ 20 Area comprising the Gram Panchayats of Chhota Khamba, Nathpa and Rupi, Pooh Sub-Division, excluding the Panchayat Areas specified above.	2000	2600
	(ii) Entire District other than Areas included in (a) above.	1600	2100
	(c) Kullu District: (i) 15/20 Area of Nirmand Tehsil, comprising the Gram Panchayats of Kharga, Kushwar and Sarga	2000	2600
	(ii) Outer-Saraj (excluding villages of Jakat-Khana and Burrow in Nirmand Tehsil) and entire District excluding outer Seraj area and pargana of Pandrabis but including villages Jagat-Khana and Burrow of Tehsil Nirmand).	1200	1500
	(d) Lahaul and Spiti District : Entire area of Lahaul and Spiti	2000	2600

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Sr. No.	Area	Allowances (Rs.)	
		Pay below Rs. 24,000/-	Pay above Rs. 24,000/-
1	2	3	4
	(e) Shimla District : (i) 15/20 area of Rampur Tehsil comprising of Panchayats of Koot, Labana-Sadana, Sarpara and Chadi-Branda.	2000	2600
	(ii) Dora-Kawar Tehsil, Gram Panchayat of Darkali in Rampur, Kashapath Tehsil and Munish, Ghori Chaibis of Pargana Sarahan.	1600	2100
	(iii) Chopal Tehsil and Ghoris, Panjgaon, Patsnau, Naubis and Teen Koti of Pargana Sarahan, Deothi Gram Panchayat of Taklesh Area, Pargana Barabis, Kasba Rampur and Ghori Nog of Pargana Rampur of Rampur Tehsil, Simla Town and its suburbs (Dhalli, Jatog, Kasumpti, Mashobra, Taradevi and Tutu).	1200	1500
	(f) Kangra District: (i) Areas of Bara Bhangal and Chhota Bhangal	1600	2100
	(ii) Dharamshala Town of Kangra District and the following offices located outside the Municipal limits but included in Dharamshala Town-Women's ITI, Dari, Mechanical Workshop, Ramnagar, Child Welfare and Town and Country Planning Offices, Sakoh, CRSF Office at lower Sakoh, Kangra Milk Supply Scheme, Dugiar, HRTC Workshop, Sadher, Zonal Malaria Office, Dari, Forest Corporation Office, Shamnagar, Tea Factory, Dari, I.P.H. Sub-Division, Dan, Settlement Office, Shamnagar, Hinwa Project, Shamnagar. Palampur Town of Kangra District including HPKVV Campus at Palampur and the following offices located outside its municipal limits but included in Palampur Town – H.P. Krishi Vishwavidhalaya Campus, Cattle Development Office/Jersey Farm, Banuri, Sericulture Office/Indo-German Agriculture Workshop/HPPWD Division, Bundla, Electrical Sub-Division, Lohna, D.P.O. Corporation, Bundla, Electrical HESEE Division, Ghuggar.	1200	1500

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Sr. No.	Area	Allowances (Rs.)	
		Pay below Rs. 24,000/-	Pay above Rs. 24,000/-
1	2	3	4
	(g) Mandi District: Chhuhar Valley of Jogindernagar Tehsil, Panchayats in thunag Tehsil-of Bagraa, Chatri, Chhotdhar, Garagushain, Gatoo, Garyas, Janjehli, Jaryar, Johar, Kalhani, Kalwan, Kholanal, Loth, Silibagi, Somachan, Thachdhar, Tachi, Thana, Panchayats of Dharampur Block- Binga, Kamlah, Saklana, Tanyar and Tarakholah, Panchayats of Karsog Tehsil – Balidhar, Bagra, Gopalpur, Khajol, Mahog, Mehudi, Manj, Pekhi, Sainj, Sarahan and Teban, Panchayats of Sundernagar Tehsil – Bohi, Batwara, Dhanyara, Paura-Kothi, Seri and Shoja.	1200	1500
	(h) Sirmaur District: Panchayats of Bani, Bakhali (Pachhad Tehsil), BharogBheneri (Paonta Tehsil), Birla (Nahan Tehsil), Dibber (Pachhad Tehsil) and Thana Kasoga (Nahan Tehsil) and Thansgiri Tract	1200	1500
	(i) Solan District : Mangal Panchayat.	1200	1500
	(j) Remaining areas of Himachal Pradesh not included in items (a) to (i) above.	320	400
13.	Uttarpredesh Areas under Chamoli, Pithoragarh and Uttar Kashi districts	2000	2600
13.	Uttarakhand Areas under Chamoli, Pithoragarh, Uttarkashi, Rudraprayag and Champavat Districts.	2000	2600

(Amended and Notified vide Gazette dated 31/03/2020)

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