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INDIAN OVERSEAS BANK (OFFICERS') SERVICE REGULATIONS, 1979

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PRELIMINARY

In exercise of powers conferred by section 19, read with subsection (2) of section 12 of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 (5 of 1970), the Board of Directors of Indian Overseas Bank in consultation with the Reserve Bank of India and with the previous sanction of the Central Government hereby makes the following regulations further to amend the Indian Overseas Bank (Officers') Service Regulations, 1979, namely:—

CHAPTER - I

1. SHORT TITLE AND COMMENCEMENT

(1) These regulations may be called Indian Overseas Bank (Officers') Service Regulations, 1979

(2) These regulations shall come into force on the first day of July, 1979.

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.

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 Indian Overseas Bank ;

(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 separated daughters, sisters including unmarried or divorced or abandoned

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or separated from husband or widowed sisters, and parents wholly dependent on the officer and in the case of a married female officer may include her natural parents or parents-in-law, but not both.

Explanation — "wholly dependent" shall mean such member of the family having an income not exceeding Rs.10,000/- per month and where the wholly dependent family member are parents, the income of any parent or aggregate income of both the parents if exceeds Rs.10,000/- per month, both the parents shall not be considered as wholly dependent on the officer; (Amended as per gazette notification dated 08.02.2022)

(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 alterations thereof as may, from time to time have been or be made by the Government ;

(i) "Managing Director" means the Managing Director and Chief Executive Officer 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; (Amended as per gazette notification dated 09.04.1994)

(l) "Salary" means the aggregate of the pay and Dearness Allowance; (Amended as per gazette notification dated 09.04.1994)

(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.

(o) (Omitted by amendment dated 28.03.2019)

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CHAPTER - II
GRADES AND CATEGORISATION OF POSTS

GRADES AND SCALES OF PAY:

4. There shall be the following four grades for Officers with the scale of Pay specified against each of the grades:
(1) On and from 01.11.1987, 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 3060-120-4260-130-4390

(d) JUNIOR MANAGEMENT GRADE Scale I : Rs 2100-120-4020

(2) On and from 01.07.1993, 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) With effect from 01.04.1998, the scales of pay specified against each grade shall be 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

(d) JUNIOR MANAGEMENT GRADE
Scale I : Rs 7100-340/16-12540

(4) On and from the 1st day of November, 2002, the scales of pay specified against each grade shall be as under:

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(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: Rs19400 – 700/1 – 20100 – 800/10 - 28100

(d) JUNIOR MANAGEMENT GRADE
Scale I : Rs.14500 - 600/7- 18700-700/2- 20100 - 800/7-25700

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

(a) TOP EXECUTIVE GRADE
Scale VII : Rs. 76520 – 2120/4 – 85000
Scale VI : Rs. 68680 – 1960/4 – 76520

(b) SENIOR MANAGEMENT GRADE
Scale V : Rs. 59170 –1650/2 – 62470 – 1800/2 – 66070
Scale IV : Rs. 50030 – 1460/4 – 55870 –1650/2 – 59170

(c) MIDDLE MANAGEMENT GRADE
Scale III : Rs. 42020 – 1310/5 – 48570 – 1460/2 – 51490
Scale II : Rs. 31705 – 1145/1 – 32850 – 1310/10 – 45950

(d) JUNIOR MANAGEMENT GRADE
Scale I : Rs. 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 as set out in this sub–regulation as on 1st November, 2012 on stage-to-stage basis or the 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.

(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 the 1st day of November 2012, officers shall be paid Special Allowance as under:
Scale I–III = 7.75% of Basic Pay plus applicable Dearness Allowance

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thereon Scale IV–V = 10% of Basic Pay plus applicable Dearness Allowance thereon Scale VI–VII = 11% of Basic Pay plus applicable Dearness Allowance thereon.

(9) Provided that nothing in this sub-regulation shall be construed as requiring the Bank to have at all times officers serving in all these grades.

Note: The Special Allowance referred to in sub-regulations (8) and (9) with applicable Dearness Allowance thereon shall not be reckoned for superannuation benefits, such as pension including New Pension Scheme, Provident Fund and Gratuity.

5. INCREMENTS

(I) Subject to the provisions of sub-regulation (6) of regulation 4, on and from the 1st day of November, 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) 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) one year after reaching the maximum in their respective scales, officers in Scale I and Scale II, shall be granted further increments including stagnation increment in the next higher scale only as specified in clause (c) below subject to their crossing the efficiency bar;

(c) officers in Junior Management Grade Scale I who have moved to Middle Management Grade Scale II in terms of clause (b) after reaching maximum of higher scale shall be eligible for four stagnation increments for every three completed years of service of which the first two shall be Rs.1310/- each and next two Rs.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 clause (b) after reaching maximum of higher scale shall be eligible for three stagnation increments of Rs. 1460/- each for every three completed years of service and a fourth stagnation increment of Rs. 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 shall be granted the fourth stagnation increment with effect from 1st day of May, 2015;

(e) Officers in substantive Middle Management Grade Scale III (those recruited in or promoted to Middle Management Grade Scale III) shall be eligible for three stagnation increments of Rs.1460/- each for every three completed years of service and fourth stagnation increment of Rs.1460/- to officers who have completed two years or more after releasing third stagnation increment as on 1st May 2015 and a fifth stagnation increment of Rs. 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 shall be granted the fifth stagnation increment with effect from 1st May 2015.

(f) Officers in Senior Management Grade Scale-IV shall be eligible for one stagnation increment of Rs.1650/- three years after reaching the maximum of scale with effect from 1st May 2015.

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

Note: 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.;

(2) An additional increment each shall be granted in the scale of pay for passing Part I of Certified Associate of Indian Institute of Bankers/Junior Associate of Indian Institute of Banking and Finance and Part II of Certified Associate of 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 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 01.11.1987, 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 as specified in the table below:-

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TABLE

Those who have passed only Part I of Certificate Associate of Indian Institute of Bankers (CAIIB)	(i) Rs 100/- per month after one year of which, Rs 75/- shall rank for superannuation benefits
Those who have passed both parts of Certificate Associate of Indian Institute of Bankers (CAIIB)	(i) Rs 100/- per month after one year, of which, Rs.75/- shall rank for superannuation benefits (ii)Rs 250/- per month after two years, of which, Rs 200/- shall rank for superannuation benefits

c. On and from 1st day of November 1994, other things being equal, the quantum of Professional Qualification Allowance shall stand revised as specified in the table below:

TABLE

Those who have passed only Part I of Certificate Associate of Indian Institute of Bankers (CAIIB)	(i) Rs 120/- per month after one year on reaching top of the scale
Those who have passed both parts of Certificate Associate of Indian Institute	(i) Rs 120/- per month after one year on

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of Bankers (CAIIB)	reaching top of the scale (ii) Rs 300/- per month after two years on reaching top of the scale

Provided that Officers who are eligible to draw Fixed Personal Allowance in terms of Clause (b) of Sub-regulation (3) of Regulation 5, 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 from1st day of November 1999, other things being equal, the quantum of Professional Qualification Pay shall stand revised as specified in the table below:-

TABLE

Those who have passed Junior Associate of Indian Institute of Bankers (JAIIB) or Part I of Certificate Associate of Indian Institute of Bankers (CAIIB)	(i) Rs 150/- per month after one year on reaching maximum of the scale
Those who have passed Junior Associate of Indian Institute of Bankers (JAIIB) & Certificate Associate of Indian Institute of Banker or both parts of certificate Associate of Indian Institute of Bankers (CAIIB)	(i) Rs 150/- per month after one year on reaching maximum of the scale (ii) Rs 360/- per month after twoyears on reaching maximum of the scale

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Provided that Officers who are in Scale I & Scale II and are granted further increments in the next higher scale as in Clause (b) of Sub Regulation (1) shall draw Professional Qualification Pay after one / two years, as the case may be, on reaching the maximum in such higher scales.

e. On and from 1st day of November 2002, other things being equal, the quantum of Professional Qualification Pay shall stand revised as specified in the table below:-

TABLE

Those who have passed Junior Associate of Indian Institute of Bankers (JAIIB) or Part I of Certificate Associate of Indian institute of Bankers (CAIIB)	(i) Rs 300/- per month one year after reaching maximum of the scale
Those who have passed both parts of Certificate Associate of Indian Institute of Bankers (CAIIB)	(i) Rs 300/- per month one year after reaching maximum of the scale (ii) Rs 750/- per month two years after reaching maximum of the scale

Provided that Officers who are in Scale I & Scale II and are granted further increments in the next higher scale as in Clause (b) of Sub Regulation (1) 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:-

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TABLE

Those who have passed Junior Associate of Indian Institute of Bankers (JAIIB) or Part I of Certificate Associate of Indian Institute of Bankers (CAIIB)	(i) Rs.410/- per month one year after reaching maximum of the Scale.
Those who have passed both parts of Certificate 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 Certificate 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 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.

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.

g. On and from the 1st day of November 2012, other things being equal, the quantum of Professional Qualification Pay shall stand revised as specified in the Table below:

TABLE

(1)	(2)
Those who have passed Junior Associate of Indian Institute of Bankers (JAIIB) or Certified Associate of Indian Institute of Bankers (CAIIB)-Part I	(i) Rs. 670 per month, one year after reaching maximum of the scale
Those who have passed both parts of Certified Associate of Indian Institute of Bankers (CAIIB)	(i) Rs. 670 per month, one year after reaching maximum of the scale (ii) Rs.1680 per month, two years after 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 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;

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 in such higher scale, additional increment(s) for passing Junior Associate of Indian Institute of Bankers/Certified Associate of Indian Institute of Bankers to the extent increments are available in the scale and if no

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increments are available in the scale, the officer shall be eligible for Professional Qualification Pay in lieu of increment(s).

(ii) on and from the 1St day of November, 1994, 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.

(iv) if 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 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.

(v) if an officer, as on the 27th April 2010 has already acquired any of the said qualifications referred to in clause (iv) 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.

(3) (a) All Officers who are in the Bank's permanent service as on the 1st day of November, 1993 shall get one advance increment in the scale of pay and Officers, who are on probation on the 1st day of 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 the 1st day of November, 1993, will draw a Fixed Personal Allowance from the 1st day of November, 1993 which shall be equivalent to an amount of last increment drawn plus dearness allowance payable thereon as on the 1st day of November, 1993 plus house rent allowance, at such rates as applicable in terms of Regulation 22 and the Fixed Personal Allowance together with House Rent Allowance, if any, as specified in the table below shall remain valid till further revised:-

TABLE

Increment Component	Dearness Allowance as on 01.11.1993 on The Increment Component	Total Fixed Personal Allowance payable where Bank's Accommodation is provided
A	B	C
Rs 230/-	Rs.5.79	Rs 236/-
Rs 250/-	Rs.6.30	Rs 257/-
Rs 300/-	Rs.7.56	Rs 308/-
Rs 400/-	Rs.10.0	Rs 411/-

(c) On and from the 1st day of November, 1999 other things being equal, the Fixed

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Personnel Pay with House Rent Allowance, if any, shall be as specified in the table below:-

TABLE

Increment Component (Rs.)	Dearness Allowance as on 01.11.1997 on The Increment Component (Rs.)	Total Fixed Personal Allowance payable where Bank's Accommodation is provided (Rs.)
A	B	C
Rs 340/-	Rs 4.28	Rs 345/-
Rs 380/-	Rs 4.78	Rs 385/-
Rs 420/-	Rs 5.29	Rs 426/-
Rs 600/-	Rs 7.56	Rs 608/-

(d) On and from 1st November 2004, other things being equal, the Fixed Personal Pay together with House Rent Allowance, if any shall be as specified in the table below and shall remain frozen for the entire period of service.

TABLE

Increment Component (Rs.)	Dearness Allowance as on 01.11.2002 on The Increment Component (Rs.)	Total Fixed Personal Allowance payable where Bank's Accommodation is provided (Rs.)
A	B	C
Rs 560/-	Rs 23/-	Rs 583/-
Rs 620/-	Rs 25/-	Rs 645/-
Rs 680/-	Rs 28/-	Rs 708/-
Rs 1000/-	Rs 41/-	Rs 1041/-

(e) On and from 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 on 01.11.2007 on The Increment Component (Rs.)	Total Fixed Personal Allowance payable where Bank's Accommodation is provided (Rs.)
A	B	C
Rs 800/-	Rs 58/-	Rs 858/-
Rs 900/-	Rs 65/-	Rs 965/-
Rs 1000/-	Rs 72/-	Rs 1072/-
Rs 1100/-	Rs 79/-	Rs 1179/-
Rs 1200/-	Rs 86/-	Rs 1286/-
Rs 1300/-	Rs 94/-	Rs 1394/-

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(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 01.11.2012 on the increment components	Total Fixed Personal Pay payable where Bank's accommodation is provided
(1)	(2)	(3)
1310	143	1453
1460	159	1619
1650	180	1830
1800	196	1996
1960	214	2174
2120	231	2351

Note: (i) Fixed Personal Allowance or Fixed Personal Pay as indicated under column (3) in clauses (b), (c), (d), (e) and (f) 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 aggregate amount specified under columns (1) and (2) of the table under clause (f) and 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 will 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) of sub-regulation (2) on account of release of Fixed Personal Pay.

Provided that where any instalment of Professional Qualification Pay which on account of the earlier provisions has been shifted by a year and is scheduled for release on or after to 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/Fixed Personal Pay shall rank for superannuation benefits.

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

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6. CATEGORISATION

1. Having regard to the responsibilities and functions exercisable, every post of an Officer in the Bank shall be categorized 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 two 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 the criteria to be approved by the Board of the Bank. (Amended as per gazette notification dated 10.05.2006)

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

7. CATEGORISATION ON THE APPOINTED DATE

(1) 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
General Manager	Top Executive Grade Scale-VII
Deputy General Manager	Top Executive Grade Scale-VI
Assistant General Manager	Senior Management Grade
In selection grade- Regional Managers/ Branch Managers of Large Metropolitan Branches/ Departmental Heads	Senior Management Grade Scale-IV
In Grade A-Managers of Big Branches, Heads of Departments at Head Office and Regional Offices	Middle Management Grade Scale-III
In Grade B-Branch Managers of Medium Sized Branches in Metropolitan/ Urban areas and Accountants of Big Branches and Junior Inspectors.	Middle Management Grade Scale-II
Officers in Grade 'C'	Junior Management Grade

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Provided that 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 such other persons as may be appointed by the Central Government for this purpose, for its decision.

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 categorized 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 the guidelines of the Government.

(2) Subject to 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) Where in the course of aforesaid scheme of fitment, Officers have to be

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fitted in different scales depending on whether they are located in the Head Office or in the field or 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.

9. ADJUSTMENT ALLOWANCE

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 1/3rd % of each such increment, or of 33 1/3rd % of the increase in salary as a consequence of such increment, whichever is lower.

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 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 1/3rd % of each such increment or of 33 1/3rd % 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) Special Compensatory Allowance in Northern India branches
(iii) Confidential Allowance
(iv) Special Allowance to Security Officer/ Maintenance Engineering Industries/ Chief Mechanic A/cs.
    (i) Temporary Adjustable difference allowance
    (ii) City Allowance
    (iii) Regional Manager's 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, or
(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

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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 allowances 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.

11. ABSORPTION AGAINST FUTURE INCREMENTS & INCREASES

For the purpose of absorbing the allowances mentioned in Regulations 9 and 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.

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 the 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) Same 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;

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 Regulations.

(3) Any Officer who has exercised option referred to in Sub Regulation (1) and continues to draw pay and allowances according to his entitlement in the services 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 Regulations on and from 01.02.1984. 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 Regulations up to 31.01.1984, he shall be fitted in the scale of pay set out in Regulation 4 (1) as on 01.02.1984 in accordance with the guidelines of Government issued there

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under.

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 31.01.1984 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. (Amended as per gazette notification dated 13.02.1988)

(4) Any Officer

(a) who had exercised option referred to sub-regulation (1); and

(b) who continued even after the first day of February 1984 to draw pay and allowances applicable to him immediately before the appointed date; and

(c) who continues in regular service of the Bank on or after the first day of April, 1997, may be allowed to opt for pay and allowances as applicable under these regulations on and from the first day of April, 1997; on exercising such option, he will be fitted on the pay in such a manner that the pay as set out in Regulation 4(2) along with the dearness allowance payable thereon as on 01.04.1997 is nearest to his existing salary (i.e. pay plus dearness allowance) being drawn in terms of sub-regulation (2) on 31.03.1997. (Amended as per gazette notification dated 09.10.1999)

13. APPEAL AGAINST FITMENT

(1) Any 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.

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CHAPTER IV

APPOINTMENT, PROBATION, CONFIRMATION, PROMOTION, SENIORITY AND TERMINATION

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.

15. PROBATION

(1) An Officer directly appointed to the Junior Management Grade shall be on probation for a period of 2 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.

16. CONFIRMATION

(1) An Officer shall be confirmed in the services 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 months' notice or payment of one months' 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.

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.

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(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.

18. SENIORITY

(1) 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.

(2) 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-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.

(3) Subject to the provisions 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.

(4) 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.

(5) Nothing in this Regulation shall affect the seniority among themselves of the Officers as existing immediately prior to the appointed date.

19. AGE OF RETIREMENT

(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 of the opinion that it is in the public interest, an Officer employee on or at any time after the completion of 55 years of age or on or

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at any time after the completion of 30 years of total service as an Officer employee or otherwise whichever is earlier. (Amended as per Gazette Publication dated 07.12.1996)

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 employees;

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 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. Amended as per Gazette Publication dated 13.02.1988

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.

Provided that an Officer employee whose date of birth is on the first day of the month, shall retire from the service on the afternoon of the last day of the preceding month on attaining the age of retirement.(Amended as per Gazette Publication dated 17.06.2000).

(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. (Amended as per Gazette Publication dated 13.02.1988).

20. TERMINATION OF SERVICE (Amended as per gazette notification dated 09.04.1994)

(1) Termination of Service:

(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 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

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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 services of an Officer employee under Sub-Regulation (a) above will be taken only by the Managing Director & Chief Executive Officer.

(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 month's 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 service rendered.

(g) Nothing contained herein above will affect the Banks right to retire an Officer employee under Regulation 19 (1).

(2) An Officer shall not leave or discontinue his services 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 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

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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 payments of retirement benefits till the proceedings are completed and final order is passed thereon except his own contribution to CPF.

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CHAPTER V
ALLOWANCES

21. DEARNESS ALLOWANCE

(1) On and from 01.11.1987, Dearness Allowance scheme shall be as under :

(a) 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

(b) Dearness Allowance shall be payable as per the following rates:
- (i) 0.67% of 'Pay' up to Rs.2500/- plus,
- (ii) 0.55% of 'Pay' above Rs.2500/- to Rs.4000/- plus,
- (iii) 0.33% of 'Pay' above Rs.4000/- to Rs.4260/- plus,
- (iv) 0.17% of 'Pay' above Rs.4260/-

(2) On and from 01.07.1993, Dearness Allowance Scheme shall be as under :

(a) 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.

(b) Dearness Allowance shall be payable as per the following rates:
- (i) 0.35% of 'pay' up to Rs.4800/- plus,
- (ii) 0.29% of 'pay' above Rs.4800/- to Rs.7700/- plus,
- (iii) 0.17% of 'pay' above Rs.7700/- to Rs.8200/- plus,
- (iv) 0.09% of 'pay' above Rs.8200/-.

(3) On and from 01.04.1998, Dearness Allowance shall be as under :

(a) 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

(b) Dearness Allowance shall be payable as per the following rates:
- (i) 0.24% of 'pay' up to Rs.7100/- plus,
- (ii) 0.20% of 'pay' above Rs.7100/- to Rs.11300/- plus,
- (iii) 0.12% of 'pay' above Rs.11300/- to Rs.12025/- plus,
- (iv) 0.06% of 'pay' above Rs.12025/-.
- (v)

(4) On and from the 1st day of November, 2002 Dearness Allowance Scheme shall be as under:

(a) 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.

(b) During the period from the 1st day of November, 2002 to 31st day of January, 2005, Dearness Allowance shall be payable as per the following rates :
- (i) 0.18% of 'pay' upto Rs.9,650/- plus
- (ii) 0.15% of 'pay' above Rs. 9,650/- and upto Rs.15,350/- plus
- (iii) 0.09% of 'pay' above Rs. 15,350/- and upto Rs.16,350/- plus

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

(c) On and from 1st February 2005, Dearness Allowance shall be payable at 0.18% of Pay.

(5) 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.

(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 purpose of this sub-regulation,

(a) "Pay" for the purpose of Dearness Allowance shall mean basic pay including stagnation increments;

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

22. HOUSE RENT ALLOWANCE

(i) On and from the 1st day of November, 2012,—

(a) where an officer is provided with residential accommodation by the Bank, 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, 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

Place of work	House Rent
(1)	(2)
(i) Major "A" Class Cities and Project Area Centres in Group A	9.0% of Pay
(ii) Other places in Area I and Project Area Centres in Group B and	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 shall be the actual rent paid by him for the residential accommodation in excess over 0.75 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 aforesaid rates mentioned in column (2) of the above Table.

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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 the House Rent Allowance as hitherto.; (Amended as per gazette notification dated 08.02.2022)

(ii) 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

Place of work	**House Rent Allowance**
1	2
(i) Major "A" Class Cities and Project Area Centres in Group A	9.0% of Pay
(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:

(iii) 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 clause (b) of sub -regulation (1) and clause (b) of sub-regulation (2) as if he was 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

(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

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specified in (A) above, whichever is lower.

(2) "Pay" for the purpose of House Rent Allowance shall mean basic pay including stagnation increments.

(3) Professional Qualification Allowance or Professional Qualification Pay as the case may be, shall rank for House Rent Allowance with effect from the 1st day of November, 1994.

(4) For the purpose of sub-regulations (1) and (2) of this regulation and regulation 23, Area I and Area II shall mean as under: -

Area 1 - Places with a population of more than 12 lakhs

Area II - All places not included in Area — I.(Amended as per gazette notification dated 28.03.2019)

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23. OTHER ALLOWANCES

An Officer shall be eligible for the following other allowances, namely:

(i) **City Compensatory Allowance**

On and from the 1st day of November, 2012, if an officer 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:—

TABLE

Places	Rates
(1)	(2)
(a) Places in Area I and in the State of Goa	4% of Basic Pay subject to a maximum of Rs. 870 per month
(b) Places with population of five lakhs and over and State Capitals and Chandigarh, Puducherry and Port Blair	3% of Basic Pay subject to a maximum of Rs. 600 per month.

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(ii) **Special Area Allowance**

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.

(iii) **Project Area Compensatory Allowance**

On and from the 1st day of November, 2012, if an officer is serving in an area 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 respectively.

(iv) **Mid Academic Year Transfer Allowance**

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. 1,100 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.

(v) **Deputation Allowance**

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.4,000 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 of Rs.2,000 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.2,000 per month.(Amended as per gazette notification dated 08.02.2022)

(vi) Officiating Allowance

If an officer is required to officiate in a post in a higher scale for a continuous period of not less than seven days at a time or an aggregate seven 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 and officiating allowance will rank as pay for the purposes of Provident Fund and Pension only:

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.(Amended as per gazette notification dated 28.03.2019)

(vii) Closing Allowance

If an officer is posted at a branch where books are closed on the 1st of April and 30th September, a closing allowance of Rs.250 for each of the closings. (Amended as per gazette notification dated 28.03.2019)

(viii) Split Duty Allowance

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.;

(ix) Diem Allowance

If an Officer is required to work as custodian of a vault or locker on a holiday, he shall be eligible for a Diem allowance at the rate to which he is entitled. (Amended as per gazette notification dated 28.03.2019)

(x) Hill and Fuel Allowance

On and from the 1st day of November, 2012, (Amended as per gazette notification dated 08.02.2022) an officer shall be eligible for the hill and fuel allowance as specified in the table below, namely:

TABLE

Places	Rates
1	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. 750 per month
(ii) 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
(iii) Place with an altitude of 3000 metres and above	5% of pay subject to a maximum of Rs.2000 per month.

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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. (Amended as per gazette notification dated 09.04.1994).

(b) Hill and fuel Allowance presently paid at any centre not covered by the above classification shall stand withdrawn. (Amended as per gazette notification dated 21.12.2002)

Provided that in respect of an Officer who was posted in such a 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. (Amended as per gazette notification dated 21.12.2002)

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CHAPTER VI
PERQUISITES

24. MEDICAL AID

(1) 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
(1)	(2)
Junior Management and Middle Management Grade	Rs. 8,000 per annum or the amount incurred whichever is less
Senior Management and Top Executive Grade	Rs. 9,050 per annum or the amount incurred whichever is less

Note: (i) an officer may be allowed to accumulate un-availed 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.

1 (A) An officer shall be eligible for Medical Insurance facility for self and his family, as per the terms and conditions specified by the Board. (Amended as per gazette notification dated 08.02.2022)

(2) Notwithstanding the medical benefits (including hospitalization etc.) specified 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 hospitalization, etc.) as available in the Bank on the appointed date and in 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 hospitalization, etc.)

(3) Medical Aid and Hospitalization facilities shall also be admissible to the officers who are placed under suspension. (Amended as per gazette notification dated 28.03.2019)

25. RESIDENTIAL ACCOMMODATION (Amended as per gazette notification dated 28.03.2019)

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

2) 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

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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 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.

26. BANK'S CAR FOR PERSONAL PURPOSES

(1) No Officer, other than the Officers authorized by the Board in accordance with the guidelines of the Govt. shall be allowed the use of the Banks car for personal purposes.

(2) The use of the Banks car for personal purposes should be subject to the rules formulated by the Bank in accordance with the guidelines of the Govt. from time to time.

27. LOAN FOR THE PURCHASE OF CONVEYANCE

The Bank may grant to an Officer confirmed in the Banks service loans for the purchase 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.

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 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 apartment, on such terms and conditions as the Board may decide generally or with reference to any particular loan having regard to the guidelines of the Government

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 the guidelines of the Government.

30. PREFERENTIAL INTEREST RATES ON DEPOSITS

The Bank may allow 1% additional rate of interest over its ruling rate of interest on Fixed Deposits, Savings Bank Deposits and Recurring Deposits in the name of an Officer, individually or jointly with any member of his family.

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CHAPTER – VII
LEAVE

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) Extraordinary Leave on Loss of Pay
(g) Special Casual Leave and Special Leave

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 4 days casual leave may be availed of at any one time.

(2) Casual Leave not availed of in any year may be suffixed or prefixed to sick leave in the following year.
Provided that casual leave not availed in the year 1997 or in any subsequent year may be suffixed or prefixed to sick leave in the following three years. (Amended as per gazette notification dated 09.10.1999/16.10.1999)

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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 leave availed of.
(4) On and from 1st June, 2015, Privilege Leave may be accumulated up to not more than 270 days except where leave has been applied and it has been refused. (Amended as per gazette notification dated 08.02.2022)
Provided that encashment of Privilege Leave shall be restricted up to a maximum of 240 days;
Provided further that an officer desiring to avail Privilege Leave shall ordinarily give not less than 15 days' notice of his intention to avail such leave.

34. SICK LEAVE

(1) On and from 01.01.1989, 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 up to 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. (Amended as per gazette notification dated

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09.04.1994)

(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.

(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) On and from 1st June, 2015, Special Sick Leave up to 30 days may be granted to an officer once during his entire period of service for donation of kidney or organ. (Amended as per gazette notification dated 08.02.2022)

35. ADDITIONAL SICK LEAVE

On and from 01.01.1989, 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 3 months of additional sick leave. (Amended as per gazette notification dated 09.04.1994).

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 the Sub Regulation (2) of Regulation 34. (Amended as per gazette notification dated 21.12.2002)

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:
Provided that not more than 12 months of such leave shall be available during the entire period of service of the Officer. (Amended as per gazette notification dated 21.12.2002)

(2) With effect from the 25th 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 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; and

(iv) the leave shall be availed within overall entitlement of twelve months during the entire period of service.

(3) With effect from the 25th May 2015, within the overall period of twelve months, leave may also be granted in case of hysterectomy up to a maximum of sixty days.

(4) Maternity leave, which shall be on substantive pay, shall be granted to a female officer for a period not exceeding six months on any one occasion and twelve months during the entire period of her service;

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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 June 2015, male officers having up to two surviving children shall be eligible for fifteen days paternity leave during his wife's confinement which may be combined with any other kind of leave except casual leave:

Provided that the leave shall be applied up to fifteen days before or up to six months from the date of delivery of the child.

37. EXTRAORDINARY LEAVE

An Officer shall be eligible for extraordinary 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 extraordinary leave on loss of pay to an Officer up to a total period of 720 days.

37 A. SPECIAL CASUAL LEAVE AND SPECIAL LEAVE

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.

38. LAPSE OF LEAVE (Amended as per gazette notification dated 08.02.2022)

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 two hundred and forty days of privilege leave that he had accumulated.

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

Provided also 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 two hundred and forty 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 one hundred and twenty days.

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

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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.

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

41. MODE OF TRAVEL & EXPENSES ON TRAVEL

(3) 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 travel by air (economy class) if so permitted by 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 AC2-tier Sleeper by train;

Provided that he may travel by air (economy class) if the distance to be travelled is more than 1000 kilometres;

Provided further that he may travel by air (economy class) even for 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 kilometres;

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.

(Amended as per gazette notification dated 08.02.2022)

(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 kilometre 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.

(iii) Where hiring of a taxi is permitted, the actual taxi charges will be reimbursed.

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

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(3) Actual expenses incurred for transport and porterage will be reimbursed.

(4)(a) Halting Allowance:

On and from the 1st 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.)
(1)	(2)			
Officers in Scale VI and above	1800	1300	1100	950
Officers in Scale IV and V	1500	1300	1100	950
Officers in Scale I, II and III	1300	1100	950	800

Provided 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.

Explanation:- For the purposes 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 as per gazette notification dated 08.02.2022)

(c) **Lodging Expenses:** An Officer in the Grades or Scales set out in column (1) of the table below may be reimbursed the actual hotel expenses restricting to single room accommodation charges in India Tourism Development Corporation (ITDC) hotels of the corresponding star category set out in column (2) below:

TABLE

GRADES / SCALES OF OFFICERS	ELIGIBILITY TO STAY
(1)	(2)
Scale-VI and VII	4 Star Hotel
Scale-IV and V	3 Star Hotel
Scale-II and III	2 Star Hotel (Non AC)
Scale-I	1 Star Hotel (Non AC)

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Board may specify the additional limit to be reimbursed in excess of the limits specified above, in accordance with the guidelines of the Central Government.

(c) **Boarding Expenses:** An Officer shall be entitled to 'per diem' boarding expenses at the rates set out in Sub Regulation (4) (a) above.

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

(e) 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.

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

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.

(g) A Supplementary Diem Allowance of Rs.10/- per day of halt outside headquarters on inspection duty may be paid to all Inspecting Officers. (Amended as per gazette notification dated 21.12.2002)

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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 Spouse as also children, parents, brothers and sisters residing with and wholly dependent on the Officer employee.

(2) On and from the 1st day of April 1998 an Officer on transfer will be reimbursed his expenses for transporting his baggage by goods train up to the following limits: (Amended as per gazette notification dated 21.12.2002)

Pay Range	Where an officer has family	Where an Officer has no family
Rs 7,100/- per month to Rs 9,820/- per month	3000 KGs	1500 KGs
Rs 9,821/- per month & above	Full Wagon	2500 KGs

(ii) On and from 01.01.1987, 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 JMG / MMG Scale 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

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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 up to 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 up to the stipulated weights by an approved transport operator. (Amended as per gazette notification dated 28.05.1988)

(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 when 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 the 1st 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:– (Amended as per gazette notification dated 08.02.2022)

TABLE

Grade/Scale	Amount
(1)	(2)
Top Executive and Senior Management Grade (Officers in Scale IV and above)	Rs.20,000
Middle Management and Junior Management Grade (Officers up to Scale III)	Rs.15,000

(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 & 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 merits, 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. (Amended as per gazette notification dated 30.12.1989)

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 where he proposes to settle down on retirement.

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44. LEAVE TRAVEL CONCESSION (Amended as per gazette notification dated 28.03.2019)

1) During each block of four years, an officer shall be eligible for leave travel concession for travel to his home town once in each block of two years, or; alternatively, he may travel in one block of two years to his home town and in another block of two years to any place in India by the shortest route.
2) An officer, by exercising an option at any time during a block of four years or two years, as the case may be, may also surrender and encash his Leave Travel Concession (other than travel to home town) 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 up to a distance of 4500 kms. (one way) for officers in JMG Scale I and MMG Scale II and III and 5500 kms (one way) for officers in SMG Scale IV and above and while opting to encash his Leave Travel Concession shall prefer the claim for himself or herself and his or her family members only once during the block or term in which such encashment is availed off and the facility of encashment of privilege leave while availing of Leave Travel Concession shall also be available while encashing the facility of Leave Travel Concession.
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. (Amended as per gazette notification dated 08.02.2022)

   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 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. the eligible fare for the class of travel by train to which he is entitled up to a distance of 4500 kilometres (one way) for officers in JMG-Scale-I and MMG — Scale II and III and 5500 kilometres (one way) for officers in SMG- Scale IV and above.

   Provided that with effect from 1st June 2015, an officer opting to encash his LTC shall prefer the claim for himself and his family members only once during the block or term in which such encashment is availed of and the facility of encashment of privilege leave while availing of Leave Fare 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.

   Provided that w.e.f. 1st May 2010 an officer in Junior Management Grade Scale I while availing LTC 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 1st Class fare by train for the distance travelled whichever is less and the same rules shall apply when 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 kilometres. (Amended as per gazette notification dated 08.02.2022)

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4) 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 thirty days at a time, or, 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 fifteen days in each block or thirty days in one block and for the purpose of leave encashment all the emoluments payable for the month during which the Leave Travel Concession is availed, 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 authorizing the Bank to remit the amount to the Fund.

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CHAPTER IX
TERMINAL BENEFITS

45. PROVIDENT FUND AND PENSION (Amended by gazette notification dated 09.11.1996)

(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. (Amended by gazette notification dated 28.03.2019).

(2) The Provident Fund rules framed shall provide that on and from 01.11.1993
   (a) In case of an Officer governed by the Pension Scheme, contribution to the Provident Fund shall be made only by the Officer at the rate of 10% of pay without any matching contribution on the part of the Bank.
   Provided that no adjustment on account of Provident fund contributions already made for the period 01.07.1993 to 31.10.1993 shall be made.
   (b) In case of an Officer not governed by the Pension Scheme, contribution to Provident fund by the Officer and a matching contribution by the Bank shall be made at the rate of 10% of pay.
   Provided that no adjustment on account of Provident Fund contributions already made for the period 01.07.1993 to 31.10.1993 shall be made.

(3) Officers joining the Bank's service on or after 29.09.1995 shall be governed by the Pension Scheme.
   Provided that the following categories of Officers shall not be covered by the Pension Scheme:
   (a) An Officer who was in service of the Bank prior to 29.09.1995, unless he has specifically exercised an option to become member of the Pension Scheme in response to Banks notice to that effect.
   (b) An Officer who is recruited on or after 29.09.1995 at the age of 35 years and above, and who has elected to forego his right to Pension in terms of the Pension Scheme.
   (c) 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 by gazette notification dated 28.03.2019)

(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.

NOTE: "Pay" for the purpose of Provident Fund and Pension shall mean Basic Pay including stagnation increments, officiating allowance, professional qualification pay and increment component of Fixed Personal Pay. (Amended by gazette notification dated 09.11.1996)

46. GRATUITY (Amended as per gazette notification dated 09.11.1996)

(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.

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(d) Resignation after completing ten years of 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 a maximum of 15 months' pay.

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 30 years.

Provided further that pay for the purpose of Gratuity for an Officer who ceased to be in service during the period 01.07.1993 to 31.10.1994 shall be with regard to scale of pay as specified in Sub Regulation (1) of Regulation 4.

Provided also that pay for the purpose of Gratuity of an Officer who ceased to be in service during the period 01.04.1998 to 31.10.1999 shall be with regard to scale of pay as specified in Sub Regulation (2) of Regulation 4. (Amended as per gazette notification dated 21.12.2002)

NOTE: If the fraction of service beyond completed years of service is 6 months or more, Gratuity will be paid pro-rata for the period.

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CHAPTER X
TRANSFERABILITY

47. TRANSFERABILITY

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

48. AVAILABILITY ON BANK'S DUTIES

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

49. JOINING TIME

(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. (Amended as per gazette notification dated 28.10.1995)

(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

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.

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 the recommendations made in the Report of the Committee constituted by Government's Resolution No F 4(26)/72/IR dated 19.07.1973, as accepted by the Government, together with modifications or alterations thereof 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.

52. INTERPRETATION OF"SERVICE"

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

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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.

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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SCHEDULE

[See regulation 23(2)]

With effect from the 1st day of November, 2012, 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:–

TABLE

Sr N.	Area	Allowances (in rupees)	
		Pay below Rs.24000	Pay above Rs.24000
(1)	(2)	(3)	(4)
1.	**Mizoram** (a) Chimptuipui District and areas beyond 25 kilometres from Lunglei Town in Lunglei District. (b) Entire Lunglei District excluding areas beyond 25 kilometres from Lunglei town. (c) Entire Aizawl District	2000 1600 1200	2600 2100 1500
2.	**Nagaland**	1600	2100
3.	**Andaman and Nicobar Islands** (a) North Andaman, Middle Andamans, Little Andaman, Nicobar and Narcondum Islands (b) South Andaman(including Port Blair)	2000 1600	2600 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 (b) Throughout Tripura except difficult areas	1600 1200	2100 1500
9.	**Manipur**	1200	1500
10	**Arunachal Pradesh** (a) Difficult areas of Arunachal Pradesh (b) Throughout Arunachal Pradesh other than difficult areas.	2000 1600	2600 2100

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11.	**Jammu and Kashmir** (a) Kathua District: Niabat Bani, Lohi, Malhar and Machhodi	2000	2600
	(b) Udhampur District: (i) DuduBasantgarh, Lander Bhamagllaqa, other than those included in Part 2(b).	2000	2600
	(ii) Areas up to Goel from Kamban Side and areas up to Arnas from Keasi side in Tehsil Mohre.	1600	2100
	(c) Doda District: Illaquas of Padder and NiabatNowgam in Kishtwar Tehsil	2000	2600
	(d) Leh District: All places in the District	2000	2600
	(e) Barmulla District (i) Entire Gurez– Nirabat , Tangdar Sub–Division and Keranllaqua	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 kilometres 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** 1. Chamba District (a) Pangi Tehsil, Bharmour Tehsil, Panchayats: Badgaun, Bajol, DeolKugti, Nayagam and Tundah, Villages: Ghatu of Gram Panchayat Jagat, Kanarsi of Gram PanchayatChauhata	2000	2600
	(b) Bharmour Tehsil, excluding Panchayats and Villages included in (a) above.	1600	2100
	(c) Jhandru Panchayat in Bhatiyat Tehsil, Churah Tehsil, Dalhousie Town (including Banikhet proper).	1200	1500
	2. Kinnaur District: (i) Asrang, Chitkul and HangoKuno/ 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 (i) above.	1600	2100

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	3. Kullu District: (i) 15/20 Area of Nirmand Tehsil, comprising the Gram Panchayats Kharga, Kushwar and Sarga (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).	2000 1200	2600 1500
	4. Lahaul and Spiti District: Entire area of Lahaul and Spiti	2000	2600
	5.Shimla District: (i) 15/20 area of Rampur Tehsil comprising of Panchayats of Koot, Labana–Sadana, Sarpara and Chadi– Branda. (ii) Dora–Kawar Tehsil, Gram Panchayat of Darkali in Rampur, Kashapath Tehsil and Munish, Ghori Chaibis of Pargana Sarahan. (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 GhoriNog of Pargana Rampur of Rampur Tehsil, Simla Town and its suburbs (Dhalli, Jatog, Kasumpti, Mashobra, Taradevi and Tutu).	2000 1600 1200	2600 2100 1500
	6. Kangra District: (i) Areas of Bara Bhangal and Chhota Bhangal (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. KrishiVishwavidhalaya Campus, Cattle Development Office/Jersey Farm, Banuri, Sericulture Office/Indo–German Agriculture Workshop/HPPWD Division, Bundla, Electrical Sub–Division, Lohna, D.P.O. Corporation,	1600 1200	2100 1500

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	7. 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, PauraKothi,Seri and Shoja.	1200	1500
	8. Sirmaur District: Panchayats of Bani, Bakhali,(Pachhad Tehsil), Bharog Bheneri(Paonta Tehsil), Birla (Nahan Tehsil), Dibber(Pachhad Tehsil) and Thana Kasoga (Nahan Tehsil) and Thansgiri Tract	1200	1500
	9. Solan District Mangal Panchayat 10. Remaining areas of Himachal Pradesh not included in items (1) to (9) above.	1200 320	1500 400
13.	**Uttar Pradesh** Areas under Chamoli, Pithoragarh and Uttar Kashi Districts	2000	2600
14	**Uttarakhand** Areas under Chamoli, Pithoragarh, Uttarkashi, Rudraprayag and Champavat Districts.	2000	2600

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