बैंक ऑफ महाराष्ट्र

अधिकारी सेवा विनियम - 1979

(31 मार्च 2001 तक अद्यतन)

BANK OF MAHARASHTRA

OFFICERS' SERVICE REGULATIONS - 1979

(Updated till 31st March, 2001)

OFFICERS' SERVICE REGULATIONS, 1979

In exercise of the 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 Bank of Maharashtra in consultation with the Reserve Bank of India and with the previous sanction of the Central Government hereby makes the following regulations, namely :-

CHAPTER - I - PRELIMINARY

Regulation No. 1 : Short Title And Commencement

(1) These Regulations may be called Bank of Maharashtra (Officers') Service Regulations,1979.

(2) These Regulations shall come into force on the 1st day of July 1979.

Regulation No. 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 condition as such authority may decide.

(2) They shall not apply to an officer during his tenure of service outside India or to employees engaged in any country outside India and serving there.

Regulation No. 3 : Definitions

3 In these Regulations, unless there is anything repugnant to the subject or context -

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

(b) "Bank" means Bank of Maharashtra

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

(d) "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;

(e) "Competent Authority" means the authority designated for the purpose by the Board ;

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

(g) "Family " means and includes the spouse of the officer (if the spouse is also not an employee of the Bank) and the children, parents, brothers and sisters of the officer wholly dependent on the officer but shall not include a legally separated spouse ;

(h) "Government" means the Central Government;

(i) "Guidelines of 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;

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

(k) "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;

(l) "Pay" means Basic Pay including Stagnation increment;

(m) "Salary" means the aggregate of the Pay and Dearness Allowance ;

(n) "Year" means a continuous period of 12 months

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CHAPTER - II - GRADES AND CATEGORISATION OF POSTS

Regulation No. 4 : Grades and Scale of Pay

4(1) : On and from 1.11.1987,the scales of pay specified against each grade shall be as under:

(a)	Top Executive Grade	Scale VII	Rs.6400-150-7000
		Scale VI	Rs.5950-150-6550
(b)	Senior Management Grade	Scale V	Rs.5350-150-5950
		Scale IV	Rs.4520-130-4910-140-5050-150-5350
(c)	Middle Management Grade	Scale III	Rs.4020-120-4260-130-4910
		Scale II	Rs.3060-120-4260-130-4390
(d)	Junior Management Grade	Scale I	Rs.2100-120-4020

Provided that every officer who is governed by the scale of pay as in force on the appointed date having been fitted into the said scale of pay in accordance with the guidelines of the Government issued under Regulation 8,shall be fitted in the scale of pay set out above in accordance with the guidelines of the Government.

4(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

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

Regulation No. 5 : Increments

REGULATION NO. 5(1):

5(1) Subject to the provisions of Reg. 4(2), on and from 01.11.1992, the increments shall be granted subject to the following sub-clauses –

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

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

(c) Officers including those referred to in (b) above who reach the maximum of the Middle Management Grade Scale II and III shall draw stagnation increment(s) for every three completed years of service after reaching the last stage of the Scale II or Scale III as the case may be subject to a maximum of two such increments of Rs. 230/- each for Officers in the last stage of Scale II and one such increment of Rs. 250/- for Officers in the last stage of Scale III.

Provided that on and from 01.11.1994 Officers in substantive Scale i.e. those who are recruited in or promoted to Scale III shall be eligible for second stagnation increment three years after having received the first stagnation increment.

NOTE

(1) Grant of such increments in the next higher scale shall not amount to promotion. Officers even after receipt of such increments shall continue to get privileges, perquisites, duties, responsibilities or posts of their substantive scale I or Scale II as the case may be.

(2) An additional increment shall be granted in the scale of pay for passing each part of Certified Associate of Indian Institute of Bankers Examination on or after the appointed date.

Explanation I :

In the case of an officer who have 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.

Explanation II :

(a) 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 in consideration of passing CAIIB Examination as under –

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

(b) On and from 01.11.1994, other things being equal, the quantum of Professional Qualification Allowance shall stand revised as under -

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

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

NOTE :

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

(ii) On and from 01.11.1994 revised Professional Qualification Allowance shall rank for Dearness Allowance, House Rent Allowance and Superannuation benefits.

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

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.

6(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 Government, as Small, Medium, Large, Very Large or Exceptionally Large category.

GUIDELINES ISSUED BY THE GOVERNMENT IN TERMS OF PROVISO TO REGULATION NO. 6 OF THE OFFICERS'SERVICE REGULATIONS

The categorisation of posts in existence on the appointed date shall be done keeping the following criteria in mind :

(1) The Top Executive Grade would normally include all executives under the Managing Director such as General Managers, Joint General Manager, Deputy General Managers etc. The main criterion for this categorisation will be their share in the policy making Review and Control functions of the Bank as a whole.

(2) The Senior Management Grade would include Assistant General Managers and heads of functional departments in the Head Office exercising either operational or advisory responsibilities in both policy making and area reserved for HO functions officers having full functional responsibilities for certain large geographical areas with supervision over a sizable portion of the Branches of the Bank, Managers of Exceptionally Large Metropolitan Branches and Very Large Branches and the Principal officer responsible for training will also be at this level.

(3) The Middle Management Grade would include Managers of Large and medium size branches. Second line officers in large branches as well as Region / Area / Division / District and like officers will also fall in this category.

(4) The Junior Management Grade would comprise of all other officers. It would include Managers of small branches and Pay Offices, Accountants or second line officers, in small and medium branches and other offices.

(5) In the cases of Experts/Specialists like Economists Statisticians, Law Officers etc, as the role of all these officers vary from Bank to Bank, the grades of these officers will have to be determined by the Board on the basis of their experience, expertise and standing in their respective professions.

(6) The categorisation of posts as on the appointed date in each of the grades and scales(including that of the experts / specialists) should be done in such a manner that as far as possible the aggregate of Basic pay and D.A. of an official in the new scale bears a reasonable relationship to the aggregate of basic pay and D.A. drawn by officer immediately prior to the appointed date.

(7) Regarding classification of branches for the purpose of categorisation Managers, the following norms shall be adopted :

Guidelines from I.B.A. regarding categorization of branches vide Circular No. PD/76/728-215/665/890 dated 31.08.1999 which are effective from financial year 1995.

CATEGORY OF BRANCH	BUSINESS CRITERIA	INCUMBENCY
(a) Small Branches	Average Aggregate deposits and advances below Rs.2 crores during the last two years.	Scale I
(b) Medium / Main Branch at State Dist Capitals	Average aggregate deposits and advances of Rs.2 crores and above but below Rs.15 crores during the last 2 years	Scale II
(c) Large Branches	Average aggregate deposits and advances of Rs.15 crores and above but below Rs.50 crores during the last two years.	Scale III
(d) Very Large Branches	Average aggregate deposits and advances of Rs.50 crores and above but below Rs.150 crores during the last 2 years.	Scale IV
(e) Exceptionally - large Branches	Average aggregate deposits and advances of Rs.150 crores and above during the last two years.	Scale V

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NOTE :

(1) There will be no staff linkage to the above norms.

(2) Each year in the month of May the Bank may undertake an exercise in the matter of classification of Branches of the basis of the above criteria and upgrade or down grade branches taking into account two years of average business.

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CHAPTER - III

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

Regulation No. 7 : Categorisation on the Appointed Date

Subject to the provisions of Regulation 6 the officers in the Bank in the existing posts or scales immediately before the appointed date shall be categorised as specified in the Table below :

TABLE

POSTS OR SCALES IMMEDIATELY ON THE APPOINTED DATE (as applicable in the bank)	GRADE OR SCALE IN WHICH PLACED
General Manager	Top Executive Grade Scale VII
Joint General Manager/ Dy. General Manager	Top Executive Grade Scale VI
Assistant Gen. Manager	Senior Management Grade Scale V
Divisional Manager	Senior Management Grade Scale IV
Asstt. Div. Manager, Area Managers and Selection Grade Officers with more than 3 years service in the grade.	Middle Management Grade Scale III
Selection grade officers with less than 3 years service and Senior Grade Officers with more than 3 years service in the grade	Middle Management Grade Scale II
Junior Grade Officers and Senior Grade Officers with less than 3 years service in the Grade.	Junior Management Grade Scale I

Provided that any difficulties and anomalies arising out of the above categorisation shall be referred to a committee consisting of the Managing Director and such other persons as may be appointed by the Government for this purpose for its decision.

Regulation No. 8 : Fitment in the Scales of Pay

8 (1). Every officer of the Bank who has been categorised as per Regulation 7 in the grade or scale specified in column 2 of the Table thereof as on the appointed date, shall be fitted in the scale of pay ~~applicable to the grade or scale in accordance with the guidelines of the Government~~.

8(2) Subject to sub- Regulation (3) ,on being so fitted in the new scale of pay, 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.

8(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.

8(4) Where in the course of aforesaid scheme of fitment, officers have to be fitted in two different scales depending on whether they are located in the Head Office or in the field 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.

The following guidelines are issued by the Government in terms of Regulation 8(1) of the Bank Officers' *Service Regulations 1979* :

(1) The general principle to be followed for fitment of an officer in the new scale as on the appointed date is to work out the aggregate of pay and D.A. drawn by the officer before the appointed date and fit him at such a stage in the new scale of pay where his salary will be equal to or just above the aggregate of pay and D.A. drawn by him before the appointed date, subject however,to the following provisions :

EXPLANATION

Pay drawn immediately prior to the appointed date shall include besides basic pay such other pay/ allowance as have the same character as basic pay and reckoned as such for the purpose of both DA and superannuation benefits.

(2) In respect of officers fitted in the Junior Management Grade i.e. Scale I under the new scales, an amount equal to the next increment due to him in the scale applicable to the officer immediately prior to the appointed date(existing scale) should be added to the pay in the existing scale and fitment in the new scale worked out accordingly, where an officer has already reached the maximum in his existing scale the amount of increment to be added shall be the last increment drawn by him. The amount to be added shall be the actual quantum of increment alone and not the DA paid thereon.

(3) In respect of officers fitted in scale II and above in the new scale, the benefit of additional increment referred to in para (2) above would be available provided their basic pay in the existing scale is equal to the basic pay in the existing scale of an officer fitted into the Scale I.

(4) For the purpose of fitment in the new scales of pay the DA actually drawn by the officer immediately before the appointed date shall be taken into account subject to the following provision :

Where the rate of DA is paid in any bank on a percentage basis subject to a limitation on the maximum basic pay that shall rank for DA and such maximum basic pay is less than Rs.641/-, this shall be assumed to be Rs.641/-.

Regulation No. 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 he is promoted to a higher scale. If salary on such promotion is still less than the aggregate of salary and Adjustment Allowance payable to him immediately before such promotion, the difference shall continue to be paid to him as Adjustment Allowance; so however, the Adjustment Allowance payable after such promotion shall be absorbed in the future increments to the extent of 33.1/3 % of each increment or 33.1/3% of the increase in salary as a consequence of such increment, whichever is lower.

Regulation No. 10 : Personal Allowance

10(1) If the salary and allowances, if any, payable under these regulations to an officer after fitment in the new Scale of pay in the manner referred to in Regulation 8 is lower than the aggregate of pay and such allowances as are set out in the Explanation to this Regulation and were payable to him immediately before such fitment the difference shall be paid to him as a Personal Allowance which shall be absorbed in the future increments to the extent of 33.1/3rd% 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.

NOTE

The House Rent Allowance, wherever payable shall mean -

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

OR

(b) Where immediately before such fitment in accordance with the rules of service then applicable, an officer had been provided with free unfurnished accommodation or allowed to hire accommodation on reimbursement basis, an amount equivalent to 6% of the new basic pay on fitment and where an officer had been provided with free furnished accommodation, an additional amount equivalent to 1.5% of the new basic pay on fitment. 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 shall be, set off against such House Rent Allowance and difference if any ,after such set off, shall alone be payable to him.

10(2) For the purpose of computation of the Personal Allowance provided in sub Regulation No. (1) above, such of the forgoing 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.

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Regulation No. 11 : Absorption Against Future Increments and Increases

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

Regulation No. 12 : Option for Existing Officers

12(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 scale in the scales of pay set out in Regulation 4 higher than the scale of pay to which the scale of pay under his entitlement immediately before the appointed date corresponds in accordance with Regulation 7.

12(2) Save as provided in sub-regulation (3) where an officer has exercised such option, he shall continue to draw pay and allowances according to his entitlement in the service of the Bank immediately prior to the appointed date .

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.

12(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 service of the Bank immediately prior to the appointed date in terms of Sub Regulation (2) shall be allowed to opt for pay and allowance as applicable under these Regulation, 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 upto 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 the Govt. issued thereunder :

Provided that if the aggregate of pay and allowances payable under these Regulations to the Officer after fitment as above is lower than the aggregate of pay and allowances that were payable to him as on 31.01.1984 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.

12(4) Any Officer

(a) who had exercised option referred to in sub Regulation (1) and

(b) who continued even after the 1st 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 1st day of April 1997

may be allowed to opt for pay and allowances as applicable under these Regulations on and from the first date 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) alongwith 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.

Amendment circulated vide Circular No. AX-1/ST/OSR/Cir.11/98 dated 25.03.1998

Reg. 12 Option for Officers who have opted to continue in the Pre-PCR scales.

On and from 1st April 1997 Officers who have opted to continue in the pre-PCR Scales shall be given one more option to shift to the post PCR Scales.

NOTE : An Officer who has earlier opted to continue in the pre PCR pay scale and now exercises option for pay and allowances as applicable under the existing Regulations, shall be fitted on the basis of pay protection formula where fitment could be made in the stage nearest to their existing salary. This shall be the last option.

Regulation No. 13 : Appeal Against Fitment

13(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.

13(2) Such appeal shall be preferred within 30 days of the receipt of the communication of the fitment accorded to him.

13(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

Regulation No. 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.

The following guidelines are issued by the Government in terms of Regulation 14 of the Bank Officers' Service Regulations 1979

The Competent Authority for the purpose of promotions to various Scales in officer's cadre shall be as follows:

For Promotion From	Committee Comprising
1. Junior Management Grade Scale I to Middle Management Grade/Scale II	One Deputy General Manager and two Asst Gen Managers
2. Middle Management Grade Scale II to Middle Management Grade Scale III	One General Manager and two Deputy General Managers
3. Middle Management Grade Scale III to Senior Management Grade Scale IV	The Chairman & Managing Director or the Executive Director, two General Managers or in the absence of the second General Manager, one Dy General Manager.
4. Senior Management Grade Scale IV to Senior Management Grade Scale V	The Chairman & Managing Director Executive Director, one General Manager
5. Senior Management Grade Scale V to Top Executive Grade/Scale VI	The Chairman & Managing Director, the Government Director and the Reserve Bank of India Director
6. Top Executive Grade / Scale VI to Top Executive Grade Scale VII	The Chairman & Managing Director, the Government Director and the Reserve Bank of India Director

Note :

For promotion from Scale I to Scale II and from Scale II to Scale III, the composition of the Committee would be as mentioned at Sr No.1 and 2. However, if a SC/ST officer of the designation mentioned therein is available within the Bank, he would be included as a member of the Committee. But in case where no officer of the designation mentioned in the composition of the Committee is available, member belonging to SC/ST may be co-opted. In that case, the composition of the Committee would be 4 officers instead of 3 as mentioned against Sr no.1 and 2. The Co-opted member may be one scale above the level for which promotion is made and he / she will function like other regular members and participate in all the meetings of the Committee.

Regulation No. 15 : Probation :

15(1) An officer directly appointed to the Junior Management Grade shall be on probation for a period of two years.

15(2) An employee of the Bank promoted as an officer in the Junior Management Grade shall be on probation for one year.

15(3) An officer appointed to any other grade shall be on probation for such period as may be decided by the Bank.

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

Regulation No. 16 : Confirmation

16(1) An officer shall be confirmed in the service of the Bank if in the opinion of the Competent Authority, the officer has satisfactorily completed the training in any institution to which the officer may have been deputed for training and the in-service training in the Bank.

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

16(2) If in the opinion of the Competent Authority an officer has not satisfactorily completed either or both the trainings 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 further period not exceeding one year.

16(3) Where during the period of probation including the period of extension, if any, the Competent Authority is of the opinion that the officer is not fit for confirmation;

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

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

Regulation No. 17 : Promotions

17(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.

17(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.

Bank has amended the Promotion Policy time to time and has published Promotion Policy document (Inter Scale Grade Promotion). This document is circulated to all Branches and Offices of the Bank vide Circular No. AX-1/ST/BM/Cir.7233/97 dated 30.08.1997. The modifications made afterwards to the Promotion Policy document are circulated vide Circular No. AX-1/ST/BM/Cir.02/2000 dated 08.01.2000.

Regulation No. 18 : Seniority

18(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.

18(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 se seniority shall be reckoned with reference to their seniority in the immediately preceding grade or scale or the previous cadre to which they belonged in the Bank's service. Where two or more officers have the same length of service in such preceding grade or scale or such previous cadre, their seniority shall be determined with reference to their seniority in the immediately preceding grade or scale or cadre, as the case may be.

18(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 recruitment.

(b) If officers recruited under the general category and reserved category or 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, 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.

18(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 alongwith him.

18(5) Nothing in this Regulation shall affect the seniority among themselves of the officers as existing immediately prior to the appointed date.

Regulation No. 19 : Age of Retirement

19(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 as provided hereinafter in sub- Regulation (2) retire an officer employee on or at any time after the completion of 55 years of age or on or at any time after the completion of 30 years of total service as an officer employee or otherwise, whichever is earlier;

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

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

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

Explanation :

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

19(2) The Bank shall constitute a special committee / special committees consisting of not less than 3 members to review, whether an officer employee should be retired in accordance with the first proviso to sub Regulation (1). 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.

The following guidelines are issued by the Government in terms of proviso to Regulation 19(1) of the Bank Officers' Service Regulations,1979.

The age of retirement of an officer in the bank shall be determined in accordance with the following conditions :

(1) An officer employee of the Bank recruited / promoted prior to 19th July 1969 shall retire on completion of the 60 years of age .

(2) An officer employee of the bank recruited prior to 19th July 1969 but promoted as an officer on or after 19.7.1969 shall retire on completion of 60 years of age.

(3) An officer employee of the bank recruited whether as an award staff or as an officer employee on or after 19.7.1969 shall retire on completion of 58 years of age .

AMENDMENT Published in Government Gazette dated 13.09.1997

For first proviso to Sub-Regulation (1) of Regulation 19, the following shall be substituted namely –

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 at any time after the completion of 30 years of total service as an officer employee or otherwise whichever is earlier.

REF : Circular No. AX-1/ST/OSR/Cir.31/98 Dated 05.08.1998

REG : Amendments in guidelines under Reg. 19(1) of OSR 1979
Increase In age of retirement of Officer Employees from 58 to 60 years.

01. As per Regulation 19(1) of Bank of Maharashtra Officers' Service Regulations, 1979, it has been laid down that age of retirement of Officer Employees shall be as determined by the Board in accordance with the guidelines issued by the Government from time to time.

02. Now, as per Guidelines received from the Government of India, it has been communicated that age of retirement of all the Officer Employees and award staff in Public Sector Banks / Financial Institutions will be 60 years.

It has been clarified that -

(a) subject to the provisions of the rules, every Officer / Award Staff shall retire from the service on the afternoon of the last day of the month in which he attains the age of 60 years, provided that the Officer / Award Staff whose date of birth is 1st of month, shall retire from the service on the afternoon of the last day of the preceding month on attaining age 60 years,

(b) no extension shall be given to any officer / award staff beyond 60 years of age.

03. In case of award staff, age of retirement is already 60 years. As such, there will be no change in the age of retirement.

04. In case of an Officer recruited on or after 19.07.1969, his age of retirement will undergo change. It will be increased from 58 years to 60 years of age.

05. These guidelines are made effective w.e.f. 22.05.1998

Regulation No. 20 : Termination of Service

Regulation No. 20 (1) (a)

Subject to Sub- Regulation 3 of Regulation 16, where the bank is satisfied that the performance of an officer is unsatisfactory or inadequate or there is a bonafide suspicion about his integrity or his retention in the Bank's service would be prejudicial to the interests of the Bank and where it is not possible or expedient to proceed against him as per the disciplinary procedure the bank may terminate his services on giving him three months' notice or emoluments in lieu thereof in accordance with the guidelines issued by the Government from time to time.

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

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Regulation No. (20) (3) (iii)

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

Annexure - II

Guidelines issued by Government in terms of regulation 20(1)(a) of the Officers' Service Regulations 1979/1982 vide Ministry of Finance (Banking Division) Letter No. F.4/10/1/89-IR dated 10.04.1992.

The option to terminate the services of an Officer shall be exercised only where –

i. Decision taken by the Officer employee in his capacity as on officer employee has put the bank to monetary loss though no misconduct as such can be proved against him.

ii. The officer employee for any reason, has not been attending to his duties in the bank continuously for a period of 90 days after exhausting all leave due to him or after his request for leave of extension of leave has been refused in writing.

iii. The officer employee employed on the basis of a particular expertise or skill or qualification, ceases to possess such an expertise or skill or qualification, for any reason whatsoever.

iv. The officer employee, for three consecutive years in annual appraisal of his performance, has received ratings of less than average and despite the appraisal reports of the first two years having been communicated to him there has been no improvement or insufficient improvement in his performance.

v. Situation is such that due to violence, insurgency or general indiscipline, insubordination, holding an enquiry against the Officer employee is not possible.

vi. The evidence to be relied upon to prove the misconduct gets destroyed or the principal ~~witness(es) become unavailable for~~ reasons beyond management's control.

vii. There is such other cause as would reasonably lead the Bank to believe that retention of the officer employee would prejudice the Bank;s interest.

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CHAPTER - V - ALLOWANCES

Regulation No. 21 : Dearness Allowances

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

1. 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.
2. Dearness Allowance shall be payable as per the following rates :
3. 0.67% of 'Pay' upto Rs. 2,500/- plus
4. 0.55% of 'Pay' above Rs. 2,500/- to Rs. 4,000/- plus,
5. 0.33% of 'Pay' above Rs. 4,000/- to Rs. 4,260/- plus,
6. 0.17% of 'Pay' above Rs. 4,260/-

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

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

(ii) Dearness Allowance shall be payable as per the following rates -

(a) 0.35% of 'pay' upto Rs. 4,800/- plus,
(b) 0.29% of 'pay' above Rs. 4,800/- to Rs. 7,700/- plus,
(c) 0.17% of 'pay' above Rs. 7,700/- to above Rs. 8,200/- plus,
(d) 0.09 % of 'pay' above Rs. 8,200/-

Note :

(i) 'Pay' for the purpose of Dearness Allowance shall mean basic pay including stagnation increments.

(ii) Professional Qualification Allowance shall rank for dearness allowance with effect from 01.11.1994.

Regulation No. 22 : House Rent Allowance

Regulation No. 22 (1) :

22(1): Where an Officer is provided with residential accommodation by the Bank, on and from 01.11.1994, a sum equal to 4% of the basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation, whichever is less, will be recovered from him.

22(2) Where an Officer is not provided any residential accommodation by the Bank, he shall be eligible on and from 01.11.1992 for House Rent Allowance at the following rates–

Column I	Column II
Where the place of work is in	**HRA payable shall be**
i) Major 'A' Class Cities specified as such from time to time in accordance with the guidelines of the Govt. and Project Area Centres in Group A.	13% of the pay p.m.
ii) Other Places in Area I and Project Area Centres in Group B	12% of the pay p.m.
iii) Area II and State Capitals & Capitals of Union Territories not covered by (i) & (ii) above	10 1/2 % of the pay p.m.
iv) Area III	9 ½ % of the pay p.m.

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

Note :

I) 'Pay' for the purpose of House Rent Allowance shall mean basic pay including stagnation increments in terms of revised pay scale s on 01.07.1993.

ii) Professional Qualification Allowance shall rank for House Rent Allowance with effect from 01.11.1994.

Regulation No. 22(3)

On and from 1-1-1990 Where an officer resides in his own accommodation he shall be eligible for a House Rent Allowance on the same basis as mentioned in proviso to sub Regulation (2) as if he were paying by way of monthly rent a sum equal to 1/12 th of 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 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.

2. In this Regulation and in Regulation 23 Area I,Area II and Area III shall mean as under :

   Area I - Places with the population of more than 12 lakhs

   Area II - All cities other than those included in Area I which have a population of 1 lakh and more.

   Area III - All places not included in Area I and Area II.

Regulation No. 23 : Other Allowances

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

i) Area Allowance – City Compensatory
ii) Special Area Allowance
iii) Project Area Allowance
iv) Mid-term Transfer Allowance
v) Deputation Allowance when posted outside the Bank
vi) Officiating Allowance
vii) Closing Allowance
viii) Split-duty Allowance
ix) Custodian's Allowance
x) Hill and Fuel Allowance

Explanation :

In this Regulation and in Regulation 22,Area I,Area II and Area III shall mean as under:

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

Regulation No. 23(i) Area Allowance (C.C.A.) :

23(i) On and from 01.11.1993, if he is serving in a place mentioned in Column 1 of the Table below, a City Compensatory Allowance at the rate mentioned in column 2 therefore against that place shall be payable.

(a) Places in Area I and in the State of Goa	4 ½ % of basic pay subject to a maximum of Rs.335/- per month
(b) Places with population of 5 lacs & over & State Capitals and Chandigarh, Pondichery & Port Blair not covered by (a) above	3 ½ % of the basic pay subject to a maximum of of Rs. 230/- per month.

Regulation No. 23(ii) Special Area Allowance :

On and from 1.1.1990,a special area allowance may be paid to the officer employees at places indicated by the Government till such time they are withdrawn or modified either wholly or partially.

(For details of areas classified for payment of SPECIAL AREA ALLOWANCE please refer to our CIRCULAR NO. AX1/ST/OSR/49/91 dated 8.5.1991 .Our bank does not have any branch in these areas).

Regulation No. 23(iii) Project Area Allowance :

Reg. 23 (iii) Project Area Allowance : If he is serving in area to be specified as project area falling in Group A and Group B a project area compensatory allowance at the rate of Rs. 40/- p.m. or Rs. 25/- p.m. according as the area has been classified as Group A or Group B.

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

Regulation No. 23(iv) MID Term Transfer Allowance :

If an officer is transferred from one place to another in midst of an academic year and if he has one or more children studying in school or college in the former place, a mid academic year transfer allowance of Rs. 150/- per month from the date he reports to the later place upto the end of the academic year in respect of all the children provided that such allowance shall cease if all the children cease studying at the former place.

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

Regulation No. 23(v) Deputation Allowance when posted outside the Bank :

On and from 01.11.1987 if an officer is deputed to serve outside the Bank, he may opt to receive the emoluments attached to the post to which he is deputed. Alternatively, he may in addition to his pay draw a deputation allowance of 12% of pay, max. Rs. 700/- and such other allowances as he would have drawn had he been posted in the bank's service at that place.

Provided that where he is deputed to an organization which is located at the same place where he was posted immediately prior to his deputation he shall receive a deputation allowance equal to 6% of his basic pay max. Rs. 350/-.

Provided further that an officer on deputation to the training establishment of the Bank as a faculty member or to BSRB shall be eligible for deputation allowance at 6% of his pay max. Rs. 350/-.

Provided that on and from the first day of April 1997 the provisions of this Regulation shall have effect as if, -

(A) for the letters and figures 'Rs. 700', the letters and figures 'Rs. 1,000' had been substituted ;

(B) for the letters and figures 'Rs. 350' occurring at both the places in first and second proviso, the letters and figures 'Rs. 500' had been respectively substituted.

Regulation No. 23(vi) Officiating Allowance :

23(vi) On and from 1.11.1987 if he is required to officiate in a post in a higher scale for continuous period of not less than 7 days at a time or an aggregate of 7 days during a calendar month, he shall receive an officiating allowance equal to 6%of his pay, subject to a maximum of Rs.250/- for the period for which he officiates. Officiating Allowance will rank as pay for purpose of provident fund and not for other purposes.

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

Regulation No. 23(vii) Closing Allowance :

Reg. 23 (vii): Closing Allowance - On and from financial year 1989-90,if he is posted at a branch where books are closed on 31st March and 30th Sept. closing allowance of Rs. 150/- for each of the two closings.

Provided that on and from the financial year 1997 – 1998, the provisions of the sub- Regulation shall have effect as if for the letters and figures 'Rs. 150/-' the letters and figures 'Rs. 250/-' had been substituted.

Regulation No. 23(viii) Split Duty Allowance :

23(viii) Split Duty Allowance - On and from 01.01.1990, if his working hours during the day are split with minimum interval of two hours, a split duty allowance of Rs. 35/- p.m.

Provided that on and from the 1st day of April 1997, the provisions of this sub- Regulation shall have effect as if for the letters and figures 'Rs. 35/- p.m.', the letters and words and figures 'Rs. 70/- per month' had been substituted.

Regulation No. 23(ix) Custodian's Allowance :

If an officer is required to work as custodian of a vault or locker on a holiday, a diem allowance at the rate to which he is entitled.

Regulation No. 23(x) Hill and Fuel Allowance :

23(x) On and from 1.11.1987 if he is serving in a place mentioned in Column 1 of the Table below a Hill and Fuel Allowance at the rate mentioned in Column 2 thereof.

Place	Rate
i) Place with an altitude of 1000 metres & above but less than 1500 metres and Mercara town	5% of pay subject to a maximum of Rs.130/-
ii) Places with an altitude of 1500 metres and above but less than 3000 metres	6.5% of pay subject to a maximum of Rs.160/-.
iii) Places with an altitude of 3000 metres and above	15% of pay subject to a maximum of Rs.600/-

Note :

(a) Officers posted at places with an altitude of not less than 750 metres and which are surrounded by hills with higher altitude which can not be reached with crossing an altitude of 1000 metres or more, will be paid Hill and Fuel Allowance at the same rate as is payable at Centres with an altitude of 1000 metres and above.

b) Hill and Fuel Allowance presently payable at any Centre not covered by the above classification shall stand withdrawn. The allowance already paid 1.11.1987 and 30.4.1989 shall not be recovered. From 1.5.1989 onwards the quantum allowance paid as on 30.4.89 under the old provisions alone shall be protected. In the case of officers posted at that centre on or before that date till the time they remain posted at that centre in the same scale of pay.

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CHAPTER - VI - PERQUISITES

Regulation No. 24 : Medical Aid :

24(1) An Officer shall be eligible for reimbursement of medical expenses actually incurred by him in respect of himself and his family on the following basis viz.

24(1)(a) On and from 01.11.1994 reimbursement of medical expenses to an officer in the grade specified in Column 1 of the Table below and his family may be made on the strength of the officer's own certificate of having incurred such expenditure supported by a statement of accounts for the amounts claimed subject to the limit specified in column 2 thereof.

Table

Grade	Reimbursement limit p.a.
Junior Management and Middle Management Grade	Rs. 1,500/-
Senior Management and Top Executive Grade	Rs. 2,000/-

Note :

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

(ii) For the year 1994 the reimbursement of medical expenses under the medical aid scheme shall be enhanced proportionately for two months, i.e. November & December 1994.

Explanation :

'Family' of an officer for the purpose of this Regulation shall consist of spouse, wholly dependent children and wholly dependent parents only.

24 (b) Hospitalisation Expenses :

(i) On and from 01.11.1994, hospitalization charges will be reimbursed to the extent of 100 % in the case of an officer and 75 % in the case of his family members in respect of all cases which requires hospitalization. Reimbursement on the basis of bills, vouchers, etc. of expenses incurred shall be subject to ceilings determined from time to time in accordance with the guidelines of the Government.

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

(iii) On and from 01.11.1994, medical expenses incurred in respect of the following diseases which need domiciliary treatment as may be certified by the recognized hospital authorities and Bank's medical officer shall be deemed as hospitalization expenses and reimbursed to the extent of 100 % in case of an officer and 75 % in case of family members :

Cancer, Leukemia, Thalsamea, Tuberculosis, Paralysis, Cardiac Ailment, Leprosy, Kidney Ailment , Epilepsy, Parkinson's Disease, Psychiatric Disorder and Diabetes.

Note :

The cost of medicines etc. in respect of domiciliary treatment shall be reimbursed for the period stated in the specialist's prescription. If no period is stated, the prescription for the purpose of reimbursement shall be valid for a period not exceeding 90 days.

Regulation No. 24(2)

Not withstanding the medical benefits (including hospitalisation etc.) listed in Sub- Regulation (1) above and in complete substitution of the same the Board may decide to retain in an unaltered form medical benefits (including hospitalisation etc.) as available in the Bank on the appointed date and if the board so decides all officers shall be eligible for reimbursement of medical expenses only as per the terms and conditions obtaining in the Bank on the appointed date for grant of medical benefits (including hospitalisation etc.).

Regulation No. 24(3)

Medical Aid and Hospitalisation facilities could also be admissible to the officers who are placed under suspension. This amendment is effected from 13-10-1980.

Regulation No. 25 : Residential Accommodation

No Officer shall be entitled as of right to be provided with residential accommodation by the Bank. It shall, however, be open to the Bank to provide residential accommodation on payment by the Officer on and from 01.11.1994 a sum equal to 4% of the basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation whichever is less.

Provided that, a further sum equal to 1% of basic pay in the first stage of the scale of pay will be recovered by the Bank from an Officer if furniture is provided at such residence.

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.

Regulation No. 26 : Bank's Car for Personal Purposes

26(1) No officer other than officers authorised by the Board in accordance with the guidelines of the Govt shall be allowed the use of the bank's car for personal purposes.

26(2) The use of bank's car for personal purpose shall be subject to the rules formulated by the bank in accordance with the guide-lines of the Govt from time to time.

Regulation No. 27 : Loan for Purchase of Conveyance :

The Bank may grant to an officer confirmed in Bank's service loans for 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.

Regulation No. 28 : Loans for Purchase of House

The Bank may grant to an officer confirmed in the Bank's service, a loan for purchase of land for construction of a house or for purchase or construction of a house / flat or apartment or for extention 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.

Regulation No. 29 : Entertainment Expenses and 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.

Regulation No. 30 : Preferential Interest Rates on Deposits

With effect from 4.1.1986 the Bank may allow 1% additional rate of interest over its ruling rate of interest on Fixed Deposits, Saving Deposits and Recurring Deposits in the name of an officer individually, or jointly with any member of his/her family.

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Explanation :

'Family' of an officer for the purpose shall consist of spouse wholly dependent, children and wholly dependent parents only.

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CHAPTER – VII - LEAVE

Regulation No. 31 : Kinds of Leave

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

* Special Casual Leave and Special Leave - Officers may be granted special kinds of leave for sports, donation of blood, family planning (operation), defending another officer in an inquiry and for joining civil defence services.

This amendment is effective from 5.9.1985 (REF. AX-1/ST/55/85 dated 31.10.1985)

Regulation No. 32 : Casual Leave

32(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.

Reg. 32(2) casual leave not availed of any year may be suffixed or prefixed to sick leave in the following year.

Provided that – Casual Leave not availed of in the year 1997 or in any subsequent year may be suffixed or prefixed to sick leave in the following three years.

Regulation No. 33 : Privilege Leave

33(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.

33(2) An officer on privilege leave shall be entitled to full emoluments for the period of leave.

33(3) The period of privilege leave to which an officer is entitled at any time shall be the period which he has earned, less the period of leave availed of.

33(4) On and from 1.1.1990,Privilege Leave may be accumulated upto not more than 240 days except where leave has been applied for and it has been refused.

33(5) An officer desiring to avail of a Privilege leave shall ordinarily give not less than one month's notice of his intention to avail of such leave.

Regulation No. 34 : Sick Leave

34(1) On and from 1.1.1989,an officer shall be eligible for 30 days of Sick Leave for each completed year of service subject to a maximum of 18 months during the entire service. Such leave can be accumulated upto 540 days during the entire service and may be availed of only on production of medical certificate by a medical practitioner acceptable to the Bank or at the bank's discretion nominated by it at its cost.

34(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.

34(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.

Regulation No. 35 : Additional Sick Leave

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

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Regulation No. 36 : Maternity Leave

Leave upto a period of 3 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,
howsoever, not more than 12 months for a such leave shall be available during the entire period of service of the officer

Regulation No. 37 : Extraordinary Leave

With effect from 5.9.1985 an officer shall be eligible for extraordinary leave on loss of pay and allowances for not more than 360 days during the entire period of service. Such leave may not be availed of except for sufficient reasons for 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 upto a total period of 720 days.

Regulation No. 37 (A) : Special Leave

With effect from 5.9.1985,an officer may be granted Special Casual Leave and any Special Leave as may be decided by the Board in accordance with the guidelines of the Government.

Regulation No. 38 : Lapse of Leave

All leave to the credit to an officer shall lapse on resignation, retirement, death, discharge, dismissal or termination for any reason whatsoever.

Provided that where an officer retires from the Banks Service in terms of Regulations 19 of these Regulations or seeks voluntary retirement on or after 01st November 1993 in terms of Bank of Maharashtra (Employees) Pension Regulations 1995 he shall be eligible to be paid a sum equivalent to the emoluments of any period not exceeding 240 days of Privilege Leave that he had accumulated.

Provided further that where an Officer dies while in service there shall be payable to his legal representative sum which would have been payable for the period not exceeding 240 days of Privilege Leave to his credit as on the date of his death.

Regulation No. 39 : Recall on Duty

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

Regulation No. 40 : Furnishing the leave address to the Bank

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

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CHAPTER – VIII

REIMBURSEMENT OF EXPENSES ON TRAVEL

Regulation No. 41 : Modes of Travel and Expenses on Travel

41(1) On and from 1.7.1989 the date specified by the Board for the following provisions, shall apply whenever an officer is required to travel on duty :

(i) An officer in Junior Management Grade may travel by 1st class or AC Sleeper by train. He may, however, travel by air(economy class) if so permitted by the Competent Authority, having regard to the exigencies of business or public interest.

(ii) An officer in Middle Management Grade may travel by 1st Class or AC Sleeper by train. He may, however, travel by air (economy class) if the distance to be traveled is more than 500 kms. He may, however, travel by air (economy class) even for a shorter distance if so permitted by the Competent Authority, having regard to the exigencies of business or public interest.

(iii) An officer in Senior Management or Top Executive Grade may travel by train AC 1st Class or by air (economy class).

(iv) 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 kms. However, 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.

(v) 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.

Regulation No. 41(2)

i) For Air or Rail travel a single fare for the officer will be reimbursed.

ii) For travel by Road by his own vehicle, such rate on a kilometer basis as may be decided by the Bank from time to time, having regard to the type of vehicle used ,the cost to be incurred and the terrain covered , will be reimbursed.

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.

Regulation No. 41 (3)

Actual expenses incurred for transport and porterage will be reimbursed.

Regulation No. 41 (4)

41(4) On and from 01.06.1995 an Officer in the Grades / Scales set out in column 1 of the table below shall be entitled to Halting Allowance at the corresponding rates set out in Column 2 thereof :

Daily Allowance (Rs.)

Grade/Scale of Officers	Major "A" Class Cities	Area-I	Other Places
Officers in Scale IV and above	250.00	200.00	175.00
Officers in Scale I/II/III	200.00	175.00	150.00

Provided that

(a) Where the total period of absence is less than 8 hours but more than 4 hours, Halting allowance at half the above rate shall be payable.

(b) Officers in various Grade / Scales may be reimbursed the actual hotel expenses, restricting to single room accommodation charges in ITDC Hotels, subject to the limits as given below :

Boarding Charges (Rs)

Grades & Scales of Officers	Eligiblity to stay	Major A Class cities	Area I	Other Places
Scale VI and VII	4* Hotel	250	200	175
Scale IV and V	3* Hotel	250	200	175
Scale II and III	2* Hotel (Non AC)	200	175	150
Scale I	1* Hotel (Non AC)	200	175	150

(c) - The Board may prescribe reimbursement of additional limit in excess of the limits prescribed in proviso (b) above in accordance with the guidelines of the Government.

(d) Where lodging is provided at bank's cost / arranged through the bank free of cost ¾ of the Halting Allowance will be admissible.

(e) Where boarding is provided at bank's cost / arranged through the bank free of cost, ½ of the Halting Allowance will be admissible.

(f) Where lodging and boarding are provided at bank's cost / arranged though the bank free of cost, ¼ of the Halting Allowance will be admissible. Where, however, an officer claims boarding expenses on a declaration basis without production of bills for actual expenses incurred, then he shall not be eligible for ¼ 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.

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Explanation :

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

Regulation No. 42 : Transfer Travelling Allowances etc.

42(1) (i) An officer on transfer and the members of his family will be eligible to travel the place of posting by the same mode of travel and class of accommodation by the officer as in case of travel on tour.

42(1)(ii) When the members of the family travel by road the entitlement will be the actual or the first class rail fare for the distance covered whichever is lower.

Explanation :

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

Clarification

Regulation 41(1) and 42(1) are interrelated as Regulation 41 is amended Regulation 42(1) stands automatically amended w.e.f.1.7.1989.The eligibility of the officer under Regulation 42(1) would, therefore ,be as under -

(i) An officer in Junior Management Grade may travel by1st class or AC Sleeper by train. He may, however, travel by air(economy class)if so permitted by the Competent Authority, having regard to the exigencies of business or public interest.

(ii) An officer in Middle Management Grade may travel by1st Class or AC Sleeper by train. He may, however, travel by air(economy class) if the distance to be traveled is more than 500 kms. He may, however, travel by air (economy class) even for a shorter distance if so permitted by the Competent Authority, having regard to the exigencies of business or public interest.

(iii) An officer in Senior Management or Top Executive Grade may travel by train AC 1st Class or by air (economy class).

(iv) 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 kms. However, 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.

Regulation No. 42 (2) (I)

On and from 01.07.1993 an Officer on transfer will be reimbursed his expenses for transporting his baggage by goods train upto the following limits.

Pay Range	Where he has family	Where he has no family
Rs. 4250/- p.m. to Rs. 6210/- p.m.	3000 kgs	1000 kgs
Rs. 6211/- p.m. and above	Full wagon	2000 kgs

42 (2) (i) (a) On and from the first day of April, 1997, an officer on transfer will be reimbursed his expenses for transporting his baggage by goods train upto the following limits.

Pay Range	Where he has family	Where he has no family
Rs. 4250/- p.m. to Rs. 6210/- p.m.	3000 kgs	1500 kgs
Rs. 6211/- p.m. and above	Full wagon	2500 kgs

42(2)(ii) On and from 1.1.1987, If an officer eligible for full wagon avails of facility of "Container Service" by railways, he shall be reimbursed actual charges for one Container if he is in the Junior or Middle Management Grade and for two Containers if he is in the Senior or Top Management Grade. If the baggage is transported by road between places connected by rail the reimbursement will be limited to the actual freight charges against submission of bills subject to the cost not exceeding the cost of transport at the maximum permissible quantity by goods train. If there is no railway station or railway out-agency at the old or new place of posting, the officer will be paid the actual cost of transporting the baggage by road upto the nearest railway station or railway-out agency. If both the places do not have railway station/out agencies, the officer will be paid the actual cost of transporting the baggage upto the stipulated weights by an approved transport operator.

42(2)(iii) An officer who owns a car will be eligible to claim the cost of transporting it by train to the place of transfer, at goods train rate, and where the car is driven by road the cost of so taking it at the rates decided by the Board.

42(2)(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.

42 (3)(a)

On and from the 1st day of April 1997 an officer on transfer will be eligible to draw a lump sum amount as indicated below for expenses connected with packing, local transportation, insuring the baggage etc.

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

Note :

These expenses are not allowance but reimbursement on declaration by waiving the production of receipt.

Regulation No. 42 (4)

An officer transferred to any station shall be eligible to claim halting allowance for a period spent on journey at the same rate as in case of travel on journey.

Provided that on and w.e.f.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 process of taking over charge, for reasons beyond his control, the competent authority may consider on merit ; grant of halting allowance to him upto a maximum period of 15 days or till the time the quarters are made available to him whichever is earlier.

Regulation No. 43 : Traelling Allowance on REtirement

43 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.

Regulation No. 44 : Leave Travel Concession

44(i) During each block of 4 years an officer shall be eligible for Leave Travel Concession for travel to his Home Town once in each block of 2 years. Alternatively, he may travel in one block of 2 years to his Home Town and in the other block to any place in India by the shortest route.

Encashment of privilege leave

44(ii) On and from 1.6.1991 once in every Four years when an officer avails of leave Travel Concession he may be permitted to surrender and encash his privilege leave not exceeding one month at a time. Alternatively, he may whilst travelling in one block of two years to his home town and in other block to any place in India be permitted encashment of Privilege Leave with a maximum of 15 days in each Block or 30 days in one block. For the purpose of leave encashment all emoluments payable for the month during which the availment of leave travel concession commences shall be admissible.

Provided that an officer at his option shall be permitted to encash one day's additional Privilege Leave for donation to the Prime Minister's Relief Fund subject to his giving a letter to the bank to that effect and authorising the Bank to remit the amount to the Fund.

Regulation No. 44 (iii)

MODE AND CLASS OF TRAVEL :

The mode and class by which an officer may avail of LTC shall be the same as in case of 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.

Clarification :

An Officer who is eligible to travel by Air but undertakes journey to place of destination or home town which is not connected by Air while availing L.T.C. will be reimbursed notional fare as under

(a) Train fare by AC first class from Head Quarters to the designated place by the shortest route in case of an Officer in Senior Management Grade Scale.

(b) Train fare by first class or AC Sleeper (ii) from the Head Quarters to the designated place by the shortest route in case of an Officer in Middle Management Grade Scale & Junior Management Grade Scale I.

(c) In case of Scale II and Scale III Officers barring the journey of Air Travel the entitlement would be same as above and in case of Air Journey beyond 500 kms. actual reimbursement of Air Travel and reimbursement of actual expenses OR notional fare (2nd class a/c. sleeper) by shortest route whichever is less.

(d) Local conveyance / service charges / sight seeings are not permissible under L.T.C. However, if change in mode of travel is necessary and the expenses are incurred for enabling the Officers for undertaking further journey they may be reimbursed provided they are within entitlement.

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CHAPTER – IX - TERMINAL BENEFITS

Regulation No. 45 : Provident Fund & Pension

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.

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 contribution 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 Bank's 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.

Note :

'Pay' for the purpose of Provident Fund shall mean basic pay including Stagnation Increments, Officiating Allowance, Professional Qualification Allowance and increment component of Fixed Personal Allowance.

Regulation No. 46 : Gratuity

46(1) Every officer, shall be eligible for gratuity on :

1) Retirement

2) Death

3) disablement rendering him unfit for further service as certified by a medical officer approved by the Bank;

4) *resignation after completing ten years of continuous service ;*

5) termination of service in any other way except by way of punishment after completion of 10 years of service.

46(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.

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 - TRANSFERALIBILITY

Regulation No. 47 : Transferability

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

Regulation No. 48 : On Bank Duty

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

Regulation No. 49 : Joining Time on Transfer

49(i) An officer shall be eligible for joining time on one occasion and not exceeding 7 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.

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

49(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 the public holidays following the day of his relief shall not be included in computing the joining time.

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

49(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 – IX - MISCELLANEOUS

Regulation No. 50 : Power to Implement Regulations

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

Regulation No. 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 the Government's Resolution No.F.4(26)/72/IR dated 19.7.1973,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.

Regulation No. 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 service in the existing bank and also his service in the Bank prior to the date of coming into force of these regulations.

Regulation No. 53 : *Revocation of Earlier Rules etc.*

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

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

Regulation No. 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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