# UNION BANK OF INDIA
# (OFFICERS') SERVICE REGULATIONS, 1979

## P R E L I M I N A R Y

In exercise of the powers conferred by section 19 read with sub-section (2) of section 12 of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 (5 of 1970), the Board of Directors of Union Bank of India 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

| Reg. No. | Subject |
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| 1. | **Short title and commencement:**<br><br>(1) There regulations may be called Union Bank of India (Officers') Service Regulations, 1979.<br><br>(2) These regulations shall come into force on the 1st day of July, 1979 (in respect of amendments, effective from their date of adoption). |
| 2. | **Officers to whom the regulations apply:**<br><br>(1) These regulations shall apply to all Officers of the Bank 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.<br>(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.<br>(3) They shall, however, not apply to employees appointed/engaged in any country outside India and permanently serving there. |
| 3. | **Definitions:**<br><br>In these regulations, unless there is anything repugnant to the subject or context:<br>**(a)** "Appointed Date" means the 1st day of July 1979:<br><br>**(b)** "Bank" means Union Bank of India:<br><br>**(c)** "Board' means the Board of Directors of the Bank:<br><br>**(d)** "Competent Authority" means the authority designated for the purpose by the Board: |

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| | **(e)** "Emoluments" mean the aggregate of salary and allowances, if any:<br><br>**(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 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<br>***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 members 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;<br><br>**(g)** "Government" means the Central Government:<br><br>**(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:<br><br>**(i)** "Managing Director" means the Managing Director &s Chief Executive Officer of the Bank of the Bank:<br><br>**(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:<br><br>**(k)** "Pay' means basic pay including stagnation increment:<br><br>**(l)** "Salary" means the aggregate of the Pay and Dearness Allowances:<br><br>**(m)** "Year" means a continuous period of twelve months:<br><br>**(n)** "Calendar Year" means the period commencing from the 1st day of January of a year and ending with the 31st day of December of the same year. |

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## CHAPTER II

## GRADES AND CATEGORISATION OF POSTS

| 4. | **Grades and Scales of Pay I** |
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| | Grades and Scales of Pay:<br><br>(1) On and from 1-11-1987, the scales of pay specified against each grade shall be as under:-<br>(a) Top Executive Grade;<br>Scale VII Rs. 6400 - 150 – 7000<br>Scale VI Rs. 5950 - 150 – 6550<br>(b) Senior Management Grade:<br>Scale V Rs. 5350 - 150 – 5950<br>Scale IV Rs. 4520 - 130 - 4910 - 140 - 5050 - 150 – 5350<br>(c) Middle Management Grade:<br>Scale III Rs. 4020 - 120 - 4260 - 130 – 4910<br>Scale II Rs. 3060 - 120 - 4260 - 130 – 4390<br>(d) Junior Management Grade :<br>Scale I Rs. 2100 - 120 – 4020<br><br>(2) On and from 1-7-1993, the scales of pay specified against each grade shall be revised as under:-<br>(a) Top Executive Grade;<br>Scale VII Rs. 12650 - 300 - 13250 - 350 –13600 – 400 – 14000<br>Scale VI Rs. 11450 - 300 – 12650<br>(b) Senior Management Grade;<br>Scale V Rs. 10450 - 250 – 11450<br>Scale IV Rs. 8970 - 230 – 9200 - 250 – 10450<br>(c) Middle Management Grade;<br>Scale III Rs. 8050 - 230 – 9200 - 250 – 9700<br>Scale II Rs. 6210 - 230 – 8740<br>(d) Junior Management Grade;<br>Scale I Rs. 4250 – 230 - 4940 - 350 - 5290 - 230 – 8050<br><br>(3) With effect from 1st April, 1998, the scales of pay specified against each grade shall be as under:-<br>(a) Top Executive Grade :<br>Scale VII Rs. 19340-420/2-20180-520/1-20700-600/1-21300<br>Scale VI Rs. 17660-420/4-19340<br>(b) Senior Management Grade :<br>Scale V Rs. 16140-380/4-17660<br>Scale IV Rs. 13900-340/1-14240-380/5-16140<br>(c) Middle Management Grade :<br>Scale III Rs. 12540-340/5-14240-380/2-15000<br>Scale II Rs. 9820-340/11-13560<br>(d) Junior Management Grade : |

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| | Scale I Rs. 7100-340/16-12540<br><br>(4) With effect from 1st November 2002, the scales of pay specified against each grade shall be as under:-<br>(a) Top Executive Grade :<br>Scale VII Rs. 29340 -680/2-30700-900/1-31600-1000/1- 32600<br>Scale VI Rs. 26620 - 680/4 - 29340<br>(b) Senior Management Grade :<br>Scale V Rs. 24140 - 620/4 - 26620<br>Scale IV Rs. 20480 - 560/1 - 21040 - 620/5 - 24140<br>(c) Middle Management Grade :<br>Scale III Rs. 18240 - 560/5 - 21040 - 620/2 - 22280<br>Scale II Rs. 13820 - 500/1 - 14320 - 560/10 - 19920<br>(d) Junior Management Grade :<br>Scale I Rs. 10000-470/6-12820-500/3-14320-560/7-18240<br><br>Note: Every officer who is governed by the scales of pay as in force as on 31.3.1998 shall be fitted in the scale of pay set out as in this sub regulation as on 01.04.1998 on stage to stage basis, i.e. on corresponding stages from first stage onwards in the respective scales and the increments shall fall on the anniversary date as usual except where provided otherwise.<br><br>(4) Nothing in sub-regulations (1), (2) (3) and (4) shall be construed as requiring the Bank to have at all times, officers serving in all these grades.<br><br>(5) With effect from 1st November 2007, the scales of pay specified against each grade shall be as under:-<br>(a) Top Executive Grade :<br>Scale VII Rs. 46800 - 1300/4 - 52000<br>Scale VI Rs. 42000 - 1200/4 - 46800<br>(b) Senior Management Grade :<br>Scale V Rs. 36200 - 1000/2 - 38200 - 1100/2 - 40400<br>Scale IV Rs. 30600 - 900/4 - 34200 - 1000/2 - 36200<br>(c) Middle Management Grade :<br>Scale III Rs. 25700 - 800/5 - 29700 - 900/2 - 31500<br>Scale II Rs. 19400 - 700/1 - 20100 - 800/10 - 28100<br>(d) Junior Management Grade :<br>Scale I Rs. 14500-600/7-18700-700/2-20100-800/7-25700<br><br>Explanation:- Every officer who is governed by the scales of pay as in force as on 31.10.2007 shall be fitted in the scale of pay set out as in this sub regulation as on 01.11.2007 on stage to stage basis, i.e. on corresponding stages from first stage onwards in the respective scales and the increments shall fall on the anniversary date as usual except where provided otherwise. |

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

(6) With effect from 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.

(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 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) On and from the 30th day of March, 2020, the Scale of Pay and Special Allowance for the post of Chief General Manager in Top Executive Grade shall be as under:

(A) Top Executive Grade
Scale VIII = Rs.1,03,000 – 2,700/3 – 1,11,100 – 2,800/1 – 1,13,900

(B) Special Allowance
Scale VIII = 11% of Basic Pay plus applicable Dearness Allowance thereon:
Provided that nothing in this sub-regulation shall be construed as requiring the

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| | Bank to have at all times officers serving in this grade.<br><br>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.** | **<u>Increments:</u>**<br>**1)** Subject to the provisions of sub-regulation (3) of Regulation 4, on and from 1.4.1998, the increments shall be granted subject to the following sub-clauses:-<br>**(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.<br><br>**(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.<br><br>**(c)** Officers including those referred to in (b) above who reach the maximum of the Middle Management Grade Scales II and III shall draw stagnation increment(s) for every three completed years of service after reaching the last stage of the Scale II or Scale III as the case may be subject to a maximum of two such increments of Rs.340/- each for officers in the last stage of Scale II and one such increment of Rs.380/- for officers in the last stage of Scale III.<br><br>Provided that on and from 1.11.1994 officers in substantive Scale III i.e. those who are recruited in or promoted to Scale III shall be eligible for second stagnation increment three years after having received the first stagnation increment.<br><br>Note: 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.<br><br>Subject to the provisions of sub-regulation (4) of Regulation 4, on and from 1.11.2002, the increments shall be granted subject to the following, namely:-<br>**(a)** The increments specified in the scales of pay set out in sub-regulation (4) 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. |

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

**c)** Officers including those referred in clause (b) above who reach the maximum of the Middle Management Grade Scales II and III shall draw stagnation increment(s) for every three completed years of service after reaching the last stage of the Scale II and Scale III, as the case may be, subject to a maximum of two such increments of Rs. 560 each for Officers in the last stage of Scale II and one such increment of Rs. 620 for officers in the last stage of Scale III;

Provided that on and from 1.11.1994 officers in substantive Scale III i.e. those who are recruited in or promoted to Scale III shall be eligible for second stagnation increment three years after having received the first stagnation increment.

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

Note:- 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.

Subject to the provisions of sub-regulation (5) of Regulation 4, on and from 1.11.2007, the increments shall be granted subject to the following, namely:-

**(a)** The increments specified in the scales of pay set out in sub-regulation (5) of Regulation 4 shall, subject to the sanction of the Competent authority, accrue on an annual basis and shall be granted on the first day of the month in which these fall due.

**(b)** Officers in Junior Management Grade Scale I who have moved to scale of pay for Middle Management Grade Scale II after reaching maximum of the higher scale shall be eligible for four stagnation increments for every three completed years of service of which first two shall be Rs.800/- each and next two Rs.900/- each.

Provided that officers who have completed three years or more after receipt of the second stagnation increment as on 01.11.2007 will get

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third stagnation increment on 01.11.2007 and another stagnation increment on or after 01.11.2008 on their completion of six years after receipt of second stagnation increment.

**c)** Officers in Middle Management Scale II who have moved to scale of pay for Middle Management Scale after reaching maximum of the higher scale shall be eligible for three stagnation increments of Rs.900/- each for every three completed years of service.

Provided that officers who have completed three years or more after receipt of the first stagnation increment as on 01.11.2007 shall get the next stagnation increment with effect from 01.11.2007 and a subsequent stagnation increment on or after 01.11.2008 on their completion of six years after receipt of the first stagnation increment.

Provided further the officers appointed to or promoted in substantive Middle Management Grade Scale III shall be eligible for four stagnation increments of Rs900/- each for every three completed years of service or;

Provided also that the officers who have already received two stagnation increments and completed more than three years of service after receipt of second stagnation increment as on 01.11.2007 will get the third stagnation increment on 01.11.2007 and the fourth stagnation increment, on or after the 01.11.2008 on completion of six years after receipt of second stagnation increment.

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

Subject to the provisions of sub-regulation (6) of regulation 4, on and from the 1st 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;

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(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 the 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 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 the 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:

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

*Explanation*—Grant of such increments in the next higher Scale under this sub-regulation shall not amount to promotion and the privileges, perquisites, duties and responsibilities of the officers shall continue as of their substantive posts.";

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

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**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 1.11.1987, officers who reach or have reached the maximum in the pay scale and are unable to move further except by way of promotion shall subject to Government guidelines, if any, be granted Professional Qualification Allowance in lieu of additional increments in consideration of passing CAIIB Examination as under:-

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| 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. |

**(c)** On and from 1.11.1994, other things being equal, the quantum of Professional Qualification Allowance shall stand revised as under :-

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

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

**(d)** On and from 1.11.1999, other things being equal, the quantum of Professional Qualification Pay shall stand revised as under :-

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| Those who have passed JAIIB or Part I of CAIIB | (i) Rs. 150/- p.m. after one year on reaching max. of the scale. |

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

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

**(e)** On and from 1.11.2002, other things being equal, the quantum of Professional Qualification Pay shall stand revised as under :-

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| Those who have passed JAIIB or Part I of CAIIB | (i) Rs. 300/- p.m. one year after reaching top of the scale. |
| Those who have passed JAIIB and CAIIB or both parts of CAIIB | (i) Rs. 300/- p.m. one year after reaching top of the scale. |
| | (ii) Rs. 750/-p.m. two year after reaching top of the scale. |

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

**(f)** On and from 1.11.2007, other things being equal, the quantum of Professional Qualification Pay shall stand revised as under :-

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| Those who have passed JAIIB or Part I of CAIIB | (i) Rs.410/- p.m. one year after reaching top of the scale. |
| Those who have passed JAIIB and CAIIB or both parts of CAIIB | (i) Rs. 410/- p.m. one year after reaching top of the scale. |
| | (ii) Rs. 1030/-p.m. two year after reaching top of the scale. |

Provided that an officer employee acquiring Junior Associate of Indian Institute of Bankers / 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 for 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 instalments 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

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Professional Qualification Pay on account of acquiring such qualification/s, he may be grated the Professional Qualification Pay with effect from 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:

| (1) | (2) |
|---|---|
| Those who have passed Junior Associate of Indian Institute of Bankers or Certified Associate of Indian Institute of Bankers – Part 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 | (i) Rs. 670 per month, one year after reaching maximum of the scale<br><br>(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 installment of Professional Qualification Pay and the release of subsequent installments of Professional Qualification Pay shall be with reference to the date of release of first installment of Professional Qualification Pay";

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

(ii) On and from 1.11.1994 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

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as above, if he refuses to accept promotion when offered;

(iv) An officer employee 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 for the first instalment of Professional Qualification Pay and the release of subsequent instalments of PQP shall be with reference to the date of release of first instalments of Professional Qualification Pay.

(v) If an Officer as on the date of 27th April, 2010 has already acquired any of the above 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 1st 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 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.

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

**(b)** An officer who is at the maximum of the scale or who is in receipt of stagnation increment(s) as on 1st November, 1993, will draw a Fixed Personal Allowance from 1st November, 1993 which shall be equivalent to an amount of last increment drawn plus dearness allowance payable thereon as on 1st November, 1993, plus house rent allowance, at such rates as applicable in terms of Regulation 22. The Fixed Personal Allowance given hereunder together with House Rent Allowance, if any, shall remain frozen for the entire period of service:

| Increment Component | DA as on 1.11.1993 | Total F.P.A. payable where bank's accommodation is provided |
|---|---|---|
| (A) Rs. | (B) Rs. | (C) Rs. |
| 230 | 5.79 | 236 |
| 250 | 6.30 | 257 |
| 300 | 7.56 | 308 |
| 400 | 10.08 | 411 |

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

| Increment Component | DA as on 1.11.1997 | Total F.P.A. payable where bank's accommodation is provided |
|---|---|---|
| (A) Rs. | (B) Rs. | (C) Rs. |
| 340 | 4.28 | 345 |
| 380 | 4.78 | 385 |
| 420 | 5.29 | 426 |
| 600 | 7.56 | 608 |

Note:

**(i)** Fixed Personal Allowance/Fixed Personal Pay as indicated under Column (c) in clause (b) and (c) shall be payable to those officer employees who are provided with bank's accommodation.

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

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

Provided that where any instalment of Professional Qualification 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.

**(iv)** The increment component of Fixed Personal Allowance/Fixed Personal Pay shall rank for superannuation benefits.

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**(d)** On and from 1st November, 2004, 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.

| Increment Component | DA as on 1.11.2004 | Total F.P.A. payable where bank's accommodation is provided |
|---|---|---|
| (A) Rs. | (B) Rs. | (C) Rs. |
| 560 | 23 | 583 |
| 620 | 25 | 645 |
| 680 | 28 | 708 |
| 1000 | 41 | 1041 |

Note: (i) Fixed Personal Pay / Fixed Personal Allowance as indicated in Column "C" of the table in clause (b), (c), (d) of sub-regulation(3) of Regulation 5 shall be payable to those officer employees who are provided with bank's accommodation.

(ii) Fixed Personal Pay / Fixed Personal Allowance for officers eligible for House Rent Allowance shall be "A" + "B" + House Rent Allowance as indicated in clauses (b), (c) and (d) of sub-regulation (3) of Regulation 5 drawn by the concerned officer on the increment component of relevant scale of pay as specified in sub-regulation (2) and (3) of Regulation 4 is earned.

(iii) on and from the 1st day of 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 installment of Professional Qualification Pay which on account of earlier provisions has been shifted by a year and is scheduled for release on or after to 1st day of November 1999, it shall be released to the Officer on and from this date and second installment of Professional Qualification pay, if any, shall be released on 1st Day of November 2000.

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

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

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

| Increment Component | DA as on 1.11.2007 | Total F.P.A. payable where bank's accommodation is provided |
|---|---|---|
| (A) Rs. | (B) Rs. | (C) Rs. |
| 800 | 58 | 858 |
| 900 | 65 | 965 |
| 1000 | 72 | 1072 |
| 1100 | 79 | 1179 |
| 1200 | 86 | 1286 |
| 1300 | 94 | 1394 |

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

| Increment component (Rs.) | Dearness Allowance as on 01.11.2012 on the increment components (Rs.) | Total Fixed Personal Pay payable where Bank's accommodation is provided (Rs.) |
|---|---|---|
| (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) of the tables in clauses (b), (c), (d), (e) and (f) of this sub-regulation shall be payable to those officer who are provided with Bank's accommodation.

(ii) Fixed Personal Allowance or Fixed Personal Pay for officers eligible for House Rent Allowance shall be the aggregate amount specified under columns (1) and (2) of the table under clause (f) and House Rent Allowance drawn by the concerned officer when the last increment of

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the relevant scale of pay as specified in sub-regulations (2), (3), (4), (5) and (6) of Regulation 4 is earned.

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

(iv) On and from the 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 installment 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 the 1st November, 1999, it shall be released to the officer on and from that date and second installment of Professional Qualification Pay, if any, shall be released on the 1st November, 2000.

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

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

(g) On and from the 30th day of March, 2020, other things being equal, the Fixed Personal Pay together with House Rent Allowance, if any, for the post of Chief General Manager in Top Executive Grade Scale-VIII shall be at the rates given in the table below and shall remain frozen for the entire period of service:

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

**6.** **Categorization:**

**(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 categorization may be reviewed by the Board or such Authority.

| | |
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| | Provided that the categorization 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.<br><br>**(2)**For the purpose of categorization of posts under Sub-regulation (1), every branch of the Bank shall be classified by the Bank, in accordance with criteria to be approved by the Government, as Small, Medium, Large, Very Large or Exceptionally Large category. |

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## CHAPTER III

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

<table>
<tr><td>7.</td><td>Subject</td></tr>
<tr><td></td><td>
<u>Categorization on the appointed date:</u><br><br>
Categorisation — (1) On and from the 30th day of March, 2020, and subject to the provisions of regulation 6, the various posts of officers in the Bank shall be categorized as specified in the table below:<br><br>
TABLE<br><br>
<table>
<tr><th>POSTS</th><th>GRADE or SCALE IN WHICH PLACED</th></tr>
<tr><td>Chief General Manager</td><td>Top Executive Grade Scale-VIII</td></tr>
<tr><td>General Manager</td><td>Top Executive Grade Scale-VII</td></tr>
<tr><td>Deputy General Manager</td><td>Top Executive Grade Scale-VI</td></tr>
<tr><td>Assistant General Manager</td><td>Senior Management Grade Scale-V</td></tr>
<tr><td>Chief Manager</td><td>Senior Management Grade Scale-IV</td></tr>
<tr><td>Senior Manager</td><td>Middle Management Grade Scale-III</td></tr>
<tr><td>Manager</td><td>Middle Management Grade Scale-II</td></tr>
<tr><td>Asst. Manager</td><td>Junior Management Grade Scale-I</td></tr>
</table>
<br>
(2) If any difficulty or anomaly arises out of the above categorization, the same shall be referred to a Committee consisting of the Managing Director and Chief Executive Officer and such other person or persons as may be appointed by the Central Government for this purpose, for its decision.”.
</td></tr>
<tr><td>8.</td><td>
<u>Fitment in the Scales of pay:</u><br><br>
(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 the 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.<br><br>
(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
</td></tr>
</table>

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| | 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.<br><br>**(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.<br><br>**(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.<br><br>Explanation to Sub-Regulation (1) :<br>Where in any Bank the maximum pay ranking for Dearness Allowance under the existing rule of service is less than Rs.641/- for the purposes of fitment in the new Scale of Pay the same shall be assumed to be Rs.641/-. |
| **9.** | **<u>Adjustment Allowance:</u>**<br><br>If the pay of an Officer after fitment in the new Scale of pay in the manner referred to in Regulation 8 is at the maximum of that scale and even then the salary of such Officer is lower than the aggregate of pay and Dearness Allowance payable to him immediately before such fitment, together with additional increment, if any, that may be taken into account for fitment of an Officer in the category to which he belongs, the difference shall be paid to him by way of Adjustment Allowance till such time as he is promoted to a higher scale. If salary on such promotion is still less than the aggregate of salary and Adjustment Allowance payable to him immediately before such promotion, the difference shall continue to be paid to him as Adjustment allowance, so, however, the Adjustment Allowance payable after such promotion shall be absorbed in the future increments to the extent of 33 1/3% of each such increment or 33 1/3% of the increase in salary as a consequence of such increment, whichever is lower. |
| **10.** | **<u>Personal Allowance:</u>**<br><br>**(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 |

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| | payable to him immediately before such fitment, the difference shall be paid to him as a Personal Allowance which shall be absorbed in the future increments to the extent of 33 1/3% of each such increment or of 33 1/3% of the increase in the salary as a consequence of such increment whichever is lower.<br><br>Explanation:<br>The allowances referred to in this Regulation payable before fitment are the following :<br>(i) House Rent Allowance, wherever payable<br>(ii) Ledger Checking Allowance<br>(iii) Fixed Special Allowance to Senior Management<br>(iv) Personal Pay<br><br>Note : The House Rent Allowance wherever payable shall mean:<br>**(a)** Where a House Rent Allowance was payable to the Officer immediately before such fitment, the amount of such allowance:<br>O R<br>**(b)** Where immediately before such fitment in accordance with the rules of service then applicable, an Officer had been provided with a rent free accommodation or allowed to hire accommodation on reimbursement basis, such allowance only as would have been payable to him under those rules as House Rent Allowance or 10% of pay on fitment in the new scale of pay, whichever is higher.<br><br>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.<br><br>**(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.** | **<u>Absorption against future increments and increases:</u>**<br><br>For the purpose of absorbing the allowances mentioned in Regulation 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.** | **<u>Option for existing Officers:</u>**<br><br>**(1)** Notwithstanding anything contained in these Regulations, an Officer in the service of the Bank immediately before the appointed date shall |

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| | 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.<br><br>Provided that such option shall continue to have effect only till the Officer is promoted to a Scale in the Scales of pay set out in Regulation 4 higher than the Scale of Pay to which the Scale of pay under his entitlement immediately before the appointed date corresponds in accordance with Regulation 7.<br><br>**(2) Save as provided in Sub Regulation (3):**<br>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.<br>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.<br><br>**(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 allowances as applicable under these regulations on and from 1-2-1984. On exercising such option, he will be fitted notionally on the appointed date into the new Scale of Pay in the manner referred to in Regulation 8 and after granting him the increments he would have received in terms of these Regulation upto 31-1-1984, he shall be fitted in the Scale of pay set out in Regulation 4(1) as on 1-2-1984 in accordance with the guidelines of the Government issued thereunder.<br><br>Provided that if the aggregate of pay and allowances payable under these Regulations to the Officer after fitment as above is lower than the aggregate of pay and allowances that were payable to him as on 31-1-1984 before such fitment, the difference shall be paid to him as a personal Allowance which shall be absorbed in the future increments to the extent of 33 1/3% of each such increment or 33 1/3 % of the increase in the salary as a consequence of such increment, whichever is lower.<br><br>(4) Any Officer, -<br>(a) who had exercised option referred to in sub-regulation (1) and<br>(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<br>**(c)** who continues in regular service of 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, |

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| | 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. |
| **13.** | **<u>Appeal against fitment:</u>**<br><br>**(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.<br><br>**(2)** Such appeal shall be preferred within 30 days of the receipt of the communication of the fitment accorded to him.<br><br>**(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.<br><br>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, PROBOATION, CONFIRMATION, PROMOTION, SENIORITY AND TERMINATION

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| **14.** | **Appointments:**<br><br>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:**<br><br>**(1)** An Officer directly appointed to the Junior Management Grade shall be on probation for a period of two years.<br><br>**(2)** An employee of the Bank promoted as an Officer in the Junior Management Grade shall be on probation for one year.<br><br>**(3)** An Officer appointed to any other grade shall be on probation for such period as may be decided by the Bank.<br>Provided that the Competent Authority may in the case of any Officer, reduce the period of probation or dispense with probation. |
| **16.** | **Confirmation:**<br>**(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.<br>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.<br><br>**(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 further period not exceeding one year.<br><br>**(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:<br>**(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<br>**(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. |

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| **17.** | **<u>Promotions:</u>**<br><br>**(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.<br><br>**(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.** | **<u>Seniority:</u>**<br><br>**(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 Bank may determine. A copy of such list shall be kept at every branch or office of the Bank.<br><br>**(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 the 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.<br><br>**(3)** Subject to the provision of Sub Regulation (2).<br>**(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.<br>**(b)** If however two Officers recruited under the General Category and Reserve 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.<br>**(c)** If, however, two or more categories of Officers such as Technical 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.<br><br>**(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. |

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| | **(5)** Nothing in this regulation shall affect the seniority among themselves of the Officers as existing immediately prior to the appointed date. |
| **19.** | **<u>Age of Retirement:</u>**<br><br>**(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.<br><br>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.<br><br>Provided further that before retiring an Officer employee, at least three months' notice in writing or an amount equivalent to three months' substantive salary/pay and allowances, shall be given to such Officer employee.<br><br>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.<br><br>Explanation:<br>An Officer employee will retire on the last day of the month in which he completes his age of retirement.<br><br>Provided that an Officer employee whose date of birth is on the first day of a month shall retire from service on the afternoon of the last day of preceding month on attaining the age of retirement.<br><br>**(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. |

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| **20.** | **<u>TERMINATION OF SERVICE:</u>**<br><br>**(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 interest 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.<br><br>**(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.<br><br>**(c)** The decision to terminate the services of an officer employee under sub-regulation (a) above will be taken only by the Chairman & Managing Director.<br><br>**(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.<br><br>**(e)** Where an officer employee whose services have been terminated and who has been paid an amount of three months' emoluments in lieu of notice and on appeal his termination is cancelled, the amount paid to him in lieu of notice shall be adjusted against the salary that he would have earned, had his services not been terminated and he shall continue in the Bank's employment on same terms and conditions as if the order of termination had not been passed at all.<br><br>**(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.<br><br>**(g)** Nothing contained hereinabove will affect the Bank's right to retire an officer employee under Regulation 19(1).<br><br>**(2)** An officer shall not leave or discontinue his service in the Bank without first giving a notice in writing of his intention to leave or discontinue his service or resign. The period of notice required shall be 3 months and shall be submitted to the Competent Authority as prescribed in these regulations.<br><br>Provided further that the Competent Authority may reduce the period of |

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| | three months or remit the requirement of notice.<br><br>**(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.<br><br>**(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.<br>**(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 CPF. |

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## CHAPTER V

## ALLOWANCES

**21.** **Dearness Allowance:**

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

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

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

(i) 0.67% of 'Pay' upto 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 1-7-1993, Dearness Allowance Scheme shall be as under:-

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

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

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

Note: (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 1-11-1994.

**(3)** On and from 1.4.1998, Dearness Allowance Scheme 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' upto 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/-.

Note: (A) 'Pay' for the purpose of Dearness Allowance shall mean basic pay including Stagnation Increments.
(B) Professional Qualification Allowance/Professional Qualification Pay as specified in Explanation (c) and (d) to sub-regulation (2) of Regulation 5

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| | shall rank for dearness allowance.<br><br>**(4) a)** For the period from 1st November 2002 to 31st January 2005, Dearness Allowance Scheme shall be payable for every rise or fall of 4 points over 2288 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960=100 at the following rates.<br><br>(i) 0.18% of 'pay' upto Rs.9650/- plus,<br>(ii) 0.15% of 'pay' above Rs.9650/- and upto Rs.15350/- plus,<br>(iii) 0.09% of 'pay' above Rs.15350/- and upto Rs.16350/- plus,<br>(iv) 0.04% of 'pay' above Rs.16350/-.<br><br>**b)** On and from 1st February 2005, Dearness Allowance shall be payable for every rise or fall of 4 points over 2288 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960 = 100 at 0.18% of Pay.<br><br>**(5)** On and from 01.11.2007, 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.<br><br>Explanation:- (A) 'Pay' for the purpose of Dearness Allowance shall mean basic pay including Stagnation Increments.<br>(B) Professional Qualification Allowance / Professional Qualification Pay as specified in Explanation (c), (d), (e) and (f) to sub-regulation (2) of Regulation 5 shall rank for dearness allowance.<br><br>(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.<br><br>*Explanation.*— For the purposes of this sub-regulation,—<br><br>(a) "pay" for the purpose of Dearness Allowance shall mean basic pay including Stagnation Increments plus Special Allowance;<br><br>(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.** | **<u>House Rent Allowance:</u>**<br>**(1) (a)** On and from 1st November, 1994 where an officer is provided with residential accommodation by the Bank, a sum equal to 4% of the basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation, whichever is less, will be recovered from him. |

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**(b)** 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 Government & Project Area Centres in Group 'A' | 13% of the pay p.m. |
| (ii) Places in Area I and Project Area Centres in Group 'B' | 12% of the pay p.m. |
| (iii) Area II and State Capitals and Capitals of Union Territories not covered by (i) and (ii) above | 10.5% of the pay p.m. |
| (iv) Area III | 9.5% of the pay p.m. |

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

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

**(b)** Where an officer is not provided any residential accommodation by the Bank he shall be eligible on and from 1.11.1999 for House Rent Allowance at the following rates:-

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

Provided that if an officer produces a rent receipt, the House Rent Allowance payable to him shall be the actual rent paid by him for his

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residential accommodation in excess over 2.5% of the pay in the first stage of the scale of pay in which he is placed or 150% of the House Rent Allowance payable as per Column II above, whichever is lower.

(1) (a) On & from the 1st November 2002, where an officer is provided with residential accommodation by the Bank, a sum equal to 1.75% of the basic pay in the first stage of the scale of pay in which he is place 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 on and from 1.11.2002 for House Rent allowance at the rates:-

| Column I | Column II |
|---|---|
| **Where the place of work is in** | **HRA payable shall be** |
| (i) Major 'A' Class Cities and Project Area Centres in Group 'A' | 8.5% of the pay |
| (ii) Other Places in Area I and Project Area Centres in Group 'B' | 7.5% of the pay |
| (iii) Other Places | 6.5% of the pay |

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

Note: (i) 'Pay' for the purpose of House Rent Allowance shall mean basic pay including stagnation increments.
(ii) Professional Qualification Allowance or Professional Qualification Pay, as the case may be, shall rank for House Rent Allowance with effect from 1.11.1994.

(1) (a) On & from the 1st November 2007, 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 place 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:-

| Column I | Column II |
|---|---|
| **Where the place of work is in** | **HRA payable shall be** |
| (i) Major 'A' Class Cities and Project Area Centres in Group | 8.5% of the pay |

| | |
|---|---|
| 'A' | |
| (ii) Other Places in Area I and Project Area Centres in Group 'B' | 7.5% of the pay |
| (iii) Other Places | 6.5% of the pay |

Provided that if an officer produces a rent receipt, the House Rent Allowance payable to him / her shall be the actual rent paid by him / her for his residential accommodation in excess over 1.20% of the pay in the first stage of the scale of pay in which he / she is placed with a maximum of 150% of the House Rent Allowance payable as per aforesaid rates mentioned in column II above.

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

(1) 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 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: |

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.

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.";

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| | sub-regulation (2) shall be omitted.<br><br>**(3)** 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 (1)(b) and 2(b) as if he were paying by way of monthly rent a sum equal to one twelfth of the higher of A or B below:-<br>'A'<br>The aggregate of :-<br>**(i)** Municipal taxes payable in respect of the accommodation; and<br>**(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<br>'B'<br>The annual rental value taken for municipal assessment of the accommodation.<br>**Explanation:**-<br>(1) For the purpose of this Regulation "standard rent" means:-<br>(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;<br><br>(b) Where accommodation has been hired by the bank, contractual rent payable by the bank or rent calculated in accordance with the procedure in (A) above, whichever is lower.<br><br>(2) In this Regulation, for the purpose of sub-regulation (1), Area I, Area II, and Area III shall mean as under:-<br><br>Area I - Places with a population of more than 12 lakhs.<br>Area II - All Cities other than those included in Area I which have a population of 1 lakh or more.<br>Area III - All places not included in Area I and Area II.<br><br>(3) For the purpose of sub-regulation (2) of this Regulation and Regulation 23, Area I and Area II shall mean as under :-<br>Area I - Places with a population of more than 12 lakhs.<br>Area II - All places not included in Area - I. |
| **23.** | **<u>Other Allowances:</u>**<br><br>An officer shall be eligible for following other allowances namely:<br>**23(i) City Compensatory Allowance**<br>(i) On and from 1.11.1999, if he is serving in a place mentioned in column 1 of the Table below, a City Compensatory Allowance at the rate mentioned in column 2 thereof against that place shall be payable: |

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| Places 1 | Rates 2 |
|---|---|
| (a) Places in Area I and in the State of Goa | 4% of basic pay subject to a maximum of Rs. 375/- per month. |
| (b) Places with population of 5 lakhs and over and State Capitals & Chandigarh, Pondicherry and Port Blair not covered by (a) above. | 3% of basic pay subject to a maximum of Rs. 250/- per month. |

(i) With effect from 1st November 2002, City Compensatory Allowance is payable as under:-

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

(i) With effect from 1st November 2007, City Compensatory Allowance is payable as under:-

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

"(1) 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

| **Places** | **Rate** |
|---|---|
| (1) | (2) |
| (i) Places in Area I and in the State of Goa | 4% of Basic Pay subject to a maximum of Rs.870 per month |
| (ii) Places with population of five lakhs and over and State Capitals | 3% of Basic Pay subject to a maximum of Rs.600 per |

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| and Chandigarh, Puducherry and Port Blair | month. |

**23(ii) Special Area Allowance**

On and from 01-11-2007, a Special Area Allowance may be paid to the Officer Employees at places indicated in Column 1 below and the amounts as set out in Column 2 till such time they are withdrawn or modified either wholly or partially.

Provided that if at any of the places indicated in column 1 below, Hill and Fuel allowance as provided under Reg. 23 (x) is also payable, then the Officer shall be eligible to draw only higher of the two allowances and not both. Provided further that if such higher of the two allowances is less than the aggregate of Special Area Allowances and Hill and Fuel Allowance drawn by the Officer on 31-12-1989 then such difference shall be protected as personal allowance till such time the Officer remains at that place.

| Column 1 | Column 2 | |
|---|---|---|
| | Pay below Rs. 14700 | Pay above Rs. 14700 |
| 1. Mizoram<br>(a) Chimptuipui District of Mizoram and areas beyond 25 kms. From Lunglei Town in Lunglei District of Mizoram. | 2000 | 2600 |
| (b) Throughout Lunglei District excluding areas beyond 25 kms. From Lunglei town of Mizoram | 1600 | 2100 |
| (c) Throughout Aizawl District of Mizoram | 1200 | 1500 |
| 2. Nagaland | 1600 | 2100 |
| 3. Andaman and Nicobar Islands | | |
| (a) North Andaman, Middle Andamans, Little Andaman, Nicobar and Narcondum Islands | 2000 | 2600 |
| (b) South Andaman(including Port Blair) | 1600 | 2100 |
| 4. Sikkikim | 2000 | 2600 |
| 5. Lakshadweep Islands | 2000 | 2600 |
| 6. Assam | 320 | 400 |

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| | | 7. Meghalaya | 320 | 400 |
| | | 8. Tripura<br><br>(a) Difficult areas of Tripura | 1600 | 2100 |
| | | (b) Throughout Tripura except difficult areas. | 1200 | 1500 |
| | | 9. Manipur | 1200 | 1500 |
| | | 10. Arunachal Pradesh | | |
| | | (a) Difficult areas of Arunachal Pradesh | 2000 | 2600 |
| | | (b) Throughout Arunachal Pradesh other than difficult areas | 1600 | 2100 |
| | | 11. Jammu and Kashmir | | |
| | | a) Kathua District:<br>Niabat Bani, Lohi, Malhar and Machhodi<br>b) Udhampur District:<br>(i) Dudu Basantgarh, Lander Bhamag Illaqa, other than those included in Part 2(b).<br><br>(ii) Areas upto Goel from Kamban Side and areas upto Arnas from Keasi side in Tehsil Mohre. | 2000<br><br><br><br>2000<br><br><br>1600 | 2600<br><br><br><br>2600<br><br><br>2100 |
| | | c) Doda District:<br>Illaquas of Padder and Niabat Nowgam in Kishtwar Tehsil | 2000 | 2600 |
| | | d) Leh District:<br>All places in the District | 2000 | 2600 |
| | | e) Barmulla District<br>(i) Entire Gurez- Nirabat , Tangdar Sub-Division and KeranIllaqua<br>(ii) Matchill | 2000<br><br>1600 | 2600<br><br>2100 |
| | | f) Poonch and Rajouri District:<br>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 |

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| | | g) Areas not included in items (a) to (f) above, but which are within the distance of 8 kms. From the line of Actual Control or at places which may be declared as qualifying for border allowance from time-to-time by the State Government for their own staff. | 1200 | 1500 |
| | | 12. Himachal Pradesh | | |
| | | (a) Chamba District | | |
| | | (i) Pangi Tehsil, Bharmour Tehsil ,Panchayats: Badgaun, Bajol, Deol Kugti, Nayagam and Tundah, Villages: Ghatu of Gram Panchayat Jagat, Kanarsi of Gram Panchayat Chauhata | 2000 | 2600 |
| | | (ii) Bharmour Tehsil, excluding Panchayats and Villages included in item (i) above. | 1600 | 2100 |
| | | (iii) Jhandru Panchayat in Bhatiyat Tehsil, Churah Tehsil, Dalhousie Town (including Banikhet proper). | 1200 | 1500 |
| | | (b) Kinnaur District: | | |
| | | (i) Asrang, Chitkul and Hango Kuno/Charang Panchayats, 15/20 Area comprising the Gram Panchayats of Chhota Khamba, Nathpa and Rupi, Pooh Sub-Division ,excluding the Panchayat Areas specified above. | 2000 | 2600 |
| | | (ii) Entire District other than Areas included in (a) above. | 1600 | 2100 |

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| | | (c) Kullu District: | | |
| | | (i) 15/20 Area of Nirmand Tehsil, comprising the Gram Panchayats of Kharga, Kushwar and Sarga | 2000 | 2600 |
| | | (ii) Outer-Saraj(excluding villages of Jakat-Khana and Burrow in Nirmand Tehsil) and entire District excluding outer Seraj area and pargana of Pandrabis but including villages Jagat-Khana and Burrow of Tehsil Nirmand). | 1200 | 1500 |
| | | (d) Lahaul and Spiti District<br>Entire area of Lahaul and Spiti | 2000 | 2600 |
| | | (e) Shimla District | | |
| | | (i) 15/20 area of Rampur Tehsil comprising of Panchayats of Koot, Labana-Sadana, Sarpara and Chadi-Branda. | 2000 | 2600 |
| | | (ii) Dora-Kawar Tehsil, Gram Panchayat of Darkali in Rampur, Kashapath Tehsil and Munish, Ghori Chaibis of Pargana Sarahan. | 1600 | 2100 |
| | | (iii) Chopal Tehsil and Ghoris, Panjgaon , Patsnau, Naubis and Teen Koti of Pargana Sarahan, Deothi Gram Panchayat of Taklesh Area, Pargana Barabis, kasba Rampur and Ghori Nog of Pargana Rampur of Rampur Tehsil, Simla Town and its suburbs (Dhalli, Jatog, Kasumpti, Mashobra, Taradevi and Tutu). | 1200 | 1500 |

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| | | (f) Kangra District | | |
| | | (i) Areas of Bara Bhangal and Chhota Bhangal | 1600 | 2100 |
| | | (ii)Dharamshala Town of Kangra District and the following offices located outside the Municipal limits but included in Dharamshala Town- Women's ITI, Dari, Mechanical Workshop, Ramnagar, Child Welfare and Town and Country Planning Offices, Sakoh, CRSF Office at lower Sakoh, Kangra Milk Supply Scheme, Dugiar, HRTC Workshop, Sadher, Zonal Malaria Office, Dari, Forest Corporation Office, Shamnagar, Tea Factory, Dari,I.P.H- Sub-Division, Dan, Settlement Office, Shamnagar, Hinwa Project, Shamnagar. Palampur Town of Kangra District including HPKVV Campus at Palampur and the following offices located outside its municipal limits but included in Palampur Town -H.P. Krishi Vishwavidhalaya Campus, Cattle Development Office/Jersey Farm, Banuri , Sericulture Office/Indo-German Agriculture Workshop/HPPWD Division ,Bundla, Electrical Sub-Division, Lohna, D.P.O. Corporation, Bundla, Electrical HESEE Division, Ghuggar | 1200 | 1500 |
| | | (g) Mandi District:<br>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 | 1200 | 1500 |

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| and Teban, Panchayats of Sundernagar Tehsil- Bohi, Batwara, Dhanyara, PauraKothi,Seri and Shoja. | | |
| (h)Sirmaur District: Panchayats of Bani, Bakhali,(Pachhad Tehsil), BharogBheneri(Paonta Tehsil), Birla (Nahan Tehsil), Dibber(Pachhad Tehsil) and Thana Kasoga(Nahan Tehsil) and Thansgiri Tract | 1200 | 1500 |
| (i) Solan District: Mangal Panchayat | 1200 | 1500 |
| (j) Remaining areas of Himachal Pradesh not included in items (a) to (i) above | 320 | 400 |
| 13. Uttarakhand Areas under Chamoli, Pithoragarh, Uttarkashi, Rudraprayag and Champavat Districts. | 2000 | 2600 |

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23(ii) 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:

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:

| Sr. No. | Area | Allowances (in rupees) | |
|---|---|---|---|
| | | Pay below Rs. 24,000 | Pay above Rs.24,000 |
| (1) | (2) | (3) | (4) |
| 1. | **Mizoram** | | |
| | (a) Chimptuipui District and areas beyond 25 kilometers from Lunglei Town in Lunglei District. | 2000 | 2600 |
| | (b) Entire Lunglei District excluding areas beyond 25 kilometers from Lunglei town. | 1600 | 2100 |
| | (c) Entire Aizawl District | 1200 | 1500 |

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| 2. | **Nagaland** | 1600 | 2100 |
| 3. | **Andaman and Nicobar Islands**<br><br>a) North Andaman, Middle Andamans, Little Andaman, Nicobar and Narcondum Islands<br><br>b) South Andaman(including Port Blair) | 2000<br><br>1600 | 2600<br><br>2100 |
| 4. | **Sikkim** | 2000 | 2600 |
| 5. | **Lakshadweep Islands** | 2000 | 2600 |
| 6. | **Assam** | 320 | 400 |
| 7. | **Meghalaya** | 320 | 400 |
| 8. | **Tripura**<br><br>a) Difficult areas of Tripura<br><br>b) Throughout Tripura except difficult areas. | 1600<br><br>1200 | 2100<br><br>1500 |
| 9. | **Manipur** | 1200 | 1500 |
| 10. | **Arunachal Pradesh**<br><br>(a) Difficult areas of Arunachal Pradesh<br><br>(b) Throughout Arunachal Pradesh other than difficult areas. | 2000<br><br>1600 | 2600<br><br>2100 |
| 11. | **Jammu and Kashmir**<br><br>a) Kathua District:<br>a. NiabatBani, Lohi, Malhar and Machhodi<br><br>b) Udhampur District:<br>i. DuduBasantgarh, Lander Bhamagllaqa, other than those included in Part 2(b).<br><br>ii. Areas up to Goel from Kamban Side and areas up to Arnas from Keasi side in Tehsil Mohre. | 2000<br><br>2000<br><br>1600 | 2600<br><br>2600<br><br>2100 |

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|---|---|---|---|---|
| | | c) Doda District:<br>Illaquas of Padder and NiabatNowgam in Kishtwar Tehsil | 2000 | 2600 |
| | | d) Leh District:<br>All places in the District | 2000 | 2600 |
| | | e) Barmulla District<br>i. Entire Gurez- Nirabat , Tangdar Sub-Division and KeranIllaqua | 2000 | 2600 |
| | | ii. Matchill | 1600 | 2100 |
| | | f) Poonch and Rajouri District:<br>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 kilometers 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**<br><br>1. Chamba District<br><br>a) Pangi Tehsil, Bharmour Tehsil,Panchayats: Badgaun, Bajol, DeolKugti, Nayagam and Tundah, Villages: Ghatu of Gram PanchayatJagat, Kanarsi of Gram PanchayatChauhata | 2000 | 2600 |
| | | b) Bharmour Tehsil, excluding Panchayats and Villages included in (a) above. | 1600 | 2100 |
| | | c) JhandruPanchayat in Bhatiyat Tehsil, Churah Tehsil, Dalhousie Town (including Banikhet proper). | 1200 | 1500 |

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| | 2. Kinnaur District: | | |
| | i. Asrang, Chitkul and HangoKuno/CharangPanchayats, 15/20 Area comprising the Gram Panchayats of ChhotaKhamba, 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 |
| | 3. Kullu District: | | |
| | i. 15/20 Area of Nirmand Tehsil, comprising the Gram Panchayats of Kharga, Kushwar and Sarga | 2000 | 2600 |
| | ii. Outer-Saraj(excluding villages of Jakat-Khana and Burrow in Nirmand Tehsil) and entire District excluding outer Seraj area and pargana of Pandrabis but including villages Jagat-Khana and Burrow of Tehsil Nirmand). | 1200 | 1500 |
| | 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. | 2000 | 2600 |
| | ii. Dora-Kawar Tehsil, Gram Panchayat of Darkali in Rampur, Kashapath Tehsil and Munish, GhoriChaibis of Pargana Sarahan. | 1600 | 2100 |

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| | | | 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). | 1200 | 1500 | |
| | | | 6. Kangra District:<br>(i) Areas of Bara Bhangal and Chhota Bhangal<br>(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.<br>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.<br>KrishiVishwavidhalaya Campus, Cattle Development Office/Jersey Farm, Banuri, Sericulture Office/Indo-German Agriculture Workshop/HPPWD Division, Bundla, Electrical Sub- | 1600<br><br>1200 | 2100<br><br>1500 | |

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| | Division, Lohna, D.P.O. Corporation, Bundla, Electrical HESEE Division, Ghuggar. | | |
| | 7. Mandi District:<br>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:<br>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<br>MangalPanchayat | 1200 | 1500 |
| | 10. Remaining areas of Himachal Pradesh not included in items (1) to (9) above. | 320 | 400 |
| 13. | **Uttar Pradesh**<br>Areas under Chamoli, Pithoragarh and Uttar Kashi Districts | 2000 | 2600 |
| 14. | **Uttarakhand**<br>Areas under Chamoli, Pithoragarh, Uttarkashi, Rudraprayag and Champavat Districts. | 2000 | 2600” |

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23(iii) If he is serving in an area to be specified as Project Area falling in Group A or Group B a Project Area Compensatory Allowance at the rate of Rs.40/- p.m. or Rs.25/- p.m. 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/- per month or Rs.100/- per month" had been respectively substituted.'

On and from 1st November 2002, Project Area Compensatory Allowance shall be payable at following rates:-

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

On and from 1st November 2007, Project Area Compensatory Allowance shall be payable at following rates:-

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| Project Areas falling in Group A | - | Rs.290/- p.m. |
| Project Areas falling in Group B | - | Rs.255/- p.m. |

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

**23(iv)** On and from 1-1-1987, if an Officer is transferred from one place to another in the midst of an academic year and if he has one or more children studying in school or college, in the former place, a mid academic year transfer allowance of Rs.150/- p.m. from the date he reports to the latter place upto the end of the academic year in respect of all the children,. Provided that such allowance shall cease if all the children cease studying at the former place.

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.150/- p.m.", the letters, figures and words "Rs.300/- per month" had been substituted.

On and from 1st January 2004, mid-academic transfer allowance shall be payable at `500/- p.m. subject to other conditions.

On and from 1st day of November 2007, if an officer is transferred from one place to another in the midst of an academic year and if he has one or more children studying in school or college, in the former place, he shall

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| | be eligible for a mid-academic year transfer allowance of Rs.700/- per month from the date he reports to the latter place upto the end of the academic year in respect of all the children, provided that such allowance shall cease if all the children cease studying at the former place.<br><br>On and from the 1st day of June, 2015, if an officer is transferred from one place to another in the midst of an academic year and if he has one or more children studying in school or college, in the former place, he shall be eligible for a mid-academic year transfer allowance of Rs. 1100 per month from the date he reports to the latter place up to the end of the academic year in respect of all the children, provided that such allowance shall cease if all the children cease studying at the former place.<br><br>**23(v) On** and from 1.11.1999, if an officer is deputed to serve outside the bank, he may opt to receive the emoluments attached to the post to which he is deputed. Alternatively, he may in addition to his pay draw a deputation allowance of 7.75% of pay subject to a maximum Rs.1000/- per month and such other allowances he would have drawn had he been posted in the bank's service at that place.<br><br>Provided that where he is deputed to an organization which is located at the same place where he was posted immediately prior to his deputation, he shall receive a deputation allowance equal to 4% of his pay subject to a maximum Rs.500/- per month.<br><br>On and from 01.06.2005, 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 7.75% of Pay subject to a maximum of Rs. 1500/- per month and such other allowances he would have drawn had he been posted in the Bank's service at that place.<br><br>Provided that where he is deputed to an organization which is located at the same place where he was posted immediately prior to his deputation, he shall receive a deputation allowance equal to 4% of his pay subject to maximum Rs. 750/- p.m.<br><br>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 4% of his pay subject to a maximum of Rs.750/- p.m.<br><br>On and from the 01.05.2010, if an officer is deputed to serve outside the Bank, he may opt to receive the emoluments attached to the post to which he is deputed, or he may in addition to his pay, draw a deputation |

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| | allowance at the rate of 7.75% of pay subject to a maximum Rs.2300 per month and such other allowances he would have drawn had he been posted in the Bank's service at that place:<br><br>Provided that where he is deputed to an organization which is located at the same place where he was posted immediately prior to his deputation, he shall receive a deputation allowance equal to 4 per cent of his pay subject to a maximum Rs. 1200 per month:<br><br>Provided further that an officer on deputation to the Training Establishment of the Bank as a faculty member shall be eligible for deputation allowance at the rate of 4 per cent of his pay subject to a maximum Rs.1200 per month.<br><br>On and from the 1st day of June, 2015, if an officer is deputed to serve outside the Bank, he may opt to receive the emoluments attached to the post to which he is deputed, or he may in addition to his pay, draw a deputation allowance at the rate of 7.75 per cent of pay subject to a maximum of Rs.4000 per month and such other allowances he would have drawn had he been posted in the Bank's service at that place:<br><br>Provided that where he is deputed to an organization which is located at the same place where he was posted immediately prior to his deputation, he shall receive a deputation allowance equal to 4 per cent of his pay subject to a maximum of Rs.2000 per month:<br><br>Provided further that an officer on deputation to the Training Establishment of the Bank as a faculty member shall be eligible for deputation allowance at the rate of 4 per cent of his pay subject to a maximum of Rs.2000 per month."<br><br>**23(vi)** On and from 1.11.1999 if he is required to officiate in a post in a higher scale for a continuous period of not less than 7 days at a time or an aggregate of 7 days during a calendar month, he shall receive an officiating allowance equal to 6% of his pay, pro-rata for the period for which he officiates. Officiating allowance will rank as pay for purposes of Provident Fund/ Pension and not for other purposes.<br><br>Provided that where an officer comes to officiate in a higher scale, as a consequence solely of the review of the categorization 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 categorization takes effect.<br><br>**23(vii)** On and from financial year 1989/90 if he is posted at a branch where books are closed on 31st March and 30th September a closing allowance of |

Rs.150/- for each of the two closings.

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

**23(viii)** On and from 01-01-1990, if his working hours during a day are split within minimum interval of 2 hours, a Split Duty Allowance of Rs.35/- p.m. is payable.

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

On and from 1st November 2002, Split Duty Allowance shall be payable at Rs.125/- p.m.

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

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)** 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 is payable.

**(x)** On and from 01.11.1999, if the officer is serving in a place mentioned in column 1 of the table below, he shall receive a hill and fuel allowance at the rate mentioned in column 2 thereof :-

| Place 1 | Rate 2 |
|---|---|
| (i) Place with an altitude of 1000 metres and above but less than 1500 metres and Mercara Town | 2% of pay subject to a maximum of Rs.220/- |
| (ii) Place with an altitude of 1500 metres and above but less than 3000 metres | 2½% of pay subject to a maximum of Rs.260/- |
| (iii) Place with an altitude of 3000 metres and above | 5% of pay subject to a maximum of Rs.750/- |

On & from 01.11.2002, Hill and Fuel Allowance shall be paid as under:-

| | Place | Rate |
|---|---|---|
| a) | Places with an altitude of | 2% of Pay subject to a maximum |

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| | 1000 metres and above but less than 1500 metres and Mercara Town | of Rs.400/- p.m. |
| b) | Places with an altitude of 1500 metres and above but less than 3000 metres | 2.5% of Pay subject to a maximum of Rs.500/- p.m. |
| c) | Places with an altitude of 3000 metres and above | 5% of Pay subject to a maximum of Rs.1150/- p.m. |

On & from 01.11.2007, Hill and Fuel Allowance shall be paid as under:-

| | Place | Rate |
|---|---|---|
| a) | Places with an altitude of 1000 metres and above but less than 1500 metres and Mercara Town | 2% of Pay subject to a maximum of Rs.550/- p.m. |
| b) | Places with an altitude of 1500 metres and above but less than 3000 metres | 2.5% of Pay subject to a maximum of Rs.680/- p.m. |
| c) | Places with an altitude of 3000 metres and above | 5% of Pay subject to a maximum of Rs.1570/- p.m. |

On & from 01.11.2012, Hill and Fuel Allowance shall be paid as under:

| Place | Rate |
|---|---|
| (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". |

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 cannot be reached without 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 paid at any centre not covered by the above classification shall stand withdrawn.

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| | | 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. |

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## CHAPTER VI

## PERQUISITES

**24. Medical Aid**

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

**(a) Medical Expenses:**

On and from 1.11.1999 reimbursement of medical expenses to an officer in the grade specified in column 1 of the Table below and his family may be made on the strength of the officer's own certificate of having incurred such expenditure supported by a statement of accounts for the amounts claimed subject to the limit specified in column 2 thereof :-

| Table | |
|---|---|
| **Grade 1** | **Reimbursement limit p.a. (2)** |
| Junior Management & Middle Management Grade | Rs.2225/- |
| Senior Management and Top Executive Grade | Rs.3000/- |

On and from 01.02.2004 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 1** | **Maximum Reimbursement limit p.a. (2)** |
| Junior Management & Middle Management Grade | Rs.3750/- or the amount incurred whichever is less |
| Senior Management and Top Executive Grade | Rs.5000/- or the amount incurred whichever is less |

Note:-

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.

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

Explanation :
'Family' of an Officer for the purpose of this regulation shall mean the family as defined in clause (g) of regulation 3.

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

| Table | |
|---|---|
| **Grade 1** | **Maximum limit of reimbursement p.a. (2)** |
| Junior Management & Middle Management Grade | Rs. 5100 or the amount incurred whichever is less |
| Senior Management and Top Executive Grade | Rs. 6320 or the amount incurred whichever is less |

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Note:- (i) an officer may be allowed to accumulate unavailed medical aid so as not to exceed at any time three times the maximum amount provided above or:
(ii) For the year 2007, the reimbursement of medical expenses under the medical aid scheme shall be enhanced proportionately for two months, i.e. November 2007 and December 2007.

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:

| Grade | Maximum limit of reimbursement |
|---|---|
| (1) | (2) |
| Junior Management and Middle Management Grade | Rs. 8000 per annum or the amount incurred whichever is |

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| | | less |
| | Senior Management and Top Executive Grade | Rs. 9050 per annum or the amount incurred whichever is less |

Note:
(i) an officer may be allowed to accumulate unavailed medical aid so as not to exceed at any time three times the maximum amount provided above; or
(ii) for the year 2012, the reimbursement of medical expenses under the medical aid scheme shall be enhanced proportionately for two months, that is, November, 2012 and December, 2012.

(1A) An Officer is eligible for Medical Insurance facility for self and his family, as per the terms and conditions specified by the Board. This scheme is in lieu of Scheme for Reimbursement of Hospitalization Expenses.

**(2)** Notwithstanding the medical benefits (including hospitalization 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 hospitalization 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 hospitalization, etc.)

**(3)** Medical Aid and Hospitalization facilities shall also be admissible to the Officers who are placed under suspension.

**25.** **Residential Accommodation:**

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

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

Provided that where the officer is provided with furniture at such residence, a further sum equal to 0.5% of basic pay in the first stage of the scale of pay in which he is placed, will be recovered by the Bank from him.

It shall, however, be open to the Bank to provide residential accommodation to an officer on payment by the officer, on and from 1st November, 2002, a sum equal to 1.75% of the basic pay in the first stage of the scale of pay in

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| | which he is placed or the standard rent for the accommodation, whichever is less.<br><br>Provided that where the officer is provided with furniture at such residence, a further sum equal to 0.4% of basic pay in the first stage of the scale of pay in which he is placed, will be recovered by the Bank from him.<br><br>It shall be open to the Bank to provide residential accommodation to an officer on payment by the officer, on and from the 1st day of November, 2007, a sum equal to 1.20 per cent, of the basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation, whichever is less<br><br>Provided that where the officer is provided with furniture at such residence, a further sum equal to 0.25 per cent of basic pay in the first stage of the scale of pay in which he is placed shall be recovered by the Bank from him.<br><br>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.<br><br>Notwithstanding anything contained in sub-regulation (1), it shall be open to the Bank to provide residential accommodation to an officer on payment by the officer, on and from the 1st day of November, 2012, a sum equal to 0.75 per cent of the basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation, whichever is less:<br><br>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:<br><br>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.** | **<u>Bank's car for personal purposes:</u>**<br><br>**(1)** No Officer, other than the Officers authorized by the Board, in accordance with the guidelines of the Government shall be allowed the use of the Bank's car for personal purposes.<br><br>**(2)** The use of the Bank's car for personal purposes should be subject to the rules formulated by the Bank in accordance with the guidelines of the Government from time to time. |

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| **27.** | **Loans for the purchase of the conveyance:**<br><br>The Bank may grant to an Officer confirmed in the Bank's 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:**<br><br>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 and Club Membership Fees:**<br><br>The Bank may reimburse to an Officer such entertainment expenses, and such fees for membership of club and professional institutions as may be decided by the Board in accordance with the guidelines of the Government. |
| **30.** | **Preferential Interest rates on deposits:**<br><br>The Bank may allow 1% additional rate of interest over its ruling rate of interest on Fixed Deposits, Savings Deposits and Recurring Deposits in the name of an Officer, individually or jointly with any member of his family. |
| **31.** | **Kinds of Leave:**<br><br>Subject to the grant of leave being determined by the exigencies of service, an Officer shall be eligible for the following kinds of leave :<br>a) Casual Leave<br>b) Privilege Leave<br>c) Sick Leave<br>d) Special Sick Leave<br>e) Maternity Leave<br>f) Extra ordinary Leave on Loss of Pay<br>g) Special Casual Leave and Special Leave |
| **32.** | **Casual Leave:**<br><br>**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.<br>**2)** Casual Leave not availed of in any year may be suffixed or prefixed to Sick |

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| | Leave in the following year.<br><br>Provided that Casual Leave not availed of in the year 1997 or in subsequent year may be suffixed or prefixed to Sick Leave in the following three years. |
| **33.** | **<u>Privilege Leave:</u>**<br><br>**1)** An Officer shall be eligible for Privilege Leave computed at 1 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.<br>**2)** An Officer on Privilege Leave shall be entitled to full emoluments for the period of leave.<br>**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.<br>**4)** On and from 01-01-90 Privilege Leave may be accumulated upto not more than 240 days except where leave has been applied for and it has been refused.<br><br>Provided that where an Officer was, under the terms and conditions of service applicable to him immediately before the date of coming into force of this regulation, eligible to accumulate Privilege Leave for a period longer than 180 days, he shall be eligible to accumulate leave for such longer period.<br><br>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.<br><br>Provided that encashment of Privilege Leave shall be restricted up to a maximum of 240 days:<br><br>**5)** An Officer desiring to avail of Privilege Leave shall ordinarily give not less than one month's notice of his intention to avail of such leave.<br><br>Provided further that from 1st June, 2015, an officer desiring to avail Privilege Leave shall ordinarily give not less than 15 days' notice of his intention to avail such leave. |
| **34.** | **<u>Sick Leave:</u>**<br><br>**(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 |

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| | medical certificates by a medical practitioner acceptable to the Bank or at the Bank's discretion nominated by it at its cost.<br><br>**(2)** In respect of the period of Sick Leave an Officer shall be eligible to receive one half of the full emoluments.<br><br>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.<br><br>**(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.<br><br>**(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. |
| **35.** | **Additional Sick Leave:**<br><br>On and from 1-1-1980, 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.<br><br>Provided that in case of additional sick leave availed on or after 29th June, 1999 commutation of additional sick leave may be allowed in accordance with sub-regulation (2) of Regulation 34. |
| **36.** | **Maternity Leave:**<br><br>**(1)** On and from 1st day of April, 2000, leave upto 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.<br><br>Provided that not more than 12 months of such leave shall be available during the entire period of service of the officer.<br><br>**(2)** Leave may also be granted once during service to a childless female employee for legally adopting a child which is below one year of age till it reaches the age of one year, subject to a maximum period of two months on the following terms and conditions:-<br><br>**(i)** Leave will be granted for adoption of only one child.<br>**(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. |

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| | 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:<br><br>(i) leave will be granted for adoption of only one child;<br>(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;<br>(iii) the leave shall also be available to biological mother in cases where the child is born through surrogacy; and<br>(iv) the leave shall be availed within overall entitlement of twelve months during the entire period of service.<br><br>**(3)** Within the overall period of 12 months, leave may also be granted in case of hysterectomy upto a maximum of 45 days.<br><br>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.<br><br>**(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.<br><br>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.<br><br>**(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:<br><br>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.** | **<u>Extra Ordinary Leave:</u>**<br><br>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 on more than 90 days at a time. |

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| | Provided that in very special circumstances, the Board may grant extra ordinary leave on loss of pay and allowances to an Officer upto a total period of 720 days.<br><br>37(A) 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.** | **<u>Lapse of leave:</u>**<br><br>Save as provided below, all leave to the credit of an Officer shall lapse on resignation, retirement, death, discharge, dismissal or termination:<br><br>Provided that where an Officer retires from the Bank's service, he shall be eligible to be paid a sum equivalent to the emoluments of any period, not exceeding 240 days of Privilege Leave that he had accumulated.<br><br>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 240 days of privilege leave that he has accumulated<br><br>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 240 days of privilege leave to his credit as on the date of his death.<br><br>Provided also that where an officer resigns from service on or after 1st April, 2001 after giving due notice as in sub-regulation (2) of regulation 20, he may be paid a sum equivalent to the emoluments in respect of privilege leave to the extent of half of such leave to his credit on the date of cessation of service, subject to a maximum of 120 days. |
| **39.** | **<u>Recall for Duty:</u>**<br><br>An Officer on leave may be recalled to duty by the Competent Authority whenever the Bank deems fit to do so, but if the Officer is at that time out of station, he shall be eligible to be paid the actual expenses incurred by him and the members of his family for coming back to the Station and if the Officer and the members of his family go back to the same station from where he was called, for the return journey also. |
| **40.** | **<u>Furnishing the leave address to the Bank:</u>**<br><br>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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| **41.** | **<u>Mode of Travel and Expenses on Travel:</u>**<br><br>On and from 1-11-1989 the following provisions shall apply whenever an Officer is required to travel on duty:<br><br>**(1) (i)** An Officer in Junior Management Grade may travel by 1st Class or AC 2 Tier 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.<br><br>**(ii)** An Officer in Middle Management Grade may travel by the 1st Class or AC 2 Tier Sleeper by train. He may, however, travel by air (economy class) if the distance to be travelled 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.<br><br>**(iii)** An Officer in Senior Management or Top Executive Grade may travel by train AC 1st Class or by Air (economy class).<br><br>(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.<br><br>**(v)** Any other Officer may be authorized 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.<br><br>On and from 01.06.2005, the following provisions shall apply whenever an Officer is required to travel on duty:<br><br>**(1) (i)** An Officer in Junior Management Grade may travel by 1st Class or AC 2 tier 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.<br><br>**(ii)** An Officer in Middle Management Grade may travel by the 1st Class or AC 2 tier Sleeper by train. He may, however, travel by air (economy class) if the distance to be travelled is more than 1000 kms. He may, however, travel by air (economy class) even for a shorter distance if so permitted by the Competent Authority, having regard to the exigencies of business or public interest.<br><br>**(iii)** An Officer in Senior Management or Top Executive Grade is entitled to travel by AC 1st Class by train or by Air (economy class). |

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**(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 authorized 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.

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 kilometers:
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 kilometers:
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 authorized by the Competent Authority, having regard to the exigencies of business, to travel by his own vehicle or by taxi or by the Bank's vehicle;

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

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

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

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reimbursed.

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

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

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

**(4) (a) Halting Allowance:**

On and from 1st day of June, 2001 an officer in the Grades/Scales set out in column 1 of the Table below shall be entitled to 'per diem' Halting Allowance at the corresponding rates set out in column 2 thereof :

| Grades/Scales of officers | Major 'A' Class cities | Area I | Other Places |
|---|---|---|---|
| 1 | 2 | | |
| Officers in Scale IV & above | Rs. 275 | Rs.220 | `190 |
| Officers in Scale I / II / III | Rs. 220 | Rs.190 | `165 |

On & from 1st June, 2005, an officer in the Grades/Scales set out in column 1 of the Table below shall be entitled to 'per diem' Halting Allowance at the corresponding rates set out in column 2 thereof :

| Grades/Scales of officers | Major 'A' Class cities | Area I | Other Places |
|---|---|---|---|
| 1 | 2 | | |
| Officers in Scale IV & above | Rs. 600 | Rs. 550 | Rs. 500 |
| Officers in Scale I / II / III | Rs. 550 | Rs. 500 | Rs. 400 |

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

On & from 1st May 2010, an officer in the Grades/Scales set out in column 1 of the Table below shall be entitled to 'per diem' Halting Allowance at the corresponding rates set out in column 2 thereof :

| Grades/Scales of officers | Major 'A' Class cities | Area I | Other Places |
|---|---|---|---|
| 1 | 2 | | |
| Officers in Scale IV & | Rs. 1000 | Rs. 800 | Rs. 700 |

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|---|---|---|---|
| above | | | |
| Officers in Scale I / II / III | Rs. 800 | Rs. 700 | Rs. 600 |

Provided that in the case of officers in scale IV and above, halting allowance payable per diem while on outstation work at the four metros, viz. Delhi, Mumbai, Kolkata and Chennai, shall be Rs. 1200/- and for officers in scale I / II / III be Rs.1000/-

Provided that where the total period of absence is less than 8 hours but more than 4 hours, Halting Allowance at half the above rates shall be payable.

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

On and from the 1st 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:

| 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

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diem" shall mean a period of not less than eight hours.

**(b) Lodging Allowance:**

An officer in the Grades/Scales set out in column 1 of the Table below may be reimbursed the actual hotel expenses, restricting to single room accommodation charges in ITDC hotels of the corresponding star category set out in column 2 below:

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

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

On and from the 30th day of March, 2020, 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 hotels of the corresponding star category set out in column (2) thereof, as under:

| GRADES / SCALES OF OFFICERS | ELIGIBILITY TO STAY |
|---|---|
| (1) | (2) |
| Scale-VI, VII and VIII | 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) |

Provided that the 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 bank's cost or arranged through the bank free of cost, 3/4th of the Halting Allowance will be admissible.

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**(e)** Where boarding is provided at bank's cost or 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 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.";

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.

**42.** **Transfer Travelling Allowance etc:**

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

**(ii)** When the members of the family travel by road, the entitlement will be the actual or the 1st Class rail fare for the distance covered, whichever is less.

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

**42(2)** **(i)** 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 upto the following limits:-

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

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On and from the 1st day of November, 2002 an officer on transfer will be reimbursed his expenses for transporting his baggage by goods train upto the following limits:-

| Pay Range | where an officer has family | where an officer has no family |
|---|---|---|
| Rs. 10,000/- per month to Rs. 13,820/- per month | 3000 kgs | 1500 kgs |
| Rs. 13,821/- per month and above | Full wagon | 2500 kgs. |

(ii) On and from 1st January, 1987, if any Officer eligible for full wagon avails of the facility of 'Container Service' by railways, he will be reimbursed actual charges for one container if he is in Junior or Middle Management Grade and for two containers if he is in senior or Top Management Grade. If the baggage is transported by road between places connected by rail, the reimbursement will be limited to the actual freight charges against submission of bills subject to the cost not exceeding the cost of transport of the maximum permissible quantity by goods train. If there is no railway station or railway out agency at the old or new place of posting, the Officer will be paid the actual cost of transporting the baggage by road upto the nearest railway station or railway out agency. If both the places do not have railway station/out agency, the Officer will be paid actual cost of transporting the baggage by road upto the stipulated weights by an approved transport operator.

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

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

**42(3)** On and from 1st January, 1987 but before 1-4-1997, an Officer on transfer will be eligible to draw a lumpsum amount as indicated below for expenses connected with packing, local, transportation, insuring the baggage, etc.

| **Grade** | | **Lumpsum** |
|---|---|---|
| Top Management and Senior Management | - | Rs.1,500/- |
| Middle Management and Junior Management | - | Rs.1,000/- |

**3(a)** On and from the 1st day of April, 1997, an Officer on transfer will be eligible to draw a lumpsum amount as indicated below for expenses

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connected with packing, local, transportation, insuring the baggage, etc.

| Grade | | Lumpsum |
|---|---|---|
| Top Executive and Senior Management | - | Rs. 5,000/- |
| Middle Management and Junior Management | - | Rs. 4,000/- |

**3(b)** On and from the 1st May 2005, 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 | | Lumpsum |
|---|---|---|
| Officers in Scale IV & above | - | Rs. 8,750/- |
| Officers in Scale I / II / III | - | Rs. 7,000/- |

**3(c)** On and from the 1st May 2010, 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 | | Lumpsum |
|---|---|---|
| Officers in Scale IV & above | - | Rs. 12000/- |
| Officers in Scale I / II / III | - | Rs. 9,000/- |

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:

| 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" |

42(4) An Officer transferred to any station shall be eligible to claim Halting Allowance for the period spent on journey at the same rates as in the case of travel on tour.

Provided that on and 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

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| | such an Officer may incur additional expenses in the process of taking over charge, for reasons beyond his control, the Competent Authority may consider on merit, grant of Halting Allowance to him upto a maximum period of 15 days or till the time the quarters are made available to him, whichever is earlier. |
| **43.** | **<u>Travelling Allowance on Retirement:</u>**<br><br>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. |
| **44.** | **<u>Leave Travel Concession:</u>**<br><br>**(i)** 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:<br><br>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:<br><br>**(ii)** 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 maybe, surrender and encash his Leave Travel Concession (other than travel to place of domicile) upon which he shall be entitled to receive an amount equivalent to the eligible fare for the class of travel by train to which he is entitled up to a distance of 4,500 kilometers (one-way) for officers in JMG-Scale I and MMG-Scale II and III and 5,500 kilometers (one-way) for officers in SMG-Scale IV and above.<br>Provided also that with effect from 1st June, 2015, an officer opting to encash his Leave Travel Concession, shall prefer the claim for himself and his family members only once during the block in which such encashment is availed of and the facility of encashment of privilege leave while availing of Leave Travel Concession is also available while encashing the facility of Leave Travel Concession<br><br>**(iii)** 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 decided by the Board from time to time.<br><br>Provided that w.e.f. 1st May 2010, an officer in Junior Management Grade Scale I while availing LTC will 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. The same rules shall apply when an officer in Middle |

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| | Management Grade Scale II and Middle Management Grade Scale III while availing LTC where the distance is less than 1000 kms.<br><br>(3A) 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:<br><br>Provided that with effect from 1st May, 2010, an officer in Junior Management Grade Scale I while availing Leave Travel Concession shall be entitled to travel by air in the lowest fare economy class in which case the reimbursement will be the actual fare or the fare applicable to AC 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 kilometers.<br><br>**Leave Encashment:**<br><br>**(iv)** On and from 01-06-1991 once in every 4 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 of 30 days in one block. For the purpose of leave encashment all the emoluments payable for the month during which the availment of the Leave Travel concession commences shall be admissible.<br><br>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

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| **45.** | **Provident Fund & Pension:**<br>**(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.<br><br>Provided that there shall be no Provident Fund to Officers joining the services of the Banks on or after 1st day of April 2010.<br><br>**(2)** The Provident Fund rules framed shall provide that on and from 1-11-1993 :<br><br>**(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.<br><br>Provided that no adjustment on account of Provident Fund contributions already made for the period 1-7-1993 to 31-10-1993 shall be made.<br><br>**(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.<br><br>Provided that no adjustment on account of Provident Fund contributions already made for the period 1-7-1993 to 31-10-1993 shall be made.<br><br>(3) Officers joining the Bank's service on or after 29.9.1995 shall be governed by the Pension Scheme.<br><br>Provided that the following categories of Officers shall not be covered by the Pension Scheme:<br><br>(a) An Officer who was in service of the Bank prior to 29.9.1995, unless he has specifically exercised an option to become member of the Pension Scheme in response to Bank's notice to that effect.<br>(b) An Officer who is recruited on or after 29.9.1995 at the age of 35 years and above, and who has elected to forego his right to Pension in terms of the Pension Scheme.<br>(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.<br><br>(4) The officers joining the services of the Bank on or after the 1st day of April 2010 shall be covered by a Defined Contributed Pension Scheme, |

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| | 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."<br><br>**Pension (other than State Bank of India)**<br><br>In respect of an officer, other than the officer in State Bank of India, who is a member of the Pension Fund, who retires or dies while in service or otherwise ceases to be in employment on or after the 1st of May 2005, "Pay" for the purpose of pension shall be the pay last drawn by the officer employee prior to his retirement / death. Pending necessary amendments to be made to the relevant provisions of Bank (Employees') Pension Regulation 1995, officers retiring or dying while in service on or after 1st May 2005, shall be granted provisional pension having regard to the above provisions.<br><br>Note:-<br>**(1)** The Bank (Employees') Pension Regulation 1995 does not apply to the officers of State Bank of India.<br>**(2)** "Pay for the purpose of Provident Fund and Pension shall mean Basic Pay including Stagnation Increment, Professional Qualification Pay, Increment component of Fixed Personal Pay and Officiating Allowance. |
| **46.** | **Gratuity:**<br><br>**(1)** Every Officer, shall be eligible for gratuity on:<br>(a) Retirement<br>(b) Death<br>(c) disablement rendering him unfit for further service as certified by a medical officer approved by the Bank<br>d) resignation after completing ten years of continuous service; or<br>e) termination of service in any other way except by way of punishment after completion of 10 years of service.<br><br>**(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.<br><br>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. |

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| | Provided further that pay for the purpose of Gratuity for an Officer who ceased to be in service during the period 1-7-1993 to 31-10-1994 shall be with regard to scale of pay as specified in sub regulation (1) of Regulation 4.<br><br>Provided also that pay for the purpose of Gratuity of an officer who ceased to be in service during the period 1.4.1998 to 31.10.1999 shall be with regard to scale of pay as specified in sub-regulation (2) of Regulation 4.<br><br>Note: If the fraction of service beyond completed years of service is 6 months or more, gratuity will be paid pro rate for the period. |

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## CHAPTER X

## TRANSFERABILITY

SUBJECT

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| **47.** | **Transferability:**<br><br>Every Officer is liable for transfer to any Office or Branch of the bank or any place in India. |
| **48.** | Every Officer shall be available for Bank's duties at any time of the day. |
| **49.** | **Joining time on Transfer:**<br><br>**(i)** An Officer shall be eligible for joining time on one occasion and not exceeding seven days, exclusive of the number of the days spent on travel, to enable him<br><br>(a) to join a new post to which he is appointed while on duty in this old post, OR<br><br>(b) to join a new post on return from leave.<br><br>**(ii)** During the joining time an Officer shall be eligible to draw the emoluments as applicable to the place of transfer.<br><br>**(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.<br><br>**(iv)** No joining time shall be admissible to an Officer when the transfer does not involve a posting to a different place.<br><br>**(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 be place or station other than the one at which he is permanently posted. |

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## CHAPTER XI

## MISCELLANEOUS

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| **50.** | **Power to implement regulations:**<br><br>The Managing Director may, from time to time, issue instructions or directions as may, in his issue 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:**<br><br>Wherever these regulations require that any matter shall be in accordance with the decision of the Board and where such a matter is covered by recommendations made in the Report of the Committee constituted by Government's Regulation No.F.4(26)/72/IR dated 19th July, 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":**<br><br>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 services in the Bank prior to the date of coming into force of these regulations. |
| **53.** | **Revocation of earlier rules, etc.:**<br><br>Any rule, regulations, order agreement, resolution or other instrument, or any usage, custom, convention or practice, governing any matter dealt with in any of the 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.<br><br>Provided these shall not affect the validity of anything done or any claim arising, prior to that date in pursuance of such agreement, rule, regulations, resolution, other provision or usage, customs, convention, or practice. |
| **54.** | **Interpretation:**<br><br>If any questions arises as in the application or interpretation of any of these regulations, it shall be referred to the Board for its decision. |

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