CANARA BANK (OFFICERS') SERVICE REGULATIONS, 1979

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

CHAPTER - I

PRELIMINARY

1. SHORT TITLE AND COMMENCEMENT

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

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

2. OFFICERS TO WHOM THE REGULATIONS APPLY

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

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

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

3. DEFINITIONS

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

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

(b) "Bank" means Canara Bank ;

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

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

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

(f) "Family" means and includes the spouse of the Officer (if the spouse is also not an employee of the Bank) and the children, parents, brothers and sisters of the

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Officer wholly dependant on the Officer but shall not include a legally separated spouse ;

(g) "Government" means the Central Government ;

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

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

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

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

(l) "Salary" means the aggregate of the pay and Dearness Allowance ;

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

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

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CHAPTER - II

GRADES AND CATEGORISATION OF POSTS

4. GRADES AND SCALES OF PAY

(1) On and from 01.11.1987, the scales of pay specified against each grade shall be as under

(a) TOP EXECUTIVE GRADE

Scale VII : Rs 6400-150-7000
Scale VI : Rs 5950-150-6550

(b) SENIOR MANAGEMENT GRADE

Scale V : Rs 5350-150-5950
Scale IV : Rs 4520-130-4910-140-5050-150-5350

(c) MIDDLE MANAGEMENT GRADE

Scale III : Rs 4020-120-4260-130-4910
Scale II : Rs 3060-120-4260-130-4390

(d) JUNIOR MANAGEMENT GRADE

Scale I : Rs 2100-120-4020

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(2) On and from 01.07.1993, the scales of pay specified against each grade shall be revised as under : -

(a) TOP EXECUTIVE GRADE

Scale VII : Rs 12650-300-13250-350-13600-400-14000
Scale VI : Rs 11450-300-12650

(b) SENIOR MANAGEMENT GRADE

Scale V : Rs 10450-250-11450
Scale IV : Rs 8970-230-9200-250-10450

(c) MIDDLE MANAGEMENT GRADE

Scale III : Rs 8050-230-9200-250-9700
Scale II : Rs 6210-230-8740

(d) JUNIOR MANAGEMENT GRADE

Scale I : Rs 4250-230-4940-350-5290-230-8050

(3) With effect from 01.04.1998, the scales of pay specified against each grade shall be as under :

(a) TOP EXECUTIVE GRADE

Scale VII : Rs 19340-420/2-20180-520/1-20700-600/1-21300
Scale VI : Rs 17660-420/4-19340

(b) SENIOR MANAGEMENT GRADE

Scale V : Rs 16140-380/4-17660
Scale IV : Rs 13900-340/1-14240-380/5-16140

(c) MIDDLE MANAGEMENT GRADE

Scale III : Rs 12540-340/5-14240-380/2-15000
Scale II : Rs 9820-340/11-13560

(d) JUNIOR MANAGEMENT GRADE

Scale I : Rs 7100-340/16-12540

NOTE : Every officer who is governed by the scales of pay as in force as on 31.03.1998 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 & the increments shall fall on the anniversary date as usual except where provided otherwise.

(4) *With effect from 1.11.2002 the scales of pay specified against each grade shall be as under:

(a) TOP EXECUTIVE GRADE

Scale VII : Rs 29340-680/2-30700-900/1-31600-1000/1-32600
Scale VI : Rs 26620-680/4-29340

(b) SENIOR MANAGEMENT GRADE

Scale V : Rs 24140-620/4-26620
Scale IV : Rs 20480-560/1-21040-620/5-24140

(c) MIDDLE MANAGEMENT GRADE

Scale III : Rs 18240-560/5-21040-620/2-22280
Scale II : Rs 13820-500/1-14320-560/10-19920

(d) JUNIOR MANAGEMENT GRADE

Scale I : Rs 10000-470/6-12820-500/3-14320-560/7-18240

Fitment: Fitment shall be state-to-stage, i.e. on corresponding stages from 1st stage onwards and the increments shall fall on the anniversary date as usual.

5. 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.

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* pending amendment to Regulation

5. INCREMENTS

*(1) Subject to the provisions of Sub regulation (4) of the Regulation 4, on and from 01.11.2002, the increments shall be granted subject to the following sub-clauses:

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

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

c) Officers including those referred to in (b) above who reach the maximum of the Middle Management Grade 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.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 01.11.1994 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.

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.

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 Indian Institute of Bankers examination.

EXPLANATION :

(a) In the case of an Officer who has passed Part I or Part II of Certified Associate of Indian Institute of Bankers Examination as an Officer before the appointed date, the additional increment or increments as the case may be, shall be given effect to from the appointed date provided that he has not received any increment or received only one increment, for passing both parts of the said examination.

(b) On and from 01.11.1987, Officers who reach or have reached the maximum in the pay scale and are unable to move further except by way of promotion shall, subject to Government guidelines, if any, be granted Professional Qualification Allowance in lieu of additional increments in consideration of passing CAIIB examination as under :-

* pending amendment to Regulation

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

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

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

Provided that Officers who are eligible to draw Fixed Personal Allowance in terms of 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 01.11.1999, other things being equal, the quantum of Professional Qualification Pay shall stand revised as under :-

Those who have passed JAIIB or Part I of CAIIB	(i) Rs 150/- per month after one year on reaching maximum of the scale
Those who have passed JAIIB & CAIIB or both parts of CAIIB	(i) Rs 150/- per month after one year on reaching maximum of the scale (ii) Rs 360/- per month after two years on reaching maximum of the scale

Provided that Officers who are in Scale I & Scale II and are granted further increments in the next higher scale as in 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 01.11.2002, other things being equal, the quantum of Professional Qualification Pay shall stand revised as under :-

Those who have passed JAIIB or Part I of CAIIB	(i) Rs 300/- per month one year after reaching maximum of the scale
Those who have passed JAIIB & CAIIB or both parts of CAIIB	(ii) Rs 300/- per month one year after reaching maximum of the scale (iii) Rs 750/- per month two years after reaching maximum of the scale

* pending amendment to Regulation

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

Provided further that in case where an Officer, as on 2nd June 2005, has already acquired any of the above said qualifications and has not earned any increment or PQP on account of acquiring such qualification/s, he may be, with effect form 1st November 2002 or the date of acquiring such qualification/s, whichever is later, released PQP as provided herein above.

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 JAIIB / CAIIB 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 & from 01.11.1994, Professional Qualification Allowance / Professional Qualification Pay as the case may be, shall rank for Dearness Allowance, House Rent Allowance & superannuation benefits.

3 (a) All Officers who are in the Bank's permanent service as on 01.11.1993 will get one advance increment in the scale of pay. Officers, who are on probation on 01.11.1993, 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 01.11.1993 will draw a Fixed Personal Allowance from 01.11.1993, which shall be equivalent to an amount of last increment drawn plus dearness allowance payable thereon as on 01.11.1993, 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 01.11.1993	TOTAL FPA PAYABLE WHERE BANK'S ACCOMMODATION IS PROVIDED
A	B	C
Rs 230/-	Rs 5.79	Rs 236/-
Rs 250/-	Rs 6.30	Rs 257/-
Rs 300/-	Rs 7.56	Rs 308/-
Rs 400/-	Rs 10.08	Rs 411/-

(c) On and from 01.11.1999 other things being equal, the Fixed Personnel Pay with House Rent Allowance, if any, shall be as given hereunder :-

INCREMENT COMPONENT	DA AS ON 01.11.1997	TOTAL FPP PAYABLE WHERE BANK'S ACCOMMODATION IS PROVIDED
A	B	C
Rs 340/-	Rs 4.28	Rs 345/-
Rs 380/-	Rs 4.78	Rs 385/-
Rs 420/-	Rs 5.29	Rs 426/-
Rs 600/-	Rs 7.56	Rs 608/-

(d) *On and from 1st November 2004, 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 01.11.2002	TOTAL FPP PAYABLE WHERE BANK'S ACCOMMODATION IS PROVIDED
A	B	C
Rs 560/-	Rs 23/-	Rs 583/-
Rs 620/-	Rs 25/-	Rs 645/-
Rs 680/-	Rs 28/-	Rs 708/-
Rs 1000/-	Rs 41/-	Rs 1041/-

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NOTE:

(i) Fixed Personal Allowance / Fixed Personal Pay as indicated under column (C) in Clause (b), (c) and (d) shall be payable to those Officer employees, who are provided with Bank's accommodation.

(ii) Fixed Personal Allowance / Fixed Personal Pay for Officers eligible for House Rent Allowance shall be (A) + (B) + House Rent Allowance drawn by the concerned Officer employees when the last increment of the relevant scale of pay as specified in Sub Regulation (2), (3) and (4) 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 have been shifted by a year and is scheduled for release on or after 01.11.1999, 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 01.11.2000.

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

(e) 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) or (c) or (d) above, one year after reaching the maximum of the scale.

* pending amendment to Regulation

6. CATEGORISATION

1. Having regard to the responsibilities and functions exercisable, every post of an Officer in the Bank shall be categorized by the Board or any Authority specified by the Board in this behalf as falling in any one of the Grades or Scales mentioned in Regulation 4, and such categorisation may be reviewed by the Board or such Authority.

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

2. For the purpose of categorisation of posts under Sub Regulation (1), every branch of the Bank shall be classified by the Bank, in accordance with the criteria to be approved by the Board of the Bank.

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CHAPTER III

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

7. CATEGORISATION ON THE APPOINTED DATE

Subject to the provisions of Regulation 6, the various posts of Officers in the Bank on the appointed date shall be categorized as specified in the Table below:

POSTS	GRADE / SCALE IN WHICH PLACED
General Managers	Top Executive Grade Scale-VII
JGM / Deputy General Managers	Top Executive Grade Scale-VI
Assistant General Managers	Senior Management Grade Scale-V
Divisional Manager / Chief Managers	Senior Management Grade Scale-IV
Grade I & II promoted to that Grade on or before 31.12.1977	Middle Management Grade Scale-III
Grade II promoted on 01.01.1978 or after and Grade III Managers / Superintendents	Middle Management Grade Scale-II
All Other Officers	Junior Management Grade Scale-I

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

8. FITMENT IN THE SCALE OF PAY

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

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

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

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

9. ADJUSTMENT ALLOWANCE

If the pay of an Officer after fitment in the new scale of pay in the manner referred to in Regulation 8 is at the maximum of that scale and even then, the salary of such Officer is lower than the aggregate of pay and dearness allowance payable to him immediately before such fitment, together with additional increment, if any, that may be taken into account for fitment of an Officer in the category to which he belongs, the difference shall be paid to him by way of adjustment allowance till such time as he is promoted to a higher scale. If salary on such promotion is still less than the aggregate of salary and adjustment allowance payable to him immediately before such promotion, the difference shall continue to be paid to him as adjustment allowance; so, however, the adjustment allowance, payable after such promotion shall be absorbed in the future increments to the extent of 33 1/3rd % of each such increment, or of 33 1/3rd % of the increase in salary as a consequence of such increment, whichever is lower.

10. PERSONAL ALLOWANCE

(1) If the salary and allowances, if any, payable under these Regulations to an Officer after fitment in the new scale of pay in the manner referred to in Regulation 8 is lower than aggregate of pay and such allowances as are set out in the explanation to this Regulation and were payable to him immediately before such fitment, the difference shall be paid to him as a personal allowance which shall be absorbed in the future increments to the extent of 33 1/3rd % of each such increment or of 33 1/3rd % of the increase in the salary as a consequence of such increment whichever is lower.

EXPLANATION:
The allowances referred to in this Regulation payable before fitment are the following:

(i) House Rent Allowance, wherever payable
(ii) Additional CCA in Northern India branches
(iii) Onerous Duty Allowance (nature is post allowance)
(iv) City Compensatory Allowance
(v) Project Area Compensatory Allowance
(vi) Split Duty Allowance
(vii) Hill Area Allowance
(viii) Special Allowance – Andaman / Nicobar Islands
(ix) Deputation Allowance
(x) Compensatory Allowance for Education of Children
(xi) Water Scarcity Allowance
(xii) Fuel Allowance
(xiii) Temporary Compensatory Allowance upto 30.6.1980

NOTE: The House Rent Allowance, wherever payable, shall mean:

(a) Where a house rent allowance was payable to the Officer immediately before such fitment,

OR

(b) Where immediately before such fitment in accordance with the rules of service then applicable, an Officer had been provided with a rent free accommodation or allowed to hire accommodation on reimbursement basis, such allowance only as would have been payable to him under those rules as House Rent Allowance or 10% of pay on fitment in the new scale of pay, whichever is higher, provided that where an Officer is eligible for house rent allowance in terms of Regulation 22 the amount of personal allowance, if any, payable to him under clause (a) or (b) above shall be set off against such house rent allowance and difference, if any, after such set off shall alone be, payable to him.

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

11. ABSORPTION AGAINST FUTURE INCREMENTS & INCREASES

For the purpose of absorbing the allowances mentioned in Regulations 9 and 10, the 33 1/3% referred to therein shall be applied firstly for absorbing the adjustment allowance, if so necessary, and then the personal allowance.

12. OPTION FOR EXISTING OFFICERS

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

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

(2) Save as provided in Sub Regulation (3), where an Officer has exercised such option, he shall continue to draw pay and allowances according to his entitlement in the service of the Bank immediately prior to the appointed date ;

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

(3) Any Officer who has exercised option referred to in Sub Regulation (1) and continues to draw pay and allowances according to his entitlement in the services of the Bank immediately prior to the appointed date, in terms of Sub Regulation (2) shall be allowed to opt for pay and allowances as applicable under these Regulations on and from 01.02.1984. On exercising such option, he will be fitted notionally on the appointed date into the new scale of pay in the manner referred to in Regulation 8 and after granting him the increments he would have received in terms of these Regulations up to 31.01.1984, he shall be fitted in the scale of pay set out in Regulation 4 (1) as on 01.02.1984 in accordance with the guidelines of Government issued there under.

Provided that if the aggregate of pay and allowances payable under these Regulations to the Officer after fitment as above is lower than the aggregate of pay and allowances that were payable to him as on 31.01.1984 before such fitment, the difference shall be paid to him as a personal allowance which shall be absorbed in the future increments to the extent of 33 1/3% of each such increment or 33 1/3% of the increase in the salary as a consequence of such increment, whichever is lower.

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(4) Any Officer

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

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

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

13. APPEAL AGAINST FITMENT

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

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

(3) The Committee may, after giving an opportunity to the Officer concerned to make his representation in the matter make such decision as it thinks fit ;

Provided that the Board may of its own motion review any such decision and where it reviews any such decision, it shall give an opportunity to the Officer concerned to make his representation in the matter.

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CHAPTER IV

APPOINTMENT, PROBATION, CONFIRMATION PROMOTION, SENIORITY AND TERMINATION

14. APPOINTMENTS

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

15. PROBATION

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

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

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

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

16. CONFIRMATION

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

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

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

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

(a) in the case of a direct appointee, his services may be terminated by one months notice or payment of one months emoluments in lieu there of ; and

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

17. PROMOTIONS

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

(2) For the avoidance of doubts, it is clarified that this Regulation shall also apply to promotions of any category of employees to the Junior Management Grade.

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18. SENIORITY

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

(2) Seniority of an Officer in a grade or scale shall be reckoned with reference to the date of his appointment in that grade or scale. Where there are two or more Officers of the same length of service in that grade or scale, their inter-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.

(3) Subject to the provisions of Sub Regulation (2)

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

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

(c) If, however, two or more categories of Officers such as Technical Field Officers, Agricultural Field Officers and General Officers join on the same date and if there is no system of maintaining separate seniority list for the different categories of Officers, seniority in the common seniority list shall be determined on the basis of their date of birth.

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

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

19. AGE OF RETIREMENT

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

Provided that the Bank may, at its discretion, on review by the special committee / special committees as provided hereinafter in Sub Regulation (2) retire, if it is of the opinion that it is in the public interest, an Officer employee on or at any time after the completion of 55 years of age or on or at any time after the completion of 30 years of total service as an Officer employee or otherwise whichever is earlier ;

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

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

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

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

Provided that an Officer employee whose date of birth is on the first day of the month, shall retire from the service on the afternoon of the last day of the preceding month on attaining the age of retirement.

(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. TERMINATION OF SERVICE

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

(a) 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.

(b) The decision to terminate the services of an Officer employee under Sub Regulation (a) above will be taken only by the Chairman & Managing Director.

(c) 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.

(d) Where an Officer employee whose services have been terminated and who has been paid an amount of three month's emoluments in lieu of notice and on appeal, his termination is cancelled, the amount paid to him in lieu of

notice shall be adjusted against the salary that he would have earned, had his services not been terminated and he shall continue in the Bank's employment on same terms and conditions as if the order of termination had not been passed at all.

(e) 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.

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

(2) An Officer shall not leave or discontinue his services in the Bank without first giving a notice in writing of his intention to leave or discontinue his service or resign. The period of notice required shall be 3 months and shall be submitted to the Competent Authority as prescribed in these Regulations.

Provided further that the Competent Authority may reduce the period of 3 months or remit the requirement of notice.

(3) (i) An Officer against whom disciplinary proceedings are pending shall not leave / discontinue or resign from his service in the bank without the prior approval in writing of Competent Authority and any notice or resignation given by such an Officer before or during the disciplinary proceedings shall not take effect unless it is accepted by the Competent Authority.

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

(iii) The Officer against whom disciplinary proceedings have been initiated will 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 there of. The concerned Officer will not receive any pay and / or allowance after the date of superannuation. He will also not be entitled for payments of retirement benefits till the proceedings are completed and final order is passed thereon except his own contribution to CPF.

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CHAPTER V

ALLOWANCES

21. DEARNESS ALLOWANCE

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

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

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

(i) 0.67% of 'Pay' up to Rs.2500/- plus,
(ii) 0.55% of 'Pay' above Rs.2500/- to Rs.4000/- plus,
(iii) 0.33% of 'Pay' above Rs.4000/- to Rs.4260/- plus,
(iv) 0.17% of 'Pay' above Rs.4260/-

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

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

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

(i) 0.35% of 'pay' up to Rs.4800/- plus,
(ii) 0.29% of 'pay' above Rs.4800/- to Rs.7700/- plus,
(iii) 0.17% of 'pay' above Rs.7700/- to Rs.8200/- plus,
(iv) 0.09% of 'pay' above Rs.8200/-.

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

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

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

(i) 0.24% of 'pay' up to Rs.7100/- plus,
(ii) 0.20% of 'pay' above Rs.7100/- to Rs.11300/- plus,
(iii) 0.12% of 'pay' above Rs.11300/- to Rs.12025/- plus,
(iv) 0.06% of 'pay' above Rs.12025/-.

(4) *On and from 1.11.2002 to 31.01.2005,

(a) Dearness Allowance shall be payable for every rise or fall of 4 points over 2288 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960 = 100 at the following rates :

(i) 0.18% of 'pay' upto Rs.9,650/- plus
(ii) 0.15% of 'pay' above Rs. 9,650/- and upto Rs.15,350/- plus
(iii) 0.09% of 'pay' above Rs. 15,350/- and upto Rs.16,350/- plus
(iv) 0.04% of 'pay' above Rs.16,350/-

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* pending amendment to Regulation

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(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.

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), (d) and (e) to Sub Regulation (2) of Regulation 5 shall rank for Dearness Allowance.

22. HOUSE RENT ALLOWANCE

(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.

(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 :

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COLUMN I	COLUMN II
WHERE THE PLACE OF WORK IS IN	HRA PAYABLE SHALL BE
(i) Major 'A' class cities specified as such from time to time in accordance with the guidelines of the Government and Project Area centres in Group 'A'	13% of the pay per month
(ii) Other places in Area I and Project Area Centres in Group 'B'	12% of the pay per month
(iii) Area-II & State Capitals and Capitals of Union Territories not covered by (i) and (ii) above.	10½%of the pay per month
(iv) Area III	9½% of the pay per month

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.

(2) (a) On and from 01.11.1999, where an Officer is provided with residential accommodation by the Bank, a sum equal to 2.5% of the basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation, whichever is less, will be recovered from him.

(b) Where an Officer is not provided any residential accommodation by the Bank, he shall be eligible on and from 01.11.1999 for House Rent Allowance at the following rates :

COLUMN I	COLUMN II
WHERE THE PLACE OF WORK IS IN	HRA PAYABLE SHALL BE
(i) Major 'A' class cities specified as such from time to time in accordance with the guidelines of the Government and Project Area centres in Group 'A'	9% of the pay per month
(ii) Places in Area I and Project Area Centres in Group 'B'	8% of the pay per month
(iii) Area II i.e., all places not covered by (i) and (ii) above.	7% of the pay per month

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

(3) (a) *On and from 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 placed or the standard rent for the accommodation, whichever is less, will be recovered from him.

(b) Where an Officer is not provided any residential accommodation by the Bank, he shall be eligible on and from 01.11.2002 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 and Project Area centres in Group 'A'	8.5% of the pay per month
(ii) Other Places in Area I and Project Area Centres in Group 'B'	7.5 % of the pay per month
(iii) Area II i.e., all places not covered by (i) and (ii) above	6.5 % of the pay per month

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/her 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 or 150% of the House Rent Allowance payable, as per Column II above, whichever is lower.

* pending amendment to Regulation

NOTE:

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

(ii) Professional Qualification Allowance / Professional Qualification Pay, as the case may be, shall rank for House Rent Allowance with effect from 01.11.1994.

(4) Where an Officer resides in his own accommodation, he shall be eligible for a House Rent Allowance on the same basis as mentioned in proviso to Sub Regulation (1) (b), 2 (b) and (3) (b) as if he were paying by way of monthly rent a sum equal to one twelfth of the higher of A or B below:

A: The aggregate of:

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

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

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

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EXPLANATION:

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

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

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

(2) In this Regulation, for the purpose of Sub Regulation (1), Area I, Area II and Area III shall mean as under :

Area I	:	Places with a population of more than 12 Lakh
Area II	:	All Cities other than those included in Area I which have a population of 1 Lakh or more.
Area III	:	All Places not included in Area I and Area II.

(3) For the purpose of Sub Regulation (2) and (3) of this Regulation and Regulation 23, Area I and Area II shall mean as under :

Area I	:	Places with a population of more than 12 lakh
Area II	:	All Places not included in Area I

23. OTHER ALLOWANCES

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

(i) City Compensatory Allowance

On and from 1.11.1993, if he is serving in a place mentioned in the column 1 of the table below, a City Compensatory Allowance at the rate mentioned in the column 2 thereof against that place shall be payable.

PLACES 1	RATES 2
(a) Places in Area-I and in the State of Goa	4½% of Basic Pay subject to a maximum of Rs.335/- p.m.
(b) Places with population of 5 Lakh & over and State Capitals & Chandigarh, Pondicherry and Port Blair not covered by (a) above	3½% of Basic Pay subject to a maximum of Rs.230/- p.m.

On and from 1.11.1999, if he is serving in a place mentioned in the column 1 of the table below, a City Compensatory Allowance at the rate mentioned in the column 2 thereof against that place shall be payable.

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/- p.m.
(b) Places with population of 5 Lakh & 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/- p.m.

*On and from 1.11.2002, if he is serving in a place mentioned in the column 1 of the table below, a City Compensatory Allowance at the rate mentioned in the column 2 thereof against that place shall be payable.

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/- p.m.
(b) Places with population of 5 Lakh & over and State Capitals & Chandigarh, Pondicherry and Port Blair not covered by (a) above	3% of Basic Pay subject to a maximum of Rs.375/- p.m.

(ii) Special Area Allowance

A Special Area Allowance at such places and at such rates as may be decided by the Board from time to time having regard to the guidelines of the Government.

* pending amendment to Regulation

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(iii) Project Area Compensatory Allowance

Provided that on and from 01.04.1997, 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 125/- per month or Rs 100/- per month accordingly as the area has been classified as Group A or Group B.

*Provided that on and from 01.11.2002, 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 210/- per month or Rs 185/- per month accordingly as the area has been classified as Group A or Group B.

(iv) Mid Academic Year Transfer Allowance

Provided that on and from 01.04.1997, 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.300/- 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.

*Provided that on and from 01.01.2004, 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.500/- 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.

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(v) Deputation Allowance

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

Provided, that where he is deputed to an organisation which is located at the same place where he was posted immediately prior to his deputation he shall receive a Deputation Allowance equal to 6% of his pay, subject to a maximum of Rs 350/-.

Provided further that an Officer on deputation to the Training Establishment of the Bank as a faculty member or to Banking Service Recruitment Board shall be eligible for deputation allowance at 6% of his pay, subject to a maximum of Rs 350/-.

On and from 01.11.1999, 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 of Rs 1,000/- per month and such other allowances he would have drawn had he been posted in the Banks service at that place.

Provided that where he is deputed to an organization which is located at the same place where he was posted immediately prior to his deputation, he shall receive a Deputation Allowance equal to 4% of his pay subject to a maximum of Rs.500/- per month.

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* pending amendment to Regulation

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

*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 1,500/- per month and such other allowances he would have drawn had he been posted in the Banks service at that place.

Provided that where he is deputed to an organization which is located at the same place where he was posted immediately prior to his deputation, he shall receive a Deputation Allowance equal to 4% of his pay subject to a maximum of Rs.750/- per month.

Provided further that an Officer, on deputation to the Training Establishment of the Bank as a faculty member, shall be eligible for Deputation Allowance of 4% of his pay subject to a maximum of Rs.750/- per month.

(vi) Officiating Allowance

On and from 01.11.1987, if he is required to officiate in a post in a higher scale for continuous period of not less than 7 days at a time or an aggregate of 7 days during a calendar month, he shall receive an officiating allowance equal to 6% of his pay, subject to a maximum of Rs 250/- per month for the period for which he officiates. Officiating Allowance will rank as pay for purposes of Provident Fund, and not for other purposes.

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On and from 01.11.1999, where an Officer 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, shall receive an officiating allowance equal to 6% of pay, pro-rata for the period for which he/she officiates. Officiating Allowance will rank as pay for purposes of Provident Fund, Pension and not for other purposes.

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

(vii) Closing Allowance

On and from financial year 1989-1990, 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 1997-1998, the provisions of the Sub Regulation shall have effect as if for the letters and figures “Rs 150/-“ the letters and figures “Rs.250/-“had been substituted.

* pending amendment to Regulation

(viii) Split Duty Allowance

On and from 01.01.1990, if his working hours during a day are split with minimum interval of 2 hours, a split duty allowance of Rs.35/- per month.

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/- per month”, the letters, words and figures “Rs 70/- “per month” had been substituted.

*Provided that on and from the first day of November 2002 the provisions of this Sub Regulation shall have effect as if for the letters, words and figures “Rs 70/- per month”, the letters, words and figures “Rs 125/- “per month” had been substituted.

(ix) Diem Allowance

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

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(x) Hill and Fuel Allowance

On and from 01.11.1987, if he is serving in a place mentioned in column 1 of the table below, a hill and fuel allowance at the rate mentioned in column 2 there of :

PLACES 1	RATES 2
(i) Places with an altitude of 1000 Meters & above but less than 1500 Meters and Mercara Town	5% of pay, subject to a maximum of Rs 130/- p.m.
(ii) Places with an altitude of 1500 Meters & above but less than 3000 Meters	6½% of pay, subject to maximum of Rs 160/- p.m.
(iii) Place with an altitude of 3000 Meters & above	15% of pay, subject to a maximum of Rs 600/- p.m.

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 there of :

PLACES 1	RATES 2
(i) Places with an altitude of 1000 Meters & above but less than 1500 Meters and Mercara Town	2% of pay, subject to a maximum of Rs.220/- p.m.
(ii) Places with an altitude of 1500 Meters & above but less than 3000 Meters	2½% of pay, subject to maximum of Rs.260/- p.m.
(iii) Place with an altitude of 3000 Meters & above	5% of pay, subject to a maximum of Rs.750/- p.m.

* pending amendment to Regulation

*On and from 01.11.2002, 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 there of :

PLACES 1	RATES 2
(i) Places with an altitude of 1000 Meters & above but less than 1500 Meters and Mercara Town	2% of pay, subject to a maximum of Rs.400/- p.m.
(ii) Places with an altitude of 1500 Meters & above but less than 3000 Meters	2½% of pay, subject to maximum of Rs.500/- p.m.
(iii) Place with an altitude of 3000 Meters & above	5% of pay, subject to a maximum of Rs.1150/- p.m.

NOTE:

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

(b) Hill and fuel Allowance presently paid at any centre not covered by the above classification shall stand withdrawn. The Allowance already paid between 01.11.1987 and 30.04.1989 shall not be recovered.

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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* pending amendment to Regulation

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 & from 01.11.1994, Reimbursement of medical expenses to an Officer in the Grade specified in Column 1 of the Table below and his family may be made on the strength of the Officer's own certificate of having incurred such expenditure supported by a statement of accounts for the amounts claimed subject to the limit specified in Column 2 thereof :

GRADE	REIMBURSEMENT LIMIT
1	2
Junior Management and Middle Management Grade	Rs 1,500/-
Senior Management and Top Executive Grade	Rs 2,000/-

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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.

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

On and from 01.11.1999, 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 there of:

GRADE	REIMBURSEMENT LIMIT PER ANNUM
1	2
Junior Management and Middle Management Grade	Rs 2,225/-
Senior Management and Top Executive Grade	Rs 3,000/-

NOTE:

(i) An Officer may be allowed to accumulate un-availed Medical Aid so as not to exceed at any time three times the maximum amount provided above.

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

EXPLANATION:

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

*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 there of:

GRADE	REIMBURSEMENT LIMIT PER ANNUM
1	2
Junior Management and Middle Management Grade	Rs 3,750/-
Senior Management and Top Executive Grade	Rs 5,000/-

NOTE:

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

(ii) For the year 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' for the purpose of this Regulation shall mean an Officer's spouse, wholly dependent unmarried children [including dependent step children and legally adopted children] and wholly dependent parents ordinarily residing with and wholly dependent on the Officer.

(b) Hospitalisation Expenses

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

(ii) The Officers or members of their families (as the case may be) are expected to secure admission in a Government or Municipal Hospital or any private hospital i.e., hospitals under the management of a Trust, Charitable Institution or a religious mission. But in unavoidable circumstances, the Officers or their family members, or both may avail themselves of the services of one of the approved private nursing homes or private hospitals approved by the Bank.

Reimbursement in such cases should, however, be restricted to the amount which would have been reimbursable in case the patient was admitted to one of the hospitals mentioned above.

* pending amendment to Regulation

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

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

(iv) On and from 01.11.1999, in addition to diseases mentioned in Para (iii) above, the following diseases shall also become eligible for domiciliary treatment, other conditions remaining unchanged :

Hepatitis– B, Haemophilia and Myaestheniagravis.

NOTE:

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

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

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

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25. *RESIDENTIAL ACCOMMODATION

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

(2) *It shall, however, be open to the Bank to provide residential accommodation on payment by the Officer on and from 1st November 2002, a sum equal to 1.75% of the basic pay in the first stage of the scale of pay, in which he is placed or the standard rent for the accommodation, whichever is less.

*Provided that a further sum equal to 0.40% of basic pay in the first stage of the scale of pay will be recovered by the Bank from an Officer if furniture is provided at such residence.

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

26. BANK'S CAR FOR PERSONAL PURPOSES

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

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

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27. LOAN FOR THE PURCHASE OF CONVEYANCE

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

28. LOANS FOR THE PURCHASE OF HOUSES

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

29. ENTERTAINMENT EXPENSES & CLUB MEMBERSHIP FEES

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

30. PREFERENTIAL INTEREST RATES ON DEPOSITS

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

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* pending amendment to Regulation

CHAPTER – VII

LEAVE

31. KINDS OF LEAVE

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

(a) Casual Leave
(b) Privilege Leave
(c) Sick Leave
(d) Special Sick Leave
(e) Maternity Leave
(f) Extraordinary Leave on Loss of Pay
(g) Special Casual Leave and Special Leave

32. CASUAL LEAVE

(1) An Officer shall be eligible for casual leave on full emoluments for 12 working days in a year provided that not more than 4 days casual leave may be availed of at any one time.

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

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

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33. PRIVILEGE LEAVE

(1) An Officer shall be eligible for Privilege Leave computed at one day for every 11 days of service on duty provided that at the commencement of service no Privilege leave may be availed of before completion of 11 months of service on duty.

(2) An Officer on Privilege leave shall be entitled to full emoluments for the period of leave.

(3) The period of Privilege Leave to which an Officer is entitled at any time shall be the period which he had earned, less the period of leave availed of.

(4) On and from 01.01.1990, Privilege Leave may be accumulated up to not more than 240 days except where leave has been applied for and it has been refused.

(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.

34. SICK LEAVE

(1) On and from 01.01.1989, an Officer shall be eligible for 30 days of Sick Leave for each completed year of service subject to a maximum of 18 months during the entire service. Such leave can be accumulated up to 540 days during the entire service and may be availed of only on production of medical certificate by a medical practitioner acceptable to the Bank or at the Bank's discretion nominated by it at its cost.

(2) In respect of the period of Sick Leave, an Officer shall be eligible to receive one half of the full emoluments, provided that if an Officer so desires, the Bank may permit him to draw full emoluments in respect of any portion of the sick leave granted to him twice the amount of such period on full emoluments being debited against sick leave account.

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

35. ADDITIONAL SICK LEAVE

On and from 01.01.1989, where an Officer has put in a service of 24 years, he shall be eligible to additional sick leave at the rate of one month for each year of service in excess of 24 years subject to a maximum of 3 months of additional sick leave.

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

36. MATERNITY LEAVE

Leave upto a period of three 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, so however, that no more than 12 months of such leave shall be availed during the entire period of service of the Officer.

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

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

(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 maximum period of two months on the following terms & conditions

(i) Leave will be granted for adoption of only one child.

(ii) The adoption of a child should be through a proper legal process and the employee should produce the adoption deed to the Bank for sanctioning such leave

37. EXTRAORDINARY LEAVE

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

37A. SPECIAL CASUAL LEAVE AND SPECIAL LEAVE

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

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38. LAPSE OF LEAVE

Save as provided below, all leave to the credit of an Officer shall lapse on resignation, retirement, death, discharge, dismissal or termination for any reason.

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

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

Provided also that where an Officer leaves or discontinues his services by resignation on or after the 1st April, 2001 after giving due notice under 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. RECALL FOR DUTY

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

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40. FURNISHING THE LEAVE ADDRESS TO THE BANK

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

CHAPTER–VIII

REIMBURSEMENT OF EXPENSES ON TRAVEL

41. MODE OF TRAVEL & EXPENSES ON TRAVEL

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

(i) An Officer in JMG Scale-I may travel by 1st Class or AC Sleeper by train. He may, however, travel by air (economy class) if so permitted by the Competent Authority, having regard to the exigencies of business or public interest.

(ii) An Officer in MMG Scale-II/III may travel by 1st Class or AC 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.

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

(iv) An Officer in Senior Management or Top Executive Grade may travel by car between places not connected by air or rail provided that the distance does not exceed 500 KMs. However, when a major part of the distance between the two places can be covered by air or rail only the rest of the distance should normally be covered by car.

(v) Any other Officer may be 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.

(b) *On and from 2nd June 2005 the following provisions shall apply whenever an officer is required to travel on duty:

(i) An Officer in JMG Scale-I 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.

(ii) An Officer in MMG Scale-II/III may travel by 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.

(iii) An Officer in Senior Management Grade or Top Executive Grade may travel by AC 1st Class by Train or by Air (economy class).

(iv) An Officer in Senior Management or Top Executive Grade may travel by car between places not connected by air or rail provided that the distance does not exceed 500 KMs. However, when a major part of the distance between the two places can be covered by air or rail only the rest of the distance should normally be covered by car.

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* pending amendment to Regulation

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(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.

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

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

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

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

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

(4) (a) Halting Allowance

On and from 1st of June, 1995, an Officer in the Grades / Scales set out in Column 1 of the Table below shall be entitled to Halting Allowance at the corresponding rates set out in Column 2 thereof:

GRADES / SCALES OF OFFICERS	DAILY ALLOWANCE (RUPEES)		
	MAJOR "A" CLASS CITIES	AREA-I	OTHER PLACES
1	2		
Officers in Scale-IV & above	Rs 250	Rs 200	Rs 175
Officers in Scale-I / II / III	200	175	150

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	Rs 190
Officers in Scale-I / II / III	220	190	165

On and from 1st day of November, 2003, 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 340	Rs 270	Rs 240
Officers in Scale-I / II / III	270	240	200

*On and 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	550	500	400

Provided also 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 & Chennai, shall be Rs.700/-

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.

(b) Lodging Expenses

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.

* pending amendment to Regulation

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

(d) Where lodging is provided at Banks cost or arranged through the Bank free of cost, ¾th of the Halting Allowance will be admissible.

(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, ¼th 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 ¼th 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.

42. TRANSFER TRAVELLING ALLOWANCE, ETC

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

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

EXPLANATION:
*"Family" for the purpose of this Regulation shall mean an Officer's spouse, wholly dependent unmarried children [including dependent step children and legally adopted children] and wholly dependent parents ordinarily residing with and wholly dependent on the Officer.

(2) (i) On and from 1st July, 1993, an Officer on transfer will be reimbursed his expenses for transporting his baggage by goods train upto the following limits:

PAY RANGE	WHERE HE HAS FAMILY	WHERE HE HAS NO FAMILY
Rs 4,250/- per month to Rs 6,210/- per month	3000 KGs	1000 KGs
Rs 6,211/- per month & above	Full Wagon	2000 KGs

On and from the 1st day of April 1998 an Officer on transfer will be reimbursed his expenses for transporting his baggage by goods train up to the following limits:

PAY RANGE	WHERE AN OFFICER HAS FAMILY	WHERE AN OFFICER HAS NO FAMILY
Rs 7,100/- per month to Rs 9,820/- per month	3000 KGs	1500 KGs
Rs 9,821/- per month & above	Full Wagon	2500 KGs

* pending amendment to Regulation

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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 up to the following limits:

PAY RANGE	WHERE AN OFFICER HAS FAMILY	WHERE AN OFFICER HAS NO FAMILY
Rs 10000/- per month to Rs 13,820/- per month	3000 KGs	1500 KGs
Rs 13,821/- per month & above	Full Wagon	2500 KGs

(ii) On and from 01.01.1987, if an Officer eligible for full wagon avails of the facility of 'Container Service' by Railways, he will be reimbursed actual charges for one container if he is in JMG / MMG Scale and for two containers if he is in SMG / TEG Scale. 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 up to the nearest railway station or railway out-agency. If both the places do not have railway station/out-agency, the Officer will be paid actual cost of transporting the baggage by road up to the stipulated weights by an approved transport operator.

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

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

(3) On and from 01.01.1987 but before 01.04.1997, an Officer on transfer will be eligible to draw a lump sum amount as indicated below for expenses connected with packing, local transportation, insuring the baggage etc :

GRADE	LUMP SUM (Rs)
Top Management & Senior Management	1500/-
Middle Management & Junior Management	1000/-

On and from 01.04.1997, an Officer on transfer will be eligible to draw a lump sum amount as indicated below for expenses connected with packing, local transportation, insuring the baggage etc.

GRADE	LUMP SUM (Rs)
Top Management & Senior Management	5000/-
Middle Management & Junior Management	4000/-

* pending amendment to Regulation

*On and from 1.5.2005, an Officer on transfer will be eligible to draw a lump sum amount, as indicated below, for expenses connected with packaging, local transportation, insuring the baggage etc.

GRADE	LUMP SUM (Rs)
Top Management & Senior Management	8,750/-
Middle Management & Junior Management	7,000/-

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

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

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43. TRAVELLING ALLOWANCE ON RETIREMENT

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

44. CONCESSION

(i) During each block of four years, an Officer shall be eligible for Leave Fare Concession for travel to his home town once in each block of two years. Alternatively, he may travel in one block of two years to his home town and in other block to any place in India by the shortest route.

(ii) On and from 01.06.1991, once in every 4 years when an Officer avails of Leave Fare Concession, he may be permitted to surrender and encash his Privilege Leave not exceeding one month at a time. Alternatively, he may whilst travelling in one block of two years to his home town and in other block to any place in India be permitted encashment of Privilege Leave with a maximum of 15 days in each block or 30 days in one block. For the purpose of leave encashment, all the emoluments payable for the month during which the availment of the Leave Fare Concession commences shall be admissible.

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

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* pending amendment to Regulation

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

(iv) *With effect from 2.6.2005, an Officer by exercising an option anytime during a 4 year block or two year block, as the case may be, surrender and encash his LFC (other than travel to place of domicile) upon which he shall be entitled to receive an amount equivalent to 75% of the eligible fare for the class of travel by train to which he is entitled upto a distance of 4500 KMs (One way) for Officers in JMG Scale I and MMG Scale II and II and 5500 KMs (One way) for Officers in SMG Scale IV and above. An Officer opting to encash LFC shall prefer the claim for himself / herself and his / her family members only once during the block / term in which such encashment is availed of. The facility of encashment of privilege leave while availing of Leave Fare Concession is also available which encashing the facility of LFC.

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* pending amendment to Regulation

CHAPTER IX

TERMINAL BENEFITS

45. PROVIDENT FUND AND PENSION

(1) Every Officer shall become a member of the Provident Fund constituted by the Bank, unless, he is already a member of that fund and shall agree to be bound by the rules governing such fund.

(2) The Provident Fund rules framed shall provide that on and from 01.11.1993

(a) In case of an Officer governed by the Pension Scheme, contribution to the Provident Fund shall be made only by the Officer at the rate of 10% of pay without any matching contribution on the part of the Bank.

Provided that no adjustment on account of Provident fund contributions already made for the period 01.07.1993 to 31.10.1993 shall be made.

(b) In case of an Officer not governed by the Pension Scheme, contribution to Provident fund by the Officer and a matching contribution by the Bank shall be made at the rate of 10% of pay.

Provided that no adjustment on account of Provident Fund contributions already made for the period 01.07.1993 to 31.10.1993 shall be made.

(3) Officers joining the Bank's service on or after 29.09.1995 shall be governed by the Pension Scheme.

Provided that the following categories of Officers shall not be covered by the Pension Scheme:

(a) An Officer who was in service of the Bank prior to 29.09.1995, unless he has specifically exercised an option to become member of the Pension Scheme in response to Banks notice to that effect.

(b) An Officer who is recruited on or after 29.09.1995 at the age of 35 years and above, and who has elected to forego his right to Pension in terms of the Pension Scheme.

(4) *In respect of an Officer 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.

NOTE: "Pay" for the purpose of Provident Fund and Pension shall mean Basic Pay including stagnation increments, officiating allowance, professional qualification pay and increment component of Fixed Personal Pay.

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* pending amendment to Regulation

46. GRATUITY

(1) Every Officer shall be eligible for gratuity on :

(a) Retirement
(b) Death
(c) Disablement rendering him unfit for further service as certified by a medical Officer approved by the Bank.
(d) Resignation after completing ten years of continuous service ; or
(e) Termination of service in any other way except by way of punishment after completion of 10 years of service.

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

Provided that where an Officer has completed more than 30 years of service, he shall be eligible by way of Gratuity for an additional amount at the rate of one half of a month's pay for each completed year of service beyond 30 years.

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

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

NOTE

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

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CHAPTER X

TRANSFERABILITY

47. TRANSFERABILITY

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

48. AVAILABILITY ON BANK'S DUTIES

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

49. JOINING TIME

(i) An Officer shall be eligible for joining time on one occasion, and not exceeding seven days, exclusive of the number of days spent on travel, to enable him

(a) To join a new post to which he is appointed while on duty in his old post

OR

(b) To join a new post on return from leave.

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

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

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

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

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CHAPTER XI

MISCELLANEOUS

50. POWER TO IMPLEMENT REGULATIONS

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

51. GOVERNMENT'S DECISION TO BE CONSTRUED AS INITIAL DECISION OF THE BOARD

Wherever these Regulations require that any matter shall be in accordance with the decision of the Board and where such a matter is covered by the recommendations made in the Report of the Committee constituted by Government's Resolution No F 4(26)/72/IR dated 19.07.1973, as accepted by the Government, together with modifications or alterations thereof as may, from time to time, have been or be made by the Government, such recommendations shall, until varied be deemed to be decisions of the Board.

52. INTERPRETATION OF"SERVICE"

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

53. REVOCATION OF EARLIER RULES, ETC

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

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

54. INTERPRETATION

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

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NOTE:

Wherever (*) mark is indicated, it refers to pending amendment of the respective Regulation.

CANARA BANK OFFICER EMPLOYEES' (ACCEPTANCE OF JOBS IN PRIVATE SECTOR CONCERNS AFTER RETIREMENT) REGULATIONS, 2001

In exercise of powers conferred by Section 19 of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 (5 of 1970) and in supercession of the Canara Bank Officer Employees' (Acceptance of Jobs in Private Sector Concerns after Retirement) Regulations, 1979 and as amended vide Notification No IRS 1 1615 DRD dt18.07.1995, the Board of Directors of the Canara Bank in consultation with the Reserve Bank of India and with the previous approval of the Central Government hereby makes the following Regulations, namely –

1. Short title and commencement:

(1) These Regulations may be called Canara Bank Officer Employees' (Acceptance of Jobs in Private Sector Concerns after Retirement) Regulations, 2001.

(2) These Regulations shall come into force from the date of their publication in the official Gazette

2. Application:

These Regulations shall apply to all Officer Employees of the Bank except –

(i) Chairman of the Bank;
(ii) Managing Director of the Bank;
(iii) Whole time Director, if any;
(iv) Officer Employees covered under the Bank's (Employees) Pension Regulations, 1995;
(v) Those who are in casual employment or paid from contingency;
(vi) The Award Staff;
(vii) Officers on contract.

3. Definition:

In these Regulations unless the context otherwise requires:-

(a) 'Bank' means Canara Bank;
(b) 'Board' means the Board of Directors of the Canara Bank;
(c) 'Competent Authority' means the authority empowered by the Board for the purpose of these regulations.

(d) 'Employment in private concerns' means –

(i) an employment in any capacity including that of an agent, under a company (including a banking company), co-operative society, firm or individual engaged in trading commercial, industrial, financial or professional business and includes also a directorship of such company (including a banking company) and partnership of such firm, but does not include employment under a body corporate, wholly or substantially owned or controlled by the Central Government or a State Government;

(ii) Setting up practice, either independently or as a partner of a firm, as adviser or consultant in matters in respect which the person :-

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(a) has no professional qualifications and the matters in respect of which such practice is to be set up or is carried on are relatable to his official knowledge or experience, or

(b) has professional qualifications but the matters in respect of which such practice is to be set up are such as are likely to give his clients an unfair advantage by reason of his previous official position, or

(c) has to undertake work involving liaison or contact with the offices or Officers of the Bank.

Explanation: For the purpose of this clause, the expression "employment under a co-operative society" includes holding of any office, whether elective or otherwise, such as that of President, Chairman, Secretary, Treasurer and the like, by whatever name called in such society.

(e) 'Officer Employee' means a person who has held a supervisory, administrative or managerial post in the Bank or any other person who was appointed and / or has functioned as an Officer of the Bank at the time of his retirement by whatever designation called.

4. Acceptance of Employment after Retirement:

(1) If a person who immediately before his retirement was holding the post of an Officer employee and wishes to accept any job in private concern before the expiry of one year[1] from the date of his retirement he shall obtain the previous sanction of the Bank to such acceptance.

(2) Subject to the provision of sub-regulation (3), the Bank may by order in writing, on the application by a person, grant, subject to such conditions, if any, as it may deem necessary, permission, or refuse, for reasons to be recorded in the order, permission to such person take up the job in private concern specified in the application.

(3) In granting or refusing permission under sub-regulation (2) to a person for taking up any commercial employment the Bank shall have regard the following factors, namely :-

(a) the nature of the employment proposed to be taken up and the antecedents of the employer;

(b) whether his duties in the employment which he proposes to take up might be such as to bring him into conflict with the Bank;

(c) whether the Officer employee while in service had any such dealing with the employer under whom he proposes to take employment as it might afford a reasonable basis for the suspicion that such person had shown favours to such employer;

(d) whether the duties of the commercial employment proposed involves liaison or contact work with Bank;

(e) whether his commercial duties will be such that his previous official position or knowledge or experience under Bank could be used to give the proposed employer an unfair advantage.

(f) The emoluments offered by the proposed employer; and

[1] Amended w.e.f. 22.02.2014 ref Circular No 244/2014 dated 06.05.2014.

(g) Any other relevant factor.

(4) Where within a period of sixty days of the date of receipt of an application under sub-regulation (2), the Bank does not refuse to grant the permission applied for or does not communicate the refusal to the applicant, the Bank shall be deemed to have granted the permission applied for:

Provided that in any case where defective or insufficient information is furnished by the applicant and it becomes necessary for the Bank to seek further clarifications or information from him, the period of sixty days shall be counted from the date on which the defects have been removed or complete information has been furnished by the applicant.

(5) Where the Bank grants the permission applied for subject to any conditions or refuses such permission, the applicant may, within thirty days of the receipt of the order of the Bank to that effect, make a representation against any such condition or refusal and the Bank may make such orders thereon as it deems fit:

Provided that no order other than an order cancelling such condition or granting such permission without any conditions shall be made under this sub-regulation without giving the person making the representation an opportunity to show cause against the order proposed to be made.

(6) Every order passed by the Bank under this Regulation shall be communicated to the person concerned.

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The above Regulation has come into force with effect from 03.03.2001 i.e the date of publication in the Gazette of India.

In terms of Regulation 3 (c) of the Canara Bank Officer Employees' (Acceptance of Jobs in Private Sector Concerns after Retirement) Regulations, 2001 and for the purpose of these Regulations, the Board of Directors have empowered the following authorities as the COMPETENT AUTHORITY:-

GRADES OF OFFICERS	COMPETENT AUTHORITY
a) JUNIOR MANAGEMENT GRADE SCALE I, MIDDLE MANAGEMENT GRADE SCALE II & III	GENERAL MANAGER, PERSONNEL WING
b) SENIOR MANAGEMENT GRADE SCALE IV & V	EXECUTIVE DIRECTOR
c) TOP EXECUTIVE GRADE SCALE VI & VII	CHAIRMAN & MANAGING DIRECTOR

Disclaimer: Though utmost care has been taken during the preparation of this handbook on "Canara Bank (Officers') Service Regulations, 1979 & Canara Bank Officer Employees' (Acceptance of Jobs in Private Sector Concerns after Retirement) Regulations, 2001", the Bank reserves the right to rectify the inadvertent error, if any.

IndiaCode