UNITED BANK OF INDIA

(OFFICERS') SERVICE REGULATIONS, 1979

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UNITED BANK OF INDIA

HEAD OFFICE

"United Tower"

11, Hemata Basu Sarani

KOLKATA : 700 001.

(Updated upto 30.11.2016.)

United Bank of India (Officers') Service Regulation, 1979

(Updated upto 30.11.2016)

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FOREWARD

United Bank of India (Officers') Service Regulations, 1979 was last revised and updated in the Year 2000. Since then three Joint notes signed between IBA and Officers' Association in the year 2005, 2010 & 2015 respectively relating to salary revisions and other issues concerning service conditions for officers in Banks. The Joint Notes signed between IBA & Officers Association relating to service conditions of officers in the Year 2005 & 2010 have been amended to Regulations and Joint Note signed on 25.05.2015 is pending amendments to Regulation. Besides, since 2000 there are amendments to Regulations as per directions of Government of India & IBA. These are all duly adopted by the Bank upon approval by the Board of Directors of the Bank. All these amendments have been put into UBI (officers') Service Regulation, 1979. The Joint note signed on 25.05.2015 concerning the salary revision of officers and other issues, though has not been amended to Regulation, have also been included in this circulation to make it an updated version. In this edition all important amendments made since inception to UBI (O) SR , 1979 have been kept as it is and not deleted all together as a record and future reference.

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UNITED BANK OF INDIA (OFFICERS') SERVICE REGULATION,1979

PRELIMINARY

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

Chapter-I

1. Short Title and commencement:

(i) These regulations may be called United Bank of India (Officers') Service Regulations, 1979.

(ii) These regulations shall come into force on the 1st day of July 1979.(subject to amendments made thereafter)

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2. Officers to whom the regulations apply :

(i) 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.

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

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

3. Definitions:

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

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

b) "Bank" means United Bank of India

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 allowance, 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 officer wholly dependent 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.F4 (26)/72/IR dated 19th July, 1973, as accepted by the Government together with modifications or alterations thereof as may, from time to time, have been or be made by the Government;

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.

o) wholly dependent child/parents, wholly dependent physically challenged brother /sister shall mean such member of the family having a monthly income not exceeding Rs.10000/ .

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Chapter-II
Grade and Categorisation of Posts

4. Grades and Scales of Pay

4 (1) On and from 01.11.87, 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

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

a. Top Executive Grade	Scale-VII	Rs.12650-300-13250-350-13600-400-14000
	Scale-VI	Rs.11450-300-12650
b. Senior Management Grade	Scale-V	Rs.10450-250-11450
	Scale-IV	Rs.8970-230-9200-250-10450
c. Middle Management Grade	Scale-III	Rs.8050-230-9200-250-9700
	Scale-II	Rs.6210-230-8740
d. Junior Management Grade	Scale-I	Rs.4250-230-4940-350-5290-230-8050

4 (3) On and 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.17660-420/2-19340
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 in this sub-regulation as on 01.04.1998 on stage to stage basis, i.e. on corresponding stages from first stage onwards in the respective scales and the increments shall fall on the anniversary date as usual except where provided otherwise.

4 (4) On and from 01.11.2002, 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

4 (5) On and from 01.11.2007, the scales of pay specified against each grade shall be as under:-

a. Top Executive Grade	Scale-VII	Rs.46800-1300/4-52000
	Scale-VI	Rs.42000-1200/4-46800
b. Senior Management Grade	Scale-V	Rs.36200-1000/2-38200-1100/2-40400
	Scale-IV	Rs.30600-900/4-34200-1000/2-36200
c. Middle Management Grade	Scale-III	Rs.25700-800/5-29700-900/2-31500
	Scale-II	Rs.19400-700/1-20100-800/10-28100
d. Junior Management Grade	Scale-I	Rs.14500-600/7-18700-700/2-20100-800/7-25700

4 (6) * On and from 01.11.2012, the scales of pay specified against each grade shall be as under:-

a. Top Executive Grade	Scale-VII	Rs.76520-2120/4-85000
	Scale-VI	Rs.68680-1960/4-76520
b. Senior Management Grade	Scale-V	Rs.59170-1650/2-62470-1800/2-66070
	Scale-IV	Rs.50030-1460/4-55870-1650/2-59170
c. Middle Management Grade	Scale-III	Rs.42020-1310/5-48570-1460/2-51490.
	Scale-II	Rs.31705-1145/1-32850-1310/10-45950.
d. Junior Management Grade	Scale-I	Rs.23700-980/7-30560-1145/2-32850-1310/7-42020

(*Joint Note signed on 25.05.2015- Pending amendments to Regulation)

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

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

5. Increments:

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

(a) The increment 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 increments in the next higher scale only as specified in (c) below subject to their crossing the efficiency bar as per guidelines of the Government.

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

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Stagnation Increments: (As per joint note dt 27.04.2010)

(a) Officers in JM Grade Scale-I who have moved to scale of pay for MMG Scale-II in terms of Regulation 5 (b) after reaching maximum of the higher scale shall be eligible for four stagnation increments for every three completed years of service of which first two shall be Rs.800/- each and next two Rs.900/- each.

Provided that officers who have completed three years or more after receipt of the second stagnation increment as on 01.11.2007 will get the third stagnation increment on 01.11.2007 and another stagnation increment on or after 01.11.2008 on their completion of six years after receipt of second stagnation increment.

(b) Officers in MMG Scale-II who have moved to scale of pay for MMG Scale-III in terms of Regulation 5 (b) after reaching maximum of higher scale shall be eligible for three stagnation increments of Rs.900/- each for every three completed years of service.

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

from 01.11.2007 and a subsequent stagnation increment on or after 01.11.2008 on their completion of six years after receipt of the first stagnation increment.

Provided further those officers in substantive MMG Scale-III i.e. those who are recruited in or promoted to MMG Scale-III shall be eligible for four stagnation increments of Rs.900/- each for every three completed years of service. Those who have already received two stagnation increments and completed more than three years of service after receipt of second stagnation increment as on 01.11.2007 will get the third stagnation increment on 01.11.2007 and the fourth stagnation increment, on or after 01.11.2008 on their completion of six years after receipt of second stagnation increment.

(Ref: Circular no.ESTT/PD/EST/4/OM-0129/10-11 dated 09.06.2010)

Stagnation Increments:

(**Joint Note signed on 25.05.2015**- **Pending Amendments to Regulation**)

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

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

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

(c) Officers in substantive MMG Scale III i.e those who are recruited in or promoted to MMG Scale III shall be eligible for four stagnation increments of Rs. 1460/- each for every three completed years of service and a fifth stagnation increment of Rs.1460/-two years after receipt of fourth stagnation increment provided that the officers who have completed two years after receipt of the fourth stagnation increment will get the fifth stagnation increment w.e.f 01. 05.2015.

(d) Officers in SMGs SC IV shall be eligible for one stagnation increment of Rs.1650/- three years after reaching the maximum of scale w.e.f 01.05.2015.

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

NOTE :

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

5(2) An additional increment each shall be granted in the scale of pay for passing Part-I of CAIIB/Junior Associate of Indian Institute of Bankers and Part-II/Certified Associate of the Indian Institute of Bankers Examination.

Explanation:

(a) In the case of an officer who has passed Part-I or Part-II of Certified Associate of the 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 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 :-

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

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

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

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 and from 01.11.1994 Professional Qualification Allowance or Professional Qualification Pay, as the case may be, shall rank for Dearness Allowance, House Rent allowance and Superannuation benefits.

(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 only Part-I of CAIIB.	(i) Rs.150/- p.m. after one year of reaching max. of the scale.
Those who have passed both Parts of CAIIB.	(i) Rs.150/- p.m. after one year of reaching max. of the scale.
	(ii) Rs.360/- p.m. after two years of reaching max. of the scale.

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

(e) On and from 01.11.2002, other things being equal, the quantum of Professional Qualification Pay shall stand revised as under:-

Those who have passed only Part-I of CAIIB.	(i) Rs.300/- p.m. after one year of reaching max. of the scale.
Those who have passed both Parts of CAIIB.	(i) Rs.300/- p.m. after one year of reaching max. of the scale.
	(ii) Rs.750/- p.m. after two years of reaching max. of the scale.

5(3)(a) All officers who are in the bank's permanent service as on 1st November,1993 will get one advance increment in the scale of pay. Officers who are on probation on 1st November, 1993 will get one advance increment one year after confirmation.

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

Professional Qualification Pay (PQP) with effect from 01.11.2007 (vide joint note dated 27.04.2010):

(A) Officers shall be eligible for professional qualification pay as under:

(i). Those who have passed only CAIIB-Part-I/JAIIB: - Rs.410/- per month one year reaching top of the scale.

(ii) Those who have passed both part of CAIIB :-

a. Rs.410/-p.m. one year after reaching top of the scale.

b. Rs.1,030/- p.m. two years after reaching top of the scale.

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

Provided further that in a case where an Officer, as on 27.04.2010, has already acquired any of the above said qualifications and has not earned any increment or PQP on account of acquiring such qualification (s), he may be, with effect from 1st November, 2007 or the date of acquiring such qualification(s), whichever is later, released PQP as provided herein above.

(Ref: Circular no. PA(OE)/PCR(c)/4/OM-0170/10-11 dated 25.06.2010)

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(C) On and from 01.11.2012, other things being equal, the quantum of Professional Qualification Pay shall stand revised as under (**Joint Note signed on 25.05.2015- Pending amendments to regulation) :-**

Those who have passed only CAIIB Part-I /JAIIB	(i) Rs.670/- p.m. after one year of reaching max. of the scale.
Those who have passed both Parts of CAIIB.	(i) Rs.670/- p.m. after one year of reaching max. of the scale.
	(ii) Rs.1680/- p.m. after two years of reaching max. of the scale.

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 the first instalment of PQP.

An officer shall not be eligible for professional qualification pay, as above, if he refuses to accept promotion when offered.

5(3) (b) Fixed Personal Allowance (Fixed personal Pay)

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

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

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

Increment Component **A**	**DA as on 01.11.1999** **B**	**Total F.P.A. payable where bank's accommodation is provided.** **C**
Rs	Rs	Rs
340	4.28	345
380	4.78	385
420	5.29	426
600	7.56	608

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(d) On and from 1st November 2002, 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 **A**	**DA as on 01.11.2002** **B**	**Total F.P.A. payable where bank's accommodation is provided.** **C**
Rs	Rs	Rs
560	23	583
620	25	645
680	28	708
1000	41	1041

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

Increment Component **A**	**DA as on 01.11.2007** **B**	**Total F.P.A. payable where bank's accommodation is provided** **C**
Rs	Rs	Rs
800	58	858
900	65	965
1000	72	1072
1100	79	1179
1200	86	1286
1300	94	1394

(f) *__On and from 1st November, 2012, Fixed Personal Pay__ together with House Rent Allowance shall be at the following rates and shall remain frozen for the entire period of service.

Increment Component (Rs.) A	**DA as on 01.11.2012 (Rs.) B**	**Total F.P.A. payable where bank's accommodation is provided (Rs.) C**
1310	143	1453
1460	159	1619
1650	180	1830
1800	196	1996
1960	214	2174
2120	231	2351

(Joint Note signed on 25.05.2015-Pending amendments to Regulation)

Note:

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

ii) The increment component of FPP/FPA shall rank for superannuation benefits

iii) FPP/FPA for officers eligible for House Rent Allowance shall be 'A'+'B' plus House Rent Allowance payable on the last increment of the relevant scale of pay.

iv) No further DA & HRA would be permissible on FPP /FPA.

(Ref: Circular no.ESSTT/PD/EST/4/OM-0129/10-11 dated 09.06.2010)

(v) Only officers who were in the service of the bank on or before 01.11.93 will be eligible for F.P.P. one year after reaching the maximum scale of pay they are placed.

(vi) An officer who has earned the advance increment as in 5(3) (a) above shall draw the quantum of Fixed Personal Allowance/Fixed Personal Pay as mentioned in (b), (c),(d) , (e) and (f) above, one year after reaching the maximum of the scale.

6. Categorisation

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

Provided that the categorisation of the posts in existence on the appointed date shall be done before the expiry of two years from the date in accordance with guidelines of the Government, if any, and shall in respect of the posts in the senior management and top executive grades be done by a committee of the Managing Director and such other persons as may be appointed by the Government for the purpose.

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

Note :

Annual categorisation of Branches as per Regulation 6 of United Bank of India (Officers') Service Regulation Act 1979 as on 1st April, 2016 has been approved by the Board of Directors as under:

Category of branch	Criteria for categorisation of branches	Incumbency
SMALL	Average aggregate deposits and advances up to Rs.7 crores during the last two years	Scale-I
MEDIUM	Average aggregate deposits and advances above Rs.7 crores and up to Rs.30 crores during the last two years	Scale-II
LARGE	Average aggregate deposits and advances above Rs.30 Crores and up to Rs.75 crores during the last two years subject to a minimum average advance of Rs. 10 crores during the last two years.	Scale-III
VERY LARGE	Average aggregate deposits and advances above Rs.75 crores and up to Rs. 250 Crores during the last two years subject to a minimum average advance of Rs. 30 crores during the last two years. Very large branches also include Service Branches , Asset Recovery Management Branches, Retail Loan Hubs, CMS Hubs and CPPCs.	Scale-IV
EXCEPTIONALLY LARGE	1. Average aggregate deposits and advances above Rs.250 crores during the last 2 years subject to a minimum average advance of Rs. 100 crores during the last two years. 2. Overseas Branches at Kolkata, Mumbai, and New Delhi.	Scale-V
SPECIALLY MENTIONED EXCEPTIONALLY LARGE	Four Corporate Finance Branches at Mumbai, Kolkata, New Delhi, Chennai and The Treasury Branch at Head office..	Scale-VI

(Ref: Circular no.HRM/BR CATEG/2/OM-101/16-17 dated 19.05.2016)

Chapter-III

Fitment of Existing Officers and Promotees in the new grades and scales 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 categorised as specified in the table below:-

Table

Posts	Grades in which placed
1	2
General Manager	Top Executive Grade Scale-VII
Deputy General Manager	Top Executive Grade Scale-VI
Asstt. General Manager	Senior Management Grade Scale-V
Chief Manager	Senior Management Grade Scale-IV
Senior Manager	Middle Management Grade Scale-III
Manager	Middle Management Grade Scale-II
Probationary officer/officer	Junior Management Grade Scale-I

Provided that any difficulties and anomalies arising out of the above categorisation shall be referred to a Committee consisting of 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 categorised in the grade specified in column 2 thereof, shall be fitted in the scale of pay applicable to that grade in such a manner that his salary in that scale shall have relation with the aggregate pay plus dearness allowance payable to him immediately before the appointed date in accordance with 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.

(Effective from 01.02.84)

(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 next increment in the new scale of pay.

(4) Where in the course of aforesaid scheme of fitment, officers have to be fitted in two different scales depending on whether they are located at 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 change in placements so as to fit them in an appropriate grade, having due regard to their inter-se seniority.

Explanation to sub-regulation(1) : Wherein in any bank the maximum pay ranking for dearness allowance under the existing rule of service is less than Rs.641/-, for the purpose of fitment in the new scale of pay the same shall be assumed to be Rs.641/-

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 that 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 allowances payable to him immediately before such promotion the difference shall continue to be paid to him as adjustment allowance, so however, the adjustment allowance payable after such promotion shall be absorbed in the future increments to the extent of 33-1/3% of each such increment, or of 33-1/3% of the increase in salary as a consequence of such 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 the aggregate of pay and such allowances as are set out in the explanation to this regulation and were payable to him immediately before such fitment, the difference shall be paid to him as a personal allowance which shall be absorbed in the future increments to the extent of 33-1/3% of each such increment or of 33-1/3% of the increase in the salary as a consequence of such increment, whichever is lower.

Explanation:

The allowances referred to in this regulation payable before fitments are the following:

i) House Rent Allowance, wherever payable,
ii) Post Allowance,
iii) CAIIB Special Allowance,
iv) Discomfort Allowance in mobile branches

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

a) Where a house rent allowance was payable to the officer immediately before such fitment, the amount of such allowance; or

b) Where immediately before such fitment in accordance with the rules of service then applicable, an officer had been provided with 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 and increases:

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

12. Option for existing officers:

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

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

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(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 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.

Effective from 01.02.1984

(3) Any officer who has exercised optioned referred to in sub-regulation (1) and continues to draw pay and allowances according to his entitlement in the service of the Bank immediately prior to the appointed date, in terms of sub-regulation (2) shall be allowed to opt for pay and allowances as applicable under these regulations on and from 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 the 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.

Effective from 01.02.1984

(4) Any officer :-

(a) who had exercised option referred to in 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 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 fitment accorded to him.

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

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

Chapter-IV

Appointment, Probation, Confirmation, Promotion, Seniority and Termination.

14. Appointment :

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

15. Probation :

(1) An officer directly appointed to the junior management grade shall be on probation for a period of two years.

(2) An employee of the Bank promoted as an officer in the junior management grade shall be on probation for one year.

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

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

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16. Confirmation :

(1) An Officer shall be confirmed in the services of the Bank, if in the option 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 of 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 emolument in lieu thereof, and

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

17. Promotion

(1) Promotion 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.

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 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.

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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 of India from time to time.

Provided that the bank may, at its discretion, on review by the Special Committee/ Committees as provided hereinafter in Sub-Regulation (2) retire, if it is considered necessary to do so in the public interest, an officer employee on or at any time after the completion of 55 years of age or on 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;

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 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/Committees recommend(s) in writing to the Competent Authority the retirement of the officer employee.

20. Termination of Service (Struck down by the order of the Hon'ble Supreme Court):

20(1) (a) Subject to Sub-Regulation (3) of the 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.

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

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

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

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

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

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

20(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.

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

20(3) (i) An officer against whom disciplinary proceedings are pending shall not leave/discontinue or resign from the 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 thereof. The concerned officer will not receive any pay and/or allowance after the date of superannuation. He will also not be entitled for payments of retirement benefits till the proceedings are completed and final order is passed thereon except his own contribution to CPF.

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Chapter-V

Allowances

21. (a) Special Allowance (w.e.f 1.11.2012)

With effect from 01.11.2012, officers shall be paid **Special Allowance** as under:

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

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

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

Note : The Special allowance with applicable DA thereon shall not be reckoned for superannuation benefits, viz pension including NPS, PF and Gratuity.

21. (b) 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 following rates:

(i) 0.67% of 'Pay' upto Rs.2500/- plus,

(ii) 0.55% of 'Pay' above Rs.2500/- to Rs.4000/- plus,

(iii) 0.33% of 'Pay' above Rs.4000/- to Rs.4260/- plus,

(iv) 0.17% of 'Pay' above Rs.4260/-

(2) On and from 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 following rates :

(i) 0.35% of 'Pay' upto 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 Scheme shall be as under ;

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

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

(i) 0.24% of 'Pay' upto Rs.7100/- plus,

(ii) 0.20% of 'Pay' above Rs.7100/- to Rs.11300/- plus,

(iii) 0.12% of 'Pay' above Rs.11300/- to Rs.12025/- plus,

(iv) 0.06% of 'Pay' above Rs.12025/-

(4) On and from 01.11.2002 to 31.01.2005, Dearness Allowance Scheme shall be as under ;

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

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

(i) 0.18% of 'Pay' upto Rs.9650/- plus,

(ii) 0.15% of 'Pay' above Rs.9650/- to Rs.15350/- plus,

(iii) 0.09% of 'Pay' above Rs.15350/- to Rs.16350/- plus,

(iv) 0.04% of 'Pay' above Rs.16350/-

(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.

(5) On and from 01.11.2007, Dearness Allowance shall be payable for every rise and fall of 4 points over 2836 points in the quarterly average of All India Average Working Class Consumer Price Index (General) Base 1960=100 at 0.15% of Pay.

(6) On and from 01.11.2012, Dearness Allowance shall be payable for every rise and fall of 4 points over 4440 points in the quarterly average of All India Average Working Class Consumer Price Index (General) Base 1960=100 at 0.10 % of Pay.

Note:(A) "Pay" for the purpose of Dearness Allowance shall mean basic pay including stagnation increments.

(B) Professional Qualification Pay as specified in Explanation (c), (d), and (e) to the 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 rate:

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, whichever is lower.

22(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 will be eligible on and from 01.11.1999 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'	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.

22(3) (a) On and from 01.11.2002, 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 shall be the actual rent paid by him for his residential accommodation in excess over 1.75% 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.

22(4) (a) On and from 01.11.2007, where an officer is provided with residential accommodation by the bank, a sum equal to 1.20% 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) On and from 01.11.2007, where an officer is not provided with any residential accommodation by the bank, is eligible 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 shall be the actual rent paid by him for his residential accommodation in excess over 1.2% 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.

22(5) (a) On and from 01.11.2012, where an officer is provided with residential accommodation by the bank, a sum equal to 0.75% of the basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation, whichever is less, will be recovered from him (**Joint note signed on 25.05.2015 –pending amendments to regulations)**

(b) Where an officer is not provided any residential accommodation by the bank, he shall be eligible on and from 01.11.2012 for House Rent Allowance at the 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'	9 % of the pay per month.
(ii) Other places in Area-I and Project Area Centres in Group 'B' and state of Goa	8 % of the pay per month.
(iii) 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/her shall be the actual rent paid by him for his residential accommodation in excess over 0.75 % 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.

Note : The claim of officer employees for House Rent Allowance linked to the cost of their ownership accommodation shall also be restricted to 150% of House Rent Allowance as hitherto. A sum equal to 0.75 % of the basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation, whichever is less, will be recovered from him.

Note :.

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

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

(3) Where an officer resides in his own accommodation, he shall be eligible for a House Rent Allowance on the same basis as mentioned in proviso to clause (b) Sub-Regulation 5 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 if the accommodation is part of a building, the proportionate share of the capital cost of the land attributable to that accommodation excluding the cost of special fixtures, like air-conditioners; **or**

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

Explanation:-

(1) For the purpose of this Regulation "Standard Rent" means:

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

(b) Where accommodation has been hired by the Bank, contractual rent payable by the bank or rent calculated in accordance with the procedure 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 population of more than 12 lakh,
Area—II : All places not included in Area-I.

(4) For the purpose of Sub Regulation (5) of this Regulation and Regulation 23
Major "A" Class cities are with Population over 45 lakh
Area – I : Places with population of more than 12 lakh,
Area—II : All places not included in Area-I.

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23. Other Allowances :

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

(i) City Compensatory Allowance

On and from 01.11.1993, 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.	4 ½ % of the 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.	3 ½ % of Basic Pay subject to a maximum of Rs.230/- p.m.

On and from 01.11.1999, 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 the 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.

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On and from 01.11.2002, 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 the State of Goa.	4% of the 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.

On and from 01.11.2007, the City Compensatory Allowance remains unchanged with the above rate as was applicable since 01.11.2002.

(refer Circular no. ESTT/PD/EST/4/OM-0129/10-11 dated 09.06.2010)

On and from 01.11.2012, 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 the State of Goa.	4% of the Basic Pay subject to a maximum of Rs.870/- 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.600/- 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 shall be payable . On and from 01.11.2007, rates of Special Area Allowance is given in Annexure-I.

(iii) Project Area Allowance:

On and from 01.11.2012, Project Area Compensatory Allowance shall be payable at the following rates:
Project Areas falling in Group A – Rs.400/- per month.
Project Areas falling in Group B – Rs.350/- per month.

(iv) Mid Academic Year Transfer Allowance :

Provided that on and from 1st June 2015, if an officer is transferred from one place to another in the midst of an academic year and if he has one or more children studying in school or college, in the former place, a Mid Academic Year Transfer Allowance of Rs.1100/- per month from the date he reports to the latter place up to the end of the academic year in respect of all children, provided that such allowance shall cease if all the children cease studying at the former place.

(v) Deputation Allowance:

On and from 01.06.2015, if an officer is deputed to serve outside the Bank, he may opt to receive the emoluments attached to the post to which he is deputed. Alternately, he may in addition to his pay draw a deputation allowance of 7.75% of pay, subject to the maximum of Rs.4000/- per month and such other allowances he would have drawn had he been posted in the bank's service at that place.

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

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

(vi) Officiating Allowance:

On and from 01.11.1999, where an officer is required to officiate in a post in higher scale for a continuous period of not less than 7 days at a time or an aggregate of 7 days during a calendar month, he shall receive an officiating allowance equal to 6% of pay, pro-rata for the period for which he/she officiates. Officiating Allowance will rank as pay for the purposes of Provident Fund, Pension and not for any 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 place.

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(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.

(viii) Split Duty Allowance:

On and from 01.11.2002 if his working hours during a day are split with minimum interval of 2 hours, a split duty allowance of Rs.125/- per month.

Provided that on and from 01.11.2007, the provisions of this Sub-Regulation shall have effect as if for the letters, words and figures "`Rs.125/-"per months, the letters, words and figures "Rs.165/-" per month had been substituted.

On and from 1st November 2012, split duty allowance shall be payable at Rs.200/-p.m.

(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 is paid.

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(x) Hill and Fuel Allowance:

On and from 01.11.2012, if the Officer is serving in a place mentioned in column 1 of the table below, he shall receive a hill and fuel allowance at the rate mentioned in column 2 thereof:

Places **1**	**Rates** **2**
a. Places with an altitude of 1000 meters and above but less than 1500 meters and Mercara Town	2% of Pay subject to a maximum of Rs.750/- p.m.
b. Placed with an altitude of 1500 meters and above but less than 3000 meters	2.5% of Pay subject to a maximum of Rs.1000/- p.m.
c. Places with an altitude of 3000 meters and above.	5% of Pay subject to a maximum of Rs.2000/- per month.

Note :

(a) Officers posted at places with an altitude of not less than 750 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 as 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.

Chapter-VI

Perquisites.

24. Medical Aid :

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

(a) **Medical Expenses :**
On and from 01.11.2012 , 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 per annum
1	2
Officers in Junior Management and Middle Management Grade	Rs.8000/- per annum.
Senior Management and Top Executive Grade	Rs.9050/- per annum

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 2012 the reimbursement of Medical Expenses under the Medical Aid Scheme shall be enhanced proportionately for two months, i.e. November 2012 to December 2012.
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), wholly dependent physically and mentally challenged brother/sister with 40% or more disability, widowed daughters and dependent divorced /separated daughters, sisters including unmarried /divorced abandoned or separated from husband/widowed sisters as also parents ordinarily residing with and wholly dependent on the officer.
b. The term wholly dependant child/parent, wholly dependant physically challenged brother/sister shall mean such member of the family having a monthly income not exceeding Rs.10000/- p.m. or as revised by IBA in due course , and wholly dependent on the employee as defined in this scheme.

If the income of one of the parents exceeds Rs.10000/- p.m. or the aggregate income of both the parents exceeds Rs.10000/- p.m both the parents shall not be considered as wholly dependent on the officer.

Note : For the purpose of medical expenses reimbursement scheme, for all employees , any two of dependent parents/parents -in- law shall be covered

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(b) **Hospitalisation Expenses:**
(Medical Insurance Scheme)

(i) Having regard to the need to extend better coverage and reimbursement of hospitalisation and medical expenses incurred by the officers /employees/dependent family members, the demand for full reimbursement of expenses connected with hospitalisation and medical treatment including domiciliary hospitalisation and domiciliary treatment was examined and in pursuance of the provision in the Joint Note dated 25.05.2015 a new scheme for reimbursement of medical expenses has been formulated and adopted in our Board. Therefore, on and from 01.10.2015, reimbursement of hospitalisation expenses under Regulation 24(1)(b)(i) of Officers' Service Regulations, 1979, shall be in terms of the Hospitalisation Scheme laid down under joint Note dated Dated 25.05.2015

(iii) **Domiciliary Hospitalisation**

Domiciliary Hospitalisation shall be covered under the scheme and would mean medical treatment for an illness /disease /injury which in the normal case would require care and treatment in a hospital but is actually taken while confined at Home under the following circumstances :

a) The condition of the patient is such that he/she is not in a condition to be removed to a hospital or
b) The patient takes treatment at home on account of non –availability of room in hospital.

DOMICILIARY TREATMENT shall also be covered under this scheme i.e. treatment taken for specified disease which may or may not require hospitalisation as mentioned here in below:

Domiciliary Hospitalisation /Domiciliary Treatment : Medical expenses incurred in case of the following disease which need domiciliary hospitalisation/domiciliary treatment as may be certified by the recognised hospital authorities and bank's medical officer shall be deemed as hospitalisation expenses and reimbursed to the extent of 100%.

Cancer, leukaemia, Thalassemia, Tuberculosis, Paralysis, Cardiac Ailments, Pleurisy, Leprosy, Kidney ailment , All seizure disorders, Parkinson's disease, Psychiatric disorder including schizophrenia and psychotherapy, Diabetes and its complications, hypertensions, Asthma, Hepatitis –B, Hepatitis-C, Hemophilia , Myasthenia gravis, Wilson's disease, Ulcerative Colitis, Epidermolysis bullosa, Venous Thrombosis(not caused by smoking) Aplastic Anaemia, Psoriasis, Third Degree burns, Arthritis, Hypothyroidism, Hyperthyroidism, expenses incurred on radiotherapy and chemotherapy in the treatment of cancer and leukemia, Glaucoma, Tumour, Diptheria, Malaria, Non Alcoholic Cirrhosis of Lever ,Purpura, Typhoid, Accidents of serious Nature, Cerebral palsy, Polio , All Strokes leading to Paralysis, Haemorrhages caused by accidents, all animals /reptile/insect bite or sting, Chronic Pancreatitis , Immuno suppressants, multiple sclerosis/motor neuron disease ,status asthmaticus, sequalea of meningitis, osteoporosis, muscular dystrophies, sleep apnea syndrome (not related to obesity) ,any organ related (chronic) condition ,sickle cell disease, systematic lupus erythematous (SLE) ,any connective tissue disorder, varicose veins, thrombo embolism venous thrombosis/venous thrombo embolism(VTE), growth disorders , Graves' disease, Chronic Pulmonary Disease, Chronic Bronchitis , Physiotherapy and swine flu shall be considered for reimbursement under domiciliary treatment .

Sum Insured : Hospitalisation and Domiciliary Treatment coverage as defined in the scheme per annum :

Officer : Rs. 400000.00

(Ref Circular No : ESTT/MED/INSUR/13/OM-400/15-16 dtd/ 07.10.2015.)

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 terms and conditions obtaining in the Bank on the appointed date for grant of medical benefits (including hospitalisation etc.)

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

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 01.11.2012, a sum equal to 0.75 % of the first stage of the scale of pay in which the officer is placed or the standard rent for the accommodation, whichever is less.

Provided that a further sum equal to 0.15% of basic pay in the first stage of the scale of pay in which the officer is placed 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 authorised by the Board in accordance with the guidelines of the Government shall be allowed the use of the Bank's car for personal purposes.
(2) The use of the Bank's car for personal purposes should be subject to the rules formulated by the Bank in accordance with the guidelines of the Govt. from time to time.

27. Loan for purchase of conveyance.

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

28. Loans for 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.

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 other member of his family.

Chapter-VII

Leave.

31. Kind of Leaves.

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

(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 (Effective from 15.11.1984).
(h) Paternity Leave (effective from 01.06.2015)

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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.

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 upto not more than 240 days except where leave has been applied for and it has been refused.

However on and from 01.06.2015 Privilege Leave may be accumulated up to not more than 270 days except where leave has been applied for and it has been refused. However encashment of Privilege Leave shall be restricted to a maximum of 240 days. (**Joint note signed 25.05.2015**)

(5) An officer desiring to avail of Privilege Leave shall ordinarily give not less than 15 days' notice of his intention to avail of such leave (**Joint note signed 25.05.2015**).

34 Sick Leave.

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

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

(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 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

(a) On and from 01.05.2010, Maternity Leave, which shall be on substantive pay, shall be granted to a female employee for a period not exceeding 6 months on any one occasion and 12 months during the entire period of service.

(b) Within the overall period of 12 months, leave may also be granted in case of miscarriage/abortion/MTP.

(c) On and from 25.05.2015 , within the overall period of 12 months, leave may also be granted in case of hysterectomy upto a maximum of 60 days.(**Joint Note signed on 25.05.2015)**

(d) On and from 01.06.2015 , Leave may also be granted once during service to a childless female employee for legally adopting a child who is below one year of age for a maximum period of six months on the following terms and conditions : **(Joint Note signed on 25.05.2015)**

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

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

(iii) The leave shall be available to biological mother in case where the child is born through surrogacy.

(iv) The leave shall be availed within overall entitlement of 12 months during the entire period of service.

36 A Paternity Leave

With effect from 01.06.2015, male officer employees with less than two surviving children shall be eligible for 15 days paternity leave during his wife's confinement. This leave may be combined with any other kind of leave except casual leave. The leave shall be applied up to 15 days before or up to 6 months from the date of delivery of the child. (**joint Note dated 25.05.2015)**

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 reason 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 upto a total period of 720 days (Effective 15.11.1984).

37A Special Casual Leave , Special Sick 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.

However w.e.f 01.06.2015 , Special Sick Leave up to 30 days may be granted to an officer employee once during his/her entire period of service for donation of Kidney /organ.
(**joint note signed on 25.05.2015**)

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 whatsoever.

Provided that where an officer retires from the services of the bank in terms of Regulation 19 of these Regulation or seek voluntary retirement on or after 1st November 1993 in terms of United Bank of India (Employees') Pension Regulation 1995, he shall be eligible to be paid a sum equivalent to the emoluments of any period, not exceeding 240 days of privilege leave that he had accumulated.

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

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 (Circular no. PA (OE) /PCR (C)/235/OM-85/2001 dtd 22.05.2001).

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.

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 and Expenses on Travel

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

(i) An officer in Junior Management Grade is entitled to 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 Middle Management Grade is entitled to 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 or Top Executive Grade is entitled to 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 km. However, when a major part of the distance between the two places can be covered by air or rail only the rest of the distance should normally be covered by car.

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

(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) Halting Allowances

On and from 01.06.2015, an officer in Grades/Scales set out in column 1 on the table below shall be entitled to "Per Diem" Halting Allowance at the corresponding rates set out in column 2(i) to 2(iv) thereof(**Joint Note dtd. 25.05.2015**) :

Grades/Scales of officers	Metro (Rs.)	Major "A" class cities(Rs.)	AREA-I (Rs.)	Other places (Rs.)
1	2(i)	2(ii)	2(iii)	2(iv)
Officers in Scale VI and above	1800/-	1300/-	1100/-	950/-
Officers in Scale-IV and V	1500/-	1300/-	1100/-	950/-
Officers that in case of officers in Scale I/II/III	1300/-	1100/-	950/-	800/-

Provided that **–**

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

(b) An officer in the grades/scales set out in column 1 of the table below may be reimbursed the total actual hotel expenses restricting to single room accommodation charges in ITDC hotels of the corresponding star category set out in column 2 below, effective from 01.07.2011.

Grades/Scales of officers	Eligibility to Stay	Maximum Room Tariff permissible(exclusive of admissible taxes & service charges)		
1	2	Major A class cities	Area-I	Other places
Scale-VI & VII	4* Hotel	Rs.6800/-	Rs.3500/-	Rs.3000/-
Scale-IV & V	3* Hotel	Rs.4000/-	Rs.2400/-	Rs.2000/-
Scale-II & III	2* Hotel (Non AC)	Rs.2400/-	Rs.1750/-	Rs.1400/-
Scale-I	1* Hotel (Non AC)	Rs.1600/	Rs.1200/-	Rs.1000/-

(Circular no. PA (OE)/PCR (C)/4/OM-0198/11-12 dtd. 07.07.2011)

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

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

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

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

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

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

Explanation:

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

42 Transfer Travel 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 member of the family travel by road, the entitlement will be the actual or the 1st class rail fare of the distance covered, which ever is less.

Explanation :

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

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2(i) On and from 01.04.1997 an officer on transfer will be reimbursed his expenses for transporting his baggage by goods train upto the following limits :

Pay Range	Where an officer has family	Where an officer has no family
Rs.7100/-(Rs.23700) per month to Rs.9,820/-(Rs.31705) per month.	3000 KGs	1500 KGs
Rs.9821/-(Rs.31706/-) per month and above	Full wagon	2500 KGs

Pay range revised (in brackets) with reference to scales of Pay as per joint note dtd. 25.05.2015

(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 the 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 upto the stipulated weights by an approved transport operator.

(iii) An officer who owns a car will be eligible to claim the cost of transporting it by train to the place of transfer, at goods train rate, and 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 01.06.2015, an officer on transfer will be eligible to draw a lump sum amount, as indicated below, for expenses connected with packaging, local transportation, insuring the baggage etc.(**Joint note dtd. 25.05.2015**)

Grade/Scale of officer	Lump sum (Rs.)
Officers in Scale IV and above	20000/-
Officers in Scale-I, II & III	15000/-

(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 case of travel on tour.

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

w.e.f 27.07.2013 an officer upon transfer will be entitled to get payment of only halting allowance at the rate applicable for the new place of posting for a maximum period of 7(seven) days or till such time the officer finds accommodation at the new place of posting whichever is earlier. (circular no. PA(OE)/HOT.EXP/17/OM-0263/-13-14 dtd. 27.07.2013)

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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 Leave Travel Concession

(1). On and from 01.05.2010, Leave Travel Concession for officers will be as under :
During each block of 4 years, an officer shall be eligible for leave travel concession for travel to his place of domicile (Home Town) once in each block of two years. Alternatively, he may travel in one block of two years to his place of domicile and in another block of two years to any place in India place in India by the shortest route.

W.e.f 01.06.2015 alternately, an officer, by exercising an option anytime during a 4-year block or two year block, as the case may be, surrender and encash his LTC (other than travel to place of domicile) upon which he shall be entitled to receive an amount equivalent to the eligible fare for the class of travel by train to which he is entitled upto a distance of 4500 kms.(one way) for officers in JMG Scale-I and MMG Scale-II & III and 5500 kms (one way) for officers in SMG Scale-IV and above. An officer opting to encash his LTC shall prefer the claim for himself/herself and his/her family members only once during the block/term in which such encashment is availed of.

(2). On & from 01.06.1991, once in every four years, when an officer avails of Leave Travel Concession, he may be permitted to surrender and encash his Privilege Leave not exceeding one month at a time. Alternatively he may whilst travelling in one block of two years to his home town and in other block to any place in India, be permitted encashment of Privilege Leave with a maximum of 15 days in each block or 30 days in one block .For the purpose of leave encashment all the emoluments payable for the month during which the availment of the Leave travel concession commences shall be admissible. The facility of encashment of privilege leave while availing of Leave Fare Concession is also available while encashing the facility of LTC.

(3). The mode and class by which an officer may avail of Leave Travel Concession shall be the same as the officer is normally entitled to travel on transfer and other terms and conditions subject to which the Leave Travel Concession may be availed of by an officer, shall be as decided by the Board from time to time. Provided that with effect from 1st May 2010 an officer in Junior Management Grade Scale-I while availing LTC will be entitled to travel by air in the lowest fare economy class in which case the reimbursement will be actual fare or the fare applicable to AC 1st Class fare by train for the distance travelled, whichever is less. The same rules shall apply when an officer in Middle Management Grade Scale-II and Middle Management Grade Scale-III while availing LTC where the distance is less than 1000 kms.

Definition of family:

a. For the purpose of medical facilities and for the purpose of leave fare concession, the expression 'family' of an officer shall mean an officer's spouse, wholly dependent unmarried children (including step children and legally adopted children), wholly dependent physically and mentally challenged brother/sister with 40% or more disability, widowed daughters and dependent divorced/separated daughters ,sisters including unmarried/divorced/abandoned or separated from husband/widowed sisters as also parents wholly dependent on the officer.

b. The term wholly dependent family member shall mean such member of the family having a monthly income not exceeding Rs.10000/- pm. If the income of one of the parents exceeds Rs.10000/- or the aggregate income of both the parents exceeds Rs.10000/- p.m, both the parents shall not be considered as wholly dependent on the officer employee.

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

Note : for the purpose of medical expenses reimbursement scheme , for all officers , any two of the dependent parents/parents in law shall be covered.

Chapter-IX

Terminal Benefits.

45 Provident Fund and Pension

(1) Every officer who has joined in the Bank before 01.04.2010 is 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 funds.

(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 and joined before 01.04.2010 , contribution to Provident Fund by the officer and a matching contribution by the bank shall be made at the rate 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) Officer joining the Bank's service on or after 29.09.1995 and before 01.04.2010 shall be governed by the Pension Scheme.

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

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

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

(4) On and from 01.11.2007, an officer will be governed by the following Provident Fund Rules:

(a) While the officers who are presently covered under the Pension Scheme and those who will join the Pension Scheme in terms of option being made available under Joint Note dated 27th April, 2010 shall continue to contribute 10% of the Pay towards Provident Fund, there shall be no matching contribution.

(b) Officers who are presently covered under Contributory Provident Fund Scheme and who do not opt for Pension Scheme being made available under Joint Note dated 27th April, 2010 shall continue under the Contributory Provident Fund Scheme hitherto.

(c) There shall be no Provident Fund to officers joining the services of banks on or after 1st April, 2010. They shall be covered by a Defined Contributory Pension Scheme **(NPS),** where the officer will contribute 10% of pay plus Dearness Allowance and the bank will make matching contribution. The Scheme shall be governed by the provisions of the Contributory Pension Scheme as introduced for employees of Central Government with effect from 1st January, 2004 and modified from time to time.

Note:

"Pay" for the purpose of provident Fund shall mean basic pay including stagnation increments, Officiating Pay, Professional Qualification Pay and increment components of Fixed Personal Allowance.

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 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 at the place of the old or new posting, whichever is less.

(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.

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.

Whenever these Regulations require that any matter shall be in accordance with the decision of the Board and where such a matter is covered by the recommendations made in the Report of the Committee constituted by the Government's Resolution No.F4(26)/72/IR dated 19.07.1973, as accepted by the Governments, 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 "services"

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

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53 Revocation of earlier Rules etc.

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

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

54 Interpretation

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

Annexure-I

With effect from 01.11.2012, a Special Area Allowance may be paid to the officer employees at places indicated in column 1 below and at the rates indicated in column 2 till such time they are withdrawn or modified either wholly or partially.

sl	Area	Allowances (Rs.)	
		Pay below Rs.24000/-	Pay above Rs.24000/-
1	2	3	4
1	Mizoram		
a)	Chimptuipui District and areas beyond 25 kms from Lunglei town in Lunglei District .	2000	2600
b)	Entire Lunglei District excluding areas beyond 25 kms from Lunglei Town	1600	2100
c)	Entire District of Aizawl	1200	1500
2	Nagaland	1600	2100
3	Andaman & Nicobar Islands		
a)	North Andaman, Middle Andaman, Little Andaman, Nicobar & Narcondum Islands	2000	2600
b)	South Andaman (including Port Blair)	1600	2100
4	Sikkim	2000	2600
5	Lakshadweep Islands	2000	2600
6	Assam	320	400
7	Meghalaya	320	400
8	Tripura		
a)	Difficult areas of Tripura	1600	2100
b)	Throughout Tripura except difficult areas	1200	1500
9	Manipur	1200	1500
10	Arunachal Pradesh		
a)	Difficult areas of Arunachal Pradesh	2000	2600
b)	Throughout Arunachal Pradesh other than difficult areas	1600	2100
11	Jammu & Kashmir		
	1. Kathua District		
	Niabat Bani, Lohi, Malhar and Machhodi	2000	2600
	2. Udhampur district		
	a) Dudu Basantgarh, Lander Bhamag Illaqa, other than those included in Part 2(b)	2000	2600
	b) Areas upto Goel from Kamban Side and areas upto Arnas from Keasi side in Tehsil Mohre	1600	2100
	3. Doda District Illaquas of Padder and Niabat Nowgam in Kishtwar Tehsil	2000	2600
	4. Leh District All places in the District	2000	2600
	5. Barmulla District a) Entire Gurez- Nirabat, Tangdar Sub-Division and Keran Illaqua	2000	2600
	b) Matchill	1600	2100
	6 Poonch and Rajouri district: Areas in Poonch and Rajouri District excluding the towns of Poonch and Rajouri and Sunderbani and other urban areas in the two Districts	1200	1500
	7. Areas not included in (1) to (6) above, but which are within the distance of 8 kms. from the line of Actual Control or at places which may be declared as qualifying for border allowance from time to time by the State Government for their own staff.	1200	1500

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sl	Area	Allowances (Rs.)	
		Pay below Rs.24000/-	Pay above Rs.24000/-
12	Himachal Pradesh		
	(1) Chamba District (a) Pangi Tehsil, Bharmour Tehsil, Panchayats: Badgaun, Bajol, Deol Kugti, Nayagam and Tundah, Villages : Ghatu of Gram Panchayat Jagat, Kanarsi of Gram Panchayat Chauhata,	2000	2600
	(b) Bharmour Tehsil, excluding Panchayats and villages including in (a) above.	1600	2100
	(c) Jhandru Panchayat in Bhatiyat Tehsil, Churah Tehsil, Dalhousie Town (including Banikhet proper)	1200	1500
	(2) Kinnaur District:		
	a) Asrang, Chitkul and Hango Kuno/Charang Panchayats, 15/20 Area comprising the Gram Panchayats of Chhota Khamba, Nathpa and Rupi, Pooh Sub-Division, excluding the Panchayat Areas specified above.	2000	2600
	b) Entire district other than Areas included in (a) above	1600	2100
	(3) Kullu district		
	(a) 15/20 area of Nirmand Tehsil, comprising the Gram Panchayats of Khagra, Kushwar and Sarga	2000	2600
	b) Outer Saraj (excluding villages of Jakat-Khana and Burrow in Nirmand Tehsil) and entire District excluding outer Seraj area and pargana of Pandrabis but including villages Jagat-Khana and Burrow of Tehsil Nirmand).	1200	1500
	(4) Lahaul and Spiti District:		
	Entire area of Lahaul and Spiti	2000	2600
	(5) Shimla District		
	a) 15/20 area of Rampur Tehsil comprising of Panchayats of Koot, Labana-Sadana, Sarpara and Chadi-Branda.	2000	2600
	b) Dora-Kawar Tehsil, Gram Panchayat of Darkali in Rampur, Kashapath Tehsil and Munish, Ghori Chaibis of Pargana Sarahan.	1600	2100
	c) Chopal Tehsil and Ghoris, Panjgaon, Patsnau, Naubis and Teen Koti of Pargana Sarahan, Deothi Gram Panchayat of Taklesh Area, Pargana Barabis, Kasba Rampur and Ghori Nog of Pargana Rampur of Rampur Tehsil, Simla Town and its suburbs (Dhalli, Jatog, Kasumpti, Mashobra, Taradevi and Tutu.)	1200	1500
	(6) Kangra District: a) Areas of Bara Bhangal and Chhota Bhangal	1600	2100
	b) Dharamshala Town of Kangra District and the following offices located outside the Municipal limits but included in Dharamshala Town-Women's ITI, Dari, Mechanical Workshop, Ramnagar, Child Welfare and Town and Country Planning offices, Sakoh, CRSF offices at lower Sakoh, Kngra Milk Supply Scheme,Dugiar, HRTC Workshop, Sadher, Zonal Malaria Office, Dari, Forest Corporation office, Shamnagar, Tea Factory, Dari, I.P.H.Sub Division, Dan, Settlement office, Shamnagar, Hinwa Project, shamnagar. Palampur Town of Kangra District including HPKVV Campus at Palampur and the following offices located outside its municipal limits but included in Palampur Town-H.P. krishi Vishwavidhyalya Campus, Cattle Development Office/Jersey Farm, Banuri, Sericulture Office/Indo-German Agricultural Workshop/HPPWD Division, Bundla, Electrical Sub-Division, Lohna, D.P.O. Corporation, Bundla, Electrical HESEE Division, Ghuggar.	1200	1500

sl	**Area**	**Allowances (Rs.)**	
		Pay below Rs.24000/-	**Pay above Rs.24000/-**
	(7) Mandi District:		
	Chhuhar Valley of Jogindernagar Tehsil, Panchayats in thunag Tehsil of Bagraa, Chatri, Chhotdhar, Garagushain, Gatto, Garyas, Janjehli, Jaryar, Johar, Kalhani, Kalwan, Kholanal, Loth, Silibagi, Somachan, Thachdhar, Tachi, Thana, Panchayats of Dharampur Block-Binga, Kamlah, Saklana, Tanyar and Tarakholah, Panchayats of Karsog Tehsil- Balidhar, Bagra, Gopalpur, Khajol, Mahog, Mehudi, Manj, Pekhi, Sainj, Sarahan and Teban, Pachayats of Sundernagar Tehsil-Bohi, Batwara, Dhanyara, Paura-Kothi, Seri and Shoja.	1200	1500
	Panchayats of Bani, Bakhali (Pachhad Tehsil), Bharog Bheneri (Paonta Tehsil), Birla (Nahan Tehsil), Dibber (Pachhad Tehsil) and Thana Kasoga (Nahan Tehsil) and Thansgin Tract.	1200	1500
	(9)Solan District		
	Mangal Panchayat	1200	1500
	(10) Remaining areas of Himachal Pradesh not included in (1) to (9) above	320	400
13	Uttar Pradesh		
	Areas under Chamoli, Pithoragarh and Uttar Kashi Districts	2000	2600
14	Uttaranchal(Uttarakhand)		
	Areas under Rudraprayag and Champavat Districts	1600	2100

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