

Bank of India
Head Office
Human Resources Department
Industrial Relations Division

Bank of India (Officers') Service Regulations, 1979

(With amendments up to 26.10.2020-7th Joint Note)

ImageCafe

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Bank of India (Officer's) Service Regulations, 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 Bank of India in consultation with the Reserve Bank of India and with the previous sanction of the Central government makes the following Regulations, namely:

CHAPTER - I

Regulation 1 – SHORT TITLE AND COMMENCEMENT

(1) These Regulations may be called Bank of India (Officer's) Service Regulations, 1979.

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

Clarification

Additions / amendments to the regulations will be effective from the date of their approval by the Board unless otherwise specifically provided.

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Regulation 2 – OFFICERS TO WHOM THE REGULATION APPLY

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

Competent Authority : (B.M. 28.04.1980)

The Executive Director is the Competent Authority to make the regulations applicable to such other employees as he deems fit.

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

(3) They shall, however, not apply to employees appointed / engaged in any country outside India and permanently serving there. (Amended to Government guidelines w.e.f. 22nd February 1989 (Board Meeting dated 12.11.94), Br. Circular No. 99/62 dated 07.07.1995.)

Regulation 3 – DEFINITIONS

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

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

(b) “Bank” means 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.

ADMINISTRATIVE INSTRUCTIONS REGARDING COMPETENT AUTHORITY

1. All decisions of the Competent Authority involving officers Scale I to VI, where necessary, would be reviewed by the Chairman. For Scale VII, a Committee of three Directors presided over by the Chairman may be formed to review the decisions of the Competent Authority.
2. An Officer higher in the rank than that of the officer designated as competent authority can also act as competent authority in respect of a particular regulation / regulations. In such cases the officer who is the Competent Authority under the regulations cannot again exercise his authority in respect of the same case.

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

(f) “Family” means the spouse of the officer, wholly dependent unmarried children (including step children and legally adopted children), wholly dependent physically and mentally challenged brother or sister with forty per cent or more disability, widowed daughters and dependent divorced or separated daughters, sisters including unmarried or divorced or abandoned or separated from husband or widowed sisters, and parents wholly dependent on the officer and in the case of a married female officer may include her natural parents or parents-in-law, but not both.

Explanation — "wholly dependent” shall mean such member of the family having an income not exceeding Rs.10,000 per month and where the wholly dependent family member are parents, the income of any parent or aggregate income of both the parents if exceeds Rs.10,000 per month, both the parents shall not be considered as wholly dependent on the officer;‘

Note: For the purpose of medical expenses reimbursement scheme, any two of the dependent parents or parents-in-law shall be covered.

(g) “Government” means the Central Government;

(h) “Guidelines of the Government” shall mean such guidelines as may be issued by the Government and shall include the recommendations made in the Report of the Committee constituted by the Government’s Resolution No. F.4 (26)/72/IR dated 19th

July 1973, as accepted by Government together with modifications or alterations thereof as may, from time to time, have been or be made by the Government;

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

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

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

(l) "Salary" means the aggregate of the pay and dearness allowance;

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

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

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CHAPTER - II

GRADES AND CATEGORISATION OF POSTS

Regulation 4 – Grades and Scales of Pay:

(1) On and from 1-11-1987, the scales of pay specified against each grade shall be as under:-

(a) Top Executive Grade:

Scale VII Rs. 6400 - 150 – 7000

Scale VI Rs. 5950 - 150 – 6550

(b) Senior Management Grade:

Scale V Rs. 5350 - 150 – 5950

Scale IV Rs. 4520 - 130 - 4910 - 140 - 5050 - 150 – 5350

(c) Middle Management Grade:

Scale III Rs. 4020 - 120 - 4260 - 130 – 4910

Scale II Rs. 3060 - 120 - 4260 - 130 – 4390

(d) Junior Management Grade :

Scale I Rs. 2100 - 120 – 4020

(2) On and from 1-7-1993, 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

(3) With effect from 1st April, 1998, the scales of pay specified against each grade shall be as under:**-**

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(a) Top Executive Grade :

Scale VII Rs. 19340-420/2–20180–520/1-20700-600/1-21300

Scale VI Rs. 17660-420/4-19340

(b) Senior Management Grade :

Scale V Rs. 16140-380/4-17660

Scale IV Rs. 13900-340/1-14240-380/5-16140

(c) Middle Management Grade :

Scale III Rs. 12540-340/5-14240-380/2-15000

Scale II Rs. 9820-340/11-13560

(d) Junior Management Grade :

Scale I Rs. 7100-340/16-12540

(4) With effect from 1st November 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

(5) With effect from 1st November 2007, the scales of pay specified against each grade shall be as under:-

(a) Top Executive Grade :

Scale VII Rs. 46800 – 1300/4 – 52000

Scale VI Rs. 42000 – 1200/4 – 46800

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(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

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

(a) **Top Executive Grade**

Scale VII – 76520-2120/4-85000

Scale VI – 68680-1960/4-76520

(b) **Senior Management Grade**

Scale V – 59170-1650/2-62470-1800/2-66070

Scale IV – 50030-1460/4-55870-1650/2-59170

(c) **Middle Management Grade**

Scale III – 42020-1310/5-48570-1460/2-51490

Scale II – 31705-1145/1-32850-1310/10-45950

(d) **Junior Management Grade**

Scale I – 23700-980/7-30560-1145/2-32850-1310/7-42020

Explanation: Every officer who is governed by the scales of pay in force as on the 31st October, 2012 shall be fitted in the scale of pay set out in this sub-regulation as on 1st November, 2012 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.

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

(8) With effect from 1st day of November, 2012, officers shall be paid Special Allowance as under;

Scale I- III = 7.75% of Basic Pay plus applicable Dearness Allowance thereon

Scale IV- V = 10% of Basic Pay plus applicable Dearness Allowance thereon

Scale VI- VII = 11% of Basic Pay plus applicable Dearness Allowance thereon.

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(9) On and from the 26th day of October, 2020, the Scale of Pay and Special Allowance for the post of Chief General Manager in Top Executive Grade shall be as under:

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

(B) Special Allowance
Scale VIII = 11% of Basic Pay plus applicable Dearness Allowance thereon:

Provided that nothing in this sub-regulation shall be construed as requiring the Bank to have at all times officers serving in this grade.

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

Regulation 5 – INCREMENTS

"(1) Subject to the provisions of sub-regulation (6) of regulation 4, on and from the 1st day of November, 2012, the increments shall be granted subject to the following, namely: —

(a) the increments specified in the scales of pay set out in sub-regulation (6) of regulation 4 shall, subject to the sanction of the Competent Authority, accrue on an annual basis and shall be granted on the first day of the month in which these fall due;

(b) one year after reaching the maximum in their respective Scales, officers in Scale I and Scale II, shall be granted further increments including stagnation increment in the next higher Scale only as specified in clause (c) below subject to their crossing the efficiency bar;

(c) Officers in Junior Management Grade Scale I who have moved to Middle Management Grade Scale II in terms of clause (b) after reaching maximum of the higher scale, shall be eligible for four stagnation increments for every three completed years of service of which the first two shall be Rs. 1310 each and next two Rs.1460 each;

(d) Officers in Middle Management Grade Scale II who have moved to Middle Management Grade Scale III in terms of clause (b) after reaching maximum of higher scale shall be eligible for three stagnation increments of Rs.1460 each for every three completed years of service and a fourth stagnation increment of Rs.1460 two years after receipt of third stagnation increment:

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Provided that officers who have completed two years or more after receipt of the third stagnation increment shall be granted the fourth stagnation increment with effect from 1st day of May,2015;

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

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

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

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

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PROFESSIONAL QUALIFICATION PAY

Renaming of Professional Qualification Allowance as Professional Qualification Pay w.e.f. 1.11.1999 (Ref BC 95 / 41 dated 07.07.2001)

Regulation 5 (2) An additional increment shall be granted in the scale of pay for passing each part of Certified Associate of Indian Institute of Bankers Examination on or after the appointed date.

EXPLANATION:

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

b. On and from 1.11.1987, officers who reach or have reached the maximum in the pay scale and are unable to move further except by way of promotion shall subject

to Government guidelines, if any, be granted Professional Qualification Allowance in lieu of additional increments in consideration of passing CAIIB Examination as under: -

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

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

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

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

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

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

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

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

Those who have passed only Part I of CAIIB	Rs. 300/- p.m. one year after reaching top of the scale
Those who have passed both Parts of CAIIB	Rs. 300/- p.m. one year after reaching top of the scale
	Rs. 750/-p.m. two year after reaching top of the scale

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

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

Those who have passed only Part I of CAIIB	Rs.410/- p.m. one year after reaching top of the scale
Those who have passed both Parts of CAIIB	Rs. 410/- p.m. one year after reaching top of the scale
	Rs. 1030/-p.m. two year after reaching top of the scale

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Provided that an officer employee acquiring Junior Associate of Indian Institute of Bankers / Certified Associate of Indian Institute of Bankers (either or both parts) qualifications after reaching the maximum of the scale of pay, shall be granted from the date of acquiring such qualification for the first instalment of Professional Qualification Pay and the release of subsequent instalments of Professional Qualification Pay shall be with reference to the date of release of first instalments of Professional Qualification Pay.

Provided further that in a case where an officer, has already acquired any of the above qualifications and has not earned any increment or Professional Qualification Pay on account of acquiring such qualification/s, he may be grated the Professional Qualification Pay with effect from 1st November 2007 or the date of acquiring such qualification/s whichever is later.

(g) On and from 01.11.2012**,** other things being equal, the quantum of Professional Qualification Pay shall stand revised as under:-

Those who have passed CAIIB-Part I / JAIIB	Rs. 670/- p.m. one year after reaching maximum of the Scale.
Those who have passed both parts of CAIIB	Rs. 670/- p.m. one year after reaching maximum of the Scale.
	Rs. 1680/- p.m. two years after reaching maximum of the Scale.

Provided that 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 Professional Qualification Pay and the release of subsequent instalments of Professional Qualification Pay shall be with reference to the date of release of first instalment of Professional Qualification Pay.

Note:

1. If an officer who is in receipt of Professional Qualification Pay is promoted to next higher scale, he shall be granted, on fitment in such higher scale, additional increment(s) for passing Junior Associate of Indian Institute of Bankers/ Certified Associate of Indian Institute of Bankers to the extent increments are available in the scale and if no increments are available in the scale, the officer shall be eligible for Professional Qualification Pay in lieu of increment(s).
2. On and from 1.11.1994 Professional Qualification Allowance or Professional Qualification Pay, as the case may be, shall rank for Dearness Allowance, House Rent Allowance and Superannuation Benefits.

Release of Professional Qualification Pay

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

   Provided further that in a case where an Officer, as on the date of this Joint Note (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

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FIXED PERSONAL PAY

Renaming of Fixed Personal Allowance as Fixed Personal Pay w.e.f. 1.11.1999 (Ref BC 95/41 dated 07.07.2001)

Regulation 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.

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

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

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

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

(d) On and from 1st November, 2004, other things being equal, Fixed Personal Pay together with House Rent Allowance shall be at the following rates and shall remain frozen for the entire period of service.

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

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

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

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

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

(g) On and from the 26th day of October, 2020, other things being equal, the fixed personal pay together with House Rent Allowance, if any, for the post of Chief General Manager in Top Executive Grade Scale-VIII shall be at the rates given in the table below and shall remain frozen for the entire period of service:

Increment Component (₹)	Dearness Allowance on the increment components (₹)	Total F.P.P. payable where bank's accommodation is provided (₹)
(1)	(2)	(3)
2800	305	3105

Note:

(i) Fixed Personal Allowance / Fixed Personal Pay as indicated under column (3) of the Tables in clauses (b), (c), (d), (e), (f) & (g) of this sub-regulation shall be payable to those officer's employees who are provided with bank's accommodation.

(ii) Fixed Personal Allowance / Fixed Personal Pay for officers eligible for House Rent Allowance shall be the aggregate amount specified under columns (1) and (2) of the Table under clause (f) & (g) and House Rent Allowance drawn by the concerned officer employees when the last increment of the relevant scale of pay as specified in sub-regulations (2), (3), (4), (5), (6) & (9) of regulation 4 is earned;

(iii) Only officers who are in the service of the Bank on or before 01.11.1993 will be eligible for Fixed Personal Pay one year after reaching the maximum scale pay, they are placed.

(iv) On and from 1st November 1999, there shall be no change in the schedule of release of professional qualification pay as in explanation (c) of sub regulation (2) on account of release of Fixed Personal Pay;

Provided that where any instalment of Professional Qualification Pay which on account of the earlier provisions has been shifted by a year and is scheduled for release on or after 1st November 1999, it shall be released to the Officer on and from this date and second instalment of Professional Qualification Pay, if any, shall be released on 1st November 2000.

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

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

HO / P / IR / SAH / 1766 dated 05.02.2000

Applicability of the revised FPP to those Officers who were already in receipt of F.P.P. prior to 1.11.1999

The Officers, who were in receipt of FPP before 1.11.1999 and continuing in Banks' service, would be eligible for payment of corresponding revised FPP in the case of Officers where H.R.A. was included in the quantum of FPP paid to them (i.e those Officers who were not provided with Bank's accommodation when FPP was first released to them), the revised amount of H.R.A. to be included in FPP would be calculated at the revised rates of H.R.A. corresponding to the area of posting Officers, when FPP was first released to them. For e.g an officer was posted at Lucknow (an Area / Centre) when FPP was first released to him and at that time he was not provided with Banks accommodation, irrespective of his present place of posting. HRA to be included in FPP would be @ 8% on the corresponding revised increment component of FPP

Correction in the quantum of FPP

The Indian Bank's Association has also clarified that revision in the quantum of F.P.P. to a promotee officer will also undergo a change and this may depend upon the outcome of industry level negotiations with the workmen unions.

Accordingly the FPP drawn by these promotee officers who are drawing the frozen clerical FPP in Officer's Cadre, will undergo revision only after the wage settlement of Award Staff is finalized.

As per the prevailing instructions, the increments could be stopped / withheld only under the following circumstances;-

a) As per the Orders of Penalty against an officer;

b) As per the guidelines of the Government, on crossing the Efficiency Bar by the Officers in Scale I and II;

Competent Authority to sanction annual increments: (B.M.20.10.2000, Br. Cir No.94/161 dated 29.12.2000) & BC 104/124 dated 11.01.2011

Grade of Officers	**Competent Authority to sanction annual increments within the Scale/ Grade**
1. All officers working in the Branches including Branch Manager in the Zone and those working in LDM office but excluding and Assistant General Manager at Exceptionally Large Branches.	Dy. Zonal Manager
2. Assistant General Managers at Exceptionally Large Branches/ Corporate Banking Branches and officers working under the control of Zonal Office including ZTCs, Officers on deputation to RRBs, Ombudsman, etc.	

a. Officers in Scale I, II and III	Chief Manager (HR) at Zonal Office
b. Officers in Scale IV	Dy. Zonal Manager
c. Officers in Scale V	Zonal Manager
d. Officer in Scale VI	General Manager (HR) where Zone is headed by Dy. General Manager
3. Officers working under the control of H.O including Zonal Audit Offices	
a. Officers in Scale I, II & III	Chief Manager of Respective Department.
b. Officer in Scale IV & V	Deputy General Manager / General Manager of respective Department.
c. Officers in Scale VI	General Manager in charge of respective Department.
4. All officers in Scale VII	Executive Director / Chairman & Managing Director.
5. Zonal Manager in Scale V & VI	National Banking GM & in his absence by GM (HR)

The above revision in the Competent Authorities for release of annual increment to the Officers within respective Grade / Scale is effective from 20.10.2000 & for Sr. No 5 from 11.01.2011.

(Administrative Circular No.2011-12/2 dated 02.11.2011 – Delegation of Authority)

– Consequent upon reorganisation, the authorities in respect of HR related issues of LCBs, MCBs and Divisional Managers Office are delegated to the following offices as specified below :-

Release of annual increment	For Officers upto Scale III, the delegated authority will be the Chief Incumbent not less than the rank of Asst. General Manager of the concerned LCB/MCB. In respect of MCBs headed by Scale IV officials, the delegated authority will be the official of the rank of Asst. General Manager and above from the concerned Divisional Manager's Office. For Scale IV and above, the delegated authority will be the General Manager (HR), Head Office

Administrative Instructions:

1. Branch Managers must submit to the appropriate authority at least one month in advance, names of officers whose increment falls due in the following month along with their recommendations. Wherever increments have been stopped by the Disciplinary Authority such facts should be brought out by the Branch Manager when submitting recommendations to the Competent Authority.
2. Where the advice of the Competent Authority is not received in time, the increment may be released as laid down in the regulation excepting where the officer is on Efficiency Bar. However, the concerned officer should be advised that in case the increment is not sanctioned by the Competent Authority, appropriate recovery shall be made in the subsequent month.
3. Increments will not be allowed
   i. When an officer has reached the maximum of his grade / scale
   ii. When the Efficiency Bar is applied to the officer, and
   iii. When specifically stopped by the Competent Authority / Disciplinary Authority
4. Board norms for imposition of Efficiency Bar (Prior to 1.11.1987)
   a. The general test should be whether the employee's work has fallen below that standard of efficiency normally expected of him at that stage of his career when the efficiency at the start has been reinforced by the experience from which he should have been profited.
   b. The circumstances necessitating the proposed imposition of the Bar will be communicated to the employee and the employee should be given an opportunity to submit an explanation which will be duly considered.
   c. The Officers so held up at the Efficiency Bar may be counselled to improve his performance and allowed to cross the Efficiency Bar at the end of one year.

GUIDELINES FOR EFFICIENCY BAR (w.e.f.1.11.1987)

The movement of officers in Scale – I and Scale II to the higher stages in the next scale after reaching the maximum in the respective scales shall be subject to their crossing the Efficiency Bar, which shall be apply only in the following cases.

i. Where an officer employee is under suspension;

ii. Where a disciplinary action has been initiated against an officer employee;

iii. Where an officer employee has earned an adverse remark from the Reporting Authority in the Reporting year proceeding the date on which the officer employee is due to cross the Efficiency Bar and the same has been conveyed to the officer employee.

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Note :

a. Where the Efficiency bar operates in terms of (ii) above, the case of the concerned officer employee shall be reviewed every year well before the next due date for crossing the Efficiency Bar. The delay in crossing the Efficiency Bar under this provision shall not more be more than three years after which if the disciplinary proceedings are still not concluded the increments shall be released with retrospective effect.

b. Where the Efficiency Bar has been applied in terms (iii) above but the rating improves subsequently, the increment shall be released after one year. Average remark or rating shall not be treat shall not be treated as adverse for this purpose.

6. Normally, the period spent as leave on loss of pay shall not count for increments. However, in view of the fact that the increment in the case of Officers is released on the first day of the calendar month in which it falls due, such anniversary date of increment will be postponed and notionally determined. The effect of postponement would be given when the notional date of increment shifts to the next calendar month. In effect, the postponement unless condoned by the Competent Authority, will have cumulative effect throughout the career of the officer.

7. Date of increment of officers who have opted to continue in the old scale of pay.

The officer will continue to draw annual increment on the anniversary date of his last increment unless specifically postponed / stopped by the competent Authority / Disciplinary Authority. Increment will be released only from the date on which it falls due.

The annual increments as above will be released in the ordinary course till the officer reaches the maximum of the Grade (old)

8. Increments for Direct Recruit Officers

a. The first increment will be due on the anniversary date of joining and will be payable on the first day of the month in which it is due.

b. The second increment will be due on the date of confirmation only accordingly, until the confirmation of the officer is advised, the second increment will not be released. Subsequent increments, unless postponed by the Competent Authority, shall fall due on the anniversary date of confirmation.

1. Date of Increment of Promotee officers in terms of Memorandum of Settlement dated 17.11.2017.

The annual increment in the scale of pay of an officer will accrue on annual basis from the date of promotion/ anniversary date of increment in clerical cadre, as the case may be.

Increments on promotion from one Scale / Grade to the next higher Scale / Grade

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Effective from 01.11.2012, as per fitment formula circulated vide HO IOM No.HO:HR:IR:SD:I-247 dated 19.08.2015.

Fitment formula on Promotion to higher scales of pay

IBA Circular No. CIR/ HR & IR/582A/2015-16/1196 of August 7.2015

1. At the time of fitment of an officer on promotion to the higher scale of pay, the number of increments he would have/had earned i.e. one increment each for passing JAIIB / CAIIB Examination, as the case may be, shall be first reduced from the existing pay of the concerned officer, prior to his fitment in the higher scale of pay on promotion. If, however, the officer is at the maximum of the scale, the following procedure should be adopted :-

    a. If the stagnation at the maximum of the scale is less than one year, the officer would not be drawing any Professional Qualification Pay. Then the number of increments i.e, one increment for JAIIB / CAIIB, as the case may be, included in his Basis Pay shall be reduced in the existing scale.

    b. If the stagnation at the maximum of the scale is for a year or more but for less than 2 years, the officer would be drawing a Professional Qualification Pay of Rs.670/- per month. In such cases, if he had passed both JAIIB / CAIIB before the date of promotion, then one increment shall be reduced in the existing scale. If, however, such Professional Qualification Pay of Rs. 670/- p.m is for JAIIB only, then no increment need be reduced from the existing scale.

2. If the stagnation at the maximum of the scale is for 2 years or more, the officer who has passed both JAIIB / CAIIB before the date of promotion, would be drawing a Professional Qualification Pay of Rs.1680/- p.m. In this case, there would be no scope for reducing the increments for JAIIB / CAIIB as even without CAIIB increments, the officer would be at the maximum of the scale.

    Note : The purpose of the above exercise is to determine as to what stage of scale of pay the officer would have been, had he not been granted increments for passing JAIIB / CAIIB.

3. After effecting the above adjustments, the fitment of basic pay in the promoted scale will be made as per the fitment chart enclosed. The fixation so arrived at will be the basic pay in the promoted scale as on the date of promotion.

4. After such fitment in the higher scale of pay one or two increments shall be added to the Basic Pay so fixed in respect of JAIIB or of CAIIB, as the case may be. If, however, no increments are available in the scale, or only one increment is available in the scale, after allowing the available increment/s, the officer shall be allowed Professional Qualification Pay in lieu of such remaining increment(s), if any.

5. Normally, where an officer is promoted from one scale to another, the date of his increment shall be the anniversary date in the previous scale of pay. Where however, an officer has reached the maximum in the previous (pre-promoted) scale of pay or on promotion gets an increase in the Basic Pay equivalent to two or more increments in the previous (pre-promoted) scale of pay, the date of increment shall be the anniversary date of promotion. However, if the Basic Pay after reduction of JAIIB/CAIIB increments is not at the maximum, then the date of increment shall be the anniversary date of last increment.

Notice

Provided further that if an officer who is in Scale I, II or III is promoted to higher scale after reaching the maximum in the previous (pre-promoted) Scale of pay but before drawing stagnation increment, the date of his increment in the higher scale shall be the anniversary date of promotion or due date of stagnation increment in the previous (pre-promoted) scale whichever is earlier.

6. In the case of officer in Scale I and II promoted after moving into higher Scale II and III because of stagnation movement, the notional increment to be added shall be the increment drawn by him on the date of promotion and the next and subsequent increment shall be on the anniversary date on which the member has drawn his increment in the previous scale.

7. Promotees who are drawing Fixed Personal Pay in terms of Settlement dated 25.05.2015 may continue to draw the same quantum of Fixed Personal Pay even after promotion which shall remain unaltered till revised (please refer to IBA circular No.CIR/HR&IR/90/665/E12/2010-11/1416 dated 30.9.10)

Fitment Chart on Promotion for Officers promoted from one scale to another on or after 01.11.2012

A. Fitment Chart on Promotion from Scale I to Scale II

Stage	Scale I	Scale II
1	23700	
2	24680	
3	25660	
4	26640	
5	27620	
6	28600	
7	29580	
8	30560	31705
9	31705	32850
10	32850	34160
11	34160	35470
12	35470	36780
13	36780	38090
14	38090	39400
15	39400	40710
16	40710	42020
17	42020	43330
+	43330	44640
+	44640	45950
+	45950	47260
++	47260	48570
++	48570	50030
++	50030	51490

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++	51490	51490

+ Sliding

++ Stagnation increments

B. Fitment Chart on Promotion from Scale II to Scale III

Stage	Scale II	Scale III
1	31705	
2	32850	
3	34160	
4	35470	
5	36780	
6	38090	
7	39400	
8	40710	42020
9	42020	43330
10	43330	44640
11	44640	45950
12	45950	47260
+	47260	48570
+	48570	50030
+	50030	51490
+	51490	51490
++	52950	52950
++	54410	54410
++	55870	55870
++	57330	57330

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Note : Those who are getting promoted to Scale III after reaching the Basic Pay of Rs. 55,870/- and Rs. 57,330/-, their next stagnation increment will be released on the date it was due in the earlier grade.

+ Sliding

++ Stagnation increments

C. Fitment Chart on Promotion from Scale III to Scale IV

Stage	Scale III	Scale IV
1	42020	
2	43330	
3	44640	
4	45950	50030
5	47260	51490
6	48570	52950

7	50030	54410
8	51490	55870
++	52950	57520
++	54410	59170
++	55870	59170
++	57330	59170
++	58790	59170

++ Stagnation increments

D. Fitment Chart on Promotion from Scale IV to Scale V

Stage	Scale IV	Scale V
1	50030	59170
2	51490	59170
3	52950	59170
4	54410	59170
5	55870	60820
6	57520	62470
7	59170	62470
++	60820	66070

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++ Stagnation increments

E. Fitment Chart on Promotion from Scale V to Scale VI

Stage	Scale V	Scale VI
1	59170	68680
2	60820	68680
3	62470	68680
4	62470	70640
5	66070	72600

F. Fitment Chart on Promotion from Scale VI to Scale VII

Stage	Scale VI	Scale VII
1	68680	76520
2	70640	76520
3	72600	76520
4	74560	78640
5	76520	80760

Regulation 6 – CATEGORISATION OF POSTS AND BRANCHES

Regulation 6(1)- Having regard to the responsibilities and functions exercisable, every post of an officer in the Bank shall be categorized by the Board or any authority specified by the Board in this behalf as falling in any one of the grades or scales mentioned in regulation 4 and such categorization may be reviewed by the Board or such authority;

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

Regulation 6 (2) : For the Purpose of categorization of posts under sub-regulation (1), every branch, of the Bank shall be classified by the Bank in accordance with the criteria to be approved by the Government as Small, Medium, Large, Very Large or Exceptionally Large Category.

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Explanation :

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

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

ii. The Senior Management Grade would include Assistant General Managers and heads of functional departments in the Head Office exercising either operational or advisory responsibilities in both, policy making and areas reserved for Head Office functions. Officers having full functional responsibilities for certain large geographical areas with supervision over a sizeable portion of the Branches of the Bank, Managers of exceptionally large branches and the principle officer responsible for training will also be at this level;

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

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

iv. In the case of experts / specialists like Economists, Statisticians, Law Officers, etc. as the role of all these officers vary from bank of Bank, the grade of these officers

will have to be determined by the Board on the basis of their experience, expertise and standing in their respective professions;

v. The categorization of posts as on the appointed date in each of the grade and scales (including that of the experts / specialists) should be done in such a manner that as far as possible the aggregate of Basic Pay and D.A. of an official in the new scale bears a reasonable relationship to the aggregate of Basic Pay and D.A. drawn by an Officer immediately prior to the appointed date;

vi. Regarding classification of branches for the purpose of categorization of Managers, the following norms shall generally be adopted

Guidelines under Regulation 6 of the Bank of India (Officers') Service Regulations, 1979 – (Board approval dated 04.11.2022)

Category of General Branches	**Scale of the Branch Incumbent**	**Business criteria (Average Business Mix & Average Advance for last 2 financial years)**
a. Small	Scale – I	Upto Rs. 10 Crores.
b. Medium	Scale – II	Above Rs. 10 crores and upto Rs. 60 crores
c. Large	Scale – III	Above Rs. 60 crores and upto Rs. 150 crores, with average advances not less that Rs. 30 Crores.
d. Very Large	Scale – IV	Above Rs. 150 crores and upto Rs. 500 crores with average advances not less than Rs. 60 crores.
e. Exceptionally large	Scale – V	Above Rs. 500 crores with average advances not less than Rs. 150 crores. Further, if the Branch is having a time deposit (TDR) and/or Term loan of Rs. 100 Crore & above, 10% of the amount of each deposit/ Term Loan will be reckoned for determining the branch category.

Apart from above, all Large Corporate Branches (LCBs) will continue to be categorized as Extra Exceptionally Large Branches and shall be headed by Deputy General Managers. Back Offices Branches, i.e. Service Branches, Asset Recovery Branches, Retail Hub etc. shall continue to be categorized as per present norms applicable to such branches.

Note :

1. There will be no staff linkage to the above norms.
2. Each year, in the month of May, the bank may undertake an exercise in the matter of classification of branches on the basis of the above criteria and upgrade or downgrade branches taking into account two years of average business i.e. average deposits and advances during each of the last two financial years.

Considering the cost VRS developments and the increasing use of technology at the branches, it has been decided to revise the number of designated second line positions at the Branches a follows:

Category of Branch	Second – line positions
Exceptionally Large Branches	Chief Manager (Note : 2nd Chief Manager may be provided to the Branch having substantial Credit, Foreign Exchange port folio)
Very large Branches	Dy. Chief Manager (Credit & Foreign Exchange) Dy Chief Manger (Deposit and Administration & Services) Total – 2 (Note : However where Credit portfolio is less than 10 crores, Credit Department may directly be supervised by the Chief Manager. In such a situation, there would be only one Dy. Chief Manager responsible for Deposits and Administration & Services)
Large Branches	Dy Manager (Credit & Foreign Exchange) Dy. Manager (Deposit and Administration & Services) Total – 2 (Note : However where credit portofolio is less than 7.5 crores, Credit Department may directly be supervised by the Manager. In such a situation, there would be only one Dy. Manager responsible for Deposits and Administration & Services)
Medium Branches	Asst. Manager (Deposit and Administration & Services) Total – 1

(Administrative Circular 2001–02/05 dated 11.08.2001).

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CHAPTER III

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

Regulation 7: CATEGORISATION ON THE APPOINTED DATE

(1) On and from the 26th day of October, 2020 and subject to the provision of regulation 6, the various posts of officers in the Bank shall be categorized as specified in the table below:

POSTS	GRADE OR SCALE IN WHICH PLACED
Chief General Manager	Top Executive Grade Scale VIII
General Manager	Top Executive Grade Scale VII
Deputy General Manager	Top Executive Grade Scale VI
Assistant 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
Deputy Manager	Junior Management Grade Scale I

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(2) If any difficulty or anomaly arises out of the above categorization, the same shall be referred to a Committee consisting of the Managing Director and Chief Executive Officer and such other person or persons as may appointed by the Central Government for this purpose, for its decision.

Regulation 8. FITMENT IN THE SCALES OF PAY

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

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

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

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

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Clarification:

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

Explanation :

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

2. In respect of officer fitted in the Junior Management Grade i.e. Scale I under the new scales, an amount equal to the next increment due to him in the scale applicable to the officer immediately prior to the appointed date (existing scale) should be added to the pay in the existing scale and fitment in the new scale worked out accordingly. Where an officer has already

reached the maximum in his existing scale the amount of increment to be added shall be the last increment drawn by him. The amount to be added shall be the actual quantum of increment alone and not the D.A paid thereon.

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

4. For the purpose fitment in the new scales of pay, the D.A. actually drawn by the officer immediately before the appointed date shall be taken into account subject to the following provisions

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

Administrative Instructions

(A) Fitment of officers who were in Bank's service on 30.6.1979

The fitment of officers in the service of the Bank immediately prior to the appointed date i.e. 1.7.79. The fitment is done in such a manner that the salary (BP + DA) in the new scale of pay is equal to or just above the aggregate of pay and D.A. drawn by the officer as on 30.6.1979.

Note :

1. In the case of officers who are placed in Junior Management Grade Scale I, i.e. officers drawing basic pay upto Rs.660/- p.m. on 30.6.1979 an amount equal the next increment due in the old scale (but no the D.A. thereon) is added for purpose of fitment in the new scale.
2. Maximum D.A. is notionally calculated on basic pay Rs.641/- for the purpose of fitment.
3. Temporary Adjustable Allowance payable to officers promoted from clerical on (Special Assistants) as well as personal pay wherever it was being paid to be considered for the purpose of fitment.

(B) Fitment of 'Pay' of officers who joined Bank's service between 1.7.1979 and 30.5.1980

1. All officers taken up in the old 'D' Grade i.e. basic pay upto Rs.1000/-shall fitted in Junior Management Grade Scale I.
2. All officers taken up in old 'C' Grade, i.e. basic pay of Rs.1050/- to Rs.1200/- shall be fitted in Middle Management Grade Scale II.
3. Their salary to be so fixed that it is atleast equal to BP + DA drawn on the date of appointment as also such as would protect inter-seniority among them.

(C) Fitment of Officers promoted from clerical cadre on or after 1.7.1979.

The fitment of promotee officers will be done in accordance with the Settlement Federation of Bank of India Staff Unions.

Regulation 9. ADJUSTMENT ALLOWANCE

If the pay of an officer after fitment in the new scale of pay in the manner referred to in Regulation 8 is at the maximum of that scale and even then the salary of such officer is lower than the aggregate of pay and dearness allowance payable to him immediately before such fitment, together with additional increment if any, that may be taken into account for fitment of an officer in the category to which he belongs, the difference shall be paid to him by way of adjustment allowance till such time as he is promoted to a higher scale.

If salary on such promotion is still less than the aggregate of salary and adjustment allowance payable to him immediately before such promotion, the difference shall continue to be paid to him as adjustment allowance; so, however, the adjustment allowance payable after such promotion shall be absorbed in the future increments to the extent of 33-1/3% of each such increment, or of 33-1/3% of the increase in salary as a consequence of such increment, whichever is lower.

Clarification:

1. If on the date of promotion there is an upward revision or downward revision in the Dearness Allowance, the working of the adjustment allowance shall be done appropriately. Similarly, absorption of adjustment allowance on account of release of annual increment when there is also a change in the rate of Dearness Allowance will be carried out suitably.

2. The revised adjustment allowance, as above, will be absorbed against future increment to the extent of 1/3 of the increment or 1/3 of rise in salary on account of such increment, whichever is less.

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Regulation 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 percent of each such increment or of 33.1/3 percent increase in the salary as a consequence of such increment whichever is lower.

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

i. House Rent Allowance, wherever payable;
ii. Special Branch Allowance;

iii. Deposit Mobilisation Allowance;
iv. Personal Pay / Allowance;
v. Regional Manager's Allowance;
vi. Compensatory Allowance to Transferee Officers;
vii. Additional Compensatory Allowance for mid-academic year transfer
viii. Calcultta and Delhi Allowance
ix. Goa Allowance at Panjim
x. Instructor's and Principal's Allowance
xi. Hill and Fuel Allowance
xii. Temporary Adjustable Allowance
xiii. Additional Compensatory Allowance to officers working at Gramin Banks.

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 houses 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.

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.

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Regulation 11. ABSORPTION AGAINST FUTURE INCREMENTS & INCREASES

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

Clarification :

1. No allowance other than those listed in Regulation 10(1) shall be considered for protection.
2. In calculating the total emoluments as on 30.06.1979, the emoluments actually drawn by/payable to an officer would alone be taken into account except D.A. As regards, Dearness Allowance, actual D.A. payable upto Rs. 620/- to be reckoned for basic pay of Rs. 660/- and above, the Dearness Allowance shall be calculated notionally at 171% on maximum basic pay of Rs. 641/-.
3. Where an officer has been provided with free housing accommodation, 10% of his new basic pay would be notionally taken into account for the purpose of calculation of emoluments on 30.06.1979. Further, where furniture has been provided, 2 $^{1}/_{2}$ % of new basic pay shall similarly be notionally taken into account for the purpose of calculation of emoluments on 30.06.1979.
4. For the purpose of determining Personal Allowance on 01.07.1979, emoluments on fitment on 01.07.1979 excepting H.R.A. under the Regulation shall be taken into account.

Setting of Personal Allowance against House Rent Allowance under Regulation 22:

1. Where an officer is entitled to House Rent Allowance in terms of Regulation 22, the Personal Allowance calculated as above would have to be set off against such House Rent Allowance payable under Regulation 22 and only the balance amount would be payable to the officer as personal allowance.
2. As the House Rent Allowance under Regulation 22 may vary from time to time, depending on the place of posting or provision of accommodation to an officer, it becomes necessary to show the amount of Personal Allowance and House Rent Allowance payable under Regulation 22 in full in the Establishment Book/Pay Sheet till such time as the Personal Allowance is fully absorbed in the future increments as stated in Regulation 10 (1). The amount to be set off should be shown in the Establishment Book/Pay Sheet in red as a deduction from the Personal Allowance.
3. Where the Personal Allowance is less than the House Rent Allowance under Regulation 22 no net Personal Allowance would be payable, where the Personal Allowance is more than the House Rent Allowance payable under Regulation 22 the Personal Allowance would be reduced by the amount of such House Rent Allowance.
4. The amount of Personal Allowance so calculated as on the appointed date would be reduced by 33 1/3 % of the increment or 33 1/3 % of the increase in the salary as a consequence of such increment, whichever is lower as provided for in Regulation 10 (1). If on the date of promotion there is an upward revision or downward revision in the Dearness Allowance, the working of the Personal Allowance may be done accordingly.

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Similarly, absorption of Personal Allowance on account of release of annual increment when there is also a change in the rate of Dearness Allowance will be carried out suitably.

5. Where an officer is drawing both Adjustment Allowance and Personal Allowance, the Personal Allowance will be absorbed only after Adjustment Allowance is completely absorbed.

6. The Personal Allowance will be adjusted immediately if the allowances like Compensatory Allowance, Calcutta Allowance, Goa Allowance etc. considered for protection as on 30.06.1979, cease to be payable consequent upon change in the posting / position of the concerned officer on or after 01.07.1979.

   However, if an officer drawing compensatory allowance is transferred by the Bank on or after 01.07.1979, the Personal allowance, if any, payable to him will continue to be paid with such adjustment as may be necessary.

7. Where there is a corresponding allowance under the new Regulations, and the amount of the allowance considered for protection is more than what is payable under the new Regulation, the Personal Allowance would be reduced to the extent of such difference consequent upon change in the posting / position.

8. Where the corresponding allowance under the new Regulations is more than the allowance considered for protection, the Personal Allowance would be increased to the extent of such difference consequent upon change in the posting / position.

9. Absorption of Personal Allowance as per Regulation 10 will be made in the aggregate Personal allowance and not in the net Personal Allowance payable to an officer for a particular month.

   Note : The adjustment / set-off / absorption of personal allowance will be done suitably.

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Regulation 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.

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

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

3. Any officer who has exercised option referred to in sub-regulation (1) and continues to draw pay and allowances according to his entitlement in the service of the Bank immediately prior to the appointed date, in terms of sub-regulation (2) shall be allowed to opt for pay and allowances as applicable under these regulations on and from 1.2.84. On exercising such option, he will be fitted notionally on the appointed date into the new scale of pay in the manner referred to in regulation 8 and after granting him the increments he would have received in terms of these regulations upto 31.1.84, he shall be fitted in the scale of pay set out in regulation 4(1) as on 1-2-84 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 31-1-84 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 percent of each such increment or 33-1/3 per cent of the increase in the salary as a consequence of such increment, whichever is lower.

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Amendment to Regulation 12 (B.M. 22.02.2000) - Ref : BC 94 / 4 dated 22.04.2000. In Regulation 12, after Sub-Regulation (3), the following Sub-Regulation shall be inserted, namely:-

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 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.

Clarification :

1. Option once exercised will have effect till the officer is promoted to a scale of pay higher than the scale of pay under the new Regulation in which he would have been placed had he not exercised the option to continue in the scale of pay existing immediately prior to 1.7.1979.
2. Officers exercising option would draw pay and all allowance as admissible under the Rules existing prior to 1.7.1979.
3. There will be no grade promotion in the old scale, in other words, an officer' who has opted to continue in the old scale of pay on reaching the top of grade would remain there till he is considered for promotion under Regulation 17 & promoted.
4. The option is restricted to Pay & Allowance only. Accordingly, the other service conditions not related to pay & allowances applicable to such officers will be as per new Regulations. Further, perquisites as laid down under Regulation 24 to 30 will now be considered to such officers as per rules under Regulation. Accordingly, where residential accommodation is provided by the Bank, 10% of his basic pay (old) will be recovered as compensation for the residential accommodation. And where such accommodation is furnished, additional 2 $^1/_2$% the basic pay (old) will be recovered towards compensation for the furniture.

Note: Consequent upon amendment to Regulation 22 w.e.f. 1.11.1987, compensation for the residential accommodation shall be recovered @ 6% of the first stage of the scale in which the officer is placed. Further, when the accommodation is furnished, additional compensation, @ 1 $^1/_2$% of the first stage of the scale in which he is placed will be recovered.

Regulation 13- APPEAL AGAINST FITMENT

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

Grades of officers	**Committee**
Junior Management Grade Scale I Middle Management Grade Scale II & III	A Committee of Deputy General Managers at Head office
Senior Management Grade Scale IV & V	A Committee of General Managers
Top Executive Grade Scale VI & VII	A Committee of the Executive Director & the Chairman

2. Such appeal shall be preferred within 30 days of the receipt of the communication of the fitment accorded to him.
3. The Committee may after giving an opportunity to the officer concerned to make his representation in the matter make such decision as it thinks fit;

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

CHAPTER IV

APPOINTMENT, PROBATION, CONFIRMATION, PROMOTION, SENIORITY & TERMINATION

Regulation 14 – APPOINTMENTS

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

Competent Authority : While the interview committee will be only for the purpose of carrying out the interviews, the selection for Promotion will be decided by the Departmental Promotion Committee/Directors' Promotion Committee, as the case may be.

Sr. No.	Promotion from	Committee Comprising
1	Junior Management Grade Scale I to Middle Management Grade Scale II	One Deputy General Manager and two Assistant General Managers
2	Middle Management Grade Scale II to Middle Management Grade Scale III	Two Deputy General Managers and one Assistant General Manager
3	Middle Management Grade Scale III to Senior Management Grade Scale IV	Two General Managers and one Deputy General Manager
4	Senior Management Grade Scale IV to Senior Management Grade Scale V	Two Executive Directors and one General Manager
5	Senior Management Grade Scale V to Top Executive Grade Scale VI	The Chairman & Managing Director, one Executive Director, one General Manager.
6	Top Executive Grade Scale VI to Top Executive Grade Scale VII	The Chairman & Managing Director, the Government Director, the Reserve Bank of India Director.

Note : Executive Director (HR) will nominate the Asst. General Managers, Dy. General Managers and General Managers in respective DPC for the desired objective.

APPOINTMENT IN OFFICER CADRE - (Recruitment through IBPS – BM No.HO:HR:IR:KVVSP:BM-06 dated 21.04.2011 - approved in Board Meeting dated 2nd May, 2011)

Whether promotion from clerical cadre to officer cadre or appointment of the Candidate selected by the IBPS in the officer cadre, as heretobefore.	General Manager

Note :

Additional officer staff required by the Bank is sanctioned by the Board of Directors. This additional requirement is met by promotion of clerical staff in terms of agreement with Federation of Bank of India Staff Unions as well as from out of the panel of selected candidates provided by the IBPS.

The General Manager will be competent authority for appointing the selected candidates as officers.

Note issued under the guidelines w.e.f. 21.11.1986 (B.M. 21.11.1986)

Note :

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

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Regulation 15 – PROBATION

(Board Memo No.HO:HR:IR:KVVSP:BM-32 dated 05.12.2008 – approved in Board Meeting dated 22.01.2009)

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.

SPECIALIST OFFICERS

An officer directly appointed to the Middle Management Grade II shall be on probation for a period of one year.

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

Competent Authority

The Executive Director would be the Competent Authority for reducing / waiving of the probation period as he deems fit.

Administrative guidelines regarding Performance & Attendance during probation

The performance and attendance of probationary officers is a very important matter and it should be ensured that officers maintain a high standard of performance and discipline, attend the office regularly and that they do not avail of leave too often and on flimsy grounds. The officer should be given every chance to improve his performance and proper guidance / counseling, wherever necessary, should be provided to him / her. It is equally important that the attendance of the officer is satisfactory. If an officer's attendance is unsatisfactory in any manner (e.g. he avails of leave too often and / or on frivolous grounds, he absents himself at the time of half – yearly closing, he proceeds on leave without prior intimation, he extends leave beyond the sanctioned leave) this should be clearly brought out in the progress reports.

Extension of probationary period :

Probationary period of an officer may be extended on account of the following

a. Unsatisfactory performance
b. Unsatisfactory attendance
c. Availment of leave in excess of prescribed limit.

The date of confirmation will depend upon the period for which probation has been extended and also on the reason for such extension.

Unsatisfactory performance / attendance and extension of probationary period

If an officer's performance is not found upto the required standard and / or his attendance is unsatisfactory, the Branch Manager should bring to his ! her attention his ! her short comings orally and, if necessary, in writing. Such incidents should be specifically mentioned in the officer's monthly / quarterly progress reports. While forwarding such progress reports to Head Office, Regional Manager and Zonal Manager should give their own comments on the officer. If the officer's performance is found to be below the required standard in two consecutive quarters, the Regional Manger should interview the officer and guide him. A report on the interview should be forwarded to Head Office through Zonal Office.

On the basis of recommendations of Branch / Regional / Zonal Manager, Head Office may extend the probationary period of an officer whose performance / attendance is unsatisfactory. Such extension will be for a minimum period of three months. The Zonal Manager, on receipt of intimation about extension of probation should advise the officer concerned in writing about such extension.

Effect on probation of availment of leave in excess of prescribed limits

Probationary period will be extended by the number of days leave – other than Casual Leave – taken in excess of the prescribed limit.

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Note : However, the foregoing will have no effect on the date of confirmation – the officer will be confirmed on satisfactory completion of extended probationary period with effect from the anniversary date of his joining / promotion and his increment released accordingly.

Regulation 16 – CONFIRMATION

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

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

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

   Administrative instructions regarding Confirmation in cases where probation is extended on account of unsatisfactory performance / attendance.

   Monthly progress reports will have to be submitted during, extended period of probation. If at the end of extended period of probation, it is found that the performance and/ or attendance of the officer is satisfactory, then the officer may be confirmed after the expiry of the extended period or probation.

   The future date of increment of the officer will be on the anniversary date of confirmation if, on the other hand, the performance during the extended period of probation is also unsatisfactory, the probationary period may be further extended by a period of not less than three months, and the same procedure will be followed. However, as per Regulation 16 (2), the extension of probation shall not exceed one year in total. The effect of extension on account of unsatisfactory attendance / performance will be permanent deferment of date of confirmation and subsequent increments.

Confirmation in cases where probation is extended on account of availment of Privilege / Sick / Maternity / Extra-ordinary Leave.

1. In case the total leave taken by an Officer during probation under the various categories of leave except Casual Leave exceeds :-

   a. 15 days in the case of a promotee officer (probationary period being one year); and

   b. 30 days in the case of directly recruited officer (probationary period being two years).

The probationary period shall be extended by the number of days in excess of 15 days or 30 days, as the case may be, the officer has been on leave during the probationary period. If the officer avails of any leave other than Casual Leave during the extended period of probation also, the probationary period shall be further extended by the number of days such leave is taken. In case the probationary period is extended solely due to availment of excess leave (and NOT DUE to unsatisfactory performance / attendance) the officer shall be confirmed with the retrospective effect from the anniversary date of promotion or the second

anniversary date of joining as the case may be, subject to his performance / attendance being found satisfactory during the extended period of probation also.

While conveying the sanction of leave to the officer it should be clearly mentioned by the sanctioning authority that the officer's probationary period shall be extended due to his availment of leave in excess.

3. Where during the period 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 service may be terminated by one month's notice or payment of one month's emoluments in lieu thereof; and

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

Competent Authority :

Sr. No.	Grade of Officers to be covered	Competent Authority for confirming / non confirming probationary officers
1	Junior Management Grade Scale I Middle Management Grade Scale II & III	Deputy General Manager
2	Senior Management Grade Scale IV & V	General Manager
3	Top Executive Grade Scale VI	Executive Director
4	Top Executive Grade Scale VII	Managing Director

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Regulation 17 – PROMOTIONS

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

2. For the avoidance of doubts, it is clarified that this regulation shall also apply to all Officers of the Bank, including those who are designated as Specialist Officers, whether posted in branches / offices in India or abroad. However, the Policy shall not cover those Officers who are recruited / working in the Bank on contract basis.

Regulation 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 previous 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 an general officers join on the same date and if there is no system of maintaining separate seniority list for the different categories of officers, seniority in the common seniority list shall be determined on the basis of their date of birth.

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

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

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Regulation 19 – AGE OF RETIREMENT

(B.M. 21.10.1986)

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

   Provided that the Bank may, at its discretion, on review by the Special Committee/Special Committees as provided hereinafter in Sub-Regulation (2), retire, if it is of the opinion that it is in the public interest, as Officer employee on or at any time after the completion of 55 years of age or on or at any time after the completion of 30 years of total service as an Officer employee or otherwise, whichever is earlier. (Refer Br. Cir No. 91/145 of 20.11.1997)

   Provided further that before retiring, an officer employee, atleast three months' notice in writing or an amount equivalent to three months' substantive salary / pay and allowance, shall be given to such officer employee. 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 rules in the Bank.

   Provided further than an officer aggrieved by the order of the Competent Authority, as provided in Sub-Regulation (2), may within one month of the passing of the order, give in writing a representation to the Board of Directors against the decision of the Competent Authority, and on receipt of such representation from the concerned officer, the Board of Directors shall consider his representation and take

a decision within a period of three months. Where the Board of Directors decided 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.

Explanation:

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

2. The Bank shall constitute a Special Committee / Special Committees consisting of not less than three members, to review whether an officer employee should be retired in accordance with the first proviso to this regulation. Such Committee/s shall, from time to time, review the case of each officer employee and no order of retirement shall be made unless the Special Committee / Special Committees recommend in writing to the Competent Authority the retirement of the officer employee".

Amendment to Regulation 19 – Age of Retirement

(B.M. 29.07.1998) Ref. BC 92/80 dated 01.09.1998

In supersession of the existing guidelines issued by the Government from time to time regarding age of retirement by the officer employee in the Bank, the Board in its meeting dated 29.07.1998 has approved revised guidelines conveyed by the Government under Regulation 19 (1) as under :-

"w.e.f. 22.05.1998 the age of retirement of all the officers in the Bank will be 60 years."

It is also clarified that:

a. Subject to the provisions of the Rules, every Officer, shall retire from the service on the afternoon of the last day of the month in which he attains the age of 60 years, provided that the Officers whose date of birth is 1st of month, shall retire from the service on the afternoon of the last day of preceding month on attaining the age of 60 years.

b. No extension shall be given to any Officer beyond 60 years of age.

(Board Meeting dated 28.04.1980)

Competent Authority:

Officers Covered	Competent Authority
i. Junior Management Grade/Scale I ii. Middle Management Grade/Scale II & III iii. Senior Management Grade/Scales IV & V	General Managers
iv. Top Executive Grade/Scale VI	Executive Director
v. Top Executive Grade/Scale VII	Managing Director

The Review Committee would be the Board.

Rules regarding voluntary retirement for officer employees (BM dated 16.06.1990)

i) An Officer employee may be permitted by the Competent Authority to voluntarily retire from Bank's service any time after the completion of 55 years of age or 30 years of total service as an officer employee or otherwise, whichever is earlier, after giving the Bank 3 month's notice in writing, unless the requirement is wholly or partly waived.

ii) An officer employee may be allowed to withdraw a notice of voluntary retirement subsequently; only with the approval of the Competent Authority provided the request for such withdrawal is made before the expiry of the notice. An officer employee retiring voluntarily shall be entitled to all benefits under the normal retirement as per the service Regulations.

(The Competent Authority for the purpose of this scheme would be same as in case of 'Age of Retirement' - Regulation 19).

Procedure for compulsory retirement of Officer employee (Ref. Branch Circular No.81 / 48 dt. 24.2.1987 and Br. Cir. No.92/80 dated 01.09.1998)

Regulation 19 (1) inter alia provides that the Bank may, at its discretion, on review by the Special Committee as provided in proviso (2) to the Regulation, consider retiring an officer employee on or at any time after completion of 60 years of age. However, before compulsorily retiring an officer employee, atleast 3 months' notice in writing or an amount equivalent to 3 months' substantive salary / pay and allowances shall be given to an officer employee.

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Sub – clause (2) to Regulation 19 lays down that the Bank shall constitute a Special Committee consisting of not less than 3 members to review whether an officer employee shall be retired in accordance with proviso (1) to the Regulation. Such Committee shall, from time to time, review the cases of each officer employee. No order of retirement shall be made unless the Special Committee recommends in writing to the Competent Authority the retirement of the officer employee.

Proviso (3) to Regulation 19 (1) further provides that an officer aggrieved by the order of the Competent Authority, as provided in Sub-regulation (2) may, within one month of the passing of the order, give in writing a representation to the Board of Directors against the decision of the Competent Authority, and on receipt of such representation from the concerned officer, the Board of Directors shall consider his representation and take a decision within a period of three months. Where the Board of Directors decides that the order passed by the Competent Authority is not justified, the concerned officer shall be reinstated as though the Competent Authority has not passed the order.

The underlying idea is to examine the desirability / suitability or otherwise vis-à-vis efficiency / fitness of an officer employee who has completed the specified age or put in the specified number of years' service for his being continued in Bank's service. In view of this, it is understood that these provisions shall not be used -

a. To retire an officer employee on grounds of specific act of misconduct as a shortcut to initiate formal disciplinary proceedings, or

b. For reduction of surplus staff as a measure of general economy, or

c. On the grounds that the officer employee may not be suitable for promotion to higher scale for which he might be eligible on his attaining age of 55 years or completing 30 years' total service.

Constitution of the Special Committee / Competent Authority –

Special Committee:

Following shall be constitution of the Special Committee

Officers in	**Member of Special Committee**
Scale I to Scale IV	Committee of General Managers to be appointed by the Chairman & Managing Director
Scale V to Scale VII	Committee comprising of Chairman and Managing Director, Government Director and Reserve Bank of India Director

Competent Authority :

Officers in	**Member of Special Committee**
Scale I to Scale IV	Chairman & Managing Director
Scale V to Scale VII	

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Procedure to be followed :-

i. Every year in June and December, a list will be drawn and submitted to the Special Committee of all Officers who will be completing 55 years of age or 30 years of total service in the Bank, in the first / second half of the following year, i.e. January to June and July to December respectively.

ii. The Special Committee shall review the cases of officers included in the list, excepting the cases of officers who are under suspension, to determine the desirability, suitability or otherwise of continuing them in the Bank's service, taking into account the following :-

a) Broad service profile of the officer.

b) Performance Appraisal Reports of the previous 3 years.

c) Specific recommendations of the Senior Authority under whose direct control the officer worked.

d) Leave record, with particular reference to long absence due to illness, which might have impaired the capability /efficiency of the officer.

The Special Committee may seek the opinion of the specialist Doctor, if considered necessary.

As regards Officers under suspension, the Special Committee shall consider their cases only after a period of one year has elapsed from the date for conclusion of enquiry proceedings and the order of Disciplinary Authority.

iii. The Special Committee shall submit its findings in writing to the Competent Authority.

iv. The Competent Authority, on examining the recommendations of the Special Committee, shall issue an order of retirement on the officer, who, according to it, may be compulsorily retired from the Bank's service. In the notice, the grounds for compulsorily retiring the officer shall be specifically brought out. Further, the officer

may be informed therein about his right of representation to the Board of Directors within 30 days against the decision of the Competent Authority.

v. The aggrieved officer's representations shall be considered by the Board of Directors and a decision thereon be taken within a period of 3 months. Where it is decided by the Board of Directors 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 of retirement.

vi. An officer employee who is compulsorily retired shall be eligible to all the benefits under the Regulation available to an officer employee who retires in the ordinary course, on reaching the date of superannuation.

vii. The foregoing shall not preclude the officer employee from seeking voluntary retirement on completion of 55 years age or 30 years' total service as an officer employee or otherwise.

Regulation 20 – TERMINATION OF SERVICE

1. Subject to Sub – regulation (3) of Regulation 16, the Bank may terminate the services of any officer by giving him three months' notice in writing or by paying him three months' emoluments in lieu thereof.
2. No officer shall resign from the service of the Bank otherwise than on the expiry of three months from the service of the Bank of a notice in writing of such resignation.

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

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ADMINISTRATIVE INSTRUCTIONS

Procedure to be followed on resignation being submitted by an Officer against whom disciplinary proceeding are initiated / contemplated.

(Ref. Branch Circular No.83/317 dt. 5.1.1990)

a. Where an officer against whom a departmental enquiry or prosecution is pending (whether he has been placed under suspension or not), submits his resignation, then such resignation should not be accepted and the officer should be advised accordingly, after obtaining instructions from the Competent Authority.

b. Where an officer, against whom disciplinary proceedings are contemplated, but the charge sheet is not served, tenders his resignation, immediate steps should be taken by the Disciplinary Authority to get the charge sheet cleared by the Chief Vigilance Officer (in cases having vigilance angle) and to serve the same on the officer before expiry of the notice period of three months. In the meantime, instructions from the General Manager, Head Office, Personnel Department, for advising the officer about non-acceptance of his resignation should be obtained.

c. It is of utmost importance to take immediate steps to ensure that before the expiry of notice period the officer is served with the charge sheet, in addition to non-acceptance of resignation having been communicated to him.

d. Where the charge-sheet could not be served on the officer before the expiry of the Notice period due to the circumstances beyond the control of the Disciplinary Authority, then the officer should be advised about the non-acceptance of his resignation before the expiry of notice period and issued atleast a memorandum

narrating his main misconducts. This is required to be done without fail. Thereafter, the charge sheet should be served on the officer without further delay.

e. Head Office should be immediately informed when resignation is submitted by an officer against whom disciplinary proceedings are contemplated / initiated.

Amendment to Regulation 20

Notification in the Gazette of India (Part III Section 4 page No.13098 – 13099) dated 26.06.1993 Annexure to BC 87 / 152 dated 06.10.1993

&

Amendment to Regulation 20 BM (31.10.2001) Annexure to BC 95 / 116 dated 26.11.01

Regulation 20 (1)

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

ii. 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.

iii. The decision to terminate the service of an Officer employee under sub-regulation (a) above will be taken only by the Chairman & Managing Director.

iv. The Officer employee shall be entitled to appeal against any order passed under sub – regulation (a) above 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.

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

vi. An Officer employee whose services has been 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.

vii. Nothing continued hereinabove will affect the Banks right to retire an Officer employee under regulation 19 (1).

Regulation 20 (2)

An Officer shall not leave or discontinue his service in the Bank without first giving notice in writing of his intention to leave or discontinue is service or resign. The period of notice

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required shall be three months and shall be submitted to the Competent Authority as prescribed in these regulations.

Provided further that the competent Authority may reduce the period of three months or remit the requirement of notice.

Regulation 20 (3) :

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

ii) Disciplinary proceedings shall be deemed to be pending against any employee for the purpose of this regulation if he has been placed under suspension or any notice has been issued to him to show cause why disciplinary proceedings shall not be instituted against him and will be deemed to be pending until final order 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 proceeding will continue as if he was in service until the proceedings are concluded and final order is passed in respect thereof. The concerned Officer will not receive any pay and / or allowance after the date of superannuation. He will also not be entitled for the payments of retirement benefits till the proceedings are completed and final orders passed thereon except his own contributions to CPF.

Indian Bank

Sr. No.	COMPETENT AUTHORITIES UNDER REGULATION 20 (Modified w.e.f. 30.10.2001)	Competent Authority for the purpose of both Regulation 20 (2) and 20 (3)
1	In the case of Officer in Junior Management Grade Scale I	General Manager
2	In the case of Officer in Middle Management Grade Sale II & III	
3	In the case of Officer in Senior Management Grade Scale IV & V	
4	In the case of Officer in Top Executive Grade Scale VI & VII	The Executive Director / Chairman & Managing Director

The decision of the Competent Authority upto the level below the rank of Chairman & Managing Director will be put up to the Chairman & Managing Director – for his information only.

ANNEXURE II

GUIDELINES ISSUED BY GOVERNMENT IN TERMS OF REGULATION 20 (1) (a) OF THE OFFICERS' SERVICE REGULATIONS 1979 / 1982

Vide Ministry of Finance (Banking Division) - Letter No.F.4 /10/1/89–IR Dated10th April 1992. (B.M.23-2-1993)

The option to terminate the services of an officer shall be exercised only where-

i. Decisions taken by the officer employee in his capacity as an officer employee has put the Bank to monetary loss though no misconducts as such can be proved against him;

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

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

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

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

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

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

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Amendment to Regulation 20 - BM (04.12.1993) (Annexure to BC 87 / 226 dated 04.01.1994)

In order to ensure compliance of the provisions of Regulation 20 (3) for continuing the disciplinary proceedings against an officer who has reached superannuation, it has been decided to lay down certain ground rules:

A list of all those Officers who are retiring in the next two years should be got prepared at the beginning of every year by the disciplinary / competent authority. Thereafter the disciplinary / competent authority should get the following scrutiny done in the case of each officer:-

- Reports from the vigilance department should be obtained to verify whether any enquiry / investigation is pending against the officer which is likely to result in disciplinary action being taken against the officer.
- Inspection reports pertaining to the retiring officer's work should be carefully examined to see if the officer has committed grave / irregularities which may lead to criminal / departmental action against him, especially if the officer is working in a branch or dealing with operational matters.
- Check whether any other serious complaints are pending.

CHAPTER – V

ALLOWANCES

Regulation 21 – DEARNESS ALLOWANCE

Dearness Allowance:

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

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

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

(2) On and from 1-7-1993, Dearness Allowance Scheme shall be as under:-

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

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

(a) 0.35% of 'Pay' upto Rs.4800/- plus

(b) 0.29% of 'Pay' above Rs.4800/- to Rs.7700/- plus

(c) 0.17% of 'Pay' above Rs.7700/- to Rs.8200/- plus

(d) 0.09% of 'Pay' above Rs.8200/-

(3) On and from 1-4-1998, Dearness Allowance Scheme shall be as under:-

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

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

(4) For the period from 1st November 2002 to 31st January 2005, Dearness Allowance Scheme shall be payable for every rise or fall of 4 points over 2288 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960=100 at the following rates.

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

(ii) 0.15% of 'pay' above Rs.9650/- and upto Rs.15350/- plus,

(iii) 0.09% of 'pay' above Rs.15350/- and upto 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 or fall of four points over 2836 points in the quarterly average of the All India Average Working class Consumer Price Index (General) Base 1960 = 100 at 0.15% of pay.

(6) On and from 1.11.2012, Dearness Allowance shall be payable for every rise or fall of four points over 4440 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960=100 at 0.10% of Pay.
Explanation.—For the purposes of this sub-regulation,—

(a) "pay" for the purpose of Dearness Allowance shall mean basic pay including Stagnation Increments plus Special Allowance;

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

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Regulation 22 – HOUSE RENT ALLOWANCE

1) On and from 1st November 2012-

a) where an officer is provided with residential accommodation by the Bank, a sum equal to 0.75 percent of the basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation, whichever is less, shall be recovered from him.

b) where an officer is not provided any residential accommodation by the Bank, he shall be eligible for House Rent Allowance at the rates specified in the following table, namely:—

Place of Work	House Rent Allowance
(1)	(2)
Major 'A' class cities and Project Area centres in Group 'A'	9.0% of pay
Other places in Area I and Project Area Centres in Group 'B' and State of Goa	8.0% of pay
Other places	7.0% of pay

Provided that if an officer produces a rent receipt, the House Rent Allowance payable to him shall be the actual rent paid by him for the residential accommodation in excess over 0.75 percent of pay in the first stage of the scale of pay in which he is placed with a maximum of 150 percent of the House Rent Allowance payable as per aforesaid rates mentioned in column (2) of the above Table.

Where an officer resides in his own accommodation, he shall be eligible for a House Rent Allowance on the same basis as mentioned in provision to Sub Regulation (1) one twelfth of the higher of A or B below:-

A – The aggregate of:

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

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

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

NOTE:

i. The claims of officers for House rent Allowance linked to the cost of their ownership accommodation shall also be restricted to 150 percent of the House Rent Allowance as hitherto.

The norms for area-wise classification of branches for payment of H.R.A. will be as under :- (BC 91/90 dated 19.08.1997)

A) A or 'A' Class cities will mean cities, which have been notified by the Central, Government from time to time. For the present, the following will be the Major 'A' class cities: - Ahmedabad, Bangalore, Mumbai, Kolkata, Delhi, Hyderabad and Chennai.

B) Area I: Places with population of 12 lakhs and over.

C) Area II: Places with population of 1 lakh and over but upto 12 lakhs and State Capitals and Capitals of Union Territories not covered by (A) and (B) above.

D) Area III Places with population below 1 lakh.

Note :

(a) Population as per census of 2001 shall be taken as basis for the above purpose.

(b) Unless specifically advised, classification of branches shall not be altered on the ground that the population of a place has subsequently undergone change.

(c) All places falling under an urban agglomeration shall be taken as one unit and classification of branches falling under the urban agglomeration will be on the basis of population of the urban agglomeration.

(d) Areas, which are treated as higher area under the Bipartite Settlement for award staff on the principle of contiguity shall be treated as higher areas.

(e) There is no change in the existing instructions regarding -

i) Determining standard rent for the above purpose.

ii) Determining house rent where an officer resides in his own accommodation. Obtaining documentary evidence for claiming H.R.A.

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

Clarification:

In terms of Regulation 42(4), an officer transferred to any station shall be eligible to claim halting allowance if no residential accommodation is made available by the Bank 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 halting allowance so payable will be restricted to the period of taking over charges of the new post. Accordingly when officers who are transferred and posted as Branch Managers of first (Main) Branch at a Centre claim halting allowance during the period of taking over charge of a Branch, they will not be eligible for House Rent Allowance for that period.

Clarification :

Items which could be considered as generally forming part of capital cost of accommodation are:

a. Cost of land – in case accommodations is part of a building the proportionate share of the capital cost attributable to that accommodation – excluding the cost of special fixtures like air – conditioners.

b. Expenses on items generally provided for in the house / flat and of permanent nature such as kitchen platform, lofts and permanent enclosure to the balcony.

Documentary Evidence for claiming H.R.A.

a. Rent receipt or Agreement with the Landlord, if any.
b. Purchase Agreement / Deed / any other documentary evidence or where the officer is member of a Co-operative Housing Society, the certificate from the Society about the allotment of the flat to the officer and its purchase price. (Architect's certificate, bills of materials purchased and those of labour contractors in the case of own house).
c. Municipal / local authority bills for annual taxes.

Administrative instructions:

In terms of Regulation 22, when an officer is not provided with residential accommodation by the Bank, he shall be eligible for House Rent Allowance being a sum equivalent to the excess of the actual rent paid by him for his residential accommodation over 0.75% of the 1st stage of the scale of pay in which he is placed subject to the ceiling stipulated in the Regulation.

The documentary evidence for this purpose shall be either the rent receipt issued by the landlord or where the rent receipt cannot be produced for some reason, declaration by the officer about the actual rent paid by him (Where the rent is paid by cheque on our Bank the

same may be verified). Where the officers is staying in a lodge or as a paying guest, the receipt of such lodge / paying guest representing lodging charges shall be obtained.

The evidence of actual rent paid as above shall be obtained immediately when the officer claims House Rent Allowance. Thereafter, once in a year the same shall be again verified.

An officer has option to change the basis for claiming House Rent Allowance. Thus, on acquiring and occupying new premises, the officer may like to claim revised House Rent Allowance. For administrative reasons such option shall be given effect to once in a quarter i.e. in the months of March / June / September / December, However, it will be effective from the date of exercising option.

Note

i. The existing instructions regarding obtaining declaration from the concerned Officer continue to be operative.

ii. While H.R.A. would change with change in Basic Pay on promotion, it should not go below the minimum H.R.A. payable at the centre.

iii. H.R.A. is payable on the basis of place of posting, (Where an officer who is eligible for the Bank's accommodation at the place of posting, has been specifically allowed by the Competent Authority to have accommodation temporarily at nearby centre / place, H.R.A. as applicable to that centre / place of posting will be payable).

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Regulation 23 – OTHER ALLOWANCES

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

Regulation 23 (1) City Compensatory Allowance:

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	RATES
a) Places in Area 1 and in the State of Goa	4% of Basic Pay subject to a maximum of Rs 870/- p.m.
b) Places with population of five lakhs and over not covered by (a) above and State Capitals and Chandigarh,	3% of Basic Pay subject to a maximum of Rs 600/- p.m.

Regulation 23 (2) Special Area Allowance: On and from the 1st day of November, 2012, the rates of special areas allowances shall be as specified in the Schedule to these regulations.

Regulation 23 (3) Project Area allowance : Provided that on and from 01.11.2012, if he is serving in an area to be specified as project area falling in Group A or Group B, a Project

Area Compensatory Allowance at the rate of 400/- per month or 350/- per month accordingly as the area has been classified as Group A or Group B.

(Please see table below for branches classified as Project Area branches falling in Group A and Group B.)

List of Existing Project Area Centre

Group 'A'

Sr. No.	Name of Centre
1.	Bheemarayangudi (Gulbarga District, Karnataka)
2.	Bhilai
3.	Bokarao
4.	Burnpur (West Bengal)
5.	Dapchari (Thane District, Maharashtra)
6.	Durg (Madhya Pradesh)
7.	Durgapur
8.	Heavy Electricals, Kailaspuram (Tiruchirapalli)
9.	Jamshedpur
10.	Pong Dam (Punjab)
11.	Rajghat (Madhya Pradesh)
12.	Ramagundam (Andhra Pradesh)
13.	Reasi (Jammu & Kashmir)
14.	Rourkela
15.	Sundarnagar (Mandi District, Himachal Pradesh)
16.	Tirthapuri (Aurangabad District, Maharashtra)
17.	Visakhapatnam (Andhra Pradesh)

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Group 'B'

Sr. No.	Name of Centre
1.	Agali Attapady Irrigation Project
2.	Almatti Dam (Karnataka)
3.	Ambikanagar (Karnataka)
4.	Ankleshwar (Bharuch District, Gujarat)
5.	Balimela (Koraput District, Orissa)
6.	Bhadravati (Chandrapur District, Maharashtra)
7.	Bhopal Heavy Electricals (Madhya Pradesh)
8.	Cambay (Gujarat)
9.	Chakranagar (Shimoga District)
10.	Chas
11.	Chattargarh (Rajasthan – Rajasthan Canal)

Sr. No.	Name of Centre
12.	Dandeli (Karnataka)
13.	Deola (Chankapur Project, Nasik)
14.	Dharoi Village (Ahmedabad CIrcle)
15.	Donimalai (Karnataka)
16.	Durv
17.	Farakka Barrage
18.	Gajuvaka
19.	Ganeshgudi (Giant Kali Project, Supa Dam)
20.	Gunupur (Koraput District, Orissa)
21.	Haldia (West Bengal)
22.	Hatia
23.	Idikki
24.	Jagdalpur
25.	Jeypore (Koraput District, Orissa)
26.	Jog Falls (Karnataka)
27.	Jyotipuram (Salal Hydro Electric Project, Jammu & Kashmir)
28.	Kalpakkam (Tamil Nadu)
29.	Kankar (Bastar District)
30.	Kashipur (Koraput District, Orissa)
31.	Kasimpur (Aligarh, Uttar Pradesh)
32.	Kargal (Karnataka)
33.	Khetri
34.	Koraput (Koraput District, Orissa)
35.	Kotpad (Koraput District, Orissa)
36.	Kudremukh Iron Ore Project (Malleswara)
37.	Kulamavu
38.	Machhakund (Koraput District, Orissa)
39.	Mahi (Rajasthan – Dam Project)
40.	Maithon (Bihar – DVC Project)
41.	Malkangiri (Koraput District, Orissa)
42.	Mandi (Himachal Pradesh)
43.	Munsar (Pench Electrict Project, Maharashtra)
44.	Nagarjunasagar
45.	Nangal Township
46.	Narora Atomic Power Project
47.	Nawrangpur (Koraput District, Orissa)
48.	Neyveli
49.	Pandoh
50.	Pochampadu (Andhra Pradesh)

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Sr. No.	Name of Centre	
51.	Pophali (Maharashtra)	
52.	Ramchandrapuram	
53.	Ranchi (Bihar)	
54.	Rawat Bhata	
55.	Rayagada (Koraput District, Orissa)	
56.	Sileru (Andhra Pradesh)	
57.	Srisailam (Andhra Pradesh)	
58.	Sunabeda (Koraput District, Orissa)	
59.	Surangani (Himachal Pradesh)	
60.	Talwara	
61.	Umarkote (Koraput District, Orissa)	
62.	Wedigodri (Jayakwadi Project, Aurangabad)	
63.	Obra (Uttar Pradesh)	Subject to verification of
64.	Renukoot (Uttar Pradesh)	Government Notification

Regulation 23 (4) Mid Academic Year Transfer Allowance:

On and from the 1st day of June, 2015, if an officer is transferred from one place to another in the midst of an academic year and if he has one or more children studying in school or college, in the former place, he shall be eligible for a mid–academic year transfer allowance of Rs. 1100 per month from the date he reports to the latter place up to the end of the academic year in respect of all the children, provided that such allowance shall cease if all the children cease studying at the former place.

Clarification:

1.

a. to officers (including promotee officer if they are posted away from their former place of posting) who have one or more children who are residing with him and studying at the place from where they are transferred (Payment of the allowance will not be admissible in respect of any other relations residing and studying at the former place of posting with the officer).

b. If the officer has been transferred after the commencement of academic year or before the completion of the academic year.

2. Payment of the allowance will be restricted to studies undertaken in recognized schools and colleges whether private or public (If a particular course or class, does not form integral part of the education in that State, e.g. student in K.G. no mid-academic year transfer allowance will be payable).

3. The officer shall produce alongwith his application for payment of the allowance, a certificate from the school / college / institution where his child is studying clearly indicating the commencement and completion of the academic year.

4. Payment of the allowance will commence from the actual date of reporting of the officer to the new place of posting and cease on;

i. conclusion of that academic year (and not completion of the course)

OR

ii. the last date on which his last child ceases studying at the place from where he is transferred.

whichever is earlier.

Note :

Where the last child of the officer ceases studying at the former place of posting before the completion of the academic year, the officer shall inform in writing to Bank accordingly.

GENERAL

1. The material point while deciding payment of mid-academic year transfer allowance is non-shifting of child / children to the new place of posting on account of their studies – shifting of other family members to the new place of posting has no relevance in this connection.
2. The allowance will be restricted in respect of children who are dependent upon the officer.
3. The allowance will not be payable where the place of new posting and the place of former posting are taken as one unit.
4. The allowance will not be admissible where the officer has been transferred at his own request.

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Regulation 23 (5) Deputation Allowance:

On and from **01.11.2012**, if an officer is deputed to serve outside the Bank, he may opt to receive the emoluments attached to the post to which he is deputed, or he may in addition to his pay, draw a deputation allowance at the rate of 7.75% of pay subject to a maximum of 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 2000/- per month.

On and from the **1st day of June, 2015**, if an officer is deputed to serve outside the Bank, he may opt to receive the emoluments attached to the post to which he is deputed, or he may in addition to his pay, draw a deputation allowance at the rate of 7.75 per cent of pay subject to a maximum of Rs.4000 per month and such other allowances he would have drawn had he been posted in the Bank's service at that place:

Provided that where he is deputed to an organisation which is located at the same place where he was posted immediately prior to his deputation, he shall receive a deputation allowance equal to 4 per cent of his pay subject to a maximum of Rs.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 at the rate of 4 per cent of his pay subject to a maximum of Rs.2000 per month.";

Regulation 23 (6) Officiating Allowance:

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

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

Guidelines for payment of Officiating Allowance and assignment of officiating duties

1. Eligibility for Officiating Allowance

In order to be eligible for Officiating Allowance, an officer must work in a post in a higher grade / scale.

either

For a continuous period of not less than 7 days at a time

Or

For an aggregate of 7 days during a calendar month

For the purpose of computing 'Officiating period', the following points shall be kept in mind

i. The day on which charge of 'Officiating period' is take shall be counted in the 'Officiating period' provided the charge is taken at the start of business hours;

ii. Sundays / Holidays falling in between shall be included in the 'Officiating period'

iii. Leave taken during 'Officiating Period' except 'Casual Leave' shall be excluded

2. Calculation of officiating Allowance

Officiating allowance may be calculated in the individual cases keeping in view the following -

a. Where an officer officiates for a full calendar month (i.e. 1st day of the month to the last day of the same month), officiating allowance payable to him shall be equal to the difference between his salary and the salary applicable at the start of the scale/ grade in which he officiate subject to the limits with regards to the minimum and maximum as laid down in the Regulation.

b. where the officiating period is less than one month, pro-rata Officiating Allowance will be payable. For this purpose, the month shall be taken to consist of 30 days.

c. Where the officiating period is spread over two (or more) calendar months, the entire period shall be taken as one unit. In such cases, officiating allowance shall be calculated on the basis of salary payable at the time when the officiating period concludes. However, officiating allowance may be paid on month to month basis in cases where the officiating period is not pre-determined.

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Norms for assignment of officiating duties

i. Where the officiating period is for a short duration say, for a month or so, arising out of the permanent incumbent proceeding on leave, normally the senior most official in the Branch or Office would be entrusted with the officiating responsibility. Where the senior most official is not suitable to hold charge, the Zonal Office may depute another suitable official from some other office or branch to officiate during this period.

ii. Where the officiating period is fairly long and the placement authority has no immediate plans for posting an official in the appropriate scale on a permanent basis, the selection of the official to be posted on an officiating basis must be made taking into consideration.

   a. Seniority
   b. Suitability &
   c. Availability.

iii. The normal rule in such cases would be that the official selected for the officiating position should be eligible for promotion to the higher scale at least in the next promotion process. In exceptional cases this rule can be waived subject to prior approval of the Head Office.

It may also be noted that

i. Generally, Specialist Officers should not be assigned officiating duties in the generalist post and vice versa except in special circumstances.

ii. While officiating, duties should generally be assigned to officer confirmed in the Bank's service, probationary officers may be considered for assignment of officiating duties depending on circumstances of each case. (Please see Annexure for Letter to be issued when assigning officiating duties.)

GENERAL

i. An Officer to whom officiating duties have been assigned may have to perform the same over and above his normal duties;

ii. Officiating in a post in higher scale will not ipso facto make an officer eligible for promotion.

iii. An officer to whom officiating duties have been assigned shall not be immune from transfer during the officiating – period.

iv. An officer who has opted scales of pay existing prior to 1.7.1979, will not be eligible for officiating allowance;

v. During the officiating period, the concerned officer will be entitled to exercise lending & non-lending powers enjoyed by the permanent incumbent;

vi. Officiating allowance shall rank for Provident Fund only.

vii. For the purpose of officiating allowance, classification of branches and categorization of posts will be advised by Head Office from time to time.

Competent Authority to assign officiating duties (Br. Cir. No.107/163 dated 22.11.2013)

A delegate cannot exercise powers vested with a higher authority unless it is duly authorized in writing by the Competent Authority as given below :-

	Authority who can authorize
Scale I Officer officiating in Scale II position	Zonal Manager
Scale II Officer officiating in Scale III position	Zonal Manager
Scale III Officer officiating in Scale IV position	Zonal Manager (Scale VI)
	In case of ZM (Scale V) – then GM-NBG
Scale IV Officer officiating in Scale V position	General Manager – NBG
Scale V Officer officiating in Scale VI position	Executive Director

Note :

Where suitable officer is not available, Competent Authority will refer to the next higher Competent Authority for deputing suitable officer.

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ANNEXURE

Specimen letter for assignment of officiating duties

BANK OF INDIA

Branch

Date :

Shri / Smt. /Kum**.....**

Officiating Duties

You are hereby informed that with effect from _____ to _____ or until instructed otherwise, you are assigned duties attached to the post of _____

_____in the absence of Shri. / Smt. / Kum._____ _____permanent incumbent. Such duties will be over and above your normal duties and functions.

2. By virtue of the duties required to be performed and the corresponding responsibilities to be shouldered by you in discharge of the assignment referred to above, you will be entitled to draw officiating allowance as laid down in Regulation 23 (6) of the Bank of India (Officers') Service Regulations, 1979.

   2. The officiating allowance so payable shall rank as "Pay" for the purpose of Provident Fund contribution only.

3. Please return the duplicate copy of this letter duly signed by you.

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Signature & Name

of the Competent Authority

.....

I agree to officiate in the post of _____

Place _____ Signature _____

Date _____ Name _____

Regulation 23 (7) Closing Allowance

Amendment to Regulation (w.e.f.1.4.1997) - Ref BC 94 / 4 dated 22.4.2000

On and from financial year 1997–98, if he is posted at a Branch where books are closed on 31st March and 30th September a closing allowance of Rs.250/- for each of the two closings.

Rules for Payment of Closing Allowance w.e.f.1.2.1989 (B.M.25.3.1989)

i. Officers upto and including Senior Management Grade Scale IV will be eligible to receive closing allowance;

ii. Cases of Officers who were on leave on 'No Pay & No Allowance' basis during March and / or September, to be referred to Head Office, Personnel Department with full facts and recommendations through Regional Office / Zonal Office for consideration of payment of Closing Allowance to them;

iii. Promotee / Direct Recruit Officers joining the Bank's service in the month of March / September will be eligible for payment of Closing Allowance PROVIDED they have been in the service of the Bank for full month of March / September;

iv. Closing Allowance for September half yearly closing will be payable in October and for March half yearly closing in April.

v. The Branch which has paid salary for March / September shall pay Closing Allowance to the concerned Officer.

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Administrative Instructions:

Officers working at administrative offices will not be eligible for Closing Allowance.

Administrative Instructions regarding payment of closing Allowance - (C.C.C. Meeting - 3.9.1990)

It has been decided that Officers deputed from Administrative Offices to Branches for a minimum, continuous period of a one month (in the month of March/ September) for doing closing work shall be paid closing allowance of Rs.250/- for that half year. It may please be noted that deputation of officers from Administrative Offices to Branches for doing the closing work, if warranted, may be considered only in the exigencies of services, keeping in view the actual strength and the volume of work prevailing at the Branch/es to which the officers are deputed. These instructions are effective from the half year ended 30.09.1990.

Regulation 23 (8) Split Duty Allowance :

On and from the 1st day of November, 2012, if the working hours during a day are split with minimum interval of two hours, an officer shall be eligible for a Split Duty Allowance at the rate of Rs.200/- per month.

Regulation 23 (9) 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.

Clarification:

All the officers who are required to attend vault on holidays will be entitled to Vault Allowance as above. (For Diem Allowance please see Regulation 41(4).

Regulation 23 (10) Hill and Fuel Allowance :

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

Place	Rate
1	**2**
(i) Place with an altitude of 1000 metres and above but less than 1500 metres and Mercara Town	2% of Pay subject to a maximum of Rs.750 /- p.m.
(ii) Place with an altitude of 1500 metres and above but less than 3000 metres	2.5% of Pay subject to a maximum of Rs.1000 /- p.m.
(iii) Place with an altitude of 3000 metres and above	5% of Pay subject to a maximum of Rs.2000 /- p.m.

Note:

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

(b) Hill and Fuel Allowance presently paid at any centre not covered by the above classification shall stand withdrawn.

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CHAPTER – VI

PERQUISITES

Regulation 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 having incurred such expenditure supported by a statement of accounts for the amounts claimed subject to the limit specified in the table below namely:-

Grade	Reimbursement Limit P.A.
Junior Management and Middle Management Grade	₹8000/-
Senior Management and Top Executive Grade	₹9050/-

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NOTE:

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

(ii) For the year 2012 the reimbursement of Medical expenses under the Medial Aid Scheme shall be enhanced proportionately for two months, i.e. November and December 2012.

EXPLANATION

Definition of Family

For the purpose of medical facilities and for the purpose of leave fare concession, the expression 'family' of an employee shall mean -

i) the employee'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 employee.

ii) The term wholly dependent family member shall mean such member of the family having a monthly income not exceeding 10,000/- p.m. If the income of one of the parents exceeds

10,000/- p.m. or the aggregate income of both the parents exceeds 10,000/- p.m., both the parents shall not be considered as wholly dependent on the officer employee.

iii) 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 is wholly dependent on her.

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

(1A) An Officer shall be eligible for Medical Insurance facility for self and his family, as per terms and conditions specified by the Board.

(b) Hospitalization Expenses

The reimbursement of hospital expenses shall be as specified in the Schedule to these regulations.

(2) Notwithstanding the medical benefits (including hospitalization etc.) specified in sub-regulation (1) above, and in complete substitution of the same, the Board may decide to retain in an unaltered form medical benefits (including hospitalization, etc.) as available in the Bank on the appointed date and if the Board so decides, all officers shall be eligible for reimbursement of medical expenses only as per the terms & conditions obtaining in the bank on the appointed date for grant of medical benefits (including hospitalization, etc.).

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

Regulation 25 – RESIDENTIAL ACCOMMODATION

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

(2) Notwithstanding anything contained in sub-regulation (1), it shall be open to the Bank to provide residential accommodation to an officer on payment by the officer, on and from the 1st day of November, 2012, a sum equal to 0.75 per cent, of the basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation, whichever is less:

Provided that where the officer is provided with furniture at such residence, a further sum equal to 0.15 per cent of basic pay in the first stage of the scale of pay in which he is placed shall be recovered by the Bank from him:

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

Rules for provision of residential accommodation to officers posted in India (Br. Cir. No. 90/135 dated 08.11.1996)

I. OFFICERS WHO ARE ELIGIBLE FOR PROVISION OF RESIDENTIAL ACCOMMODATION

A. The following categories of officers will be eligible for furnished housing accommodation, subject of course to availability

i. Officers in Scale, V, VI & VII.

ii. Officers in Scale IV who are posted away from their hometown.

iii. Managers of First (Main) Branch at a centre.

iv. Lead District Managers who are posted away from their hometown.

v. Offers in any other category ! posts as may be decided from time to time by the Managing Director.

B. Officers transferred at Bank's instance to Zonal centres, Project Areas and at any other place as may be decided from time to time by the Managing Director, shall he provided with unfurnished housing accommodation subject of course to the availability of suitable accommodation.

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Br.Cir. No.99/136 dated 10.12.2005

The Officer shall not be eligible for subsidised residential accommodation, in case he owns residential accommodation either in his own name or in the name of his spouse/ dependent child at the place of posting or he has sold such an accommodation at the said place in the present tenure.

However, it is clarified that now an Officer will be eligible for subsidized residential accommodation at the place of his posting, in case the residential accommodation owned by him at the said place, if any, was sold by him prior to his present posting.

2. PAYMENT OF HOUSE RENT / HALTING ALLOWANCE TILL PROVISION OF RESIDENTIAL ACCOMMODATION

i. Branch Managers

Branch Manager, who is not provided with residential accommodation, though eligible as per Rules on reporting to the new place of posting, will be paid halting allowance as applicable to the place of new posting. Such payment of halting allowance will be restricted to the period of taking over charge of the new post which shall in any case not exceed 7 days. House Rent Allowance will however, not be payable during such period.

ii. Manager- designate, of a new Branch

Where a Manager – designate has not been provided with residential at the time of opening of a new branch, he may be paid appropriate halting allowance for a period not exceeding 2 months.

(During 2 months time, he may make the necessary arrangements if the official residence is not likely to be ready within 2 months of opening of the Branch)

Where the accommodation can be arranged at the nearby town / centre only halting allowance applicable at that place may be allowed.

After 2 months, he will be eligible to draw House Rent Allowance as may be applicable at the centre.

(Reference to Head Office should be made for continuing the above arrangements beyond two months)

iii. Other transferee officers

House Rent Allowance as applicable to the place of posting will be payable to Officers transferred at Bank's instance till such time the accommodation is not provided by the Bank.

3. COMPENSATION FOR THE ACCOMMODATION PROVIDED BY THE BANK

0.75 % of the Pay or Standard Rent of the accommodation, whichever is less, would be recovered every month by way of rent for the accommodation provided by the Bank. Where accommodation is furnished, additional 0.25% of pay would be recovered as compensation towards the furniture provided at the residential "Standard

Regulation 26 – BANK'S CAR FOR PERSONAL PURPOSES

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

(ii) 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.

Guidelines of the Government issued under Regulation 26

(i) Facility of the use of Bank's car for personal purpose should normally be confined to Executives in the Top Executive Cadre of the Bank. The Board may, however extend – this facility to such other officers as it may consider necessary having regard to the special circumstances of the Bank.

(ii) The officer should pay a sum of Rs.200/- per month for use of the Bank's car for personal purposes.

(iii) The use of Bank's car for personal purpose should be limited to 500 kms. per month.

(iv) For use of the Bank's car for personal purpose beyond the limit for 500 kms., the Officer shall be required to pay to the Bank a sum calculated at such rate as may be decided by the Board.

Rules for personal use of Bank's car

1. All purposes other than official purposes shall be personal purposes in connection with the use of Bank's car. The journey from the residence to the office and back will be considered as use of the vehicle for official purpose, however, the Bank's car should not be used when on journey while availing Leave Travel Concession.

2.

i) The facility will be confined to the Officers in Scale VII, VI, V i.e. General Managers, Deputy General Managers and Assistant General Manager respectively, and those officers in Scale IV officiating for post in Scale V.

ii) Officers who were on 30.6.1979 enjoying the facility of personal use of Bank's car, will be allowed to-continue to have this facility, as a special ease, till such time as they continue to be in that post at the same office / branch.

3. An officer who is permitted the use of Bank's car for personal purposes will be required to pay Rs.200/- per month for the same.

4. The run of Bank's car for personal purpose should not exceed 500 kms per month on a yearly average basis, or pro-rata in the case of officiating appointments.

5. If the car is utlised for personal purpose beyond 500 kms. per month on a yearly average basis, the officer will be required to pay the Bank the cost of petrol calculated at the rate of 8 kms. run per on litre of petrol.

6. A proper logbook should be maintained to record use of the car for official purposes and personal purposes.

7. Any officer who is permitted personal use of Bank's car under regulation will continue to be reimbursed expenses like driver's wages, as heretofore. The maximum amount payable per month for driver's wages etc. shall be decided by the Managing Director from time to time.

8. No liability will attach to the Bank in case of accident to the car when driven for personal purposes merely because the car is registered in the Bank's name.

Note :

Where a Bank's car is provided for official use by the Deputy Zonal Manager/ Branch Manager – they may, with prior authorization of the Zonal Manager, use the Bank's car for personal purpose on reimbursement of petrol expenses calculated at the rate of 8 kms. run per one litre of petrol.

Modifications to Government Guidelines w.e.f. 9.8.1984 (B.M. 9.8.1981)

i. No change.

ii. Only non-air-conditioned cars below 16 H.P. should be provided to the officers. An officer of the Bank who is authorized by the Board to use the car for personal purposes would be required to pay a sum of Rs.150/- per month for the first 500 km. and R.1 / per km. beyond 500 kms.

iii. No air-conditioner should be installed in the cars provided to the Executives. Where, however, air-conditioned cars have been provided to the Executives or air-conditioners have been installed in the ears provided to the Executives before the issue of the revised guidelines, the rate of recovery would be Rs.200/- per month for the first 500 kms. and Rs.1.25 for each km. beyond 500 kms.

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Regulation 27 – LOAN FOR THE PURCHASE OF CONVEYANCE

The bank may grant to an Officer confirmed in the Bank's service loans for the purchase of 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.

(Br. Circular No. 115/291 dated 24.02.2022- Latest Staff Vehicle Loan Circular)

Regulation 28 – LOAN FOR THE PURCHASE OF HOUSES

The bank may grant to an Officer confirmed in the Bank's service loans 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.

(Br. Circular No. 116/183 dated 21.10.2022- Latest Staff Housing Loan Circular)

Regulation 29 – ENTERTAINMENT EXPENSES & CLUB MEMBERSHIP FEES

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

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Administrative Instructions :

1. Entertainment Expenses: All officers are eligible to claim reimbursement of entertainment expenses. (Br.Cir. No. 95/121 of 4.12.2001 (B.M. dated 30.10.2001)

2. Annual limit for reimbursement of entertainment expenses w.e.f. 01.10.2019
(Br. Cir. No.113/124 dated 25.09.2019)

Sr. No.	Scale	Designation	Present ceiling limits	Revised ceiling limits w.e.f. 01.10.2019
1.	VII	General Managers	20000/-	25000/-
2.	VI	Zonal Managers	18000/-	22500/-
		Branch Managers	16000/-	20000/-
		Others	12000/-	15000/-
3.	V	Zonal Managers	12000/-	16000/-
		Branch Managers	11200/-	14000/-
		Others	8000/-	10000/-
4.	IV	Branch Managers	10000/-	12500/-
		Others	5600/-	7000/-
5.	III	Branch Managers	8000/-	10000/-

		Others	4800/-	6000/-
6	II	Branch Managers	7200/-	9000/-
		Others	4800/-	6000/-
7	I	Branch Managers	6000/-	7500/-
		Others	3600/-	4500/-

3. General

Eligible Officers are entitled to claim reimbursement of entertainment expenses incurred by them within the ceiling limit as mentioned above on declaration basis without production of bills / receipts etc.

II. Club Membership

1. Officers who are eligible for reimbursement of Club Membership Fees
   i. All Officers in Scale IV & above.
   ii. All Branch Managers.
   iii. Deposit Development & Public Relations Officers.
   iv. Lead District Manages.
2. Limits for reimbursement

   Admission fees Max. Rs.1000/-

   Annual subscription Max. Rs. 500/-
3. Acceptance of Membership
   iv. Membership of Social / Service / Bankers' Club may be accepted.
   v. Even membership of more than one Club will be permitted provided the monetary ceiling of Rs.1000/- on reimbursement of admission fees and Rs.500/- towards annual subscriptions not exceeded.

Revised Guidelines under Regulation 29 (B.M. 31.10.1991)

For officers in the rank of Deputy General Manager and above. The Bank may take corporate membership of one Club located at its Head office / Local Office / Zonal office. The officers availing the facility of corporate membership shall not be eligible for reimbursement of admission fees for membership of Club /

Regulation 30 – PREFERENTIAL INTEREST RATES ON DEPOSITS

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

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Ref. Br. Cir. No.104/55 dated 09.08.2010

Staff members will be eligible to receive1% additional rate of interest on their Term Deposits kept with the Bank without any ceiling of amount and the Ex-staff senior citizens would also receive 0.5% additional rate of interest (over and above 1% applicable to staff members) for the Rupee Term Deposits having maturity of 6 months and above without any ceiling in amount.

Other guidelines

(I) Staff members are exempted from minimum amount criterion for Term Deposits (Br. Cir. No.98/256 dated 31.03.2005).

(II) Bank has allowed additional interest rate over and above the rate of interest subject to following conditions which are as per RBI guidelines :-

In respect of a savings or term deposit account opened in the name of –

a) a member or a retired member of the Bank's staff, either singly or jointly with any member or members of his / her family; or

b) the spouse of a deceased member or a deceased retired member of the Bank's staff; and

c) Branch should obtain a declaration from the depositor concerned that the monies deposited or which may from time to time be deposited into such account belong to the depositor as stated in clauses (a) to (c) above.

For the purposes of sub-paragraph (ii) –

(i) "a member of the Bank's staff" means a person employed on a regular basis, whether full-time or part-time, and includes a person recruited on probation or employed on a contract of a specified duration or on deputation and an employee taken over in pursuance of any scheme of amalgamation, but does not include a person employed on casual basis.

(ii) "A retired member of the Bank's staff" means an employee retiring whether on superannuation or otherwise as provided in the Bank's service / Staff Regulations, but does not include an employee retired compulsorily or in consequence of disciplinary action.

(iii) "Family" means and includes the spouse of the member / retired member of the Bank's staff and the children, parents, brothers and sisters of the member / retired member of the Bank's staff who are dependent on such member / retired member, but does not include legally separated spouse.

(iv) Payment of additional interest is subject to the following conditions, namely :

a) The additional interest is payable only so long as the person continues to be eligible for the same and in case of his ceasing to be so eligible, till the maturity of a term deposit account.

b) In the case of employees taken over pursuant to the Scheme of amalgamation, the additional interest is allowed only if the interest at the contractual rate together with the additional interest does not exceed the rate, which could have been allowed if such employees were originally employed by the Bank.

(III) Bank Employees' Federations in which Bank employees are not direct members are not eligible for additional interest.

(IV) In case of joint accounts, the name of staff member / ex-staff member / ex-staff senior citizen or spouse of the deceased staff members, who has submitted declaration for

owning deposits and seeking the benefits of additional rate should be the first name in the account for receiving the benefits of additional rate of interest.

Rentals of SDV Lockers for Staff as well as Ex-staff – Circular Letter No.2009- 10/157 dated 07.11.2009

Staff members are offered concessions in Locker Rentals which vary according to the size of the lockers. It is noticed that there is a tendency amongst staff members, including ex-staff to avail locker facility at more than one Branch or more than one locker at the same Branch, at concessional rate. To avoid such tendency, it has been decided to restrict concession granted in rentals on lockers to staff members, including ex-staff to only one locker in the Bank, as a whole. Accordingly, staff including ex-staff members whether singly or jointly, are eligible for concession in locker rentals only for one locker in the Bank as a whole.

Ex-staff members eligible for additional benefits after cessation of service as per extant rules are those staff members who have ceased Bank's service on account of–

(i) Superannuation;

(ii) Voluntary Retirement under Reg.29 of BOI (Employees') Pension Regulations, 1995

(iii) Voluntary Retirement under Reg.19 of BOI (Officers') Service Regulations, 1979

Needless to add that all other ex-staff members are not eligible for concession in locker rentals.

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CHAPTER – VII

LEAVE

Regulation 31 – KINDS OF LEAVE

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

(a) Casual Leave

(b) Privilege Leave

(c) Sick Leave

(d) Special Sick Leave

(e) Maternity Leave

(f) Extraordinary Leave on Loss of Pay

(g) Special Casual Leave and Special Leave

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General Guidelines:

1. All kinds of leave will be reckoned in a calendar year, i.e. January to December, every year and credit will be given on the 1st day of January every year. However, where an officer joins service or is due to retire in the middle of a calendar year, the proportionate credit in respect of pro – rate Privilege Leave and Sick Leave will be allowed to him.
2. An officer who desires to obtain leave of absence, other than Casual Leave shall apply in writing to the Competent Authority. Generally such application for leave shall be made not less than one month before the date from which the leave is to illness, when it is not possible to do so. The Competent Authority shall communicate the decision as soon as practicable and in case of an urgent nature, immediately. When the leave is sanctioned, the date of commencement of the leave and the date on which the officer will have to resume duty shall generally be intimated to the officer.
3. If an officer after proceedings on leave desires an extension thereof, he shall make an application-in writing to the Competent Authority, Such application should state the full postal and telegraphic address of the officer and should be made in sufficient time to enable the Competent Authority to consider the application and send a reply to him before the expiry of the leave desired to be extended. A reply either of grant or refusal of extension shall be sent to the officer at the address given by him.
4. Leave of any kind cannot be claimed as of right. When the exigencies of the service so requires, discretion to refuse / defer to revoke leave of any kind is reserved by the Authority empowered to grant it.
5. An officer who overstays his leave (except under circumstances beyond his control, for which he tenders a satisfactory explanation) shall not be paid his salary and allowances and shall further render himself to such disciplinary action as the bank may deem fit.

6. An officer on leave will not be entitled t return to duty before the expiry of the period of leave granted to him, unless his is permitted to do so by the Authority which granted him leave.
7. An officer on leave shall, unless otherwise instructed to the contrary, return for duty to the place at which he was last posted (at the time of proceeding on leave)
8. The Competent Authority may require an officer who has availed himself of leave for reasons of health to produce a medical certificate of fitness before he resumes duty.
9. No leave shall be granted to an officer under suspension. However, if any Suspension period is treated as period spent on duty by specific order of Disciplinary Authority, the officer will be eligible to accumulate Privilege Leave in excess of 240 days, subject to the condition that such accumulated leave in excess for 240 days should to proportionate only to the period spent under suspension by the officer, until such time the bank is in a position to grant him privilege leave.
10. On promotion from clerical cadre, an officer will be permitted to carry over accumulated leave balance as on the date of promotion.
11. An officer proceeding on leave shall hand over the charge of his post at the close of last working day preceding the day on which he proceeds on leave. His leave shall be considered to commence from the next succeeding working day and end on the last working day preceding that upon which he reports for duty.
12. Gazetted holidays (i.e. Bank Holidays under Negotiable Instruments Act) and Sundays may be allowed to be prefixed or suffixed to any kind of leave.
13. The Bank for this purpose shall mean and include 'Competent Authority' empowered to grant leave to office staff.

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(Ref. Br.Cir. No.95/42 dated 07.07.2001)

Competent Authority for grant of various kinds of leave to the Officers (w.e.f. 26.06.2001

	Grade of Officers	Types of	Competent Authority
1.	Officers working in Branches and Lead District Offices excluding Branch Managers and Lead District Managers	CL, PL, SL & ML	Branch Manager / Lead District Manager as the case may be
		EL	Chief Manager in-charge of Personnel at Z.O.
2.	Branch Manager ! Lead District Managers and other Officers working in a Zone, excluding Zonal Manager	CL, PL, SL, ML & EL	Chief Manager in-charge of Personnel at Zonal Office
	b) Officers in Scale IV	- do -	Assistant General Manager at Zonal Office
	c) Officers in Scale V	- do -	Dy. General Manager at Zonal Office
	d) Officers in Scale VI	- do -	General Manager at Zonal Office
3.	Zonal Managers in Scale IV, V & VI	CL,	General Manager (HR)

		PL, SL, ML & EL	General Manager (HR) in consultation with Executive Director
4.	Officers working in HO a) Officers in Scale I, II & III	CL, PL, SL, ML & EL	Chief Manager of respective Department
	b) Officers in Scale IV& V	- do -	Deputy General Manager! General Manager of
	c) Officers in Scale VI	- do -	General Manager in-charge of respective
5.	All other Officers in Scale VII	CL, PL, SL, ML & EL	Executive Director / Chairman & Managing

Note : The Competent Authority as above can sanction Extraordinary Leave (EL) to an Officer only upto 360 days (reckoned cumulatively during the entire period of service). Authority to consider Extraordinary Leave to an Officer beyond 360 days but upto a maximum of 720 days rests with the Board.

In the absence of designated authority, leave will be considered by the next higher authority.

(Circular IOM No.HO:HR:IR:KVVSP:I-873 dated 01.11.2010)

Consequent upon certain changes t the organization structure, the Competent Authority for sanction of leave to the Zonal Managers, Dy. General Managers in-charge of Large Corporate Branches, Divisional Managers, in-charge of Mid Corporate Branches and Assistant General Managers in-charge of following , shall be as under :-

Sr. No.	Type of leave and Scale of Officer	Competent Authority to sanction leave
1.	Casual Leave to Zonal Managers in Scale V and VI.	National Banking General Manager and in his absence by General Manager (HR).
2.	Privilege Leave, Sick Leave, Maternity Leave and Extraordinary Leave to Zonal Managers in Scale V and VI.	National Banking General Manager in consultation with Executive Director (HR) and in his absence, by General Manager (HR) in consultation with ED (HR).
3.	All types of leave to Dy. General Manager (Scale VI) in-charge of Large Corporate Branch.	General Manager, Large Corporate, HO and in his absence by General Manager, Project Finance & Syndications Group, HO.
4.	All types of leave to Divisional Manager (Scale VI), Mid Corporate.	General Manager, Mid Corporate, HO and in his absence by General Manager, SME, HO.
5.	All types of leave to Asst. General Manager (Scale V) in-charge of Mid Corporate	Divisional Manager, Mid Corporate and in his absence by General Manager, Mid Corporate, HO.

Regulation 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 one year may be suffixed or prefixed to sick leave in the following year.

Amendment to Regulation 32(2) as advised by Indian Bank's Association (BC 94 / 4 dated 22.4.2000)

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.

Clarification

- ✓ Casual Leave is intended to meet special unforeseen circumstances.
- ✓ Ordinarily, the prior permission of the Competent Authority should be taken before taking such leave.
- ✓ Public holidays and Sunday's may be allowed to be prefixed or suffixed to Casual Leave.
- ✓ Public holiday and weekly offs falling within the period of sanctioned casual leave will not be treated as part of casual leave.
- ✓ If casual leave is extended beyond 4 days, it shall be treated as privilege leave, sick leave or extraordinary leave, as the case may be, for the entire period at the discretion of the Competent Authority.
- ✓ Casual Leave shall not be granted in combination with and other kind of leave.
- ✓ Casual Leave not availed on any year may be suffixed or prefixed to sick leave in the following year.

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Clarification

Although casual leave is non-cumulative, unavailed casual leave in any calendar year may be suffixed or prefixed to the sick leave or availed of as sick leave in the following 3 years only.

Casual leave to probationary officers

For an officer who has joined Bank's service at any time during the calendar year, the casual leave entitlement would be at one day per month for the first calendar year.

Fraction of a month will be treated as full month for the purpose of calculation of entitlement of casual leave.

A promotee officer will be eligible for casual leave for 12 working days during the probationary period subject to a maximum of 12 days casual leave during a calendar year.

Where probation is extended, casual leave on pro-rate basis during the extended probationary period may be considered.

Unavailed casual leave upto 31.12.1978

Casual leave not availed of an converted into sick leave as on 31.12.1978 shall not lapse in the next following year but shall be allowed to he availed of as per the rules prevailing in that behalf immediately prior to 1.7.1979.

Regulation 33 – PREVILEGE 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.

Clarification :

Calculation of privilege leave: For calculation of privilege leave, leave availed of during the calendar year under the following heads shall be deducted from the total period of service during the calendar year (actual number of days in the year)-

(I) Privilege leave, sick leave, maternity leave, extraordinary leave (i.e. all leave except casual leave).

(ii) Unavailed casual leave of the previous year take as sick leave during the year.

Note : Absence from office on account of the following will, however, not be taken into account for the above purpose –

a. Privilege leave encashed, if any, during the calendar year;
b. Any absence treated as duty leave;
c. Absence during the joining time period
d. Compensatory off in lieu of working on Sundays and Holidays.

The remaining period shall be divided by 11 to arrive at the number of day's Privilege Leave earned by an officer during the calendar year. For this purpose, fraction of a day of earned leave, if any, shall be taken as a full day.

The calculation as above is only for the limited purpose of determining the entitlement of privilege eave of an officer during any calendar year.

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

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

(4) On and from 1st day of June 2015, Privilege Leave may be accumulated up to not more than 270 days except where leave has been applied and it has been refused:

Provided that encashment of Privilege Leave shall be restricted up to a maximum of 240 days:

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Provided further that 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."

Clarification:

Once in every 4 year, when an officer avails of LTC, he mays be permitted to surrender and encash his privilege leave not exceeding 1 month at time and for the purpose of such encashment, all the emoluments payable for the month during which the availment of the Leave Travel Concession commences will be taken into account instead of salary and house rent allowance. Encashment shall normally be made not before 15 days from the date of proceeding on leave.

Clarification (Ref. Branch Circular No.81 / 190 dated 24.7.1987)

For the purpose of leave encashment, all the 'emolument's payable for the month during which the availment of the Leave Travel Concession commences will he taken into account instead of salary and house rent allowance.

Clarification (w.e.f. 1.8.1987)

It is clarified that –

For the purpose of leave encashment 'emolument's will deem to include Notional House Rent Allowance in case of an officer who has been provided with Bank's accommodation, and to whom House Rent Allowance is not otherwise payable. Such Notional House Rent Allowance will be equivalent to H.R.A. that an officer may claim on a certificate basis as provided for under Regulation 22.

Privilege Leave to Probationary Officers

An officer on probation shall be eligible for privilege leave according to his / her entitlement as per Regulation 33. However, it should be ensured that privilege leave is not sanctioned on flimsy grounds. Generally, privilege leave shall be granted only for the following purposes_

i. Marriage of the officer.
ii. For attending last rites / funeral of near relatives i.e. parents, brothers, sisters, spouse, and children;
iii. For visiting ailing near relatives, i.e. parents, brothers, sisters, spouse and children;
iv. Officer's own sickness;
v. Appearing for examinations;
vi. For attending marriage of near relatives, i.e. sons, daughters, brothers, sisters,
vii. Any other reason which, in the opinion of sanctioning authority, warrants sanctioning of leave.

Relevant medical certificate shall be obtained in case of reasons (iii) and (iv) Leave for either of the purposes (v) and (vi) can be granted only once and upto a maximum of 10 days during each year of probation.

Officers availing privilege leave shall, as rule, proceed on leave only after the same has been duly sanctioned by the Competent Authority. Where the officer proceeds on leave without getting the same sanctioned and, later fails to get it confirmed by the Competent Authority, then such leave will be treated as unauthorized absence without pay even if the other has enough leave to his credit.

Regulation 34 – SICK LEAVE

(1) On and from 01.01.1989, an Officer shall be eligible for 30 days of Sick Leave for each completed year of service subject to a maximum of 18 months during the entire service. Such leave can be accumulated 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.

(4) SPECIAL SICK LEAVE- On and from 1st June, 2015, Special Sick Leave up to 30 days may be granted to an officer once during his entire period of service for donation of kidney or organ.

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Clarification

1. For the purpose of the above, although completed year of service shall mean one year of continuous service including period spent on duty and any kind of leave availed of, as stated in general clarification (1), sick leave will be credited to the individual's sick leave account on 1st January every year.

SICK LEAVE WITHOUT MEDICAL CERTIFICATE IN CASE OF TEMPORARY INDISPOSITION OR SICKNESS OF CASUAL NATURE :

In case of temporary indisposition or sickness of casual nature, the Competent Authority for considering / sanctioning sick leave as per Reg. 34 of Bank of India Officer's Service Regulations, 1979, may waive the requirement of Medical Certificate in individual cases on merit. The following however, be kept in view while considering such request

vi. The employee has no casual leave to his credit

vii. Request for grant of Sick Leave without production of Medical Certificate is for a period not exceeding 3 days at a time; in any case, the total sick leave so sanctioned should not exceed 10 days in a calendar year;

viii. The employee has intimated the Competent Authority (orally/in writing) bout his indisposition / sickness necessitating his absence from duties)

ix. The application for Sick Leave should specifically state that the employee was suffering from sickness of casual nature (viz, cold, cough, headache etc)

x. It may be importantly noted that the request for Privilege Leave/Extra Ordinary leave on the ground of sickness of casual nature, covered by the above instructions should not be considered. In such cases, production of Medical certificate should be insisted.

Sanctioning power for dispensing with the production of medical certificate in case of temporary indisposition or sickness of casual nature of Officers `working in Zonal Office /Regional Office / Branch will be exercised by Dy. Zonal Manager / Regional Manager / Branch Manager respectively (HO Circular 84/4 of 17.05.90)

Clarification:

1. Where unavailed Casual Leave of previous year is to be availed as Sick Leave in the following Year, such request should also be supported by the Medical Certificate.

   Sick Leave can be combined with the unavailed Casual Leave in the following year. It may be further clarified that unavailed casual leave is considered as part of sick leave which can be availed of on the ground of sickness only.

2. Sick leave to probationary officers

   An officer may be granted sick leave in the first year of his service on pro-rata basis, at the discretion of the Competent Authority:

   Clarification (General):

   An officer is eligible for 30 days of Sick Leave for each completed year of service, subject to maximum of 18 months during the entire service and such leave can be accumulated upto 540 days during the entire service. For this purpose, completed year of service shall mean one year continuous service, including period spent on duty and any kind of leave availed of, Sick Leave will be credited the individual's Sick Leave Account on 1st January every.

   The sick Leave entitlement in respect of an employee who remain unauthorized Absent or Strike Work or on Extraordinary Leave which is not reckoned as service by the Sanctioning Authority;

   On referring the matter to the Indian Bank's Association, they have clarified that the fone haldperiod of absence of the employee (Officers and Award Staff) on account of the following should be excluded for the purpose of accrual of Sick Leave.

   a. Unauthorised Absence;

   b. Period of EOL not reckoned as service by the Sanctioning Authority; and

   c. Strike period.

   Hence, for the purpose of accrual of Sick Leave, the period of absence on account of the aforesaid reasons should not be reckoned as service. Accordingly, the number of days of absence on account of aforesaid reasons as mentioned above, should be excluded from 365 days and on the remaining period, which is reckoned as active service only, pro-rata Sick Leave to be credited. For example an employee who was absent from 63 days during the previous calendar year would be entitled to get Sick Leave 25 days only (i.e. 365 – 63 = 302 x 30 / 365 = 24.82 days - rounded off to 25. If the fraction is 50, the same be ignored

   (Ref. HO/P/IR/CMR/1-518/B-4 dated 12.02.2002)

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Regulation 35 – ADDITIONAL SICK LEAVE

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

(BC 93/200 dated 23.03.2000)

The matter has since been reviewed as per the advice received from the Indian Bank's Association and it has since been decided that –

i. The benefit of commutation of Additional Sick Leave on full Pay and Allowance May be allowed in all cases of Additional Sick Leave availed on or after 29th June, 1999, in terms of Regulation 35 of Officers' Service Regulation.

ii. Past cases of Additional Sick Leave i.e. Additional Sick Leave availed prior to 29.06.1999, would not be reopened.

Regulation 36 – MATERNITY LEAVE

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(1) On and from April, 2000, leave upto a period of 6 months at a time may be granted by way of Maternity Leave including in respect of post natal period or at the time of miscarriage or abortion or medical termination of pregnancy, so however, that not more than 12 months of such leave shall be available during the entire period of service of the officer.

(2) With effect from the 25th May 2015, Leave may also be granted once during service to a childless female officer for legally adopting a child who is below one year of age for a maximum period of six months subject to the following terms and conditions:—

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

(b) 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.

(c) The leave shall also be available to biological mother in cases where the child is born through surrogacy.

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

(3) With effect from the 25th day of May, 2015, within the overall period of twelve months, leave may also be granted in case of hysterectomy up to a maximum of 60 days.

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

Provided that within the overall period of 12 months, leave may also be granted in case of miscarriage or abortion or Medical Termination of Pregnancy.

Clarification

Adoption Leave (Officers and Award staff)

i. Leave for adoption is part of maternity Leave within overall limit of 12 months and not in excess thereof during entire service;

ii. Accepted definition of a month is 30 days

Clarification

1. An officer on maternity leave shall be entitled to full emoluments for the period of leave.
2. Competent Authority may grant leave of any kind except casual leave admissible to the officer in combination with or in continuation of Maternity Leave if the request or its grant is supported by a medical certificate acceptable to the Bank.
3. Maternity leave will normally be considered only 4 times in the entire service including services as a workman staff.

Maternity leave to probationary officers

Maternity leave shall be considered even in the first year of service. The officer shall proceed on such leave only on the leave being sanctioned by the Competent Authority.

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PATERNITY LEAVE

(5) With effect from 1st June 2015, male officer employees having up to two surviving children shall be eligible for 15 days paternity leave during his wife's confinement which may be combined with any other kind of leave except casual leave:

Provided that the leave shall be applied up to 15 days before or up to 6 months from the date of delivery of the child.".

Regulation 37 – EXTRAORDINARY LEAVE

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

Regulation 37 (A) (B.M. 18.5.85)

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.

Clarification :

In view of the above, Extraordinary leave will be hereafter considered as under.

vii. 90 days or more on any one occasion, subject to a maximum of 360 days in the entire service – by the Competent Authority.

viii. Request for leave beyond 360 days but upto a maximum of 720 days during the entire service – to be referred to Head Office Personnel Department, Staff Administration Division for consideration by the Board.

Clarification:

Extraordinary leave will be one loss of full emoluments. It will be considered only when no other kind of leave is due to an officer. Such leave may be granted in combination with or in continuation of any kind of leave, except casual leave admissible to officers.

The period spent as leave on loss of pay shall not count for increments. In view of the fact that the increment in the case of an officer is released on the first of the calendar month in which the date of increment falls, such anniversary date will be postponed and notionally determined. The effect of postponement would be given when the notional date of increment shifts to the next calendar month. The incremental date in each year will be computed by taking into account the leave on loss of pay during the year. In effect, the postponement, unless condoned, will have cumulative effect throughout the career of the officer, provided that in the cases where the Competent Authority is satisfied that the leave was taken on account of illness or for any other cause beyond the Officer's control, it may direct that the period of extraordinary leave may count for increments.

In an officer on probation wants to go on leave for purpose (i) to (vii) mentioned in the clarification to Regulation 33 above; he / she can apply for extraordinary leave without pay as per Regulation 37.

Regulation 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:

Provided that where an officer retires from the Bank's service, he shall be eligible to be paid a sum equivalent to the emoluments of any period, not exceeding 240 days of privilege leave that he had accumulated:

Provided further that where an officer has been compulsorily retired including as a measure of punishment, he shall be eligible to be paid a sum equivalent to emoluments of any period, not exceeding 240 days of privilege leave that he had accumulated:

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

Provided also that where an officer resigns from service on or after 1st April, 2001 after giving due notice as in sub-regulation (2) of regulation 20, he may be paid a sum equivalent to the emoluments in respect of privilege leave to the extent of half of such leave to his credit on the date of cessation of service, subject to a maximum of 120 days.

(Br. Cir. No. 95 / 16 dated 18.05.2001)

Amendment to Regulation 38 – Facility for employees resigning from Bank's services - Encashment of Privilege Leave

The Indian Bank's Association has advised that the Government has since conveyed its approval for providing encashment of Privilege Leave to an Officer as well as to a workman employee who resigns from the Bank's service after complying with rules / regulations governing resignation, to the extent of half of such leave at his credit on the date of cessation of service, subject to a maximum of 120 days. It has also been advised that the above facility may be extended to the Officers / Award staff resigning from Bank's Service on or after 1st April 2001.

(Br. Cir. No. 110/39 dated 11.05.2016)

Encashment of Privilege Leave as per Regulation 38.

1. Board, in its meeting held on 28th March, 2016, has accorded its approval for encashment of Privilege Leave, as otherwise due, w.e.f. 30th April, 2015 in respect of only such Officers/employees who are "Compulsorily Retired" by way of penalty/punishment on or after 30th April, 2015.
2. Please importantly note that the Officers/Employees awarded with penalty/punishment of 'Removal from Service' or 'Dismissal' are **NOT** entitled for encashment of leave.

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Clarification:

i) For the purpose of the above, emoluments payable at the time of death or retirement will be taken into account.

ii) In terms of the provisions of the Income-Tax Act, the following exemption in respect of encashment of privilege leave at the time of Retirement is allowed.

   a. Amount of cash equivalent of the leave salary in respect of the earned leave(Privilege leave) encashed, or

   b. Amount of "Salary" for such period of encashment, AS DOES NOT EXCEED 8 MONTHS, calculated on the basis of the average salary drawn, by the employee during the period of ten months immediately proceeding his retirement, or

   c. Rs.3,00,000/- whichever is least.

   (Exemption limit increased to Rs. 25,00,000/- vide Gazette Notification No. 31/2023 dated 24.05.2023)

Note

(I) The entitlement of earned leave of an employee shall not exceed thirty days for every year of actual service rendered by him as an employee of the Bank;

(II) "Salary" for the purpose of calculation of Income-tax means -

   (i) all monthly emoluments qualifying for contribution to the Bank's Provided Fund and

   (ii) dearness allowance

BUT EXCLUDES ALL OTHER ALLOWANCES AND PERQUISITES.

Regulation 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 the time out of station, he shall be eligible to be paid the actual expenses incurred by him and the member 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.

Clarification -

If an officer was out of station when recalled for duty, the journey period (both inward and outward) shall be taken as period spent on duty. If he is availing of LTC during that period, it will be allowed to be carried over. However, the Bank will as far as possible, offer him leave so as to enable him to avail of Leave Travel Concession during the same span of LTC book.

In addition to traveling expenses is such cases, the officer concerned will be eligible to halting allowance as may be applicable to him for the inward journey to his place of posting. The family members should generally accompany the offer when he is recalled to duty; otherwise traveling expenses for member of his family will not be reimbursed. Advance against LTC if any, shall be adjusted by the officer immediately on his reporting for duty.

Competent Authority under Regulation 39 :- (Board Meeting dated 28.04.1980)

Officers Covers	Competent Authority for recalling officers on leave to duty
Officers working in the Zones	Zonal Manager
Officers working in departments at Head Office	Dy. General Manager
Zonal Managers/Dy. General Managers	General Manager
General Managers	Executive Director

Regulation 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.

(Ref. Br.Cir. No.95/42 dated 07.07.2001)

Competent Authority for grant of various kinds of leave to the Officers (w.e.f. 26.06.2001

	Grade of Officers	Types of	Competent Authority
1.	Officers working in Branches and Lead District Offices excluding Branch Managers and Lead District Managers	CL, PL, SL & ML	Branch Manager / Lead District Manager as the case may be
		EL	Chief Manager in-charge of Personnel at Z.O.

2.	Branch Manager ! Lead District Managers and other Officers working in a Zone, excluding Zonal Manager	CL, PL, SL, ML & EL	Chief Manager in-charge of Personnel at Zonal Office
	f) Officers in Scale IV	- do -	Assistant General Manager at Zonal Office
	g) Officers in Scale V	- do -	Dy. General Manager at Zonal Office
	h) Officers in Scale VI	- do -	General Manager at Zonal Office
3.	Zonal Managers in Scale IV, V & VI	CL,	General Manager (HR)
		PL, SL, ML & EL	General Manager (HR) in consultation with Executive Director
4.	Officers working in HO d) Officers in Scale I, II & III	CL, PL, SL, ML & EL	Chief Manager of respective Department
	e) Officers in Scale IV& V	- do -	Deputy General Manager! General Manager of
	f) Officers in Scale VI	- do -	General Manager in-charge of respective
5.	All other Officers in Scale VII	CL, PL, SL, ML & EL	Executive Director / Chairman & Managing

Note : The Competent Authority as above can sanction Extraordinary Leave (EL) to an Officer only upto 360 days (reckoned cumulatively during the entire period of service). Authority to consider Extraordinary Leave to an Officer beyond 360 days but upto a maximum of 720 days rests with the Board.

In the absence of designated authority, leave will be considered by the next higher authority.

(Circular IOM No.HO:HR:IR:KVVSP:I-873 dated 01.11.2010)

Consequent upon certain changes t the organization structure, the Competent Authority for sanction of leave to the Zonal Managers, Dy. General Managers in-charge of Large Corporate Branches, Divisional Managers, in-charge of Mid Corporate Branches and Assistant General Managers in-charge of following , shall be as under :-

Sr. No.	Type of leave and Scale of Officer	Competent Authority to sanction leave
1.	Casual Leave to Zonal Managers in Scale V and VI.	National Banking General Manager and in his absence by General Manager (HR).
2.	Privilege Leave, Sick Leave, Maternity Leave and Extraordinary Leave to Zonal Managers in Scale V and VI.	National Banking General Manager in consultation with Executive Director (HR) and in his absence, by General Manager (HR) in consultation with ED (HR).

3.	All types of leave to Dy. General Manager (Scale VI) in-charge of Large Corporate Branch.	General Manager, Large Corporate, HO and in his absence by General Manager, Project Finance & Syndications Group, HO.
4.	All types of leave to Divisional Manager (Scale VI), Mid Corporate.	General Manager, Mid Corporate, HO and in his absence by General Manager, SME, HO.
5.	All types of leave to Asst. General Manager (Scale V) in-charge of Mid Corporate	Divisional Manager, Mid Corporate and in his absence by General Manager, Mid Corporate, HO.

RULES REGARDING SPECIAL / DUTY LEAVE

1. Special casual leave and incentives for promoting small family norms

(i) Special Casual Leave on full pay and full allowance shall be considered to the permanent members of the staff (male / female) on the following basis

A. Male employees

(i) Special Casual Leave not exceeding 6 days to undergo operations for sterilisation (vasectomy);

(ii) Special Casual Leave not exceeding 7 days to the employee whose wife undergoes non-puerperal Tubectomy operation subject to the production of medical certificate from the Doctor, who performs operation, to the effect that the presence to the employee is essential for the period of leave to look after his wife during her convalescence after operation.

Where Tubectomy operation is performed immediately after delivery, Special Casual Leave, as above, will not be admissible.

B. Female employee

(i) Special Casual Leave not exceeding 14 days to undergo non-puerperal tubectomy operation. However, female employees who undergo puerperal sterilization (which generally is done 2 or 5 days after delivery) will not be entitled to special casual leave as they would be entitled to Maternity Leave on full pay and full allowance, under the existing rules, for the period during which such operation is performed;

(ii) One day's special Casual Leave to those female employees who have had T.U.D. (loop) insertion, on the day of insertion.

C. Note

i. Sundays and Bank Holidays falling in between the period of Special Casual Leave should be taken into account for the calculation of the Special Casual Leave;

ii. Special Casual Leave connected with sterlisation, recanalisation under family welfare programme may be suffixed as well as prefixed to regular leave or casual leave;

iii. However, Special Casual Leave SHOULD NOT BE ALLOWED TO BE PREFIXED BOTH TO CASUAL LEAVE AND REGULAR LEAVE;

iv. Special Casual Leave should EITHER BE PREFIXED to regular leave or to casual leave BUT NOT BOTH;

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v. Special Casual Leave may be SUFFIXED EITHER to regular leave or to casual leave BUT NOT BOTH.

vi. The intervening holidays and / or Sundays may be prefixed / suffixed to regular leave as the case may be;

vii. An employee developing post-sterilisation complications will be allowed Special Casual Leave to cover the period for which he / she is hospitalized for a post – operative complication, on production of satisfactory evidence (If necessary, Bank's Doctor may be asked to examine and issue necessary certificate)

Ex – gratia medical aid towards medical expense for undergoing sterilization operations

(i) Vasectomy operation, upto Rs.150/-

(ii) Tubectomy operations, upto Rs.350/-

Incentive for promoting small family norms :

Permanent employees who undergo sterilization operation for promoting small family norms would receive a lumpsum reward of Rs.500/- by way of incentive, subject to the following conditions –

i. The employees must be within the reproductive age group. In the ease of a male employee, this would mean that he should not be over 50 years and his wife should be between 20 to 45 years of age. In the case of a female employee, she must not be over 45 years and her husband must not be over 50 years of age;

ii. The employee should have two or three living children;

iii. The sterilization operation must be conducted and the sterilization certificate must be issued by an authorized competent authority of the Hospital or under the auspices of the Central Government Health Scheme. Where this is not possible, the sterilization certificate issued by a State Government Hospital or an Institution recognized by the Central Government for the purpose or any private hospitals (i.e. hospitals under the Management of a Trust, Charitable Institution or a Religions Mission) will suffice;

iv. The sterilization operation can be undergone either by the employee or his / her spouse provided the conditions at Serial No. (i) to (iii) above are fulfilled;

v. The incentive will be admissible to the employee who has already undergone the sterilization operation on or after 31st December 1980 and who undergo such operation hereafter.

Note :

(i) The lumpsum reward is payable by way of incentive over and above the ex-gratia medical aid as stated above. Employees who have one child or more than three children, irrespective of their being within the reproductive age group are NOT eligible to receive this incentive although they would be eligible for Special Casual Leave and ex-gratia medical aid. Where husband and wife are both Employed in our Bank only ONE of them would be eligible to receive this incentive. Where the spouse of the employee is employed in Central / State Government or Public Sector

undertaking, the employee before availing of the reward of Rs.500/- by way of incentive, should give a declaration in writing to the Bank stating that his or her spouse has not availed of such incentive from his or her employer.

(ii) The lumpsum incentive payment would be free of income tax.

(iii) Medical certificate shall be submitted alongwith the application when making claim for lumpsum incentive.

2. Special Casual Leave for voluntary blood donation:

Employee who donate blood voluntarily shall be granted 1 day's Special Casual Leave on full pay and allowances.

iv. on the day of donation, if the blood is donated before 11.00 a.m. AND

v. either on the day of donation or on the very next day only if the blood is donated after 11.00 a.m.

Grant of such Special Casual Leave will be in addition to the Casual Leave to which an employee is entitled during the year.

Satisfactory evidence in this connection should be obtained.

3. Special leave and payment of traveling expenses / halting allowance to defence representatives at the departmental enquiry:

Where the charge–sheeted officer employee takes assistance of the other officer employee to defend him in the Departmental enquiry, the latter will be given Special leave and paid traveling expenses / halting allowance for attending the enquiry proceedings as under –

i. He will be granted special leave on full pay and full allowances for the period enquiry is in session, including the period of traveling.

ii. He will be paid travelling expenses and halting allowance payable as on duty in the Bank (However, where the enquiry is adjourned at the instance of the defendant officer or his representative, no travelling expenses or halting allowance shall be payable)

iii. Grant of TA/DA and Special Leave will be subject to the condition that he comes from an outstation Branch within the same state. (Ref. PERS:IL:LRT:1987/44 of 4.6.1987).

4. Duty leave and payment of travelling expenses and halting allowances to employees of the bank summoned by the Court or at the instance of CBI

The following norms for treatment of absence as on Duty Leave and payment of travelling expenses and halting allowance have been laid down –

I. An officer is summoned as a witness in a court to give evidence, where the bank is involved as a party, or where he / she is required to give testimony in his / her capacity as Bank's employee, or if he /	a. to pay traveling expenses and halting allowance in terms of Bank's rules. However, under certain special circumstances necessitating a journey by

	she is required by the Bank's Disciplinary Authority / Inquiring Authority to give evidence in a departmental enquiry conducted at a place outside the employee's headquarter.	Air or stay in hotel, actual expenses be paid to the officer with sanction of the Competent Authority not lower in rank to Assistant General Manager. b. To grant special leave on full pay & full allowances
II.	An officer is summoned as a witness by a Competent Court but the trial or suit does not involve his giving evidence on behalf of the bank or in the discharge of his duties. i.e. cases where employee is summoned to give evidence in connection with discharge of his duties in earlier employment or as a witness to the prosecution or defence in a criminal trial.	a. To pay travelling expenses and halting allowances under the rules; b. To grant special leave on full pay & full allowances.
III.	An officer is summoned to give evidence at the instance of Central Bureau of Investigation in a Civil or Criminal case or in a departmental enquiry.	a. To pay travelling expenses and halting allowances under the rules; b. To grant special leave on full pay & full allowances.

However, an employee will not be entitled for payment of travelling expenses and halting allowance and also for special leave in the following cases –

i) where he / she is a complainant in his / her individual capacity or accused in a criminal trial;

ii) where he / she is plaintiff or defendant in a private civil suit;

iii) where he / she is summoned as witness for giving deposition in a criminal trial or a civil suit relating to a private complaint or dispute in which he / she is materially interested;

iv) where he / she is required to give evidence in a departmental enquiry held by institution or organisation where he / she was earlier employed or had any connection.

Explanation : Where, however, an officer is required to attend departmental enquiry before Commissioner of Departmental Inquiries (CBI) (nominated by the Central Vigilance Commission) or to give evidence before CBI officials and / or like agencies in connection with their previous employment he / she will be eligible for payment of travelling and halting allowance as per the Rules applicable to officer staff.

PROVIDED NEVERTHELESS the employee will be eligible for granting of –

i) Casual leave or Privilege leave, if due, or extraordinary leave without pay and allowances;

ii) No Objection Certificate for receiving whatever charges or compensation from Court or Institution where he / she is required to give evidence.

Note :

In the above cases, however, the concerned employee shall make good to the Bank the compensation by way of batta / travelling paid to him by the Court or CBI or other authority or tribunal for responding to the summons. In case no such batta / travelling allowance is paid to the employee then he should be asked to produce a certificate to that effect to the Court or CBI or other authority or tribunal, whenever he was summoned to give evidence.

Reimbursement of Travelling expenses to the ex-employees (including retired / dismissed) of the Bank

(Administrative Circular No.2001-2002/3 dated 27.07.2001 – IL:RS:04)

The Personnel Committee of the Indian Banks' Association (IBA) during its meeting dated 08.05.2001 has decided that –

Whenever an ex-employee of the Bank, including a retired or dismissed employee, has to undertake a journey to attend proceedings before a Court of Law / Tribunal / Inquiring Authority to depose as a prosecution witness or as a management witness, reimbursement of TA / HA may be considered on the following lines :-

a) If he / she is appearing at the Bank's behest as a management witness in a departmental enquiry conducted by the Bank, then he / she may be reimbursed TA / HA at the current rate admissible to the cadre / grade which he / she was holding at the time of his / her retirement or leaving Bank's service.

b) If he / she is summoned by a Court of Law for giving evidence as a prosecution witness as to facts which have come to his / her knowledge in the discharge of his / her duties while in the Bank and where the prosecution has been launched at the instance of the Bank or by the local police / CBI / suo moto, then he / she may be reimbursed only the difference in the amount of TA / HA that he / she is eligible to receive from the Summoning Court concerned and the rate of TA / HA admissible to the post held at the time of leaving the Bank.

No TA / HA is reimbursable if he / she is appearing as a 'defence witness' in a departmental enquiry.

5. Duty leave and payment of travelling expense and halting allowance for inspection of documents.

An officer who is charge-sheeted or against whom 'enquiry' for major penalty proceedings is to be held may, at the discretion of the Zonal Manager & upon the recommendations of the Regional Manager be allowed to inspect documents.

Request for inspection of documents should be restricted only to one occasion unless are subsequently framed against the officer, or the Disciplinary Authority considers that further opportunity to inspect documents should be given to the officer.

Such inspection of document may be allowed subject to the following :-

a. the administrative authority, under whose control the branch / office records are kept, confirms that the original records are of confidential nature and cannot be sent to the branch / office where the concerned officer is posted, or the records are so voluminous that making out copies will be unpracticable.

b. the Disciplinary Authority certificate that official records to be inspected are relevant and essential for the preparation of defence statement and also the time

lapse between the date of incident and date when explanation is called for is such that it requires the officer to refresh his memory.

c. the Manager of the Branch / head of the department under whose administrative control the Officer is working certifies that journey was undertaken with his approval.

d. the duly leave so granted for inspection of documents – depending on the merits of the case – does not exceed 5 days (excluding time spent on travelling)

In addition to grant of duty leave, 'such' officer may also be paid travelling expenses and halting allowance as admissible under the Regulations

6. Compensatory off for working on Holidays:

Officers who are called upon to work on a holiday will be granted one day's Compensatory Leave in lieu thereof either in the same or in the succeeding week or shortly thereafter at the convenience of the Bank.

However, this will not apply to those officers who attend to Safe Deposit Vault on holidays and who are eligible to draw Vault Allowance for the same. This will also not apply for travel on Sundays / Holidays on account of Bank's work.

1. Compensatory Off : Compensatory leave is to be granted when an officer is called for duties on Sunday / Holidays. The exceptional cases are – Compensatory leave is not available for travel / journey, on Sunday, Holiday for Bank's work 2) Compensatory leave not available for attending work related to half year closing as closing allowance is paid to officer for the purpose of completing closing work 3) It is not available for completing routine works of the branch / offices on Sundays / Holidays. 4) It is not permitted for grade scale IV officer and above, for attending meetings / conference on Sundays / Holidays. Compensatory off may be allowed prefix or suffix to Sunday / Holidays. The officers who are called for duties on Sunday / Holidays should avail compensatory leave at the earliest within a week or two.
2. As for as possible the Officer should not be called for duties on Sunday / Holidays. The Officer should obtain prior permission the next higher authority for working on Sundays / Holidays.
3. If during the period of sanctioned Privilege Leave an officer falls sick and submit medical certificate cum fitness certificate (request for conversion of P/L into Sick leave) Sick leave can be sanctioned for the period of sickness mentioned by the doctor in the certificate.

7. Grant of 'On Duty' /Special leave to Sportspersons/Officials who participate in various level tournaments/Championships. (Ref. HO IOM No. P:IR:AVD:582 of 7.9.1996)

The following are the recognized games for the purpose of Special Leave/ Duty leave :-

1. Football, 2. Hockey, 3. Volleyball, 4. Basketball, 5. Cricket 6. Athletics

7. Table-Tennis 8. Badminton 9. Body-building 10. Weightlifting 11. Chess

12. Kho-kho 13. Kabaddi 14. Carrom

When an employee is representing either the Bank or the Banks' Sports Board, he is deemed to be on 'On Duty' leave. On all other appropriate occasions, he is deemed to be 'On Special Leave'.

Purpose : When a Sportsperson from the Bank represents the State in Senior Nationals or represents the country in any series/match against other country (with Government's approval), he may be granted Special Leave. There is no limit on the number of days leave can be granted in a year for such participation.

When a Sportsperson from a Bank is representing either the Bank or Banks' Sports Control Board in any inter Bank Tournament or in any open Tournament which may be city level or State level or which may be called or deemed as National or International level, he may be granted Duty Leave.

Sportspersons, whose services are requisitioned for National level Tournaments, may be granted Special leave even if the game is not in the list of recognized games. In case of participation of Bank employees in Tournaments/Championships in individual capacity as officials, Special Leave need not be considered even if the game is a recognized game.

A Sportsperson appointed as Umpire/Referee/Judge/Tournament Director/ Arbitrator for National Level / International Level Tournaments or appointed as Coach / Manager of National Level / International Level Teams, may be granted Special Leave for the actual No. of days of Tournament as also the time spent in travelling by the most direct route.

A Sportsperson participating in ranking/selection Tournaments is not eligible for any Special Leave.

BANK OF INDIA SABBATICAL LEAVE SCHEME FOR FEMALE EMPLOYEES (BOISLFE) – (Br. Circular No. 106/20 dated 25.04.2012)

1. Name

The Scheme shall be called Bank of India Sabbatical Leave Scheme for Female Employees hereinafter referred as "BOISLFE".

4. Applicability

The Scheme shall be applicable to all permanent female employees of the Bank viz. Officers and Workmen Staff.

5. Eligibility

All female employees who have completed minimum 5 years of service are eligible to apply for Sabbatical Leave under the Scheme. However, those who have not completed minimum 5 years of service are also eligible to apply for the said leave and their leave will be sanctioned only in exceptional circumstances. Further, female employees against whom Disciplinary action / Vigilance / CBI /Court cases are pending, are not eligible to apply for sabbatical leave. Those female employees who are on probation, upon their promotion from Clerical Cadre to Officer's' Cadre or from Sub-staff to Clerical Cadre, are also not eligible to apply for sabbatical leave under the Scheme.

4. Purposes

Applications under BOISLFE may be made for the following purposes :-

iv) For own medical reasons;

v) To take care of family members/children ;

vi) For higher studies in India or abroad ;

vii) For visiting spouse in India or abroad;

viii) Any other purpose acceptable to the Bank.

5. Period of Leave

Application for sabbatical leave shall be for a minimum period of 3 months and shall not be taken more than once in a calendar year. The maximum period of leave that can be allowed under the Scheme will be of 2 years during entire service. The application for leave shall be sent to the Competent Authority one month in advance. Once sanctioned the said leave, the same shall be irrevocable.

6. Competent Authority

The Competent Authority for grant of sabbatical leave under this Scheme shall be as follows:-

TEG Scale VI and VII	Chairman & Managing Director
SM IV and V	Executive Director
Officers in JM-I, MM-II and MM-III	General Manager (H.R.), H.O.
Award Staff members working in Head Office	Assistant. General Manager (H.R/ I.R.), Head Office
Award Staff members working in the Zones	Zonal Manager
Award Staff members working in LCB/MCB/DMO/NBG	General Manager posted at respective NBG office
Employees (Award Staff and Officers) who have not completed 5 years of service	General Manager (HR), Head Office

7. Terms and Conditions

i) The female employee proceeding on leave under the Scheme will have the right of lien on the job.

ii) The period of leave will not be treated / reckoned as active service for the purpose of seniority and for the purpose of consequential benefits/ posts arising out of seniority including for settlement of terminal dues i.e. Provident Fund, Gratuity etc.. After the period of sabbatical leave is over, the female employee may have to rejoin/report to the Bank on the same post, at the same stage of pay and at the Branch / Office wherefrom she availed sabbatical leave. The employee will be eligible to receive the benefit of Wage/salary Revision, if any, only from the date of her rejoining/reporting at the Branch / Office. No arrears will be payable for the period of Sabbatical leave she availed.

iii) The employees are not eligible for salary, allowances, perquisites and any other consequential benefits during the leave period including reimbursement of LFC/LTC as also reimbursement of cost of Newspaper/ cleaning material and

entertainment expenses etc. or any other benefit that may be accrued to her by virtue of service conditions / settlements.

iv) The LTC/LFC span of the employee will not change due to availing of sabbatical leave. The LTC/LFC cannot be carried forward or the span cannot be extended for any reason.

v) The increment (s) including stagnation increments, if any, falling due during the leave period, will be deferred correspondingly. In other words, increment falling due to her shall be released only after rejoining the Bank without any arrears. However, her last drawn pay will be protected;

vi) The sabbatical leave period availed by the employee will not be reckoned as qualifying service for calculation of pension/ commutation payable under Bank's Pension Regulations.

vii) The female employees are not eligible to participate in the promotion process during the sabbatical leave period, even if they are otherwise eligible. In other words, they can participate in promotion process only after their resuming duties after sabbatical leave period;

viii) Privilege Leave accrued and balance of Sick Leave as on date of proceeding on sabbatical leave will be protected. No leave of any kind will be earned / sanctioned during the sabbatical leave Period.

ix) No other type of leave can be prefixed or suffixed to the sabbatical leave.

x) Official Quarters or leased/Bank's accommodation will have to be vacated/surrendered before proceeding on sabbatical Leave provided the said leave period is more than eighteen months.

xi) In case, the female employee is allowed to retain the leased/subsidized accommodation for less than eighteen months, she will have to pay on her own the actual leased rent to the Landlord. In case of Banks accommodation, she will have to pay to the Bank the rent at commercial rate as applicable to the center where she is posted. In any case during the period of sabbatical leave, no rent would be payable / reimbursed by the Bank and employee has to arrange its payment from her own sources.

xii) The employee who has joined the Bank's service on or after 01.04.2010 and is governed under Defined Contributory Pension Scheme (DCPS), shall not be entitled for Bank's matching contribution in respect of the leave sanctioned to her. Similarly, the employee covered under Bank's Provident Fund rules, neither the Provident Fund contribution will be recovered nor the Bank's contribution will be payable.

xiii) In the unfortunate event of death of the employee during the leave period, superannuation benefits will be paid to the legal heirs as per the rules of the Bank, subject to the above conditions.

xiv) The Bank reserves the right to recall the employee during the leave period without assigning any reason, by giving one month's notice.

xv) The employee will have to give an undertaking to the effect that –

a) She shall keep the Competent Authority informed of her address for communication and change, if any, in the same from time to time.

b) She shall make herself available to Bank for any Departmental Enquiry, Investigation/Court Case etc. in respect of serious irregularities, if any, which may come to light subsequently. On her failure to do so, she would be liable for appropriate action as deemed fit by the Bank.

c) She shall not take up any employment/vocation/business profession elsewhere during the sabbatical leave period.

d) She shall obtain prior written permission of the Competent Authority if she intends to go abroad, for whatsoever reason.

e) She shall repay the installments/interest of various staff Loans/overdraft from her own sources during the period of her Sabbatical leave. Failure to do so, appropriate disciplinary action shall be initiated against her.

8. After the Leave Period

i) The employee shall submit her application for rejoining to the Competent Authority (who has granted her sabbatical leave) before 30 days of the expiry of leave period. On expiry of the leave, she shall report to the duty at the Branch/Office last worked, unless otherwise advised by the Bank.

ii) The employee may opt for Voluntary Retirement under the Bank of India (Employees') Pension Regulations, 1995 / Bank of India (Officers') Service Regulations, 1979, as the case may be or resign only after her rejoining the duties.

9. Liabilities

i) Festival Advance and all types of Sundry Advance, if any, drawn by the employee will have to be fully repaid before proceeding on leave, provided the period of leave sanctioned is eighteen months or more.

ii) All other liabilities of the employee will continue as per the terms of sanction. However, she should undertake to repay the loans as per the repayment schedule out of her own resources and also to make satisfactory arrangements for the same.

iii) The employee will not be eligible to apply for loans, including Housing Loan/facility, during the period of leave sanctioned to her.

10. The Scheme will come into force from 1st April, 2012.

11. The Scheme will be reviewed by the Bank as and when required and the Bank reserves the right to alter, modify or change the terms, conditions or any of the stipulations contained in this Scheme at its sole discretion.

If any question arises as to the application or interpretations of any of these terms and conditions, it shall be referred to the General Manager (H.R.) of the Bank for his decision which shall be final and binding.

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CHAPTER – VIII

REIMBURSEMENT OF EXPENSES ON TRAVEL

Regulation 41 – MODE OF TRAVEL & EXPENSES ON TRAVEL

1. On and from 01.11.2012 the following provisions shall apply whenever an officer is required to travel on duty:

   (a) 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.

   (b) 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.

   (c) An officer in Senior Management or Top Executive Grade is entitled to travel by AC 1st Class by train or by air (economy class).

   (d) An officer in Senior Management or Top Executive Grade may travel by car between places not connected by air or rail provided that the distance does not exceed 500 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.

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

   Competent Authority

Officers covered	**Competent Authority for allowing travel by air and by own car, taxi or Bank's car when on duty.**
i. Officers working in Zone	Zonal Manager
ii. Officers working in departments at Head Office.	Deputy General Manager

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

2.

   i. For air or rail travel, a single fare for the Officer will be reimbursed.
   ii. For travel by road by his own vehicle, such rate on kilometer basis as may be decided by the Bank from time to time, having regard to the type of vehicle used, the cost to be incurred and the terrain covered, will be reimbursed.

   a. Rules for expenses on travel by own vehicle

The rates applicable for travel by own vehicle w.e.f. 01.04.2012 shall be as under:-

Sr. No.	Type of vehicle	Revised rate per k.m. for reimbursement (Amt. in Rs.)
1.	Four Wheeler – Engine capacity of 1000 cc or more	9.00
2.	Four Wheeler- Engine capacity of less than 1000cc	7.00
3.	Motorcycle and scooter	4.50
4.	Mopeds	3.00

It may be clarified that the reimbursement of travelling expenses under Regulation 41(2) (ii) is admissible to the Officers who undertake travel in their own vehicle, while on official duty, beyond a radius of 8 km. from their Office / Branch.

b. The Managing Director shall prescribe appropriate monthly monetary ceilings for claiming reimbursement of travelling expenses at the rates mentioned in (a) above according to the class of cities / towns for travel within Municipal Limits.

Rules for reimbursement of expenses incurred on travel & Bank's work to certain categories of officers on a monthly – consolidated basis are given in Annexure.

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

4 (a) Halting Allowance

On and from 01/06/2015, an Officer in the Grade/Scales set out in Column 1 of the table below shall be entitled to "Per Diem" Halting Allowance at the corresponding rates set out in column 2 thereof:

Grades / Scales of Officers	Daily Allowance (Rupees)			
	Metro	Major "A" Class Cities	Area-I	Other Places
1	2			
Officers in Scale-VI & VIII	₹1800	₹1300	₹1100	₹950
Officers in Scale IV & V	₹1500	₹1300	₹1100	₹950
Officers in Scale – I/II/III	₹1300	₹1100	₹950	₹800

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

EXPLANATION:

For the purpose of computing Halting Allowance 'per diem' shall mean each period of 24 hours or any subsequent part thereof, reckoned from the reporting time for departure in the

case of air travel and the scheduled time of departure in other cases, to the actual time of arrival. Where the total period of absence is less than 24 hours 'per diem' shall mean a period of not less than 8 hours.

Explanation.—For the purposes of computing Halting Allowance —per diem shall mean each period of twenty four hours or any subsequent part thereof, reckoned from the reporting time for departure in the case of air travel and the scheduled time of departure in other cases, to the actual time of arrival and where the total period of absence is less than twenty four hours, —per diem shall mean a period of not less than eight hours.

(b) Lodging Expenses

On and from the 26th day of October, 2020, an Officer in the Grades or Scales set out in column (1) of the table below may be reimbursed the actual hotel expenses restricting to single room accommodation charges in India Tourism Development Corporation hotels of the corresponding star category set out in column (2) thereof, as under:

Grades/ Scales of Officers	**Eligibility to Stay**	**Max. Room Tariff Permissible**		
1	**2**	**Major `A' Class Cities (Rs.)**	**Area-I (Rs.)**	**Other Places (Rs.)**
Scales- VI, VII & VIII	4 Star Hotel	6800.00	3400.00	3000.00
Scales- IV & V	3 Star Hotel	4000.00	2400.00	2000.00
Scales-II & III	2 Star Hotel (Non-AC)	2400.00	1600.00	1200.00
Scale – I	1 Star Hotel (Non-AC)	1600.00	1200.00	800.00

Officers in Top Executive Grade – Scales VI & VII – who are unable to stay in eligible hotels in Delhi, Kolkata and Mumbai within the permissible room tariff, are reimbursed actual lodging expenses for staying in other hotels not exceeding 125% of the room tariff of their entitled class at Delhi, Kolkata and Mumbai i.e. @ Rs.8,500/- per day.

Major `A' Class Cities :	Mumbai, Kolkata, Delhi, Chennai, Ahmedabad, Bangalore and Hyderbad.
Area-I Centres* :	Agra, Bhopal, Coimbatore, Indore, Jaipur, Kanpur, Kochi, Lucknow, Ludhiana, Madurai, Nagpur, Patna, Pune, Surat, Vadodara, Varanasi and Visakhapatnam. * Centres having population of above 12 lacs as per Census 2001.

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

Br. Cir. No. 91 / 159 dated 16.12.1997

India Tourism Development Corporation Ltd., has agreed to offer a special discount of 20% on their revised room tariff and to provide complimentary bed tea and breakfast. Alternatively, ITDC has offer "special independence package" where normal room tariff (without discount) is charged, which is inclusive of free breakfast, lunch and dinner (buffet spread). Please note that officers can avail either of the above offers, whenever they stay in ITDC Hotels. However, where breakfast lunch and dinner are provided by the hotel free of cost, the officer would not be eligible for boarding expense, as provided in Regulation 41 (4) of Bank of India (Officers' Service Regulations.

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

b) Where boarding is provided at bank's cost / arranged through the Bank free of cost,1 /2 of the Halting Allowance will be admissible.

c) Where lodging and boarding are provided at Bank's cost / arranged through the Bank free of cost, 1/4th of the Halting Allowance will be admissible. Where, however an Officer claims boarding expenses on declaration basis without production of bills for actual expenses incurred, then he shall not be eligible for 1/4 of the halting allowance.

Explanation:

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

Clarification regarding payment of Boarding charges / halting allowance

i. Consequent upon amendment to Regulation 41 (4) w.e.f. 1.6.1991, an officer has now option to claim boarding expenses either on production of bills / cash means for actual expenses incurred or on declaration of having incurred expenses on boarding, subject to overall ceiling on daily boarding charges. The officer can claim the entire amount of boarding expenses either on a declaration basis on production of bills / cash memos, for full amount.

ii. An officer claim boarding expenses on a declaration basis without production of bills / cash memos for actual expenses incurred shall not be eligible for 1/4th of the Halting Allowance.

Rules for payment of halting allowance:

i. The place of deputation shall determine the rate of halting allowance.

ii. Halting allowance will be admissible at the specified rates even for the period spent on journey.

iii. For both, outward and inward (return) journey, the rate of halting allowance will be as applicable to the place of deputation.

Where an officer is required to visit more than one station during the official tour and is required to halt for 8 hours or more or is required to stay overnight at an intermittent place,

he shall be eligible for payment of halting allowance for the journey period involved at the rate applicable to the place of halt / overnight stay.

To give an example, if an officer posted at Mumbai is deputed to Kolkata and on the way he is required to halt at Nagpur for more than 8 hours or stay there overnight, halting allowance for the journey period to Nagpur shall be payable at the rate applicable at Nagpur. For the journey from Nagpur to Kolkata, he shall be eligible for halting allowance at the rate applicable at Kolkata. It is further clarified that the foregoing will also be applicable where the halt at the intermittent station is for boarding connecting train / bus / plane for undertaking onward journey to the proposed place of deputation.

The foregoing shall also apply for claims for halting allowance for the period spent on journey from an officer transferred to another station.

iv. Halting allowance will not be admissible for movement within the places, which are taken as one unit for area wise classification.

v. In terms of Regulation 41 (4) (a), halting allowance at one-half the rate given under Regulation 41 (4) shall be payable where the total period of absence is less than 8 hours but more than 4 hours.

It is however clarified that halting allowance as above will be payable if –

a. the officer is required to proceed on duly beyond the Municipal Limits of the headquarters and to a distance not less than 8 kms. from the headquarter (regular place of work). Further, no halting allowance will be payable for movement within the places which are taken as one unit for area-wise classification.
b. the total period of absence from head quarters is more than 4 hours hut less than 8 hours.

Officers attached to Mobile Branch Unit may also claim halting allowance as above provided they fullfil the eligibility norms).

Note :

1. In case of metropolitan towns like Mumbai, the Municipal Limits would be deemed to cannot outside the Greater Mumbai limits.
2. In case of towns like Delhi, New Delhi or Hyderabad & Secunderabad the journey to qualify for halting allowance should take them to distance beyond the Municipal Limits of both the Municipalities taken together.
3. While calculating halting allowance for the above purpose, the rate of halting allowance payable at the place of visit will be taken into account.
4. The Officer will not be entitled to claim incidental expenses viz, expenses on tea, snacks, lunch, etc., for that day – either during journey or during the day.
5. The Officers is entitled to claim, in addition to halting allowance, actual to and for travelling expenses wherever incurred as may be permissible.
6. Where the period spent on duty outside the headquarters comes to beyond 24 hours, the officer will be eligible for the halting allowance at the full rate on the date on which he has returned to the headquarter, even though he may not have completed 8 hours on the date of return to his headquarters.

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For example - An officer leaves headquarters for official duty on 26th September 2011 at 7.30 a.m. and returns to headquarters on 29th September 2011 at 8.30 a.m. he will be eligible for halting allowance for 4 days at the permissible rate.

7. Halting allowance may be sanctioned by the Zonal authorities for a maximum period of 100 days, where after the officer will cease to draw Halting Allowance unless specifically sanctioned by Head Office.

8. Upon request in writing, advance may be granted upto the extent of 75% of the halting allowance payable subject to a maximum of 30 days halting allowance.

Such advance may be paid one or two days before proceeding to the place of deputation / training etc.

Regulation 42 – TRANSFER, TRAVELLING ALLOWANCES, etc

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

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

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EXPLANATION:

'Family' for the purpose of this regulation shall mean an Officer's Spouse, wholly dependent unmarried children (including dependent step children and legally adopted children) and wholly dependent parents ordinarily residing with and wholly dependent on the Officer.

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

Regulation 42 (2)

(i) (a) On and from the first day of April 1998 an Officer on transfer will be reimbursed his expenses for transporting his baggage by goods train upto the following limits:-

Pay Range *	Where he has family	Where he has no family
Rs.14500/- p.m. to Rs.19400/- p.m.	3000 kgs.	1500 kgs
Rs.19401/-p.m. and above	Full Wagon	2500 kgs

As per IBA guidelines, if the Officer on transfer, is shifting his personal effects between the two places by approved Lorry Transport Operator, even if the two places are connected by train, then reimbursement of expenses may be made at the following rates subject to wage stipulations as in Regulation 42 (2) :-

Sr. No.	Distance in Kms	Rate @ per ton / per km.
1.	Upto 1000 kms.	Rs. 2.80
2.	Beyond 1000 kms.	Rs. 2.00

The above rates will apply on slab basis.

The Officers transferred to shorter distance upto 300 kms, the reimbursement may be permitted upto the amount chargeable for 300 kms. i.e. 300 x weight x Rs.2.80.

(ii) Further, if an officer is eligible for full wagon avails of the facility of "Container Service" by railways, he will be reimbursed actual charges for one container if he is in Junior or Middle Management Grade and for two containers, if he is in Senior or Top Management Grade. If the baggage is transported by road between places connected by rail, the reimbursement will be limited to the actual freight charges against submission of bills subject to the cost not exceeding the cost of transport of the maximum permissible quantity by goods train.

Whereas Officer on transfer transports his baggage by lorry, for the purpose of reimbursement of charges, the max limit in cases where "Full Wagon" is applicable shall normally be 60 quintals by goods train. However where the expenses incurred are beyond such maximum, the bank may, keeping in mind the hardship involved to the officer concerned, reimburse the actual expenses incurred on the basis that the minimum charges for transport of goods in an 8 wheeler wagon would be 120 quintals provided the baggage is transported through the approved transport operators.

Since there is no stipulated rates like railways (Full Wagon weight = 60 quintals) etc., in lorry transport, the only way is to reimburse the charges on actual weight of the goods transported, where the full truck is not engaged, as the luggage is of lesser quantity. If a full truck is engaged, the reimbursement is restricted to actual charges incurred or the rates calculated as above for the distance covered subject to weight stipulation as in this Regulation.

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

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

(3) On and from the 1st day of June, 2015, an officer on transfer shall be eligible to draw a lump sum amount for expenses connected with packing, local transportation, insuring the baggage, etc., as specified in the Table below, namely:—

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

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

Provided that 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 charges, for reasons beyond his control, the Competent Authority may consider on merit, grant of Halting Allowance to him upto a maximum period of 7 days, or till the time the quarters are made available to him, whichever is earlier.

Br. Cir. No.94/209 dated 14.02.2001

Guidelines in respect of payment of Halting Allowance to the transferee Officers where transfer involves change in place of posting would be subject to –

c) That Officer does not own a residential accommodation in his name or in the name of spouse or in the name of their dependent child at the place of posting.

d) That even if residence as above is owned by an Officer, the same is not readily available for his occupation on transfer, since the same has been let out with Bank's prior permission.

e) That Halting Allowance as above may also be paid to a transferee Officer even if he does not vacate residence provided to him at his earlier place of posting during the above period of 7 days.

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Further, if bachelor type/ sharing accommodation is provided on reporting, the Transferee Officer will not be eligible for payment of Halting Allowance as above even though Bank's residential accommodation for the use his family members at other approved centre of his choice is not provided. However, in case of officers who are transferred from one zone to another and posted in Zonal Audit Office, they will be eligible for payment of Halting Allowance provided Bank's residential accommodation at an approved centre of their choice for the use of their family members is not provided (It is understood that these officers do not request for Bank's Accommodation at their place of posting).

Br.Circular No. 105/86 dated 22.08.2011 (Board Memo dated 06.8.2011)

In terms of Board approval dated 06.08.2011, Officers transferred from one place to another (where there is a change in the place of posting) are entitled to claim actual lodging/boarding expenses within their entitlement as applicable to their new place of posting for maximum seven days or till the quarters/accommodation is made available by the Bank, whichever is earlier. These guidelines are applicable to all the Officers including the officers posted in Branches in designated positions such as Branch Manager, Dy. Chief Managers etc.

Other terms and conditions viz. owning residential accommodation by transferee Officer/ spouse at the place of posting, bachelor type sharing accommodation provided by the Bank etc. as mentioned in Branch Circular No.94/209 dated 14.02.2001 are required to be fulfilled while considering the claim of transferee Officer for reimbursement of lodging /boarding expenses as per the revised guidelines communicated vide this Branch Circular.

Administrative Instructions

A) Reimbursement of traveling / transportation expenses to officers on probation:

1) Promotee Officers are eligible for reimbursement of traveling / transportation expenses upon transfer during probation period.

2) A directly recruited Officer will be eligible to claim actual traveling expenses, if any, incurred by him for himself alone, for travel from his station as recorded with the Bank or from his place of domicile / home town, to the place of joining as may be instructed by the Bank, by the class and mode of transport to which he is eligible as per Regulation 41.

However, he will not be eligible to claim reimbursement of transportation charges for his personal effects.

B) Definition of the term 'Full Wagon' :

The expression full wagon shall mean 4 wheeler full wagon and charges to

the full extent for the full wagon will be considered for reimbursement.

As per Regulation 42 (2) (i) (a), an Officer drawing Basic Pay Rs.19401/- and above p.m. isentitledfor reimbursementof expenses incurred ontransportation of baggage by full wagon in goods train. If the baggage is transported by lorry, reimbursement will be limited to the actual freight charges subject to the cost no exceeding the equivalent charges for transporting 60 quintals by goods train. If the actual expenses incurred for transporting luggage by 'lorry exceed the equivalent charges for transporting 60 quintal by goods train. Reimbursement of actual expenses will be considered subject to the cost not exceeding the equivalent charges for transporting 120 quintals in 8 wheeler wagon by goods train provided the goods are transported through an approved transport operator. If approved transport operator is not available in a particular sector, comparable charges levied by the approved transport operator for the distance covered by road shall be reckoned for the purpose.

C) Reimbursement of traveling expenses/ halting allowance where the vehicle (motor car or scooter / motorcycle) owned by the officer is driven by road to the new place of posting:-

1) Where a car or scooter / motorcycle is driven by road, the reimbursement would be at the same rate as applicable foe travel by road in own vehicle on duty as laid down under Regulation 41(2) (ii) (a).

	Type of Vehicle	**Reimbursement per k.m.**
i.	Four Wheeler – engine capacity 1000 CC or more	Rs.9.00
ii.	Four Wheeler – engine capacity of less than 1000 CC	Rs.7.00
iii.	Motor Cycle and Scooter	Rs.4.50
iv.	Moped	Rs.3.00

2) While the officer himself will not be eligible for traveling expenses, if the family does not accompany the officer in the car or on the scooter/ motorcycle, they (family) will be eligible for reimbursement of traveling expenses as laid down in Regulation 42 (1).

3) Admissible halting allowance will however be payable to the officer for the normal journey period involved for travel by road to the new place of posting.

D) Halting Allowance on transfer :

- For the journey period, the Officer will be eligible to claim halting allowance for him, as applicable at the place of new posting.

- Where enroute to the place of posting the Officer is required to halt at an intermittent station for a period of not less than 8 hours or is required to stay overnight at such intermittent station, halting allowance as applicable to the Centre of halt will be admissible. Such halt at the intermittent – station may be either because of failure of transportation or for taking connected ST / Train / Plane to the place of posting.

- For the onward Journey from such place of intermittent halt, halting allowance as applicable to the place of permanent posting will be admissible.

General :

- Reasonable expenses on travel from residence to airport/ railway / S.T. Bus station at the place from where an Officer is transferred and from the airport / railway / S.T. Bus stand to the residence at the place of new posting will be reimbursed.

Payment of lumpsum amount for expenses connected with packing, local transportation, insuring the baggage etc. which is admissible under the provisions of Regulation 42(3) can be made against Officer's declaration of laving incurred the same and that he will not have any further claim in this regard The said claim cam be considered independent of the claim relating to transporting house hold luggage.

All the claims relating to Transfer Travelling allowance can be sanctioned by the respective delegated authorities. As per Clause B(1) contained at Table – II of Branch Circular No.95/87 dated 03.10.2001, issued by the' Systems & Management Services Department, Head Office, all designated Officers from Scale I and above are fully empowered to sanction traveling expenses on transfer.

The Procedure to be followed for reimbursement of transportation charges / lumpsum amount

1) The application will be addressed to the Manager of the Branch from where Officer is transferred, if the personal baggage is transported prior to reporting to the new place of posting.

2) Where, however, the personal baggage is being transported reporting to the new place of posting, the application will be addressed to the Manager of the transferee Branch.

3) Steps to be taken by the transferor Branch :-

- The Branch Manager will work out the entitlement of transportation expenses as per Regulation 42(2) on the basis of railway tariff table for transportation of

personal baggage by goods train to the new place of posting. Where the 2 points are not connected by rail, entitlement may be worked out notionally.

- The Branch Manager may also allow permissible reimbursement as per Regulation 42(3) towards packing, local transportation, insurance and other expenses incidental to transfer and travel ors transfer.

- The advance payment, as calculated above, will be made only 1 or 2 days prior to transportation of personal baggage as declared by the Officer.

  An intimation for the amount of advance along with the application – cum – declaration shall be sent to the transferee – Branch if the posting of the Officer is known. Where the posting of the Officer is not known, the amount of advance payment may be debited "G/L Suspense (Debit) Account Advance payment of transportation expenses to Mr. ……

- The Relieving Memo shall state whether or not advance payment of transportation expenses is made and if so, the amount thereof.

4) Steps to be taken by the transferee Branch

- The amount of advance paid by the transferor branch be wiped by debiting G/L Suspense (Debits) Account by the transferee branch.

- The transferee Officer should to submit final claim along with bills, receipts, cash memos, etc. within 15 days of his reporting the Branch / 15 days from the date of the bill.

Clarification - Ref: HO IOM P/A/ SSG /1092 dated 2.9.2002

- All delegated authorities from Scale I onwards are empowered to settle the claims upto 120 Qtls;

- Transportation by IBA approved Transport Operator entitlement is 120 Qtls and other cases 60 Qtls;

- In certain sectors viz, Rural, Semi- Urban and Some Urban centres where facility of IBA approved transport operator is not available entitlement may be permitted for 120 Qtls;

- If Four Wheeler is transported by separate lorry additional entitlement for 60 Qtls. may be permitted;

- Officers in JMS-I upto Basic Pay of Rs.19400/-, entitlement is 30 Qtls only for both IBA approved / Non-approved Transport Operator;

- Shifting of goods to a place other than new place of posting may be permitted within the entitlement from place of previous posting to place of new posting.

- Applicable class of wagon load of Tariff Table is 250 for shifting of goods not for sale.

Regulation 43 – TRAVELLING ALLOWANCE ON RETIREMENT

The facility of traveling allowance on retirement is extended to all retiring officers to enable them to settle down at a place of their choice irrespective of the place of their posting at the time of retirement. In case officer desires to settle down in place other than his place of

hometown / domicile, you may please ensure that he produces sufficient proof for settling down at such a place.

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.

Note :

(1) The forgoing will also apply where an officer has been compulsorily retired from the service as per Regulation 19. Similarly, where an Officer retires voluntarily as per the rules in this regard, he will be eligible to the travelling allowances as laid down in the above regulation 42.

(2) On retirement, claim for travelling allowance as above will be considered within a reasonable period not exceeding six months from the date of retirement.

(3) As per Circular IOM NO.P:IR:SRC:1459 dated 24.09.1987 - The Government of India vide their letter F.No.4/10/2/-86-IR OF 18th July, 1986, decided to extend certain facilities to the retiring Officers so that they are not put to hardships immediately after retirement. The relevant extract of the Government letter (noted at B.M. 21.11.986) are reproduced below for information and strict compliance.

"It has been decided that the Officers who give written request in advance may be granted the following facilities for a period of two months only from the date of retirement.

a) Residence, if any on charging only such amount as he was paying just prior to his retirement. Receipt should not be issued for the rent paid by the Officer. (Br.Cir. No. 89/43 of 12.06.1995)

b) Telephone, if provided during service period, on the condition that the telephone bills will be paid by the Officer."

No other facility other than 1 and 2 above should be extended during the post-retirement period. Further, the Government have directed that the amount of gratuity payable to such Officers who have been given the above facilities should be released only after getting the vacant possession of the accommodation / flat, settlement of the telephone bill / rent, etc.

(4) Reimbursement of expenses as above would be restricted to travel / transportation within India.

(4) 'Family' for this purpose would have the same meaning as in Regulation 42.

(5) In the case of death of an Officer at the station where is he last posted, his family will be eligible to claim reimbursement of travelling and transportation expenses as above.

Br. Cir. No. 94/111 dated 11.09.2000

The facilities listed in Point No.1,2,3,4,5 and 6 above are presently allowed to an Officer –

a) Retiring on superannuation

b) Retiring voluntarily at any time after completion of 55 years of age or 30 years of total service.

In terms of clarification received from the Government of India, Ministry of Finance vide their communication dated 28th July, 2000, the Officers taking voluntary retirement in terms of Regulation 29 of Bank of India (Employees') Pension Regulations, 1995 are eligible to claim

Travelling Allowance as provided in Regulation 43 of the Bank of India Officers' Service Regulations, 1979. Accordingly, the Officers retiring under the provisions of Pension Regulations will also be eligible for the facility of travelling allowance on retirement as mentioned above.

Regulation 44 – LEAVE TRAVEL CONCESSION

(2) During each block of four years, an officer shall be eligible for leave travel concession for travel to his home town once in each block of two years, or; alternatively, he may travel in one block of two years to his home town and in another block of two years to any place in India by the shortest route.

(3) An officer, by exercising an option at any time during a block of four years or two years, as the case may be, may also surrender and encash his Leave Travel Concession (other than travel to home town) upon which he shall be entitled to receive an amount equivalent to the eligible fare for the class of travel by train to which he is entitled upto a distance of 4500 kms. (one way) for officers in JMG Scale I and MMG Scale II and III and 5500 kms. (one way) for officers in SMG Scale-IV and above. An officer while opting to encash his Leave Travel Concession shall prefer the claim for himself or herself and his or her family members only once during the block or term in which such encashment is availed off and the facility of encashment of privilege leave while availing of Leave Travel Concession shall also be available while encashing the facility of Leave Travel Concession.

(4) 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 & conditions subject to which the Leave Travel Concession may be availed of by an officer shall be as decided by the Board from time-to-time.

Provided that w.e.f. 1st May 2010 an officer in Junior Management Grade Scale I while availing LTC will be entitled to travel by air in the lowest fare economy class in which case the reimbursement will be the actual fare or the fare applicable to AC 1st Class fare by train for the distance travelled whichever is less. The same rules shall apply when an officer in Middle Management Grade Scale II and Middle Management Grade Scale III while availing LTC where the distance is less than 1000 kms.

(5) Once in every four years when an officer avails of Leave Travel Concession, he may be permitted to surrender and encash his Privilege Leave not exceeding thirty days at a time, or, he may whilst travelling in one block of two years to his home town and in other block to any place in India, be permitted encashment of Privilege Leave with a maximum of fifteen days in each block or thirty days in one block and for the purpose of leave encashment all the emoluments payable for the month during which the Leave Travel Concession is availed, shall be admissible: Provided that an officer at his option shall be permitted to encash one day's additional privilege leave for donation to the Prime Minister's Relief Fund subject to his giving a letter to the Bank to that effect and authorizing the Bank to remit the amount to the Fund.

Rules & Administrative Guidelines for availment of Leave Travel Concession:_

I) Eligibility and Leave Period:

ii) All confirmed officers will be eligible for availment of Leave Travel Concession facility along with their families .

As regards officers on probation, as a Rule, Leave Travel Concession (and leave encashment) will not be allowed during probationary period. Where the officer's span for availing leave travel concession comes to an end during the probationary period, the same may be carried forward to the next year. However, under very special circumstances for following reasons and / or on genuinely humanitarian grounds, leave sanctioning authority may allow Leave Travel Concession and / or encashment –

a) Marriage of the officer,

b) For attending last rites / funeral of parents, brothers, sisters, spouse and children,

c) For visiting ailing near relatives, i.e. parents, brothers, sisters, spouse and children,

d) Officer's own sickness.

Note: Definition of family (As per Joint Note dated 25.05.2015 signed between IBA and Banks' Officers Associations)

In the case of female employee additionally the following will be taken into account :

The parents of the female employee ordinarily reside with her, and

The female employee is the only earning member in the family of her parents (if there are other member earning but they are married daughter, the bank may consider on merit the claim of the female employee for the inclusion of her family).

ii) Leave Travel Concession will be considered during any kind of leave. However Encashment of privilege Leave as provided under Regulation 44(ii) shall he considered to an officer when he avails of Leave Travel Concession on any kind of leave.

(iii)

(a) If the husband and wife both are employees of the Bank, only one of them will be eligible to Leave Travel Concession, as per his / her entitlement, in a particular block of 4 years. In other words, where one of the spouse avails Leave Travel Concession under his/ her span, the Leave Travel Concession for the other will have to be surrendered. Proper notes should be taken in the personal folders of the respective officers.

Where one of the spouse surrenders his! her entitlement, the LTC will be admissible to the family on the scale applicable to the husband or the wife, as the case may be, and not both.

(b) Where husband / wife does not claim LTC for the other, i.e. each prefers to avail LTC in his/her own right, it may be allowed to him/ her as per entitlement.

In the case of (b) above only husband or wife will be entitled to claim LTC in respect of dependent children during that span.

Where the husband avails of LTC in his own right, he may also claim LTC for his parents, brothers and sisters residing with and wholly dependent on him but not the other dependents of the wife. However, where the wife claims LTC in her own right, ordinarily

she will he eligible to claim LTC facility in respect of her dependent parents in individual cases, depending upon facts, the Bank may consider allowing LTC to the wife for her other dependents. It is of course understood that in such cases -

(a) the parents of the female employee ordinarily reside with her; and

(b) the female employee is the only earning member in the family of her parents. (If there are other members earning but they are married daughters, the Bank may consider on merits, the claim of the female employee for inclusion of her family)

2) **Periodicity of Leave Travel Concession:**

During each block of 4 years, Leave Travel Concession as laid down in the Regulation may be availed of as under :-

(i) An officer may go to his home town as declared by him twice in 4 years, i.e. once in each block of 2 years OR

(ii) An officer may go to his home town as declared by him once in the block of 2 years and to any place in India in the other block of 2 years OR

(iii) An officer may go to any place in India once in a block of 4 years.

3) Computation of block for Leave Travel Concession

The commencement of block for the Leave Travel Concession for officers will be as under :-

Officers in the service of the Bank as on 30.06.1979.

An officer may, if so desired, complete the block of Leave Travel Concession as per the Leave Travel Concession Scheme in force prior to the appointed date, i.e. 01.07.1979. and immediately thereafter become eligible for Leave Travel Concession under the new Regulations.

Alternatively, the officer may surrender the Leave Travel Concession span available to him under the Scheme existing prior to 01.07.1979.

Where an officer opts to surrender his old span, he shall give a declaration to that effect to the bank.

Where an officer has already availed of Leave Travel Concession as per the Rules prevailing prior to 01.07.1979, he will become eligible for Leave travel Concession as per the new Rules immediately after his earlier span is over.

In the case of (i) above, the officer may be allowed, at his option, to avail of the Leave Travel Concession either as per the old Rules or as per the new Rules.

Officers joining the Bank on or after 01.07.1979-

i. In the case of a direct recruit officer appointed on or after 01.07.1979, the Leave Travel Concession block will commence from the date of his appointment as officer in the Bank's service.

ii. In the case of promotee officer who has not availed of Leave Travel Concession as per his Clerical span, he may, if so desired, continue with the clerical span and immediately after the clerical span is over, become eligible for Leave Travel Concession under the Officers' Service Regulations.

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Alternatively, he may surrender his clerical span and prefer to commence the fresh block of Leave Travel Concession from the date of promotion. Where a promotee officer opts to surrender his clerical span he shall give a declaration to that effect to the Bank.

Where a promotee officer has already availed Leave Travel Concession under the clerical span, the new Rules will become applicable immediately after his clerical span is over.

4. Eligibility of mode and class of travel for Leave Travel Concession

i. The mode and class by which an officer may avail of Leave Travel Concession shall be the same as in the case of travel on transfer, and other terms and conditions subject to which the Leave Travel Concession may be availed of by an officer, shall be as decided by the board from time to time.

ii. Railway fare will include the charges for reservation and berth charges but it will not include charges of Travel Agents.

Once in every four years, when an officer avails of Leave Travel Concession, he will be permitted to surrender and encash his Privilege Leave not exceeding one month at a time. He will, on such encashment be paid, pay, dearness allowance, and house rent allowance, if any.

Note:

(1) Encashment of Privilege Leave as above will be considered when an officer proceeds on privilege Leave for availing Leave Travel Concession.

(2) Encashment of Privilege Leave will be considered even to a spouse who has surrendered his / her span.

(3)

(a) For the purpose of leave encashment all the emoluments" payable for the month during which the availment of the Leave Travel Concession commences will be taken into account instead of salary and house rent allowance.

(b) An officer at his option shall be permitted to encash one day's Privilege Leave over and above one month, as provided in the Regulation.

(4) Encashment shall normally be made not before 15 days from the date of proceeding on Leave.

(5) For the purpose of leave encashment 'emoluments' will deem to include Notional House Rent Allowance in case of an officer who has been provided with Bank's accommodation, and to whom House Rent Allowance is not otherwise payable. Such Notional House Rent Allowance will be equivalent to H.R.A. that an officer may claim on a certificate basis as provided for under Regulation 22.

5. Reimbursement of fare for Leave Travel Concession

i) An Officer will be reimbursed actual to and fro journey fare equivalent to the mode and class by which he is eligible for travel by the shortest route.

'Shortest route' means distance between the place of destination / visit (as declared by the Officer) and his place of posting – by shortest route.

Clarification

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(1) To and fro expenses on travel from house to railway station / airport / bus stand for availment of LTC facility, as also, similar expenses at the place of destination, will not be reimbursable.

(2) Claim for reimbursement of traveling expenses at the intermittent station for boarding the connecting flight / train / bus where direct mode of transport to the place of destination / hometown is not available, may be considered, keeping in view the following :-

a) Normally, the facility for transit stay available at the station / airport / bus stand itself should be availed of, for boarding the next convenient connecting train / flight / bus. In such cases, the question of incurring additional traveling expenses at the intermittent station would not arise.

b) However, where the employee has to undertake further journey by a mode of transport other than by which he has travelled up to the intermittent station or travel from one railway station to another railway station at the Centre reasonable traveling expenses may be considered for reimbursement.

c) Where the next convenient connecting train / flight / bus is not available immediately and the employee has to temporarily halt at such intermittent station, expenses on travel from railway station / airport / bus stand to the place of halt and from there to the connecting mode of transport, may be considered

(3) An officer, when availing Leave Travel Concession for visit to his home town / place of destination, may visit any place in India. However, the reimbursement of fare for LTC will be restricted to the mode and class by which an officer is eligible to travel. Accordingly, if the actual fare incurred for visit to the place of destination / home town as also other places in India, during availment of LTC is within the entitlement of the officer, it may be considered for reimbursement. Where, however, the fare is more than the entitlement, the reimbursement would be restricted to the amount of the entitlement.

(4) It is however important that the officer availing LTC MUST actually touch his home town / declared place of visit. It is immaterial whether the officer touches the place of destination during the outward journey or inward journey. It is also open to the officer to undertake the outward and inward journeys by different routes.

(i) Where the place of destination / visit is not accessible by rail, the officer will be free to travel by other means of transport by a class equivalent or corresponding to a class to which he is eligible to travel under Rule (4) of the Regulation 44.

(ii) Where part of the journey is of necessity, required to be covered by road transport (public motor / taxi) or water transport, reimbursement of actual fare will be considered.

(iii) Similarly, where part of the journey is, of necessity, to be covered by bullock cart, etc. actual expenses in respect of such journey to the home town/ nearest railway station / steamer halt / bus link shall be considered.

All the above cases, documentary evidence shall be produced by the officer.

(iv) While an officer will be free to travel by a mode and class of transport other than by which he is eligible to travel, the reimbursement will be restricted to that mode and class by which he is eligible to travel or the actual fare paid by him, whichever is lower.

(v) While it will be open for the officer to break the journeys at the place he likes, the reimbursement of to and fro fare will be permissible only from the place of posting to the place of his destination / visit, as declared by him at the time of availing the Leave Travel Concession by the shortest route, by the mode and class by which he is eligible to travel.

(vi) An Officer may avail of the Leave Travel Concession by joining tours organized by Travel Agents.

If the tour is to visit more than one place, the officer will be required to declare to declare the place of destination / visit. The reimbursement will be restricted to the extent of the mode and class by which he is entitled to travel. For the distance from the place of his posting to the place of destination / visit declared by him or the actual traveling expenses excluding boarding and reservation charges, if any, whichever is lower.

(vi) If the officer is permitted to travel by his own car, he will be reimbursed actual expenses as reckoned hereunder, or the far he is eligible to whichever is lower :-

a. Actual expenses on petrol, oil, etc. and incidental expenses on repair which are essential for the purpose of the travel in connection with Leave Travel Concession availed of and supported by documentary evidence petrol / oil bills and in case of repair, bills / receipts or bills / receipts for purchasing spare parts, must bear the number of the car. Further, bills / receipts for purchase of spare parts / repairs should additionally bear the name of the owner / officer of the car.

b. Driver's wages (but not batta or halting charges) at a reasonable rate. Where an officer travel by taxi to avail of leave travel concession, he will be reimbursed with actual expenses or the fare he is eligible, whichever is lower, having regard to the following :-.

The actual expenses in this connection will be reckoned as detailed hereunder :-

a) Where the taxi is hired on the basis of charges per km., detention charge for the vehicles will be permitted.

b) Where the taxi is engaged on the basis of charges per day (detention charges then being included) and expenses on actual petrol / oil consumed are charged separately (for which bills etc. should be produced to the Bank) – no other charges will be permissible.

c) Where the taxi is engaged on a lumpsum basis or on the basis of a certain amount per passenger particularly for short trips, no other charges will be permissible.

d) Driver's wages are not separately payable as the charges per day or per km. would include charges for the driver as well as the vehicle itself.

e) Any charges / allowances for the taxi drivers towards food and / or overnight stay and the like are not permissible. Inter – state tax payable by the transport companies which entitles them to ply their vehicles in the state concerned is not permissible.

Note:

(i) The taxi receipts must accompany the bill indicating the maximum details such as the places visited, the distance covered, the rate and the name of the passenger;

(ii) In the case of long distance travel by taxi or where the entire journey is undertaken by taxi, the taxi receipts must be from an established / reputed transport company and on the letter head of the company.

(In case of short distance travel or travel to small towns, villages, when the receipt is obtained directly from the taxi driver, the requirement that the receipt must be on a printed letter head etc., may be waived. But the receipt must otherwise be complete with details such as the date, place, name of the payee and the passengers, distance covered, rate, taxi number, the name and full address of the taxi driver, etc.)

6. Calculation of entitlement

(i) Where an officer desires to know his entitlement before proceeding on leave travel concession, it may be worked out according to the mode and class by which he is entitled to travel by the shortest route. Where however the place of destination visit / home town is not connected by air the entitlement may be worked out on the basis of rail fare (A.C. / 1st class) as may be applicable. Also, where place of visit / destination / home town is not connected by rail. Notional rail fare (A.C. / 1st class) may be considered for determining entitlement.

(ii) Where part of the journey is of necessity to be covered by means of transport other than to which he is entitled, notional railway fare may be taken into account for that part of the journey.

(iii) Where an officer undertakes circular tour / round tour, the farthest point of the journey shall be taken as place of destination.

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7. Advance against Leave Travel Concession:

(i) An officer, on request, may he granted an advance to the extent of actual cost of return tickets for going to the place of destination / visit, as declared by him on his undertaking to produce tickets and relevant money receipts.

(ii) Where an officer proposes to travel by his own car / taxi he may be granted an advance upto 75% of his entitlement against a suitable undertaking.

(iii) An officer will be required to submit LTC bill within 7 days from the date of resumption of duties, otherwise the amount advanced to him against LTC bill will be recovered in one lumpsum from the salary of the subsequent month.

Clarification:

(i) An officer, on request, may be granted advance to the extent of actual cost of outward and inward journey tickets within his entitlement for going to the place of destination / visit as declared by him.

(ii) Such request shall be considered only after the leave requested by the officer for undertaking the journey under Leave Travel Concession is sanctioned.

(iii) Where the leave to an officer is sanctioned well in advance, say 2/3 months and the officer desires to book tickets both for outward and in ward journeys immediately (as bookings are available even 6 months in advance), the advance may be granted immediately. In such cases, the officer should submit the relative money receipts etc. within 7 days of taking the advance; evidence of visit to the place of destination may be submitted, in such cases, within 7 days of the officer resuming his duties.

(iv) In other cases the advance may be granted within a reasonable time not exceeding 15 days before the officer proceeds on leave. In such cases the officer should produce evidence of Visit and tickets / money receipts etc. within 7 days after resuming his duties.

(v) The advance for travel by own car / taxi may be granted as provided in Rule 7 above, i.e. upto 75% of the entitlement after obtaining permission from appropriate authority;

(vi) All advances towards Leave Travel Concession should be granted only after obtaining suitable undertaking from the officer for submission of tickets, money receipts, etc., within the prescribed time limit.

8) General

i. Leave Travel Concession may be availed of by the family of the officer prior to or after the date on which the officer himself avails of Leave Travel Concession, provided that, the period between the date of commencement of journey, by the family and the date on which the officer himself commences his journey, does not exceed six months. On the expiry of such period of six months any leave Travel Concession not availed of by the officer for himself will lapse unless in the meantime his leave is refused by the Management.

ii. An officer will be eligible to claim the Leave Travel Concession for the members of his family, if they do not ordinarily reside with him at the place of his posting for travel of family members from the place of domicile to the place of posting and return after enjoying Leave Travel Concession with the officer and vice versa.

iii. While availing of the Leave Travel Concession :-

a) When an officer travels by railway / air as per his entitlement, he will be required to produce the relative money receipts as an evidence of his having visited the place of destination / visit or home town as declared by him.

b) When he prefers to travel by means other than mentioned in (a) above, he will be required to produce satisfactory evidence to the Bank of having visited the place of destination/ visit of home town as declared by him. Such evidences amongst others may include hotel bills, petrol bills, purchase bills, etc.

c) Other ancillary or incidental expenses such as conveyance charges for sight-seeing in the city or town, toll tax, pilgrim tax, porter and coolie charges, etc. are not payable under Leave Travel Concession.

d) In respect of an officer not availing of LTC within the block eligible to him his entitlement for the particular block will lapse except where his leave for availing of the Leave Travel Concession has been refused by the Management in writing, for the exigencies of administration. However, the officer should apply for such leave in advance.

e) In respect of the officers who are already in the services of the Bank prior to July 1, 1979 the place of home town / domicile will be the same as declared by him and which is on the record of the Bank. In respect of those, who are appointed on or after July 1, 1979, the place of home town/ domicile will be as declared by him at the time of his appointment.

Clarification:

i. An officer may be allowed to change the place of home town / domicile already declared to the Bank,, once in the entire service provided the reasons given by

him/her for such change conform to the criteria and conditions governing such criteria given below.

Criteria:

a) whether the place declared is the one which requires his physical presence at intervals for discharging various domestic and social obligations and if so, whether after his entry into service, he had been visiting that place frequently;

b) Whether he owns residential property in that place or whether he is a member of a joint family having such property there;

c) Whether his near relations are permanently residing in that place;

d) Whether prior to his entry into service, he had been living there for some years.

Conditions governing the Criteria –

a) The criteria, one after other, need be applied only in cases where the immediately proceeding criterion is not satisfied;

b) Where property is owned in more than one place, the employee may chose any one place giving reasons for the choice, but the decision of the controlling officer whether or not to accept such a place as 'home town' of the employee shall be final;

c) Where the presence of the near relations at a particular place is to be the determining criterion for the acceptance of the declaration of ' home town' the presence of near relations should be more or less of permanent nature;

d) The declaration of home district once made shall be treated as final but in exceptional circumstances change in such declaration be authorized at the discretion of the Management.

(II) A lady officer may also be allowed to change the place of home town / domicile already declared to the Bank if she so opts consequent upon her marriage for the place of home town / domicile of her husband, provided she declares that her in laws are residing or having land or other interest at that place.

(III) The change in the place of home town / domicile shall be done, as above, only with the approval of Head Office.

(IV) Officers, who are already allowed to change the place of home town / domicile earlier, shall not be allowed to change it again upon adoption of the above rules.

Salary for Leave Period:

An officer proceeding on leave for availing Leave Travel Concession will, if so requests be advanced salary and allowances falling due during the leave period. Such payment shall be made $^1/_2$ Days prior to the officer proceeding on leave, to the debit of C/L Suspense (Debits) Account. On salary day, the account will be credited with the salary and allowances payable to the officer for that month. It must be ensured that the account does not remain outstanding beyond leave period.

Where an officer has availed the facility of payment of advance salary and allowance as above after proceeding on leave but cannot avail of Leave Travel Concession for any reason, he shall immediately return the amount of advance salary.

Substitution Clause – with effect from 01.04.1989.

(i) Value of perquisite (cost to the Bank) of leave fare concession granted by the Bank for the employee and his family in connection with his proceeding on leave to any place in India (Including to his home – district in India) must be exempted to the extent of the amount actually incurred on the performance of such travel; however, such exemption shall not exceed.

a. where the places of origin of journey and destination are connected by rail, air-conditioned second class rail fare by the shortest route to the place of destination.

b. Where the places of origin of journey and destination or part thereof are not connected by rail –

i) Where a recognized public transport system exists, an amount not exceeding the first class or deluxe class fare by the shortest route to the place of destination;

ii) Where no recognized public transport system exists, an amount equivalent to the air- conditioned second class rail far by the shortest route.

Provided that the exemption referred to in (iii) (a) and (iii) (b) above shall be available to an employee in respect of TWO journeys performed in a block of four calendar years commencing from the calendar year 1986 (i.e. 1986 – 89, 1990 – 93 and so on)

Provided further that where the employee has not availed himself of such exemption in any such block of four calendar years, such exemption unavailed of can be carried forward and availed of during the first calendar year in the immediately succeeding block of four calendar years and such carried forward availment will not be reckoned in determining the exemption pertaining to the latter block of four calendar years.

ii) As per our LTC Rules, the block of 4 years may be different for each employee, whereas the blocks have been prescribed specifically under the Income Tax rules for the purpose of exemption.

iii) All officers are therefore advised to bear in mind that exemption of LTC will have to be determined with reference to the block of 4 calender years commencing from 1974 and not on the basis of LTC block of each individual employee.

NOTE : For the purpose of calculation of Income Tax, the value of (cost to the Bank) of leave Fare Concession granted by the Bank for the employees and his family in connection with his proceeding, on leave, to any place in India (including to his home district in India) shall be determined keeping in view the provisions under Income Tax Act/rules in force from time to time.

Rule No. 8 – General

i) Leave Travel concession may be availed of by the officers family for travel without the attendance of the officer. The officer and/or member/s of the family may visit the same place or different places of their choice.

Explanation :

a) LTC may be availed of by the member/s of the family without the officer having to avail of the same for himself and accompanying them. In other words it is not

necessary for all the members of the family or for that matter any member of the family to accompany the officer when he proceeds on LTC.

b) Further, it is not necessary for all the members of the family to travel at the same time to avail LTC. It will be open for the member/s of the family to avail LTC at any time as per their convenience within the block of LTC of the concerned officer.

f) It is not necessary that the officer and/ or member/s of the family, visit the same place. In other words it would be open for the officer and the member/s of the family to choose their own place of visit while availing LTC.

g) Reimbursement of travelling expenses incurred by the member/s of family will be based on the same principle as is laid down under Reg. 44. In other words, the officer is entitled for reimbursement for each member of the family as and when that member avails of LTC.

Clarification/Relaxation :

i. An Officer's claim for reimbursement for travel to a place farther other than the place of declared destination may be considered. Where however, the officer has taken advance towards travelling expenses under LTC, then it would be incumbent upon him to refund the excess amount of such advance, if any, should there be a change in the destination before proceeding on LTC. If such change in the declared destination is made after embarking on the journey then, the officer must refund the excess amount if any, within a period of 7 days of returning to headquarters.

ii. Railway fare charged for travel by 'Rajdhani Express' may be reimbursed under the LTC facility provided the officer or the member /s of his family (for whom LTC is claimed) actually undertakes journey by Rajdhani Express. However ~ 'Rajdhani Fare' should not be taken for the purpose of computation of entitlement, if the officer and / or member / s of his family do not actually travel by "Rajdhani Express'.

iii. Direct Recruit Officers, who are not able to avail of LTC facility, during the two year period of probation, may be allowed to carry over the two year block span, for a further period of six months.

iv. While settling LTC claims, it should be ensured that reimbursement is limited to expenses that would be incurred on travel by the shortest route. Where however on such shortest route, the class of travel (say AC 2nd Class) to which the officer is entitled to, is not available, then another shortest route (reaching the same destination) which provides for that class of travel , should be considered for reimbursement on actual basis.

Circular IOM No.HO:HR:IR:URD:24 dated 11.04.2014 - Discontinuation of facility to visit places outside India as a part of LTC

The Ministry of Finance, Department of Financial Services had called a meeting of CMDs of all PSBs to discuss the issue of discontinuation of facility to Officers to visit places outside India as a part of LFC. Thereafter, the matter was examined by IBA and for the purpose of having uniform guidelines to be followed by all PSBs, took a decision that Officers shall not be entitled to visit overseas countries/ centres as part of LTC with immediate effect.

CHAPTER IX

TERMINAL BENEFITS

Regulation 45 – PROVIDENT FUND AND PENSION

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

The Bank shall contribute to the Provident Fund in accordance with the rules governing the provident Fund, from to time, provided that the amount contributed by it shall not be more than 10% of 80 % of pay on and from 01.11.1987 to 31.12.1988, 10% of 90% of pay on and from 01.01.1989 to 31.12.1989 and 10% of pay on and from 01.01.1990 of the officer. (Note: The existing Bank of India Provident Fund Rules will continue to be operative).

Pension Regulation

The employees who have exercise / opted for pension, in those cases they will be governed by the Bank of India (Employees') Pension Regulation, 1995. Those employees who have opted for pension under the said regulation, their banks' contribution is transferred to the pension trust created by the bank for this purpose and they will not get banks' contribution upon their cessation as a member of the Provident Fund. Further, the bank shall not contribute the Provident Fund for them.

Defined Contributory Pension Scheme (DCPS) - Joint Note dated 27.04.2010 (Refer Branch Circular No. 105/192 dated 16.03.2004)

There shall be no Provident Fund to Officers joining the services of Bank on or after 01.04.2010 nor they would be covered under the Bank's Pension regulation, 1995. They shall be covered by Defined Contributory Pension Scheme where the Officer will contribute 10% of pay plus Dearness Allowance and the Bank will make a matching contribution. The scheme shall be governed by the provisions of Contributory Pension Scheme as introduced for employees of Central Government w.e.f. 1st January, 2004 and modified from time to time.

Regulation 46 – GRATUITY

(1) Every officer shall be eligible for gratuity on retirement, death, disablement rendering him unfit for further service as certified by a medical officer approved by the Bank

OR

Resignation after completing ten years of Continuous service.

OR

Termination of service in any other way except by way of punishment after completion of 10 years service.

(Note: The existing Bank of India Gratuity Rules will continue to be operative)

Regulation 46(2) (B.M.22.02.1990)

On and from 01.11.1987, the amount of Gratuity payable to an Officer shall be one month's pay for every completed year of service, subject to 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 thirty years.

Note: If the fraction of service beyond completed years of service is six months or more, gratuity will be paid pro rata for the period.

Ref: BC 87 / 33 dated 19.05.1993.

Amendment to Regulation 46 Payment of Gratuity Act, 1972 Revision in ceiling of wage:

It has been advised by Indian Banks 'Association that the Government of India has amended some of the provisions of the payment Gratuity Act. 1972 by the payment of Gratuity (Amendment) Act, 1994, The salient features of the Amendment Act are given below:-

Maximum amount of gratuity payable has been raised from Rs.3,50,000/- to Rs.10,00,000/-. (The amendments have come into force w.e.f. 24.05.2010)

Ref: BC 112 / 03 dated 07.04.2018.

It has been advised by Indian Banks 'Association that the Government of India has amended some of the provisions of the payment of Gratuity Act. 1972. In terms of the amendment, *"the ceiling on amount of gratuity payable under Section 4 of payment of Gratuity Act. 1972 has been raised from Rs. 10,00,000/- to Rs. 20,00,000/-, w.e.f 29th March 2018."*

Amendment to Regulation 46- Payment of Gratuity Act, 1972

Excluding Special Allowance while computing "Wages" for the purpose of calculating gratuity under payment of gratuity act.

Section 2 (s) of the above Act defines wages as under :

" Wages" means all emoluments which are earned by the employee while on duty or on leave in accordance with the terms and conditions of his employment and which are paid or are payable to him in cash and including dearness allowance, but does not include and bonus commission, house rent allowance, overtime wages and other allowance"

Note:

The amount of gratuity shall be equal to one month's pay for each completed year of service, subject to a maximum 15 months' pay. Where however an officer has put in service of over thirty years, an extra amount, by way of additional gratuity, will become payable to him at the rate of additional half month's pay for each completed year of service beyond thirty years. To that extent the maximum provided as aforesaid will stand increased.

For the purpose of calculating the number of years of service, service rendered beyond the complete years of service shall also be reckoned if it is six months and more ,but less than one year.

CHAPTER X

TRANSFERABILITY

Regulation 47 - TRANSFERABILITY

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

Transfer Policy (BC No. 117/28 dated 13.04.2023)

1. GENERAL

1.1. In terms of Regulation 47 of Bank of India (Officers') Service Regulations, 1979, "**Every officer is liable for transfer to any office or branch of the Bank or to any place in India**". Accordingly, the services of Officer Employees of the Bank can be utilized anywhere in the country and it will be incumbent upon the Officer to carry out the transfer orders wherever he is posted. Hence, Officer Employees shall not refuse to comply with transfer orders issued by the Bank.

1.2. The Bank has to ensure that there are no HR gaps (number wise and skill set wise) in various geographical areas and functional areas, deficiencies are duly met and people with special skills and talent are accordingly deployed. In other words, the Officers should be deployed in the best interest of the Bank. It is equally important for officers also, that they are given adequate exposure- geography wise and function wise, to make them future ready to take up leadership positions.

1.3. The Bank is conscious of the fact that transfers from one linguistic area to another requires moving out of comfort zones, more particularly for family but ultimately it may be beneficial for overall development of officers and their wards. The Bank is also conscious of the fact that in case of some Officers, certain special circumstances may warrant their retention or posting to specified Centres to meet their personal requirements. Wherever possible, therefore, the Bank would like to match the organisational requirements with the individual needs of the Officers.

1.4 The Transfer Policy spelt out in this document has been prepared keeping the above objectives in mind. However, Bank reserves the right to transfer any Officer to any of its Branches / Offices at any point of time under Regulation 47 of Bank of India (Officers') Service Regulations, 1979 for meeting any exigencies, administrative requirements, compassionate grounds, undesirable / unethical behaviour, disciplinary action, etc.

1.5 **SCOPE OF POLICY**

a) This transfer policy will be applicable to General Banking Officers & Agriculture Officers in Junior Management Grade/Scale I and in the Middle Management Grade/Scale II / III.
b) This Policy provides guidelines on Re-transfers, Request transfers on compassionate grounds, Administrative transfers, Rotational transfers along with all other aspects of transfer related to Officers mentioned above.

2. BASIC PRINCIPLES

2.1 As a general rule, as far as possible, annual transfers process of all Officers including Administrative transfers should be planned in advance and transfer orders shall be released on or before 30th April and transferee Officers shall be relieved before 31st May from the branch/office with instructions to report at the transferee branch/office so as to coincide with the academic year of children widely prevalent in the country.

2.2 Except in emergent circumstances, an Officer should be given a minimum of 15 days' notice in respect of his / her transfer from one station to another, so that he / she can make adequate preparation for winding up his / her establishment and shifting to the new station.

2.3 As per CVC / RBI / Rotation Policy guidelines, no Officer shall be retained in the same post/desk for a period in excess of 3 years and in the same branch / office / department / centre for a period in excess of 5 years, unless otherwise warranted.

3. TRANSFER POLICY OF OFFICERS WHO ARE PERSONS WITH DISABILITIES (DIVYANGJAN)

3.1 In terms of guidelines from the Government of India, as far as possible, the person with disabilities (Divyangjan) may be exempted from the routine /periodic /outstation transfers. Further, preference with respect to place of posting if any sought by officer with disability will be taken into consideration at the time of transfer/promotion save and except in cases where administrative and business imperatives of bank dictate otherwise. To the extent possible, Officers with disability may be retained ~~in~~ preferably in their Home Zone, where their services could be optimally utilized.

3.2 Officers with disability also need to be rotated within the centre as per CVC / RBI / Rotation Policy guidelines. In case there is only one Branch / Office in the particular centre, their duties to be rotated within the Branch / Office as another exception to preference in postings.

3.3 However, in case these officers opt for promotion in Senior Management Grade Scale IV and above, endeavor to retain them in their place of posting will be made. However, they will be liable for transfer from out of their original place of posting.

4. POSTING OF OFFICERS WHO HAVE DIFFERENTLY ABLED DEPENDENTS

4.1 The Para 3 above guidelines shall also apply for all purposes and intent to Officers who are a care-giver of differently abled dependent daughter /son /parents /spouse /brother /sister with Specified Disability, as certified by the certifying authority as a Person with Benchmark Disability as defined under Section 2(r) of the Rights of Persons with Disabilities Act, 2016 may be exempted from the routine exercise of transfer / rotational transfer subject to the administrative constraints. Provided such disabled person is staying with the officer.

5. TRANSFER OF FEMALE OFFICERS

5.1 As far as possible, placement / transfer of female Officers on her request, may be done at a place where her husband is stationed or as near as possible to that place or vice versa or at a place where her parents are stationed or as near as possible to that place. These transfers will be done only on best efforts basis and the Bank reserves the right to reject the request (if any) of any of female Officers if business and administrative imperatives justify rejection.

5.2 Business and administrative imperative would include the need for Bank to impart skill sets required to ensure that the Officer is capable of assuming higher responsibilities or need of the Bank to ensure completion of rural/ semi-urban exposure by officer.

6. RE-TRANSFER TO HOME ZONE/HOME TOWN:

6.1 An Officer in the Junior Management Grade/Scale I or in the Middle Management Grade/Scale II or III, posted/working in a Zone other than his/her home zone may apply for a transfer through HRMS to his/her home zone as and when applications are invited by Head Office, which will be subsequently recommended by their respective controlling authority for onward submission to Head Office, within the stipulated date for the same.

6.2 An officer whether Direct Recruit Officer or Promotee Officer as the case may be may apply for retransfer to:

a) The concerned zone wherein his/her Home Town situated (Home Town Zone)

OR

b) Home Zone i.e. the Zone from where an officer was promoted from clerical cadre in the case of promotee Officer and to the Zone of initial posting in the case of Direct Recruit Officer.

Provided he rendered 5 years of continuous service (In case of DROs) and 4 years of continuous service (In case of Promotee Officers) from the date of his first posting and 3 years of continuous service during second subsequent posting in the Zone other than his Home Zone or Zone where his Home Town is situated.

6.3 All such requests by the General Banking Officers and Agriculture officers in Scale I, II and III for re-transfer from one Zone to another Zone within the same NBG or another NBG will be centrally processed at Head Office for which the competent authority will be the Chief General Manager-HR / General Manager-HR. All such requests must be routed through the controlling authority of the respective officer i.e. Zone/NBG.

6.4 Officer posted in a zone on his / her request is not eligible for applying for re-transfer through HRMS under these paragraphs.

6.5 Notwithstanding above, in case of female officers in JMG Scale I, MMG Scale II and III, her request for re-transfer to her Home Zone / the concerned Zone where her Home Town is situated, may be considered after completion of 2 years of service in Zone(s) other than Home Zone or Zone where her Home Town is situated.

6.6 Further, notwithstanding the para 6.2 above, requests for re-transfer of Officers who are out of their home zone / home town and reached the age of 58 years, will be

considered, provided the officer has completed minimum 2 years of service out of his home zone / home town Zone(s).

6.7 If an officer is transferred, at his request, to his Home Zone/Home Town Zone before completion of requisite tenure as specified above and subsequently transferred out of his Home Zone/Home Town by the Bank, he shall be required to complete his requisite tenure as applicable afresh before his request for re-transfer thereafter to his home zone / Home Town is considered.

6.8 As an exception to para 6.2 above, request for re-transfer submitted by Officer posted at North Eastern Region on transfer from other parts of the country may be considered as per the choice given by him / her after completion of two years of continuous tenure (the Officer has to indicate three places of his / her choice including his / her Home Zone / Home Town). In case of officers posted in Kashmir valley, they will be posted at one of the three centres of their choice after completion of 18 months tenure. However, these provisions are not applicable to those officers who belong to these regions and posted there and those who have been selected and appointed by the Bank on their submitting applications for employment in response to recruitment for those specific areas. (For such officers it will be considered as their Home Zone or Home Town Zone).

6.9 For the purpose of reckoning the completed number of years of service in other Zone(s), the cut-off date would be 30th June in respect of Officers seeking transfer under these paragraphs.

6.10 ”Continuous Service” for the purpose of these paragraphs shall mean Service without break caused by Sabbatical Leave, leave on loss of Pay, Sick Leave beyond Six months or posting under Temporary transfer/ request transfer & Home Zone or Home Town Zone.

6.11 However, where the number of officers requesting for transfer is more than 1/3rd of actual number of officers posted in that particular zone as on 1st April of every preceding year, then excess/remaining officers shall be retained in their respective zones till the vacancy arises. In such cases, request of officers on seniority basis will be considered i.e. on the basis of number of years’ service outside of home zone / home town zone.

6.12 Requests forwarded by Zones during the intervening period will not be entertained at Head Office except under extraordinary / compassionate circumstances as mentioned in para 7 below.

6.13 After receipt of applications for re-transfer, in response to Head Office notice, a Zone-wise request transfer list (of Zones to which transfer is sought) will be prepared at Head Office.

6.14 Normally transfers will be effected in the order determined by the length of stay of an Officer away from his Home Zone / Home Town. However, exceptions to this can be made in cases warranting extreme compassion and exigency. Such cases would,

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however, be required to be recommended / approved by the concerned Zonal Manager / General Manager (NBG) / Committee at Head Office, as the case may be, as mentioned in para 7 below.

6.15 In case officer upon issuing / accepting the terms & conditions of transfer order on the strength of his / her request transfer application thereafter refuses to accept the transfer, then he / she be debarred for a period of 2 years for applying for any request transfer from the date of such refusal.

7. REQUEST TRANSFER ON COMPASSIONATE BASIS

7.1 Officer may request for transfer from the Zone in which he / she is working to any Zone of his/her choice where circumstances so warrant (extreme compassion/exigency) such as:-

(i) On account of self-sickness (of terminal nature) / Major ailment of spouse / child of an Officer who needs medical treatment which is available at a specific Centre where the request for transfer has been made. The medical certificates submitted should be duly approved by Bank's Panel Doctor.

(ii) Request transfer of Female Officers on the grounds mentioned in para 5.1 above.

Such requests will be considered at the sole discretion of the Bank on merits of the case.

7.2 Request for transfer submitted under compassionate grounds will be considered by the authority/ committee consisting of following members based on merit of each case. However, if the request is for transfer to a Zone outside the NBG, the application should necessarily be forwarded through the concerned Zonal Manager and General Manager (NBG).

Scale	**Request details**	**Authority/ Committee**
Upto Scale III	Request for transfer within the Zone	Zonal Manager
Upto Scale IV	Request for transfer within the NBG.	General Manager – NBG
All Scales	Request for transfer to a Zone outside the NBG	Committee consisting of following members CGM/GM – HR (Convener) CGM/GM of the respective functional area/ Vertical CGM/GM – BPR

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7.3 If a request submitted under conditions as per para 7.1 above is considered by the Competent Authority, the concerned Officer will not be entitled for claiming reimbursement of travelling / transportation expenses, joining time, halting, and/or any other allowances incidental to transfer.

7.4 In such cases, where officers' (including lady officers') request for transfer has been considered favorably will:-

a) Not be allowed to participate in overseas posting for TWO subsequent successive years of selection process;

b) Not be considered for short terms overseas assignment for TWO subsequent successive years

c) Not be considered for sabbatical leave for TWO subsequent years.

7.5 Further, in case of officers (including lady officers) there should be gap of at least TWO years between TWO successive request transfers on any ground. The date relevant for this purpose will be the date of reporting at the desired place by the transferee officer.

7.6 If a request submitted by an Officer for transfer on compassionate basis is considered by the Bank, he/ she would be subject to transfer in future on administrative/ rotational grounds as per the terms cited in the Transfer Policy.

7.7 Request submitted by an Officer for transfer shall not ordinarily be considered in the event of any disciplinary action / conduct related issues against the said Officer are pending. In such cases, on completion of enquiry, request of the said Officer may be considered at the sole discretion of the Bank.

7.8 In case officer upon issuing / accepting the terms & conditions of transfer order on the strength of his / her request transfer application thereafter refuses to accept the transfer, then he / she be debarred for a period of 2 years for applying for any request transfer from the date of such refusal.

8. ADMINISTRATIVE TRANSFER

8.1 Administrative transfer exercise in respect of Officers in Scale I, II and III from one NBG / Zone to another NBG / Zone, will be undertaken by HR Department, Head Office. Administrative Transfer means, those transfer and postings that in the opinion of the Management warranted due to business requirements and appropriate allocation of Manpower resources across the offices/ branches to augment and improve business/ service excellence of the Bank and to manage the affairs of the Bank efficiently and to achieve harmony in human resource management.

8.2 HR Department, Head Office may transfer Officers from one Zone to another Zone within NBG or from one NBG to another NBG as per administrative exigencies.

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However, while identifying the Officers to be transferred out of the Zone / NBG, generally the First in First out principle to be adopted irrespective of the fact whether the officer has opted for higher scale promotion or not. These Officers (those transferred on administrative exigencies) are eligible to seek retransfer in terms of provisions / guidelines related to the same. Though First In First Out would be an overarching principle, however situations may warrant whereby Officers will be effected / transferred with an exception to FIFO principle, within the ambit of Regulation 47 of Bank of India (Officers') Service Regulations, 1979.

8.3 In case of Officers who have been transferred out of Zone on administrative grounds and further after reporting to the new Zone are re-transferred to their parent Zone based on their request before completing requisite tenure (required for being eligible for re-transfer), they are liable for administrative transfer after completion of 2 years at the present Zone placed under request.

8.4 Subject to para 8.2 above, with respect to all those officers who have completed 5 years continuous service in the Zone are liable to administrative transfer to another Zone either in same NBG or outside NBG. Those Officers who have completed 10 years of continuous Service in a State shall be liable to administrative transfer. For the purpose of transfer and posting for the above category of Officers the rule of FIFO will be followed strictly.

8.5 However, if residual service of an officer is less than 2 years, the said officer may be retained at the discretion of ZM/ GM-NBG/ CGM/GM-HR Head Office.

9. TRANSFERS WITHIN NBG

9.1 The General Manager, NBG may issue administrative transfer orders of Officers in Scale I, II and III within NBG following basic principles of Transfer Policy.

10. TRANSFERS WITHIN THE ZONE

10.1 The Zonal Manager may issue administrative transfer orders of Officers in Scale I, II and III within Zone following basic principles of Transfer Policy.

10.2 While conducting the transfer exercise within the Zone, postings should be decided in such a manner that all the officers are being given exposure of various nature (like Metro/Urban/Semi-Urban/Rural branches/offices) fairly and it should be ensured to minimize disparities.

11. POSTING OF OFFICERS IN RURAL / SEMI-URBAN BRANCHES:

11.1 In order to implement the Government / Promotion Policy guidelines for rural / semi-urban exposure, officers who do not have the requisite Rural / SU exposure should invariably be posted in Rural / SU areas.

12. OTHER PROVISIONS:

12.1 Specialist Officers (except Agriculture Officers) and Officers in Senior Management Grade Scale IV and above are outside the purview of the Transfer Policy. However, in case of transfer request on compassionate basis received from Specialist Officers (except Agriculture Officers) the same will be considered at Head Office level only, by the Committee as mentioned in Para 7 of this Policy. Additionally, the Chief General Manager/General Manager of the respective functional Specialist Department will be a mandatory member of said the Committee. In case of transfer request on compassionate basis received from Officers in Senior Management Grade Scale IV, the same will be considered by the Authority/ Committee as mentioned in Para 7 of this Policy.

12.2 Notwithstanding anything contained above, Bank reserves the right to transfer any Officer to any of its Branches / Offices at any point of time under Regulation 47 of Bank of India (Officers') Service Regulations, 1979 for meeting any exigencies, administrative requirements, compassionate grounds, undesirable behaviour, performance reasons, disciplinary action, etc.

12.3 Bringing any outside or political influence by officers for issuing transfer orders or cancellation of transfer orders will amount to breach of Regulation 12 of Bank of India Officer Employees (Conduct) Regulations, 1976, as amended from time to time and may invite appropriate action as deemed fit. The said acts of outside or political influences (if any) will be recorded in the Personal Data Card (HRMS) of the concerned officer.

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12.4 This Policy supersede any previous guidelines / understanding / agreements / practices formulated or implemented at Head Office / NBG level/ Zonal level involving or relating to transfer of Officers in the Bank.

12.5 Directives / guidelines of the Government / RBI / IBA presently in force or that may be received from time to time in respect of transfers shall be deemed to be an integral part of this policy.

12.6 The Bank reserves the right to modify / amend / rescind any or all of the provisions of this policy as felt necessary at any point of time, with due approval of the Board of Directors. However, Managing Director & CEO (Executive Director-HR, in the absence of MD & CEO) shall have the power to make exceptions to any provisions of this policy for facilitating smooth administration / implementation of the policy or on account of any special circumstances.

13. TIMELINES OF TRANSFER:

Taking into consideration the academic session and other relevant factors, endeavour will be made to complete the process of annual transfer of officers latest by 31st May every year so that Officer is not put to undue inconvenience.

14. RELIEVING PROCEDURE

Sr.	Stages involved	Orders issued by Head	Orders issued by NBG/

No.		Office	ZO
1	Relieving and reporting at new place of Posting upon issuance of Transfer Orders. The Officer shall stand relieved as per instructions contained in the order and is required to report at the new place of posting within the date/ time stipulated in the Transfer Order	Relieving and Reporting as specified in Transfer Order. Officer is required to report within **15 days** from date of issuance of the order or within the date as mentioned in the transfer order. The Officer shall stand relieved as per instructions contained in the transfer order.	Relieving and Reporting as specified in Transfer Order. Officer is required to report within **15 days** from date of issuance of the order or within date as mentioned in the transfer order. The Officer shall stand relieved as per instructions contained in the transfer order.
2	Extension in respect exceptional cases** including medical exigencies/ other unavoidable circumstances, extension to be sought in writing from the concerned authority (i.e. Authority who has issued the transfer order).	Officer is required to report within the date as mentioned in the extension Order. The officer shall stand relieved as per instructions contained in the extension order/ communication denying the extension.	Officer is required to report within the date as mentioned in the extension Order. The officer shall stand relieved as per instructions contained in the extension order/ communication denying the extension.
3	Action to be taken in case of non-compliance of relieving instructions contained in point no. 1 / 2 as the case may be.	In case of non-reporting of an officer to new place of posting within the timeline as advised in the transfer order/ extension order, he/she shall be stand relieved and his/her HRMS/ Finacle ID shall be disabled till he reports to the new place of posting. In case of non-reporting of the officer to new place of posting / in the absence of any communication from the officer through his/her reporting authority citing genuine reason for non-reporting (which is acceptable to the Bank), he/she will be under the administrative control of Head Office from the date of non - reporting. The officer concerned shall be liable for disciplinary action on account of non-compliance of instructions related to his/her transfer. In case of non-compliance of relieving/reporting instructions of transfers issued by	

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		Head Office, AGM-IL, HR Department, Head Office shall take necessary action as mentioned above in this regard. In other cases authorities at respective Zones where the officer is required to report, shall take necessary action.

15. **SANCTION OF LEAVE AND OTHER EMOLUMENTS TO OFFICERS WHO HAVE NOT REPORTED AT THE TRANSFEREE OFFICE IN CASE OF TRANSFER ORDER ISSUED BY HEAD OFFICE**

An officer on transfer after being relieved from previous office will cease to be under the administrative control of that office. **He will be under the administrative control of Head Office.** Accordingly, the matters relating to sanction of leave, payment of salary etc. shall be dealt by Head Office. As regards the Competent Authority to sanction leave, payment of salary etc. to such officers who have not reported at the transferee office, it is clarified that Head Office may sanction the leave only after satisfying itself with the reasons for leave applied for and release the salary etc. for such period of leave.

16. POSTING OF DROs AT THE TIME OF RECRUITMENT

At the time of recruitment, new DROs will be given an option to select 3 Zones as per their preference for initial posting and Job family in which he/she would like to work. However, final posting of the candidate will be decided taking into consideration their relative merit, the business requirements and appropriate allocation of Manpower resources across the offices/ branches to augment and improve business/ service excellence of the Bank and to manage the affairs of the Bank efficiently and to achieve harmony in human resource management.

17. An Officer returning to Indian establishment / repatriated after completion of his overseas posting tenure can be posted anywhere in India as per the requirement of the Bank. Thereafter, he / she will be governed by the Transfer Policy as applicable to other Officers at Indian establishments.

18. In case Transfer Order has been issued in respect of an Officer(s) by both Head Office and NBG/Zone, the order(s) issued by the Head Office shall have overriding effect over the order(s) issued by NBG/Zone.

19. Notwithstanding anything mentioned hereinabove, this policy does not restrict the right of the Bank to retain / transfer any Officer at its discretion.

Regulation 48 – EVERY OFFICER SHALL BE AVAILABLE FOR BANK'S DUTIES AT ANY TIME OF THE DAY

Administrative instructions regarding working hours of officer staff-

It is neither dignified not feasible to prescribe specific hours of work for officers who have to perform managerial, supervisory and developmental functions. In fact, Managers and other officers are expected to decide for themselves their schedule of working hours in relation to their duties and responsibilities. It is they who have to ensure that prompt and efficient customer service is maintained and that the work in no way falls into arrears. They have also to meet the challenges of socio – economic obligations of the Bank.

Nevertheless, for the sake of administrative propriety, it is necessary that officers generally conform to certain office hours, which may normally be $6^1/_2$ hours on week days (exclusive of half-an-hour to one hour as lunch recess according to the local practice).

Regulation 49 – JOINING TIME ON TRANSFER

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

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

OR

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

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

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

(iv) No joining time shall be admissible to an Officer when the transfer doesn't 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 the one at which he is permanently posted.

Administrative instructions on joining time on transfer:

(i) Normally, joining time not exceeding seven days – exclusive of traveling time- will be allowed at the time of joining the new place of posting, in one instalment.

(ii) Where, however, joining time cannot be availed of before reporting to the new place of posting owing to exigencies of service, it may be allowed at a later date or in 2 instalments, subject to maximum not exceeding 7 days similarly; relaxation may be considered in other cases on request in writing from the transferee officer.

(iii) Joining time as provided in (ii) above shall be availed of within a reasonable period not exceeding 6 months from the date of reporting to the new place of posting. Generally, no further relaxation will be allowed. However, in exceptional cases, if Zonal Manager is satisfied, he may refer such requests for further relaxation in the period beyond six months, to Head Office, Personnel Department, giving full details and his specific recommendation.

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(iv) Direct recruit officers may be allowed joining time as provided above, only on their regular posting after completion training.

(v) Public holidays following the day of relief of the officer are not to be included in joining time. However, where public holidays fall in between the joining time, the same shall be included in calculating the joining time.

(vi) Casual Leave and Privilege Leave may be allowed to be prefixed or suffixed to joining time. Further , while Sick Leave may be allowed to be prefixed to joining time, requests for suffixing Sick Leave to joining time may be considered on merits of the case.

(vii) Where joining time has been allowed in instalments due to exigencies of service, the officer shall be reimbursed with the traveling expenses on his to and fro journey undertaken later to escort his family to the new place of posting or for winding up of the old establishment. In other cases, reimbursement of traveling expenses would be allowed only for one trip to the new place of posting, Similarly, while in the former case the officer will be eligible for halting allowance for the journey period both the times; In the latter case, it will be restricted to the journey undertaken while reporting to the new pace of posting.

Amendments to Administrative Instructions (w.e.f. 15.12.1983)

It has now been decided that the Zonal Manager may on the basis of facts and after satisfying that the transferee officer could not take his family to the new place of posting or wind up his old establishment at the time of reporting to the new place, reimburse him the travelling expenses incurred on his to and fro journey undertaken later to escort his family to the new place of posting or for winding up his old establishment. However, halting allowance for the journey period will not be payable in such cases.

Transfer of Officer-

Reimbursement of traveling expenses for journey undertaken later to escort his family to a new place of posting or for winding up the old establishment.

Clarification: (Ref: HO IOM P/A/ANB/ 3122 dated 11.04.84)

An officer while reporting at his new place of posting, the time spent on journey is not included in the joining time and he is allowed incidentals like coolie charges, rickshaw / taxi charges, etc. The journey period is not again available to him when he goes to bring his family or to escort his family to his place of posting at a later date. However, he may be reimbursed traveling expenses to escort his family provided the Zonal Manager is satisfied about the reasons for which the officer could not shift his family as advised in BC 78/5 dated 09.01.1984.

Note: The Sunday failing in between casual leave and joining Time on transfer is to be included either in casual leave or in joining time.

Amendments to Administrative Instructions – (Br. Cir.No.78/155 dated 06.08.1984)

As per rules, a Direct Recruit Officer is allowed Joining Time, during the period of his training in the first year of probation if he is posted to a place involving change in the Centre, provided the period of posting is atleast three months. In other cases neither joining time nor halting allowance will be admissible.

AMENDMENT TO REGULATION 49 - JOINING TIME ON TRANSFER

Promotee Officer availing the facility at the time of reporting at the place of posting on promotion: BC 90/79 dated 12.08.1996.

The promotee officer promoted from clerical to officers' cadre are permitted to avail joining time as per provisions of Regulation 49 after reporting to the place to which they are posted since their promotion is subject to reporting at the Branch/ Office at which they are posted on promotion. However, ' for traveling from their old place of posting (in clerical cadre) to the place where they are posted, such promotee officers are permitted to travel as per the entitlement of Officers in Scale I, although their promotion in Officers' cadre would be effective from the date their reporting at the place of posting.

It has been decided to permit the dependent family members to travel as per entitlement of Scale I Officer in such circumstances. However, the traveling expenses pertaining to the dependent family members may be reimbursed only after promotee officers report to the new place of posting. The advance taken, if any, would be recovered in full in case the promotee Officer does not report at the place of posting.
Similarly, promotee officers who intend to avail Joining Time in connection with / incidental to winding up to their establishment before reporting at the place of posting on promotion i.e. at the time of joining new place of posting, may also be permitted to avail joining time exclusive of journey period maximum upto 7 days in one instalment. However, they will continue to draw clerical salary till the date of reporting to the new place of posting on promotion. Where the number of days availed after reporting in one instalment only. The particulars of joining time so allowed must be mentioned in the relieving letter issued to the employee.

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CHAPTER XI

MISCELLANEOUS

Regulation 50 – POWER TO IMPLEMENT REGULATIONS

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

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

Wherever these regulations require that any matter shall be in accordance with the decision of the Board and where such matter is covered by the recommendation made in the Report of the Committee constituted by Governments' Regulation No. F. 4(26) /72/IR dated 19th July, 1973, as accepted by the Government, together with modifications or alterations thereof as may, from time to time, have been or be made by the Government, such recommendations shall, until varied be deemed to be decisions of the Board.

Regulation 52 – INTERPRETATION OF "SERVICE"

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

Regulation 53 – REVOCATION OF EARLIER RULES, ETC

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

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

Regulation 54 – INTERPRETATION

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

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"SCHEDULE"

[*See* regulation 23(2)]

With effect from the 1st day of November, 2012, an officer shall be eligible for the Special Area Allowance till such time they are withdrawn or modified either wholly or partially, as specified in the table below, namely :—

TABLE

Sr. No.	Area	Allowances (Rs.)	
		Pay below ₹24,000	Pay above ₹24,000
(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 Aizawl District	1200	1500
2.	**Nagaland**	1600	2100
3.	**Andaman and Nicobar Islands** a) North Andaman, Middle Andamans, Little Andaman, Nicobar and Narcondum Islands	2000	2600
	b) South Andaman (including Port Blair)	1600	2100
4.	**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 and Kashmir** 1) Kathua District: Niabat Bani, Lohi, Malhar and Machhodi	2000	2600

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Sr. No.	Area	Allowances (Rs.)	
		Pay below ₹24,000	Pay above ₹24,000
(1)	(2)	(3)	(4)
	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
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 included 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	2000	2600

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Sr. No.	Area	Allowances (Rs.)	
		Pay below ₹24,000	Pay above ₹24,000
(1)	(2)	(3)	(4)
	Panchayats of Chhota Khamba, Nathpa and Rupi, Pooh Sub-Division, excluding the Panchayat Areas specified above.		
	(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 Kharga, 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 Office at lower Sakoh, Kangra Milk Supply Scheme, Dugiar, HRTC Workshop, Sadher, Zonal Malaria Office, Dari, Forest Corporation Office, Shamnagar, Tea		

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Sr. No.	Area	Allowances (Rs.)	
		Pay below ₹24,000	Pay above ₹24,000
(1)	(2)	(3)	(4)
	Factory, Dari, I.P.H. Sub-Division, Dan, Settlement Office, Shamnagar, Hinwa Project, Shamnagar.Palampur Town of Kangra District including HPKVV Campus at Palampur and the following offices located outside its municipal limits but included in Palampur Town – H.P. Krishi Vishwavidhalaya Campus, Cattle Development Office/Jersey Farm, Banuri, Sericulture Office/Indo-German Agriculture Workshop/HPPWD Division, Bundla, Electrical Sub-Division, Lohna, D.P.O. Corporation, Bundla, Electrical HESEE Division, Ghuggar.	1200	1500
	(7) Mandi District: Chhuhar Valley of Jogindernagar Tehsil, Panchayats in thunag Tehsil-of Bagraa, Chatri, Chhotdhar, Garagushain, Gatoo, Garyas, Janjehli, Jaryar, Johar, Kalhani, Kalwan, Kholanal, Loth, Silibagi, Somachan, Thachdhar, Tachi, Thana, Panchayats of Dharampur Block- Binga, Kamlah, Saklana, Tanyar and Tarakholah, Panchayats of Karsog Tehsil – Balidhar, Bagra, Gopalpur, Khajol, Mahog, Mehudi, Manj, Pekhi, Sainj, Sarahan and Teban, Panchayats of Sundernagar Tehsil – Bohi, Batwara, Dhanyara, Paura-Kothi, Seri and Shoja.	1200	1500
	(8) Sirmaur District: Panchayats of Bani, Bakhali (Pachhad Tehsil), Bharog Bheneri (Paonta Tehsil), Birla (Nahan Tehsil), Dibber (Pachhad Tehsil) and Thana Kasoga (Nahan Tehsil) and Thansgiri Tract	1200	1500
	(9) Solan District : Mangal Panchayat.	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.	**Uttarakhand:** Areas under Chamoli, Pithoragarh, Uttarkashi, Rudraprayag and Champavat Districts	2000	2600

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"SCHEDULE"

[*See* regulation 24(b)]

Medical Scheme for the Officers/ Employees of IBA Member Banks, parties to the Bipartite Settlement/ Joint Note dated 25th May 2015 in lieu of the Existing Hospitalization Scheme

The scheme covers expenses of the officers / employees and dependent in cases he/she shall contract any disease or suffer from any illness (hereinafter called DISEASE) or sustain any bodily injury through accident (hereinafter called INJURY) and if such disease or injury shall require any such insured Person, upon the advice of a duly qualified Physician/Medical Specialist/Medical practitioner (hereinafter called MEDICAL PRACTITIONER) or of a duly qualified Surgeon (hereinafter called SURGEON) to incur hospitalization/domiciliary hospitalization and domiciliary treatment expenses as defined in the Scheme, for medical/surgical treatment at any Nursing Home/Hospital / Clinic (for domiciliary treatment)/ Day care Centre which are registered with the local bodies, in India as herein defined (hereinafter called HOSPITAL) as an inpatient or otherwise as specified as per the scheme, to the extent of the sum insured + Corporate buffer.

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1.1. The Scheme Covers Employee + Spouse + Dependent Children + 2 dependent Parents /parents-in-law.

- No age limit for dependent children. (including step children and legally adopted children) A child would be considered dependent if the monthly income does not exceed Rs. 10,000/- per month; which is at present, or revised by Indian Banks' Association in due course. Widowed Daughter and dependant divorced / separated daughters, sisters including unmarried / divorced / abandoned or separated from husband/ widowed sisters and Crippled Child shall be considered as dependent for the purpose of this policy. Physically challenged Brother / Sister with 40% or more disability.

- No Age Limits for Dependent Parents. Either Dependent Parents or parents-In-law will be covered. Parents would be considered dependent if their monthly income does not exceed Rs. 10,000/- per month, which is at present, or revised by Indian Banks' Association in due course, and wholly dependent on the employee as defined in this scheme.

  (The definition of family shall undergo a change as decided in due course in the negotiations)

1.2.1 All New Officers / employees to be covered from the date of joining as per their appointment letter. For additions /deletions during policy period, premium to be charged /refunded on pro rata basis.

1.2.2 Continuity benefits coverage to officers / employees on retirement and also to the Retired Officers / employees, who may be inducted in the Scheme.

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

Officers	: Rs.400000
Clerical Staff	: Rs.300000
Sub Staff	: Rs.300000

Change in sum insured after commencement of policy to be considered in case of promotion of the employee or vice versa.

1.4 Corporate Buffer: Rs. 100,00,00,000/- Corporate buffer may be appropriated as per the premium of the bank. If the Corporate buffer of one bank is exhausted, the remaining amount can be claimed from the unutilized corporate buffer of the other banks. Corporate Buffer can be authorized by the Management, through an Authorized person / Committee as decided by IBA / Bank, and informed directly to the THIRD PARTY ADMINISTRATOR by keeping the insurance company in the loop.

1.5 In the event of any claim becoming admissible under this scheme, the company will pay through Third Party Administrator to the Hospital / Nursing Home or insured the amount of such expenses as would fall under different heads mentioned below and as are reasonably and medically necessary incurred thereof by or on behalf of such insured but not exceeding the Sum Insured in aggregate mentioned in the schedule hereto.

A. Room and Boarding expenses as provided by the Hospital/Nursing Home not exceeding
Rs. 5000 per day or the actual amount whichever is less.

B. Intensive Care Unit (ICU) expenses not exceeding Rs. 7500 per day or actual amount whichever is less.

C. Surgeon, team of surgeons, Assistant surgeon, Anesthetist, Medical Practitioner, Consultants, Specialists Fees.

D. Nursing Charges , Service Charges, IV Administration Charges, Nebulization Charges, RMO charges, Anaesthetic, Blood, Oxygen, Operation Theatre Charges, surgical appliances, OT consumables, Medicines & Drugs, Dialysis, Chemotherapy, Radiotherapy, Cost of Artificial Limbs, cost of prosthetic devices implanted during surgical procedure like pacemaker, Defibrillator, Ventilator, orthopaedic implants, Cochlear Implant, any other implant, Intra-Occular Lenses, , infra cardiac valve replacements, vascular stents, any other valve replacement, laboratory/diagnostic tests, X-ray CT Scan, MRI, any other scan, scopies and such similar expenses that are medically necessary, or incurred during hospitalization as per the advice of the attending doctor.

E. Hospitalization expenses (excluding cost of organ) incurred on donor in respect of organ transplant to the insured.

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1.6 Pre and Post Hospitalization expenses payable in respect of each hospitalization shall be the actual expenses incurred subject to 30 days prior to hospitalization and 90 days after discharge.

2. DEFINITIONS:

2.1 ACCIDENT: An accident is a sudden, unforeseen and involuntary event caused resulting in injury -

2.2 A. "Acute condition" – Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/illness/injury which leads to full recovery.

B. "Chronic condition" – A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics –

i. It needs ongoing or long-term monitoring through consultations, examinations, check-ups and/or tests –

ii. It needs ongoing or long-term control or relief of symptoms

iii. It requires your rehabilitation or for you to be specially trained to cope with it

iv. It continues indefinitely

v. It comes back or is likely to come back.

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2.3 ALTERNATIVE TREATMENTS:

Alternative Treatments are forms of treatment other than treatment "Allopathy" or "modern medicine and includes Ayurveda, unani, siddha, homeopathy and Naturopathy in the Indian Context, for Hospitalisation only and Domiciliary for treatment only under ailments mentioned under clause number 3.1

(Ref: 3.4 Alternative Therapy)

2.4 ANY ONE ILLNESS:

Any one illness will be deemed to mean continuous period of illness and it includes relapse within 45 days from the date of last consultation with the Hospital / Nursing Home where treatment has been taken. Occurrence of the same illness after a lapse of 45 days as stated above will be considered as fresh illness for the purpose of this policy.

2.5 CASHLESS FACILITY:

Cashless facility "means a facility extended by the insurer to the insured where the payments, of the cost of treatment undergone by the employee and the dependent family members of the insured in accordance with the policy terms and conditions, or directly made to the network provider by the insurer to the extent pre-authorization approved.

2.6 CONGENITAL ANOMALY:

Congenital Anomaly refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.

a. Internal Congenital Anomaly which is not in the visible and accessible parts of the body

b. External Congenital Anomaly which is in the visible and accessible parts of the body

2.7 CONDITION PRECEDENT:

Condition Precedent shall mean a policy term or condition upon which the Insurer's liability under the policy is conditional upon.

2.8 CONTRIBUTION:

The Officers / employees will not share the cost of an indemnity claim on a ratable proportion from their personal Insurance Policies.

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2.9 DAYCARE CENTRE:

A day care centre means any institution established for day care treatment of illness and/ or injuries or a medical setup within a hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner AND must comply with all minimum criteria as under;-

- has qualified nursing staff under its employment
- has all qualified medical practitioner(s) in charge
- has a fully equipped operation theatre of its own where surgical procedures are carried out.
- maintains daily records of patients and will make these accessible to the insurance companies authorised personnel.

2.10 DAY CARE TREATMENT:

Day care Treatment refers to medical treatment and or surgical procedure which is

i. undertaken under general or local anesthesia in a hospital/day care Centre in less than a day because of technological advancement, and

ii. Which would have otherwise required a hospitalisation of more than a day.

Treatment normally taken on an out patient basis is not included in the scope of this definition.

2.11 DOMICILIARY HOSPITALIZATION:

Domiciliary Hospitalization means medical treatment for an illness/disease/injury which in the normal course would require care and treatment at a hospital but is actually taken while confined at home under any of 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 a hospital.

2.12 DOMICILIARY TREATMENT

Treatment taken for specified diseases which may or may not require hospitalization as mentioned in the Scheme under clause Number 3.1

2.13 HOSPITAL / NURSING HOME:

A Hospital means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a Hospital with the local authorities under the Clinical establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under

- Has qualified nursing staff under its employment round the clock.
- Has at least 10 in-patient beds in towns having a population of less than 10 lacs and at least 15 in-patient beds in all other places;
- Has qualified medical practitioner(s) in charge round the clock;
- Has a fully equipped Operation Theatre of its own where surgical procedures are carried out;
- Maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.

The term ' Hospital / Nursing Home ' shall not include an establishment which is a place of rest, a place for the aged, a place for drug-addicts or place for alcoholics, a hotel or a similar place.

This clause will however be relaxed in areas where it is difficult to find such hospitals.

2.14 HOSPITALIZATION:

Hospitalization means admission in a Hospital/Nursing Home for a minimum period of 24 consecutive hours of inpatient care except for specified procedures/treatments, where such admission could be for a period of less than a day, as mentioned in clauses 2.9 and 2.10

2.15 ID CARD:

ID Card means the identity card issued to the insured person by the THIRD PARTY ADMINISTRATOR to avail cashless facility in network hospitals.

2.16 ILLNESS:

Illness means a sickness or a disease or pathological condition leading to the impairment of normal physiological function which manifests itself during the policy period and requires medical treatment.

2.17 INJURY:

Injury means accidental physical bodily harm excluding illness or disease which is verified and certified by a medical practitioner. However all types of Hospitalization is covered under the Scheme.

2.18 IN PATIENT CARE:

In Patient Care means treatment for which the insured person has to stay in a hospital for more than a day for a covered event.

2.19 INTENSIVE CARE UNIT:

Intensive Care Unit means an identified section, ward or wing of a Hospital which is under the constant supervision of a dedicated medical practitioner(s) and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.

2.20 MATERNITY EXPENSES:

Maternity expenses/treatment shall include:

a) Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization).

b) Expenses towards medical termination of pregnancy during the policy period.

c) Complications on Maternity would be covered up to the Sum Insured plus the Corporate Buffer.

2.21 MEDICAL ADVICE:

Any consultation or advice from a medical practitioner/doctor including the issue of any prescription or repeat prescription.

2.22 MEDICAL EXPENSES:

Medical Expenses means those expenses that an insured person has necessarily and actually incurred for medical treatment on account of illness or accident on the advice of a medical practitioner, as long as these are no more than would have been payable if the insured person had not been insured.

2.23 MEDICALLY NECESSARY:

Medically necessary treatment is defined as any treatment, test, medication or stay in hospital or part of a stay in a hospital which

- is required for the medical management of the illness or injury suffered by the insured;
- must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration or intensity;
- must have been prescribed by a medical practitioner;
- must confirm to the professional standards widely accepted in international medical practice or by the medical community in India.

2.24 MEDICAL PRACTITIONER:

Medical Practitioner is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or the homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license. The term medical practitioner would include physician, specialist and surgeon.

(The Registered practitioner should not be the insured or close family members such as parents, parents-in-law, spouse and children.)

2.25 NETWORK PROVIDER:

Network Provider means hospitals or health care providers enlisted by an insurer or by a Third Party Administrator and insurer together to provide medical services to an insured on payment by a cashless facility.

The list of network hospitals is maintained by and available with the THIRD PARTY ADMINISTRATOR and the same is subject to amendment from time to time.

2.26 NEW BORN BABY:

A new born baby means baby born during the Policy Period aged between one day and 90 days, both days inclusive.

2.27 NON NETWORK :

Any hospital, day care Centre or other provider that is not part of the network.

2.28 NOTIFICATION OF CLAIM

Notification of claim is the process of notifying a claim to the Bank, insurer or Third Party Administrator as well as the address/telephone number to which it should be notified.

2.29 OPD TREATMENT:

OPD Treatment is one in which the insured visits a clinic/hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a medical practitioner. The insured is not admitted as a day care or in-patient.

2.30 PRE-EXISTING DISEASE:

Pre Existing Disease is any condition, ailment or injury or related condition(s) for which you had signs or symptoms, and/or were diagnosed, and/or received medical advice/treatment, prior to the first policy issued by the insurer.

2.31 PRE – HOSPITALISATION MEDICAL EXPENSES:

Medical expenses incurred immediately 30 days before the insured person is hospitalized will be considered as part of a claim as mentioned under Item 1.2 above provided that;

i. such medical expenses are incurred for the same condition for which the insured person's hospitalization was required and

ii. the inpatient hospitalization claim for such hospitalization is admissible by the insurance company.

2.32 POST HOSPITALISATION MEDICAL EXPENSES:

Relevant medical expenses incurred immediately 90 days after the Insured person is discharged from the hospital provided that;

a. Such Medical expenses are incurred for the same condition for which the Insured Person's Hospitalization was required; and

b. The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company.

2.33 QUALIFIED NURSE:

Qualified Nurse is a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India and/or who is employed on recommendation of the attending medical practitioner.

2.34 REASONABLE AND CUSTOMARY CHARGES:

Reasonable Charges means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness/injury involved.

2.35 ROOM RENT:

Room Rent shall mean the amount charged by the hospital for the occupancy of a bed on per day basis.

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2.36 SUBROGATION:

Subrogation shall mean the right of the insurer to assume the rights of the insured person to recover expenses paid out under the policy that may be recovered from any other source. It shall exclude the medical / accident policies obtained by the insured person separately.

2.37 SURGERY:

Surgery or surgical procedure means manual and/or operative procedure(s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief of suffering or prolongation of life, performed in a hospital or day care Centre by a medical practitioner.

2.38 Third Party Administrator

Third Party Administrator means a Third Party Administrator who holds a valid License from Insurance Regulatory and Development Authority to act as a THIRD PARTY ADMINISTRATOR and is engaged by the Company for the provision of health services as specified in the agreement between the Company and Third Party Administrator.

2.39 UNPROVEN/EXPERIMENTAL TREATMENT:

Unproven/Experimental treatment is treatment, including drug Experimental therapy, which is not based on established medical practice in India.

3. COVERAGES:

3.1 Domiciliary Hospitalization / Domiciliary Treatment : Medical expenses incurred in case of the following diseases which need Domiciliary Hospitalization /domiciliary treatment as may be certified by the attending medical practitioner and / or bank's 'medical officer shall be deemed as hospitalization expenses and reimbursed to the extent of 100%

Cancer , Leukemia, Thalassemia, Tuberculosis, Paralysis, Cardiac Ailments, Pleurisy, Leprosy, Kidney Ailment , All Seizure disorders, Parkinson's diseases, Psychiatric disorder including schizophrenia and psychotherapy , Diabetes and its complications, hypertension, 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, Tumor, Diptheria, Malaria~~,~~—Non-Alcoholic Cirrhosis of Liver, Purpura, Typhoid, Accidents of Serious Nature , Cerebral Palsy, , Polio, All Strokes Leading to Paralysis, Haemorrhages caused by accidents, All animal/reptile/insect bite or sting , chronic pancreatitis, Immuno suppressants, multiple sclerosis / motorneuron disease, status asthamaticus, sequalea of meningitis, osteoporosis, muscular dystrophies, sleep apnea syndrome(not related to obesity), any organ related (chronic) condition, sickle cell disease, systemic lupus erythematous (SLE), any connective tissue disorder, varicose veins, thrombo embolism venous thrombosis/venous thrombo embolism (VTE)], growth disorders, Graves' disease,

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Chronic obstructive Pulmonary Disease, Chronic Bronchitis, Asthma, Physiotherapy and swine flu shall be considered for reimbursement under domiciliary treatment.

The cost of Medicines, Investigations, and consultations, etc.in respect of domiciliary treatment shall be reimbursed for the period stated by the specialist and / or the attending doctor and / or the bank's medical officer, in Prescription. If no period stated, the prescription for the purpose of reimbursement shall be valid for a period not exceeding 90 days.

3.2 Critical Illness : To be provided to the employee only subject to a sum insured of Rs. 1,00,000/- . Cover starts on inception of the policy. In case an employee contracts a Critical Illness as listed below, the total sum insured of Rs.1,00,000/- is paid, as a benefit. This benefit is provided on first detection/diagnosis of the Critical Illness.

- Cancer including Leukemia
- Stroke
- Paralysis
- By Pass Surgery
- Major Organ Transplant
- End Stage Liver Disease
- Heart Attack
- Kidney Failure
- Heart Valve Replacement Surgery

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Hospitalization is not required to claim this benefit. Further the Employee can claim the cost of hospitalization on the same from the Group Mediclaim Policy as cashless / reimbursement of expenses for the treatment taken by him.

3.3 Expenses on Hospitalization for minimum period of a day are admissible. However, this time limit is not applied to specific treatments, such as

1	Adenoidectomy	20	Haemo dialysis
2	Appendectomy	21	Fissurectomy / Fistulectomy
3	Ascitic / Plueral tapping	22	Mastoidectomy
4	Auroplasty not Cosmetic in nature	23	Hydrocele
5	Coronary angiography /Renal	24	Hysterectomy
6	Coronary angioplasty	25	Inguinal/ ventral/ umbilica/ femoral hernia
7	Dental surgery	26	Parenteral chemotherapy
8	D&C	27	Polypectomy
9	Excision of cyst/ granuloma/lump/tumor		
10	Eye surgery	28	Septoplasty
11	Fracture including hairline fracture	29	Piles/ fistula

	/dislocation		
12	Radiotherapy	30	Prostate surgeries
13	Chemotherapy including parental chemotherapy	31	Sinusitis surgeries
14	Lithotripsy	32	Tonsillectomy
15	Incision and drainage of abscess	33	Liver aspiration
16	Varicocelectomy	34	Sclerotherapy
17	Wound suturing	35	Varicose Vein Ligation
18	FESS	36	All scopies along with biopsies
19	Operations/Micro surgical operations on the nose, middle ear/internal ear, tongue, mouth, face, tonsils & adenoids, salivary glands & salivary ducts, breast, skin & subcutaneous tissues, digestive tract, female/male sexual organs.	37	Lumbar puncture

This condition will also not apply in case of stay in hospital of less than a day provided –

a. The treatment is undertaken under General or Local Anesthesia in a hospital / day care Centre in less than a day because of technological advancement and

b. Which would have otherwise required hospitalization of more than a day.

3.4 Alternative Therapy : Reimbursement of Expenses for hospitalization or domiciliary treatment (under clause 3.1) under the recognized system of medicines , viz, Ayurvedic ,Unani, Sidha, Homeopathy , Naturopathy , if such treatment is taken in a clinic /hospital registered, by the central and state government .

3.5 MATERNITY EXPENSES BENEFIT EXTENSION

The hospitalization expenses in respect of the new born child can be covered within the Mother's Maternity expenses. The maximum benefit allowable under this clause will be up to Rs. 50000/- for Normal Delivery and Rs. 75,000/- for Caesarean Section.

Special conditions applicable to Maternity expenses Benefit Extension:

I. 9 months waiting period under maternity benefit will be waived from the policy.

II. Pre-natal & post natal charges in respect of maternity benefit are covered under the policy up to 30 days and 60 days only, unless the same requires hospitalization.

III. Missed Abortions , Miscarriage or abortions induced by accidents are covered under the limit of Maternity

IV. Complications in Maternity including operations for extra uterine pregnancy ectopic pregnancy would be covered up to the Sum Insured + Corporate Buffer

V. Expenses incurred for Medical Termination of Pregnancy

VI. Claim in respect of delivery to be given irrespective of the number of children

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3.6 Baby Day one Cover: New born baby is covered from day one. All expenses incurred on the new born baby during maternity will be covered in addition to the maternity limit up to Rs, 20000/-.

However if the baby contacts any illness the same shall be considered in the Sum Insured + Corporate buffer. Baby to be taken as an additional member within the normal family floater.

3.7 Ambulance Charges: Ambulance charges are payable up to Rs 2500/- per trip to hospital and / or transfer to another hospital or transfer from hospital to home if medically advised. Taxi and Auto expenses in actual maximum up to Rs750/- per trip.

Ambulance charges actually incurred on transfer from one center to another center due to Non availability of medical services/ medical complication shall be payable in full.

3.8 Pre- Existing Diseases / Ailments: Pre-existing diseases are covered under the scheme.

3.9 Congenital Anomalies: Expenses for Treatment of Congenital Internal / External diseases, defects/ anomalies are covered under the policy

3.10 Psychiatric diseases: Expenses for treatment of psychiatric and psychosomatic diseases be payable with or without hospitalization.

3.11 Advanced Medical Treatment: All new kinds of approved advanced medical procedures for e.g. laser surgery, stem cell therapy for treatment of a disease is payable on hospitalization /day care surgery.

3.12 Treatment taken for Accidents can be payable even on OPD basis in Hospital up to Sum Insured.

3.13 Taxes and other Charges : All Taxes , Surcharges , Service Charges , Registration charges , Admission Charges , Nursing , and Administration charges to be payable.

Charges for diapers and sanitary pads are payable if necessary as part of the treatment

Charges for Hiring a nurse / attendant during hospitalization will be payable only in case of recommendation from the treating doctor in case ICU / CCU, Neo natal nursing care or any other case where the patient is critical and requiring special care.

3.14 Treatment for Genetic Disorder and stem cell therapy is covered under the scheme.

3.15 Treatment for Age related Macular Degeneration (ARMD), treatment such as Rotational Field Quantum magnetic Resonance (RFQMR), Enhanced External Counter Pulsation (EECP), etc. are covered under the scheme. Treatment for all neurological/ macular degenerative disorders shall be covered under the scheme.

3.16 Rental Charges for External and or durable Medical equipment of any kind used for diagnosis and or treatment including CPAP, CAPD, Bi-PAP, Infusion pump etc. will be covered under the scheme. However purchase of the above equipment to be subsequently used at home in exceptional cases on medical advice shall be covered.

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3.17 Ambulatory devices i.e., walker, crutches, Belts, Collars, Caps, Splints, Slings, Braces, Stockings, elastocrepe bandages, external orthopaedic pads, sub cutaneous insulin pump, Diabetic foot wear, Glucometer (including Glucose Test Strips)/ Nebulizer/ prosthetic devise/ Thermometer, alpha / water bed and similar related items etc., will be covered under the scheme.

3.18 Physiotherapy charges: Physiotherapy charges shall be covered for the period specified by the Medical Practitioner even if taken at home.

All claims admitted in respect of any/all insured person/s during the period of insurance shall not exceed the Sum Insured stated in the schedule and Corporate Buffer if allocated.

4. EXCLUSIONS:

The company shall not be liable to make any payment under this policy in respect of any expenses whatsoever incurred by any Insured Person in connection with or in respect of:

4.1 Injury / disease directly or indirectly caused by or arising from or attributable to War, invasion, Act of Foreign enemy, War like operations (whether war be declared or not).

4.2 a. Circumcision unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to an accident.

b. Vaccination or inoculation.

c. Change of life or cosmetic or aesthetic treatment of any description is not covered.

d. Plastic surgery other than as may be necessitated due to an accident or as part of any illness.

4.3 Cost of spectacles and contact lenses, hearing aids. Other than Intra-Ocular Lenses and Cochlear Implant.

4.4 Dental treatment or surgery of any kind which are done in a dental clinic and those that are cosmetic in nature.

4.5 Convalescence, rest cure, Obesity treatment and its complications including morbid obesity, , treatment relating disorders, Venereal disease, intentional self-injury and use of intoxication drugs / alcohol.

4.6 All expenses arising out of any condition directly or indirectly caused to or associated with Human T-Cell Lymphotropic Virus Type III (HTLB - III) or lymphadinopathy Associated Virus (LAV) or the Mutants Derivative or Variation Deficiency Syndrome or any syndrome or condition of a similar kind commonly referred to as AIDS.

4.7 Charges incurred at Hospital or Nursing Home primarily for diagnosis x-ray or Laboratory examinations or other diagnostic studies not consistent with or incidental to the diagnosis and treatment of positive existence of presence of any ailment, sickness or injury, for which confinement is required at a Hospital / Nursing Home, unless recommended by the attending doctor.

4.8 Expenses on vitamins and tonics unless forming part of treatment for injury or diseases as certified by the attending physician

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4.9 Injury or Disease directly or indirectly caused by or contributed to by nuclear weapon / materials.

4.10 All non-medical expenses including convenience items for personal comfort such as charges for telephone, television, barber or beauty services, diet charges, baby food, cosmetics, tissue paper, diapers, sanitary pads, toiletry items and similar incidental expenses, unless and otherwise they are necessitated during the course of treatment.

5. CONDITIONS:

5.1 Contract: the proposal form, declaration, and the policy issued shall constitute the complete contract of insurance.

5.2 Every notice or communication regarding hospitalization or claim to be given or made under this Policy shall be communicated to the office of the Bank, dealing with Medical Claims, and/or the THIRD PARTY ADMINISTRATOR office as shown in the Schedule. Other matters relating to the policy may be communicated to the policy issuing office.

5.3 The premium payable under this Policy shall be paid in advance. No receipt for Premium shall be valid except on the official form of the company signed by a duly authorized official of the company. The due payment of premium and the observance and fulfilment of the terms, provisions, conditions and endorsements of this Policy by the Insured Person in so far as they relate to anything to be done or complied with by the Insured Person shall be a condition precedent to any liability of the Company to make any payment under this Policy. No waiver of any terms, provisions, conditions and endorsements of this policy shall be valid unless made in writing and signed by an authorised official of the Company.

5.4 Notice of Communication: Upon the happening of any event which may give rise to a claim under this Policy notice with full particulars shall be sent to the Bank or Regional Office or THIRD PARTY ADMINISTRATOR named in the schedule at the earliest in case of emergency hospitalization within 7 days from the time of Hospitalisation/Domiciliary Hospitalisation .

5.5 All supporting documents relating to the claim must be filed with the office of the Bank dealing with the claims or THIRD PARTY ADMINISTRATOR within 30 days from the date of discharge from the hospital. In case of post-hospitalisation, treatment (limited to 90 days), (as mentioned in para 2.32) all claim documents should be submitted within 30 days after completion of such treatment.

Note: Waiver of these Conditions 5.4 and 5.5 may be considered in extreme cases of hardship where it is proved to the satisfaction of the Bank that under the circumstances in which the insured was placed it was not possible for him or any other person to give such notice or deliberate or file claim within the prescribed time-limit. The same would be waived by the TPA without reference to the Insurance Company.

5.5.1 The Insured Person shall obtain and furnish to the office of the Bank dealing with the claims / THIRD PARTY ADMINISTRATOR with all original bills, receipts and other documents upon which a claim is based and shall also give such additional information and assistance as the Bank through the THIRD PARTY ADMINISTRATOR/Company may require in dealing with the claim.

5.5.2 Any medical practitioner authorised by the Bank / Third Party Administrator / shall be allowed to examine the Insured Person in case of any alleged injury or disease leading to Hospitalisation, if so required.

5.6 The Company shall not be liable to make any payment under this policy in respect of any claim if such claim be in any manner fraudulent or supported by any fraudulent means or device whether by the Insured Person or by any other person acting on his behalf.

5.7 DISCLOSURE TO INFORMATION NORM

The claim shall be rejected in the event of misrepresentation, mis-description or non-disclosure of any material fact.

5.8 Claims will be managed through the same Office of the Bank from where it is managed at present. The Insurance Companies third party administrator will be setting up a help desk at that office and supporting the bank in clearing all the claims on real time basis.

5.9 In case of rejection of claims it would go through a Committee set up of the Bank, Third Party Administrator and United India Insurance Co Ltd. Unless rejected by the committee in real time the claim should not be rejected.

5.10 There would be a continuity of this Scheme / benefits to the Retiring Officers / employees and their family and also to the Retired Officers / employees and their family.

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Mapping the underwriting, process, servicing and claims for the Medical Scheme of the Officers / employees and their family members of Indian Banks' Association Member Banks

1. The policy will be issued in the name of Indian Banks' Association Member Banks and the list of the member banks would be mentioned giving the data of the officers / employees bifurcated into:-

    a) Officers with the data of their dependent family members.
    b) Clerical staff with the data of their dependent family members.
    c) Sub staff with the data of their dependent family members.

    The premium is decided by the number of officers / employees uniformly but not based on the number of dependent family members. The collection of data of dependent family members at the initial stage may take long time. In such cases

claims pertaining to dependent family members of officers / employees pending collection of data may be settled on certification and recommendation of the appropriate authority of the respective bank.

2. The policy will commence on a uniform date for all the member banks to ensure they get the benefit of the large number of officers / employees which has been instrumental in the procurement of the most competitive premium quote and would eventually also reflect in a positive claim ratio.

3. The member banks will submit their data and pay the premium to the lead Insurance Company viz. United India Insurance Co. Ltd., in proportion to their employee strength.

4. The insured name of Indian Banks' Association is used for getting the benefit of mass scale underwriting and a positive claim ratio that would benefit all the member Banks. All underwriting, process and claim servicing will be done by the member Banks' directly with United India Insurance Co. Ltd. and K. M. Dastur Reinsurance Brokers Pvt. Ltd.

5. The Corporate Buffer of all the member banks will be in proportion to the percentage of their premium contribution.

6. The allocation and use of this Corporate Buffer would rest with the individual management of the member bank. At the end of the year we would have a joint review on how many banks have totally utilized their Corporate Buffer and how many other member banks have not utilized their Corporate Buffer totally. The unutilized Corporate Buffer of the member banks would now be proportionately available to the member banks whose Corporate Buffer has been totally utilized. This would be one of the major benefits of the Group underwriting of all the member banks under one policy and at the same time individual underwriting of each member banks for data processing, servicing and claims.

7. The claim settlement of the member banks would be done in the same process as followed in the past, by each individual member banks.

8. The Third Party Administrator, appointed by the lead insurer, viz. United India Insurance Co. Ltd. will station their representative at the banks regional/ nodal offices from where these banks have been settling medical claims of their officers / employees.

9. The Third Party Administrator, would have a Dedicated Office, Server and a 24 X 7 Call Centre for the Member Banks of the Indian Banks' Association.

10. The officers / employees would submit the claims to the same regional / nodal offices where they have been submitting in the past and the Third Party Administrator representative will be the backup support and ensure claim settlement is completed in thirty minutes.

11. The Third Party Administrator should ensure placement of representative in all the regional/nodal offices of the member banks where the officers / employees have been submitting their claims in the past.

12. No claims would be rejected by the insurance company/ Third Party Administrator unless the same is rejected by the committee comprising of the Bank management,

Insurance Company, Third Party Administrator and K. M. Dastur Reinsurance Brokers Pvt Ltd.

13. All the officers / employees and their family members would be issued ID cards by the Third Party Administrator of the Insurance Company ie. United India Insurance Co. Ltd. In case the employee or his family member gets admitted in any of the preferred Provider Network of hospitals on production of ID card, the hospital authority in turn shall notify by fax / mail the details of hospitalisation along with ID card number and Name of the employee to the Third Party Administrator, who would again revert by fax / mail a confirmation to the hospital to proceed with the claim. This would even enable them to claim from anywhere in India and they would be able to admit themselves in hospitals anywhere in India by merely calling the dedicated call centres of the Third Party Administrator, which would be working on a 24x7 basis. The Third Party Administrator, would even be able to advise the officers / employees on the nearest hospital available in their area. In case of an emergency admission to a hospital which is not in PP Network, the officers / employees also have a benefit to get himself admitted on a cashless basis by intimating the Third Party Administrator, call centre number, mentioning his ID card No and name. The hospital authority would fax / mail the details of hospitalisation to the Third Party Administrator, who would again revert by fax / mail a confirmation to the hospital to proceed with the claim.

14. Most of the claims would be cashless; which would be paid directly to the hospital concerned.

15. The reimbursement claims of pre and post hospitalisation or in a few cases of actual hospitalisation would be paid to the officers / employees through the banks regional/ nodal offices or directly credited to the officers / employees account.

16. In case of reimbursement claim where the employee has not informed the banks Regional / Nodal offices; they may phone the 24 X 7 call centre of the Third Party Administrator giving the details of their card ID number and name. In such cases the reimbursement claim should be submitted on completion of hospitalisation and not later than 30 days of discharge from the hospital. In case of post-hospitalisation treatment, all claim documents should be submitted within 30 days after completion of such treatment**.** Wherever the hospitals are not in the approved list of Third Party Administrator, the Third Party Administrator should take necessary action for addition of those hospitals on their network hospital list in consultation with bank. In an emergency the claim payment would be paid to the hospital account and empanelment of the hospital would be considered.

17. All the addition and deletion of the officers / employees and dependents of the various member banks would be done on a monthly basis. A newly recruited employee would automatically be admitted in the medical scheme from the date of his appointment letter. This has to be reflected in the addition / deletion statement to be sent to the Third Party Administrator/ K. M. Dastur Reinsurance Broker Pvt. Ltd., before the 10th of the beginning of every month.

18. ID cards will be prepared within 10 working days from the date of receipt of data. These cards can be couriered to the respective branch office in which the employee is located. The cards can be distributed by at the branch office by the bank's branch manager / any other person who is made responsible for the same. Corrections in cards, if any can be e-mailed to an exclusive id which will be exclusive for cards

correction errors. These cards will be corrected and resent within 2 working days from the receipt of correction mail.

19. An adequate deposit premium have to be placed by the member banks for this addition, as this is a regulatory compliance under section 64 V B of the Insurance Act; wherein no insurance can be initiated without the payment of the premium.

20. At the same time refund premium of all deletions would be credited in the deposit account of the member banks.

21. All additions / deletions of officers / employees and family members would be on pro rata basis. In case, some member banks joined the scheme sometime after the main master policy has been incepted, they would also be joining on a prorata premium.

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