Bank of Maharashtra (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 0f 1970), the Board of Directors of Bank of Maharashtra in consultation with the Reserve Bank of India and with the previous sanction of the Central government makes the following Regulations, namely:

CHAPTER - I

Regulation 1 – Short Title and Commencement

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

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

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.

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

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 Maharashtra;

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

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

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

(f) "Family" means 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 & Chief Executive Officer 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

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(2) On and from 1-7-1993, the scales of pay specified against each grade shall be revised as under :-

(a) Top Executive Grade;

Scale VII Rs. 12650 - 300 - 13250 - 350 –13600 – 400 – 14000

Scale VI Rs. 11450 - 300 – 12650

(b) Senior Management Grade;

Scale V Rs. 10450 - 250 – 11450

Scale IV Rs. 8970 - 230 – 9200 - 250 – 10450

(c) Middle Management Grade;

Scale III Rs. 8050 - 230 – 9200 - 250 – 9700

Scale II Rs. 6210 - 230 – 8740

(d) Junior Management Grade;

Scale I Rs. 4250 – 230 - 4940 - 350 - 5290 - 230 – 8050

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

(a) Top Executive Grade :

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

Scale VI Rs. 17660-420/4-19340

(b) Senior Management Grade :

Scale V Rs. 16140-380/4-17660

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

(c) Middle Management Grade :

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

Scale II Rs. 9820-340/11-13560

(d) Junior Management Grade :

Scale I Rs. 7100-340/16-12540

(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

(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 :

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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

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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.

Note: The special allowance referred to sub regulation (8) 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:

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;

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

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

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

(2) An additional increment each shall be granted in the Scale of pay for passing Part I of Certificate Associate of Indian Institute of Bankers / Junior Associate of Indian Institute of Banking and Finance and Part II of Certified Associate of Indian Institute of Bankers examination.

EXPLANATION:

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

b. On and from 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

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:

(i) If an officer who is in receipt of Professional Qualification Pay is promoted to next higher scale, he shall be granted, on fitment in such higher scale, additional increment(s) for passing Junior 10 Associate of Indian Institute of Bankers/ Certified Associate of Indian Institute of Bankers to the extent increments are available in the scale and if no increments are available in the scale, the officer shall be eligible for Professional Qualification Pay in lieu of increment(s).

(ii) On and from 1.11.1994 Professional Qualification Allowance or Professional Qualification Pay, as the case may be, shall rank for Dearness Allowance, House Rent Allowance and Superannuation Benefits.

(iii) An Officer shall not be eligible for Professional Qualification Pay as above, if he refuses to accept promotion when offered;

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

(v) If an Officer as on the date of 27th April, 2010 has already acquired any of the above said qualifications referred to in clause (iv) and has not earned any increment or Professional Qualification Pay on account of acquiring such qualification, he shall be granted the Professional Qualification Pay, with effect from 1st November 2007 or the date of acquiring such qualification whichever is later.

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

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

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

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

(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.A. payable where bank's accommodation is provided**
(A) Rs.	**(B) Rs.**	**(C) Rs.**
560	23	583
620	25	645
680	28	708
1000	41	1041

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

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

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

Increment Component (₹)	**DA as on 1.11.2012 (₹)**	**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

Note:

(i) Fixed Personal Allowance / Fixed Personal Pay as indicated under column (3) of the Tables in clauses (b), (c), (d), (e) & (f) 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) 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) 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), or (f) above, one year after reaching the maximum of the scale;

Regulation 6 – Categorisation of Posts and Branches

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 categorisation may be reviewed by the Board or such authority.

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Provided that the categorisation of the posts in existence on the appointed date shall be done before the expiry of 3 years from that date in accordance with guidelines of the Government, if any, and shall in respect of the posts in the Senior Management and Top Executive grades be done by a Committee of the Managing Director and such other persons as may be appointed by the Government for the purpose.

6(2) For the purpose of categorisation of posts under sub-regulation (1) every branch of the Bank shall be classified by the Bank, in accordance with criteria to be approved by the Board of the Bank.

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CHAPTER III

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

Regulation No. 7: Categorisation on the Appointed Date

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

POSTS OR SCALES IMMEDIATELY ON THE APPOINTED DATE (as applicable in the bank)	GRADE OR SCALE IN WHICH PLACED
General Manager	Top Executive Grade Scale VII
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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Provided that any difficulties and anomalies arising out of the above categorisation shall be referred to a committee consisting of the Managing Director and such other persons as may be appointed by the Government for this purpose for its decision.

8. Fitment in the Scales of Pay

8. (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.

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

10. Personal Allowance

10.(1) If the salary and allowances, if any, payable under these regulations to an officer after fitment in the new scale of pay in the manner referred to in regulation 8 is lower than the aggregate of pay and such allowances as are set out in the explanation to this regulation and were payable to him immediately before such fitment, the difference shall be paid to him as a personal allowance which shall be absorbed in the future increments to the extent of 33-1/3 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) Additional CCA in Northern India branches

(iii) Onerous Duty Allowance (nature is post allowance)

(iv) City Compensatory Allowance

(v) Project Area Compensatory Allowance

(vi) Split Duty Allowance

(vii) Hill Area Allowance

(viii) Special Allowance – Andaman / Nicobar Islands

(ix) Deputation Allowance

(x) Compensatory Allowance for Education of Children

(xi) Water Scarcity Allowance

(xii) Fuel Allowance

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.

11. Absorption Against Future Increments & Increases : For the purpose of absorbing the allowances mentioned in regulations 9 and 10, the 33-1/3 per cent referred to therein shall be applied firstly for absorbing the adjustment allowance, if so necessary, and then the personal allowance.

12. Option for Existing Officers

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

Provided that such option shall continue to have effect only till the officer is promoted 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.

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

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

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

12.(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 1.4.97 is nearest to his existing salary (i.e. pay plus dearness allowance) being drawn in terms of Sub-Regulation (2) on 31.3.97.

13. Appeal Against Fitment

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

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

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

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

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CHAPTER IV

APPOINTMENT, PROBATION, CONFIRMATION, PROMOTION, SENIORITY & 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.

Regulation 15 – Probation

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

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

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

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

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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 the in-service training in the Bank.

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

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

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

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

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 regard to the guidelines of the Government, if any.

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

Regulation 18 – Seniority:

(1) Each year, the Bank shall prepare a list of officers in its service showing their names in the order of 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 provision 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, agriculture field officers and general officers join on the same date and if there is no system of maintain 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.

Regulation 19 – Age of Retirement:

(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, an officer employee on or at any time after the completion of 55 years of age or on at any time after the completion of 30 years of total service as an officer employee or otherwise, whichever is earlier,

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

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

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

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

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

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(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 provision to this regulation. Such committee/committees shall, from time to time, review the case of each officer employee and no order of retirement shall be made unless the Special committee/Special Committee recommends in writing to the Competent Authority the retirement of the officer employee.

Regulation 20 – Termination of Service:

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

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

(c) The decision to terminate the service of an officer employee under sub-regulation (a) above will be taken only by the Managing Director and Chief Executive Officer.

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

(e) Where an officer employee whose services have been terminated and who has been paid an amount of three 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.

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

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

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

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

3. (a) 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.

(b) 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 the pending until final orders are passed by the Competent Authority.

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

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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/-.

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

(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.

Note –

(A) Pay for the purpose of Dearness Allowance shall mean Basic Pay including Stagnation increments.

(B) Professional Qualification Allowance/Professional Qualification Pay as specified in Explanation (c) and (d) to sub-regulation (2) of regulation 5 shall rank for Dearness Allowance.

Regulation 22 – House Rent Allowance:

(1) (a) On and from 1st November, 1994 where an officer is provided with residential accommodation by the Bank, a sum equal to 4% of the basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation, whichever is less, will be recovered from him.

(b) Where an officer is not provided any residential accommodation by the Bank he shall be eligible on and from 01.11.1992 for House Rent Allowance at the following rates:-

Column I	Column II
Where the place of work is in	**HRA payable shall be**
i) Major `A' Class Cities specified as such from time to time in accordance with the guidelines of the Government & Project Area Centres in Group 'A'	13% of the pay p.m.
ii) Places in Area I and Project Area Centres in Group 'B'	12% of the pay p.m.

iii) Area II and State Capitals and Capitals of Union Territories not covered by (i) and (ii) above	10.5% of the pay p.m.
(iv) Area III	9.5% of the pay p.m.

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

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

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

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

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

(3) (a) On & from the 1st November 2002, where an officer is provided with residential accommodation by the Bank, a sum equal to 1.75% of the basic pay in the first stage of the scale of pay in which he is place or the standard rent for the accommodation, whichever is less, shall be recovered from him;

(b) where an officer is not provided any residential accommodation by the Bank, he shall be eligible on and from 1.11.2002 for House Rent allowance at the rates: -

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

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

(4) (a) On & from the 1st November 2007, where an officer is provided with residential accommodation by the Bank, a sum equal to 1.20 per cent of the basic pay in the first stage of the scale of pay in which he is place or the standard rent for the accommodation, whichever is less, shall be recovered from him;

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

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

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

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

(5)(a) On and from 1st November 2012 where an officer is provided with residential accommodation by the Bank, a s um 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 following rates:

Column I	Column II
Where the place of work is in	**HRA payable shall be**
Major 'A' class cities and Project Area centres in Group 'A'	9.0% of pay P.M.
Other places in Area I and Project Area Centres in Group 'B' and State of Goa	8.0% of pay P.M.
Other places	7.0% of pay P.M.

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

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

NOTE:

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

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

(iii) 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.

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.

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

Area I: Places with a population of more than 12 lakh

Area II: All places not included in Area I.

Regulation 23 – OTHER ALLOWNACES

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

(1) City Compensatory Allowance:

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

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

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

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

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

PLACES	RATES
1	2
(a) Places in Area-I and in the State of Goa	4% of Basic Pay subject to a maximum of Rs.540/- p.m.
(b) Places with population of 5 Lakh & over and State Capitals & Chandigarh, Pondicherry and Port Blair not covered by (a) above	3% of Basic Pay subject to a maximum of Rs.375/- p.m

(IV) On and from 1.11.2007, 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
1	2
(a) Places in Area-I and in the State of Goa	4% of Basic Pay subject to a maximum of Rs 540 per month
(b) Places with population of 5 Lakh & over and State Capitals & Chandigarh, Pondicherry and Port Blair not covered by (a) above	3% of Basic Pay subject to a maximum of Rs 375 per month

(V) 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.

(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.

(1) 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.

(2) 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.

(3) Deputation Allowance:

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.";

(4) Officiating Allowance:

On and from 1.11.1999 if he is required to officiate in a post in a higher scale for a continuous period of not less than 7 days at a time or an aggregate of 7 days during a calendar month, he shall receive an officiating allowance equal to 6% of his pay, pro-rata for the period for which he officiates. Officiating allowance will rank as pay for purposes of Provident Fund/ Pension and not for other purposes.

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

(5) Closing Allowance :

On and from financial year 1989-90 if he is posted at a branch where books are closed on 31st March and 30th September a closing allowance of Rs.150/- for each of the two closings.

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

(6) 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.

(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.

(X) 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. Provided that in respect of an officer who was posted in such a centre prior to 1st May, 1989 and remains posted at that centre even after that date, the quantum of allowance which he was drawing as at 30th April, 1989 shall be protected and paid to him every month till the time he remains posted at that centre in the same scale of pay.

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CHAPTER – VI

PERQUISITES

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.

(1A) An officer shall be eligible for medical insurance facility for self and his family, as per the terms and conditions specified by the Board.".

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.

(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.

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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.”.

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 fort 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.

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.

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.

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.

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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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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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.

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.

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.

(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 two hundred and seventy 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 two hundred and forty days:

Provided further that an officer desiring to avail of Privilege Leave shall ordinarily give not less than fifteen days' notice of his intention to avail of such leave.".

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) With effect from 01.06.2015, Special Sick Leave up to 30 days may be granted to an officer employee once during his/her entire period of service for donation of kidney/organ.

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.

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

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Regulation 36 – MATERNITY LEAVE

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

(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:—

(i) leave will be granted for adoption of only one child;

(ii) the adoption of a child shall be through a proper legal process and the officer shall produce the adoption deed to the Bank for sanctioning such leave;

(iii) the leave shall also be available to biological mother in cases where the child is born through surrogacy; and

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

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

(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 twelve months, leave may also be granted in case of miscarriage or abortion or Medical Termination of Pregnancy.

(5) With effect from 1st June 2015, male officer employees having up to two surviving children shall be eligible for fifteen days **paternity leave** during his wife's confinement which may be combined with any other kind of leave except casual leave: Provided that the leave shall be applied up to fifteen days before or up to six months from the date of delivery of the child."

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.

(b) **SPECIAL CASUAL LEAVE AND SPECIAL LEAVE**

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

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 two hundred and forty 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 two hundred and forty days of privilege leave that he has 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 two hundred and forty 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 one hundred and twenty days."

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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 that 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.

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.

CHAPTER – VIII

REIMBURSEMENT OF EXPENSES ON TRAVEL

Regulation 41 – MODE OF TRAVEL & EXPENSES ON TRAVEL

(1) On and from 1st day of November 2012, wherever an officer is required to travel on duty, the following provisions shall apply, namely:—

(a) an officer in Junior Management Grade is entitled to travel by 1st class or AC 2-tier sleeper by train:

Provided that he may travel by air (economy class) if so permitted by 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: Provided that he may travel by air (economy class) if the distance to be travelled is more than 1000 Kilometres: Provided further that he may travel by air (economy class) even for shorter distance if so permitted by the Competent Authority, having regard to the exigencies of business or public interest.

(c) an officer in Senior Management or Top Executive Grade is entitled to travel by AC 1st class by train or by air (economy class);

(d) an officer in Senior Management or Top Executive Grade may travel by car between places not connected by air or rail provided that the distance does not exceed 500 Kilometers: Provided that when a major part of the distance between the two places can be covered by air or rail only the rest of the distance should normally be covered by car;

(e) any other officer may be 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;

(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.

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

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

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

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(3)(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
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.

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(b) Lodging Expenses

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

Grade of Officers	Eligibility to stay in ITDC Hotels
Scales- VI & VII	4* Hotel
Scales- IV & V	3* Hotel
Scales-II & III	2* Hotel (Non-AC)
Scale – I	1* Hotel (Non-AC)

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

(c) Boarding Expenses

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

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

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

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

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

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

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, whoever is less.

EXPLANATION:

'Family' for the purpose of this regulation shall mean an Officer's Spouse, wholly dependent unmarried children (including dependent step children and legally adopted children) and wholly dependent parents ordinarily residing with and wholly dependent on the Officer.

(2) (i) Officer on transfer will be reimbursed his expenses for transporting his baggage by goods train up to the following limits:

An Officer on transfer will be reimbursed his expenses for transporting his baggage by goods train up to the following limits:

Pay range	Where an Officer has family	Where an Officer has no family
₹23,700/- per month to ₹31,705/- per month	3000 Kgs	1500 Kgs
₹31,706/- per month and above	Full wagon	2500 Kgs

(ii) On and from 01/01/1987, if an officer eligible for full wagon avails of the facility of 'Container Service' by railways, he/she will be reimbursed actual charges for one container if he/she is in Junior or Middle Management Grade and for two containers if he/she is in Senior or Top Management Grade. If the baggage is transported by road between places connected by rail, the reimbursement will be limited to the actual freight charges against submission of bills subject to the cost not exceeding the cost of transport of the maximum permissible quantity by goods train. If there is no railway station or railway out-agency at the old or new place of posting, the Officer will be paid the actual cost of transporting the baggage by road upto the nearest railway station or railway out-agency. If both the places do not have railway station or railway out-agency, the Officer will be paid actual cost of transporting the baggage by road upto the stipulated weights by an approved transport operator.

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

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

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(3) On and from 01.06.2015, an Officer on transfer will be eligible to draw a lump sum amount, as indicated below, for expenses connected with packaging, local transportation, insuring the baggage, etc.

Grade	Lumpsum
Top Management & Senior Management	Rs. 20,000 /-
Middle Management & Junior Management	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 on & with effect from 30.10.1987, where no residential accommodation is made available by the Bank to an Officer at the new place of posting and where such an Officer may incur additional expenses in the process of taking over charge, for reasons beyond his control, the Competent Authority may consider, on merits, grant of halting allowance to him up to a maximum period of 15 days or till the time the quarters are made available to him, whichever is earlier.

Regulation 43 – TRAVELLING ALLOWANCE ON RETIREMENT

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

Regulation 44 – LEAVE TRAVEL CONCESSION

(i) During each block of four years, an officer shall be eligible for leave travel concession for travel to his place of domicile once in each block of two years:

Provided that, he may travel in one block of two years to his place of domicile and in another block of two years to any place in India by the shortest route:

(ii) Provided further that with effect from 1st June 2015, alternatively, an officer, by exercising an option anytime during a four year block or two year block, as the case may be, surrender and encash his Leave Travel Concession (other than travel to place of domicile) upon which he shall be entitled to receive an amount equivalent to the eligible fare for the class of travel by train to which he is entitled up to a distance of 4,500 Kilometers (one way) for officers in JMG-Scale-I and MMG – Scale II and III and 5,500 Kilometers (one way) for officers in SMG - Scale IV and above:

Provided also that with effect from 1st June 2015, an officer opting to encash his Leave Travel Concession, shall prefer the claim for himself and his family members only once during the block in which such encashment is availed of and the facility of encashment of privilege leave while availing of Leave Travel Concession is also available while encashing the facility of Leave Travel Concession.

(iii) The mode and class by which an officer may avail of Leave Travel Concession shall be the same as the officer is normally entitled to travel on transfer and other terms and conditions subject to which the Leave Travel Concession may be availed of by an officer, shall be as decided by the Board from time-to-time:

Provided that with effect from 1st May, 2010 an officer in Junior Management Grade Scale I while availing Leave Travel Concession shall be entitled to travel by air in the lowest fare economy class in which case the reimbursement will be the actual fare or the fare applicable to AC 1st Class fare by train for the distance travelled whichever is less and the same rules shall apply when an officer in Middle Management Grade Scale II and Middle Management Grade Scale III while availing Leave Travel Concession where the distance is less than 1000 Kilometres.".

(iv) 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:

(v) Provided that an officer at his option shall be permitted to encash one day's additional privilege leave for donation to the Prime Minister's Relief Fund subject to his giving a letter to the Bank to that effect and authorizing the Bank to remit the amount to the Fund.

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CHAPTER IX

TERMINAL BENEFITS

Regulation 45 – PROVIDENT FUND AND PENSION

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

Provided that there shall be no Provident Fund to Officers joining the services of the Banks on or after the 1st day of April, 2010.

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

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

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

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

Provided that no adjustment on account of Provident fund contributions already made for the period 01. 07.1993 to 31.10.1993 shall be made.

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

Provide that the following categories of Officers shall to be covered by the Pension Scheme.

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

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

(c) Officers who are covered under the Contributory Provident Fund Scheme who do not opt for Pension Scheme shall continue under the Contributory Provident Fund Scheme.

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In respect of an Officer who is a member of the Pension Fund, who retires or dies while in service or otherwise ceases to be in employment on or after the 1st of May 2005, 'Pay' for the purpose of pension shall be the pay last drawn by the Officer employee prior to his retirement / death.

(4) The officers joining the services of the Bank on or after the 1st day of April 2010 shall be covered by a Defined Contributed Pension Scheme, where the officer shall contribute ten per cent, of pay plus Dearness Allowance and the Bank shall make the similar amount of contribution in accordance with the provisions of the Contributory Pension Scheme in accordance with New Pension Scheme notified by the Central Government vide notification of the Government of India, F. No.5/7/2003-ECB & PR dated the 22nd December, 2003, as amended from time to time."

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

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Regulation 46 – GRATUITY

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

(a) Retirement

(b) Death

(c) Disablement rendering him unfit for further service as certified by a medical officer approved by the Bank.

(d) Resignation after completing ten years of continuous service; or

(e) Termination of service in any other way of punishment after completion of 10 years of service.

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

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

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

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

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

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CHAPTER X

TRANSFERABILITY

Regulation 47 - TRANSFERABILITY

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

Regulation 48 – AVAILABILITY ON BANK'S DUTIES

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

Regulation 49 – JOINING TIME

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

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

OR

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

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

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

(iv) No joining time shall be admissible to an Officer when the transfer 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.

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CHAPTER XI

MISCELLANEOUS

Regulation 50 – POWER TO IMPLEMENT REGULATIONS

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

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

Wherever these Regulations require that any matter shall be in accordance with the decision of the Board and where such a matter is covered by the recommendations made in the report of the committee constituted by Government's Resolution No F4(26)/72/IR dated 19.07.1973, as accepted by the Government, together with modifications or alterations thereof as may, from time to time, have been or be made by the government, such recommendations shall, until varied be deemed to be decisions of the Board.

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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.

"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
	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

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Sr. No.	Area	Allowances (Rs.)	
		Pay below ₹24,000	Pay above ₹24,000
(1)	(2)	(3)	(4)
	(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 Panchayats of Chhota Khamba, Nathpa and Rupi, Pooh Sub-Division, excluding the Panchayat Areas specified above.	2000	2600
	(b) Entire District other than Areas included in (a) above.	1600	2100
	(3) Kullu District: (a) 15/20 Area of Nirmand Tehsil, comprising the Gram Panchayats of 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

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Sr. No.	Area	Allowances (Rs.)	
		Pay below ₹24,000	Pay above ₹24,000
(1)	(2)	(3)	(4)
	(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 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	1200	1500

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Sr. No.	Area	Allowances (Rs.)	
		Pay below ₹24,000	Pay above ₹24,000
(1)	(2)	(3)	(4)
	– Bohi, Batwara, Dhanyara, Paura-Kothi, Seri and Shoja.		
	(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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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.

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.

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.

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.

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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.

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.

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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:

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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.

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, 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

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		

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10	Eye surgery	28	Septoplasty
11	Fracture including hairline fracture /dislocation	29	Piles/ fistula
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

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.

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

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,

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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 fulfillment 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.