UCO BANK (OFFICERS') SERVICE REGULATIONS, 1979

(Updated upto 30.4.2011)

REGULATION	SUBJECT
1.	Short Title and Commencement
2.	Officers to whom the regulations apply
3.	Definitions

Chapter –II

4.	Grades and Scales of Pay
5.	Increments
6.	Categorization

Chapter – III

7.	Categorization on the appointed date
8.	Fitment in the scales of pay
9.	Adjustment allowance
10.	Personal allowance
11.	Absorption against future increments and increases
12.	Option for existing Officers
13.	Appeal against fitment.

Chapter – IV

14.	Appointments
15.	Probation
16.	Confirmation
17.	Promotions
18.	Seniority
19.	Age of retirement
20.	Termination of service

Chapter – V

21.	Dearness allowance
22.	House rent allowance
23.	Other allowances

Chapter – VI

24.	Medical Aid
25.	Residential accommodation
26.	Bank's car for personal purposes
27.	Loan for the purchase of conveyance
28.	Load for the purchase of houses
29.	Entertainment expenses and club membership fees
30.	Preferential interest rates on deposits.

Chapter- VII

31.	Kinds of Leave
32.	Casual Leave
33.	Privilege Leave
34.	Sick Leave
35	Additional Sick Leave
36.	Maternity Leave
37.	Extraordinary Leave
38.	Lapse of Leave
39.	Recall for duty
40.	Furnishing the leave address to the Bank

IndiaCode

Chapter –VIII

41.	Mode of travel and expenses on travel
42.	Transfer, Traveling allowance etc.
43.	Traveling allowance on retirement
44.	Leave Travel Concession

Chapter – IX

45.	Provident Fund & Pension
46	Gratuity

Chapter – X

47.	Transferability
48.	Availability on Bank's duties
49.	Joining time on transfer

Chapter – XI

50.	Power to implement regulations
51.	Government's decision to be construed as initial decision of the Board
52.	Interpretation of "Service"
53.	Revocation of earlier rules, etc.
54.	Interpretation

Indiabix.com

GOVERNMENT GUIDELINES TO UCO BANK (OFFICERS') SERVICE REGULATIONS, 1979 :-

ANNEXURE	REGULATION
1	4(1)
2	5
3	6
4	8(1)
5	14
6	17
7	19(1) & (2)
8	22(2)
9	23(ii)
10	24
11	25
12	26
13	27
14	28
15	29
16	41

UCO BANK (OFFICERS') SERVICE REGULATIONS, 1979
PRELIMINARY

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

Chapter I

1. Short title and commencement:

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

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

2. Officers to whom the regulation apply:

(1) These regulations shall apply to all Officers of the Bank and to such other employees of the Bank to whom they may be made applicable by the competent authority to the extent and subject to such conditions as such authority may decide.
(2) They shall also apply to officers transferred/posted/deputed outside India except to such extent as may be specifically or generally prescribed by the Competent Authority.
(3) They shall, however, not apply to employee appointed/engaged in any other country outside India and permanently serving there.

IndiaCode

3. Definitions:

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

(a) "appointed date" means 1st July 1979;
(b) "Bank" Means UCO Bank;
(c) "Board" means the Board of Directors of the Bank;
(d) "Competent Authority" means the authority designated by the Board;
(e) "emoluments" means the aggregate of salary and allowances if any;
(f) "family" means and includes the spouse of the officer (if the spouse is also not an employee of the Bank) and the children, parents, brothers and sisters of the officer wholly dependant on the officer but shall not include a legally separated spouse;
(g) "Government" means the Central Government;
(h) "Guidelines of the Government" shall mean such guidelines as may be issued by the Government and shall include the recommendations made in the Report of the Committee constituted by the Government's Resolution No.F.4(26)/72/IR dated 19th July, 1973, as accepted by Government together with modifications or alterations thereof as may, from time to time, have been or be made by the Government;
(i) "Managing Director" means the Chairman and Managing Director of the Bank;
(j) "Officer" means a person fitted into or promoted to or appointed to any of the grades specified in Regulation 4 and any other person, who immediately prior to the appointed date, was an officer of the Bank, and shall also include any specialist or technical person as fitted or promoted or appointed and any other employee to whom any of these regulations has been made applicable under regulation 2;
and to whom these regulations have 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 31st day of December of the same year;
(o) "Wholly dependant parents" means a parent not having income over Rs.1500/- per month;

Chapter II

Grade and Categorisation of Posts

4. Grades and Scales of Pay

(1) On and from 1.11.1987, the scales of pay specified against each grade shall be as under:-

(a) Top Executive Grade:	Scale- VII	Rs.6400-150-7000
	Scale – VI	Rs.5950-150-6550
(b) Senior Management Grade:	Scale V	Rs.5350-150-5950
	Scale IV	Rs.4520-130-4910-140-5050 -150-5350
(c) Middle Management Grade:	Scale III	Rs.4020-120-4260-130-4910
	Scale II	Rs.3060-120-4260-130-4390
(d) Junior Management Grade:	Scale – I	Rs.2100-120-4020

(2) On and from 1.7.1993, the scales of pay specified against each grade shall be as under:-

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

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

(a) Top Executive Grade:

Scale- VII Rs.19340-$\frac{420}{2}$-20180-$\frac{520}{1}$-20700-$\frac{600}{1}$-21300

Scale – VI Rs.17660-$\frac{420}{2}$-19340

(b) Senior Management Grade:

Scale V Rs.16140-$\frac{380}{4}$-17660

Scale IV Rs.13900-$\frac{340}{1}$-14240-$\frac{380}{5}$-16140

(c) Middle Management Grade:

Scale III Rs.12540-$\frac{340}{5}$-14240-$\frac{380}{2}$-15000

Scale II Rs.9820-$\frac{340}{11}$-13560

(d) Junior Management Grade:

Scale – I Rs.13900-$\frac{340}{16}$-12540

Note: Every officer who is governed by the scales of pay as in force as on 31.03.1998 shall be fitted in the scale of pay set out as in this sub-regulation as on 01.04.1998 on stage to stage basis, i.e. on corresponding stages from first stage onwards in the respective scales and the increments shall fall on the anniversary date as usual except where provided otherwise.

India Code

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

(4) On and from 1st November, 2007, the scales of pay specified against each grade shall be as under:-

(a) Top Executive Grade:

Scale- VII Rs.46800-$\frac{1300}{4}$-52000

Scale – VI Rs.42200-$\frac{1200}{4}$-46800

(b) Senior Management Grade:

Scale V Rs.36200-$\frac{1000}{2}$-38200-$\frac{1100}{2}$-40400

Scale IV Rs.30600-$\frac{900}{4}$-34200-$\frac{1000}{2}$-36200

(c) Middle Management Grade:

Scale III Rs.25700-$\frac{800}{5}$-29700-$\frac{900}{2}$-31500

Scale II Rs.19400-$\frac{700}{1}$-20100-$\frac{800}{10}$-28100

(d) Junior Management Grade:

Scale – I Rs.14500-$\frac{600}{7}$-18700-$\frac{700}{2}$-20100-$\frac{800}{7}$-25700

IndiaCode

5. Increments

(1) Subject to the provisions of sub-regulation (3) of Regulation 4, on and from 01.04.1998, the increments shall be granted subject to the following sub-clauses:

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

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

(c) Officers including those referred to in (b) above who reach the maximum of the Middle Management Grade Scale-II and III shall draw stagnation increment(s) for every three completed years of service after reaching the last stage of the Scale II or Scale-III, as the case may be, subject to a maximum of two such increments of Rs.340/ - each for officers in the last stage of Scale-II and one such increment of Rs.380/- for officers in the last stage of Scale-III.

Provided that on and from 01.11.1994 officers in substantive Scale-III i.e. those who are recruited in or promoted to Scale-III shall be eligible for second stagnation increment three years after having received the first stagnation increment.

Stagnation Increments

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

Provided that officers who have completed three years or more after receipt of the second stagnation increment as on 1.11.2007 will get the third stagnation increment on 1.11.2007 and another stagnation increment on or after 1.11.2008 on their completion of six years after receipt of second stagnation increment.

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

Provided that officers who have completed three years or more after receipt of the first stagnation increment as on 1.11.2007 will get the next stagnation increment with effect from 1.11.2007 and a subsequent stagnation increment on or after 1.11.2008 on their completion of six years after receipt of the first stagnation increment

Provided further those officers in substantive MMG Scale III i.e. those who are recruited in or promoted to MMG Scale III shall be eligible for four stagnation increments of Rs.900/- each for every three completed years of service. Those who have already received two stagnation increments and completed more than three years of service after receipt of second stagnation increment as on 1.11.2007 will get the third stagnation increment on 1.11.2007 and the fourth stagnation increment, on or after 1.11.2008 on their completion of six years after receipt of second stagnation increment

Indiacode

Note:

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

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

Explanation:

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

(b) On and from 01.11.1997 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 lie of additional increments in consideration of passing CAIIB Examination as under:-

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

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

Those who have passed only Part-I of CAIIB:	(i) Rs.120/- p.m. after one year on reaching top of the scale.
Those who have passed both Parts of CAIIB:	(i) Rs.120/- p.m. after one year on reaching top of the scale.
	(i) Rs.250/- 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 01.11.1999, other things being equal, the quantum of Professional Qualification Pay shall stand revised as under:-

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

IndiaCode

Note:

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

(ii) On and from 01.11.1994 Professional Qualification Allowance or Professional Qualification Pay, as the case may be, shall rank for Dearness Allowance, House Rent Allowance and Superannuation Benefits.

3(a) All officers who are in the bank's permanent service as on 1st November, 1993 will get on 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.

a. Officers shall be eligible for professional qualification pay as under:

i. Those who have passed only CAIIB Part I / JAIIB – Rs.410/- p.m. one year after reaching top of the scale.
ii. Those who have passed both parts of CAIIB –
    1. Rs.410/- p.m. one year after reaching top of the scale.
    2. Rs.1030/- p.m. two years after reaching top of the scale.

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

Provided further that in a case where an officer, as on the date of this Joint Note, has already acquired any of the above said qualifications and has not earned any increment or PQP on account of acquiring such qualification/s, he may be, with effect from 1st November 2007 or

the date of acquiring such qualification/s, whichever is later, released PQP as provided herein above.

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

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

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

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

Increment Component **(A)**	**DA as on 01.11.1993** **(B)**	**Total F.P.A. payable where bank's accommodation is provided** **(C)**
Rs.	Rs.	Rs.
340	4.28	345
380	4.78	385
420	5.29	426
600	7.56	608

Fixed Personal Pay together with House Rent Allowance shall be at the following rates and shall remain frozen for the entire period of service.

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

Note:

(i) F.P.P. as indicated in 'C' above shall be payable to those officer employees who are provided with bank's accommodation.

(ii) F.P.P. for officers eligible for House Rent Allowance shall be "A" + "B" plus House Rent Allowance payable on the last increment of the relevant scale of pay.

IndiaCode

(iii) The incremental component of F.P.P. shall rank for superannuation benefits.

Note:

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

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

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

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

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

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

IndiaCourts

6. Categorization:

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

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

(2) For the purposes of categorization of posts under Sub-regulation (1), every branch of the Bank shall be classified by the Bank, in accordance with criteria to be approved by the Government as small, medium, large, very large or exceptionally large category.
(The guidelines issued by the Government in terms of Proviso to Regulation 6 are given in Annexure 3)

Chapter III

Fitment of Existing Officers and Promotees in the new grades and scales of pay –

7. Categorisation on the appointed date.
Subject to the provisions of Regulation 6, the various posts of officers in the Bank on the appointed date shall be categorized as specified in the Table below:-

TABLE

Posts	**Grades in which placed**
General Managers	Top Executive Grade Scale VII
Deputy General Managers	Top Executive Grade Scale VI
Assistant General Managers	Senior Management Grade Scale V
Grade "A"	Senior Management Grade Scale IV
Grade "B"	Middle Management Grade Scale III
Grade "C"	Middle Management Grade Scale II
Grade "D"	Junior Management Grade Scale I

Provided that any difficulties and anomalies arising out of the above categorization 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.

IndiaCode

8. Fitment in the scale of pay:

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

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

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

(4) Where in the course of aforesaid scheme of fitment, officers have to be fitted in 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.

Explanation to sub-regulation (1)

Where in any bank the maximum pay ranking for dearness allowance under the existing rule of service is less than Rs.641/-, for the purposes of fitment in the new scale of pay the same shall be assumed to be Rs.641/-.

(The guidelines issued by the Government in terms of Regulation 8(1) are given in Annexure 4.)

9. Adjustment Allowance:

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

10. Personal Allowance

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

Explanation-

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

(i) House Rent Allowance, wherever payable;
(ii) Personal Allowance;
(iii) Transfer Allowance;
(iv) Compensatory Dearness Allowance to officers in Grade 'A';
(v) Special 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 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 these rules as house rent allowance or 10% of pay on fitment in the new scale of pay, whichever is higher.

Provided that where an officer is eligible for house rent allowance in terms of regulation 22, the amount of personal allowance, if any, payable to him under

clause (a) or (b) above shall be set off against such house rent allowance and difference, if any, after such set off shall alone be payable to him.

The amount of rent on account of furniture @ $2^1/_2$ % of the new basic pay be protected for the payment of personal allowance.

(2) For the purpose of computation of the personal allowance provided in sub-regulation 1 above, such of the foregoing allowances excluding city compensatory allowance as mentioned in the explanation above would have ceased at any time to be payable to the officer under the rules applicable to him before fitment in the new scale shall be excluded.

11. Absorption against future increments and increases:

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

12. Option for existing officers:

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

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

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

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

(3) Any officer who has exercised option referred to in sub-regulation (1) and continues to draw pay and allowances according to his entitlement in the service of the Bank immediately prior to the appointed date, in terms of sub-regulation (2) shall be allowed to opt for pay and allowances as applicable under these regulations on ad from 1.2.1984. On exercising such option, he will be fitted notionally on the appointed date into the new scale of pay in the manner referred to in Regulation 8 and after granting him the increments he would have received in terms of these regulations upto 31/1/1984, he shall be fitted in the scale of pay set out in Regulation 4(1) as on 1.2.1984 in accordance with guidelines of the Government issued thereunder.

Provided that if aggregate of pay and allowances payable under these regulations to the officer after fitment as above is lower than the aggregate of pay and allowances that were payable to him as on 31.1.1984 before such fitment, the difference shall be paid to him as a Personal Allowance which shall be absorbed in the future increments

to the extent of 33-1/3% of each such increment or 33-1/3% of the increase in the salary as a consequence of such increment whichever is lower.

(4) any officer, -

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

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

(c) who continues in regular service of the bank on or after the first day of April, 1997,

may be allowed to opt for pay and allowances as applicable under these regulations on and from the first day of April, 1997; On exercising such option, he will be fitted on the pay in such a manner that the pay as set out in Regulation 4(2) alongwith the dearness allowance payable thereon as on 1.4.1997 is nearest to his existing salary (i.e. pay plus dearness allowance) being drawn in terms of sub-regulation (2) on 31.3.1997.

13. Appeal against fitment:

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

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

(3) The committee may after giving an opportunity to the officer concerned to make his representation in the matter make such decision and where it reviews any such decision, it shall give an opportunity to the officer concerned to make his representation in the matter.

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.

IndiaCode

Chapter IV

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

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:
(The guidelines issued by the Government in terms of Regulation 14 are given in Annexure-5.)

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.

16. Confirmation:

(1) An officer shall be confirmed in 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 trainings referred to in sub-regulation (1) or if the officer has not passed the test referred to therein, the officer's probation may be extended by a further period not exceeding one year.

(3) Where during the period of probation, including the period of extension, if any, the competent authority is of the opinion that the officer is not fit for confirmation-

(a) in the case of a direct appointee, his services may be terminated by one 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 services, he may be reverted to the grade or cadre from which he was promoted.

IndiaCode

17. Promotions:

(1) Promotions to all grades of officers in the Bank shall be made in accordance with 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.
(The guidelines issued by the Government in terms of proviso to Regulation 17 are given in Annexure-6.)

18. Seniority:

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

(2) Seniority of an officer in a grade or scale shall be reckoned with reference to the date of his appointment in that grade or scale. Where there are two or more officers of the same length of service in that grade or scale, their inter-se-seniority shall be reckoned with reference to their seniority in the immediately preceding grade or scale or the previous cadre to which they belonged in the Bank's service. Where two or more officers have the same length of service in such preceding grade or scale or such previous cadre, their seniority shall be determined with reference to their seniority in the immediately preceding grade or scale or cadre, as the case may be.

(3) Subject to the provision of the sub-regulation (2):

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

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

(c) If, however, two or more categories of officers such as technical field officers, agricultural field officers and general officers join on the same date and if there is no system of maintaining separate seniority list for the different categories of officers, seniority in the common seniority list shall be determined on the basis of the 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.

IndiaCode

19. Age of retirement :

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

"Provided that the Bank may, at its discretion, on review by the Special Committee/ Special committees as provided hereinafter in the sub-regulation (2) retire, if it is of the opinion that it is in the public interest, an officer employee on or at any time after the completion of 55 years of age or on or at any time after the completion of 30 years of total service as an officer employee or otherwise, whichever is earlier."

Provided further that before retiring an officer employee, at least three month's 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
In such case three months emoluments or three months notice shall be given to such officer.

An Officer aggrieved by such order, may represent to the Board of Directors within one month.

An officer shall retire on the last date of the month in which he completes has age of retirement. Provided that an officer employee whose date of birth is on the first day of the month hall retire on the afternoon of the last date of the preceding month or attaining the age of retirement.

2. The shall constitute as Special Committee / Special Committees consisting of not less than three members to review, whether an Officer employee should be retired in accordance with the first proviso to sub regulation 1.No order of retirement shall be made without recommendation in writing of such Committee to the Competent Authority.

(20) Termination of service

1 (a) The Bank may terminate services of an Officer on giving him three months' notice or emoluments in lieu thereof in accordance with the guidance issued by the Government from time to time.

(b) Order of termination shall be made only after giving a reasonable opportunity to the Officer to make a representation to the Bank against the proposed order.

(c) The decision to terminate the services of an Officer employee will be taken only by the Chairman & Managing Director.

(d) The Officer is entitled to appeal within 15 days to the Board of Directors of the Bank against such order.

(e) If the Board decides to cancel his termination, the emoluments paid to him in lieu of notice shall be adjusted against his salary.

(f) An Officer employee whose services are terminated, as above, shall be paid gratuity, PF and all other dues as may be admissible to him as per rules notwithstanding the years of service rendered.

(g) Nothing contained hereinabove; it will affect the Bank's right to retire an Officer employee under regulation 19(1).

IndiaCode

2. An Officer shall not leave or discontinue his service in the Bank without first giving three months' notice in writing. The period of notice may be reduced or dispensed with by the Competent Authority.

3(i) An Officer against whom disciplinary proceedings are pending shall not leave / discontinue or resign from his service in the Bank. It will take effect only after it is accepted by the Competent Authority.

(ii) Disciplinary proceedings shall deem to be pending if the Officer has been placed under suspension or he has been issued to 'Show Cause' until further orders are passed by the Competent Authority.

(iii) The Officer against whom disciplinary proceedings have been initiated will cease to be in service on the date of superannuation but the disciplinary proceedings will continue as if he was in service until the final order is passed. The Officer will not receive any pay /or allowance after the date of superannuation. He will also not be entitled for payment of retirement benefits till final order is passed except his own contribution to CPF.

Chapter V

Allowances

(21) Dear ness Allowance

(1) On and from 1.11.1987, Dearness Allowance Scheme shall be as under:-

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

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

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

(2) On and from 1.7.1993, Dearness allowance Scheme shall be as under:-

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

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

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

(3) On and from 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 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' uipto 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.12035/- plus,
(iv) 0.06% of 'pay' above Rs.12025/-.

On and from 1.11.2007, 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.

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) to (d) to sub-regulation (2) of Regulation 5 shall rank for dearness allowance.

(22) House Rent Allowance

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

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

Column 1	**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 Govt. and Project Area	13% of the pay p.m.

Centers in Group 'A.	
(ii) Places in Area 1 and Project Area Centers 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	$10\frac{1}{2}$% of the pay p.m.
(iv) Area-III	$9\frac{1}{2}$% 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 01.11.1999 for House Rent Allowance at the following rates:-

Column 1	**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 Govt. and Project Area Centers in Group 'A.	9% of the pay p.m.
(ii) Places in Area 1 and Project Area Centers in Group ' B'	8% of the pay p.m.
(ii) Area II and all places not covered by (i) and (ii) above	7% 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 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.

- An Officer who is not provided with any residential accommodation by the Bank is eligible on and from 1.11.2007 for House Rent Allowance at the following rates:

	I	**II**
i)	Major "A" Class Cities and Project Area Centres in Group A	8.5% of Pay
ii)	Other places in Area I and Project Area Centres in Group B	7.5% of Pay
iii)	Other places	6.5% of Pay

Provided that if an officer produces a rent receipt, the House Rent Allowance payable to him/her shall be the actual rent paid by him/her for the residential accommodation in excess over 1.2% of 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.

Note:

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

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

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

A

The aggregate of :-

(i) Municipal taxes payable in respect of 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, the contractual rent payable by the Bank or rent calculated in accordance with the procedure in (A) above, whichever is lower.

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

Area-I – Places with population of more than 12 lakhs.
Area-II – All Cities other than those included in Area-I which have a population of 1 lakh or more.
Area-III – All places not included in Area-I and Area-II.

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

Area-I – Places with population of more than 12 lakhs.
Area-II – All places not included in Area-I.

(23) Other Allowance

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

(i) On and from 01.11.1999, if he is serving in a place mentioned in column-I of the table below, a City Compensatory Allowance at the rate mentioned in column 2 thereof against that place shall be payable:-

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

	Area	**Rate**	**Maximum Amount**
i)	Places in Area 1 and in the State of Goa	4% of Basic Pay	Rs.540/- p.m.
ii)	Places with population of five lakhs and over and State Capitals and Chandigarh, Puducherry and Port Blair	3% of Basic Pay	Rs.375/- p.m.

IndiaCode

(ii) A special area allowance at such places and at such rates as may be decided by the Board from time to time having regard to the guidelines of the Government.

(iii) If he is serving in an area to be specified as project area falling in Group A or Group B a project area compensatory allowance at the rate of Rs.40/- p.m. or Rs.25/-p.m., according as the area has been classified as Group A or Group B.

Provided that on and from the first day of April, 1997, the provisions of this sub-regulation shall have effect as if for the letters, figures and words “Rs.40 p.m. or Rs.25 p.m.”, the letters, figures and words “Rs.125 per month or Rs.100 per month” had been respectively substituted.

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

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

(iv) On and from 1.1.87, if an officer is transferred from one place to another in the midst of an academic year and if he has one or more children studying in school or college in the former place, a mid-academic year transfer allowance of Rs.150/- p.m., from the date he reports to the later place upto the end of the academic year in respect of all the children, provided that such allowance shall cease if all the children cease studying at the former place.

Provided that on and from the first day of April, 1997, the provisions of this sub-regulation shall have effect as if for the letters, figures and words “Rs.150 p.m.”, the letters, figures and words “Rs.300 per month” had been substituted.

On and from 1st May 2010, Mid Academic Year Transfer Allowance shall be payable at Rs.700/- p.m. subject to other conditions.

(v) On and from 01.11.1999, if an officer is deputed to serve outside the bank, he may opt to receive the emoluments attached to the post to which he is deputed. Alternatively, he may in addition to his pay draw a deputation allowance of 7.75% of pay subject to a maximum Rs.1000/- 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 organization which is located at the same place where he was posted immediately prior to his deputation, he shall receive a deputation allowance equal to 4% of his pay subject to a maximum Rs.500/- per month.

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

On and from 1st May 2010, Deputation Allowance shall be at the following rates:

(a) An officer deputed to serve outside the bank – 7.75% of Pay with a maximum of Rs.2300/- p.m.
(b) An officer deputed to an organization at the same place or to the training establishment of the bank – 4% of Pay with a maximum of Rs.1200/- p.m.

IndiaCode

(vi) On and from 01.11.1999 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 the purpose 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.

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

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

(viii) On and from 1.1.1990, if his working hours during a day are split with minimum interval of 2 hours, a Split Duty Allowance of Rs.35/- p.m.

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

On and from 1st November 2007, Split Duty Allowance shall be payable at Rs.165/- p.m.

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

	Places (1)	**Rates (2)**
(i)	Place with an altitude of 1000 meters and above but less than 1500 meters and mercara town	2% of pay subject to a maximum of Rs.220/-
(ii)	Place with an altitude of 1500 meters and above but less than 3000 meters	2 ½% of pay subject to a maximum of Rs.260/-
(iii)	Place with an altitude of 3000 meters and above	5% of pay subject to a maximum of Rs.750/-.

On and from 01/11/2007, Hill Fuel Allowance shall be at the following rates:

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

indiacode

Notes:

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

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

Provided that in respect of an officer who was posted in such a center prior to 1st May 1989 and remains posted at that center even after that date, the quantum of allowance which was drawing as at 39th April 1989 shall be protected and paid to him every month till the time he remains posted at that centre in the same scale of pay.

Chapter VI

Perquisites:

24. Medical Aid

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

(a) **Medical Expenses: -** On and from 01.11.1999 reimbursement of medical expenses to an officer in the grade specified in column 1 of the table below and his family may be made on the strength of the officer's own certificate of having incurred such expenditure supported by a statement of accounts for the amounts claimed subject to the limit specified in column 2 thereof:-

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

Note:

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

(ii) For the year 1999 the reimbursement of medical expenses under the medical aid scheme shall be enhanced proportionately for two months, i.e. November and December 1999.

On and from 1st November 2007, reimbursement of medical expenses shall be as under :

(e) Officers in JMG & MMG Scales Rs.5100/ p.a.
b) Officers in SMG & TEG Scales Rs.6320/-p.a.

IndiaCode

Explanation:

'Family' of an officer for the purpose of this regulation shall consist of spouse, wholly dependent children and wholly dependent parents only.

(b) **Hospitalization Expenses:**

(i) On and from 1.11.1994, hospitalization charges will be reimbursed to the extent of 100% in the case of an officer and 75% in the case of his family members in respect of all cases which require hospitalization. Reimbursement on the basis of bills, vouchers, etc. of expenses incurred shall be subject to ceilings determined from time to time in accordance with the guidelines of the Government.

(ii) The officers or members of their families (as the case may be) are expected to secure admission in a Government or Municipal Hospital or any private hospital, i.e. hospitals under the management of a trust, Charitable Institution or religious mission. But in unavoidable circumstances the officers or their family members or both may avail themselves of the services of one of the approved private nursing homes or private hospitals approved by the bank. Reimbursement in such cases should, however, be restricted to the amount which would have been reimbursable in case the patient was admitted to one of the hospitals mentioned above.

(iii) On and from 1.11.1994, medical expenses incurred in respect of the following diseases which need domiciliary treatment as may be certified by the recognized hospital authorities and Bank's medical officer shall be deemed as hospitalization expenses and reimbursed to the extent of 100% in case of an officer and 75% in the case of his family members:-

Cancer, Leukemia, Thalasamea, Tuberculosis, Paralysis, Cardiac Ailment, Leprosy, Kidney ailment, Epilepsy, Parkinson's disease, Psychiatric disorder, diabetes.

(iv) On and from 1st November 1999 in addition to diseases mentioned in para (iii) above, the following diseases shall also become eligible for domiciliary treatment, other conditions remaining unchanged:

Hepatitis-B, Haemophilia and Myaestheniagravis.

Note:

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

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

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

(The Guidelines issued by the Govt. in terms of Regulation 24 are given is Annexure – 10).

On and from 1st May 2010, reimbursement of hospitalisation expenses under Regulation 24(1(b)(i) of Officers' Service Regulations, 1979/1982, shall be in terms of the Hospitalisation Scheme laid down under Bipartite Settlement dated 27th April 2010 for workmen employees, subject to following limits:-

Scale of Officer	Limits
a) Junior Management Grade Scale I and Middle Management Grade Scales II & III.	**i) Bed Charges** Self – Rs.700/- per day. Family – Rs.525/- per day. **ii) Other charges –** At the scale of 125% of the limits laid down under the Hospitalisation Scheme applicable to workmen employees.
b) Senior Management Grade Scales IV & V and Top Executive Grade Scales VI & VII.	**i) Bed Charges** Self – Rs.900/- per day. Family – Rs.675/- per day. **ii) Other charges –** At the scale of 150% of the limits laid down under the Hospitalisation Scheme applicable to workmen employees.

25. Residential Accommodation

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

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

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

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.

(i) House rent recovery shall be @1.2% of the first stage of the scale of pay in which the officer is placed or the standard rent for the accommodation, whichever is less.
(ii) Furniture rent recovery shall be @0.25% of the first stage of the scale of pay in which the officer is placed.

(The Guidelines issued by the Govt. in terms of Regulation 25 are given is Annexure – 11).

26. Bank's car for personal purposes

(1) No officer, other than the officers authorized by the Board, in accordance with guidelines of Government , shall be allowed the use of the Bank's car for personal purposes.
(2) The use of the Bank's car for personal purposes should be subject to the rules formulated by the Bank in accordance with guidelines of the Government from time to time.

(The Guidelines issued by the Govt. in terms of proviso Regulation 26 are given is Annexure-12).

27. Loan for purchase of Conveyance

The Bank may grant to an officer confirmed in the Bank's service loans for the purchase of a motor car or other conveyance subject to such terms and conditions as the Board may decide either generally or with reference to any particular loan having regard to the guidelines of the Government.
(The Guidelines issued by the Govt. in terms of proviso Regulation 27 are given is Annexure -13).

28. Loan for the purchase of Houses

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

(The Guidelines issued by the Govt. in terms of proviso Regulation 28 are given is Annexure -14).

29. Entertainment Expenses & Club Membership Fee

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.

(The Guidelines issued by the Govt. in terms of proviso Regulation 29 are given is Annexure -15).

30. Preferential Interest Rates on Deposits

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

Chapter VII

Leave

31. Kinds of Leave

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

(a) Casual Leave;
(b) Privilege Leave;
(c) Sick Leave;
(d) Special Sick Leave
(e) Maternity Leave
(f) Extra-ordinary Leave on loss of pay.
(g) Special Casual Leave and Special Leave.

IndiaCode

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 four days casual leave may be availed of at any one time.
(2) Casual leave not availed of in any year may be suffixed or prefixed to sick leave in the following year.

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

33. Privilege Leave

(1) An officer shall be eligible for privilege leave computed at one day for every 11 days of service on duty provided that at the commencement of service no privilege leave may be availed of before completion of 11 months of service on duty.
(2) An officer on privilege leave shall be entitled to full emoluments for the period of leave.
(3) The period of privilege leave to which an officer is entitled at any time shall be the period which he has earned, less the period of leave availed of.
(4) On and from 1.1.1990, privilege leave may be accumulated upto not more than 240 days except where leave has been applied for and it has been refused.
(5) An officer desiring to avail of privilege leave shall ordinarily give not less than one month's notice his intention to avail of such leave.

34. Sick Leave

(1) On and from 1.1.1989, an officer shall be eligible for 30 days of sick leave for each completed year of service subject to a maximum of 18 months during the entire service. Such leave can be accumulated upto 540 days during the entire service and

may be availed of only on production of 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 full emoluments. Provided that if an officer so desires, the Bank may permit him to draw full emoluments in respect of any portion of the sick leave granted to him twice the amount of such period on full emoluments being debited against sick leave account.

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

35. Additional Sick Leave

On and from 1.1.89, 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 sub-regulation (2) of Regulation-34.

36. Maternity Leave

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

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

(2) Leave may also be granted once during service to a childless female employee for legally adopting a child which is below one year of age till it reaches the age of one year, subject to a maximum period of two months on the following terms and conditions:-

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

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

(a) 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.

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

(c) Within the overall period of 12 months, leave may also be granted in case of hysterectomy upto a maximum of 45 days.

37. Extra-ordinary leave

An Officer shall be eligible for extra-ordinary 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 sufficient reasons for more than 90 days at a time.

Provided that in very special circumstances, the Board may grant extra-ordinary leave on loss of pay to an Officer up to a total period of 720 days.

37. (a) An Officer may be granted Special Casual Leave and any special leave as may be decided by the Board in accordance with the guidelines of the Govt.

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 terminate:

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

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

Provided also that where an officer resigns from service on or after 1st April 2001after 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 cession of service, subject to maximum of 120 days.

IndiaCode

39. Recall from Duty

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

40. Furnishing leave address to the bank

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

Chapter VIII

Reimbursement of Expenses on Travel

41. Mode of travel and Expenses on travel

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

(1)(i) An Officer in Junior Management Grade may travel by 1st Class or AC Sleeper by train.

He may, however, travel by air (economy class) if so permitted by the Competent Authority, having regard to the exigencies of business or public interest.

(ii) An officer in Middle Management Grade may travel by 1st Class or AC Sleeper by train. He may, however, travel by air (economy class) if the distance to be traveled is more than 500 Kms. He may, however, travel by air (economy class) even for a shorter distance if so permitted by the Competent Authority, having regard to the exigencies of business or public interest.

(iii) An officer in Denior Management or Top Executive Grade may travel by train AC 1st Class or by air (economy class).

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

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

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

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

IndiaCode

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

On and from 01/05/2010, the following provisions shall apply wherever an officer is required to travel on duty:

i. An officer in Junior Management Grade is entitled to travel by 1st Class or AC 2-tier Sleeper by train. He may, however, travel by air (economy class) if so permitted by the Competent Authority, having regard to the exigencies of business or public interest.

ii. An officer in Middle Management Grade is entitled to travel by 1st Class or AC 2-tier Sleeper by train. He may, however, travel by air (economy class) if the distance to be traveled is more than 1000 kms. He may, however, , 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.

iii. An officer in Senior Management or Top Executive Grade is entitled to travel by AC 1st Class by train or by air (economy class).

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

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

The remaining provisions as in Sub-regulations (2) & (3) of Regulation 41 of Officers' Service Regulations shall remain unchanged.

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

Grades/Scales of officer	**Major 'A' Class Cities**	**Area-I**	**Other Places**
(1)	**(2)**		
Officers in Scale-IV & above	275.00	220.00	190.00
Officers in Scale-I/II/III	220.00	190.00	165.00

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

Explanation:

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

On and from 01/05/2010, Halting Allowance shall be payable at the following rates:

Grade / Scales of Officers	Major 'A' Class Cities (`)	Area I (`)	Other Places (`)
Officers in Scale IV and above	1000/-	800/-	700/-
Officers in Scale I/II/III	800/-	700/-	600/-

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

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

Grades/Scales of officers (1)	**Eligibility to stay (2)**
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 bank's cost or arranged through the bank free of cost, 3/4th of the Halting Allowance will be admissible.

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

(f) Where lodging and boarding are provided at bank's cost or arranged through the bank free of cost, ¼ th of the Halting Allowance will be admissible.

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

(g) A supplementary diem allowance of Rs.10/- per day of halt outside headquarters on inspection duty may be paid to all inspecting officers.

IndiaCode

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 schedule 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.

(The guidelines issued by Govt. in terms of proviso to Regulation 41 are given in Annexure-16)

42. Transfer, Traveling Allowance etc.

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

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

Explanation:
'Family' for the purpose of this regulation will be limited to the spouse as also children, parents, brothers and sisters residing with and wholly dependent on the officer employee.

(2) (i) On and from 1st day of April 1998 an officer on transfer will be reimbursed his expenses for transporting his baggage by goods train upto the following limits:-

Pay Range	Where an officer has Family	Where an officer has no Family
7100/- p.m. to 9820/- p.m.	3000 Kgs.	1500 Kgs.
9821/- p.m. and above	Full wagon	2500 Kgs.

(ii) On and from 1.1.87, if an officer eligible for full wagon avails of the facility of 'Container Service' by railways, he will be reimbursed actual charges for one container if he is in the Junior or Middle Management Grade and for two containers if he is in Senior or Top Management Grade. If the baggage is transported by road between places connected by rail, the reimbursement will be limited to the actual freight charges against submission of bills subject to the cost not exceeding the cost of transportation 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/out-agency. If both the places do not have railway station/out-agency the officer will be paid actual cost of transporting the baggage by road upto the stipulated weights by an approved transport operator.

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

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

IndiaCode

(3) On and from 1.1.1987 but before 1.4.1997, an officer on transfer will be eligible to draw a lump sum amount as indicated below for expenses connected with packing, local transportation, insuring the baggage, etc.

Grade	Lump sum
Top Executive and Senior Management	Rs. 1500.00
Middle Management and Junior Management	Rs. 1000.00

(3) (a) On and from the first day of April, 1997 an officer on transfer will be eligible to draw a lump sum amount as indicated below for expenses connected with packing, local transportation, insuring the baggage, etc.

Grade	Lump sum
Top Executive and Senior Management	Rs. 5000.00
Middle Management and Junior Management	Rs. 4000.00

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

Grade/Scale of officer	Lumpsum
Officers in Scale IV and above	Rs. 12000.00
Officers in Scale I, II and III	Rs. 9000.00

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

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

43. Traveling Allowance on retirement

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

44. Leave Travel Concession

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

(ii) On and from 1.6.1991 once in every 4 years when an officer avails of Leave Travel Concession he may be permitted to surrender and encash his Privilege Leave not exceeding one month at a time. Alternatively, he may whilst traveling in one block of two years to his home town and in other block to any place in India, be permitted encashment of Privilege Leave with a maximum of 15 days in each block or 30 days in one block. For the purpose of leave encashment all the emoluments payable for the month during which the availment of the Leave Travel Concession commences shall be admissible.

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.

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

On and from 01/05/2010, Leave Travel Concession for officers will be as under:

1. During each block of 4 years, an officer shall be eligible for leave travel concession for travel to his place of domicile once in each block of two years. Alternatively, he may travel in one block of two years to his place of domicile and in another block of two years to any place in India by the shortest route.

2. Alternatively, an officer, by exercising an option anytime during a 4 year block or two year block, as the case may be, surrender and encash his LTC (other than travel to place of domicile) upon which he shall be entitled to receive an amount equivalent to 75% of the eligible fare for the class of travel by train to which he is entitled upto a distance of 4500 kms. (one way) for officers in JMG Scale I and MMG Scale II & III and 5500 kms (one way) for officers in SMG Scale IV and above. An officer opting to encash his LTC shall prefer the claim for himself / herself and his / her family members only once during the block / term in which such encashment is availed of. The facility of

encashment of privilege leave while availing of Leave Fare Concession is also available while encashing the facility of LTC.

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

DEFINITION OF FAMILY:

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

b. The term wholly dependent child/parent, wholly dependent physically challenged brother/ sister shall mean such member of the family having a monthly income not exceeding Rs.3500/- p.m.

IndiaCode

If the income of one of the parents exceeds Rs.3,500/- p.m. or the aggregate income of both the parents exceeds Rs.3,500/- p.m., both the parents shall not be considered as wholly dependent on the officer.

Chapter IX

Terminal Benefits

45. Provident Fund and Pension

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

(2) The provident Fund rules framed shall provide that on and from 1.11.1993 -

(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 1.7.1993 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 1.7.1993 to 31.10.1993 shall be made.

(3) Officers joining the Bank's service on or after 29.9.1995 shall be governed by the Pension Scheme.

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

(a) an officer who was in service of the bank prior to 29.9.1995, unless he has specifically exercised an option to become member of the Pension Scheme in response to bank's notice to that effect.
(b) An officer who is recruited on or after 29.9.1995 at the age of 35 years and above, and who has elected to forego his right to Pension in terms of the Pension Scheme.

Note: 'Pay' for the purpose of Provident Fund shall mean basic pay including stagnation increments, Officiating Allowance, Professional Qualification Allowance and increment component of Fixed Personal Allowance.

IndiaCode

6) Provident Fund

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

(b) Officers of State Bank of India will continue to be covered by Contributory Provident Fund Scheme as hitherto.

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

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

7) Pension (other than State Bank of India)

1. The terms of the Bank Employees' Pension Regulations, 1995 dated 9th September 1995/ 26th March 1996 shall not apply to the officers who join the services of Banks on or after 1st April 2010; and they shall be covered by a Defined Contributory Pension Scheme, which shall be governed by the provision of the Contributory Pension Scheme introduced for officers of the Central Government w.e.f. 1st January 2004, and as modified from time to time. Necessary amendments to the relevant provisions of the Bank Employees' Pension Regulations, 1995 dated 29th September 1995/ 26th March

1996 shall be carried out following the procedure in this regard.

2. Further to Clause 6 of the Joint Note signed on 2nd June 2005 between representatives of Officers' Associations and IBA, it is agreed between the parties as under:

(i) With effect from 1st May 2005, the pension of officers who retired or died while in service during the period 1st April 1998 to 31st October 2002 will be re-fixed based on the definition of 'Pay' as defined in Clause 5 of the Joint Note dated 14th December 1999. No arrears of pension and commuted value of pension will be payable on account of such re-fixing of pension.

(ii) With effect from 1st May 2005, the pension of officers who retired or died while in service during the period 1st November 2002 to 30th April 2005 will be re-fixed based on the definition of 'Pay' as defined in Clause 6 of the Joint Note dated 2nd June 2005. No arrears of pension or commuted value of pension will be payable on account of such re-fixation of pension.

3. Further to Clause 2(b) of the Joint Note dated 2nd June 2005, it is agreed between the parties as under:

(i) On and from 1.5.2005, in the case of officers who retired during the period 1.4.1998 to 31.10.2002, dearness relief shall be payable for every rise or be recoverable for every fall, as the case may be, of every 4 points over 1684 points in the quarterly average of the All India Average Consumer Price Index for Industrial Workers in the series 1960=100. Such increase or decrease in dearness relief for every said four points shall be calculated in the manner given below:

Scale of Basic Pension per month	**The rate of Dearness Relief payable as a percentage of Basic Pension**
(i) Upto Rs. 3550	0.24 percent
(ii) Rs.3551 to Rs.5650	0.24 per cent of pension exceeding Rs.3550 plus 0.20
(iii) Rs.5651 to Rs.6010	0.24 per cent of Rs.3550 plus 0.20 per cent of the difference between Rs.5650 and Rs. 3550 plus 0.12 per cent of basic pension in excess of Rs.5650
(iv) Above Rs.6010	0.24 per cent of Rs. 3550 plus 0.20 per cent of the difference between Rs.5650 and Rs.3550 plus 0.12 per cent difference between Rs.6010 and Rs.5650 plus

(ii) In respect of retirees for the period 1.11.2002 to 30.4.2005 for whom pension has been revised w.e.f. 1.5.2005 based on definition of pay in terms of Clause 6(2) of the Joint Note dated 2nd June 2005, dearness relief shall be payable w.e.f. 1.5.2005 for every rise or be recoverable for every fall as the case may be of every four points over 2288 points in the quarterly average of All India Average Consumer Price Index for Industrial Workers in the series 1960=100 @ 0.18% of the basic pension.

(iii) In respect of officers who retire on or after 1.5.2005, dearness relief

shall be payable for every rise or be recoverable for every fall, as the case may be, of every four points over 2288 points in the quarterly average of the All India Average Consumer Price Index for Industrial Workers in the series 1960=100, at the rate of 0.18 per cent of basic pension.

(iv) In respect of officers who retired or died while in service on or after 1.05.2005 Dearness Relief shall be payable at 0.18% of the basic pension or family pension or invalid pension or compassionate allowance as the case may be. Dearness Relief in the above manner shall be paid for every rise or fall of 4 points over 2288 points in the quarterly average of the All India Average Consumer Price Index for industrial workers in the series 1960 = 100.

Note:

The Dearness Relief as above shall be payable for the half year commencing from the 1st day of February and ending with 31st day of July on the quarterly average of index figures published for the months October, November and December of the previous year and for the half year commencing from 1st day of August and ending with the 31st day of January on the quarterly average of the index figures published for the months of April, May and June of the same year.

IndiaCode

46. Gratuity

1) Every Officer, shall be eligible for gratuity on: -
   (a) retirement
   (b) death
   (c) disablement rendering him unfit for further service as certified by a medical Officer approved by the Bank
   (d) resignation after completing ten years of continuous service ; or
   (e) termination of service in any other way except by way of punishment after completion of 10 years of service.

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

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

Provided further that pay for the purpose of Gratuity for an officer who ceased to be in service during the period 1.7.1993 to 31.10.1994 shall be with regard to scale of pay as specified in sub-regulation (1) of Regulation 4.

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

Note:

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

Chapter X

Transferability

47. Transferability:

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

48. Availability on Banks' Duty:

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

49. Joining time on Transfer:

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

(a) to join a new post to which he is appointed while on duty in his old post; or
(b) to join a new post on return from leave.

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

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

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

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

Chapter – XI

MISCELLANEOUS

50. Power to implement regulations:

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

51. Government's decision to be construed as initial decision of the board:

Whenever these regulations require that any matter shall be in accordance with the decision of the Board and where such a matter is covered by the recommendations made in the Report of the Committee consisted by Government's Resolution No.F.4(26)/72/IR dated 19th July, 1973, as accepted by the Government, together with modifications or alterations thereof as may, from time to time, have been or be made by the Govt., such recommendations shall, until varied be deemed to be decisions of the Board.

IndiaCode

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 service in the existing Bank and also his service in the Bank prior to the date of coming into force of these regulations.

53. Revocation of earlier rules etc.:

Any rule, regulation, order, agreement, resolution or other instrument, or any usage, custom, convention or practice governing any matter dealt with in any of these regulations including allowances, perquisites and facilities, shall, on the date when such regulation comes into force and unless the contrary is provided in these regulations, shall cease to have effect in regard to such matter;
Provided that these shall not affect the validity of anything done or any claim arising, prior to that date in pursuance of such agreement, rule, regulation, resolution, other provision or usage, custom, convention or practice.

54. Interpretation:

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

IndiaCode

ANNEXURE – 1

The following guidelines are issued by the Government in terms of proviso to Regulation 4(1) of the UCO Bank (Officers') Service Regulations, 1979:-

(1) Every officer who is governed by the scales of pay as in force as on 31.10.1992 shall be fitted in the scale of pay set out in Regulation 42(2) as on 1.7.1993 on stage to stage basis, i.e. on corresponding stages from first stage onwards and the increments shall fall on the anniversary date as usual except where provided otherwise.
(2) Officers in substantive Scale III i.e. those who are recruited or promoted to Scale III and who are in receipt of first stagnation increment shall be given second stagnation increment w.e.f. 1.11.1994, or three years after having received the first stagnation increment, whichever is latter.

ANEXURE – 2

The following guidelines are issued by the Government in terms of proviso to Regulation 5 of the UCO Bank (Officers') Service Regulations, 1979:-

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

(i) Where an officer employee is under suspension;

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

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

NOTE:

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

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

ANNEXURE – 3

The following guidelines are issued by the Government in terms of proviso to Regulation 6 of the UCO Bank (Officers') Service Regulations, 1979:-

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

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

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

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

(iv) The Junior Management Grade would comprise all other officers, it would include Managers of small branches and pay officers, Accountants or second line officers in small and medium branches and other offices.

(v) In the cases of experts / specialists like Economists, Statisticians, Law Officers etc., as the role of all these officers vary from Bank to Bank, the grade of these officers will have to be determined by the Board on the basis of their experience, expertise and standing in their respective professions.

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

(vii) Regarding classification of branches for the purpose of categorization of Managers w.e.f. financial year 1995, the following norms shall be adopted:

Category of Branch	Business Criteria	Incumbency
(a) Small Branches	Average aggregate deposits and advances below Rs.2 crores during the last 2 years	Scale-I
(b) Medium/Main branches	Average aggregate deposits and advances of Rs.2 crores and above but below Rs.15 crores during the last 2 years	Scale-II
(c) Large Branches	Average aggregate deposits and advances of Rs.15 crores and above but below Rs.50 crores during the last 2 years	Scale-III
(d) Very Large branches	Average aggregate deposits and advances of Rs.50 crores and above but below Rs.150 crores during the last 2 years	Scale-IV
(e) Exceptionally Large Branches	Average aggregate deposits and advances of Rs.150 crores and above during the last 2 years	Scale-V

Note:

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

IndiaCode

ANNEXURE – 4

The following guidelines are issued by the Government in terms of proviso to Regulation 8(1) of the UCO Bank (Officers') Service Regulations, 1979:-

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

Explanation:

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

(2) In respect of officers fitted in the Junior Management Grade, i.e. Scale-I under new scales, an amount equal to the next increment due to him in the scale applicable to the officer immediately prior to the appointed date (existing scale) should be added to the pay in the existing scale and fitment in the new scale worked out accordingly. Where an officer has already reached the maximum in his existing scale the amount of increment to be added shall be the last increment drawn by him. The amount to be added shall be the actual quantum of increment alone and not the DA paid thereon.

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

(4) For the purpose of fitment in the new scales of pay the DA actually drawn by the officer immediately before the appointed date shall eb taken into account subject to the following provision:

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

ANNEXURE – 5

The following guidelines are issued by the Government in terms of proviso to Regulation 14 of the UCO Bank (Officers') Service Regulations, 1979:-

The Competent Authority for the purpose of promotion to various scales in the officers' cadre shall be as follows:-

From promotion from	Committee comprising
1. Junior Management Grade Scale-I to Middle Management Grade Scale-II	One Deputy General Manager and two Assistance General Managers
2. Middle Management Grade Scale-II to Middle Management Grade Scale-III	One General Manager and two Deputy General Managers
3. Middle Management Grade Scale-III to Senior Management Grade Scale-IV	The Chairman & Managing Director or the Executive Director, two General Managers or, in the absence of second General Manager, a Deputy General Manager.
4. Senior Management Grade Scale-IV to Senior Management Grade Scale-V	The Chairman & Managing Director, the Executive Director & one General Manager.
5. Senior Management Grade Scale-V to Top Executive Grade Scale-VI	The Chairman & Managing Director, the Government Director & the Reserve Bank of India Director.
6. Top Executive Grade Scale VI to Top Executive Grade Scale VII	The Chairman & Managing Director, the Government Director & the Reserve Bank of India Director.

NOTE:

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

ANNEXURE – 6

The following guidelines are issued by the Government in terms of proviso to Regulation 17 of the UCO Bank (Officers') Service Regulations, 1979:-

(1) The Board shall formulate the eligibility criteria and details of the processes to be employed for promotion of officers from one scale/grade to another, subject to the following provision. This should be done not later than 6 months from the appointed date. Till such time as the new promotion policy is formulated, the bank may, subject to the approval of the Board, continue with the existing promotion practices.

(2) Subject to the availability of vacancies and the eligibility criteria given below, all promotions whether from one scale to another or one grade to another shall be no the basis of merit with weightages, if any for service record, educational / professional qualifications, etc., as may be prescribed by the Board from time to time, except that Board shall not provide any weightage for seniority.

(3) The minimum eligibility in terms of number of years of service for promotion from one officers' scale to another shall generally be as under:-

(a) From Junior Management Grade Scale-I to Middle Management Grade Scale-II – 7 years of satisfactory service in Junior Management Grade Scale-I;

Provided that the officer has put a minimum of two years service in a rural branch. As regards specialist officer, he should take the requisite rural branch experience as and when he switches over to the main stream of banking.

NOTE: The proviso to the above guidelines will become operative in respect of promotions to be made w.e.f. 1/6/1988.

IndiaCode

(b) From Middle Management Grade Scale-II to Middle Management Grade Scale-III – 5 years of satisfactory service in Middle Management Grade Scale-II;

Provided that the officer has put in a minimum service of three years as an officer in a "rural" and / or "semi-urban" branch. This is inclusive of the two years rural branch experience prescribed for promotion from JMG Scale I to MMG Scale II. As regards the specialist officer, he should take the requisite rural/semi-urban branch experience as and when he switches over to the main stream of banking.

NOTE: The proviso to the above guideline will become operative w.e.f. 1.6.1988.

(c) From Middle Management Grade/Scale-III to Senior Management Grade/Scale-IV – 5 years of satisfactory service in MMG Scale-III.

(d) From Senior Management Grade/Scale-IV to Senior Management Grade/Scale-V – 3 years of satisfactory service in SMG Scale-IV.

(e) From Senior Management Grade/Scale-V to Top Executive Grade/Scale-VI – 2 years of satisfactory service in SMG Scale-V.

(f) From Top Executive Grade/Scale-VI to Top Executive Grade/Scale-VII – 3 years of satisfactory service in Top Executive Grade Scale-VI.

(4) The above eligibility criteria may be relaxed suitably in case where the number of eligible officers is less than three times the number of posts available in the next higher scale / grade.

(4)(a) All promotions will be made only prospectively. In case, the implementation of promotions is delayed due to unavoidable reasons, promotions can be effected from a date not earlier than the date on which DPC /competent authority cleared the promotions.

(5) The number of persons to be considered for promotion from one scale to another shall normally be restricted to three to four time the number of posts for which promotions are being considered;

Provided that the Board of Directors may relax this criteria in exceptional circumstances after recording the reasons therefore in writing.

(6) All promotion to Senior Management Grade Scale-V will be made by a committee consisting of Managing Director, Executive Director and one General Manager of the Bank on the basis of the evaluation of the past performance and assessment of the potential of the eligible officers by the such committee.

All promotions to top Executive Grade Scale-VI and VII will be made by a committee of Directors consisting of the Managing Director, the Govt. Director and the RBI's Director on the Board of the Bank on the basis of evaluation of the past performance and the assessment of the potential of the eligible officers by such committee.

(6)(a) There shall be no appeal against the decision of the committee of Directors (indicated in para 6 above). However, an officer aggrieved with the decision of the committee may take a representation to the said committee with in a period of three months from the date on which the promotion was announced. The committee should consider such representations as soon as they are received and, in any case, not later than six months from the receipt of the representation and review or modify its earlier decision if considered necessary. The decision of the committee shall be recorded in writing.

(b) The decisions of the committee have to be placed before the Board of Directors for ratification before being implemented.

(c) The afore-mentioned guidelines notwithstanding, an officer employee of the bank, whether he/she is recruited as a sports person or otherwise, be considered for one out of turn promotion in his/her entire career, after he/she wins a medal for the country or is awarded a National Award by the Government of India or a prize in an individual event or in team event as a playing member of the team in Olympics, Asiad or any other international event in which either all the nations are eligible to participate or a few selected on the basis of their performance and past record, have been invited to participate.

If an officer employee wins an award, prize, medal in any other international event, or in exceptional cases, if an officer employee has been continuously performing well and winning tournaments, championships, prizes, medals, etc. at the National level , and the bank may promote him/her after seeking the views of the Banks' Sports Board.

Further, as a one time measure, those sports persons who have given repeated outstanding performances at the international level in the past, after joining the Bank's service have won medals/trophies/tournaments/championships in major international events but have not been given any out of turn promotion, if necessary, in consultation with Bank's Sports Board.

ANNEXURE – 7

The following guidelines are issued by the Government in terms of proviso to Regulation 19(1) & (2) of the UCO Bank (Officers') Service Regulations, 1979:-

19(1) The age of retirement on an officer in the Bank shall be determined in accordance with the following conditions:-

(i) The age of retirement of an officer in the bank shall be 60 years.
(ii) Subject to the provisions of the Regulations, every officer shall retire from the service on the afternoon of the last date of the month in which he attains at the age of 60 years provided that the officer whose date of birth is 1st of month shall retire from the service on the afternoon of the last day of the preceding month on attaining the age of 60 years.
(iii) No extension shall be given to any officer employee beyond 60 years of age.

(2) The Special Committee for reviewing the cases of the officers in Scale-V and above shall be the DPC constituted for their promotion under regulation 17 of the Officers' Service Regulations i.e. the Chief Executive, Government Director and the RBI Director on the Board of the Bank.

IndiaCode

ANNEXURE – 8

The following guidelines are issued by the Government in terms of proviso to Regulation 22(2) of the UCO Bank (Officers') Service Regulations, 1979:-

For the purpose of Regulation 22(2)(i) and other Regulations, Major 'A' class cities shall mean the following cities effective from 01/08/1982:-

Ahmedabad, Bangalore, Mumbai, Calcutta, Delhi, Hyderabad and Chennai.

ANNEXURE – 9

The following guidelines are issued by the Government in terms of proviso to Regulation 23(ii) of the UCO Bank (Officers') Service Regulations, 1979:-

With effect from 1.11.2007, a Special Area Allowance may be paid to the Officer Employees at places indicated in column 1 below and at the rates indicated in column 2 till such time they are withdrawn or modified either wholly or partially.

Provided that if at any of the places indicated in column 1 below Hill and Fuel Allowance as provided under Reg.23(x) is also payable, then the officer shall be eligible to draw only higher of the two allowances and not both. Provided further that if such higher of the two allowances is less than the aggregate of Special Area Allowance and Hill and Fuel Allowance drawn by the officer on 31.12.1989 then such difference shall be protected as personal allowance till such time the officer remains at that place.

Sr. No.	Area	Allowances (Rs.)	
		Pay below Rs.14,700/	Pay above Rs.14,700/
1	2	3	4
1.	Mizoram		
	a) Throughout Lunglei District excluding areas beyond 25 kms. from Lunglei town of Mizoram.	2000	2600
	b) Throughout Aizawl	1600	2100
	c) District of Mizoram	1200	1500
2.	Nagaland	1600	2100
3.	Andaman & Nicobar Islands		
	a) North Andaman, Middle Andamans, Little Andaman, Nicobar & Narcondum Islands	2000	2600
	b) South Andaman (including Port Blair)	1600	2100
4.	Sikkim	2000	2600
5.	Lakshadweep Islands	2000	2600
6.	Assam	320	400
7.	Meghalaya	320	400
8.	Tripura		
	a) Difficult areas of Tripura	1600	2100
	b) Throughout Tripura except difficult areas.	1200	1500
9.	Manipur	1200	1500
10.	Arunachal Pradesh		
	a) Difficult areas of Arunachal Pradesh	2000	2600
	b) Throughout Arunachal Pradesh other than difficult areas.	1600	2100

IndiaCode

Sr. No.	Area	Allowances (Rs.)	
		Pay below Rs.14,700/-	Pay above Rs.14,700/-
1	2	3	4
11.	Jammu & Kashmir		
	1) Kathua District:		
	Niabat Bani, Lohi, Malhar and Machhodi	2000	2600
	2) Udhampur District:		
	a) Dudu Basantgarh, Lander Bhamag Illaqa, other than those included in Part 2(b).	2000	2600
	b) Areas upto Goel from Kamban Side and areas upto Arnas from Keasi side in Tehsil Mohre.	1600	2100
	3) Doda District:		
	Illaquas of Padder and Niabat Nowgam in Kishtwar Tehsil	2000	2600
	4) Leh District :		
	All places in the District	2000	2600
	5) Barmulla District		
	a) Entire Gurez-Nirabat, Tangdar Sub-Division and Keran Illaqua	2000	2600
	b) Matchill	1600	2100
	6) Poonch and Rajouri District :		
	Areas in Poonch and Rajouri District excluding the towns of Poonch and Rajouri and Sunderbani and other urban areas in the two Districts	1200	1500
	7) Areas not included in (1) to (6) above, but which are within the distance of 8 kms. from the line of Actual Control or at places which may be declared as qualifying for border allowance from time-to-time by the State Government for their own staff.	1200	1500
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

IndiaCode

Sr. No.	Area	Allowances (Rs.)	
		Pay below Rs.14,700/-	Pay above Rs.14,700/-
1	2	3	4
	(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
	(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

IndiaCode

Sr. No.	Area	Allowances (Rs.)	
		Pay below Rs.14,700/-	Pay above Rs.14,700/-
1	2	3	4
	(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.	1200	1500
	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.		
	(7) Mandi District: Chhuhar Valley of Jogindernagar Tehsil, Panchayats in thunag Tehsil-of Bagraa, Chatri, Chhotdhar, Garagushain, Gatoo, Garyas, Janjehli, Jaryar, Johar, Kalhani, Kalwan, Kholanal, Loth, Silibagi, Somachan, Thachdhar, Tachi, Thana, Panchayats of Dharampur Block- Binga, Kamlah, Saklana, Tanyar and Tarakholah, Panchayats of Karsog Tehsil – Balidhar, Bagra, Gopalpur, Khajol, Mahog, Mehudi, Manj, Pekhi, Sainj, Sarahan and Teban, Panchayats of Sundernagar Tehsil – Bohi, Batwara, Dhanyara, Paura-Kothi, Seri and Shoja.	1200	1500
	(8) Sirmaur District: Panchayats of Bani, Bakhali (Pachhad Tehsil), Bharog Bheneri (Paonta Tehsil), Birla (Nahan Tehsil), Dibber (Pachhad Tehsil) and Thana Kasoga (Nahan Tehsil) and Thansgin Tract	1200	1500
	(9) Solan District : Mangal Panchayat.	1200	1500

Sr. No.	Area	Allowances (Rs.)	
		Pay below Rs.14,700/-	Pay above Rs.14,700/-
1	2	3	4
	(10) Remaining areas of Himachal Pradesh not included in (1) to (9) above.	320	400
13.	Uttar Pradesh: Areas under Chamoli, Pithoragarh and Uttar Kashi Districts	2000	2600
14.	Uttaranchal (Uttarakhand): Areas under Rudraprayag and Champavat Districts.	1600	2100

ANNJUXURE – 10

The following guidelines are issued by the Government in terms of Regulation 24 of the UCO Bank (Officers') Service Regulations 1979 :-

Reimbursement of hospitalization expenses under Regulation 24(1)(b)(i) shall be in terms of Hospitalization Scheme laid down under the Bipartite Settlement for workmen employees, subject to the following limits:-

IndiaCode

Scale of Officer	Limits
(a) Junior Management Grade Scale I and Middle Management Grade Scale II and III	(i) Bed Charges Self: Rs.225/- Family: Rs.180/- (ii) Other Charges One and a quarter times the limits laid down under the Hospitalisation Scheme applicable to workmen employees.
(b) Senior Management Grade Scales IV and V and Top Executive Grade Scales VI and VII	(i) Bed Charges Self: Rs.300/- Family: Rs.240/- (ii) Other Charges One and a half times the limits laid down under the Hospitalisation Scheme applicable to workmen employees.

ANNEXURE – 11

The following guidelines are issued by the Government in terms of Regulation 25 of the UCO Bank (Officers') Service Regulations 1979 :-

(i) An officer should be provided accommodation by the Bank only if he does not have his own house at that center. Exception to this, on account of his own house being far below the status of the officer, may be made only in exceptional cases with the approval of the Board of Directors.

(ii) No Officer should be allowed to lease his own house to the Bank for residential purpose for himself.

Note: Own house should include a house owned by an officer in his own name or in the name of his wife or a dependent child.

As an exception to Sub-para (i) of the above guidelines, in genuine cases where an officer is not in a position to occupy his own house as the same is not vacated for his occupation by the tenants, the bank may, entirely at its discretion and depending upon facts of the case, provide the concerned officer with Bank's Accommodation. However, the Bank must ensure that the officer has taken positive steps including legal, and is vigorously pursuing the same, for obtaining vacant possession of the flat. The facility of bank's accommodation may be withdrawn after the officer succeeds in obtaining possession of his flat or it becomes clear that he is colluding with the tenants etc. in not getting it vacated.

IndiaCode

ANNEXURE – 12

The following guidelines are issued by the Government in terms of Regulation 26 of the UCO Bank (Officers') Service Regulations 1979 :-

(1) The facility of personal use of Bank's car should normally be confined to executives in the Top Executive cadre of the Bank. The Board may, however, extend this facility to such other officers as may be considered necessary having regard to the special circumstances of the Bank'.

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

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

ANNEXURE – 13

The following guidelines are issued by the Government in terms of Regulation 27 of the UCO Bank (Officers') Service Regulations 1979 :-

The Board shall lay down the terms and conditions on the basis of which loans for the purchase of motor car or other forms of conveyance shall be sanctioned to an officer subject, however, to the following conditions:-

(1) An officer drawing a basic pay of less than Rs.6210/- p.m. shall not be eligible for a loan for purchase of a motor car.
However, a physically handicapped officer drawing a basic pay of less than Rs.6210/- p.m. shall be eligible for a loan for purchase of special motor car marketed by Maruti Udyog Ltd., provided he has completed 5 years of continuous service in the Bank.

(2) The maximum amount of loan that may be granted for the purchase of motor car shall be 80% of the cost of the motor car subject to a maximum of Rs.1,60,000/-. The maximum amount for purchase of any other conveyance shall be 90% of the conveyance subject to a maximum of Rs.30,000/-.

The maximum ceiling of Rs.30,000/- mentioned at para (2) above will not be applicable in the case of Agri. Field Officers and Marketing Officers; in their cases the amount of loan will be subject to a ceiling of 90% of the cost of the vehicle.

(3) The rate of interest on the above loans will be as follows:

Motor Car Loan – 8.5% p.a. (Simple) for loan upto Rs.80,000/- and higher of Bank rate or 12% p.a. (simple) for loan beyond Rs.80,000/-

Scooter/Motor Cycle Loan – 7.5% p.a. (Simple) for loan upto Rs.15,000/- and higher of Bank rate or 12% p.a. (Simple) for loan beyond Rs.15,000/-.

(4) Loan, together with interest thereon shall be repayable in not more than 200 monthly installments in the case of motor car and in not more than 84 installments in the case of loan for purchase of any other conveyance.

IndiaCode

ANNEXURE – 14

The following guidelines are issued by the Government in terms of Regulation 28 of the UCO Bank (Officers') Service Regulations 1979 :-

The Board shall lay down detailed terms and conditions on the basis of which loans may be sanctioned to an officer confirmed in the bank service for purchase of land and /or for construction of a house or for purchase of or for construction of a house/flat/apartment subject to the following conditions:-

1. ELIGIBILITY:

(i) Only an officer who has completed 5 years of continuous service in the bank shall be eligible for loan. Provided that the competent authority may relax this condition in such cases where the officer was in confirmed service of public sector bank of public sector financial institution or Reserve Bank of India or Central Government / State Government or an undertaking of Central / State Government before joining the service of the bank and had not availed of any housing loan from his previous employer.

(ii) Ex-servicemen may account their past military service for the purpose of eligibility after their confirmation in the Bank.

(iii) If the husband and wife either working in the same bank or in different banks or one spouse working in Central Government / State Government or public enterprises or some other Government Institute or local body etc., HBA will be admissible to only one of them. The bank will obtain a certificate from the

employee that no HBA has been availed of by his / her spouse or will be availed by him/her.

(iv) A bank officer on deputation to a Govt. Department or on foreign service will be entitled for HBA from his/her parent bank only.

(v) Officers under suspension will also be eligible for HBA but they should furnish collateral security in the form of sureties from two permanent officers of the Bank.

(vi) The officer shall be entitled to housing loan only once in his service career and under no circumstances he will be sanctioned a second or additional HBA. If an officer has availed himself of HBA for construction of house etc. as specified in para 5(i) he / she will not be entitled to HBA for enlargement of accommodation specified in para 5(ii) and vice-versa.

2. PURPOSES:

(i) Acquiring a plot and construction a house thereon;

(ii) Constructing a new house on the plot already owned by the official or jointly with his/her spouse;

(iii) Getting a plot under co-operative schemes and building a house, where title will vest on the official after the house is built.

(iv) Enlarging living accommodation in an existing house owned by the official or jointly with spouse. The total cost of the existing structure (excluding cost of land) and the proposed additions should not exceed the prescribed cost ceiling.

(v) Conversion of hire-purchase into outright purchase of house / flat from State Housing Boards or similar Govt. controlled bodies and outright purchase of new built house or flat from Govt., Semi-Govt. or local bodies, Housing Boards, Development Authorities etc. and from private parties.

(vi) Purchasing of house / flat under self financing housing scheme and co-operative Group Housing Societies.

(vii) Repayment of loan taken from bank/private source for house construction, even if the construction has already commenced.

(viii) Constructing the residential portion alone of the building on a plot which is earmarked as shop-cum-residential plot in a residential colony.

3. CONDITIONS:

(i) The official should not have availed of any loan or advance for the purpose from any other Government source and Housing Board, other semi-Government, local Bodies or Development Authorities etc. Where such loan has been availed of, HBA can be granted if the bank employee undertakes to repay the outstanding loan forth with in one limpsum.

(ii) The official or spouse or minor child should not already own a house in the town / urban agglomeration where the house is proposed to be constructed or acquired.

(iii) The title to the land should be clear.

(iv) Advance for ready built house or flat is admissible for outright purchase only. The purchase can be from Government / semi-Government bodies, Housing Boards, Development Authorities, Registered Co-operative Societies etc. or from private parties.

4. COST CEILING:

(i) Cost of house excluding cost of land should not exceed Rs.18 lakhs for Major ‘A’ Class Cities and Rs.6 lakhs for other cities. The ceiling may be relaxed upto 25% based on merit by the Bank. It would however be incumbent on the sanctioning

authority to satisfy himself regarding means of finance and sources thereof before accepting cost of house in individual loans.

(ii) In the case of enlargement to existing accommodation the total cost of the existing structure and the cost of enlargement should not exceed the limit.

(iii) If CPF withdrawal is also taken for house building, the total amount of CPF withdrawal and the house building advance should not exceed the limit.

(iv) If the advance is for constructing residential part of the building on a shop-cum-residential plot situated in a residential colony:-

(a) the cost of land, the cost of super-structures of the proposed residential portion and shop(s) should not exceed the ceiling limit.
(b) the entire property including the shop(s) and the residential portion should be mortgaged.
(c) the entire building including the shop(s) should be insured against fire, lightning, floods etc.

5. AMOUNT OF ADVANCE:

(i) Rs.7.5 lakhs; or the estimated cost of purchase/construction, whichever is least in the case of:-
(a) Construction of a new house on an existing plot;
(b) Purchase a plot and constructing a house thereon;
(c) Purchase of a ready built house or flat which has not been occupied. The above limit is further subjected to the repaying capacity of the official.

(ii) For repairs/renovations/enlargement of the existing accommodation, Rs.2 lakhs or the estimated cost of repairs/renovations/enlargement, whichever is least.

6. DISBURSEMENT OF ADVANCE:

Disbursement of installment is to be related to the progress in the construction of the housing unit. However, where individual land documents are available, equitable mortgage should be essential before disbursement of the loan. This should be subject to legal opinion to be furnished to the sanctioning authority.

Mortgage or mortgage deed would mean creation of equitable mortgage and not registered mortgage.

For purchase of land and construction – single storied house – 20% or the actual cost of plot, whichever is less on execution of agreement, 50% of the balance on execution of the equitable mortgage deed and the balance on the construction reaching the plinth level.

For purchase of land and construction – double storied house – 15% or the actual cost of plot, whichever is less on execution of agreement, 50% of the balance on execution of the equitable mortgage deed and the balance on the construction reaching the plinth level.

For the purchase of house / flat from co-operative group housing society – disbursement of loan within the sanctioned limit may be made in the light of demands made by the co-operative group housing society, subject to obtention of equitable mortgage as early as possible.

7. TIME LIMIT FOR UTILIZATION OF ADVANCE:

(i) **Purchase of land:** Deal for purchase of land should be completed and the sale deed produced within six months, failing which the advance should be refunded in lump sum.

(ii) **Purchase of house:** Acquisition of mortgage to Bank should be completed within 3 months. Extension of time limit may be granted by the competent authority.

(iii) **Purchase of new flat:** It should be completed within three months unless extension of time limit is granted.

Surety in certain cases: In addition to execution of mortgage / agreement, the surety of an approved permanent official is necessary before releasing the sanctioned advance or any part thereof to:

(a) Officials who are not permanent.
(b) Officials who are due to retire from service within 18 months following the date of application for advance.
(c) Permanent officials (covered by (b) above) requiring the advance for the purchase of a ready built house.

8. CONSTRUCTION:

i) **Adherence to Plans:** The construction should be exactly according to the approved plan and specification on the basis of which the advance was sanctioned. Prior concurrence of the Ministry of Urban Development or other concerned local body as the case may be is necessary for any deviation.

ii) **Time limit:** The construction should be completed within 18 months of the date on which the first installment is drawn. Extension of time is permissible upto one year by the competent authority and for a longer period by the Chairman & MD or ED if the work is delayed due to circumstances beyond the bank officer's control.

iii) **Insurance:** On completion of construction / purchase, the house should be insured by the official at his cost against fire, flood and lightning for the full value of the house. The insurance policy should be deposited with the bank and the premia receipts should be produced for inspection. The insurance should be kept alive till liquidation of advance.

iv) **Maintenance:** The house should be maintained in good repair at owner's cost and kept free from all encumbrances. The official should pay all taxes regularly and furnish a certificate annually to that effect. Annual inspection may be carried out by the competent authority for checking up the maintenance.

9. INTEREST:

(A) For loans sanctioned upto 30th September 2001 -

(i) Upto Rs.1.10 lakhs -- 5% p.a. (simple)
(ii) Above Rs.1.10 lakhs
but upto Rs.5.00 lakhs -- 11% p.a. (simple)
(iii) Above Rs.5.00 lakhs -- 12% p.a. (simple)

(A) For loans sanctioned on or after upto 1st October 2001 -

(i) Upto Rs.1.10 lakhs -- 5% p.a. (simple)
(ii) Above Rs.1.10 lakhs
but upto Rs.5.00 lakhs -- 10% p.a. (simple)
(iii) Above Rs.5.00 lakhs -- 11% p.a. (simple)

10. REPAYMENT OF ADVANCE:

i) The loan, together with interest thereon, shall be repayable in not more than 240 monthly installments provided that the officer may select to repay in a shorter period if he so desires. The amount of interest on housing loan should be recovered in 60 installments only after the principal has been adjusted in full in 180 installments. In case, however, the repayment is to be effected in a shorter period, the number of installments towards principal and interest should be in the ration of 3:1, the principal being adjusted first in full.

ii) In the case of construction of new house, recovery will commence from the pay of the month following the completion of the house or the 18th month after the date of payment of loan whichever is earlier. If the loan is taken for purchase of a ready built house, recovery will commence from the pay of the month following that in which the advance is taken.

iii) In the case of construction of a new house by a Government agency, recovery will commence from the pay of the month following the completion of the house or the 36th month after the date of payment of the first installment, whichever is earlier.

iv) The interest will be charged from the date of the payment of the loan or the first installment of loan where such loan is paid in installments. The amount of interest will be calculated on the balance outstanding on the last day of the month.

v) In the process of recovery, the portion of the loan carrying higher rate of interest will be treated as having been refunded first.

IndiaCode

11. APPLICABILITY AND OPTION:

This scheme (fresh/revised) will be applicable to all the officer employees who join the bank on or after 1.3.1992. However, an officer employee, who joined the bank before 1.3.1992 may have the option to apply for loan under the existing scheme of bank or the revised scheme provided he has not already availed himself of any housing loan either from the bank or any other Central / State Govt., Institution or local body. However, he will have to exercise his option within 3 months of the issue of circular by the bank and option once exercised shall be final. In case no option is received it will be assumed that the employee has exercised option for the new scheme.

An officer who has already taken the house building advance under the bank's existing scheme before 1.3.1992 and desires to avail of the facility as per the revised guidelines issued by the Government on 26.2.1992, his request may be considered provided the construction has not been completed and application is made within a period of 18 months from the withdrawal of the first installment for construction of the house. In case, the officer has taken loan for construction of the house under self financing scheme or any other scheme of Delhi Development Authority / Co-operative Society and the possession has not yet been handed over to him, his request may also be considered for revision in the limit provided the request is made within 3 years from withdrawal of the first installment. The total loan (including additional loan) should not exceed the cost of construction originally estimated and the officer will have to abide by all the terms and conditions stipulated in the revised guidelines.

ANNEXURE – 15

The following guidelines are issued by the Government in terms of Regulation 29 of the UCO Bank (Officers') Service Regulations 1979 :-

The Board of each of the banks should formulate detailed rules for reimbursement of entertainment expenses incurred by an officer of the bank. The facility would normally be

available only to branch managers and officers in senior management and top executives/grades/scales.

The maximum permissible limit for such reimbursement may not exceed Rs.2000/- per annum in the case of an officer in the Senior Management Grade and Rs.5000/- per annum in the case of an officer in Top Executive Grade. The reimburse would be made only on the production of actual receipts. However, expenses incurred upto 50% of the limit may be reimbursed on the basis of a certificate by the concerned officer.

The categories of officers upto SMGS-V entitled to reimbursement of admission fees for membership of clubs/associations would be determined by the Board of each bank. However, reimbursement of such admission fees shall in no case exceed Rs.1000/-.

For officers in the rank of Dy. General Manager and above, the bank may take corporate membership of one club located at its Head Office/Local Office/Zonal Office. The officers availing the facility of corporate membership shall not be eligible for reimbursement of fees as referred to in para 3 above.

ANNEXURE – 16

The following guidelines are issued by the Government in terms of Regulation 41 of the UCO Bank (Officers') Service Regulations 1979 :-

With effect from 4.10.1996, if officers in Top Management Grade (Scales VI & VII) are unable to stay in ITDC hotels in Delhi and in other hotels in Calcutta & Mumbai within the tariff limit of ITDC hotels, they may be reimbursed actual lodging expenses 125% of the tariff of their entitle class at Mumbai, Calcutta and Delhi.

IndiaCode

NB: 1. The portion written in blue colour in this OSR are the outcome of settlement dated 27.4.2010, which are still ad-hoc in nature till the relevant regulations are amended.

2. We have made an attempt to update the OSR. Any omission/suggestion may be Sent to AIUCBOF.