PUNJAB NATIONAL BANK
HUMAN RESOURCES DEVELOPMENT DIVISION
Corporate Office, Plot No. 4, Sector – 10
Dwarka, New Delhi - 110075

Date: 3 April 2018

TO ALL OFFICES

HRDD Circular No. 772

Reg: Punjab National Bank (Officers') Service Regulations, 1979 - Amendments

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The salient features of the joint notes dated 02.06.2005 and 27.04.2010 were circulated vide HRDD Circular No. 262 dated 11.06.2005 and HRDD Circular No. 628 dated 12.06.2010 respectively. Further, directions with regard to reimbursement of Medical expenses for the year 2007 were conveyed vide HRDD Circular No. 631 dated 21.06.2010.

The provisions of the aforesaid joint notes have already been implemented from the appropriate dates, pending amendments to Punjab National Bank (Officers') Service Regulations, 1979.

As per Section 19(1) of Banking Companies (Acquisition & Transfer of Undertakings) Act, 1970, amending of the Officers Service Regulations, 1979 requires consultation with Reserve Bank, previous sanction of Central Government and notification in the Official Gazette.

These amendments have since been notified in the Official Gazette of India, dated January 13, 2018. The amended Regulations are annexed for information.

(PUNIT JAIN)
GENERAL MANAGER

Annexed: PNB (Officers') Service Regulations - Amendments

PUNJAB NATIONAL BANK
Human Resources Development Division
Head Office, Plot No. 4, Sector 10 – Dwarka,
New Delhi – 110 075

18th December, 2017

NOTIFICATION

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 the Punjab National Bank in consultation with the Reserve Bank of India and with the previous sanction of the Central Government, hereby makes the following regulations further to amend the Punjab National Bank (Officers') Service Regulations, 1979, namely :-

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1. (1) These regulations may be called the Punjab National Bank (Officers') Service (Amendment) Regulations, 2010.

   (2) They shall come into force with effect from the 2nd day of June 2005 except wherever stated otherwise in the respective regulations.

2. In the Punjab National Bank (Officers') Service Regulations, 1979, (hereinafter referred as the said regulations), in regulation 3, -

   (i) for clause (g), the following clause shall be substituted, namely :-

   '(g) ''Family" means the spouse of the officer (who is not an employee of the Bank), wholly dependent unmarried children (including dependent step and legally adopted children) and parents ordinarily residing with and wholly dependent on the officer';

   (ii) for clause (o), the following clause shall be substituted, namely:-

   '(o) "Wholly dependent children or parents" mean children or parents having an income not exceeding Rs.2,550 per month'.

Note: If the income of one of the parents exceeds Rs.2,550 per month or the aggregate income of both the parents exceeds Rs.2,550 per month, both the parents shall not be considered as wholly dependent on the employee;'

3. In the said regulations, in regulation 4, for sub-regulation (4), the following sub-regulations shall be substituted, namely:-

'(4) On and from the 1st day of November 2002, the scales of pay specified against each grade shall be as under:-

(a) Top Executive Grade :

Scale VII = Rs. 29340 - $\frac{680}{2}$ – 30700 – $\frac{900}{1}$ – 31600 - $\frac{1000}{1}$ - 32600

Scale VI = Rs. 26620 – $\frac{680}{4}$ – 29340

(b) Senior Management Grade :

Scale V = Rs. 24140 – $\frac{620}{4}$ – 26620

Scale IV = Rs. 20480 – $\frac{560}{1}$ – 21040 – $\frac{620}{5}$ – 24140

(c) Middle Management Grade :

Scale III = Rs. 18240 – $\frac{560}{5}$ – 21040 – $\frac{620}{2}$ – 22280

Scale II = Rs. 13820 – $\frac{500}{1}$ – 14320 – $\frac{560}{10}$ – 19920

(d) Junior Management Grade :

Scale I = Rs. 10000 – $\frac{470}{6}$ – 12820 – $\frac{500}{3}$ – 14320 – $\frac{560}{7}$ – 18240

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Note: Every officer who is governed by the scales of pay as in force as on 31st October, 2002 shall be fitted in the scale of pay set out as in this sub-regulation as on 1st November, 2002 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;

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

4. In the said regulations, for regulation 5, the following regulation shall be substituted, namely:-

'5. Increments – (1) Subject to the provisions of sub-regulation (4) of regulation 4, on and from the 1st day of November, 2002, the increments shall be granted subject to the following conditions, namely:-

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

(b) Officers in Scale I and Scale II, one 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 clause (c) below subject to their crossing the efficiency bar as per guidelines of the Government;

(c) Officers including those referred to in clause (b) above who reach the maximum of the Middle Management Grade Scales II and III shall draw stagnation increment(s) for every three completed years of service after reaching the last

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stage of the Scale II or Scale III, as the case may be, subject to a maximum of two such increments of Rs.560 each for officers in the last stage of Scale II and one such increment of Rs.620 for officers in the last stage of Scale III;

Provided that on and from the 1st day of November, 1994 the 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:

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

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

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

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

(b) on and from the 1st day of November, 1987, officers who reach or have reached the maximum in the pay scale and are unable to move further except by way of promotion shall subject to Government guidelines, if any, be granted

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Professional Qualification Allowance in lieu of additional increments as specified in the Table below:

TABLE

Those who have passed: only Part I of Certified Associate of Indian institute of Bankers	(i) Rs. 100 per month after one year, of which Rs.75 shall rank for superannuation benefits.
Those who have passed: both Parts of Certified Associate of Indian institute of Bankers	(i) Rs. 100 per month after one year, of which Rs.75 shall rank for superannuation benefits. (ii) Rs. 250 per month after two years, of which Rs.200 shall rank for superannuation benefits.

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(c) on and from 1st day of November, 1994, other things being equal, the quantum of Professional Qualification Allowance shall stand revised as specified in the table below:-

TABLE

Those who have passed: only Part I of Certified Associate of Indian institute of Bankers	(i) Rs.120 per month after one year on reaching top of the scale.
Those who have passed: both parts of Certified Associate of Indian institute of Bankers	(i) Rs.120 per month after one year on reaching top of the scale; (ii) Rs.300 per month after two years on reaching top of the scale:

Provided that officers who are eligible to draw Fixed Personal allowance in terms of clause (b) of sub-regulation (3) of regulation 5, 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 the 1st day of November, 1999, other things being equal, the quantum of Professional Qualification Pay shall stand revised as specified in the table below:-

TABLE

Those who have passed Junior Associate of Indian institute of Bankers or Part-I of Certified Associate of Indian Institute of Bankers:	(i) Rs.150 per month after one year on reaching maximum of the scale.
Those who have passed Junior Associate of Indian Institute of Bankers and Certified Associate of Indian Institute of Bankers or both parts of Certified Associate of Indian Institute of Bankers:	(i) Rs.150 per month after one year on reaching maximum of the scale; (ii) Rs.360 per month after two years on reaching maximum of the scale:

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

(e) on and from the 1st day of November, 2002, other things being equal, the quantum of Professional Qualification Pay shall stand revised as specified in the table below:-

TABLE

Those who have passed Junior Associate of Indian Institute of Bankers or Part I of Certified Associate of Indian Institute of Bankers	(i) Rs.300 per month after one year on reaching maximum of the Scale.
Those who have passed both parts of Certified Associate of Indian Institute of Bankers	(i) Rs.300 per month after one year on reaching maximum of the Scale; (ii) Rs.750 per month after two years on reaching maximum of the Scale:

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

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

(ii) on and from the 1st day of November, 1994, Professional Qualification Allowance or Professional Qualification Pay, as the case may be, shall rank for Dearness Allowance, House Rent Allowance and superannuation benefits.

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

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

(v) if an officer, as on the 2nd day of June, 2005 has already acquired any of the said qualifications referred to in clause (iv) and has not earned any increment or Professional Qualification Pay on account of acquiring such qualification/s, he shall be, with effect from the 1st day of November, 2002 or the date of acquiring such qualification/s, whichever is later, released Professional Qualification Pay as provided herein above.

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

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

(b) an officer who is at the maximum of the scale or who is in receipt of stagnation increment(s) as on 1st day of November ,1993 will draw a Fixed Personal Allowance from the 1st day of November, 1993 which shall be equivalent to an amount of last increment drawn plus dearness allowance payable thereon as on 1st day of November, 1993, plus House Rent Allowance, at such rates as applicable in terms of regulation 22 and the Fixed Personal Allowance together with House Rent Allowance, if any, as specified in the table below shall remain valid till further revised:-

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TABLE

Increment Component	Dearness Allowance as on 1.11.1993 on the increment component	Total Fixed Personal Allowance payable where bank's accommodation is provided
(A) Rs.	(B) Rs.	(C) Rs.
230	5.79	236
250	6.30	257
300	7.56	308
400	10.08	411

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(c) on and from the 1st day of November, 1999 other things being equal, the Fixed Personal Pay with House Rent Allowance, if any, shall be as specified in the table below:-

TABLE

Increment Component	Dearness Allowance as on 1.11.1997 on the increment component	Total Fixed Personal Allowance payable where bank's accommodation is provided
(A) Rs	(B) Rs	(C) Rs.
340	4.28	345
380	4.78	385
420	5.29	426
600	7.56	608

(d) on and from the 1st day of November 2004, other things being equal, Fixed Personal Pay together with House Rent Allowance, if any, shall be as specified in the table below and shall remain frozen for the entire period of service:-

TABLE

Increment Component	Dearness Allowance as on 01.11.2002 on the increment components	Total Fixed Personal Pay payable where bank's accommodation is provided
(A) Rs	(B) Rs.	(C) Rs.
560	23	583
620	25	645
680	28	708
1000	41	1041

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Note: (i) Fixed Personal Allowance/Fixed Personal Pay as indicated under Column (C) of the tables in clauses (b), (c) and (d) of sub-regulation (3) of regulation 5 shall be payable to those officers 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 as indicated in clauses (b), (c) and (d) of sub-regulation (3) of regulation 5 drawn by the concerned officer on the increment component of the relevant scale of pay as specified in sub-regulation (2) and (3) of regulation 4 is earned.

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

Provided that where any installment 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 day of November, 1999, it shall be released to the officer on and from this date and second installment of Professional Qualification Pay, if any, shall be released on the 1st day of November, 2000.

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

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

5. In the said regulations, in regulation 21, after sub-regulation (3), the following sub-regulation shall be inserted, namely: -

'(4) On and from the 1st day of November, 2002, Dearness Allowance Scheme shall be as under :-

(a) dearness allowance shall be payable for every rise or fall of 4 points over 2288 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960=100.

(b) during the period from the 1st day of November, 2002 to 31st day of January, 2005, dearness allowance shall be payable as per the following rates:-

(i) 0.18% of 'pay' upto Rs.9,650 plus

(ii) 0.15% of 'pay' above Rs.9,650 and upto Rs.15,350 plus

(iii) 0.09% of 'pay' above Rs.15,350 and upto Rs.16,350 plus

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(iv) 0.04% of 'pay' above Rs.16,350

(c) on and from the 1st day of February, 2005, dearness allowance shall be payable at 0.18% of pay.

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

(B) Professional Qualification Allowance or Professional Qualification Pay as specified in Explanations (c), (d) and (e) to sub-regulation (2) of regulation 5 shall rank for dearness allowance.'

6. In the said regulation, for regulation 22, the following regulation shall be substituted, namely:-

'22. House Rent Allowance - (1)(a) on and from the 1st day of 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 the 1st day of November, 1999 the House Rent Allowance as specified in the Table below, namely:-

TABLE

Where the place of work is in	HRA payable shall be
(1)	(2)
(i) Major 'A' class Cities specified as such from time to time in accordance with the guidelines of the Government and Project Area Centres in Group 'A'.	9% of the pay per month.

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(ii) Places in Area I and Project Area Centres in Group 'B'	8% of the pay per month.
(iii) Area II i.e. all places not covered by (i) and (ii) above.	7% of the pay per month

Provided that if an officer produces a rent receipt, the House Rent Allowance payable to him shall be the actual rent paid by him for his residential accommodation in excess over 2.5% of the pay in the first stage of the scale of pay in which he is placed or 150% of the House Rent Allowance payable as per column (2) of the above table, whichever is lower.

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

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(b) where an officer is not provided any residential accommodation by the bank, he shall be eligible on and from the 1st day of November, 2002 the House Rent Allowance as specified in the table below, namely: -

TABLE

	Where the place of work is in	House Rent Allowance payable shall be
	(1)	(2)
(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 1.75% 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 column (2) of the above Table.

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

(A)

The aggregate of :-

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

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

(B)

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

Explanation:

(1) For the purpose of this regulation "standard rent" means: -

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

(b) where accommodation has been hired by the bank, contractual rent payable by the bank or rent calculated in accordance with the procedure specified in (A) above, whichever is lower.

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

(3) Professional Qualification Allowance or Professional Qualification Pay as the case may be, shall rank for House Rent Allowance with effect from the 1st day of November, 1994.

(4) For the purpose of sub-regulations (1) and (2) of this regulation and regulation 23, Area I and Area-II shall mean as under:-

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

7. In the said regulations, for regulation 23, the following regulation shall be substituted, namely:-

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"23. Other Allowances:-

(1) On and from the 1st day of November, 2002, an officer shall be eligible for the City Compensatory Allowance as specified in the table below, namely,

TABLE

Places	Rates
(1)	(2)
(a) Places in Area I and in the State of Goa.	4% of basic pay subject to a maximum of Rs.540 per month
(b) Places with population of 5 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.375 per month.
(c) Other places	Nil

(2) On and from the 1st day of November, 2002, the rates of special area allowance shall be as specified in the Schedule to these regulations.

(3) On and from the 1st day of November, 2002, if an officer is serving in an area to be specified as Project Area falling under Group A or Group B, he shall be eligible for a Project Area Compensatory Allowance at the rate of Rs.210 per month or Rs.185 per month according to the classification of area as Group A or Group B.

(4) On and from the 1st day of January, 2004, if an officer is transferred from one place to another in the midst of an academic year and if he has one or more children studying in school or college, in the former place, he shall be eligible for a mid-academic year transfer allowance at the rate of Rs.500 per month from the date he reports to the latter place upto the end of the academic year in respect of all the children studying:

Provided that such allowance shall cease if all the children cease studying at the former place.

(5) On and from the 1st day of June, 2005, if an officer is deputed to serve outside the bank, he may opt to receive the emoluments attached to the post to which he is deputed, or he may in addition to his pay, draw a deputation allowance at the rate of 7.75% of pay subject to a maximum Rs.1500 per month and such other allowances he would have drawn had he been posted in the bank's service at that place:

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

Provided further that an officer on deputation to the Training Establishment of the bank as a faculty member shall be eligible for deputation allowance at the rate of 4% of his pay subject to a maximum Rs.750 per month.

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(6) if an officer is required to officiate in a post in a higher scale for a continuous period of not less than seven days at a time or an aggregate of seven 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 and officiating allowance will rank as pay for purposes of Provident Fund and Pension only:

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.

(7) If an officer is posted at a branch where books are closed on the 1st of April and 30th September, a closing allowance of Rs.250 for each of the two closings.

(8) On and from the 1st day of November, 2002, if the working hours during a day are split with minimum interval of two hours, an officer shall be eligible for a Split Duty Allowance at the rate of Rs.125 per month.

(9) If an officer is required to work as custodian of a vault or locker on a holiday, he shall be eligible for a Diem Allowance at the rate to which he is entitled.

(10) On and from the 1st day of November, 2002, an officer shall be eligible for the hill and fuel allowance as specified in the table below, namely:-

TABLE

Place	Rate
(1)	(2)
(i) Place with an altitude of 3000 metres and above	5% of pay subject to a maximum of Rs.1150 per month
(ii) Place with an altitude of 1500 metres and above but less than 3000 metres.	2 ½% of pay subject to a maximum of Rs.500 per month

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(iii)	Place with an altitude of 1000 metres and above but less than 1500 meters and Mercara Town	2% of pay subject to a maximum of Rs.400 per month

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

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

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

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8. In the said regulations, for regulation 24, the following regulation shall be substituted, namely:-

'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 the 1st day of February, 2004, an officer shall be eligible for reimbursement of medical expenses for self and family on the strength of the officer's own certificate of having incurred such expenditure supported by a

statement of accounts for the amounts claimed as specified in the table below, namely :-

TABLE

Grade	Maximum limit of reimbursement
Junior Management and Middle Management Grade	Rs.3750 or the amount incurred whichever is less
Senior Management and Top Executive Grade	Rs.5000 or the amount incurred whichever is less

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

(ii) for the year 2004 the reimbursement of medical expenses under the medical aid scheme shall be enhanced proportionately for eleven months, i,e. from February 2004 to December 2004.

Explanation:- “Family” of an officer for the purpose of this regulation shall mean the family as defined in clause (g) of regulation 3.

(b)(i) Hospitalization charges shall 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.

(ii) on and from the 1st day of May, 2005, reimbursement of hospitalization expenses to an officer under this regulation shall be in accordance with the terms and conditions of Hospitalization Scheme laid down under the Bipartite Settlement dated the 2nd day of June, 2005 for workmen employees, subject to the limits as specified in the table below, namely:-

TABLE

(a) Junior Management Grade Scale I and Middle Management Grade Scales II and III	(i) Bed Charges Self – Rs.600 per day. Family – Rs.450 per day. (ii)Other Charges – At the scale of 125% of the limits laid down under the Hospitalization 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.800/- per day. Family – Rs.600/- per day. (ii) Other Charges – At the scale of 150% of the limits laid down under the Hospitalization Scheme applicable to the workmen employees.

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

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

9 In the said regulations, for regulation 25, the following regulation shall be substituted, namely:-

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

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

Provided that where the officer is provided with furniture at such residence, a further sum equal to 0.4% 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.'

10. In the said regulations, in regulation 41, – for sub-regulation (1), the following sub-regulation shall be substituted, namely:-

'(1) On and from the 2nd day of June, 2005, an officer shall be eligible for the following while travelling on duty, namely:-

(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 or he may travel by air (economy class) if the distance to be travelled is more than 1000 kms. or for a shorter distance if so permitted by

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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 kms. and when a major part of the distance between the two places can be covered by air or rail only the rest of the distance should normally be covered by car.

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

(b) in sub-regulation (4), for clause (a), the following clause shall be substituted, namely:-

(a) Halting Allowance.- On and from the 1st day of June, 2005 an officer shall be entitled to per diem Halting Allowance as specified in the table below, namely :-

TABLE

Grades/Scales of officers	**Major 'A' Class cities**	**Area I**	**Other Places**
1	**2**		
Officers in Scale IV and above	Rs. 600	Rs. 550	Rs. 500
Officers in Scale I/II/III	550	500	400

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.700;

Provided further that where the total period of absence is less than eight hours but more than four 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 twenty four hours or any subsequent part thereof, reckoned from the reporting time for departure in the case of air travel and the scheduled time of departure in other cases, to the actual time of arrival and where the total period of absence is less than twenty four hours 'per diem' shall mean a period of not less than eight hours.'

11. In the said regulations, in regulation 42, for sub-regulation (3) the following sub-regulation shall be substituted, namely:-

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

TABLE

Grade	Lump Sum
Top Executive and Senior Management	Rs.5,000
Middle Management and Junior Management	Rs.4,000

Provided that on and from the first day of May, 2005, the provisions of this sub-regulation shall have effect as if for the letters and figures "Rs.5000" and "Rs.4000", the letters, words and figures "Rs.8750" and "Rs.7000" had been respectively substituted.'

12. In the said regulations, for regulation 44, the following regulations shall be substituted, namely:-

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’44 Leave Travel Concession:

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

(2) An officer, by exercising an option at anytime during a block of four years or two years, as the case may be, may also surrender and encash his Leave Travel Concession (other than travel to home town) upon which he shall be entitled to receive an amount equivalent to 75% of the eligible fare for the class of travel by train to which he is entitled upto a distance of 4500 kms. (one way) for officers in JMG Scale I and MMG Scale II and III and 5500 kms. (one way) for officers in SMG Scale-IV and above and while opting to encash his Leave Travel Concession shall prefer the claim for himself or herself and his or her family members only once during the block or term in which such encashment is availed off and the facility of encashment of privilege leave while availing of Leave Travel Concession shall also be available while encashing the facility of Leave Travel Concession.

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(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 & 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.

(4) Once in every four years when an officer avails of Leave Travel Concession, he may be permitted to surrender and encash his Privilege Leave not exceeding thirty days at a time, or, he may whilst travelling in one block of two years to his home town and in other block to any place in India, be permitted encashment of Privilege Leave with a maximum of fifteen days in each block or thirty days in one block and for the purpose of leave encashment all the emoluments payable for the month during which the Leave Travel Concession is availed, shall be admissible:

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

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Schedule to Punjab National Bank (Officers) Service Regulations, 1979

(See, sub-regulation (2) of regulation 23)

With effect from the 1st day of November, 2002, an officer shall be eligible for the Special Area Allowance till such time they are withdrawn or modified either wholly or partially, as specified in the Table below, namely:-

TABLE

Serial Number	Places where the allowance is payable	Rates of allowance payable	
		Pay from Rs.10,000 to Rs.14,000	Pay from Rs.14,001 and above
1.	Mizoram	(Rs.)	(Rs.)
	(a) Chimptuipui District of Mizoram and areas beyond 25 kms. from Lunglei Town in Lunglei District of Mizoram	1,000	1,300
	(b) Throughout Lunglei District excluding areas beyond 25 kms. from Lunglei town of Mizoram.	800	1,050
	(c) Throughout Aizawl District of Mizoram	600	750
2.	Nagaland	800	1,050
3.	Andaman and Nicobar Islands		
	(a) South Andaman(including Port Blair)	800	1,050
	(b) North and Middle Andaman, Little Andaman, Nicobar and Narcondum Islands	1,000	1,300
4.	Sikkim	1,000	1,300
5.	Lakshadweep Islands	1,000	1,300
6.	Assam	160	200

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7.	Meghalaya	160	200
8.	Tripura (a)Difficult areas of Tripura (b) Throughout Tripura except difficult areas	 800 600	 1,050 750
9	Manipur	600	750
10	Arunachal Pradesh (a) Difficult areas of Arunachal Pradesh (b) Throughout Arunachal Pradesh except difficult areas	 1,000 800	 1,300 1,050
11	Jammu and Kashmir (1) Kathua District (a) Niabat Bani (b) Lohi (c) Malhar (d) Macchodi	 1,000	 1,300
	(2) (a) Udhampur District (i) Dudu Basantgarh (ii) Lander Bhamag Illaqa (iii) Thakrakote (iv) Nagote (b) All areas in Mohre Tehsil other than those included in 2(c) (c) Areas upto Goel from Kamban Side and areas upto Arnas from Keasi side in Tehsil Mohre	1,000 1,000 800	1,300 1,300 1,050

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	(3) Doda District Illaqas of Padder and Niabat Nowgam in Kishtwar Tehsil	1,000	1,300
	(4) Leh District All places in the District	1,000	1,300
	(5) Barmulla District (a) Entire Gurez-Nirabat, Tangdar Sub- Division and Keran Illaqa (b) Matchill	1,000 800	1,300 1050
	(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. (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.	600 600	750 750

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12.	Himachal Pradesh (1) Chamba District		
	1(a) Pangi Tehsil	1,000	1,300
	1(b) Following Panchayat and Villages of Bharmour Tehsil	800	1,050
	(i) Panchayats : Badagaun, Bajol, Deol Kugti, Nayagam and Tundah. (ii)Villages : Ghatu of Gram Panchayat Jagat, Kanarsi of Gram Panchayat Chauhata		
	2. Bharmour Tehsil, excluding Panchayats and Villages included in Part 1. b above	600	750
	3. Jhandru Panchayat in Bhatiyat Tehsil, Churah Tehsil, Dalhousie Town (including Banikhet proper)		
	(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	1,000	1,300
	(b) Entire District other than Areas included in (a) above	600	750
	(3) Kullu District:		

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	3(a) 15/20 Area of Nirmand Tehsil, comprising the Gram Panchayats of Kharga, Kushwar and Sarga	1,000	1,300
	3(b) Outer-Seraj (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.)	600	750

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	(4) Lahaul and Spiti District: Entire area of Lahaul and Spiti	1,000	1,300
	(5) Shimla District: (a) 15/20 area of Rampur Tehsil comprising of Panchayats of Koot, Labana-Sadana, Sarpara and Chadi-Branda.	1,000	1,300
	(b) Dodra-Kawar Tehsil, Gram Panchayat of Darkali in Rampur, Kashapath Tehsil and Munish, Ghori Chaibis of Pargana Sarahan	800	1,050
	(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, Shimla Town and its suburbs (Dhalli, Jatog, Kasumpti, Mashobra, Taradevi and Tutu.)	600	750
	(6) Kangra District : (a) Areas of Bara Bhangal and Chhota Bhangal	800	1,050
	(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	600	750

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	Corporation Office, Shamnagar, Tea Factory, Dari, I.P.H, Sub Division, Dan, Settlement Office, Shamnagar, Binwa Project, Shamnagar Office/Jersey Farm, Banuri, Sericulture Office/Indo-German Agriculture Workshop/HPPWD Division, Bundla, Electrical Sub Division, Lohna, D.P.O. Corporation, Bundla, Electrical HPSEE Division, Ghuggar.		
	(7) Mandi District:		
	Chhuhar Valley of Jogindernagar Tehsil, Panchayats in thunag Tehsil of Bagraa, Chatri, Chhotdhar, Garagushian, 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 & Shoja.	600	750

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	(8) Sirmaur District: (a) Panchayats of Bani, Bakhali (Pachhad Tehsil) Bharog Bheneri(Paonta Tehsil) Birla (Nahan Tehsil) Dibber (Pachhad Tehsil) and Thana Kasoga(Nahan Tehsil) (b) Thansgiri Tract (9) Solan District: Mangal Panchayat (10) Remaining areas of Himachal Pradesh not included in (1) to (9) above.	600 600 160	750 750 200
13.	Uttar Pradesh; Areas under Chamoli, Pithoragarh and Uttar Kashi Districts 2(a) Other area of District Pithoragarh and Uttarkashi(including District Headquarters of Uttarkashi). 2(b) Champawat District (including area of Lohaghat).	1,000	1,300
14	Uttranchal: Areas under Rudraprayag and Champavat Districts	800	1,050

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Notes: The principal regulations were published in the official Gazette. The subsequent amendments were notified vide following notifications:

Regulation No.	Notification No.	Date	Date of Gazette
5(1), 5(2), 6(2), 12(1), 12(2),12(3) 19(1), 19(2),22(2), 23(iv), 23(v), 23(vi), 23(x), 23(xi), 24(1)(b), 41(1)(i), 42(2)(ii) 42(3), 44(ii)	WIE-II-MISC-6	06.11.87	12.12.87
42(4)	Nil	16.03.89	15.04.89
3(K), 3(l), 4(1), 5(1), 5(2), 2, 22,23(i), 23(v), 23(vi), 23(vii), 23(x), 24(1), 25, 34(1), 35, 41, 42(2)(i), 45(2), 46(2).	F-17/2/84-IR	31.07.90	01.09.90
21, 22(2), 24(1), 33(4),	WIE-II-MISC-91	29.04.91	25.05.91
23(viii), 41(4), 44(ii)	F-17/2/84-IR	25.02.92	21.03.92
20	WIE-II-MISC-91	26.11.92	12.12.92
49(2)	Nil	06.12.94	07.01.95

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Regulation No.	Notification No.	Date	Date of Gazette
4, 5, 21,22(1), 22(2), 23(i), 24, 25, 41(4), 42(2)(i), 45, 46	WIE-II-MISC-91	09.08.96	07.09.96
19(1)	Nil	05.11.96	12.09.97
38	WIE-II-MISC-91	11.03.99	10.04.99
12, 23(iii), 23(iv), 23(v), 23(vii), 23(viii), 32(2), 42(2)(i), 42(3)	PL:MR:POL:91	27.05.99	10.07.99
19(1)	PL:MR:POL:91	14.07.2000	19.08.2000
38	WIE:II:MISC:91	27.08.2001	29.09.2001
4(3), 5(1), 21, 22(1), 23(i), 23(v), 23(vi), 23(x), 24(1), 25(1), 35, 36, 41(4), 42(2), 46	PL:MR:POL:91	02.11.2002	28.12.2002
6(2)	HRRD/MR/POL/91	09.03.2006	07.04.2006
5	HRDD/MR/POL/91	04.09.2006	08.09.2006

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PUNJAB NATIONAL BANK

Human Resources Development Division

Head Office, Plot No. 4 Sector 10 – Dwarka,

New Delhi – 110 075

18th December 2017

NOTIFICATION

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 the Punjab National Bank, in consultation with the Reserve Bank of India and with the previous sanction of the Central Government, hereby makes the following regulations further to amend the Punjab National Bank (Officers') Service Regulations, 1979, namely:-

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1. (1) These regulations may be called the Punjab National Bank (Officers') Service (Amendment) Regulations, 2017.

(2) They shall be deemed to have come into force with effect from the 1st day of November, 2007, except as otherwise provided in these regulations.

2. In the Punjab National Bank (Officers') Service Regulations, 1979 (hereinafter referred to as the said regulations), in regulation 3,-

(i) for clause (f), the following clause shall be substituted, namely:-

'(f) "family" means the spouse of the officer, wholly dependent unmarried children (including step children and legally adopted children), physically challenged brother or sister with forty per cent, or more disability and parents ordinarily residing with and wholly dependent on the officer'.

Explanation.- For the purposes of this clause a child or parent or physically challenged brother or sister shall be deemed to be dependent on the officer if the monthly income of such child, parent, brother or sister does not exceed Rs.3,500 per month.

Provided that if the income of one of the parents exceeds Rs.3,500 per month or the aggregate income of both the parents exceeds Rs.3,500 per month, both the parents shall not be considered as wholly dependent on the officer.'

(ii) Clause (o) shall be omitted.

3. In regulation 4 of the said regulations,-

(i) sub-regulation (4A) shall be omitted;

(ii) after sub-regulation (4A) as so omitted, the following sub-regulations shall be inserted, namely:-

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

(a) Top Executive Grade

Scale VII = Rs.46800 – 1300/4 – 52000

Scale VI = Rs.42000 - 1200/4 – 46800

(b) Senior Management Grade

Scale V = Rs.36200 – 1000/2 – 38200 – 1100/2 - 40400

Scale IV = Rs.30600 – 900/4 – 34200– 1000/2 – 36200

(c) Middle Management Grade

Scale III = Rs.25700 - 800/5-– 29700 - 900/2 - 31500

Scale II = Rs.19400 - 700/1 - 20100 -800/10 - 28100

(d) Junior Management Grade

Scale I = Rs.14500-600/7- 18700-700/2- 20100- 800/7-25700.

Explanation.-Every officer who is governed by the scales of pay in force as on the 31st October, 2007 shall be fitted in the scale of pay set out in this sub-regulation as on 1st November, 2007 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.

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

4. In regulation 5 of the said regulations, -

(a) for sub-regulation (1), the following sub-regulation, shall be substituted, namely: -

"(1) Subject to the provisions of sub-regulation (5) of regulation 4, on and from the 1st November, 2007, the increments shall be granted subject to the following, namely: -

(a) the increments specified in the scales of pay set out in sub-regulation (5) of regulation 4 shall, subject to the sanction of the Competent Authority, accrue on an annual basis and shall be granted on the first day of the month in which these fall due;

(b) officers in Junior Management Grade Scale I who have moved to scale of pay for Middle Management Grade Scale II 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 1st November, 2007 shall get the third stagnation increment on 1st November, 2007 and another stagnation increment on or after the 1st November, 2008

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on their completion of six years after receipt of second stagnation increment;

(c) officers in Middle Management Grade Scale II who have moved to scale of pay for Middle Management Grade Scale III 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 the 1st November, 2007 shall get the next stagnation increment with effect from the 1st November, 2007 and a subsequent stagnation increment on or after the 1st November, 2008 on their completion of six years after receipt of the first stagnation increment:

Provided further the officers appointed to or promoted in substantive Middle Management Grade Scale III, shall be eligible for four stagnation increments of Rs.900 each for every three completed years of service or :

Provided also that the officers who have already received two stagnation increments and completed more than three years of service after receipt of second stagnation increment as on the 1st November, 2007 shall get the third stagnation increment on the 1st November, 2007 and the fourth stagnation increment, on or after the 1st November, 2008 on completion of six years after receipt of second stagnation increment.

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

(b) in sub-regulation (2),-

(i) in the Explanation, after clause (e) and before the Note, the following clause shall be inserted, namely:-

"(f) on and from the 1st day of November, 2007, other things being equal, the quantum of Professional Qualification Pay shall stand revised as under:-

TABLE

Those who have passed Junior Associate of Indian Institute of Bankers or Certified Associate of Indian Institute of Bankers	(i) Rs.410 per month one year after reaching maximum of the Scale.
Those who have passed both parts of Certified Associate of Indian Institute of Bankers	(i) Rs.410 per month after one year on reaching maximum of the Scale. (ii) Rs.1030 per month after two years on reaching maximum of the Scale;

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Provided that an Officer acquiring Junior Associate of Indian Institute of Bankers or Certified Associate of Indian Institute of Bankers (either or both parts) qualifications after reaching the maximum of the scale of pay, shall be granted from the date of acquiring such qualification the first installment of Professional Qualification Pay and the release of subsequent installments of Professional Qualification Pay shall be with reference to the date of release of first installment of Professional Qualification Pay:

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

(ii) in the Note, for clause (v), the following clause shall be substituted, namely:-

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

(c) in sub-regulation (3),-

(i) after clause (d) and before the Note, the following clause shall be inserted, namely:-

"(e) on and from the 1st November, 2007, other things being equal, Fixed Personal Pay together with House Rent Allowance shall be at the following rates and shall remain frozen for the entire period of service:-

TABLE

Increment Component (Rs.)	Dearness Allowance as on 01.11.2007 on the increment components (Rs.)	Total Fixed Personal Pay 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",

(ii) in the Note, for clauses (i) and (ii), the following clauses shall be substituted, namely:-

"(i) Fixed Personal Allowance or Fixed Personal Pay as indicated under

column (C) of the Table under clauses (b), (c), (d) or (e) shall be payable to those officers who are provided with bank's accommodation.

(ii) Fixed Personal Allowance or Fixed Personal Pay for officers eligible for House Rent Allowance shall be the aggregate amount specified under columns (A) and (B) of the Table under clause (e) and House Rent Allowance drawn by the concerned officer employees when the last increment of the relevant scale of pay as specified in sub-regulations (2), (3), (4) or (5) of regulation 4 is earned.";

(iii) clause (e) occurring after the Note shall be renumbered as sub-clause (v) thereof and for clause (v) as so numbered, the following clause be substituted, namely:-

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

5. In regulation 21 of the said regulations, -

(i) in sub-regulation (3), the Note shall be omitted;

(ii) in sub-regulation (4), the Note shall be omitted;

(iii) after sub-regulation (4), the following sub-regulation and Note shall be inserted, namely:-

"(5) On and from the 1st day of November, 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.

Explanation.- For the purposes of this sub-regulation,-

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

(b) Professional Qualification Allowance or Professional Qualification Pay

as specified in Explanations (c), (d), (e) and (f) to sub-regulation (2) of regulation 5 shall rank for dearness allowance'.

6. In regulation 22 of the said regulations, for sub-regulations(1) and (2), the following sub-regulations shall be substituted, namely:-

"(1) on and from the 1st day of November, 2002,

(a) where an officer is provided with residential accommodation by the Bank, a sum equal to 1.75 per cent of the basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation, whichever is less, shall be recovered from him;

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

TABLE

Where the place of work is in	**HRA payable shall be**
(1)	(2)
(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 shall be the actual rent paid by him for the residential accommodation in excess over 1.75 per cent of pay in the first stage of the scale of pay in which he is placed with a maximum of 150 per cent of the House Rent Allowance payable as per column (2) of the above Table.

(2) on and from the 1st day of November, 2007, -

(a) where an officer is provided with residential accommodation by

the Bank, a sum equal to 1.20 per cent of the basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation, whichever is less, shall be recovered from him;

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

TABLE

Where the place of work is in	**HRA payable shall be**
(1)	(2)
(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

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Provided that if an officer produces a rent receipt, the House Rent Allowance payable to him shall be the actual rent paid by him for the residential accommodation in excess over 1.20 per cent of Pay in the first stage of the Scale of Pay in which he is placed with a maximum of 150 per cent of the House Rent Allowance payable as per aforesaid rates mentioned in column (2) above.

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

7. In regulation 23 of the said regulations,-

(i) in sub-regulation (1), for the figures, letters and words "1st day of November 2002", the figures, letters and words "1st day of November 2007"

shall be substituted;

(ii) in sub-regulation (2), for the figures, letters and words "1st day of November 2002, the figures, letters and words "1st day of November 2007" shall be substituted;

(iii) for sub-regulations (3), (4) and (5), the following sub-regulations shall be substituted, namely:-

"(3) On and from the 1st day of November, 2007, if an officer is serving in an area to be specified as Project Area falling in Group A or Group B, he shall be eligible for a Project Area Compensatory Allowance at the rate of Rs.290 per month or Rs.255 per month according to the classification of area as Group A or Group B.

(4) On and from the 1st day of November, 2007, if an officer is transferred from one place to another in the midst of an academic year and if he has one or more children studying in school or college, in the former place, he shall be eligible for a mid-academic year transfer allowance of Rs.700 per month from the date he reports to the latter 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.

(5) On and from the 1st day of May, 2010, if an officer is deputed to serve outside the Bank, he may opt to receive the emoluments attached to the post to which he is deputed, or he may in addition to his pay, draw a deputation allowance at the rate of 7.75 per cent of pay subject to a maximum Rs.2300 per month and such other allowances he would have drawn had he been posted in the Bank's service at that place:

Provided that where he is deputed to an organisation which is located at the same place where he was posted immediately prior to his deputation, he shall receive a deputation allowance equal to 4 per cent of his pay subject to a maximum Rs.1200 per month:

Provided further that an officer on deputation to the Training Establishment

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of the Bank as a faculty member shall be eligible for deputation allowance at the rate of 4 per cent of his pay subject to a maximum Rs.1200 per month.";

(iv) for sub-regulation (8), the following sub-regulation shall be substituted, namely:-

"(8) on and from the 1st day of November 2007, if the working hours during a day are split with minimum interval of two hours, an officer shall be eligible for a Split Duty Allowance at the rate of Rs.165 per month.";

(v) in sub-regulation (10),-

(a) for the figures, letters and words "1st day of November 2002", the figures, letters and words "1st day of November, 2007" shall be substituted;

(b) for the Table, the following Table shall be substituted, namely:-

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"TABLE

Place (1)	**Rate** (2)
(i) Place with an altitude of 1000 metres and above but less than 1500 metres and Mercara Town	2% of pay subject to a maximum of Rs.550 per month
(ii) Place with an altitude of 1500 metres and above but less than 3000 metres	2½% of pay subject to a maximum of Rs.680 per month
(iii)Place with an altitude of 3000 metres and above	5% of pay subject to a maximum of Rs.1570 per month";

8. In regulation 24 of the said regulations, in sub-regulation (1), for clause (a), the following clause shall be substituted, namely:-

"(a) Medical Expenses.- On and from the 1st day of November 2007, an

officer shall be eligible for reimbursement of medical expenses for self and family on the strength of the officer's own certificate of having incurred such expenditure supported by a statement of accounts for the amounts claimed as specified in the table below, namely:-

TABLE

Grade	Maximum limit of reimbursement
Junior Management and Middle Management Grade	Rs.5100 or the amount incurred whichever is less
Senior Management and Top Executive Grade	Rs.6320 or the amount incurred whichever is less

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

(ii) for the year 2007, the reimbursement of medical expenses under the medical aid scheme shall be enhanced proportionately for two months, that is, November 2007 and December, 2007.

Explanation. - for the purposes of this regulation,-

(i) hospitalisation charges shall be reimbursed to the extent of 100 per cent in the case of an officer and 75 per cent, in the case of his family members in respect of all cases which require hospitalization or;

(ii) on and from the 1st day of May, 2010, reimbursement of hospitalisation expenses under this regulation shall be in accordance with the terms and conditions of Hospitalisation Scheme as laid down under the Bipartite Settlement dated the 27thday of April, 2010 for workmen employees,

subject to the limits as specified in the table below, namely:-

TABLE

(a) Junior Management Grade Scale I and Middle Management Grade Scales II and 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 and V and Top Executive Grade Scales VI and VII.	(i)Bed Charges Self – Rs.900 per day Family – Rs.675per day (ii) Other charges At the scale of 150% of the limits laid down under the Hospitalisation Scheme applicable to workmen employees.”;

9. In regulation 25 of the said regulations, for sub-regulation (2), the following sub-regulation shall be substituted, namely:-

“(2) Notwithstanding anything contained in sub-regulation(1), it shall be open to the Bank to provide residential accommodation to an officer on payment

by the officer, on and from the 1st day of November, 2007, a sum equal to 1.20 per cent, of the basic pay in the first stage of the scale of pay in which he is 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 0.25 per cent of basic pay in the first stage of the scale of pay in which he is placed shall be recovered by the Bank from him:

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

10. In regulation 36 of the said regulations, after sub-regulation (2), the following sub-regulation shall be inserted, namely :-

"(3) With effect from the 1st day of May 2010, within the overall period of 12 months, leave may also be granted in case of hysterectomy upto a maximum of 45 days.".

11. In regulation 41 of the said regulations, in sub-regulation (4), for clause (a), the following clause shall be substituted, namely:-

'(a) Halting Allowance **–** On and from the 1st day of May, 2010, an officer in the Grades or 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, namely:-

TABLE

Grades/Scales of officers	**Major `A' Class cities**	**Area I**	**Other Places**
(1)	**(2)**		
	Rs.	**Rs.**	**Rs.**
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 or II or III, the per diem Halting Allowance and shall be Rs.1000:

Provided further that where the total period of absence is less than eight hours but more than four 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 twenty-four hours or any subsequent part thereof, reckoned from the reporting time for departure in the case of air travel and the scheduled time of departure in other cases, to the actual time of arrival and where the total period of absence is less than twenty-four hours, "per diem" shall mean a period of not less than eight hours.'.

12. In regulation 42 of the said regulations, after sub-regulation (3), the following sub-regulation shall be inserted, namely:-

"(4) On and from the first day of May 2010, an officer on transfer shall be eligible to draw a lump sum amount for expenses connected with packing, local transportation, insuring the baggage, etc., as specified in the Table below, namely:-

"TABLE

Grade	Lump Sum
Top Executive and Senior Management	Rs.12,000
Middle Management and Junior Management	Rs.9,000".

13. In regulation 44 of the said regulations, in sub-regulation (3), the following proviso shall be inserted, namely:-

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

14. In regulation 45 of the said regulations, -

(i) in sub-regulation (1), the following proviso shall be inserted, namely:-

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

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(ii) in sub-regulation (3), after clause (b) and before the Note, the following clause shall be inserted, namely:-

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

(iii) after sub-regulation(3), the following sub-regulation shall be inserted, namely:-

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

15. For the Schedule to the said regulations, the following Schedule shall be substituted, namely,:-

"Schedule to Punjab National Bank (Officers') Service Regulations, 1979

(See sub-regulation (2) of regulation 23)

With effect from the 1st day of November, 2007, an officer shall be eligible for the Special Area Allowance till such time they are withdrawn or modified either wholly or partially, as specified in the Table below, namely:-

TABLE

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Sr. No.	Area	Allowances (Rs.)	
		Pay below Rs.14,700/-	Pay above Rs.14,700/-
1	2	3	4
1.	**Mizoram** **(a)** Chimptuipui District of Mizoram and areas beyond 25 kms. from Lunglei Town in Lunglei District of Mizoram.	2000	2600
	(b) Throughout Lunglei District excluding areas beyond 25 kms. from Lunglei town of Mizoram.	1600	2100
	(c) Throughout Aizawl District of Mizoram	1200	1500
2.	**Nagaland**	1600	2100
3.	**Andaman and Nicobar Islands** (a) North Andaman, Middle Andamans, Little Andaman, Nicobar andNarcondum Islands	2000	2600
	(b) South Andaman (including Port Blair)	1600	2100

Sr. No.	Area	Allowances (Rs.)	
		Pay below Rs.14,700/-	Pay above Rs.14,700/-
1	2	3	4
4.	**Sikkim**	2000	2600
5.	**Lakshadweep Islands**	2000	2600
6.	**Assam**	320	400
7.	**Meghalaya**	320	400
8.	**Tripura** (a) Difficult areas of Tripura (b) Throughout Tripura except difficult areas.	 1600 1200	 2100 1500
9.	**Manipur**	1200	1500
10.	**Arunachal Pradesh** (a) Difficult areas of Arunachal Pradesh (b) Throughout Arunachal Pradesh other than difficult areas.	 2000 1600	 2600 2100
11.	**Jammu and Kashmir** (a) Kathua District: Niabat Bani, Lohi, Malhar and Machhodi	 2000	 2600
	(b) Udhampur District: (i) Dudu Basantgarh, Lander Bhamag Illaqa, other than those included in Part 2(b). (ii) Areas upto Goel from Kamban Side and areas upto Arnas from Keasi side in Tehsil Mohre.	 2000 1600	 2600 2100

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Sr. No.	Area	Allowances (Rs.)	
		Pay below Rs.14,700/-	Pay above Rs.14,700/-
1	2	3	4
	(c) Doda District:		
	Illaquas of Padder and Niabat Nowgam in Kishtwar Tehsil	2000	2600
	(d) Leh District :		
	All places in the District	2000	2600
	(e) Barmulla District		
	(i) Entire Gurez-Nirabat, Tangdar Sub-Division and KeranIllaqua	2000	2600
	(ii) Matchill	1600	2100
	(f) 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
	(g) Areas not included in items (a) to (f) 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**		
	(a) Chamba District		
	(i) 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
	(ii) Bharmour Tehsil, excluding Panchayats and Villages included in item (i) above.	1600	2100

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Sr. No.	Area	Allowances (Rs.)	
		Pay below Rs.14,700/-	Pay above Rs.14,700/-
1	2	3	4
	(iii) Jhandru Panchayat in Bhatiyat Tehsil,Churah Tehsil, Dalhousie Town (including Banikhet proper).	1200	1500
	(b) Kinnaur District: (i) 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. (ii) Entire District other than Areas included in (a) above. (c) Kullu District: (i) 15/20 Area of Nirmand Tehsil, comprising the Gram Panchayats of Kharga, Kushwar and Sarga (ii) 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). (d) Lahaul and Spiti District : Entire area of Lahaul and Spiti (e) Shimla District : (i) 15/20 area of Rampur Tehsil comprising of Panchayats of Koot, Labana-Sadana, Sarpara and Chadi-Branda.	2000 1600 2000 1200 2000 2000	2600 2100 2600 1500 2600 2600
	(ii) Dora-Kawar Tehsil, Gram Panchayat of Darkali in Rampur, Kashapath Tehsil and Munish, Ghori Chaibis of Pargana Sarahan.	1600	2100

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Sr. No.	Area	Allowances (Rs.)	
		Pay below Rs.14,700/-	Pay above Rs.14,700/-
1	2	3	4
	(iii) 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
	(f) Kangra District: (i) Areas of Bara Bhangal and Chhota Bhangal	1600	2100
	(ii) Dharamshala Town of Kangra District and the following offices located outside the Municipal limits but included in Dharamshala Town-Women's ITI, Dari, Mechanical Workshop, Ramnagar, Child Welfare and Town and Country Planning Offices, Sakoh, CRSF Office at lower Sakoh, Kangra Milk Supply Scheme, Dugiar, HRTC Workshop, Sadher, Zonal Malaria Office, Dari, Forest Corporation Office, Shamnagar, Tea Factory, Dari, I.P.H. Sub-Division, Dan, Settlement Office, Shamnagar, Hinwa Project, Shamnagar. Palampur Town of Kangra District including HPKVV Campus at Palampur and the following offices located outside its municipal limits but included in Palampur Town – H.P. Krishi Vishwavidhalaya Campus, Cattle Development Office/Jersey Farm, Banuri, Sericulture Office/Indo-German Agriculture Workshop/HPPWD Division, Bundla, Electrical Sub-Division, Lohna, D.P.O. Corporation, Bundla, Electrical HESEE Division, Ghuggar.	1200	1500

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Sr. No.	Area	Allowances (Rs.)	
		Pay below Rs.14,700/-	Pay above Rs.14,700/-
1	2	3	4
	(g) 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. (h) Sirmaur District: Panchayats of Bani, Bakhali (Pachhad Tehsil), BharogBheneri (Paonta Tehsil), Birla (Nahan Tehsil), Dibber (Pachhad Tehsil) and Thana Kasoga (Nahan Tehsil) and Thansgiri Tract	1200	1500
	(i) Solan District : Mangal Panchayat. (j) Remaining areas of Himachal Pradesh not included in items (a) to (i) above.	1200 320	1500 400
13.	**Uttarakhand** Areas under Chamoli, Pithoragarh, Uttarkashi, Rudraprayag and Champavat Districts.	2000	2600”

EXPLANATORY MEMORANDUM

The Regulations which have been given retrospective effect are as per the agreed terms and conditions of the Joint Notes signed between the Indian

Banks' Association on behalf of member banks on the basis of specific mandate given by the respective banks in this regard and apex level officers' associations of the Banks. Therefore, interests of no person shall be adversely affected by such retrospective effect.

Punit Jain

GENERAL MANAGER – HRDD

Notes: The principal regulations were published in the official Gazette. The subsequent amendments were notified vide following notifications, namely:-

Regulation No.	**Notification No.**	**Date**	**Date of Gazette**
5(1), 5(2), 6(2), 12(1), 12(2),12(3) 19(1), 19(2),22(2), 23(iv), 23(v), 23(vi), 23(x), 23(xi), 24(1)(b), 41(1)(i), 42(2)(ii) 42(3), 44(ii)	WIE-II-MISC-6	06.11.87	12.12.87
42(4)	Nil	16.03.89	15.04.89
3(K), 3(l), 4(1), 5(1), 5(2), 2, 22,23(i), 23(v), 23(vi), 23(vii), 23(x), 24(1), 25, 34(1), 35, 41, 42(2)(i), 45(2), 46(2).	F-17/2/84-IR	31.07.90	01.09.90

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Regulation No.	Notification No.	Date	Date of Gazette
21, 22(2), 24(1), 33(4),	WIE-II-MISC-91	29.04.91	25.05.91
23(viii), 41(4), 44(ii)	F-17/2/84-IR	25.02.92	21.03.92
20	WIE-II-MISC-91	26.11.92	12.12.92
49(2)	Nil	06.12.94	07.01.95
4, 5, 21,22(1), 22(2), 23(i), 24, 25, 41(4), 42(2)(i), 45, 46	WIE-II-MISC-91	09.08.96	07.09.96
19(1)	Nil	05.11.96	12.09.97
38	WIE-II-MISC-91	11.03.99	10.04.99
12, 23(iii), 23(iv), 23(v), 23(vii), 23(viii), 32(2), 42(2)(i), 42(3)	PL:MR:POL:91	27.05.99	10.07.99
19(1)	PL:MR:POL:91	14.07.2000	19.08.2000
38	WIE:II:MISC:91	27.08.2001	29.09.2001
4(3), 5(1), 21, 22(1), 23(i), 23(v), 23(vi), 23(x), 24(1), 25(1), 35, 36, 41(4), 42(2), 46	PL:MR:POL:91	02.11.2002	28.12.2002
6(2)	HRRD/MR/POL/91	09.03.2006	07.04.2006
5	HRDD/MR/POL/91	04.09.2006	08.09.2006

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