Punjab National Bank (Officers') Service Regulations, 1979-
Changes updated/added as on 31.03.2017

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PUNJAB NATIONAL BANK (OFFICERS') SERVICE REGULATIONS, 1979 – Changes updated/added as on 31.03.2017

Chapter I

1. Short Title And Commencement

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

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

2. Officers to Whom the Regulations 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 employees appointed/engaged in any country outside India and permanently serving there.

3. Definitions

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

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

(b) "Bank" means Punjab National Bank;

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

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

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

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

(g) "Government" means the Central Government;

(h) "Guidelines of the Government" shall mean such guidelines as may be issued by the Government and shall include the recommendations made in the Report of the Committee constituted by the Government's Resolution No. F.4 (26)/72/IR dated 19th July 1973, as accepted by Government together with modifications or alterations thereof as may, from time to time, have been or be made by the Government;

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

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

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

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

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

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

(o) "Wholly dependent" family member shall mean such member of the family having a monthly income not exceeding Rs.10,000/- p.m. If the income of one of the parents exceeds Rs.10,000/- p.m. or the aggregate income of both the parents exceeds Rs.10,000/- p.m., both the parents shall not be considered as wholly dependent on the officer employee.

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

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Note:

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

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

Chapter II

Grades And Categorization of Posts

4. Grades & Scales of Pay

4. (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

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

(a) Top Executive Grade

Scale VII Rs.12650-300-13250-350-13600-400-14000
Scale VI Rs.11450-300-12650

(b) Senior Management Grade

Scale V Rs.10450-250-11450
Scale IV Rs.8970-230-9200-250-10450

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(c) Middle Management Grade

Scale III Rs.8050-230-9200-250-9700
Scale II Rs.6210-230-8740

(d) Junior Management Grade

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

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

(a) Top Executive Grade

Scale VII Rs.19340-420/2–20180–520/1–20700–600/1-21300
Scale VI Rs.17660–420/4–19340

(b) Senior Management Grade

Scale V Rs.16140 – 380/4 – 17660
Scale IV Rs.13900 – 340/1 – 14240 – 380/5 – 16140

(c) Middle Management Grade

Scale III Rs.12540 – 340/5 - 14240 – 380/2 – 15000
Scale II Rs.9820 – 340/11 – 13560

(d) Junior Management Grade

Scale I - Rs.7100 –340/16 –12540

Note: Every officer who is governed by the scales of pay as in force as on 31.3.1998 shall be fitted in the scale of pay set out as in this sub-regulation as on 1.4.1998 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.

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4. (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. 29340-680/2–30700–900/1–31600–1000/1-326
Scale VI Rs. 26620–680/4–29340

(b) Senior Management Grade :

Scale V Rs. 24140–620/4–26620
Scale IV Rs. 20480–560/1–21040–620/5–24140

(c) Middle Management Grade :

Scale III Rs. 18240– 560/5–21040–620/2–22280
Scale II Rs. 13820–500/1–14320 –560/10–19920

(d) Junior Management Grade :

Scale I Rs.10000–470/6–12820–500/3–14320–560/7–18240

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.

4. (5) On and from the 1st day of 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

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

(c) Middle Management Grade :

Scale III Rs. 25700 –800/5 –29700 –900/2 –31500
Scale II Rs. 19400 –700/1–20100 –800/10–28100

(d) Junior Management Grade :

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

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

(a) Top Executive Grade :

Scale VII Rs. 76520 – 2120/4 - 85000
Scale VI Rs. 68680 – 1960/4 – 76520

(b) Senior Management Grade :

Scale V Rs. 59170 – 1650/2 –62470 – 1800/2 - 66070
Scale IV Rs. 50030 – 1460/4 – 55870 – 1650/2 – 59170

(c) Middle Management Grade :

Scale III Rs. 42020 – 1310/5 – 48570 – 1460/2 – 51490
Scale II Rs. 31705 – 1145/1 – 32850 – 1310/10 –45950

(d) Junior Management Grade :

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

Note: Every officer who is governed by the scales of pay as in force as on 31st October, 2012 shall be fitted in the scale of pay set out as in this sub-regulation as on 1st November, 2012 on stage to stage basis, i.e. on corresponding stages from first stage onwards in the respective scales and the increments shall fall on the anniversary date as usual except where provided otherwise;

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

5. Increments

(1) Subject to the provisions of sub-regulation (6) of regulation 4, on and from the 1st day of November, 2012, 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 (6) of regulation 4 shall, subject to the sanction of the Competent Authority, accrue on an annual basis and shall be granted on the first day of the month in which these fall due;

(b) 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), (d) & (e) below subject to their crossing the efficiency bar as per guidelines of the Government;

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

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

Provided that officers who have completed two years or more after receipt of the third stagnation increment will get the fourth stagnation increment with effect from 1.5.2015.

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(e) Officers in substantive MMG Scale III i.e. those who are recruited in or promoted to MMG Scale III shall be eligible for three stagnation increments of Rs.1460/- each for every three completed years of service and fourth and fifth stagnation increments of Rs. 1460/- each two years after third and fourth stagnation increments respectively. Further the fourth stagnation increment to officers in MMGS III who have completed two years or more after release of third stagnation increment as on 01.05.2015 may be released to them w.e.f. 01.05.2015 and fifth stagnation increment to these officers will be released two years after notional date of release of the fourth stagnation increment.

(f) Officers in SMGS-IV shall be eligible for one stagnation increment of Rs.1650/- three years after reaching the maximum of scale w.e.f. 1.5.2015.

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.

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

Explanation :

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

or received only one increment, for passing both parts of the said Examination.

(b) On and from 1.11.1987, officers who reach or have reached the maximum in the pay scale and are unable to move further except by way of promotion shall subject to Government guidelines, if any, be granted Professional Qualification Allowance in lieu of additional increments in consideration of passing CAIIB Examination as under :-

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

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

Those who have passed Only Part I of CAIIB	(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. (ii) Rs. 300/- p.m. after two years on reaching top of the scale.

Provided that officers who are eligible to draw Fixed Personal Allowance in terms of Regulation 5(3)(b) shall draw Professional Qualification Allowance one year/two years after receipt of such

Fixed Personal Allowance respectively for Part I and II as the case may be.

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

Those who have passed 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 or both parts of CAIIB	(I) Rs.150/- p.m. after one year on reaching max. of the scale. (ii) 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.

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(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	(i) Rs.300/- per month after one year on reaching maximum of the Scale;

Bankers	(ii) Rs.750/- per month after two years on reaching maximum 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 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.

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 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.

f) on and from the 1st day of November, 2007, 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.410 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.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:

Provided further that in a case where an officer, as on 27.04.2010, has already acquired any of the above said qualifications and has not earned any increment of 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.

(g) On and from the 1st day of November, 2012, 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.670/- 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.670/- per month after one year on reaching maximum of the Scale; (ii) Rs.1680/- per month after two years on reaching maximum of the Scale:

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) 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.

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

Note:

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

(b) An officer who is at the maximum of the scale or who is in receipt of stagnation increment(s) as on 1st November,1993 will draw a Fixed Personal Allowance from 1st November, 1993 which shall be equivalent to an amount of last increment drawn plus dearness allowance payable thereon as on 1st November, 1993, plus house rent allowance, at such rates as applicable in terms of

Regulation 22. The Fixed Personal Allowance given hereunder together with House Rent Allowance, if any, shall remain frozen for the entire period of service:-

Increment Component A	DA as on 1.11.1993 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 1.11.1997 B	Total F.P.P. 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

(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:-

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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

(e) on and from the 1st day of November 2007, 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 01.11.2007 on the increment components	Total Fixed Personal Pay payable where bank's accommodation is provided
(A) Rs	(B) Rs.	(C) Rs.
800	58	858
900	65	965
1000	72	1072
1100	79	1179
1200	86	1286
1300	94	1394

(f) on and from the 1st day of November 2012, 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:-

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TABLE

Increment Component (Rs.)	DA as on 1.11.2012 (Rs.)	Total F.P.P. payable where bank's accommodation is provided (Rs.)
(A)	(B)	(C)
1310	143	1453
1460	159	1619
1650	180	1830
1800	196	1996
1960	214	2174
2120	231	2351

Note:

(i) Fixed Personal Allowance/Fixed Personal Pay as indicated under Column (C) of the tables in clauses (b), (c), (d), (e) and (f) 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), (d), (e) and (f) 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.

(g) 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), (d), (e) and (f) above, one year after reaching the maximum of the scale.

6. Categorization

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

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

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

Chapter III

Fitment of Existing Officers & Promotees in the New Grades & Scales of Pay

7. Categorization 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:

Posts **(1)**	**Grade in Which Placed** **(2)**
General Manager / Additional General Manager	Top Executive Grade Scale VII
Deputy General Managers	Top Executive Grade Scale VI
Asstt. General Managers	Sr. Management Grade Scale V
Regional Managers/ Chiefs at head Office/ Chief managers/ Principal, Staff College	Sr. Management Grade Scale IV
Grade A	Middle Management Grade Scale III
Grade B	Middle Management Grade Scale II
Grade C, D, E	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.

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8. Fitment in the Scales of Pay

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

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

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

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

9. Adjustment Allowance

If the pay of an officer after fitment in the new scale of pay in the manner referred to in regulation 8 is at the maximum of that scale and even then the salary of such officer is lower than the aggregate of pay and dearness allowance payable to him immediately before such fitment, together with additional

increment, if any, that may be taken into account for fitment of an officer in the category to which he belongs, the difference shall be paid to him by way of adjustment allowance till such time as he is promoted to a higher scale. If salary on such promotion is still less than the aggregate of salary and adjustment allowance payable to him immediately before such promotion, the difference shall continue to be paid to him as adjustment allowance; so, however, the adjustment allowance, payable after such promotion shall be absorbed in the future increments to the extent of 33-1/3 per cent of each such increment, or of 33-1/3 percent of the increase in salary as a consequence of such increment, whichever is lower.

10. Personal Allowance

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

1. Local Allowance
2. House Rent Allowance, wherever payable
3. Duty/ Special Allowance
4. Adjustment Allowance
5. Hill Allowance
6. Fuel Allowance
7. Children Education Allowance
8. Ad-hoc Allowance
9. Split Duty Allowance

10. Transitory Rehabilitation Allowance
11. Difficult Area Allowance
12. Compensatory Allowance
13. Teaching Allowance to Faculty Members at staff Training College/Zonal Training Centers
14. Type Allowance to Inspectors Assistants

Note: The House Rent Allowance wherever payable shall mean:

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

or

(b) Where immediately before such fitment in accordance with the rules of service then applicable, an officer had been provided with a rent free accommodation or allowed to hire accommodation on reimbursement basis, such allowance only as would have been payable to him under those rules as houses rent allowance or 10% of pay on fitment in the new scale of pay, whichever is higher. Provided that where an officer is eligible for house rent allowance in terms of regulation 22 the amount of personal allowance, if any, payable to him under clause (a) or (b) above shall be set off against such house rent allowance and difference, if any, after such set off shall alone be payable to him.

(c) In the case of officers who were provided with free furnished accommodation by the Bank, immediately prior to the appointed date, the amount of rent to be recovered for furniture will be calculated @ 2-1/2% of the new basic pay on fitment.

The amount of rent on account of furniture calculated as above will be protected for the purpose of payment of personal allowance.

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

11. Absorption Against Future Increments & Increases

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

12. Option For Existing Officers

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

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

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

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

12.(3) Any officer who has exercised option referred to in sub-regulation (1) and continues to draw pay and allowances according to his entitlement in the service of the Bank immediately prior to the appointed date, in terms of sub-regulation (2) shall be allowed to opt for pay and allowances as applicable under these regulations on and from 1.2.84. On exercising such option, he will be fitted notionally on the

appointed date into the new scale of pay in the manner referred to in regulation 8 and after granting him the increments he would have received in terms of these regulations upto 31.1.84, he shall be fitted in the scale of pay set out in regulation 4(1) as on 1-2-84 in accordance with the guidelines of the Government issued there under.

Provided that if the aggregate of pay and allowances payable under these regulations to the officer after fitment as above is lower than the aggregate of pay and allowances that were payable to him as on 31-1-84 before such fitment, the difference shall be paid to him as a personal allowance which shall be absorbed in the future increments to the extent of 33-1/3 percent of each such increment or 33-1/3 per cent of the increase in the salary as a consequence of such increment, whichever is lower.

12.(4) Any officer,

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

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

(c) who continues in Regular Service of the bank on or after first day of April, 1997, may be allowed to opt for pay and allowances as applicable under these Regulations on and from the first day of April, 1997; on exercising such option, he will be fitted on the pay in such a manner that the pay as set out in Regulation 4 (2) along with the dearness allowance payable thereon as on 1.4.97 is nearest to his existing salary (i.e. pay plus dearness allowance) being drawn in terms of Sub-Regulation (2) on 31.3.97.

13. Appeal Against Fitment

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

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

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

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

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Chapter IV

Appointment, Probation, Confirmation, Promotion, Seniority & Termination

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.

15. Probation

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

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

15. (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

16.(1) An Officer shall be confirmed in the service of the Bank, if in the opinion of the competent authority, the officer has satisfactorily completed the training in any institution to which the officer may have been deputed for training, and the in-service training in the Bank:

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

16.(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.

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

(a) in the case of a direct appointee, his services may be terminated by one months' notice or payment of one months' emoluments in lieu thereof; and

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

17. Promotions

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

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

18. Seniority

18.(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.

18.(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.

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

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

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

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

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18.(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.

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

19. Age of Retirement

19.(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 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 months notice in writing or an amount equivalent to three months substantive salary/pay and allowances, shall be given to such officer employees;

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

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

Explanation:-

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

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

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

20. Termination of Service

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

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

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

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

(e) Where an officer employee whose services have been terminated and who has been paid an amount of three months' emoluments in lieu of notice and on appeal, his termination is

cancelled, the amount paid to him in lieu of notice shall be adjusted against the salary that he would have earned, had his services not been terminated and he shall continue in the Bank's employment on same terms and conditions as if the order of termination had not been passed at all.

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

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

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

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

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

(ii) Disciplinary proceedings shall be deemed to be pending against any employee for the purpose of this regulation if he has been placed under suspension or any notice has been issued to him to show cause why disciplinary proceedings shall not be instituted against him and will be deemed to be pending until final 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

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but the disciplinary proceedings will continue as if he was in service until the proceedings are concluded and final order is passed in respect thereof. The concerned officer will not receive any pay and/or allowance after the date of superannuation. He will also not be entitled for the payment of retirement benefits till the proceedings are completed and final order is passed thereon except his own contribution to CPF.

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Chapter V

Allowances

21. Dearness Allowance

21.(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 600 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' up to 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/-

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21.(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 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:

(a) 0.35% of 'pay' up to Rs.4800/- plus,

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

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

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

21.(3) On and from **1.4.1998**, Dearness Allowance Scheme shall be as under :-

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

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

(i) 0.24% of 'pay' up to Rs.7100/- plus,
(ii) 0.20% of 'pay' above Rs.7100/- to Rs.11300/- plus,
(iii) 0.12% of 'pay' above Rs.11300/- to Rs.12025/- plus,
(iv) 0.06% of 'pay' above Rs.12025/-

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

21.(5) On and from the **1st day of November, 2007**, dearness allowance shall be payable for every rise or fall of 4 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

21.(6) On and from the **1st day of November, 2012**, dearness allowance shall be payable for every rise or fall of 4 points over 4440 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960=100 at 0.10% of Pay

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

(B) Professional Qualification Allowance 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.'

22. House Rent Allowance –

(1)(a) On and from the 1st day of November, 2007 where an officer is provided with residential accommodation by the Bank, a sum equal to 1.2% 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, 2007 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	8.5% of Pay

	Area Centres in Group A.	
(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 column (2) of the above Table.

(2)(a) On and from the 1st day of November, 2012 where an officer is provided with residential accommodation by the Bank, a sum equal to 0.75% of the basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation, whichever is less, will be recovered from him.

(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, 2012 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.	9.0% of Pay
(ii)	Other places in Area I and Project Area Centres in Group B and State of Goa	8.0% of Pay
(iii)	Other places	7.0% 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 0.75% 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.

22.(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

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accordance with the procedure specified in (A) above, whichever is lower.

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

(3) 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 I - All places not included in Area-I.

23. Other Allowances:-

(1) On and from the 1st day of November, 2012, an officer shall be eligible for the City Compensatory Allowance as specified in the table below, namely,

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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.870 per month
(b) Places with population of 5 lakhs and over and State Capitals and Chandigarh, Pondicherry and Port Blair.	3% of basic pay subject to a maximum of Rs.600 per month.
(c) Other places	Nil

(2) On and from the 1st day of November, 2012, 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, 2012, if an officer is serving in an area to be specified as Project Area failing under Group A or Group B, he shall be eligible for a Project Area Compensatory Allowance at the rate of Rs.400/- per month or Rs.350/- per month according to the classification of area as Group A or Group B respectively.

(4) On and from the 1st day of June, 2015, if an officer is transferred from one place to another in the midst of an academic year and if he has one or more children studying in school or college, in the former place, he shall be eligible for a mid-academic year transfer allowance at the rate of Rs. 1100/- per month from the date he reports to the latter place up to the end of the academic year in respect of all the children 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, 2015, if an officer is deputed to serve outside the bank, he may opt to receive the emoluments attached to the post to which he is deputed, or he may in addition to his pay, draw a deputation allowance at the rate of 7.75% of pay subject to a maximum Rs.4000/- per month and such other allowances he would have drawn had he been posted in the bank's service at that place.

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

Provided further that an officer on deputation to the Training Establishment of the bank as a faculty member shall be eligible for deputation allowance at the rate of 4% of his pay subject to a maximum Rs.2000/- 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, 2012, if the working hours during a day are split with minimum interval of two hours, an officer shall be eligible for a Split Duty Allowance at the rate of Rs.200/- per month.

(9) 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, 2012, 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.2000/- per month

(ii) Place with an altitude of 1500 metres and above but less than 3000 metres.	2.5% of pay subject to a maximum of Rs.1000/- per month
(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. 750/- 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.

(11) On and from the 1st day of November, 2012, officers shall be paid Special Allowance as under :

Scale I – III : 7.75% of Basic Pay + applicable Dearness Allowance thereon

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

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

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

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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 the 1st day of November, 2012, 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.8000/- or the amount incurred whichever is less
Senior Management and Top Executive Grade	Rs.9050/- or the amount incurred whichever is less

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

(ii) for the year 2012 the reimbursement of medical expenses under the medical aid scheme shall be enhanced proportionately for two months, i,e. from November 2012 to December 2012.

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

(b) Hospitalization expenses: the reimbursement of hospital expenses shall be as specified in the Schedule to these regulations.

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

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

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, 2012, a sum equal to 0.75% of the basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation, whichever is less:

Provided that where the officer is provided with furniture at such residence, a further sum equal to 0.15% 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.

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26. Bank's Car for Personal Purposes:

26.(1) No officer, other than the officers authorized by the Board in accordance with the guidelines of the Govt. shall be allowed the use of the Bank's car for personal purposes.

26.(2) The use of the bank's car for personal purposes should be subject to the rules formulated by the bank in accordance with the guidelines of the Govt. from time to time.

27. Loan for the 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 Govt.

28. Loans for Purchase of Houses:

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

29. Entertainment Expenses & Club Membership Fees:

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

30. Preferential Interest Rates on Deposits

The bank may allow 1% addl. rate of interest over its ruling rate of interest of Fixed Deposits, SF deposits and RD in the name of an officer, individually or jointly with any member of his family.

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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 kinds of leave:

a) Casual leave
b) Privilege leave
c) Sick leave
d) Special Sick leave
e) Maternity leave
f) Extraordinary leave on loss of pay
g) Special Casual leave and Special leave

32. Casual Leave

32.(1) An officer shall be eligible for casual leave on full emoluments for 12 working days in a year provided that not more than 4 days casual leave may be availed of at any one time.

32.(2) Casual Leave not availed of in any year may be suffixed or prefixed to sick leave in the following year.

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

33. Privilege Leave

33.(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.

33.(2) An officer on privilege leave shall be entitled to full emoluments for the period of leave.

33.(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.

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

33.(5) An officer desiring to avail of privilege leave shall ordinarily give not less than 15 days' notice of his intention to avail of such leave.

34. Sick Leave:

34.(1) On and from **1.1.89**, 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 up to 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.

34.(2) In respect of the period of sick leave an officer shall be eligible to receive one half of the full emoluments.

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

34.(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/Paternity Leave:

36.(1) (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) with effect from 25.05.2015, within the overall period of 12 months, leave may also be granted in case of hysterectomy upto a maximum of 45 days.

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36.(2) On and from 25.05.2015, leave may also be granted once during service to a childless female employee for legally adopting a child who is below one year of age subject to a maximum period of six 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.

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

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

Paternity Leave:

With effect from 1.6.2015, male officer employees with less than two surviving children shall be eligible for 15 days paternity leave during his wife's confinement. This leave may be combined with any other kind of leave except casual leave. The leave shall be applied upto 15 days before or upto 6 months from the date of delivery of the child.

37. Extraordinary Leave

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

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 Government.

With effect from the first day of June 2015, Special Sick Leave up to 30 days may be granted to an officer employee once during his/her entire period of service for donation of kidney/ organ.

38. Lapse of Leave

Save as provided below, all leave to the credit of an officer shall lapse on resignation, retirement, death, dismissal or termination for any reason.

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

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

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

39. Recall for Duty:

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

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40. Furnishing the Leave Address to the Bank:

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

Chapter VIII

Reimbursement of Expenses on Travel

41. Mode of Travel & Expenses on Travel:

41.(1) 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 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.

(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.

Entitlement by Steamer – Delux Cabin

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

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

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

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

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

41.(4)(a) Halting Allowance.- On and from the 1st day of June, 2015 an officer shall be entitled to per diem Halting Allowance as specified in the table below, namely :-

TABLE

Grade/ Scales of Officers	**Metro (Rs.)**	**Major 'A' Class Cities (Rs.)**	**Area I (Rs.)**	**Other places (Rs.)**
Officers in Scale VI & above	1800	1300	1100	950
Officers in Scale IV & V above	1500	1300	1100	950
Officers in Scale I/II/III	1300	1100	950	800

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.

(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**	**Eligiblity to stay** **2**
Scale VI & VII	4* Hotel
Scale IV & V	3* Hotel
Scale 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, 1/2 of the Halting Allowance will be admissible.

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

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

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

42. Transfer Travelling Allowance etc.:

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

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

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Explanation

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

42.(2) (i) On and from the **1st day of April, 2005** an officer on transfer will be reimbursed his expenses for transporting his baggage by goods train up to the following limits:-

Pay Range	**Where an officer has family**	**Where an officer has no family**
Rs.10000 per month to Rs.13820 per month	3000 kgs	1500 kgs
Rs.13821 per month 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 Junior or Middle Management Grade and for two containers if he is in Senior or Top Management Grade. If the baggage is transported by road between places connected by rail, the reimbursement will be limited to the actual freight charges against submission of bills subject to the cost not exceeding the cost of transport of the maximum permissible quantity by goods train. If there is no railway station or railway out-agency at the old or new place of posting , the officer will be paid the actual cost of transporting the baggage by road upto the nearest railway station or railway out-agency. If both the places do not have railway station/out-agency, the officer will be paid actual cost of transporting the baggage by road up to the stipulated weights by an approved transport operator.

(iii) With effect from 01.04.2005 :

a. where an officer on transfer transports his baggage by lorry, for the purpose of reimbursement of actual charges, the maximum limit in cases where 'full wagon' is applicable shall normally be 60 quintals (6 tonnes) by goods train. However, where the expenses incurred are beyond such maximum, the Banks may, keeping in mind the hardship involved to the officer concerned, reimburse the actual expenses incurred on the basis that the minimum charges for transport of goods in an 8 wheeler wagon would be 120 quintals (12 tonnes) provided the baggage is transported through approved transport operators.

b. If the officer on transfer is shifting his personal effects between the two places by approved lorry transport even if the two places are connected by train, then reimbursement of expenses may be made at the following rates subject to weight stipulation as in Regulation 42(2) of Officers' Service Regulations as above, instead of having regard to published goods train freight rates of the Railways as being followed earlier for the purpose:

Distance in kms	Rate per tonne per km*
Up to 2000 kms	Rupees 1.40
Beyond 2000 kms	Rupees 1.10

*The above rates do not apply on a slab basis.

(iv) a. With effect from 01.04.2011, the following rates shall apply:

Distance in kms	Rate per tonne per km**
Up to 1000 kms	Rupees 2.80
Beyond 1000 kms	Rupees 2.00

**The above rates will apply on a slab basis.

b. **Minimum threshold limit of Distance**

The officers transferred to shorter distance up to 300 kms., the reimbursement may be permitted up to the amount chargeable for 300 kms., i.e. 300*weight*Rs. 2.80.

c. Officers who are transferred into and out of hilly terrains may be reimbursed two times the applicable rate for the distance covered in hilly terrain and the balance distance at normal rates.

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

vi) 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.

42.(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 June, 2015, 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.20000/-" and "Rs.15000/-" had been respectively substituted.'

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

Provided that on and w.e.f. **30.11.87**, where no residential accommodation is made available by the Bank to an officer at the new place of posting and where such an officer may incur additional expenses in the process of taking over charge for reasons beyond his control, the competent authority may consider, on merits, grant of halting allowance to him up to a maximum period of 15 days or till the time the quarters are made available to him, whichever is earlier.

43. Travelling Allowance on Retirement:

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

44 Leave Travel Concession:

On and from first day of June 2015:

(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 the eligible fare for the class of travel by train to which he is entitled upto a distance of 4500 kms. (one way) for officers in JMG Scale I and MMG Scale II and III and 5500 kms. (one way) for officers in SMG Scale-IV and above. An officer while opting to encash his Leave Travel Concession shall prefer the claim for himself or herself and his or her family members only once during the block or term in which such encashment is availed off and the facility of encashment of privilege leave while availing of Leave Travel Concession shall also be available while encashing the facility of Leave Travel Concession.

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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. Provided that w.e.f. 1st May 2010 an officer in Junior Management Grade Scale I while availing LTC will be entitled to travel by air in the lowest fare economy class in which case the reimbursement will be the actual fare or the fare applicable to AC 1st Class fare by train for the distance travelled whichever is less. The same rules shall apply when an officer in Middle Management Grade Scale II and Middle Management Grade Scale III while availing LTC where the distance is less than 1000 kms.

(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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Chapter IX

Terminal Benefits

45. Provident Fund & Pension:

45. (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.

45.(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.

Further in terms of joint note dated 27.04.2010:

(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.

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.

45.(3) Officers joining the bank's service on or after **29-09-1995** 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 **29-09-1995**, unless he has specifically exercised an option to become member of the Pension Scheme in response to bank's notice to that effect.

(b) An officer who is recruited on or after **29-09-1995** at the age of 35 years and above, and who has elected to forego his right to Pension in terms of the Pension Scheme.

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.

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Further in terms of joint note dated 27.04.2010:

The terms of the Bank Employees' Pension Regulations, 1995 dated 29th 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 Contributor 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. (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. (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 :

TABLE

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 per cent of the basic pension in excess of Rs.3550
(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 0.06 per cent of basic pension in excess of Rs.6010.

(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 All India Average Consumer Price Index for Industrial Workers in the series 1960=100 at the rate of 0.18% of the basic pension.

(iv) In respect of officers who retired or died while in service or or after 1.5.2005, 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.

Further in terms of joint note dated 25.05.2015:

With effect from 1st November 2012, the Pay drawn by the officers who are members of the Pension Fund shall be taken into consideration for the purpose of calculation of pension as per the Pension Fund Rules/ Regulations in force.

Note: Officers in service of the Banks as on 1st November 2012 and who have retired thereafter but before 25th May 2015 and who had opted for commutation of pension will have an option not to claim incremental commutation on revised basic pension.

46. Gratuity:

46.(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.

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

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

Provided further that pay for the purpose of Gratuity for an officer who ceased to be in service during the period 1.7.1993 to

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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 **1.4.1998 to 31.10.1999** shall be with regard to scale of pay as specified in sub-regulation (2) of Regulation 4.

Note:

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

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Chapter X

Transferability

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

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

49. Joining Time on Transfer:

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

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

or

b) to join a new post on return from leave.

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

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

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

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

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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:

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

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52. Interpretation of "Service":

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

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.

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SCHEDULE TO PUNJAB NATIONAL BANK (OFFICERS') SERVICE REGULATIONS, 1979

Special Area Allowance

Sr. No.	Area	Allowance (Rs.)	
		Pay below Rs. 24000/-	Pay above Rs. 24000/-
1	2	3	4
1	**Mizoram**	(Rs.)	(Rs.)
	a) Chimptuipui District and areas beyond 25 kms. From Lunglei Town in Lunglei District.	2,000/-	2600/-
	b) Entire Lunglei District excluding areas beyond 25 kms. from Lunglei town	1600/-	2100/-
	c) Entire Aizawl District	1200/-	1500/-
2	**Nagaland**	1600/-	2100/-
3	**Andaman & 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/-

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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 & 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) (b) Areas upto Goel from Kamban Side and areas upto Arnas from Keasi side in Tehsil Mohre	 2000/- 1600/-	 2600/- 2100/-
	3) Doda District	2000/-	2600/-

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	Illaquas of Padder and Niabat Nowgam in Kishtwar Tehsil.		
	4) Leh District All places in the District	2000/-	2600/-
	5) Baramulla District a) Entire Gurez-Nirabat, Tangdar Sub-Division and Keran Illaqua b) Matchill 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.	2000/- 1600/- 1200/-	2600/- 2100/- 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,	2000/-	2600/-

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	Bajol, Deol Kugti, Nayagam and Tundah, Villages : Ghatu of Gram Panchayat Jagat, Kanarsi of Gram Panchayat Chauhata		
	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	2000/-	2600/-

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	Panchayats of Kharga, Kushwar and Sarga 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).	1200/-	1500/-
	(4) Lahaul and Spiti District : Entire area of Lahaul and Spiti (5) Shimla District : a) 15/20 area of Rampur Tehsil comprising of Panchayats of Koot, Labana-Sadana, Sarpara and Chadi-Branda. b) Dora-Kawar Tehsil, Gram Panchayat of Darkali in Rampur, Kashapath Tehsil and Munish, Ghori Chaibis of Pargana Sarahan. c) Chopal Tehsil and Ghoris, Panjgaon, Patsnau, Naubis and Teen Koti of Pargana Sarahan, Deothi Gram Panchayat of Taklesh Area, Pargana	2000/- 2000/- 1600/- 1200/-	2600/- 2600/- 2100/- 1500/-

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	Barabis, Kasba Rampur and Ghori Nog of Pargana Rampur of Rampur Tehsil, Shimla Town and its suburbs (Dhalli, Jatog, Kasumpti, Mashobra, Taradevi and Tutu).		
	(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		

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	located outside its municipal limits but included in Palampur Town – H.P. Krishi Vishvavidhalaya 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/-

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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 Teshil) and Thansgiri Tract **(9) Solan District** Mangal Panchayat **(10)** Remaining areas of Himachal Pradesh not included in (1) to (9) above	1200/- 1200/- 320/-	1500/- 1500/- 400/-
13.	**Uttar Pradesh** : Areas under Chamoli, Pithoragarh and Uttar Kashi Districts	2000/-	2600/-
14	**Uttarakhand** Areas under Chamoli, Pithoragarh, Uttarkashi, Rudraprayag and Champavat Districts	2000/-	2600/-

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SCHEDULE FOR REIMBURSEMENT OF HOSPITALISATION EXPENSES

MEDCIAL INSURANCE SCHEME

Having regard to the need to extend better coverage and reimbursement of hospitalization and medical expenses incurred by the officers / employees/dependent family members, the demand for full reimbursement of expenses connected with hospitalisation and medical treatment including domiciliary hospitalization and domiciliary treatment was discussed by and between the parties and a new scheme for reimbursement of medical expenses has been formulated.

The salient feature of the Scheme is as under:

The scheme shall cover expenses of the officers / employees and dependent family members in cases he/she shall contract any disease or suffer from any illness (hereinafter called DISEASE) or sustain any bodily injury through accident (hereinafter called INJURY) and if such disease or injury shall require any employee/ dependent family member, upon the advice of a duly qualified Physician/Medical Specialist/Medical practitioner (hereinafter called MFDICAL PRACTITIONER) or of a duly qualified Surgeon (hereinafter called SURGEON) to incur hospitalization/ domiciliary hospitalization and domiciliary treatment expenses as defined in the Scheme, for medical/surgical treatment at any Nursing Home/ Hospital/Clinic (for domiciliary treatment)/ Day care Centre which are registered with the local bodies in India as herein defined (hereinafter called HOSPITAL) as an inpatient or otherwise as specified as per the scheme.

The Scheme covers Employee + Spouse + Dependent Children + any two of the dependent Parents /Parents-in-law.

• No age limit tor dependent children (including step children and legally adopted children).

• A child would be considered dependent if his/her monthly income does not exceed Rs.10,000/- per month;

• Widowed Daughter and dependent divorced/separated daughters, sisters including unmarried/ divorced/ abandoned or separated from husband/ widowed sisters and Crippled Child shall be considered as dependent for the purpose of this policy.

• Physically challenged Brother/ Sister with 40% or more disability shall also be covered as Dependent.

• No Age Limits for Dependent Parents. Any two, i.e. either dependent parents or parents-in-law will be covered as dependent.

• Parents would be considered dependent if their monthly income does not exceed Rs. 10,000/- per month or as revised by Indian Banks' Association in due course, and wholly dependent on the employee as defined in this scheme.

All the existing permanent officers / employees of the Banks which are parties to this Settlement shall be covered by this Scheme from the date of introduction/implementation of this Scheme. All New Officers/employees shall be covered from the date of joining as per their appointment in the bank.

Till the new scheme is made effective and gets implemented, the existing provisions as per Bipartite Settlement/Joint Note dated 27.4.2010 will continue to operate.

The new Scheme as applicable to the officers/ employees in service would be continued beyond their retirement/superannuation/resignation, etc. subject to payment of stipulated premium by them.

The new Scheme would also cover the existing retired officers/ employees of the Banks and dependent spouse subject to payment of stipulated premium by them.

In the event of any claim becoming admissible under this scheme, the Bank will reimburse the amount of such expenses as would fall under different heads mentioned below and as are

reasonably and medically necessary incurred thereof by or on behalf of such employee.

Reimbursement shall cover Room and Boarding expenses as provided by the Hospital/Nursing Home not exceeding Rs.5000 per day or the actual amount whichever is less. Intensive Care Unit (lCU) expenses not exceeding Rs.7500/- per day or actual amount whichever is less. Surgeon. team of surgeons, Assistant surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialists Fees. Nursing Charges, Service Charges, IV Administration Charges, Nebulization Charges, RMO charges, Anaesthetic, Blood, Oxygen, Operation Theatre Charges. surgical appliances, OT consumables, Medicines & Drugs, Dialysis, Chemotherapy, Radiotherapy, Cost of Artificial Limbs, cost of prosthetic devices implanted during surgical procedure like pacemaker, defibrillator, ventilator, orthopaedic implants, Cochlear Implant, any other implant, Intra-Occular Lenses, infra cardiac valve replacements. vascular stents, any other valve replacement, laboratory /diagnostic tests, X-ray CT scan, MRI, any other scan, scopies and such similar expenses that are medically necessary or incurred during hospitalization as per the advice of the attending doctor.

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Hospitalization expenses (excluding cost of organ) incurred on donor in respect of organ transplant to officers/ employee/ dependent would also be covered for reimbursement.

Pre and Post Hospitalization expenses payable in respect of each hospitalization shall be the actual expenses incurred subject to 30 days prior to hospitalization and 90 days after discharge.

Alternative systems of treatments other than treatment under Allopathy or modern medicine shall include Ayurveda, Unani, Siddha, Homeopathy and Naturopathy in the Indian context, for Hospitalization and Domiciliary treatment.

CASHLESS FACl LITY: The scheme also includes the benefit of cashless treatment facility in hospitals under a scheme worked by the Banks and the hospitals under a common insurance scheme.

CONTRIBUTION : The officers/ employees shall not be required to share the cost of such benefits under the new scheme. However, in the case of officers/employees retiring from the Banks after the scheme is introduced and those who are already retired from the services of the banks and who opt to avail the benefits of the scheme, the amount of contribution by such persons shall be decided at the respective Bank level.

Day care Treatments shall he covered under the scheme and would refer to medical treatment and or surgical procedure which is:

i. undertaken under general or local anaesthesia in a hospital/day care centre in less than a day because of technological advancement, and

ii. which would have otherwise required hospitalisation of more than a day. Treatment normally taken on an out patient basis is not in included in the scope of this definition.

DOMICILIARY HOSPITALIZATION: Domiciliary Hospitalization shall be covered under this scheme and would mean medical treatment for an illness/ disease/ injury which in the normal course would require care and treatment at a hospital but is actually taken while confined at home under any of the following circumstances :

a) The condition of the patient is such that he/she is not in a condition to be removed to a hospital or

b) the patient takes treatment at home on account of non-availability of room in a hospital.

DOMICILIARY TREATMENT shall also be covered under this scheme i.e. treatment taken for specified diseases which may or may not require hospitalization as mentioned herein below.

Domiciliary Hospitalization / Domiciliary Treatment: Medical expenses incurred in case of the following diseases which need

Domiciliary Hospitalization/domiciliary treatment as may be certified by the recognized hospital authorities and bank's medical officer shall be deemed as hospitalization expenses and reimbursed to the extent of 100%.

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

The cost of medicines. investigations, and consultations, etc. in respect of domiciliary treatment shall be reimbursed for the period stated by the specialist in Prescription. If no period stated, the prescription for the purpose of reimbursement shall be valid for a period not exceeding 90 days.

HOSPITAL / NURSING HOME: A Hospital under this scheme would mean any institution established for in-patient care and day care treatment of illness and/or injuries and which has been

registered as a Hospital with the local authorities under the Clinical establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:

- Has qualified nursing staff under its employment round the clock,

- Has at least l0 in-patient beds in towns having a population of les than 10 lacs and at least 15 in-patient beds in all other places;

- Has qualified medical practitioner(s) in charge, round the clock;

- Has a fully equipped Operation Theatre of its own where surgical procedures are carried out;

- Maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.

This clause will however be relaxed in areas where it is difficult to find such hospitals. The term ' Hospital /Nursing Home' shall not include an establishment which is a place of rest. a place for the aged, a place for drug-addicts or place for alcoholics, a hotel or a similar place

HOSPITALIZATION: Hospitalization would mean admission in a Hospital/ Nursing Home for a minimum period of 24 consecutive hours of inpatient care except for specified procedures/treatments, where such admission could be for a period of less than a day.

ID CARD: In terms of the scheme arrived at between the Banks and insurance companies, ID
Cards would be issued to all the officers / employees/ dependent family members/retired officers / employees/their dependents for the purpose of availing cashless facility in network hospitals.

PRE-EXISTING DISEASE: Pre Existing Diseases would be covered for reimbursement under this scheme.

PRE-HOSPITALISATION MEDICAL EXPENSES: Medical expenses incurred immediately 30 days before the insured person is hospitalized will be considered as part of a claim provided that such medical expenses are incurred for the same condition for which the insured person's hospitalization was required.

POST HOSPITALISATION MEDICAL EXPENSES: Relevant medical expenses incurred immediately 90 days after the employee/ dependent/ retirement employee is discharged from the hospital provided that such medical expenses are incurred for the same condition for which the Insured Person's Hospitalization was required.

Additional Ex-Gratia for Critical Illness: In addition to the reimbursement covered under this scheme, officers / employees (only officers / employees and not their dependents or retired officers / employees) shall be provided additional ex gratia of Rs. 1,00,000/-. In case an employee contracts a Critical Illness as listed below, the sum of Rs.1,00,000/- shall be paid. This benefit shall be provided on first detection/diagnosis of the Critical Illness.

Indo Grade

- Cancer including Leukemia
- Stroke
- Paralysis
- By Pass Surgery
- Major organ Transplant/Bone marrow transplantation
- End Stage Liver Disease
- Heart Attack
- Kidney Failure
- Heart Valve Replacement Surgery

Hospitalization is not required to claim this benefit.

Expenses on Hospitalization for minimum period of a day are admissible. However, this time limit shall not be applied to specific treatments, such as :

1	Adeniodectomy	19	Haemo dialysis
2	Appendectomy	20	Fissurectomy/Fistulectomy
3	Auroplasty not Cosmetic in nature	21	Mastoidectomy
4	Coronary angiography/Renal	22	Hydrocele
5	Coronary angioplasty	23	Hysterectomy
6	Dental Surgery	24	Inguinal/ventral/umbilical/femoral hernia
7	D&C	25	Parenteral chemotheraphy
8	Excision of cyst/granuloma/lump/tumor	26	Polyectomy
9	Eye Surgery	27	Septoplasty
10	Fracture including hairline fracture/ dislocation	28	Piles/fistula
11	Radiotherapy	29	Prostate surgeries
12	Chemotherapy including parental chemotherapy	30	Sinusitis surgeries
13	Lithotripsy	31	Tonsillectomy
14	Incision and drainage of abscess	32	Liver aspiration
15	Varicocelectomy	33	Sclerotherapy
16	Wound suturing	34	Varicose Vein Ligation
17	FESS	35	All scopies along with biopsies
18	Operations/ Micro surgical operations on the nose,	36	Lumbar puncture

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	middle ear/internal ear, tongue, mouth, face, tonsils & adenoids, salivary glands & salivary ducts, breast, skin & subcutaneous tissues, digestive tract, female/male sexual organs	37	Ascitic Pleural tapping

This condition will also not apply in case of stay in hospital of less than a day provided the treatment is undertaken under General or Local Anesthesia in a hospital/day care centre in less than a day because of technological advancement and which would have otherwise required hospitalization of more than a day.

MATERNITY EXPENSES BENEFIT EXTENSION : Hospitalization expenses in respect of the new born child can be covered within the Mother's Maternity expenses. The maximum benefit allowable under this clause will be upto Rs.50000/- for normal delivery and Rs.75000/- for Caesarean Section.

Baby Day one Cover : New born baby is covered from day one. All expenses incurred on the new born baby during maternity will be covered in addition to the maternity limit and upto Rs.20,000/-

Ambulance Charges : Ambulance charges are payable upto Rs. 2500/- per trip to hospital and/or transfer to another hospital or transfer from hospital to home if medically advised. Taxi and Auto expenses in actual maximum upto Rs.750/- per trip will also be reimbursable.

Ambulance charges actually incurred on transfer from one center to another center due to Non availability of medical services/ medical complication shall be payable in full.

Congenital Anomalies : Expenses for Treatment of Congenital Internal/External diseases, defects anomalies are covered under the scheme.

Psychiatric diseases : Expenses for treatment of psychiatric and psychosomatic diseases shall be payable with or without hospitalization.

Advanced Medical Treatment : All new kinds of approved advanced medical procedures for e.g. laser surgery, stem cell therapy for treatment of a disease is payable on hospitalization/day care surgery.

Treatment taken for Accidents can be payable even on OPD basis in Hospital.

Taxes and other Charges : all Taxes, Surcharges, Service Charges, Registration charges, Admission Charges, Nursing, and Administration charges to be payable.

Charges for diapers and sanitary pads are payable, if necessary, as part of the treatment.

Charges for Hiring a nurse/attendant during hospitalization will be payable only in case of recommendation from the treating doctor in case ICU/CCU, Neo natal nursing care or any other case where the patient is critical and requiring special care.

Treatment for Genetic Disorder and stem cell therapy shall be covered under the scheme.

Treatment for Age related Macular Degeneration (ARMD), treatment such as Rotational Field Quantum magnetic Resonance (RFQMR), Enhanced External Counter Pulsation (EECP), etc. are covered under the scheme. Treatment for all neurological/ macular degenerative disorders shall be covered under the Scheme.

Rental charges for External and or durable Medical equipment of any kind used for diagnosis and or treatment including CPAP, CAPD, Bi-PAP, Infusion pump etc. will be covered under the scheme. However purchase of the above equipment to be

subsequently used at home in exceptional cases on medical advice shall be covered.

Ambulatory devices i.e. walker, crutches, Belts, Collars, Caps, Splints, Slings, Braces, Stocking, elastocrepe bandages, external orthopaedic pads, sub cutaneous insulin pump, Diabetic foot wear, Glucometer (including Glucose Test Strips)/Nebulizer/prosthetic devise/Thermometer, alpha/water bed and similar related items etc., will be covered under the scheme.

Physiotherapy charges : Physiotherapy charges shall be covered for the period specified by the Medical Practitioner even if taken at home.

While reimbursement to the officers/employees shall be made by the Banks as hitherto, the Scheme shall be administered by the Banks through a scheme worked out between IBA/Banks and Insurance companies and officers/employees would in no way be directly bound by the terms & conditions of such scheme or arrangements.

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However, for the purpose of clarity and information, the details of the Scheme worked out between IBA/Banks and insurance companies is appended herein as Appendix I & II.

The above stated scheme would not supersede the continuation of any bank-level arrangement of scheme providing for reimbursement of medical expenses, which is not covered herein, that may be in operation in any Bank.

APPENDIX I

Medical Scheme for the Officers/ Employees of IBA Member Banks, parties to the Bipartite Settlement/ Joint Note dated 25th May 2015 in lieu of the Existing Hospitalization Scheme

The scheme covers expenses of the officers / employees and dependent in cases he/she shall contract any disease or suffer from any illness (hereinafter called DISEASE) or sustain any bodily injury through accident (hereinafter called INJURY) and if such disease or injury shall require any such insured Person, upon the advice of a duly qualified Physician/Medical Specialist/Medical practitioner (hereinafter called MEDICAL PRACTITIONER) or of a duly qualified Surgeon (hereinafter called SUREGON) to incur hospitalization/domicillary hospitalization and domiciliary treatment expenses as defined in the Scheme, for medical/surgical treatment at any Nursing Home/Hospital/Clinic (for domiciliary treatment)/Day care Centre which are registered with the local bodies, in India as herein defined (hereinafter called HOSPITAL) as an inpatient or otherwise as specified as per the scheme, to the extent of the sum insured + Corporate buffer.

1.1 The Scheme Covers Employee + Spouse + Dependent Children + 2 dependent Parents /parents- in-law.

- No age limit for dependent children. (including step children and legally adopted children) A child would be considered dependent if their monthly income does not exceed Rs.10,000/- per month; which is at present, or revised by Indian Banks' Association in due course. Widowed Daughter and dependant divorced/separated daughters, sisters including unmarried/ divorced/ abandoned or separated from husband/ widowed sisters and Crippled Child shall be considered as dependent for the purpose of this policy. Physically challenged Brother/Sister with 40% or more disability.

- No age limits for Dependent Parents. Either Dependent Parents or parents-in-law will be covered. Parents would be considered dependent if their monthly income does not exceed Rs.10,000/- per month, which is at present, or revised by Indian Banks' Association in due course, and wholly dependent on the employee as defined in this scheme.

(The definition of family shall undergo a change as decided in due course in the negotiations)

1.2.1 All New Officers/employees to be covered from the date of joining as per their appointment letter. For additions/deletions during policy period, premium to be charged/refunded on pro rata basis.

1.2.2 Continuity benefits coverage to officers/ employees on retirement and also to the Retired Officers/ employees who may be inducted in the Scheme.

1.3 Sum Insured : Hospitalization and Domiciliary Treatment coveage as defined in the scheme per annum :

Officers	Rs.400000
Clerical Staff	Rs.300000
Sub Staff	Rs.300000

Change in sum insured after commencement of policy to be considered in case of promotion of the employee or vice versa.

1.4 Corporate Buffer : Rs.100,00,00,000/- Corporate buffer may be appropriated as per the premium of the bank. If the corporate buffer of one bank is exhausted, the remaining amount can be claimed from the unutilized corporate buffer of the other banks. Corporate Buffer can be authorized by the Management through an Authorized person/ Committee as decided by IBA/ Bank, and informed directly to the THIRD PARTY ADMINISTRATOR by keeping the insurance company in the loop.

1.5 In the event of any claim becoming admissible under this scheme, the company will pay through Third Party Administrator

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to the Hospital/Nursing Home or insured the amount of such expenses as would fall under different heads mentioned below and as are reasonably and medically necessary incurred thereof by or on behalf of such insured but not exceeding the Sum Insured in aggregate mentioned In the schedule hereto.

A. Room and Boarding expenses as provided by the Hospital/Nursing Home not exceeding
Rs. 5000 per day or the actual amount whichever is less.

B. Intensive Care Unit (ICU) expenses not exceeding Rs. 7500 per day or actual amount whichever is less.

C. Surgeon, team of surgeons, Assistant surgeon, Anesthetist, Medical Practitioner, Consultants, Specialists Fees.

D. Nursing Charges, Service Charges, IV Administration Charges, Nebulization Charges, RMO charges. Anaesthetic, Blood, Oxygen, Operation Theatre Charges, surgical appliances, OT consumablesm, Medicines & Drugs, Dialysis, Chemotherapy, Radiotherapy, Cost of Artificial Limbs, cost of prosthetic devices implanted during surgical procedure like pacemaker, Defibrillator, Ventilator, orthopaedic implants, Cochlear Implant, any other implant, Intra-Occular Lenses, infra cardiac valve replacements, vascular stents, any other valve replacement, laboratory/diagnostic tests, X- ray CT Scan, MRI, any other scan, scopies and such similar expenses that are medically necessary, or incurred during hospitalization as per the advice of the attending doctor.

E. Hospitalization expenses (excluding cost of organ) incurred on donor in respect of organ transplant to the insured.

1.6 Pre and Post Hospitalization expenses payable in respect of each hospitalization shall be the actual expenses incurred subject to 30 days prior to hospitalization and 90 days after discharge.

2. DEFINITIONS:

2.1 ACCIDENT: An accident is a sudden, unforeseen and involuntary event caused resulting in injury-

2.2

A. "Acute condition" - Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/illness/injury which leads to full recovery.

B. "Chronic condition" - A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics-

i. It needs ongoing or long-term monitoring through consultations, examinations, check-ups and/or tests -

ii. It needs ongoing or long-term control or relief of symptoms

iii. It requires your rehabilitation or for you to be specially trained to cope with it
iv. It continues indefinitely
v. It comes back or is likely to come back .

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2.3 ALTERNATIVE TREATMENTS :

Alternative Treatment are forms of treatment other than treatment “allopathy” or “modern medicine and includes Ayurveda, unani, siddha homeopathy and Naturopathy in the Indian Context, for Hospitalization (Ref: 3.4 Alternative Therapy)

2.4 ANYONE ILLNESS:

Any one illness will be deemed to mean continuous period of illness and it includes relapse within 45 days from the date of last consultation with the Hospital/Nursing Home where treatment has been taken. Occurrence of the same illness after a

lapse of 45 days as stated above will be considered as fresh illness for the purpose of this policy.

2.5 CASHLESS FACILITY

Cashless facility "means a facility extended by the insurer to the insured where the payments, of the cost of treatment undergone by the employee and the dependent family members of the insured in accordance with the policy terms and conditions, or directly made to the network provided by the insurer to the extent pre-authorization approved.

2.6 CONGENITAL ANOMALY :

Congenital Anomaly refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.

a. Internal Congenital Anomaly which is not in the visible and accessible parts of the body.
b. External Congenital Anomaly which is in the visible and accessible parts of the body.

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2.7 CONDITION PRECEDENT:

Condition Precedent shall mean a policy term or condition upon which the Insurer's liability under the policy is conditional upon.

2.8 CONTRIBUTION :

The Officers/employees will not share the cost of an indemnity claim on a ratable proportion from their personal Insurance policies.

2.9 DAYCARE CENTRE :

A day care centre means any institution established for day care treatment of illness and/or injuries or a medical setup within a hospital and which has been registered with the local authorities wherever applicable, and is under the supervision of a registered

and qualified medical practitioner AND must comply with all minimum criteria as under :

- Has qualified nursing staff under its employment
- Has all qualified medical practitioner(s) in charge
- Has a fully equipped operation theatre of its own where surgical procedures are carried out.
- Maintains daily records of patients and will make these accessible to the insurance companies authorized personnel.

2.10 DAY CARE TREATMENT :

Day Care Treatment refers to medical treatment and or surgical procedure which is

(i) Undertaken under general or local anesthesia in a hospital/day care Centre in less than a day because of technological advancement, and

(ii) Which would have otherwise required a hospitalization of more than a day.

Treatment normally takne on an out patient basis is not included in the scope of this definition.

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2.11 DOMICILIARY HOSPITALIZATION:

Domiciliary Hospitalization means medical treatment for an illness/disease/injury which in the normal course would require care and treatment at a hospital but is actually taken while confined at home under any of the following circumstances :

a) The condition of the patient is such that he/she is not in a condition to be removed to a hospital or

b) The patient takes treatment at home on account of non-availability of room in a hospital

2.12 DOMICILIARY TREATMENT:

Treatment taken for specified diseases which may or may not require hospitalization as mentioned in the Scheme under clause Number 3.1

2.13 HOSPITAL/NURSING HOME

A Hospital means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a Hospital with the local authorities under the Clinical establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of section 56(1) of the said Act OR complies with all minimum criteria as under :

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- Has qualified nursing staff under its employment round the clock.

- Has at least l0 in-patient beds in towns having a population of les than 10 lacs and at least 15 in-patient beds in all other places;

- Has qualified medical practitioner(s) in charge, round the clock;

- Has a fully equipped Operation Theatre of its own where surgical procedures are carried out;

- Maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.

The term 'Hospital/Nursing Home' shall not include an establishment which is a place of rest, a place for the aged, a place for drug-addicts or place for alcoholics, a hotel or a similar place.

This clause will however be relaxed in areas where it is difficult to find such hospitals.

2.14 HOSPITALIZATION :

Hospitalization means admission in a Hospital/ Nursing Home for a minimum period of 24 consecutive hours of inpatient care except for specified procedures/treatments, where such admission could be for a period of less than a day, as mentioned in clauses 2.9 and 2.10.

2.15 ID CARD:

ID card means the identity card issued to the insured person by the THIRD PARTY ADMINISTRATION to avail cashless facility in network hospitals.

2.16 ILLNESS:

Illness means a sickness or a disease or pathological condition leading to the impairment of normal physiological function which manifests itself during the policy period and requires medical treatment.

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2.17 INJURY :

Injury means accidental physical bodily harm excluding illness or disease which is verified and certified by a medical practitioner.

However, all types of Hospitalization is covered under the Scheme.

2.18 IN PATIENT CARE :

In Patient Care means treatment for which the insured person has to stay in a hospital for more than a day for a covered event.

2.19 INTENSIVE CARE UNIT :

Intensive Care Unit means an identified section, ward or wing of a Hospital which is under the constant supervision of a dedicated medical practitioner(s) and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.

2.20 MATERNITY EXPENSES :

Maternity expenses/treatment shall include :

a) Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean section incurred during hospitalization).

b) Expenses towards medical termination of pregnancy during the policy period.

c) Complications on Maternity would be covered upto the Sum Insured plus the Corporate Buffer.

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2.21 MEDICAL ADVICE:

Any consultation or advice from a medical practitioner/doctor including the issue of any prescription or repeat prescription.

2.22 MEDICAL EXPENSES :

Medical expenses means those expenses that an insured person has necessarily and actually incurred for medical treatment on account of illness or accident on the advice of a medical practitioner, as long as these are no more than would have been payable if the insured person had not been insured.

2.23 MEDICALLY NECESSARY :

Medically necessary treatment is defined as any treatment, test, medication or stay in hospital or part of a stay in a hospital which

- is required for the medical management of the illness or injury suffered by the insured;

- must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration or intensity;

- must have been prescribed by a medical practitioner;

- must confirm to the professional standards widely accepted in international medical practice or by the medical community in India.

2.24 MEDICAL PRACTITIONER :

Medical Practitioner is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or the homeopathy set up by the government of India or a State government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license. The term medical practitioner would include physician, specialist and surgeon.

(The Registered Practitioner should not be the insured or close family members such as parents, parents-in-law, spouse and children.)

2.25 NETWORK PROVIDER

Network Provider means hospitals or health care providers enlisted by an insurer or by a Third Party Administrator and insurer together to provide medical services to an insured on payment by a cashless facility.

The list of network hospitals is maintained by and available with the THIRD PARTY ADMINISTRATOR and the same is subject to amendment from time to time.

2.26 NEW BORN BABAY

A new born baby means baby born during the Policy period aged between one day and 90 days, both days inclusive.

2.27 NON-NETWORK

Any hospital, day care centre or other provider that is not part of the network.

2.28 NOTIFICATION OF CLAIM

Notification of claim is the process of notifying a claim to the Bank, insurer or Third Party Administrator as well as the address/ telephone number to which it should be notified.

2.29 OPD TREATMENT:

OPD Treatment is one in which the insured visits a clinic/hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a medical practitioner. The insured is not admitted as a day care or in-patient.

2.30 PRE-EXISTING DISEASE

Pre Existing disease is any condition, ailment or injury or related condition(s) for which you had signs or symptoms, and/or were diagnosed, and/or received medical advice/treatment, prior to the first policy issued by the insurer.

2.31 PRE-HOSPITALIZATION MEDICAL EXPENSES :

Medical expenses incurred immediately 30 days before the insured person is hospitalized will be considered as part of a claim as mentioned under item 1.2 above provided that;

i) such medical expenses are incurred for the same condition for which the insured person's hospitalization was required; and

ii) The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company

2.32 POST-HOSPITALIZATION MEDICAL EXPENSES :

Relevant medical expenses incurred immediately 90 days after the insured person is discharged from the hospital provided that;

a) such medical expenses are incurred for the same condition for which the Insured Person's Hospitalization was required; and

b) The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company

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2.33 QUALIFIED NURSE :

Qualified Nurse is a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India and/or who is employed on recommendation of the attending medical practitioner.

2.34 REASONABLE AND CUSOMARY CHARGES :

Reasonable Charges means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness/injury involved.

2.35 ROOM RENT :

Room rent shall mean the amount charged by the hospital for the occupancy of a bed on per day basis.

2.36 SUBROGATION :

Subrogation shall mean the right of the insurer to assume the rights of the insured person to recover expenses paid out under the policy that may be recovered from any other source. It shall exclude the medical/accident policies obtained by the insured person separately.

2.37 SURGERY:

Surgery or surgical procedure means manual and/or operative procedure(s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief of suffering or prolongation of life, performed in a hospital or day care Centre by a Medical Practitioner.

2.38 THIRD PARTY ADMINISTRATOR

Third Party Administrator means a third Party Administrator who holds a valid License from Insurance Regulatory and Development Authority to act as a THIRD PARTY ADMINISTRATOR and is engaged by the Company for the provisions of health services as specified in the agreement between the Company and third Party Administrator.

2.39 UNPROVEN/EXPERIMENTAL TREATMENT :

Unproven/Experimental treatment is treatment, including drug Experimental therapy, which is not based on established medical practice in India.

3. COVERAGES :

3.1 Domiciliary Hospitalization / Domiciliary Treatment: Medical expenses incurred in case of the following diseases which need Domiciliary Hospitalization/domiciliary treatment as may

be certified by the recognized hospital authorities and bank's medical officer shall be deemed as hospitalization expenses and reimbursed to the extent of 100%.

Cancer, Leukemia, Thalassemia, Tuberculosis, Paralysis, Cardiac Ailments, Pleurisy Leprosy, Kidney Ailment, All Seizure disorders, Parkinson's diseases, Psychiatric disorder including schizophrenia and psychotherapy, Diabetes and its complications, Hypertension, Asthma, Hepatitis -B, Hepatitis - C, Hemophilia, Myasthenia gravis, Wilson's disease, Ulcerative Colitis, Epidermolysis buIlosa, Venous Thrombosis (not caused by smoking) Aplastic Anaemia, Psoriasis, Third Degree burns, Arthritis, Hypothyroidism, Hyperthyroidism, expenses incurred on radiotherapy and chemotherapy in the treatment of cancer and leukemia, Glaucoma, Tumor, Diphtheria, Malaria, Non-Alcoholic Cirrhosis of Liver, Purpura, Typhoid, Accidents of Serious nature, Cerebral Palsy, Polio, all Strokes leading to Paralysis, Hemorrhages caused by accidents, all animal/reptile/insect bite or sting, chronic pancreatitis, Immuno suppressant multiple sclerosis / motor neuron disease, status asthamaticus, sequalea of meningitis, osteoporosis, muscular dystrophies, sleep apnea syndrome(not related to obesity), any organ related (chronic) condition, sickle cell disease, systemic lupus erythematous (SLE). any connective tissue disorder, varicose veins, thrombo embolism venous thrombosis/ venous thrombo embolism (VTE), growth disorders, Graves' disease, Chronic Pulmonary Disease, Chronic Bronchitis, Physiotherapy and swine flu shall be considered for reimbursement under domiciliary treatment.

The cost of medicines. investigations, and consultations, etc. in respect of domiciliary treatment shall be reimbursed for the period stated by the specialist in Prescription. If no period stated, the prescription for the purpose of reimbursement shall be valid for a period not exceeding 90 days.

3.2 Critical illness : To be provided to the employee only subject to a sum insured of Rs.1,00,000/-. Cover starts on inception of the policy. In case an employee contracts a Critical illness as listed below, the total sum insured of Rs.1,00,000/- is

paid, as a benefit. This benefit is provided on first detection/diagnosis of the critical illness.

- Cancer including Leukemia
- Stroke
- Paralysis
- By Pass Surgery
- Major organ Transplant
- End Stage Liver Disease
- Heart Attack
- Kidney Failure
- Heart Valve Replacement Surgery

Hospitalization is not required to claim this benefit. Further, the Employees can claim the cost of hospitalization on the same from the Group Mediclaim Policy as cashless/ reimbursement of expenses for the treatment taken by him.

3.3 Expenses on Hospitalization for minimum period of a day are admissible. However, this time limit shall not be applied to specific treatments, such as :

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1	Adeniodectomy	20	Haemo dialysis
2	Appendectomy	21	Fissurectomy/Fistulectomy
3	Ascitic/Plueral tapping	22	Mastoidectomy
4	Auroplasty not Cosmetic in nature	23	Hydrocele
5	Coronary angiography/Renal	24	Hysterectomy
6	Coronary angioplasty	25	Inguinal/ventral/umbilical/femoral hernia
7	Dental Surgery	26	Parenteral chemotheraphy
8	D&C	27	Polyectomy

9	Excision of cyst/granuloma/lump/tumor	28	Septoplasty
10	Eye Surgery	29	Piles/fistula
11	Fracture including hairline fracture/ dislocation	30	Prostate surgeries
12	Radiotherapy	31	Sinusitis surgeries
13	Chemotherapy including parental chemotherapy	32	Tonsillectomy
14	Lithotripsy	33	Liver aspiration
15	Incision and drainage of abscess	34	Sclerotherapy
16	Varicocelectomy	35	Varicose Vein Ligation
17	Wound suturing	36	All scopies along with biopsies
18	FESS	37	Lumbar puncture
19	Operations/ Micro surgical operations on the nose, middle ear/internal ear, tongue, mouth, face, tonsils & adenoids, salivary glands & salivary ducts, breast, skin & subcutaneous tissues, digestive tract, female/male sexual organs		

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This condition will also not apply in case of stay in hospital of less than a day provided -

a. The treatment is undertaken under General or Local Anesthesia in a hospital/day care centre in less than a day because of technological advancement and

b. Which would have otherwise required hospitalization of more than a day.

3.4 Alternative Therapy : Reimbursement of Expenses for hospitalization or domiciliary treatment (under clause 3.1) under the recognized system of medicines, viz. Ayurvedic, Unani, Sidha, Homeopathy, Naturopathy, if such treatment is taken in a clinic/hospital registered, by the central and state government.

3.5 MATERNITY EXPENSES BENEFIT EXTENSION

The hospitalization expenses in respect of the new born child can be covered within the Mother's Maternity expenses. The maximum benefit allowable under this clause will be upto Rs.50000/- for Normal Delivery and Rs.75,000/- for Caesarean Section.

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Special conditions applicable to Maternity expenses Benefit Extension :

i. 9 months waiting period under maternity benefit will be waived from the policy.

ii. Pre-natal & post natal charges in respect of maternity benefit are covered under the policy up to 30 days and 60 days only, unless the same requires hospitalization.

iii. Missed Abortions, Miscarriage or abortions induced by accidents are covered under the limit of Maternity

iv. Complications in Maternity including operations for extra uterine pregnancy ectopic pregnancy would be covered in the up to the sum Insured + Corporate Buffrer.

v. Expenses incurred for Medical Termination of Pregnancy

vi. Claim in respect of delivery to be given irrespective of the number of children.

3.6 Baby Day One Care : New born baby is covered from day one. All expenses incurred on the new born baby during maternity will be covered in addition to the maternity limit up to Rs.20000/-.

However, if the baby contacts any illness the same shall be considered in the sum Insured + Corporate Buffer. Baby to be taken as an additional member within the normal family floater.

3.7 Ambulance Charges : Ambulance charges are payable up to Rs.2500/- per trip to hospital and/or transfer to another hospital or transfer from hospital to home if medically advised. Taxi and Auto expenses in actual maximum up to Rs.750/- per trip.

Ambulance charges, actually incurred on transfer from one center to another center due to Non availability of medical services/medical complication shall be payable in full.

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3.8 Pre-existing Diseases/Ailments : Pre-existing diseases are covered under the scheme.

3.9 Congenital Anomalies : Expenses for Treatment of Congenital Internal/External diseases, defects anomalies are covered under the policy.

3.10 Psychiatric diseases : Expenses for treatment of psychiatric and psychosomatic diseases be payable with or without hospitalization.

3.11 Advanced Medical Treatment: All new kinds of approved advanced medical procedures for e.g. laser surgery, stem cell therapy for treatment of a disease is payable on hospitalization /day care surgery.

3.12 Treatment taken for Accidents can be payable even on OPD basis in Hospital up to Sum Insured.

3.13 Taxes and other Charges: All Taxes, Surcharges, Service Charges, Registration charges, Admission Charges, Nursing, and Administration charges to be payable.

Charges for diapers and sanitary pads are payable if necessary as part of the treatment.

Charges for Hiring a nurse / attendant during hospitalization will be payable only In case of recommendation from the treating doctor in case ICU / CCU, Neo natal nursing care or any other case where the patient is critical and requiring special care.

3.14 Treatment for Genetic Disorder and stem cell therapy is covered under the scheme.

3.15 Treatment for Age related Macular Degeneration (ARMD), treatment such as Rotational Field Quantum magnetic Resonance (RFQMR), Enhanced External Counter Pulsation (EECP), etc. are covered under the scheme. Treatment for all neurological/ macular degenerative disorders shall be covered under t the scheme

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3.16 Rental Charges for External and or durable Medical equipment of any kind used for diagnosis and or treatment including CPAP, CAPD, Bi-PAP, Infusion pump etc. will be covered under the scheme. However purchase of the above equipment to be subsequently used at home in exceptional cases on medical advice shall be covered.

3.17 Ambulatory devices i.e., walker, crutches, Belts, Collars, Caps, Splints, Slings, Braces Stockings, elastocrepe bandages, external orthopaedic pads, sub cutaneous insulin pump, Diabetic Foot wear, Glucometer (including Glucose Test Strips)/ Nebulizer/ prosthetic devise/ Thermometer, alpha /water bed and similar related items etc., will be covered under the scheme.

3.18 Physiotherapy charges: Physiotherapy charges shall be covered for the period specified by the Medical Practitioner even if taken at home.

All claims admitted in respect of any/all insured person/s during the period of insurance shall not exceed the Sum Insured stated in the schedule and Corporate Buffer if allocated.

4. EXCLUSIONS:

The company shall not be liable to make any payment under this policy in respect of any expenses whatsoever incurred by any Insured Person in connection with or in respect of:

4.1 lnjury / disease directly or indirectly caused by or arising from or attributable to War, invasion, Act of Foreign enemy, War like operations (whether war be declared or not).

4.2 a. Circumcision unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to an accident.

b. Vaccination or inoculation.

c. Change of life or cosmetic or aesthetic treatment of any description is not covered.

d. Plastic surgery other than as may be necessitated due to an accident or as part of any illness

4.3 Cost of spectacles and contact lenses, hearing aids. Other than Intra-Ocular Lenses and Cochlear Implant.

4.4 Dental treatment or surgery of any kind which are done in a dental clinic and those that are cosmetic In nature.

4.5 Convalescence, rest cure, Obesity treatment and its complications including morbid obesity, treatment relating disorders, Venereal disease, intentional self-injury and use of intoxication drugs/ alcohol.

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4.6 All expenses arising out of any condition directly or indirectly caused to or associated with Human T-Cell Lymphotropic Virus Type III (HTLB - Ill) or Iymphadinopathy Associated Virus (LAV) or the Mutants Derivative or Variation Deficiency Syndrome or any syndrome or condition of a similar kind commonly referred to as AIDS.

4.7 Charges incurred at Hospital or Nursing Home primarily for diagnosis x-ray or Laboratory examinations or other diagnostic studies not consistent with or incidental to the diagnosis and treatment of positive existence of presence of any ailment, sickness or injury, for which confinement is required at a Hospital/ Nursing Home, unless recommended by the attending doctor.

4.8 Expenses on vitamins and tonics unless forming part of treatment for injury or diseases as certified by the attending physician

4.9 Injury or Disease directly or indirectly caused by or contributed to by nuclear weapon / materials.

4.10 All non-medical expenses including convenience items for personal comfort such as charges for telephone, television, /barber or beauty services, diet charges, baby food, cosmetics, tissue paper, diapers, sanitary pads, toiletry items and similar incidental expenses, unless and otherwise they are necessitated during the course of treatment.

5 CONDITIONS:

5.1 Contract: the proposal form, declaration, and the policy issued shall constitute the complete contract of Insurance.

5.2 Every notice or communication regarding hospitalization or claim to be given or made under this Policy shall be communicated to the office of the Bank, dealing with Medical Claims, and/or the THIRD PARTY ADMINISTRATOR office as

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shown in the Schedule. Other matters relating to the policy may be communicated to the policy issuing office.

5.3 The premium payable under this Policy shall be paid in advance. No receipt for Premium shall be valid except on the official form of the company signed by a duly authorized official of the company. The due payment of premium and the observance and fulfillment of the terms, provisions, conditions and endorsements of this Policy by the Insured Person in so far as they relate to anything to be done or complied with by the Insured Person shall be a condition precedent to any liability of the Company to make any payment under this Policy. No waiver of any terms, provisions, conditions and endorsements of this policy shall be valid unless made in writing and signed by an authorised official of the Company.

5.4 Notice of Communication: Upon the happening of any event which may give rise to a claim under this Policy notice with full particulars shall be sent to the Bank or Regional Office or THIRD PARTY ADMINISTRATOR named in the schedule at the earliest in case of emergency hospitalization within 7 days from the time of Hospitalisation/Domiciliary Hospitalisation.

5.5 All supporting documents relating to the claim must be filed with the office of the Bank dealing with the claims or THIRD PARTY ADMINISTRATOR within 30 days from the date of discharge from the hospital In case of post-hospitalisation, treatment (limited to 90 days), (as mentioned in para 2.32) all claim documents should be submitted within 30 days after completion of such treatment.

Note: Waiver of these Conditions 5.4 and 5.5 may be considered in extreme cases of hardship where It is proved to the satisfaction of the Bank that under the circumstances in which the insured was placed it was not possible for him or any other person to give such notice or deliberate or file claim within the prescribed time-limit. The same would be waived by the TPA without reference to the Insurance Company.

5.5.1 The Insured Person shall obtain and furnish to the office of the Bank dealing with the claims/ THIRP PARTY ADMINISTRATOR with all original bills, receipts and other documents upon which a claim is based and shall also give such additional information and assistance as the Bank through the THIRD PARTY ADMINISTRATOR/Company may require in dealing with the claim.

5.5.2 Any medical practitioner authorised by the Bank / Third Party Administrator / shall be allowed to examine the Insured Person in case of any alleged injury or disease leading to Hospitalisation, if so required.

5.6 The Company shall not be liable to make any payment under this policy in respect of any claim if such claim be in any manner fraudulent or supported by any fraudulent means or device whether by the Insured Person or by any other person acting on his behalf.

5.7 DISCLOSURE TO INFORMATION NORM

The claim shall be rejected in the event of misrepresentation, mis-description or non-disclosure of any material fact.

5.8 Claims will be managed through the same Office of the Bank from where it is managed at present The Insurance Companies third party administrator will be setting up a help desk at that office and supporting the bank in clearing all the claims on real time basis.

5.9 In case of rejection of claims it would go through a Committee set up of the Bank, Third Party Administrator and United India Insurance Co Ltd. unless rejected by the committee in real time the claim should not be rejected.

5.10 There would be a continuity of this Scheme / benefits to the Retiring Officers / employees and their family and also to the Retired Officers / employees and their family.

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Appendix II

Mapping the underwriting, process, servicing and claims for the Medical Scheme of the Officers/employees and their family members of Indian Banks' Association Member Banks

1. The policy will be issued in the name of Indian Banks' Association Member Banks and the list of the member banks would be mentioned giving the data of the officers /employees bifurcated into.-

a) Officers with the data of their dependent family members.

b) Clerical staff with the data of their dependent family members.

c) Sub staff with the data of their dependent family members.

The premium is decided by the number of officers/ employees uniformly but not based on th number of dependent family members. The collection of data of dependent family members at the initial stage may take long time. In such cases claims pertaining to dependent family members of officers / employees pending collection of data may be settled on certification and recommendation of the appropriate authority of the respective bank.

2. The policy will commence on a uniform date for all the member banks to ensure they get the benefit of the large number of officers / employees which has been instrumental in the procurement of the most competitive premium quote and would eventually also reflect in a positive claim ratio.

3. The member banks will submit their data and pay the premium to the lead Insurance Company viz. United India Insurance Co. Ltd., in proportion to their employee strength.

4. The insured name of Indian Banks' Association is used for getting the benefit of mass scale underwriting and a positive claim ratio that would benefit all the member Banks. All underwriting, process and claim servicing will be done by the

member Banks' directly with United India Insurance Co. Ltd. and K. M. Dastur Reinsurance Brokers Pvt. Ltd.

5. The Corporate Buffer of all the member banks will be in proportion to the percentage of their premium contribution.

6. The allocation and use of this Corporate Buffer would rest with the individual management of the member bank. At the end of the year we would have a joint review on how many banks have totally utilized their Corporate Buffer and how many other member banks have not utilized their Corporate Buffer totally. The unutilized Corporate Buffer of the member banks would now be proportionately available to the member banks whose Corporate Buffer has been totally utilized. This would be one of the major benefits of the Group underwriting of all the member banks under one policy and at the same time individual underwriting of each member banks for data processing, servicing and claims.

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7. The claim settlement of the member banks would be done in the same process as followed in the past, by each individual member banks.

8. The Third Party Administrator, appointed by the lead insure viz United India Insurance Co. Ltd. will station their representative at the banks regional/ nodal offices from where these banks have been settling medical claims of their officers / employees.

9. The Third Party Administrator, would have a Dedicated Office, Server and a 24 X 7 Call Centre for the Member Banks of the Indian Banks' Association.

10. The officers / employees would submit the claims to the same regional /nodal offices where they have been submitting in the past and the Third Party Administrator representative will be the backup support and ensure claim settlement is completed in thirty minutes.

11. (The Third Party Administrator should ensure placement of representative in all the regional/nodal offices of the member banks where the officers/ employees have been submitting their claims in the past)

12. No claims would be rejected by the insurance company/ Third Party Administrator unless the same is rejected by the committee comprising of the Bank management, Insurance Company, Third Party Administrator and K. M. Dastur Reinsurance Brokers Pvt Ltd.

13. All the officers / employees and their family members would be issued ID cards by the Third Party Administrator, of the Insurance Company i.e. United India Insurance Co. Ltd. In case the employee or his family member gets admitted in any of the preferred Provider Network of hospitals on production of ID card, the hospital authority in turn shall notify by fax / mail the details of hospitalisation along with ID card number and Name of the employee to the Third Party Administrator, who would again revert by fax/ mail a confirmation to the hospital to proceed with the claim. This would even enable them to claim from anywhere in India and they would be able to admit themselves in hospitals anywhere in India by merely calling the dedicated call centres of the Third Party Administrator, which would be working on a 24x7 basis. The Third Party Administrator, would even be able to advise the officers / employees on the nearest hospital available in their area. In case of an emergency admission to a hospital which is not in PP Network, the officers / employees also have a benefit to get himself admitted on a cashless basis by intimating the Third Party Administrator, call centre number, mentioning his ID card No. and name. The hospital authority would fax / mail the details of hospitalisation to the Third Party Administrator, who would again revert by fax/mail a confirmation to the hospital to proceed with the claim.

14. Most of the claims would be cashless; which would be paid directly to the hospital concerned.

15. The reimbursement claims of pre and post hospitalisation or in a few cases of actual hospitalisation would be paid to the

officers / employees through the banks regional/nodal offices or directly credited to the officers/employees account.

16. In case of reimbursement claim where the employee has not informed the banks Regional / Nodal offices; they may phone the 24 X 7 call centre of the Third Party Administrator giving the details of their card ID number and name. In such cases the reimbursement claim should be submitted on completion of hospitalisation and not later than 30 days of discharge from the hospital. In case of post-hospitalisation treatment, all claim documents should be submitted within 30 days after completion of such treatment. Wherever the hospitals are not in the approved list of Third Party Administrator, the Third Party Administrator should take necessary action for addition of those hospitals on their network hospital list in consultation with bank. In an emergency the claim payment would be paid to the hospital account and empanelment of the hospital would be considered.

17. All the addition and deletion of the officers / employees and dependents of the various member banks would be done on a monthly basis. A newly recruited employee would automatically be admitted in the medical scheme from the date of his appointment letter. This has to be reflected in the addition / deletion statement to be sent to the Third Party Administrator/ K. M. Dastur Reinsurance Broker Pvt. Ltd., before the 10th of the beginning of every month.

18. ID cards will be prepared within 10 working days from the date of receipt of data. These cards can be couriered to the respective branch office in which the employee is located. The cards can be distributed by at the branch office by the bank's branch manager / any other person who is made responsible for the same. Corrections in cards, if any can be e- mailed to an exclusive id which will be exclusive for cards correction errors. These cards will be corrected and resent within 2 working days from the receipt of correction mail.

19. An adequate deposit premium have to be placed by the member banks for this addition, as this is a regulatory compliance under section 64 V B of the Insurance Act; wherein

no insurance can be initiated without the payment of the premium.

20. At the same time refund premium of all deletions would be credited in the deposit account of the member banks.

21. All additions / deletions of officers / employees and family members would be on pro rata basis. In case, some member banks joined the scheme sometime after the main master policy has been incepted, they would also be joining on a prorate premium.

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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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GENERAL MANAGER – HRDD

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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

IndiaCode

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

IndiaCode

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

IndiaCode

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

IndiaCode

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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पंजाब नैशनल बैंक
(मानव संसाधन विकास प्रभाग)

अधिसूचना

नई दिल्ली, 27 मार्च, 2020

एफ. सं. HRDD/POL/OSR(ई).—बैंककारी कंपनी (उपक्रमों का अर्जन और अंतरण) अधिनियम, 1970 (1970 का 5) की धारा 12 की उप-धारा (2) के साथ पठित धारा 19 द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए पंजाब नैशनल बैंक का निदेशक मंडल, भारतीय रिज़र्व बैंक के परामर्श और केन्द्र सरकार की पूर्व मंज़ूरी के साथ, पंजाब नैशनल बैंक (अधिकारी) सेवा विनियम, 1979 में संशोधन करते हुए निम्नलिखित विनियम बनाता है, यथा:-

1. (1) ये विनियम पंजाब नैशनल बैंक (अधिकारी) सेवा (संशोधन) विनियम, 2020 कहे जाएंगे।
(2) इन विनियमों में अन्यथा वर्णित प्रावधानों के अतिरिक्त इन्हें 1 नवंबर, 2012 से प्रभावी समझा जाएगा।

2. पंजाब नैशनल बैंक (अधिकारी) सेवा विनियम, 1979 (इसके बाद जिन्हें उक्त विनियमों के रूप में संदर्भित किया गया है) के विनियम 3 में खंड (एफ) के लिए, निम्नलिखित खंड प्रतिस्थापित किया जाएगा, यथा:-

'(एफ) "परिवार" का अर्थ है पति-पत्नी और अविवाहित बच्चे (सौतेले बच्चे और कानूनी तौर पर गोद लिए गए बच्चों सहित), पूरी तरह से शारीरिक और मानसिक रूप से अक्षम भाई या बहन अथवा चालीस प्रतिशत अथवा उससे अधिक विकलांगता वाले भाई बहन, विधवा पुत्रियों तथा आश्रित तलाकशुदा अथवा परित्यक्त पुत्रियाँ, पुत्रियों, अविवाहित या तलाकशुदा या परित्यक्त पति से विलग या विधवा बहनें, एवं अधिकारी पर पूरी तरह से निर्भर माता-पिता एवं विवाहित महिला अधिकारी के मामले में उनके प्राकृतिक माता-पिता या सास-ससुर शामिल हो सकते हैं, लेकिन दोनों नहीं।

व्याख्या—"पूर्ण रूप से आश्रित" परिवार के सदस्यों का अभिप्राय उस परिवार के ऐसे सदस्यों से होगा जिसकी आय रु.10,000/-प्रति माह से अधिक न हो और जहाँ माता-पिता में से किसी की आय रु.10,000/-प्रति माह से अधिक हो

या माता-पिता दोनों की कुल आय रु. 10,000/-प्रति माह से अधिक हो, तो माता-पिता दोनों अधिकारी पर पूर्णतया निर्भर नहीं माना जाएगा,'।

3. उक्त विनियमों के विनियम 4 में, उप-विनियम (6) के लिए, निम्नलिखित उप-विनियमों को सम्मिलित किया जाएगा, यथा:-

"(6) 1 नवंबर, 2012 से प्रभावी प्रत्येक ग्रेड के सापेक्ष निर्दिष्ट वेतनमान निम्नानुसार होगा:

(ए) शीर्ष कार्यपालक ग्रेड

वेतनमान VII = रु.76520–2120/4-85000

वेतनमान VI = रु.68680–1960/4–76520

(बी) वरिष्ठ प्रबंधन ग्रेड

वेतनमान V = रु.59170–1650/2–62470-1800/2-66070

वेतनमान IV = रु.50030–1460/4–55870–1650/2–59170

(सी) मध्यम प्रबंधन ग्रेड

वेतनमान III = रु.42020–1310/5–48570–1460/2–51490

वेतनमान II = रु.31705–1145/1–32850–1310/10–45950

(डी) कनिष्ठ प्रबंधन ग्रेड

वेतनमान I = रु.23700–980/7–30560–1145/2–32850–1310/7–42020

व्याख्या–दिनांक 31 अक्टूबर 2012 को प्रभावी वेतनमानों से विनियमित होने वाले प्रत्येक अधिकारी का 01 नवंबर 2012 को इस उप-विनियम में निर्धारित वेतनमान में स्टेज दर स्टेज आधार पर या संबंधित वेतनमानों में पहले स्टेज से आगे सदृश स्टेज पर, नियत किया जाएगा और वेतनवृद्धियां, अन्यथा निर्दिष्ट मामलों को छोड़कर, सामान्य रूप से वार्षिकी की तिथि पर होंगी।

(7) उप-विनियम (1), (2), (3), (4), (5) व (6) की किसी भी बात का यह अर्थ नहीं लगाया जाएगा कि बैंक के लिए हर समय इन सभी ग्रेड में अधिकारी रखना आवश्यक है।"

(8) नवंबर 2012 के पहले दिन से प्रभावी, अधिकारियों को निम्नानुसार विशेष भत्ते का भुगतान किया जाएगा:

वेतनमान I–III = मूल वेतन का 7.75% एवं उस पर लागू मंहगाई भत्ता

वेतनमान IV–V = मूल वेतन का 10% एवं उस पर लागू मंहगाई भत्ता

वेतनमान VI–VII = मूल वेतन का 11% एवं उस पर लागू मंहगाई भत्ता

"(9) 30 मार्च, 2020 से शीर्ष कार्यपालक ग्रेड में मुख्य महाप्रबंधक के पद के लिए वेतनमान और विशेष भत्ता निम्नानुसार रहेगा:

[ए] शीर्ष कार्यपालक ग्रेड

वेतनमान VIII = Rs.1,03,000–2,700/3–1,11,100–2,800/1–1,13,900

[बी] विशेष भत्ता

वेतनमान VIII = मूल वेतन का 11% एवं उस पर लागू महंगाई भत्ता

यह भी कि उप-विनियम की किसी भी बात का यह अर्थ नहीं लगाया जाएगा कि बैंक के लिए हर समय इस ग्रेड में अधिकारी रखना आवश्यक है।"

नोट: उप-विनियम (8) और (9) में संदर्भित महंगाई भत्ता सहित लागू विशेष भत्ता सेवानिवृत्त लाभों जैसे कि पेंशन–नई पेंशन योजना सहित, भविष्य निधि एवं उपादान के लिए गणित नहीं होगा ।

4. उक्त विनियमों के विनियम 5 में,-

(i) उप विनियम (1) के लिए निम्नलिखित उप-विनियम प्रतिस्थापित किए जाएंगे, यथा:

"(1) विनियम 4 के उप-विनियम (6) के प्रावधानों के तहत दिनांक 01 नवम्बर 2012 को और इसके बाद से वेतन वृद्धियां निम्नलिखित के अनुसार प्रदान की जाएंगी, यथा:-

ए) विनियम 4 के उप–विनियम (6) में वर्णित वेतनमानों में निर्दिष्ट वेतन वृद्धियाँ सक्षम प्राधिकारी की मंजूरी के पश्चात वार्षिक आधार पर उपार्जित होंगी और देय होने की माह की पहली तिथि को प्रदान की जाएंगी;

बी) वेतनमान I और वेतनमान II में अधिकारी को, अपने वेतनमान में अधिकतम स्तर पर पहुंचने के एक वर्ष बाद, अगले उच्चतर वेतनमान में गतिरोध वेतन वृद्धि (ओं) सहित वेतन वृद्धि दी जाएगी, जो उनकी दक्षता को पार करने से नीचे दिए गए खंड (सी) में निर्दिष्ट है।

सी) खंड (बी) के अनुसार कनिष्ठ प्रबंधन ग्रेड वेतनमान I के ऐसे अधिकारी, जो उच्चतर वेतनमान मध्यम प्रबंधन ग्रेड वेतनमान II के अधिकतम स्तर पर पहुँच गए हैं, प्रत्येक तीन वर्ष की सेवा पूर्ण करने के पश्चात चार गतिरोध वेतनवृद्धि के पात्र होंगे, जिनमे से प्रथम दो रु.1310/-प्रत्येक और अगले दो रु.1460/-प्रत्येक के होंगे:

डी) खंड (बी) के अनुसार मध्यम प्रबंधन ग्रेड स्केल II के ऐसे अधिकारी जो उच्चतर वेतनमान के अधिकतम स्तर तक पहुँचने के उपरान्त मध्यम प्रबंधन ग्रेड स्केल III में चले गए हैं, वे रु.1460/-के तीन गतिरोध वेतन वृद्धि प्रत्येक तीन पूर्ण वर्ष की सेवा के पश्चात पात्र होंगे और रु.1460/- की चौथी गतिरोध वेतन वृद्धि तीसरी गतिरोध वृद्धि की प्राप्ति के दो साल बाद होगी:

तथापि तीसरे गतिरोध वेतन वृद्धि की प्राप्ति के बाद दो साल या उससे अधिक पूर्ण करने वाले अधिकारियों को मई 2015 के पहले दिन से प्रभावी चौथी गतिरोध वेतन वृद्धि मिलेगी;

ई) मूल मध्यम प्रबंधन ग्रेड वेतनमान III के अधिकारी (जो मध्यम प्रबंधन ग्रेड वेतनमान III में भर्ती या पदोन्नत किए गए हैं) वे सेवा के प्रत्येक तीन पूर्ण वर्षों के लिए रु.1460/-प्रत्येक के तीन गतिरोध वेतन वृद्धि के पात्र होंगे और चौथी गतिरोध वेतन वृद्धि रु.1460/-ऐसे अधिकारियों को, जिन्होंने 01 मई 2015 को तीसरी गतिरोध वेतन वृद्धि जारी करने के बाद दो साल या उससे अधिक की अवधि पूरी की है, और रु.1460/-की पाँचवीं गतिरोध वेतन वृद्धि चौथे गतिरोध वेतन वृद्धि की प्राप्ति के दो वर्ष बाद प्रदान की जाएगी तथापि ऐसे अधिकारियों ने जिन्होंने चौथे गतिरोध वेतन वृद्धि की प्राप्ति के बाद दो वर्ष पूर्ण कर लिये हों, को 01 मई 2015 से पांचवीं गतिरोध वेतन वृद्धि मिलेगी।

एफ) वरिष्ठ प्रबंधन ग्रेड वेतनमान-IV के अधिकारी अपने अधिकतम स्तर पर पहुंचने के तीन साल बाद 01 मई 2015 से प्रभावी रु.1650/-के एक गतिरोध वेतन वृद्धि के लिए पात्र होंगे:

तथापि ऐसे वेतन वृद्धि की अनुमति उन अधिकारियों को नहीं दी जाएगी, जो पदोन्नति दिए जाने पर उससे इनकार कर देते हैं।

व्याख्या-इस उप-विनियम के अंतर्गत अगले उच्च वेतनमान में इस तरह की वेतन वृद्धि मिलने को पदोन्नति नहीं माना जाएगा और ऐसे अधिकारियों के विशेषाधिकार, अनुलाभ, कर्तव्यों और जिम्मेदारियों को उनके मूल पदों के रूप में जारी रखा जाएगा।"

(ii) उप–विनियम (2) में, व्याख्या में खंड (एफ) के पश्चात और नोट के पहले, निम्नलिखित खंड को सम्मिलित किया जाएगा, यथा:-

"(जी) नवंबर, 2012 के पहले दिन से, अन्य बातों के समान रहते हुए, व्यावसायिक योग्यता वेतन की राशि नीचे दी गई तालिका के अनुसार निम्नानुसार संशोधित होगी:-

तालिका

(1)	(2)
जो इंडियन इंस्टिट्यूट ऑफ़ बैंकर्स की जूनियर एसोसिएट अथवा इंडियन इंस्टिट्यूट ऑफ़ बैंकर्स की सर्टीफाईड एसोसिएट परीक्षा भाग-1 उत्तीर्ण कर चुके हैं	वेतनमान के अधिकतम पर पहुँचने के एक वर्ष पश्चात रु.670/-प्रति माह
जो इंडियन इंस्टिट्यूट ऑफ़ बैंकर्स की सर्टीफाईड एसोसिएट परीक्षा के दोनों भाग उत्तीर्ण कर चुके हैं	I. वेतनमान के अधिकतम पर पहुँचने के एक वर्ष पश्चात् रु.670/-प्रति माह II. वेतनमान के अधिकतम पर पहुँचने के दो वर्ष पश्चात् रु.1680/-प्रति माह

तथापि यदि कोई अधिकारी वेतनमान के अधिकतम स्तर पर पहुँचने के बाद इंडियन इंस्टिट्यूट ऑफ़ बैंकर्स की जूनियर एसोसिएट अथवा इंडियन इंस्टिट्यूट ऑफ़ बैंकर्स की सर्टीफाईड एसोसिएट परीक्षा (एक या दोनों भाग) की अहर्ता प्राप्त करता है तो उसे व्यावसायिक योग्यता वेतन की पहली क़िस्त ऐसी अहर्ता प्राप्त करने की तिथि से अनुमत की जाएगी और व्यावसायिक योग्यता वेतन की अगली किस्तें व्यावसायिक योग्यता वेतन की पहली क़िस्त जारी किये जाने की तिथि के आधार पर जारी होंगी:

(iii) उप-विनियम (3) में, खंड (ई) के तहत तालिका के बाद में, निम्नलिखित जोड़ा जाएगा, यथा :-

"(एफ) दिनांक 01 नवम्बर 2012 को और इसके पश्चात, अन्य बातों के समान रहते हुए, मकान किराया भत्ते के साथ नियत फिक्सड पर्सनल पे निम्न दरों पर दिया जाएगा और सेवा की पूरी अवधि के लिए यह स्थिर रहेगा:-

तालिका

वेतनवृद्धि घटक **(रु.)**	**वेतनवृद्धि घटक पर 01.11.2012 को महंगाई भत्ता (रु.)**	**कुल देय फिक्सड पर्सनल पे, जहां बैंक द्वारा आवास दिया गया है (रु.)**
(1)	(2)	(3)
1310	143	1453
1460	159	1619
1650	180	1830
1800	196	1996
1960	214	2174
2120	231	2351

IndiaCode

नोट:

(i) "उप-विनियम के खंड (बी), (सी), (डी), (ई) एवं (एफ) के अंतर्गत दी गई तालिका के खंड (3) में दर्शाए गए फिक्सड पर्सनल भत्ता/ फिक्सड पर्सनल पे का भुगतान उन अधिकारियों को किया जाएगा जिन्हें बैंक द्वारा आवास उपलब्ध कराया गया है ।

(ii) मकान किराया भत्ते हेतु पात्र अधिकारियों के लिए फिक्सड पर्सनल भत्ता/ फिक्सड पर्सनल पे खंड (एफ) के अंतर्गत दी गई तालिका के कॉलम (1) और (2) में निर्दिष्ट राशि और सम्बंधित अधिकारी कर्मचारी द्वारा विनियम 4 के उप–विनियम (2), (3), (4), (5) एवं (6) में निर्दिष्ट प्रासंगिक वेतनमान की अंतिम वेतनवृद्धि प्राप्त किए जाने पर मकान किराया भत्ता आहरित होगा,

(iii) 01 नम्बर,1993 को या उससे पूर्व बैंक की सेवा में सेवारत अधिकारी अधिकतम वेतनमान के वेतन स्तर पर पहुंचने के एक वर्ष बाद फिक्सड पर्सनल पे प्राप्त करने हेतु पात्र होंगे।

(iv) 1 नवंबर, 1999 को और इसके पश्चात व्यावसायिक योग्यता वेतन जारी करने की अनुसूची में कोई बदलाव नहीं होगा, जो कि फिक्सड पर्सनल पे को जारी करने सम्बंधी व्याख्या (सी) के उप-नियमन (2) में है:

तथापि यदि जहां पहले के प्रावधानों के अनुसार व्यावसायिक योग्यता वेतन की कोई भी किस्त एक वर्ष में शिफ्ट की गई हो और उसे 1 नवंबर, 1999 को या उसके बाद जारी करने के लिए निर्धारित किया गया हो, वहां अधिकारी को इस तिथि से जारी किया जाएगा तथा व्यावसायिक योग्यता वेतन की दूसरी किस्त, यदि कोई हो, 1 नवंबर, 2000 से जारी की जाएगी।

(v) फिक्सड पर्सनल भत्ता/ फिक्सड पर्सनल पे के वेतन वृद्धि घटक को सेवानिवृत्ति लाभों के लिए गणित किया जाएगा।

(vi) उपर्युक्त खंड (ए) के अनुसार अग्रिम वेतनवृद्धि प्राप्त कर चुके अधिकारी ही वेतनमान के अधिकतम स्तर पर पहुँचने के एक वर्ष पश्चात उपरलिखित खंड (बी), (सी), (डी), (ई) या (एफ) के अनुसार फिक्सड पर्सनल भत्ता या फिक्सड पर्सनल पे की राशि प्राप्त करेंगे,"

"(जी) 30 मार्च, 2020 से, अन्य बातों के समान रहते हुए, मकान किराया भत्ते के साथ फिक्स्ड पर्सनल पे शीर्ष कार्यपालक ग्रेड में मुख्य महाप्रबंधक के पद पर अधिकारियों को निम्न दरों पर दिया जाएगा और सेवा की पूरी अवधि के लिए यह अपरिवर्तित रहेगा:-

तालिका

वेतनवृद्धि घटक (रु.)	महंगाई भत्ता (रु.)	कुल देय नियत व्यक्तिगत वेतन, जहां बैंक द्वारा आवास की सुविधा प्रदान की गई है (रु.)
(1)	(2)	(3)
2800	305	3105".

5. उक्त विनियमों में, विनियम 7 के लिए, निम्नलिखित विनियमन को प्रतिस्थापित किया जाएगा, यथा:-

"(7) वर्गीकरण — (1) 30 मार्च, 2020 से और विनियमन 6 के प्रावधानों के अधीन, बैंक में अधिकारियों के विभिन्न पदों को नीचे दी गई तालिका में दिए अनुसार वर्गीकृत किया जाएगा:

तालिका

पदनाम	**ग्रेड अथवा वेतनमान जिसमें वह पदासीन हैं**
मुख्य महाप्रबंधक	शीर्ष कार्यपालक ग्रेड वेतनमान-VIII
महाप्रबंधक	शीर्ष कार्यपालक ग्रेड वेतनमान-VII
उप महाप्रबंधक	शीर्ष कार्यपालक ग्रेड वेतनमान-VI
सहायक महाप्रबंधक	वरिष्ठ प्रबंधन ग्रेड वेतनमान-V
मुख्य प्रबंधक	वरिष्ठ प्रबंधन ग्रेड वेतनमान-IV
वरिष्ठ प्रबंधक	मध्यम प्रबंधन ग्रेड वेतनमान-III
प्रबंधक	मध्यम प्रबंधन ग्रेड वेतनमान-II
अधिकारी/ उप प्रबंधक	कनिष्ठ प्रबंधन ग्रेड वेतनमान-I

(2) यदि उपर्युक्त वर्गीकरण से सम्बंधित कोई भी कठिनाई या विसंगति उत्पन्न होती है, तो ऐसी स्थिति में प्रबंध निदेशक एवंमुख्य कार्यपालक अधिकारी द्वारा गठित समिति के पास भेजा जाएगा अथवा इस सम्बन्ध में निर्णय के उद्देश्य से केंद्र सरकार द्वारा नियुक्त व्यक्ति शामिल होगा"

6. उक्त विनियमों के नियम 21 में, उप-विनियम (5) के बाद निम्न उप-विनिमय को सम्मिलित किया जाएगा, यथा–

"(6) 01 नवम्बर, 2012 को और इसके पश्चात, अखिल भारतीय औसत कामगार वर्ग उपभोक्ता मूल्य सूचकांक (सामान्य) आधार 1960 = 100 के 4440 अंकों में प्रत्येक 4 अंकों के बढ़ने अथवा घटने के लिए महंगाई भत्ता वेतन के 0.10% की दर से देय होगा।"

व्याख्या–इस उप-विनियम के प्रयोजनों के लिए,-

(ए) महंगाई भत्ते के प्रयोजन के लिए "वेतन" से आशय गतिरोध वेतन वृद्धि सहित मूल वेतन एवं विशेष भत्ता है;

(बी) विनियम 5 के उप-विनिमय 2 की व्याख्या (सी), (डी), (ई), (एफ) तथा (जी) में निर्दिष्ट व्यावसायिक योग्यता भत्ता या व्यावसायिक योग्यता वेतन महंगाई भत्ते की गणना में लिया जाएगा।

7. उक्त विनिमयों के विनियम 22 में,

(i) उप-विनियम (1) के लिए, निम्न उप-विनियम प्रतिस्थापित किए जायेंगे, यथा:-

"(1) 01 नवम्बर, 2012 को और इसके पश्चात से,

(ए) जहां किसी अधिकारी को बैंक द्वारा आवासीय सुविधा उपलब्ध कराई गई है तो उसके मौजूदा वेतनमान के पहले स्तर के मूल वेतन के 0.75 प्रतिशत के बराबर राशि या आवास हेतु मानक किराया, जो भी कम हो, उससे वसूल किया जाएगा;

(बी) जहां किसी अधिकारी को बैंक द्वारा कोई आवासीय सुविधा उपलब्ध नहीं कराई गई है, तो वह निम्न तालिका में निर्दिष्ट दरों पर मकान किराये भत्ते हेतु पात्र होगा, यथा:-

तालिका

कार्यस्थल	मकान किराया भत्ता
(1)	(2)
(i) "ए" श्रेणी के प्रमुख नगर और समूह ए में परियोजना क्षेत्र केंद्र	वेतन का 9.0%
(ii) क्षेत्र I के अन्य स्थान और समूह बी में परियोजना क्षेत्र केंद्र और गोवा राज्य	वेतन का 8.0%
(iii) अन्य स्थान	वेतन का 7.0%

तथापि यदि किसी अधिकारी द्वारा किराए की रसीद प्रस्तुत की जाती है तो उनको देय मकान किराया भत्ता, उस आवासीय सुविधा के लिए उनके मौजूदा वेतनमान के पहले चरण के 0.75 प्रतिशत से ऊपर भुगतान किया जाने वाला वास्तविक किराया होगा, जिसकी अधिकतम राशि उपर्युक्त कॉलम (2) में उल्लिखित उपर्युक्त दरों के अनुसार उस स्थान पर देय मकान किराया भत्ते का 150% होगी ।

नोट–ऐसे अधिकारी जो अपने स्वामित्व वाले आवास की लागत से संबद्ध मकान किराया भत्ते का दावा करते हैं, उनके दावे भी अब तक की तरह ही उस स्थान पर देय मकान किराया भत्ते के अधिकतम 150% तक सीमित होंगे ।

(ii) उप-नियमन (2) को हटाया जाएगा"

8. उक्त विनियमों के विनियम 23 में,-

(ए) उप-विनियम (1), (2), (3), (4) एवं (5) के स्थान पर, क्रमश: निम्नलिखित उप-विनियम सम्मिलित किए जाएंगें, यथा:-

(1) नवंबर, 2012 के पहले दिन से या पर यदि कोई अधिकारी नीचे दी गई तालिका के कॉलम (1) में उल्लिखित स्थान पर सेवारत है, तो उस स्थान के विरुद्ध कॉलम (2) में उल्लिखित दर पर नगर प्रतिपूरक भत्ता देय होगा:-

तालिका

स्थान (1)	दर (2)
(i) क्षेत्र I के स्थानों में और गोवा राज्य	मूल वेतन का 4% अधिकतम रु.870 प्रति माह
(ii) 5 लाख एवं उससे अधिक जनसंख्या वाले स्थान और राज्य की राजधानियां तथा चंडीगढ़, पुदुचेरी और पोर्ट ब्लेयर	मूल वेतन का 3% अधिकतम रु.600 प्रति माह.

(2) नवंबर, 2012 के पहले दिन से विशेष क्षेत्रों के भत्ते की दरें जैसा कि इन विनियमों की अनुसूची में विनिर्दिष्ट है, निर्धारित की जाएंगी।

(3) नवंबर, 2012 के पहले दिन से या इसके पश्चात से, यदि कोई अधिकारी ऐसे क्षेत्र में सेवारत है जिसे समूह ए या समूह बी के अंतर्गत परियोजना क्षेत्र में निर्दिष्ट किया गया है, तो वह समूह ए या समूह बी के क्षेत्र वर्गीकरण के अनुसार रु.400/-प्रति माह या रु.350/-प्रति माह की दर से परियोजना क्षेत्र प्रतिपूर्ती भत्ते का पात्र होगा ।

(4) जून 2015 के पहले दिन से या पर यदि किसी अधिकारी को शैक्षणिक वर्ष के बीच में एक स्थान से दूसरे स्थान पर स्थानांतरित किया गया है तथा पूर्ववर्ती स्थान पर उसकी एक या अधिक संतान स्कूल या कॉलेज में अध्ययनरत हैं, तो वह स्थानांतरित स्थान पर रिपोर्ट करने की तिथि से शैक्षणिक वर्ष के अंत तक ऐसी सभी संतानों हेतु रु.1100/-प्रतिमाह की दर से शैक्षणिक वर्ष के मध्य स्थानांतरण हेतु भत्ते का पात्र होगा, परन्तु पूर्ववर्ती स्थान पर ऐसी सभी संतानों का अध्ययन समाप्त होने के साथ ही यह भत्ता भी समाप्त हो जाएगा।

(5) जून, 2015 के पहले दिन से या उसके पश्चात यदि किसी अधिकारी को बैंक से बाहर सेवा के लिए प्रतिनियुक्त किया जाता है तो वह प्रतिनियुक्ति के पद से जुड़ी परिलब्धियों को अथवा अपने वेतन के साथ वेतन के 7.75 प्रतिशत की दर से अधिकतम रु.4000 प्रति माह की सीमा तक प्रतिनियुक्ति भत्ता तथा ऐसे अन्य भत्ते प्राप्त करने का विकल्प चुन सकता है, जिन्हें वह उसी स्थान पर बैंक की सेवा में तैनात होने पर प्राप्त करता है:

तथापि उसे ऐसे संगठन में प्रतिनियुक्त किया गया है जो उसी स्थान पर स्थित है जहाँ वह प्रतिनियुक्ति से तुरंत पहले तैनात था, तो वह वेतन के 4 प्रतिशत के बराबर और अधिकतम रु० 2000/-प्रति माह की सीमा में प्रतिनियुक्ति भत्ते हेतु पात्र होगा।"

तथापि इसके अतिरिक्त ऐसे अधिकारी जोकि बैंक प्रशिक्षण प्रतिष्ठान में संकाय सदस्य के रूप में प्रतिनियुक्त है, तो वह वेतन के 4 प्रतिशत के बराबर और अधिकतम रु.2000/-प्रति माह की सीमा में प्रतिनियुक्ति भत्ते हेतु पात्र होंगे।"

(बी) उप-विनियम (8) के लिए, निम्न उप-विनियम प्रतिस्थापित किया जाएगा, यथा:-

"(8) नवंबर 2012 के पहले दिन और उसके बाद से यदि एक दिन के दौरान काम के घंटे दो घंटे के न्यूनतम अंतराल के साथ विभाजित होते हैं, तो ऐसे अधिकारी 200/-रुपये प्रति माह की दर से एक स्प्लिट ड्यूटी भत्ते के लिए पात्र होंगे।"

(सी) उप-विनियम (10) में-

(ए) "नवंबर 2007 के पहले दिन" के अंक, अक्षर और शब्दों को, "नवंबर, 2012 के पहले दिन" के अंक, अक्षर और शब्दों से प्रतिस्थापित किया जाएगा;

(बी) तालिका के लिए, निम्नलिखित तालिका को प्रतिस्थापित किया जाएगा; यथा:-

तालिका

स्थान **(1)**	**दर** **(2)**
(i) 1000 मीटर और उससे अधिक परन्तु 1500 मीटर से कम ऊंचाई वाले स्थान और मर्कारा टाउन	वेतन का 2% अधिकतम रु.750 प्रति माह
(ii) 1500 मीटर और उससे अधिक परन्तु 3000 मीटर से कम ऊंचाई वाले स्थान	वेतन का 2.5 % अधिकतम रु.1000 प्रति माह
(iii) 3000 मीटर और उससे अधिक की ऊंचाई वाले स्थान	वेतन का 5 % अधिकतम रु.2000 प्रति माह

9. उक्त विनियमों के विनियम 24 में–

(i) उप-विनियम (1) के लिए निम्नलिखित खंड को प्रतिस्थापित किया जाएगा, यथा:-

"(1) नवम्बर 2012 के पहले दिन या पर अधिकारी अपने और अपने परिवार के लिए किये गए चिकित्सा व्यय के सम्बन्ध में स्वयं के प्रमाणपत्र के साथ दावा राशि का लेखा विवरण प्रस्तुत करने पर ऐसे व्यय की प्रतिपूर्ति हेतु पात्र होगा, जैसा कि निम्न तालिका में निर्दिष्ट है, यथा:-

तालिका

ग्रेड	**प्रतिपूर्ति की अधिकतम सीमा**
कनिष्ठ प्रबंधन और मध्यम प्रबंधन ग्रेड	रु.8000 प्रति वर्ष या व्यय की गई राशि, जो भी कम हो
वरिष्ठ प्रबंधन और शीर्ष कार्यपालक ग्रेड	रु.9050 प्रति वर्ष या व्यय की गई राशि, जो भी कम हो

नोट:-(i) एक अधिकारी द्वारा उपयोग न की गई चिकित्सा सहायता को संचित करने की अनुमति दी जा सकती है बशर्ते ऐसी संचित राशि किसी भी समय उपरोक्तानुसार दी गई अधिकतम राशि के तीन गुने से अधिक न हो; या

(ii) वर्ष 2012 के लिए, चिकित्सा सहायता योजना के तहत चिकित्सा व्यय की प्रतिपूर्ति को नवम्बर 2012 और दिसंबर, 2012 के दो माह के लिए आनुपातिक रूप से बढ़ाया जाएगा ।

(1ए) एक अधिकारी बोर्ड द्वारा निर्दिष्ट नियमों और शर्तों के अनुसार स्वयं और उसके परिवार के लिए चिकित्सा बीमा सुविधा के लिए पात्र होगा।"

10. उक्त विनियमों के विनियम 25 में उप-विनियम (2) के लिए निम्नलिखित उप-विनियम को प्रतिस्थापित किया जाएगा, यथा:-

"(2) उप-विनियम (1) में निहित होते हुए, बैंक नवम्बर, 2012 के पहले दिन और उसके बाद से अधिकारी द्वारा उसके मौजूदा वेतनमान के प्रथम चरण के मूल वेतन के 0.75 प्रतिशत के बराबर राशि अथवा आवास हेतु मानक किराया, जो भी कम हो, का भुगतान किये जाने पर आवास की सुविधा प्रदान कर सकता है ।

यह भी कि यदि अधिकारी को ऐसे आवास के साथ फर्नीचर भी उपलब्ध कराया गया है तो बैंक द्वारा अधिकारी से उसके मौजूदा वेतनमान के प्रथम चरण के मूल वेतन के 0.15 प्रतिशत के बराबर अतिरिक्त राशि भी वसूल की जाएगी ।

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यह भी कि जहाँ बैंक द्वारा आवास उपलब्ध कराया गया है, बिजली, पानी, गैस व संरक्षण का शुल्क अधिकारी द्वारा वहन किया जाएगा ।"

11. उक्त विनियमों के 33 वें विनियमन में, उप-विनियम (4) के पश्चात, निम्नलिखित उप-विनियम को प्रतिस्थापित किया जाएगा, यथा:-

"(4) जहां अवकाश के लिए आवेदन किया गया है और इसे अस्वीकृत कर दिया गया है, को छोड़कर उक्त विनियमों के तहत 1 जून 2015 को या उसके बाद से विशेषाधिकार अवकाश को 270 दिनों से अधिक तक संचित किया जा सकता है,:

तथापि विशेषाधिकार अवकाश का नकदीकरण अधिकतम 240 दिनों तक के लिए ही सीमित रहेगा।

तथापि विशेषाधिकार अवकाश लेने के इच्छुक अधिकारी को सामान्यतः अवकाश लेने के लिए न्यूनतम 15 दिनों का नोटिस देना चाहिए।

12. उक्त विनियमों के 34 वें विनियम में, उप-विनियम (3) के पश्चात, निम्नलिखित उप-विनियम को प्रतिस्थापित किया जाएगा, यथा:-

"(4) 1 जून 2015 को या उसके बाद से, एक अधिकारी कर्मचारी को किडनी अथवा अंग दान के लिए उसकी सेवा की पूरी अवधि के दौरान अधिकतम 30 दिनों तक की विशेष चिकित्सा अवकाश दिया जा सकता है।"

13. उक्त विनियमों के 36 वें विनियम में, उप-विनियम (2) एवं (3) के लिए, निम्नलिखित उप-विनियम को प्रतिस्थापित किया जाएगा, यथा:-

"(2) 25 मई 2015 से एक निःसंतान महिला अधिकारी को सेवा के दौरान एक बार कानूनी रूप से एक वर्ष से कम उम्र के बच्चे को गोद लेने के लिए छह माह का अधिकतम अवकाश, निम्नलिखित नियम और शर्तों के अधीन दिया जा सकता है:-

(i) केवल एक बच्चे को गोद लेने के लिए अवकाश दिया जाएगा।
(ii) बच्चे को गोद लेना एक उचित कानूनी प्रक्रिया के माध्यम से होना चाहिए और कर्मचारी को इस तरह के अवकाश की मंजूरी हेतु बैंक को दत्तक विलेख प्रस्तुत करना चाहिए।
(iii) जैविक माँ को भी उन मामलों में भी छुट्टी मिलेगी जहाँ बच्चे का जन्म सरोगेसी के माध्यम से हुआ है; और
(iv) सेवा की पूरी अवधि के दौरान अवकाश का लाभ बारह महीने की समग्र पात्रता के भीतर दिया जाएगा।"

(3) 25 मई 2015 से 12 माह की समग्र सीमा के भीतर हिस्टेरेक्टोमी मामलों में भी अधिकतम 60 दिनों का अवकाश स्वीकार किया जा सकता है।"

(4) मातृत्व अवकाश, जो कि मूल वेतन पर होगा, किसी महिला अधिकारी को किसी एक अवसर पर 6 महीने से अधिक नहीं और उसकी सेवा की पूरी अवधि के दौरान 12 महीने तक दिया जाएगा।

तथापि 12 महीने की कुल अवधि के भीतर, गर्भपात अथवा गर्भस्त्राव अथवा एमटीपी के मामले में भी छुट्टी दी जा सकती है।

(5) 1 जून 2015 से पुरुष अधिकारी दो जीवित बच्चों तक अपनी पत्नी के प्रसूति अवस्था के दौरान पन्द्रह दिनों के पितृत्व अवकाश के पात्र होंगे, इस अवकाश को आकस्मिक अवकाश के अतिरिक्त किसी अन्य प्रकार के अवकाश के साथ जोड़ा जा सकता है:

तथापि बच्चे की डिलीवरी की तिथि से 15 दिन पहले या 6 माह तक छुट्टी के लिए आवेदन किया गया हो।"

14. उक्त विनियमों के 38 वें विनियम के लिए, निम्नलिखित उप-विनियम को प्रतिस्थापित किया जाएगा, यथा:-

"(38) अवकाश की समाप्ति-नीचे दिए अनुसार, एक अधिकारी द्वारा अर्जित समस्त अवकाश उसके इस्तीफे, सेवानिवृत्ति, मृत्यु, सेवा-मुक्ति, बर्खास्तगी या निष्कासन होने पर, समाप्त हो जाएंगे:

तथापि जहाँ कोई अधिकारी बैंक की सेवा से सेवानिवृत्त होता है, वह किसी भी अवधि के मेहनताना के समतुल्य राशि का भुगतान प्राप्त करने के लिए पात्र होगा, जो कि उसके द्वारा संचित 240 दिनों के विशेषाधिकार अवकाश से अधिक नहीं होगा।

तथापि जहां एक अधिकारी को दंड के रूप में अनिवार्य रूप से सेवानिवृत्त किया गया है, वह किसी भी अवधि के अवकाश के समतुल्य राशि का भुगतान प्राप्त करने के लिए पात्र होगा, जो कि उसके द्वारा संचित 240 दिनों के विशेषाधिकार अवकाश से अधिक नहीं होगा।

तथापि जहाँ एक अधिकारी की सेवा में रहते हुए मृत्यु हो जाती है, वहां उसकी मृत्यु की तिथि तक संचित हुई अधिकतम 240 दिनों तक के विशेषाधिकार अवकाश को उसके द्वारा प्राप्त परिलब्धियों के बराबर राशि का भुगतान उसके कानूनी प्रतिनिधियों को किया जाएगा।

तथापि जहां एक अधिकारी विनियम के उप-नियम (2) में यथोचित सूचना देने के बाद अप्रैल, 2001 के पहले दिन या उसके बाद सेवा से इस्तीफा देता है, तो उसे विशेषाधिकार अवकाश के संबंध में उपलब्धियों की समतुल्य के आधे, बर्खास्तगी की तिथि पर, अधिकतम 120 दिनों तक किया जा सकता है।"

15. उक्त विनियम के 41 वें विनियम में–

(i) उप-विनियम (1) के लिए , निम्नलिखित खंड प्रतिस्थापित किया जाएगा, यथा:-

'(1) नवंबर 2012 के पहले दिनसे या पर जब कभी एक अधिकारी को ड्यूटी पर यात्रा किए जाने की जरुरत है, निम्नलिखित प्रावधान लागू होंगे, यथा:-

(ए) कनिष्ठ प्रबंधन ग्रेड में एक अधिकारी ट्रेन से प्रथम श्रेणी या एसी 2-टियर स्लीपर द्वारा यात्रा करने के लिए पात्र है।

हालाँकि, कार्यालय की ज़रुरत या सार्वजनिक हित को देखते हुए, यदि सक्षम प्राधिकारी द्वारा अनुमति दी गई हो, तो वह हवाई (इकोनॉमी क्लास से) यात्रा कर सकता है।

(बी) मध्यम प्रबंधन ग्रेड का एक अधिकारी ट्रेन से प्रथम श्रेणी या एसी 2-टियर स्लीपर द्वारा यात्रा करने के लिए पात्र है।

यह भी कि हालाँकि, यदि यात्रा की जाने वाली दूरी 1000 किलोमीटर से अधिक हो तो वह हवाई यात्रा (इकोनॉमी क्लास) से यात्रा कर सकता है:

हालाँकि, कार्यालय की ज़रुरत या सार्वजनिक हित को देखते हुए, यदि सक्षम प्राधिकारी द्वारा अनुमति दी गई हो, तो वह हवाई (इकोनॉमी क्लास से) यात्रा कर सकता है।

(सी) वरिष्ठ प्रबंधन या शीर्ष कार्यपालक ग्रेड में एक अधिकारी ट्रेन या हवाई (इकोनॉमी क्लास) द्वारा एसी 1 श्रेणी से यात्रा करने का पात्र है।

(डी) वरिष्ठ प्रबंधन या शीर्ष कार्यपालक ग्रेड में एक अधिकारी उन स्थानों पर भी कार से यात्रा कर सकता है जो हवाई या रेल से जुड़े हुए नहीं है, बशर्ते कि दूरी 500 किलोमीटर से अधिक न हो।

तथापि जब दो स्थानों के बीच की दूरी का एक बड़ा हिस्सा हवाई या रेल द्वारा कवर किया जा सकता है, तो शेष दूरी को सामान्य रूप से कार द्वारा कवर किया जाना चाहिए।

(ई) कार्यालय की ज़रुरत के अनुसार सक्षम प्राधिकारी द्वारा किसी भी अन्य अधिकारी को अपने स्वयं के वाहन या टैक्सी से या बैंक के वाहन से यात्रा करने के लिए अनुमत किया जा सकता है:

(एफ) किसी भी ग्रेड या वेतनमान का अधिकारी यदि वह यात्रा सड़क या हवाई या रेल से नहीं जुडी है तो वह अधिकारी डीलक्स केबिन श्रेणी में जल परिवहन द्वारा यात्रा करने के लिए पात्र होगा।"

(ii) उप-नियमन (4) में, खंड (ए) और (बी) के लिए, निम्नलिखित खंड को प्रतिस्थापित किया जाएगा, यथा:-

"(ए) 1 जून 2015 से या पर तालिका के कॉलम (1) में निर्धारित ग्रेड या वेतनमान में एक अधिकारी इसी तालिका के कॉलम (2) में निर्दिष्ट संगत दरों पर निम्नानुसार प्रतिदिन विराम (हॉल्टिंग) भत्ता के लिए पात्र होंगे, यथा:-

तालिका

अधिकारियों का ग्रेड/वेतनमान	**मैट्रो (रु.)**	**प्रमुख 'ए' श्रेणी के शहर (रु.)**	**क्षेत्र–1 (रु.)**	**अन्य स्थान (रु.)**
(1)	**(2)**			
वेतनमान VI व ऊपर के अधिकारी	1800	1300	1100	950
वेतनमान IV एवं V के अधिकारी	1500	1300	1100	950
वेतनमान I, II एवं III के अधिकारी	1300	1100	950	800

तथापि जहाँ अनुपस्थिति की कुल अवधि आठ घंटे से कम लेकिन चार घंटे से अधिक है, विराम भत्ते का भुगतान उपरोक्त दरों की आधी दर पर किया जाएगा।

व्याख्या:–विराम भत्ते की गणना के प्रयोजन से, "प्रति दिन" का तात्पर्य हवाई यात्रा की दशा में प्रस्थान हेतु रिपोर्टिंग समय से और अन्य मामलों में प्रस्थान के निर्धारित समय से गंतव्य पर आगमन के वास्तविक समय तक प्रत्येक चौबीस घंटे की अवधि अथवा उसके किसी भाग से होगा और जहाँ अनुपस्थिति की अवधि चौबीस घंटों से कम हो, "प्रति दिन" का तात्पर्य न्यूनतम आठ घंटों की अवधि से होगा ।

(बी) 30 मार्च, 2020 से या नीचे दी गई तालिका के कॉलम (1) में निर्धारित ग्रेड या स्केल में एक अधिकारी को भारत के पर्यटन विकास निगम के कॉलम (2) में निर्धारित संगत स्टार श्रेणी के होटल में एक कमरे के आवास शुल्क के लिए प्रतिबंधित वास्तविक होटल खर्च तक प्रतिबंधित व्यय की प्रतिपूर्ति की जा सकती है, जो इस प्रकार है:

तालिका

ग्रेड / अधिकारियों का वेतनमान	**ठहरने की पात्रता**
(1)	(2)
वेतनमान-VI, VII और VIII	4 स्टार होटल
वेतनमान-IV और V	3 स्टार होटल
वेतनमान-II और III	2 स्टार होटल (गैर ए.सी.)
वेतनमान-I	1 स्टार होटल (गैर ए.सी.)

तथापि बोर्ड, केंद्र सरकार के दिशा-निर्देशों के अनुसार ऊपर निर्धारित सीमा से अधिक अतिरिक्त सीमा की प्रतिपूर्ति कर सकता है।"

16. उक्त विनियमों के 42 वें विनियम में, उप-विनियम (3) के लिए, निम्न उप-विनियम प्रतिस्थापित किए जाएंगे, यथा:-

"(3) यह कि जून 2015 के पहले दिन एवं उसके बाद से स्थानांतरण पर एक अधिकारी पैकिंग, स्थानीय परिवहन, सामान का बीमा, आदि खर्चों के लिए एकमुश्त राशि प्राप्त करने के लिए पात्र होगा, जैसा कि तालिका में निर्दिष्ट किया गया है, अर्थात्:-

तालिका

ग्रेड/ वेतनमान	राशि
शीर्ष कार्यपालक एवं वरिष्ठ प्रबंधन ग्रेड (वेतनमान IV एवं उसके ऊपर के अधिकारियों के लिए)	रु.20,000/-
मध्यम प्रबंधन एवं कनिष्ठ प्रबंधन ग्रेड (वेतनमान III तक के अधिकारियों के लिए)	रु.15,000/-"

17. उप-विनियमन (3) के लिए उक्त विनियमों के विनियम 44 में, निम्नलिखित उप-विनियमन को प्रतिस्थापित किया जाएगा, यथा:-

"(3) चार साल के प्रत्येक ब्लॉक के दौरान, एक अधिकारी दो साल के प्रत्येक ब्लॉक में एक बार अधिवास के स्थान की यात्रा के लिए छुट्टी यात्रा रियायत हेतु पात्र होगा:

तथापि, वह दो साल के एक ब्लॉक में अपने अधिवास के स्थान पर और दो साल के दूसरे ब्लॉक में भारत के किसी भी स्थान पर सबसे छोटे मार्ग से वैकल्पिक रूप से यात्रा कर सकता है:

तथापि 1 जून, 2015 से, वैकल्पिक रूप से, एक अधिकारी 4 साल के एक ब्लॉक में या दो साल के ब्लॉक के दौरान कभी भी एक विकल्प का उपयोग करके, जैसा भी हो, अपनी एलटीसी (अधिवास के स्थान पर यात्रा के अलावा) का अभ्यर्पण करने और नकदीकरण हेतु, रेल से जिस श्रेणी में यात्रा के लिए पात्र है उसमें जेएमजी-वेतनमान I और एमएमजी-वेतनमान II और III वाले

IndiaCode

अधिकारियों के लिए 4,500 किलोमीटर (एक तरफ) और एसएमजी-वेतनमान IV और उससे ऊपर के अधिकारियों के लिए 5,500/-कि.मी. (एक तरफ) की दूरी के लिए किराए के बराबर राशि प्राप्त करने का पात्र होगा।

तथापि 1 जून, 2015 से, एक अधिकारी, जो अपने एलटीसी का नकदीकरण करने का विकल्प चुन रहा है, केवल अपने और अपने परिवार के सदस्यों के लिए ही उस ब्लॉक के दौरान केवल एक बार ही दावा कर सकता है, जिसमें इस तरह के नकदीकरण का लाभ उठा रहा हो एवं एलटीसी नकदीकरण के लाभ के साथ विशेषाधिकार अवकाश के नकदीकरण की सुविधा का भी लाभ उठा सकता है।

(3ए) एक अधिकारी उसी माध्यम और क्लास के लिए छुट्टी यात्रा रियायत का लाभ उठा सकता है जोकि आमतौर पर स्थानांतरण पर यात्रा करने पर अनुमत्य नियम और शर्तों के अधीन दिए गए लाभ के सामान होंगे, जोकि बोर्ड द्वारा समय-समय पर तय किये जाएगे।

तथापि 1 मई, 2010 से एलटीसी का लाभ उठाने के दौरान कनिष्ठ प्रबंधन ग्रेड वेतनमान I का अधिकारी सबसे कम किराया किफायती श्रेणी में हवाई यात्रा करने का हकदार होगा, उस स्थिति में यात्रा की गयी दूरी के लिए वास्तविक किराया या रेल से एसी प्रथम श्रेणी किराए के लिए मान्य किराया, जो भी कम हो, उसकी प्रतिपूर्ति की जाएगी। यही नियम मध्य प्रबंधन ग्रेड वेतनमान II और मध्य प्रबंधन ग्रेड वेतनमान III के एक अधिकारी द्वरा एलटीसी का लाभ उठाते समय लागू होगा जहां दूरी 1000 किलोमीटर से कम है"

18. उक्त विनियमों की अनुसूची के लिए, निम्नलिखित अनुसूची प्रतिस्थापित की जाएगी, यथा:-

"अनुसूची
[विनियम 23(2) देखें]

नवम्बर, 2012 के पहले दिन से अधिकारी नीचे दी गई तालिका के अनुसार विशेष क्षेत्र भत्ता पाने के लिए तब तक पात्र होंगे जब तक कि इसे पूर्णतया अथवा आंशिक रूप से वापस न ले लिया जाए या संशोधित न कर दिया जाए:

तालिका

क्र.सं.	क्षेत्र	भत्ता (रु०)	
		रू.24000/-से कम मूल वेतन	रू.24000/-से अधिक मूल वेतन
(1)	(2)	(3)	(4)
1.	**मिजोरम**		
	क) चिंपतुईपुई जिला और लुंगलाई जिले में लुंगलाई शहर से 25 किमी से अधिक दूरी वाले क्षेत्र।	2000	2600
	ख) लुंगलाई शहर से 25 किमी से अधिक दूरी वाले क्षेत्रों को छोडकर पूरा लुंगलाई जिला	1600	2100
	ग) सम्पूर्ण आईजोल जिला	1200	1500
2.	**नागालैंड**	1600	2100
3.	**अंडमान व निकोबार द्वीप समूह**		
	क) उत्तरी अंडमान, मध्य अंडमान, लिटिल अंडमान, निकोबार और नारकोंडम द्वीप समूह	2000	2600
	ख) दक्षिणी अंडमान (पोर्ट ब्लेयर सहित)	1600	2100
4.	**सिक्किम**	2000	2600
5.	**लक्षद्वीप द्वीप समूह**	2000	2600
6.	**असम**	320	400
7.	**मेघालय**	320	400
8.	**त्रिपुरा**	1600	2100
	क) त्रिपुरा के दुर्गम क्षेत्र	1200	1500
	ख) दुर्गम क्षेत्रों को छोड़कर सम्पूर्ण त्रिपुरा राज्य		

9.	**मणिपुर**	1200	1500
10.	**अरूणाचल प्रदेश** क) अरूणाचल प्रदेश के दुर्गम क्षेत्र ख) दुर्गम क्षेत्रों को छोड़कर सम्पूर्ण अरूणाचल प्रदेश	2000 1600	2600 2100
11	**जम्मू व कश्मीर** क) कठुआ जिला: नियाबतबानी, लोही मल्हार और मच्छोदी ख) उधमपुर जिला: i.) डूडू बसंतगढ, लैंडर भामग इलाका, भाग 2 (बी) में शामिल क्षेत्रों को छोड़कर ii.) कंबन की ओर से गोयल तक का क्षेत्र और मोहरे तहसील में कियासी क्षेत्र की ओर से अरनास तक का क्षेत्र ग) डोडा जिला: किश्तवार तहसील में पैडर और नियावत नौगांव का इलाका घ) लेह जिला: जिले के सभी स्थान ङ) बारामूला जिला: i.) सम्पूर्ण गुरेज–निराबात, तंगदार उप-मंडल और केरणइलाका ii.) मच्छिल च) पुंछ और राजौरी जिला : पुंछ और राजौरी शहर व सुंदरबनी तथा इन दोनों जिलों के अन्य शहरी क्षेत्रों को छोड़कर पुंछ और राजौरी के शेष क्षेत्र। छ) उपर्युक्त (क) से (च) में शामिल न किये गए ऐसे क्षेत्र जो वास्तविक नियंत्रण रेखा से 8 किमी के दायरे में आते हैं अथवा ऐसे स्थान जिन्हें राज्य सरकार द्वारा समय–समय पर अपने स्टाफ सदस्यों के लिए सीमा भत्ता हेतु पात्र घोषित किया जाता है।	2000 2000 1600 2000 2000 2000 1600 1200 1200	2600 2600 2100 2600 2600 2600 2100 1500 1500
12	**हिमाचल प्रदेश** 1. चंबा जिला: क) पांगी तहसील, भरमौर तहसील, पंचायतें: बड़गाँव, वाजोल, देओलकुगती, नयागाम और टुंडा, गाँव: जगत पर घाटू की ग्राम पंचायत, चौहाटा पर कनरसी की ग्राम पंचायत ख) भरमौर तहसील, उपर्युक्त (ए) में शामिल पंचायतों और गाँवों को छोड़कर ग) भटियात तहसील में झंडरू पंचायत, चुराह तहसील, डलहौजी शहर (मूल बानीखेत सहित)	2000 1600 1200	2600 2100 1500
	2. किन्नौर जिला: I. असरंग,छितकुल और हंगोकुनो/चारंग पंचायतें, 15/20 क्षेत्र जिसमें ऊपर निर्दिष्ट पंचायती क्षेत्रों को छोड़कर		

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	छोटा खंबा, नाथपा और रूपी, पूह उप–मंडल की ग्राम पंचायतें शामिल हैं, II. उपर्युक्त (i) में शामिल क्षेत्रों के अतिरिक्त पूरा जिला	2000 1600	2600 2100
	3. कुल्लू जिला: I. जिसमें निरमंड तहसील का 15/20 क्षेत्र खरगा, कुश्वर और सरगा की ग्राम पंचायतें सम्मिलित हैं। II. बाहरी-सराज (निरमांड तहसील में जकात-खाना और बरों गावों को छोड़कर) तथा बाहरी सराज क्षेत्र और पंडराबिस परगना को छोड़कर जकात-खाना और निरमंड तहसील के बरों सहित पूरा जिला	2000 1200	2600 1500
	4. लाहौल तथा स्पीति जिला: लाहौल तथा स्पीति का संपूर्ण क्षेत्र	2000	2600
	5 शिमला जिला: i.) कूट, लबाना-सदाना, सरपारा और छादी-ब्रांदा की पंचायतों सहित रामपुर तहसील का 15/20 क्षेत्र ii.) डोरा–कवार तहसील, रामपुर में दरकली ग्राम पंचायतें, काशापथ तहसील और मुनीश तथा सराहन परगना के घोड़ी चायबीस iii.) चौपाल तहसील व घोरिस सराहन परगना के पंजगाँव,पत्सनाऊ, नौबीस और तीन कोटि, तकलेश क्षेत्र की देवठी ग्राम पंचायत,बाराबीस परगना,रामपुर तहसील के रामपुर परगना का कस्बा रामपुर और घोरीनोग,शिमला टाउन और उसके उपनगर (ढ़ली, जतोग, कसुम्प्टी, मशोबरा, तारादेवी और टूटू)	2000 1600 1200	2600 2100 1500
	6. कांगड़ा जिला (i) वड़ा भांगल और छोटा भांगल के क्षेत्र (ii) कांगड़ा जिले के धर्मशाला शहर और नगर निगम पालिका सीमा के बाहर स्थित निम्नलिखित कार्यालय जो धर्मशाला शहर में शामिल हैं: महिला आईटीआई, दारी, यांत्रिक वर्कशॉप, रामनगर, बाल कल्याण और शहर एवं ग्राम योजना कार्यालय, सकोह, लोअर सकोह में स्थित सीआरएसएफ कार्यालय, कांगड़ा दुग्ध आपूर्ति योजना, दुगीयार, एचआरटीसी वर्कशॉप, साधेर, आंचलिक मलेरिया कार्यालय, दारी, वन निगम कार्यालय, शामनगर, चाय फैक्ट्री, दारी, आईपीएच-उप मंडल, दान, निपटान कार्यालय, शामनगर, हिनवा परियोजना, शामनगर। पालमपुर के एचपीकेवीवी कैंपस सहित कांगड़ा जिले का पालमपुर शहर और इसकी नगरपालिका सीमा के बाहर स्थित निम्न कार्यालय-एचपी कृषि विश्वविद्यालय कैंपस, मवेशी विकास कार्यालय/जर्सी फार्म, बानूरी, रेशम उत्पादन कार्यालय/इंडो-जर्मन कृषि वर्कशॉप/एचपीडब्ल्यूडी प्रभाग, बुंदला, विद्युत् सब डिविज़न, लोहना, डीपीओ कोर्पोरेशन, बुन्दला, विद्युत् एचईएसईई प्रभाग, घुग्गर	1600 1200	2100 1500

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	(7) मंडी जिला: जोगिंदरनगर तहसील की छोहर घाटी, बागरा में थुनाग तहसील की पंचायतें, चत्री, छोटधार, गरागुशाइन, गाटू, गर्यास, जंजेहली, जर्यार, जोहर, कलहानी, कलवन, खोलानल, लोथ, सिलिबागी, सोमचन, थचधार, ताची, थाना, धरमपुर ब्लॉक की पंचायतें–विंगा, कमलाह, सकलाना, तन्यर और तरखोला, करसोग तहसील की पंचायतें-बलीधर, बागरा, गोपालपुर, खाजोल, महोग, मेहुदी, माँज, पेखी, सैंज, सराहन और टेबन, सुंदरनगर तहसील की पंचायतें–बोही, बटवारा, धनयारा, पुरा-कोठी, सेरी और शोजा ।	1200	1500
	(8) सिरमौर जिला: बानी की पंचायतें, बखाली (पाछड़ तहसील), भारोग भेनेरी (पांओटा तहसील), बिरला (नाहन तहसील), डिब्बर (पाछड़ तहसील) और थाना कसोगा (नाहन तहसील) और थानसगिरी ट्रैक्ट	1200	1500
	(9) सोलन जिला: मंगल पंचायत	1200	1500
	(10) हिमाचल प्रदेश के शेष क्षेत्र जो उपर्युक्त मद संख्या (1) से (9) में शामिल नहीं हैं ।	320	400
13.	**उत्तर प्रदेश** चमोली, पिथौरागढ़, उत्तरकाशी जिलों के अंतर्गत आने वाले क्षेत्र	2000	2600
14.	**उत्तराखंड** चमोली, पिथौरागढ़, उत्तरकाशी, रुद्रप्रयाग तथा चंपावत जिलों के अंतर्गत आने वाले क्षेत्र	2000	2600”

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व्याख्यात्मक ज्ञापन

इन विनियमों में दिए गए पूर्वव्यापी प्रभाव पंजाब नैशनल बैंक के अधिकारियों को वेतन और अन्य भत्ते और लाभों से संबंधित हैं और अनिवार्य रूप से लाभकारी कानून हैं। इसलिए, इन विनियमों के उक्त प्रावधानों को पूर्वव्यापी प्रभाव देने से इस तरह के पूर्वव्यापी के परिणामस्वरूप किसी भी व्यक्ति के हित पर प्रतिकूल प्रभाव नहीं पड़ेगा।

राजेश वर्मा, महाप्रबंधक-एचआरडीडी

[विज्ञापन–III/4/असा./517/19]

नोट : संशोधित विनियम भारत के राजपत्र, भाग III, खण्ड 4 की निम्नलिखित अधिसूचनाओं के माध्यम से प्रकाशित किए गए थे, यथा:-

क्र.सं.	संख्या	अधिसूचना की तिथि	आधिकारिक राजपत्र में प्रकाशन की तिथि
(1)	(2)	(3)	(4)
1.	WIE-II-MISC-6	06.11.87	12.12.87
2.	-शून्य-	16.03.89	15.04.89
3.	F-17/2/84-IR	31.07.90	01.09.90
4.	WIE-II-MISC-91	29.04.91	25.05.91
5.	F-17/2/84-IR	25.02.92	21.03.92
6.	WIE-II-MISC-91	26.11.92	12.12.92
7.	-शून्य-	06.12.94	07.01.95
8.	WIE-II-MISC-91	09.08.96	07.09.96

9.	-शून्य-	05.11.96	12.09.97
10.	WIE-II-MISC-91	11.03.99	10.04.99
11.	PL:MR:POL:91	27.05.99	10.07.99
12.	PL:MR:POL:91	14.07.2000	19.08.2000
13.	WIE:II:MISC:91	27.08.2001	29.09.2001
14.	PL:MR:POL:91	02.11.2002	28.12.2002
15.	HRDD/MR/POL/91	09.03.2006	07.04.2006
16.	HRDD/MR/POL/91	04.09.2006	08.09.2006
17.	HRDD/OSR/POL/11(2)	18.12.2017	13.01.2018

PUNJAB NATIONAL BANK

(HUMAN RESOURCES DEVELOPMENT DIVISION)

NOTIFICATION

New Delhi, the 27th March, 2020

F. No. HRDD/POL/OSR(E).—In exercise of 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, after consultation with the Reserve Bank of India and with the previous sanction of the Central Government hereby make the following regulations further to amend the Punjab National Bank (Officers') Service Regulations, 1979, namely:—

1. (1) These regulations may be called the Punjab National Bank (Officers') Service (Amendment) Regulations, 2020.

(2) Save as provided in these regulations, they shall be deemed to have come into force with effect from the 1st day of November, 2012.

2. In the Punjab National Bank (Officers') Service Regulations, 1979 (hereinafter referred to as the said regulations), in regulation 3, 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), wholly dependent physically and mentally challenged brother or sister with forty per cent or more disability, widowed daughters and dependent divorced or separated daughters, sisters including unmarried or divorced or abandoned or separated from husband or widowed sisters, and parents wholly dependent on the officer and in the case of a married female officer may include her natural parents or parents-in-law, but not both.

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

3. In regulation 4 of the said regulations, for sub–regulation (6), the following sub-regulations shall be inserted, namely:—

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

(a) Top Executive Grade

Scale VII = Rs.76520–2120/4–85000

Scale VI = Rs.68680–1960/4–76520

(b) Senior Management Grade

Scale V = Rs.59170–1650/2–62470–1800/2–66070

Scale IV = Rs.50030–1460/4–55870–1650/2–59170

(c) Middle Management Grade

Scale III = Rs.42020–1310/5–48570–1460/2–51490

Scale II = Rs.31705–1145/1–32850–1310/10–45950

(d) Junior Management Grade

Scale I = Rs.23700–980/7–30560–1145/2–32850–1310/7–42020

Explanation.—Every officer who is governed by the scales of pay as in force as on 31st October, 2012 shall be fitted in the scale of pay as set out in this sub–regulation as on 1st November, 2012 on stage-to-stage basis or the corresponding stages from first stage onwards in the respective scales and the increments shall fall on the anniversary date as usual.

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

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

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

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

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

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

(A) Top Executive Grade

Scale VIII = Rs.1,03,000–2,700/3–1,11,100–2,800/1–1,13,900

(B) Special Allowance

Scale VIII = 11% of Basic Pay plus applicable Dearness Allowance thereon:

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

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

4. In regulation 5 of the said regulations,—

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

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

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

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

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

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

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

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

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

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

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

(ii) in sub-regulation (2), in the *Explanation,* after clause (f) and before the Note, the following clause shall be inserted, namely:—

"(g) On and from the 1st day of November, 2012, other things being equal, the quantum of Professional Qualification Pay shall stand revised as specified in the Table below:

TABLE

(1)	(2)
Those who have passed Junior Associate of Indian Institute of Bankers or Certified Associate of Indian Institute of Bankers–Part I	Rs. 670 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. 670 per month, one year after reaching maximum of the scale (ii) Rs.1680 per month, two years after reaching maximum of the scale:

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";

(iii) in sub-regulation (3), after the table under clause (e), the following shall be inserted, namely:—

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

TABLE

Increment component (Rs.)	Dearness Allowance as on 01.11.2012 on the increment components (Rs.)	Total Fixed Personal Pay payable where Bank's accommodation is provided (Rs.)
(1)	(2)	(3)
1310	143	1453
1460	159	1619
1650	180	1830
1800	196	1996
1960	214	2174
2120	231	2351

Note:

(i) Fixed Personal Allowance or Fixed Personal Pay as indicated under column (3) of the tables in clauses (b), (c), (d), (e) and (f) of this sub-regulation shall be payable to those officer 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 (1) and (2) of the table under clause (f) and House Rent Allowance drawn by the concerned officer when the last increment of the relevant scale of pay as specified in sub–regulations (2), (3), (4), (5) and (6) of regulation 4 is earned.

(iii) Only officers who were in the service of the Bank on or before 1st November, 1993 shall be eligible for Fixed Personal Pay one year after reaching the maximum scale of pay they are placed.

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

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

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

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

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

TABLE

Increment component (Rs.)	Dearness Allowance on the increment components (Rs.)	Total Fixed Personal Pay payable where bank's accommodation is provided (Rs.)
(1)	(2)	(3)
2800	305	3105".

5. For regulation 7, the following regulation shall be substituted, namely:—

"7. Categorisation.— (1) On and from the ……day of …… 2020 and subject to the provisions of regulation 6, the various posts of officers in the Bank shall be categorized as specified in the table below:

TABLE

POSTS	**GRADE or SCALE IN WHICH PLACED**
Chief General Manager	Top Executive Grade Scale-VIII
General Manager	Top Executive Grade Scale-VII
Deputy General Manager	Top Executive Grade Scale-VI
Assistant General Manager	Senior Management Grade Scale-V
Chief Manager	Senior Management Grade Scale-IV
Senior Manager	Middle Management Grade Scale-III
Manager	Middle Management Grade Scale-II
Officer or Deputy Manager	Junior Management Grade Scale-I

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

6. In regulation 21 of the said regulations, after sub–regulation (5), the following sub-regulation shall be inserted, namely:—

"(6) On and from the 1st day of November, 2012, Dearness Allowance shall be payable for every rise or fall of four points over 4440 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960=100 at 0.10% of pay.

Explanation.— For the purposes of this sub–regulation,—

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

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

7. In regulation 22 of the said regulations,—

(i) for sub–regulation (1), the following sub–regulation shall be substituted, namely:—

"(1) On and from the 1st day of November, 2012,—

(a) where an officer is provided with residential accommodation by the Bank, a sum equal to 0.75 per cent of the basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation, whichever is less, 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

Place of work	House Rent Allowance
(1)	(2)
(i) Major "A" Class Cities and Project Area Centres in Group A	9.0% of Pay
(ii) Other places in Area I and Project Area Centres in Group B and State of Goa	8.0% of Pay
(iii) Other places	7.0% of Pay:

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

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

(ii) sub-regulation (2) shall be omitted.".

8. In regulation 23 of the said regulations,—

(A) for sub-regulations (1), (2), (3), (4) and (5), the following sub-regulations shall be substituted, namely:—

"(1) On and from the 1st day of November, 2012, if an officer is serving in a place mentioned in column (1) of the table below, a City Compensatory Allowance at the rate mentioned in column (2) thereof against that place shall be payable:—

TABLE

Places	Rate
(1)	(2)
(i) Places in Area I and in the State of Goa	4% of Basic Pay subject to a maximum of Rs.870 per month
(ii) Places with population of five lakhs and over and State Capitals and Chandigarh, Puducherry and Port Blair	3% of Basic Pay subject to a maximum of Rs.600 per month.

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

(3) On and from the 1st day of November, 2012, if an officer is serving in an area 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.400 per month or Rs.350 per month according to the classification of area as Group A or Group B respectively.

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

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

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

Provided further that an officer on deputation to the Training Establishment of the Bank as a faculty member shall be eligible for deputation allowance at the rate of 4 per cent of his pay subject to a maximum of Rs.2000 per month.";

(B) for sub–regulation (8), the following sub–regulation shall be substituted, namely:—

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

(C) in sub–regulation(10),—

(a) for the figures, letters and words "1st day of November 2007", the figures, letters and words "1st day of November, 2012" shall be substituted;

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

"TABLE

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

9. In regulation 24 of the said regulations,—

(i) for sub–regulation (1), the following sub-regulation shall be substituted, namely:—

"(1) On and from the 1st day of November, 2012, 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
(1)	(2)
Junior Management and Middle Management Grade	Rs. 8000 per annum or the amount incurred whichever is less
Senior Management and Top Executive Grade	Rs. 9050 per annum or the amount incurred whichever is less

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 2012, the reimbursement of medical expenses under the medical aid scheme shall be enhanced proportionately for two months, that is, November, 2012 and December, 2012.

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

10. 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, 2012, a sum equal to 0.75 per cent of the basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation, whichever is less:

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

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

11. In regulation 33 of the said regulations, for sub–regulation (4), the following sub-regulation shall be substituted, namely:—

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

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

Provided further that an officer desiring to avail Privilege Leave shall ordinarily give not less than 15 days notice of his intention to avail such leave.".

12. In regulation 34 of the said regulations, after sub–regulation (3), the following sub-regulation shall be inserted, namely:–

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

13. In regulation 36 of the said regulations, for sub–regulations (2) and (3), the following sub-regulations shall be substituted, namely:–

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

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

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

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

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

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

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

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

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

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

14. For regulation 38 of the said regulations, the following regulation shall be substituted,

namely:—

"(38) Lapse of Leave.— Save as provided below, all leave to the credit of an officer shall lapse on resignation, retirement, death, discharge, dismissal or termination:

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

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

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

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

15. In regulation 41 of the said regulations,–

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

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

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

Provided that he may travel by air (economy class) if so permitted by Competent Authority, having regard to the exigencies of business or public interest;

(b) an officer in Middle Management Grade is entitled to travel by 1st Class or AC2-tier Sleeper by train:

Provided that he may travel by air (economy class) if the distance to be travelled is more than 1000 kilometers:

Provided further that he may travel by air (economy class) even for shorter distance if so permitted by the Competent Authority, having regard to the exigencies of business or public interest;

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

(d) an officer in Senior Management or Top Executive Grade may travel by car between places not connected by air or rail provided that the distance does not exceed 500 kilometers:

Provided that when a major part of the distance between the two places can be covered by air or rail only the rest of the distance should normally be covered by car;

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

(f) an officer of any grade or scale shall be eligible to travel by water transport in deluxe cabin category between places not connected by road or air or rail.";

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

"(a) On and from the 1st June, 2015, 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

Grade/Scales of Officers	Metro (Rs.)	Major 'A' Class Cities (Rs.)	Area-1 (Rs.)	Other Places (Rs.)
(1)	(2)			
Officers in Scale VI and above	1800	1300	1100	950
Officers in Scale IV and V	1500	1300	1100	950
Officers in Scale I, II and III	1300	1100	950	800

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

(b) On and from the ……day of …… 2020, an Officer in the Grades or Scales set out in column (1) of the table below may be reimbursed the actual hotel expenses restricting to single room accommodation charges in India Tourism Development Corporation hotels of the corresponding star category set out in column (2) thereof, as under:

TABLE

GRADES / SCALES OF OFFICERS	**ELIGIBILITY TO STAY**
(1)	(2)
Scale-VI, VII and VIII	4 Star Hotel
Scale-IV and V	3 Star Hotel
Scale-II and III	2 Star Hotel (Non AC)
Scale-I	1 Star Hotel (Non AC)

Provided that the Board may specify the additional limit to be reimbursed in excess of the limits specified above, in accordance with the guidelines of the Central Government.".

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

"(3) On and from the 1st day of June, 2015, an officer on transfer shall be eligible to draw a lump sum amount for expenses connected with packing, local transportation, insuring the baggage, etc., as specified in the table below, namely:–

TABLE

Grade/Scale	Amount
(1)	(2)
Top Executive and Senior Management Grade (Officers in Scale IV and above)	Rs.20,000
Middle Management and Junior Management Grade (Officers up to Scale III)	Rs.15,000"

17. In regulation 44 of the said regulations, for sub–regulation (3), the following sub-regulations shall be substituted, namely:–

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

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

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

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

(3A) The mode and class by which an officer may avail of Leave Travel Concession shall be the same as the officer is normally entitled to travel on transfer and other terms and conditions subject to which the Leave Travel Concession may be availed of by an officer, shall be as decided by the Board from time-to-time:

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

18. For the Schedule to the said regulations, the following Schedule shall be substituted, namely:—

"SCHEDULE

[*See* regulation 23(2)]

With effect from the 1st day of November, 2012, an officer shall be eligible for the Special Area Allowance till such time they are withdrawn or modified either wholly or partially, as specified in the Table below, namely:–

TABLE

Sr. No.	Area	Allowances (in rupees)	
		Pay below Rs. 24,000	Pay above Rs.24,000
(1)	(2)	(3)	(4)
1.	**Mizoram**		
	(a) Chimptuipui District and areas beyond 25 kilometers from Lunglei Town in Lunglei District.	2000	2600
	(b) Entire Lunglei District excluding areas beyond 25 kilometers from Lunglei town.	1600	2100
	(c) Entire Aizawl District	1200	1500
2.	**Nagaland**	1600	2100
3.	**Andaman and Nicobar Islands**		
	(a) North Andaman, Middle Andamans, Little Andaman, Nicobar and Narcondum Islands	2000	2600
	(b) South Andaman(including Port Blair)	1600	2100
4.	**Sikkim**	2000	2600
5.	**Lakshadweep Islands**	2000	2600
6.	**Assam**	320	400
7.	**Meghalaya**	320	400
8.	**Tripura**		
	(a) Difficult areas of Tripura	1600	2100
	(b) Throughout Tripura except difficult areas.	1200	1500

9.	**Manipur**	1200	1500
10.	**Arunachal Pradesh**		
	(a) Difficult areas of Arunachal Pradesh	2000	2600
	(b) Throughout Arunachal Pradesh other than difficult areas.	1600	2100
11.	**Jammu and Kashmir**		
	(a) Kathua District: Niabat Bani, Lohi, Malhar and Machhodi	2000	2600
	(b) Udhampur District:		
	(i) Dudu Basantgarh, Lander BhamagIllaqa, other than those included in Part 2(b).	2000	2600
	(ii) Areas up to Goel from Kamban Side and areas up to Arnas from Keasi side in Tehsil Mohre.	1600	2100
	(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 kilometers 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, DeolKugti, Nayagam and Tundah, Villages: Ghatu of Gram PanchayatJagat, Kanarsi of Gram PanchayatChauhata	2000	2600
	(b) Bharmour Tehsil, excluding Panchayats and Villages included in (a) above.	1600	2100
	(c) JhandruPanchayat in Bhatiyat Tehsil, Churah Tehsil, Dalhousie Town (including Banikhet proper).	1200	1500
	2. Kinnaur District:		
	(i) Asrang, Chitkul and HangoKuno/CharangPanchayats, 15/20 Area comprising the Gram Panchayats of ChhotaKhamba, Nathpa and Rupi, Pooh Sub–Division,excluding the Panchayat Areas specified above.	2000	2600
	(ii) Entire District other than Areas included in (i) above.	1600	2100

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	3. 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).	2000 1200	2600 1500
	4. Lahaul and Spiti District: Entire area of Lahaul and Spiti	2000	2600
	5. Shimla District: (i) 15/20 area of Rampur Tehsil comprising of Panchayats of Koot, Labana–Sadana, Sarpara and Chadi–Branda. (ii) Dora–Kawar Tehsil, Gram Panchayat of Darkali in Rampur, Kashapath Tehsil and Munish, GhoriChaibis of Pargana Sarahan. (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 GhoriNog of Pargana Rampur of Rampur Tehsil, Simla Town and its suburbs (Dhalli, Jatog, Kasumpti, Mashobra, Taradevi and Tutu).	2000 1600 1200	2600 2100 1500
	6. Kangra District: (i) Areas of Bara Bhangal and Chhota Bhangal (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. KrishiVishwavidhalaya 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.	1600 1200	2100 1500

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

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EXPLANATORY MEMORANDUM

The retrospective effect given in these regulations relate to the pay and other allowances and benefits to the officers of the Punjab National Bank and are essentially beneficial legislation. Hence, giving retrospective effect to the said provisions of these regulations will not adversely affect the interest of any person as a result of such retrospective application.

RAJESH VERMA, General Manager–HRDD

[ADVT.-III/4/Exty./517/19]

Note : The amendment regulations were published in the Gazette of India, Part III, Section 4 *vide* following notifications, namely:—

Serial No.	Number	Date of Notification	Date when published in Official Gazette
(1)	(2)	(3)	(4)
1.	WIE–II–MISC–6	6.11.1987	12.12.1987
2.	Nil	16.3.1989	15.4.1989
3.	F–17/2/84–IR	31.07.90	01.09.90
4.	WIE–II–MISC–91	29.04.91	25.05.91
5.	F–17/2/84–IR	25.02.92	21.03.92
6.	WIE–II–MISC–91	20.11.92	12.12.92
7.	NIL	06.12.94	07.01.95
8.	WIE–II–MISC–91	09.08.96	07.09.96
9.	Nil	05.11.96	01.02.97

10.	WIE–II–MISC–91	11.03.99	10.04.99
11.	PL:MR:POL:91	27.05.99	10.07.99
12.	PL:MR:POL:91	14.07.2000	19.08.2000
13.	WIE:II:MISC:91	27.08.2001	29.09.2001
14.	PL:MR:POL:91	02.11.2002	28.12.2002
15.	HRDD/MR/POL/91	09.03.2006	07.04.2006
16.	HRDD/MR/POL/91	04.09.2006	08.09.2006
17.	HRDD/OSR/POL/11(2)	18.12.2017	13.01.2018

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PUNJAB NATIONAL BANK

(HUMAN RESOURCES DEVELOPMENT DIVISION)

CORRIGENDUM

New Delhi, the 28th March, 2020

F. No. HRDD/POL/OSR(E).—In the English Version of the notification of Punjab National Bank, published in the Gazette of India, Extraordinary, Part III, Section 4, *vide number CG-DL-E-27032020-218942* dated 27th March, 2020, the date at Regulations 4(9), 5(3)(g), 7(1) and 41(4) (b) be read as 30th March, 2020.

RAJESH VERMA, General Manager

[ADVT.-III/4/Exty./522/19]

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