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CENTRAL BANK OF INDIA (OFFICERS') SERVICE REGULATIONS, 1979

(Alongwith Guidelines / Rules/Clarifications)

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(with amendments / modifications adopted upto 31.12.2015)

Central Bank of India

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I N D E X

CENTRAL BANK OF INDIA [OFFICERS'] SERVICE REGULATIONS, 1979 [WITH AMENDMENTS UPTO 31st DECEMBER 2015]

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Note : At the end of this booklet, although they do not part form of these Regulations, certain Appendices containing certain Rules/Schemes/Guidelines/Facilities etc, which are frequently referred by the officers/branches/offices, have been included, only for the purpose of ready reference. At the cost of repetition, it is clarified that these Appendices do not form part of Officers' Service Regulations, 1979.

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CENTRAL BANK OF INDIA
(OFFICERS') SERVICE REGULATIONS, 1979
(As amended/ modified upto 31.12.2015)

P R E L I M I N A R Y

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 Central Bank of India in consultation with the Reserve Bank of India and with the previous sanction of the Central Government hereby makes the following regulations, namely:

CHAPTER – I

REGULATION – 1: SHORT TITLE AND COMMENCEMENT

1) These regulations may be called Central Bank of India (Officers') Service Regulations, 1979.
2) These regulations shall come into force on the 1st day of July 1979.

REGULATION – 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.

REGULATION – 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 Central Bank of India;
c) "Board" means the Board of Directors of the Bank;
d) "Competent authority" means the authority designated for the purpose by the Board;
e) "Emoluments" means the aggregate of salary and allowances, if any;
f) "Government" means the Central Government;
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';
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 persons, who immediately prior to

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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 have been made applicable under Regulation 2;

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

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

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

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

o) "Wholly dependent children or parents" mean children or parents having an income not exceeding Rs. 2550 per month'

Note: If the income of one of the parents exceeds Rs.2550 per month or the Aggregate income of both the parents exceeds Rs.2550 per month, both the parents shall not be considered as wholly dependent on the employee;

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CHAPTER – II
GRADES AND CATEGORISATION OF POSTS

REGULATION - 4: GRADES AND SCALE 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

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

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d) Junior Management Grade:
Scale I : Rs. 7100-340/16-12540

4(4) On and from the 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 – 31600-1000/1-32600
Scale VI = Rs.26620 -680/4 -29340

(b) Senior Management Grade :

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

(c) Middle Management Grade:-

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

(d) Junior Management Grade:

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

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.'

(CO:PRS:2003:04:65 dated 19/07/2003)

GUIDELINES OF THE GOVERNMENT ISSUED IN TERMS OF REGULATION 4 (1) :

(1) Every Officer who is governed by the scales of pay as in force as on 31/10/1992 shall be fitted in the scale of pay set out in Regulation 4(2) as on 1/7/1993 on stage to stage basis i.e., on corresponding stages from first stage onwards and the increments shall fall on the anniversary date as usual except where provided otherwise.

(2) Officers in substantive Scale III i.e. those who are recruited or promoted to Scale III and who are in receipt of first stagnation increment shall be given second stagnation increment w.e.f. 1/11/1994 or three years after having received the first stagnation increment, whichever is later.

Administrative Clarifications under Regulation 4 : (in respect of fitment into scales of pay revised as on 1/11/1987)

4.1 The annual increment due to an officer in the month of November will also be taken into account in the old scale of pay for fitment purpose as on 1/11/1987 in the new scale.

4.2 In Scale I, where 2 stages in the old scale are combined for fitment with a common stage in the new scale, the next and the subsequent annual increment for those officers in the lower stage will be on the anniversary of 1st November every year.

4.3 The fitment in the new scales will be made after excluding the weightage of one or two increments as the case may be for CAIIB in the old scale and adding them after the initial fitment. The exclusion of the weightage for CAIIB in the old scale will be one or two increments for CAIIB Part I or Part II respectively even if the benefit of the number of increments actually derived by the officer in the clerical cadre was more.

4.4 An officer in Scale I at the last stage in the old scale will move to the next higher stage of new Scale II one year after 1/11/1987 or on the date of completion of 5 years at the last stage whichever is earlier.

4.5 An officer drawing one stagnation increment in Scale I will be fitted at one stage above the maximum of the new scale I in the Scale II i.e. Rs. 4140/-. He will draw the next increment one year after 1/11/1987 or after 5 years of earning the 1st stagnation increment whichever is earlier.

4.6 An officer drawing two stagnation increments in Scale I will be fitted on 1/11/1987 at a stage of Scale II which is two stages above the maximum of the new Scale I in the Scale II i.e. Rs. 4260/- and he will move to the next stage of Scale II one year after 1/11/1987.

4.7 An officer in Scale II fitted at the last stage in the new Scale will move to the next higher stage to Scale III one year after 1/11/1987 or on completion of 5 years stagnation in the old scale whichever is earlier.

4.8 An officer in Scale II drawing a stagnation increment in the old Scale will be fitted at a stage in new scale III which is one stage above the maximum in new Scale II i.e. Rs. 4520/-. He will draw further increments in Scale III on the anniversary dates.

Administrative Clarification :

Extract from the Joint Note dated 27.04.2010 (yet to be adopted for want of amendments from Govt/IBA but stands implemented on adhoc basis pending adoption of amendments) in respect of Scales of Pay of Officers w.e.f 01.11.2007:

Scale VII – 46800 – 1300/4 - 52000

Scale VI - 42000 – 1200/4 – 46800

Scale V - 36200 – 1000/2 - 38200 -1100/2 - 40400

Scale IV – 30600 - 900/4 – 34200 - 1000/2 - 36200

Scale III - 25700 - 800/5- 29700 - 900/2 - 31500

Scale II – 19400 - 700/1 – 20100- 800/10 - 28100

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

Fitment: Fitment shall be stage-to-stage, i.e. on corresponding stages from 1st stage onwards and the increments shall fall on the anniversary date as usual.

Administrative Clarification :

Extract from the Joint Note dated 25.05.2015 (yet to be adopted for want of amendments from Govt/IBA but stands implemented on adhoc basis pending adoption of amendments) in respect of Scales of Pay of Officers w.e.f 01.11.2012:

Scale VII – 76520 – 2120/4 - 85000

Scale VI - 68680 – 1960/4 – 76520

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

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

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

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

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

Fitment: Fitment shall be stage-to-stage, i.e. on corresponding stages from 1st stage onwards and the increments shall fall on the anniversary date as usual.

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REGULATION - 5: INCREMENT :

5(1) Subject to the provisions of sub-regulation (4) of regulation 4, on and from 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 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.

5 (2) An additional increment each shall be granted in the scale of pay for passing Part I of Certifified Associate of Indian Institute of Bankers/Junior Associate of Indian Institute of Banking and Finance and Part II of 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 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 professional qualification Allowance in lieu of additional increments as specified in the table below :

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Those who have passed Only Part I of Certified Associate of the Indian Institute of Bankers.	(i) Rs. 100/- p.m. after one year of which Rs. 75/- shall rank for superannuation benefits.
Those who have passed both Parts of Certified Associate of the Indian Institute of Bankers.	(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.

(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:-

Those who have passed Only Part I of Certified Associate of the Indian Institute of Bankers	(i) Rs. 120/- p.m. after one year on reaching top of the Scale.
Those who have passed both Parts of Certified Associate of the Indian Institute of Bankers.	(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 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 1st day of November, 1999, other things being equal, the quantum of Professional Qualification Pay shall stand revised as specified in the table below :-

Those who have passed Junior Associate of Indian Instiute of Bankers or Part-I of Certified Associate of Indian Institute of Bankers.	(i) Rs. 150/- p.m. after one year on reaching max. of the Scale.
Those who have passed Junior Associate of Indian Instiute of Bankers or Part-I of Certified Associate of Indian Institute of Bankers or both parts of Certified Associate of Indian Institute of Bankers.	(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 clause (b) of sub-regulation (1) shall draw Professional Qualification Pay after one/two years, as the case may be, on reaching the maximum in such higher scales.

e) on and from 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:-

Those who have passed Junior Associate of Indian Instiute 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:

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 Instiute 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 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 Instiute 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 accquring such qualification the first installment of Professional Qualification Pay and the release of subsequent installment of Professional Qualification Pay shall be with reference to the date of release of first installment of Professional Qualification Pay.

v. If an officers, as on 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 accquring 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.

5.(3) (a) All officers who are in Bank's permanent service as on 1st day of November, 1993 shall get one advance increment in the scale of pay. Officers who are on probation on 1st day 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 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.

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.
230 250 300 400	5.79 6.30 7.56 10.08	236 257 308 411

(c) On and from 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.
340 380 420 600	4.28 4.78 5.29 7.56	345 385 426 608

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

Note :

(i) Fixed Personal Allowance/Fixed Personal Pay as indicated under Column (C) in table in clauses (b),(c) & (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) & (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) & (3) of Regulation 4 is earned.

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

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<u>Administrative Clarifications under Regulation 5</u> :

5.1 Increment in various scales of pay shall accrue on annual basis on the anniversary date except where provided otherwise and shall be given effect to on the first day of the month in which it falls due.

5.2 Normally, the anniversary date of increment of an officer on leave without pay will be deferred permanently to the extent of such leave period. Such anniversary date will be postponed by the number of days the officer was on leave on loss of pay and will be notionally determined. The effect of postponement would be given when the notional date of increment shifts to the next calendar month. The date of increment in each year will be computed by taking into account the leave on loss of pay during the year. In effect, the postponement, unless condoned, will have cumulative effect throughout the career of the officer provided that in the case where the sanctioning authority is satisfied that the leave was taken on account of illness or for any other cause beyond the employee's control, then period of extraordinary leave may be condoned, for the purpose of postponement of increment.

5.3 An officer directly recruited in the Bank will get his annual increment on completion of 12 months of service.

5.4 On and from 1/7/1979, Probationary Officers/Directly Recruited officers who have passed CAIIB examination before joining the Bank would be allowed one additional increment for each part of CAIIB examination at the time of their appointment in the Bank. (Ref : Circular CO/90-91/69 dated 18/5/1990)

(a) An officer who has opted to continue in the scale of pay and allowances applicable to him immediately prior to the appointed date will draw his annual increment on the date it falls due as per rules in vogue prior to the appointed date.

(b) Increment will not be allowed to an officer :

-- when he has reached the maximum of his grade/scale
-- when he is under suspension
-- when efficiency bar is applied to him
-- when increments are stopped as a punishment by the Disciplinary Authority

(c) On and from 01.06.2002, the regular/stagnation increments/PQP/FPP to Officers shall be sanctioned by the respective Competent Authorities without the need for recommendation by the branches/offices and communicated to the respective branch/office on or before the due date. Hence, it is imperative on the part of concerned controlling office to advise the concerned branch/office in case of stoppage/postponement of increment/PQP/FPP of the officer on account of disciplinary action, loss of pay, extraordinary leave (during relevant increment period) etc., the circumstances which necessitates such course of action based on the existing and future rules.

(d) The above is not applicable to Efficiency Bar (EB) increments. As such, the existing system will continue for sanction of EB increments.

(e) In view of what has been stated in (c) above, the submission of regular formats/confidential reports for sanction of increments (except for EB increments upto Scale III and all increments for Scale IV and above) stands dispensed with. Needless to clarify that for EB increments upto Scale III and all increments for Scale IV and above, the formats shall continue to be submitted as per the specimen format given in the Annxure-1.

(CO/PRS/2002-2003/49 DATED 29.5.2002)

5.5 **GUIDELINES RECEIVED FROM GOVERNMENT OF INDIA REGARDING EFFICIENCY BAR UNDER REGULATION 5 :**

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

i) Where an officer employee is under suspension;
ii) Where a disciplinary action has been initiated against an officer employee;
iii) Where an officer employee has earned an adverse remark from the Reporting Authority in the Reporting year preceding the date on which the officer employee is due to cross the Efficiency bar and the same has been conveyed to the officer employee.

Note:

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

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

5.6 (a) Efficiency Bar has to be applied at the maximum of the scale i.e. at the time of automatic movement of scale I/II to scale II/III as the case may be. Only when the Efficiency Bar is lifted by the Competent Authority then further increment in Scale II / III will be sanctioned like any regular increment/s as hitherto.

(b) Officers who are not eligible for stagnation movement in view of application of Efficiency Bar are also not eligible for advance increment on account of computerization. Such advance increment may be released with retrospective effect once the officer is allowed stagnation movement after crossing the Efficiency Bar.[Ref.: Circular CO/PRS/IRP/94-95/1800 dated 22/12/1995)

5.7 An officer who is not eligible for automatic movement to the next higher scale by virtue of application of Efficiency Bar and who acquires CAIIB qualification after imposition of Efficiency Bar may be allowed Professional Qualification Allowance, stagnation increment, provided appropriate adjustments are made on lifting the Efficiency Bar and consequential consideration of increments in the next higher scale/grade.

ILLUSTRATION FOR MAKING ADJUSTMENT AFTER LIFTING OF E.B UNDER THE ABOVE PROVISION :

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Name of the Officer	: Mr. X
Grade/Scale	: I
Qualifications	: B.Sc. CAIIB
Basic Pay as on 1/11/1987	: Rs. 3900/-
Date of Increment	: 1st December
Basic Pay as on 1/12/1987	: Rs. 4020/-(Maximum)
E.B applied on	: 1/12/1988
1st Instalment of PQA of Rs. 100/- granted as on	: 1/12/1988
2nd Instalment of PQA of Rs. 150/- granted as on	: 1/12/1989
1ST Stagnation increment of Rs. 120/- granted 3 years after reaching Rs. 4020(Maximum) i.e. as on	: 1/12/1990
E.B. lifted on	: 1/12/1991

The following adjustment are to be made after lifting of EB on 1/12/1991

Date	Basic Pay, PQA and Stagnation Increment already granted	After adjustment
1/12/1988	Rs.4020 + Rs.100 (PQA)	Rs. 4140/-
1/12/1989	Rs.4020 + Rs.250 (PQA)	Rs. 4260/-
1/12/1990	Rs. 4020 + Rs.120 (Stagnation increment) + Rs.250 (PQA)	Rs. 4390

a) Increment for passing CAIIB Examination after reaching the top of the scale, but before stagnation movement should be considered only when the officer is allowed to cross Efficiency Bar. However, the CAIIB increment will be given backdated effect from the date of passing the same.

ILLUSTRATION FOR GRANT OF INCREMENT TO AN OFFICER PASSING CAIIB AFTER REACHING MAXIMUM UNDER THE ABOVE PROVISION :

Name of the Officer	: Mr. V
Grade/Scale	: I
Qualifications	: B.Com. CAIIB
Date of reaching Rs. 4020/-(Maximum)	: 1/8/1990
Date of passing CAIIB Part II	: 31/12/1990

The increment for passing CAIIB will be considered only after lifting of Efficiency Bar falling due on 1/8/1991. However, the date of effect of the increment for CAIIB II will be given from the date of passing.

The member will be granted increments after lifting of E.B. on 1/8/1991 as under.

Date of increment	Basic Pay
1/8/1991 as of 31/12/1990 for passing CAIIB part II with monetary benefits	Rs. 4140/-
1/8/1991	Rs. 4260/-

b) In case of an officer who reaches the top of the scale by virtue of release of CAIIB increment, his next increment be released only after crossing of Efficiency Bar but with effect from the date of his normal annual increment.

ILLUSTRATION FOR GRANT OF INCREMENT TO AN OFFICER REACHING MAXIMUM BY VIRTUE OF RELEASE OF INCREMENT FOR PASSING CAIIB UNDER THE ABOVE PROVISION :

Name of the Officer	: Mr. Z
Grade / Scale	: I
Date of reaching Basic Pay of Rs. 3900/-	: 1/11/1990
Basic Pay as on 31/12/1990 for passing CAIIB – I	: Rs. 4020/- (Maximum)

The next increment which is subject to lifting of Efficiency Bar shall be considered after 31/12/1991 i.e. an year after reaching Rs.4020/- (Maximum). However, the effect of this increment shall be given from the due date of increment i.e. 1/11/1991.

The member will be granted increment after lifting of E.B. on 31/12/1991 as under:

Date of increment	Basic Pay
31/12/1991 as of 1/11/1991	: Rs. 4140/-

5.8 Where an officer in scale I/II has been automatically fitted on or above Efficiency Bar stage in the new scales of pay as on 1/11/1987, the next or subsequent increment shall not be subject to crossing of Efficiency Bar. Where however an officer in Scale I or II will have to be granted the increment in new scale II or III as the case may be after 1/11/1987, then the guidelines for lifting the Efficiency Bar will have to be strictly enforced.

5.9 Where the disciplinary action was initiated against an officer on or before the due date of the Efficiency Bar increment, the same is subject to crossing the Efficiency Bar. To clarify further, the increment in Scale II/III as the case may be to such an officer shall be considered only after the conclusion of the findings of such enquiry and having regard to the penalty awarded, if any, thereat.

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5.10 Where the disciplinary action was initiated subsequent to the due date of the Efficiency Bar increment, then the officer may be allowed to move to the next higher stage.

5.11 Where the member was awarded punishment after conclusion of disciplinary action but prior to the due date of the Efficiency Bar increment, then depending upon the order of the disciplinary authority, the officer may be allowed to move up to the next higher stage. To clarify further, the Efficiency Bar increment will not be held up for the disciplinary action taken earlier against such an officer i.e. prior to due date of Efficiency Bar increment.

In otherwords, where the due date of Efficiency Bar Increment falls prior to date of initiation of Disciplinary Action, the Efficiency Bar Increment should be released as on the due date, irrespective of the fact that the increment report is received at the office of the Competent Authority at a later date. (CO:HRD:IRP:2000-01:28 dated 26/27.6.2000).

5.12 For the purpose of dealing with "Efficiency Bar increment" disciplinary action is considered to have been initiated when the chargesheet is served.

'Reporting Year' stated under the guidelines for Efficiency Bar increments means and include the year of which performance of the officer is appraised. The reporting year need not coincide with the incremental year of the officer. The reporting year immediately preceding the due date of the increment should be considered for the purpose of ascertaining the applicability of condition (iii) under the guidelines for Efficiency Bar increments.

Where Efficiency Bar under Clause (iii) of the guidelines, has been applied to an officer, i.e. adverse remark from the reporting Authority in the Reporting year and the rating improves subsequently, the increment will be released from a prospective date and not backdated with notional effect.

Competent Authority for sanction of Efficiency Bar Increments for Officers in Scale I & II :

On and from 26.05.2015, the competent Authority for sanction of Efficiency Bar Increments to Officers in Scale I & II *:*

Sanction of Efficiency Bar Increments to Officers in Scale I & II.	**Officers in Scale I & II working in :** (i) Regions – CM, RO/AGM, RO (ii) Zonal Office – CM (HRD)/AGM (HRD), ZO (iii) Central Office – CM (CSD)/AGM, CSD, CO

(Staff Circular No. 670 dated 26.05.2015)

5.13 **STAGNATION INCREMENTS:**

(i) An officer in Scale III to be eligible for the stagnation increment in the new scale after 1/11/1987, the period of 3 years service will include the period spent at the maximum in the new scale.

(ii) Where officers in Scale I and II are already in receipt of Professional Qualification Allowance and/or stagnation increment in the existing scale will have to be fitted at a stage in new scale II and III respectively, the guidelines

for Efficiency Bar need not be applied at the time of initial fitment as on 1/11/1987. (Ref : Circular CO/91-92/450 dated 10/1/1992).

(iii) An Officer in Scale II who have already completed more than 3 years after receipt of first stagnation increment before promotion to Scale III, on promotion to Scale III, second stagnation increment may be released on the date of promotion. (Ref : CO/PRS/99-2000/783 dated 23.12.1999)

(iv) The stagnation increment would be taken into account for the purpose of fixation on promotion to next higher Grade/Scale.

(v) Where an officer is granted stagnation increment/s the adjustment allowance/personal allowance, if any drawn by him will stand reduced as provided in Regulation 11 of the Officers' Service Regulations, treating such stagnation increments as usual grade increment/s.

(vi) In case, the pay of any officer who after reaching the maximum of the scale was subsequently reduced to a lower stage as a punitive measure, the period spent at the stages lower than the maximum, would not be counted for the purpose of determining the 3 years (earlier 5 years) eligibility period. To illustrate:

(a) where an officer after reaching the maximum of the scale on 1/6/1990 was awarded punishment of reduction of basic pay by two stages prior to 1/6/1993 as a punitive measure, he shall earn stagnation increment on 1/6/1995 instead of from 1/6/1993.

(b) An officer in grade/scale I who had earned first stagnation increment on 1/6/1993 was awarded punishment of reduction of basic pay by one stage as a punitive measure, then he will continue to draw the stagnation increment which he has already earned alongwith the reduced basic pay of Rs. 4260/-. However, the second stagnation increment will be due to him on 1/6/1997 instead of from 1/6/1996.

(c) Where an officer who has completed 3 years (earlier 5 years) of actual service, after reaching the maximum in the scale was suspended subsequently, he would be eligible for stagnation increment already earned by him and it should be taken into account for payment of subsistence allowance.

(vii) Where an officer is granted extraordinary leave on loss of pay and the annual increment/s have been postponed accordingly, then the period of such leave would not be counted as service for the purpose of sanction of stagnation increment and Professional Qualification Allowance.

(viii) Where an officer eligible for promotion process on the basis of eligibility criteria fixed by the Bank does not appear for such promotion/interview and/or fails in such interview, he would be entitled stagnation increments and professional qualification allowance.

(ix) An Officer who refuses to accept promotion on or after 29.7.2006, when offered to him/her, shall stand to forfeit movement to next higher scale as also stagnation increment/s provided for at the top of the scale. Consequently, he/she shall not be eligible to PQP also. (Ref. CO/HRD/2006-07/143 dated 28.8.2006)

(x) If an officer who is in receipt of Fixed Personal Pay and/or stagnation increment and/or Professional Qualification Pay, is awarded the punishment of reduction of basic pay, he will continue to be paid the Fixed Personal Pay /stagnation increment/Professional Qualification Pay with reduced basic pay.

Provided however, as per the further clarification from Indian Banks' Association (IBA), above clarification is applicable only in the context of an officer employee punished with 'reduction to a lower stage in the same scale of pay' and not for an officer inflicted with punishment of 'reduction to lower Grade/Scale'. Accordingly, if an officer drawing FPP, PQP and/or Stagnation Increment in a Grade/Scale is awarded punishment of reduction to lower grade or post, these components stand withdrawn and they are to be earned afresh in the prescribed intervals in the reduced grade/scale after he/she reaches the maximum Basic Pay. (CO:HRD:IRP:2008-09:37 dated 18.3.2009).

5.14 Effect on date of increment in respect of Officers upon inflicting the punishment of "reduction of increments" or "stoppage of increments" :

(a) No other penalty like deferment of date of increment, shall be imposed as an administrative consequence, beyond the penalty imposed by the Disciplinary Authority. In other words, the date of future increment will not be changed because of any punishment awarded by the Disciplinary Authority, except in the cases where it is specifically mentioned elsewhere below. However, treatment of officers for promotions as a sequel to such penalties shall be in terms of PPO.

(b) Special increments like the "Computer Increment" as per the agreement reached at the Industry level, increment/s for passing the CAIIB etc., may be released during the period of punishment itself. In other words, these increments will be released on the date they are falling due irrespective of the punishment awarded.

(c) However, wherever an officer has already reached the maximum in the scale and no further increment is available, upon awarding penalties to such officers the date of next increment shall be reckoned from the date of infliction of the penalties. Thus, if the date of punishment is 1/5/1997 and the punishment of reduction of one increment has been awarded, then the next date of increment shall be 1/5/1998.

Further, where an officer is awarded the penalty of reduction in time scale after his reaching maximum of the scale, the period spent at the maximum prior to imposition of penalty would be taken into account while computing total service at the maximum of scale for the purpose of payment of stagnation increment/professional qualification allowance. In such cases, the period spent by an officer at the lower stage would not be counted for determining 3 years or one/two years eligibility period for sanction of stagnation increment or professional qualification allowance respectively.

(d) In case the officers are awarded the penalty of reduction to a lower scale, then, upon awarding the said penalty, the member would draw the Basic Pay, which he would have drawn had he not been promoted to the Scale from which he has been so reverted.

For this purpose, all Zonal/Regional Offices should also refer to the Illustrations on determining the Basic Pay upon awarding various penalties to officers as given by IBA vide its circular letter No.CIR/PD/76/M1/2006-07/977 dated 27th May 2006 as circulated by DAD Wing vide their circular letter

No.CO:HRD:DAD:SR:2006-07 dated 9.6.2006 and reiterated vide our Circular letter No.CO:HRD:IRP:2008-09:37 dated 18th March 2009. For ready reference the extract of the said communication of IBA dated 27th May 2006 is reproduced herein below alongwith the Illustrations :

Imposition of penalties under Officer Employees' [Discipline & Appeal] Regulations, 1976/1982 and their implementation (Ref. IBA circular No.CIR/PD/76/M1/2006-07/977 dated 27th May 2006)

1. Under Regulation 4 of the Officer Employees' [Discipline & Appeal] Regulations, 1976/1982, the disciplinary authority can impose upon an officer employee the penalties of reduction to a lower stage in the time-scale of pay and reduction to a lower grade/post.

2. The penalty of reduction to a lower stage in the time-scale of pay can be either a minor or a major one-

   (i) Where the reduction to a lower stage in the time scale of pay is for a period not exceeding three years, without cumulative effect and not adversely affecting the officer's pension- it is a minor penalty [Clause (e) of Regulation 4].

   (ii) Where the reduction to a lower stage in time scale of pay is for a specified period with direction as to whether or not the officer will earn increments of pay during the period of such reduction and whether on expiry of such period the reduction will or will not have the effect of postponing the future increments of his pay, it is a major penalty [Clause (f) of Regulation 4].

3. Reduction to a Lower Stage

(a) Disciplinary Authority's Orders:

An order of the Disciplinary Authority imposing on an officer the penalty of reduction to a lower stage in the time-scale of pay should specifically indicate:

(i) the date from which the penalty will take effect and the period for which the penalty shall remain in operation;

(ii) the stage in the time-scale to which the officer employee is reduced;

(iii) whether the officer will draw his normal increments during the period of reduction; and

(iv) the extent, if any, to which the period as in (i) above should operate to postpone future increments (i.e.) whether the reduction will have the effect of postponing his future increments.

From the above it follows that:

- the penalty can be imposed for a specified period only,
- the reduction in pay can be ordered to any lower stage in the time-scale, but cannot be fixed at an amount below the minimum of the scale.

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The penalty as imposed above can take any one of the following four forms, namely,

(i) The officer employee draws his normal increment(s) during the currency of punishment and the period of penalty does not operate to postpone his future increments

Or

(ii) The officer employee does not draw his increment(s) during the currency of punishment (Basic Pay remains constant during the specified period) but the penalty does not have the effect of postponing his future increments;

Or

(iii) The officer employee draws his normal increment(s) during the currency of the penalty and the penalty has the effect of postponing his future increments;

Or

(iv) The officer employee does not draw his normal increment(s) during the currency of the penalty order (Basic Pay remains constant), and the penalty also has the effect of postponing his future increments to that extent.

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(b) Implementation of the Penalty :

a) If the punishment of reduction to a lower stage imposed upon the officer is a minor penalty, the officer during the currency of the punishment will continue to draw his annual increments and the period of punishment will not have the effect of postponing future increments. On the expiry of the period of punishment (which will in no case exceed three years) the pay of the officer will be restored to the stage in the time-scale of pay which he would have reached in the normal course if the punishment had not been imposed upon him.

b) If the punishment of reduction to a lower stage in the time-scale imposed upon the officer is a major penalty and if the DA directs that the officer will earn increments during the period of punishment and the period of punishment will not have the effect of postponing the future increments of his pay then on the expiry of the period of punishment, the pay of the officer will be restored to the stage in the time-scale which he would have reached in the normal course had the punishment of reduction in pay not been imposed upon him. In this case, the reduction of pay by the stipulated number of stages is constant throughout the penalty period.

If, on the other hand, the DA directs that the officer will earn increments during the period of reduction and on the expiry of the period, the reduction will have the effect of postponing future increments, then on the expiry of the period of penalty the reduction of pay will have the effect even after the period of punishment is over, since the punishment is to have cumulative effect.

c) If the punishment of reduction to a lower stage in the time-scale imposed upon the officer is a major penalty and if the disciplinary authority directs

that the officer will not earn increments during the period of punishment and on the expiry of the period of punishment, the period of punishment will have the effect of postponing his future increments then on the expiry of the punishment period, the pay of the employee will be restored to the stage in the time-scale from which it was reduced. He will draw his next increment after he has drawn the pay which he was drawing immediately before the implementation of the penalty, for a period of 12 months which shall include periods spent by him at this stage both before the punishment and after the currency of the punishment.

If, on the other hand, the disciplinary authority directs that the officer will not earn increments during the period of reduction and on the expiry of the period of reduction, the reduction will not have the effect of postponing his future increments then the officer would continue to draw the revised pay throughout the period of penalty and on the expiry of the period of penalty his pay will be fixed at the stage in the time-scale of pay which he would have reached but for the punishment.

4. Reduction to a lower grade or post :

The penalty of reduction to a lower grade or post can be ordered either for a specified period or unspecified period.

- Where the period is specified, the Disciplinary Authority's order should also specify as to whether on restoration, the period of reduction will operate to postpone future increments or not.

  In such cases, on the expiry of the punishment period, the officer will automatically be restored to the higher post from where he was reduced.

  If it is ordered that on restoration the period of reduction shall not have the effect of postponing the officer's future increments, then on restoration his pay in the higher post will be fixed at the stage which he would have reached if the punishment had not been imposed upon him.

  If, on the other hand, it is specified that the period of reduction shall operate to postpone the officer's future increments, then his pay in the higher post will be fixed at the stage at which he was drawing the pay at the time of his reduction to the lower post/grade. He will then draw his next increment after drawal of pay at that stage for 12 months both (in the aggregate) before and after the punishment period.

- Where the period of reduction to the lower post/grade is not specified then the question of the officer's restoration to the higher post from which he was reduced does not arise. He will continue to serve in the lower grade/post till such time he is found fit for promotion & promoted to the higher post. His seniority in this higher post will then be determined with reference to the date of his re-promotion to the higher post.

- An officer who is imposed the penalty of reduction to a lower grade/post would have his pay in the lower grade/post fixed in such a way that-

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a. His pay in the lower post does not exceed the maximum of the scale of pay of the lower post; and

b. also does not exceed the stage in the time-scale as applicable to the lower grade which is equal to his pay in respect of the grade held by him prior to the imposition of the penalty.

- While imposing the penalty of reduction to a lower grade or post, the Disciplinary Authorities may keep in view the fact that a person appointed directly to a higher grade or post cannot be reduced by way of punishment to a post in a lower time-scale or grade which he never held before.

(See Annexure – X for illustrative examples to amplify the contents of para No.5.14 above)

5.15 **Administrative clarification on payment of FPP on Promotion :**

As per the clarification given by Indian Banks' Association (IBA), when an officer is promoted to a next cadre/scale after earning Fixed Personal Pay (FPP) in lower cadre/scale, then he/she would continue to draw the same amount of FPP in the promoted scale (except when the FPP is changed on account of wage revision) till such time he/she reaches the maximum in the promoted cadre/scale. On completion of stipulated one year at the maximum of the promoted cadre/scale, he/she shall be sanctioned FPP as applicable to the higher cadre/scale in which he/she is placed. This provision comes into effect from 20th October 2007 and benefits, if any, to past cases be passed on from the said date. (Ref. Circular Letter No.CO:HRD:IRP:2008-09:03 dated 2nd May 2008 & (CO:HRD:IRP:2008-09:37dated 18/03/2009).

It is clarified by Indian Banks' Association (IBA), "An officer staying in quarters when transferred to another place on promotin or otherwise, the quantum of FPP will remain the same. The quantum of FPP will undergo change only when the officer completes one year after reaching the maximum of the promoted scale/grade. When such change in quantum of FPP takes place, the amount may be fixed based on whether the officer is staying in quarter or otherwise at that point of time."

(Staff Circular No 711 dated 26.10.2015)

5.16 Clarification received from Indian Banks' Association on granting Increment for passing the Associateship Examination of the Chartered Institute of Bankers, London : (CO:HRD:IRP:2005-06:13 dated 6.7.2005, CO:HRD:IRP:2005-06:31 dated 15.09.2005) :

It is clarified that officers of banks who pass both parts of the Associateship Examinations conducted by the Chartered Institute of Bankers, London may be given one increment for each part, provided the officer has taken the examinations and passed them. It is further clarified that the officer who successfully completed the Part II of the said examination after obtaining exemption from appearing for the Part I of the Associateship Examination of the said Institute may be granted advance increment in the scale equal to the number of such increments, he/she would have otherwise got for passing CAIIB examination conducted by the Indian Institute of Banking and Finance ie., two increments in the scale. Such increments may be released from the date of passing of the Associateship Examination conducted by the Charted Institute of Bankers, London.

While on the subject, it is also clarified that an officer is eligible to receive such advance increments whether for passing CAIIB examinations conducted by the Indian Institute of Banking and Finance or the Associateship examination conducted by the Chartered Institute of Bankers, London.

It is further clarified by Indian Banks' Association (IBA) (as informed vide our Circular letter No.CO:HRD:IRP:2005-06:48 dated 7.2.2006) that if the banks have released the number of advance increments to employees from the date of their passing the said examination only after 21st June 2005 (ie., the date of the communication of IBA based on which our Circular letter dated 6.7.2005 was issued), then the Banks may pay interest to such employees for the period from the date of passing the examination to the date of actual payment of consequent arrears at rates as was applied to PF accounts from time to time compounded half-yearly.

5.17 In respect of Directly Recruited Officers for whom JAIIB/CAIIB was an essential/preferable/desirable qualification, the advance increment for passing JAIIB/CAIIB shall be allowed prospectively w.e.f. 01.04.2013.
(Ref: Circular No. 532 dated 05.06.2013)

5.18 On and from 26.05.2015, the competent Authority for sanction of Normal Increments/advance Increments for passing JAIIB & CAIIB/Stagnation increments/PQP/FPP shall be as under: (Staff Circular No. 670 dated 26.05.2015).

Sanction of Normal/Stagnation Increments/PQP/FPP & sanction of increments to Staff for passing JAIIB/CAIIB Examinations.	**<u>Officers upto Scale II working in</u> -** (i) Region – (except VLB/ELB) – Sr. Manager (HRD),RO (ii) VLB/ELB – Sr. Manager of the Staff Dept. of concerned Branch. (iii) Zonal Office – Sr. Manager, ZO (iv) Central Office – Sr. Manager (CSD),CO **<u>Officers in Scale III working in</u> -** (i) Region (except VLB/ELB) – CM, RO/ AGM, RO (ii) VLB/ELB – Chief Manager of the concerned branch. (iii) Zonal Office – CM (HRD)/AGM (HRD), ZO (iv) Central Office – CM (CSD)/AGM (CSD), CO **<u>Officers upto Scale III working at ZAO Office-</u>** Incharge of ZAO. **<u>Officers in Scale IV :</u>** (i) Region – SRM/RM (ii) Zonal Office – AGM (HRD)/Dy. ZM, ZO (iii) Central Office – AGM (CSD)/DGM (HRD) **<u>Officers in Scale V</u>** - DGM (HRD), CO **<u>Officers in Scale VI & VII</u>** – GM (HRD), CO.

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Note : (i) Where the applicant himself is the sanctioning authority, then such case should be considered by next higher authority.

(ii) If the post of competent authority is vacant/absent or in case on leave or on official tour, the cases should be considered by the immediate higher authority next to the prescribed competent authority.

Administrative Clarification :

Extract from the Joint Note dated 27.04.2010 (yet to be adopted for want of amendments from Govt/IBA but stands implemented on adhoc basis pending adoption of amendments) in respect of Scales of Pay of Officers w.e.f 01.11.2007:

Stagnation Increments :

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

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

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

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

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

Administrative Clarification :

Extract from the Joint Note dated 27.04.2010 (yet to be adopted for want of amendments from Govt/IBA but stands implemented on adhoc basis pending adoption of amendments) in respect of Scales of Pay of Officers w.e.f 01.11.2007:

(A) Fixed Personal Pay (FPP) (w.e.f 1.11.2007) :

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

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

Note:

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

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

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

(B) Professional Qualification Pay (PQP) (w.e.f. 01/11/2007) :

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

Those who have passed only CAIIB – Part I / JAIIB

Rs.410/- p.m. one year after reaching top of the scale.

Those who have passed both parts of CAIIB –

Rs.410/- p.m. one year after reaching top of the scale.
Rs.1030/- p.m. two years after reaching top of the scale.

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

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

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Administrative Clarification :

Extract from the Joint Note dated 25.05.2015 (yet to be adopted for want of amendments from Govt/IBA but stands implemented on adhoc basis pending adoption of amendments) in respect of Scales of Pay of Officers w.e.f 01.11.2012:

(A) Stagnation Increments :

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

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

c) Officers in substantive MMG Scale III i.e. those who are recruited in or promoted to MMG Scale III shall be eligible for four stagnation increments of Rs.1460/- each for every three completed years of service 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 will get the fifth stagnation increment w.e.f 1.5.2015.

d) 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.

(B) Fixed Personal Pay (FPP) (w.e.f 1.11.2012) :

On and from 1st November 2012, Fixed Personal Pay together with House Rent Allowance shall be at the following rates and shall remain frozen for the entire period of service.

Increment Component Rs.	DA as on 01.11.2012 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). F.P.P. as indicated in "C" above shall be payable to those officer employees who are provided with bank's accommodation.

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

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

(iv). Only officers who were in the service of the bank on or before 01.11.93 will be eligible for F.P.P one year after reaching the maximum scale of pay they are placed.

(C) Professional Qualification Pay (PQP) (w.e.f. 01/11/2012) :

(A) Officers shall be eligible for professional qualification pay as under :

(i) Those who have passed only CAIIB - Part I / JAIIB

Rs. 670/- p.m. one year after reaching top of the scale.

(ii) Those who have passed both parts of CAIIB –

a. Rs. 670/- p.m. one year after reaching top of the scale.

b. Rs. 1680/- p.m. two years after reaching top of the scale.

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

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Increment Report (Applicable only in respect of sanction of Efficiency Bar Increment for Scale I & II and normal increments for Scale IV and above)

Name :
Employee No :
Qualification :
Present Grade/Scale :
Present Basic Pay :
Last increment drawn on :
Amount of Last increment :
Scale in which last increment drawn :
Any disciplinary action pending /contemplated : Yes / No
If yes, enclose details.

Designation :

Date of promotion/appointment:
-- in Officer grade_____
-- in present grade_____
Date of Birth :
Date of increment :

Number of days of leave on loss of pay availed during the incremental period :-

We recommend for sanction of the normal increment/EB increment of the above named officer in grade/scale _____which falls due on _____for Rs._____ (Rs._____only)

Recommending Authority
(Name & Designation)

1) We endorse the recommendations of the Recommending Authority

OR

2) We do not agree with the Recommending Authority. Our detailed comments are enclosed.

1) We endorse the views expressed by the Recommending Authority and Regional Manager

OR

2) We do not agree with the views expressed by Recommending Authority and Regional Manager. Our detailed comments are enclosed.

Regional Manager
Regional Office

Zonal Manager
Zonal Office

We sanction the annual increment of Rs. _____to Mr./Mrs./Miss_____
Officer in Grade / Scale _____from _____as proposed by the Recommending Authority.

Competent Authority (Sign)
Name :

Designation :

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ANNEXURE – 'X'

ILLUSTRATIONS ON EFFECT OF PENALTIES AND THE PROCEDURE FOR DETERMINING THE DATE OF INCREMENT AFTER INFLICTING THE PENALTY (See Para 5.14)

A. Illustration – 1 : Minor Penalty as in Regulation 4 (e) of D&A Regulations :

Penalty : Reduction in pay by two stages for a period of Two years

Normal date of increment : 1st September

Date of Penalty : 1.02.2004

Date	Basic Pay in the normal course	Basic Pay after Penalty
1.09.2003	12350	12350
1.02.2004	12350	11410
1.09.2004	12820	11880
1.09.2005	13320	12350
1.02.2006	13320	13320
1.09.2006	13820	13820

B. Illustration – 2 : Major Penalty as in Regulation 4 (f) of D&A Regulations :

Penalty : Reduction in pay by two stages in the time scale for a period of two years with further directions as in Sub-regulation (f)

Normal date of increment : 1st September

Date of Penalty : 1.02.2004

Under the four possibilities as in Regulation 4 (f), the Basic Pay movement of the Officer during the currency of the penalty would be as follows:

Case 1 : (Officer earns increments during the period of punishment – without cumulative effect)

Date	Basic Pay in the normal course	Basic Pay after Penalty
1.09.2003	12350	12350
1.02.2004	12350	11410
1.09.2004	12820	11880
1.09.2005	13320	12350
1.02.2006	13320	13320 (reduced basic pay restored)
1.09.2006	13820	13820

It should be noted that the reduction of pay by two stages is constant throughout the punishment period; on the expiry of the period of punishment the officer's pay will be restored to the stage in the time scale which he would have reached in the normal course but for the punishment. Implementation of this punishment is similar to that in Regulation 4 (e).

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Case 2 : (Officer earns increment during the period of punishment – with cumulative effect)

Date	Basic Pay in the normal course	Basic Pay after Penalty
1.09.2003	12350	12350
1.02.2004	12350	11410
1.09.2004	12820	11880
1.09.2005	13320	12350
1.02.2006	13320	12350
1.09.2006	13820	12820

The reduction of pay by two stages is constant throughout the punishment period and will have the effect even after the period of punishment is over, since the punishment is to have cumulative effect.

Case 3 : (Officer will not earn increments during the period of punishment – without cumulative effect)

Date	Basic Pay in the normal course	Basic Pay after Penalty
1.09.2003	12350	12350
1.02.2004	12350	11410
1.09.2004	12820	11410
1.09.2005	13320	11410
1.02.2006	13320	13320
1.09.2006	13820	13820

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The officer would continue to draw the reduced pay of Rs.11410/- throughout the period of punishment and on the expiry of the punishment period his pay will be fixed at the stage in the time scale which he would have reached but for the punishment as it has been ordered that the period of reduction will not have the effect of postponing his future increments.

Case 4 : (Officer will not earn increment during the period of punishment – with cumulative effect)

Date	Basic Pay in the normal course	Basic Pay after Penalty
1.09.2003	12350	12350
1.02.2004	12350	11410
1.09.2004	12820	11410
1.09.2005	13320	11410
1.02.2006	13320	12350
1.09.2006	13820	12820

On the expiry of the period of punishment, i.e. on 1.02.2006 the officer's pay will be restored to the same stage in the time scale from which he was reduced i.e.Rs.12350/-. The period from 1.09.2003 to 31.01.2004 during which he drew the pay of Rs.12350/- will be taken into account for determining the date of his next increment and he will draw his next increment to the stage of Rs.12820/- from 1.09.2006 (i.e.) 2 years will be ignored in arriving the date of next increment.

*****

REGULATION - 6: CATEGORISATION :

(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 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. (Ref : CO:HRD:2006-07:35 dated 29.5.2006)

The following guidelines were issued by the Government in terms of provision to Regulation 6 of the Central Bank of India Officers' Service Regulation - 1979.

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

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

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

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

iv) The Junior Management Grade would comprise all other officers. It would include Managers of Small Branches and Pay Offices, Accountants or second line officers in Small and Medium branches and other offices.

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

vi) The categorization of posts as on the appointed date in each of the Grades and Scales (including that of the experts/specialists) should be done in such a manner that as far as possible the aggregate of Basic Pay and D.A. of an officer in the new scale bears a

reasonable relationship to the aggregate of Basic Pay and DA drawn by an officer immediately prior to the appointed date.

Administration Clarifications / guidelines under Regulation 6 :

Till 14.5.2006, the classification of branches for the purpose of categorization is governed by Government guidelines under Regulation 6(2) of Officers' Service Regulations. However, in furtherance of the managerial autonomy granted to Banks, the Reg. 6(2) of Officers' Service Regulations has been amended w.e.f 15.5.2006 providing the freedom to empower the Board of Directors of the Banks to lay down criteria on categorization of the branches of the Bank (Cir No.CO:HRD:2006-07:35 dated 29.5.2006).

(Accordingly, the criteria for classification of branches was adopted by the Bank, with the approval of the Board of Directors, in two spells ie., w.e.f 1.4.2007 & w.e.f 1.4.2011. But the details of these criteria is not been enumerated in this edition for want of space. However, readers may refer the relevant Circular bearing Nos. 120 dt.23.8.2007 issued by MPT wing & Staff Circular No.263 dt.4.7.2011 issued by IRP wing, in case of need.)

On and from 1.4.2015 the criteria for classification of branches based on the average business mix of the preceding two years stands revised as under:

Category of Branch	**Business Criteria (Average aggregate deposits and advances during last two calendar years)**	**Incumbency**
Small	Below Rs. 7 crore	Scale-I
Medium	Rs. 7 crore & above but below Rs. 30 crore	Scale II
Large	Rs.30 crore and above but below Rs.75 crore subject to minimum Rs. 10 crore average advances (*)	Scale III
Very Large	Rs.75 crore and above but below Rs.250 crore out of which a minimum of Rs.25 crore average advances (*)	Scale IV
Exceptionally Large Branches	Rs.250 crore and above out of which a minimum of Rs.100 crore average advances (*)	Scale V
(*) - In these cases, in respect of any branch, if the total business is complied with but the advances are below the threshold level prescribed, then such branches should be categorized under the immediate lower category.		

- All SME/MSME branches have been removed from the category of specialized branches and re-categorized as per business criteria. This is only for the purpose of posting incumbent Branch Manager. However, the special staus of SME/MSME of these branches will continue for the purpose of business and finanace to SME/MSME i.e. these branches will continue to be classified as SME/MSME branches irrespective of their business volume.

- CFB, IFB,Mid CFB, ARB, RAB, Capital Market Service Branches (Specialized Branches) shall be headed by officers in Scale IV, V or VI, having regard to total business mix etc. as may be decided administratively based on the various factors which the Management may deem appropriate to consider from time to time.

(Planning & Development Department Information Circular No. 617 dated 17.04.2015) :

Note :

1. There will be no staff linkage to the above norms.

2. Each year in the month of May, the bank may undertake an exercise in the matter of classification of branches on the basis of the above criteria and upgrade or downgrade branches taking into account two years of average business i.e. average aggregate deposits and advances during each of the last two financial years.

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CHAPTER III

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

REGULATION - 7: CATEGORISATION ON THE APPOINTED DATE :

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

TABLE

Posts	Grade in which placed
General Managers	Top Executive Grade - Scale VII
Joint General Managers / Deputy General Managers	Top Executive Grade - Scale VI
Assistant General Managers	Sr. Management Grade - Scale V
Chief Managers	Sr. Management Grade - Scale IV
Officers in Grade A, Grade B and Grade C	Middle Management Grade - Scale III
Officers in Grade D and Grade E	Middle Management Grade - Scale II
Officers in Grade F	Jr. 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.

Administrative Clarifications / guidelines under Regulation 7 :

On and from 1st September 1996, the designations of officers in JMG Scale I, MMG Scale II & III have been rationalized/changed as under : (Ref. Circular No.CO:PRS:96-97:118 dated 27th July 1996)

Scale of the Officer	Designation existed upto 31.8.1996	Revised Designation w.e.f 1.9.1996
(a) JMG Scale I :		
- Incharge of the Small Branch	Branch Manager	Branch Manager
- Second man in Medium Branch	Accountant	Deputy Manager
- Other Scale I officers	Sub-Accountant	Assistant Manager
(b) MMG Scale II :		
- Incharge of the Medium Branch	Branch Manager	Branch Manager
- Other Scale II officers	Deputy Chief Officer	Manager
(c) MMG Scale III :		
- Incharge of the Large Branch	Branch Manager	Senior Manager
- Other Scale III officers	Chief Officer	Senior Manager

REGULATION - 8: FITMENT IN THE SCALES OF PAY :

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

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

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

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

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The following guidelines are issued by the Government in terms of Regulation 8(1) of the Central Bank of India Officers' Service Regulations 1979 :

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

   Explanation :

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

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

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

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

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

Administrative Clarifications under Regulation 8 :

8.1 Pay of an officer as on the appointed date is fixed in accordance with the provisions of Regulation 8 and 9. The process of such fitment of pay as on the appointed date i.e. as on 1/7/1979 is as under :

8.2 Pay and allowance in the nature of basic pay actually drawn by an officer as on the date immediately prior to the appointed date i.e. June 30, 1979 are taken into account for fitment of pay as on the appointed date i.e. July 1, 1979 under New Service Regulations.

8.3 The principle followed for fitment in the new scales as on the appointed date is to work out the aggregate of pay and dearness allowance actually drawn by an officer as on June 30, 1979 and to fit him at such a stage in the new scale of pay in which he is categorized whereby his salary i.e. basic pay plus dearness allowance is equal to or just above the aggregate of pay and dearness allowance drawn by him as on June 30, 1979.

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Pay and allowances having the characteristics of basic pay i.e. ranking for dearness allowance and superannuation benefits are included in the basic pay for the purpose of fitment in the new scales of pay. Such allowances are :

a) Special Pay/allowance for acquiring Degree and / or CAIIB qualification after becoming an officer.
b) Post Allowance
c) Temporary Adjustment Difference Allowance.(attracting DA and P.F.)

8.4 In respect of officers fitted in Junior Management Grade-Scale I under the New Service Regulation, an amount equal to the next increment (exclusive of dearness allowance) due to him in the existing scale is added to the aggregate of pay and fitment in the new scale is to be worked out accordingly. Where an officer has already reached the maximum in his existing (old) grade/Scale, an amount equal to the last increment drawn by him is to be added.

8.5 In respect of officers fitted in Middle Management Grade/Scale II & III in the new scales, the benefit of an amount equal to the next increment referred to in para 8.4 above is to be allowed where the basic pay of officers in the existing scale is less than or is equal to the maximum basic pay (in the old scale) of an officer fitted into Scale I (i.e. Rs.1,120/-) But to avoid anomalies, if any, the benefit of an amount equal to the next increment is to be allowed to officers drawing basic pay upto and including Rs. 1,180/- immediately prior to the appointed date. Where an officer has reached maximum basic pay of Rs. 1180/- an amount equal to the last increment drawn by him is to be added.

8.6 The sum total of Basic Pay, Dearness Allowance and an amount equal to the next increment in the existing scales wherever applicable, gives the total eligible salary as on June 30, 1979 based on which the basic pay under New Service Regulations as on the appointed date i.e. July 1, 1979 is to be worked out.

8.7 Where the difference of one stage between two officers in the scale of pay prior to the appointed date has increased to three or more stages on fitment in the same scale of pay under the New service Regulations, the officer in the lower stage is to be granted the increment on 1-7-1979 instead of anniversary date of last increment.

8.8 In case of clerical staff promoted to officer cadre prior to the appointed date (i.e. 1st July 1979) and accorded fixation of basic pay of Rs. 1,320/- and less as on 1st July 1979 they should be notionally fitted in officer cadre as on 1st July 1979, as if they were promoted to officer cadre as on that date. If the actual basic pay falls short of the revised basic pay, the benefit of higher basic pay would be given effect from 1st January 1983.

8.9 In the process of fitment of pay and allowances of officers in Scale I and II as on 1-7-1979 under New Service Regulations drawing the basic pay of Rs. 640/-, Rs.680/, Rs.720/-,Rs.800/-,Rs.950/-,Rs. 1000/- in the erstwhile grades of the officers categorized in MM Grade/Scale II are getting fitted at a lower basic pay as compared to officers in JM Scale I. Likewise, in case of officers categorized in MM Grade/Scale III at some stages, are getting similar fitment at a lower stage vis-à-vis officers categorized in MM Grade/Scale II. The fitment of such officers would be revised as provided in MASTER CHART as per Annexure 2 enclosed.

8.10 During the process of fitment, officers drawing different basic pay in the old scale were accorded fixation, in some cases, at the same stage in the new scale of pay. In some cases officers drawing different basic pay in old scale were accorded fixation at the minimum of Grade/Scale under New Service Regulation. Such stages are known as "clubbing stages". In such cases preponement/postponement of increment will be made as given in Annexure 3.

8.11 If the total of pay and dearness allowance payable as on the appointed date i.e. July1, 1979 is less than the pay and dearness allowance drawn by an officer together with an amount equal to the next increment immediately prior to the appointed date i.e. June 30, 1979 then the difference amount is payable by way of Adjustment Allowance (AA), which will be absorbed as provided in Regulation 9.

Consequent to revision in the pay scales from 1/2/84, there will be no change in the adjustment allowance, if any, drawn by an officer as on 1/2/84. However, adjustment allowance will be absorbed to the extent of 33 1/3% of each future increments or 33 1/3% of the increase in the salary, as a consequence of such increments, whichever is lower.

8.12 The following Fitment Charts are given the Annexures at the end of this provision :

Annexure No.	Details
2	Combined Fitment Chart of officers in Bank's service as on 31.1.1984 into revised scales of pay as on 1.2.1984 (on account of wage revision – Note on Agreed views dt.24.9.1985)
3	Combined Fitment Chart of officers in Bank's service as on 31.10.1987 into revised scales of pay as on 1.11.1987 (on account of wage revision – Joint Note dated 11.6.1989)
4	Combined Fitment Chart of officers in Bank's service as on 31.10.1992 into revised scales of pay as on 1.11.1992 (on account of wage revision – Joint Note dated 23.6.1995)
5	Combined Fitment Chart of officers in Bank's service as on 31.3.1998 into revised scales of pay as on 1.4.1998 (on account of wage revision – Joint Note dated 14.12.1999)

6	Combined Fitment Chart of officers in Bank's service as on 31.10.2002 into revised scales of pay as on 1.11.2002 (on account of wage revision – Joint Note dated 2.6.2005 - The provisions under this revision are yet to be adopted for want of amendments from Govt/IBA)
7.	Combined Fitment Chart of officers in Bank's service as on 31.10.2007 into revised scales of pay as on 1.11.2007 (on account of wage revision – Joint Note dated 27.4.2010 - The provisions under this revision are yet to be adopted for want of amendments from Govt/IBA)
8.	Combined Fitment Chart of officers in Bank's service as on 01.11.2012 into revised scales of pay as on 01.11.2012 (on account of wage revision – Joint Note dated 25.05.2015 - The provisions under this revision are yet to be adopted for want of amendments from Govt/IBA)

Note : The following Charts are not repeated in this Booklet. Hence, for any reference of these charts, the readers may refer the pre-revised compendium upto 30.6.1999 :

(a) Chart indicating New Basic Pay as on 1.7.1979 under different scales based on corresponding Basic Pay and Dearness Allowance only as on 30.6.1979 in different erstwhile Grades.

(b) Chart showing date of next increment at clubbing stages arising out of revision of fixation in respect of new scales as on 1.7.1979.

(c) The Charts indicating conversion of Basic Pay and allowances having characteristics of Basic Pay prior to the appointed date into new Basic Pay and D.A on the appointed date ie., 1.7.1979.

(d) Fitment of officers (as on 1.11.1987) whose basic pay under the salary revision w.e.f 1.11.1987 in respect of critical cases of officers ie., officers falling in clubbing stages, stagnation cases with/without CAIIB etc.

ANNEXURE - 2

CHART SHOWING THE FITMENT OF OFFICERS IN BANK'S SERVICE AS ON 31.01.1984 INTO REVISED SCALES OF PAY AS ON 1-2-1984

Stages	Scale-I		Scale-II		Scale-III		Scale –IV		Scale –V		Scale-VI		Scale – VII	
	Old Basic Pay	New Basic Pay	Old Basic Pay	New Basic Pay	Old Basic Pay	New Basic Pay	Old Basic Pay	New Basic Pay	Old Basic Pay	New Basic Pay	Old Basic Pay	New Basic Pay	Old Basic Pay	New Basic Pay
1	700	1175	1200	1825	*1800	*2650	2000	2925	2500	3575	2750	3850	3000	4100
2	740	1235	1270	1925	1875	2750	*2100	*3030	2600	3685	2875	3975	3125	4225
3	780	1295	1340	2025	1950	2850	*2200	*3135	2700	3800	3000	4100	3250	4350
4	820	1355	1410	2125	2025	2950	*2300	*3240			3125	4225	3375	4475
5	860	1415	1480	2225	2100	3050	2400	3345			3250	4350	3500	4600
6	900	1475	1550	2325	2175	3150	---	3450						
7	950	1545	*1625	*2425	2250	3250								
8	1000	1615	*1700	*2525										
9	1050	1685	*1775	*2625										
10	1100	1755	1850	2725										
11	1200	1825	1925	2825										
12	1260	1895	2000	2925										
13	1320	1990												
14	1380	2085												
15	1440	2180												
16	1500	2275												
17	1560	2375												
18	1620	2475												
19	1680	2575												
20	1740	2675												
21	1800	2675												

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It will be observed that officer with higher basic pay is fitted at a lower basic pay compared to another officer in lower scale of pay. Hence his basic pay will have to be adjusted to the next higher stage and date of his next increment will be shifted to 1st February,1985 and his subsequent increments on the anniversary of that date. Therefore wherever *mark is against the basic pay, then revised fitment has to be accorded as given below.

MIDDLE MANAGEMENT GRADE/SCALE II

Basic pay as on 31-1-1984 (Rs.)	Revised basic pay as on 1-2-1984 (Rs.)	Date of next increment
1625	2525	1st February 1985
1700	2625	1st February 1985
1775	2725	1st February 1985

MIDDLE MANAGEMENT GRADE/SCALE III

1800	2750	1st February 1985

SENIOR MANAGEMENT GRADE/SCALE IV

2100	3135	1st February 1985
2200	3240	1st February 1985
2300	3345	1st February 1985

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ANNEXURE - 3

CHART SHOWING THE FITMENT OF OFFICERS IN BANK'S SERVICE AS ON 31.10.1987 INTO REVISED SCALES OF PAY AS ON 1-11-1987

Stages	Scale-I		Scale-II		Scale-III		Scale –IV		Scale –V		Scale-VI		Scale – VII	
	Old Basic Pay	New Basic Pay	Old Basic Pay	New Basic Pay	Old Basic Pay	New Basic Pay	Old Basic Pay	New Basic Pay	Old Basic Pay	New Basic Pay	Old Basic Pay	New Basic Pay	Old Basic Pay	New Basic Pay
1	1175	2100	1825	3060	2650	4140	2925	4520	3575	5500	3850	5950	4100)	6400)
2	1235	2220	1925	3180	2750	4260	3030	4650	3685	5650	3975	6100	4225)	6400)
3	1295	2340	2025	3300	2850	4390	3135	4780	3800	5800	4100)	6250)	4350	6550
4	1355	2460	2125	3420	2950	4520	3240	4910	3800+)	5950+	4225)	6250	4475	6700
5	1415	2580	2225	3540	3050	4650	3345	5050	100PQA		4350	6400	4600	6850
6	1475	2700	2325	3660	3150	4780	3450	5200	3800+)	5950+	4350+)	6550	4600+)	7000
7	1545	2820	2425	3780	3250	4910	3450+)	5350	200PQA)	100PQA	100PQA		100PQA)	
8	1615)	2940)	2525	3900	3250+)	4910+	100PQA				4350+)	6550+	4600+)	7000+
9	1685)	2940)	2625	4020	100PQA)	100PQA	3450+	5350+			200PQA)	100PQA	200PQA)	100PQA
10	1755)	3060)	2725	4140	3250)	4910+	200PQA	100PQA						
11	1825)	3060)	2825	4260	200PQA	250PQA								
12	1895	3180	2925	4390	3350)	5050								
13	1990	3300	2925+)		3350+)	5050+)								
14	2085	3420	100PQA)	4520	100PQA)	100PQA								
15	2180	3540	3025)											
16	2275	3660	2925+)											
17	2375)	3780)	200PQA)	4650	3350+)	5050+								
18	2475)	3780)	3025+)		200PQA)	250PQA								
19	2575	3900	100PQA											
20	2675	4020	3025+)	4780										
21	2675+)		200PQA)											
	100PQA)	4140												
	or 2775)													
22	2675+)													
	200PQA	4260												
	or 2875)													
23	2775+)													
	100PQA)	4390												
	or 2875)													
24	2875+)	4390+												
	200PQA)	100PQA												

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ANNEXURE - 4

CHART SHOWING THE FITMENT OF OFFICERS IN BANK'S SERVICE AS ON 31-10-1992 INTO REVISED SCALES OF PAY AS ON 01.11.1992.

Stages	Scale-I		Scale-II		Scale-III		Scale –IV		Scale –V		Scale-VI		Scale – VII	
	Old Basic Pay	New Basic Pay	Old Basic Pay	New Basic Pay	Old Basic Pay	New Basic Pay	Old Basic Pay	New Basic Pay	Old Basic Pay	New Basic Pay	Old Basic Pay	New Basic Pay	Old Basic Pay	New Basic Pay
01	2100	4250	3060	6210	4020	8050	4520	8970	5350	10450	5950	11450	6400	12650
02	2220	4480	3180	6440	4140	8280	4650	9200	5500	10700	6100	11750	6550	12950
03	2340	4710	3300	6670	4260	8510	4780	9450	5650	10950	6250	12050	6700	13250
04	2460	4940	3420	6900	4390	8740	4910	9700	5800	11200	6400	12350	6850	13600
05	2580	5290	3540	7130	4520	8970	5050	9950	5950	11450	6550	12650	7000	14000
06	2700	5520	3660	7360	4650	9200	5200	10200						
07	2820	5750	3780	7590	4780	9450	5350	10450						
08	2940	5980	3900	7820	4910	9700								
09	3060	6210	4020	8050	5050	9950								
10	3180	6440	4140	8280										
11	3300	6670	4260	8510										
12	3420	6900	4390	8740										
13	3540	7130	4520	8970										
14	3660	7360	4650	9200										
15	3780	7590	4780	9450										
16	3900	7820	4910	9700										
17	4020	8050	5050	9950										
18	4140	8280												
19	4260	8510												
20	4390	8740												
+1*	4520	8970												
+2	4650	9200												

Note : Officers in Scale III will be eligible for second stagnation increment three years after receiving the first stagnation increment or on 1-11-1994 whichever is later.

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ANNEXURE – 5

CHART SHOWING THE FITMENT OF OFFICERS IN BANK'S SERVICE AS ON 31.3.1998 INTO REVISED SCALES OF PAY AS ON 01.4.1998.

Stages	Scale-I		Scale-II		Scale-III		Scale –IV		Scale –V		Scale-VI		Scale – VII	
	Old Basic Pay	New Basic Pay	Old Basic Pay	New Basic Pay	Old Basic Pay	New Basic Pay	Old Basic Pay	New Basic Pay	Old Basic Pay	New Basic Pay	Old Basic Pay	New Basic Pay	Old Basic Pay	New Basic Pay
01	4250	7100	6210	9820	8050	12540	8970	13900	10450	16140	11450	17660	12650	19340
02	4480	7440	6440	10160	8280	12880	9200	14240	10700	16520	11750	18080	12950	19760
03	4710	7780	6670	10500	8510	13220	9450	14620	10950	16900	12050	18500	13250	20180
04	4940	8120	6900	10840	8740	13560	9700	15000	11200	17280	12350	18920	13600	20700
05	5290	8460	7130	11180	8970	13900	9950	15380	11450	17660	12650	19340	14000	21300
06	5520	8800	7360	11520	9200	14240	10200	15760						
07	5750	9140	7590	11860	9450	14620	10450	16140						
08	5980	9480	7820	12200	9700	15000								
09	6210	9820	8050	12540	+9950	15380								
10	6440	10160	8280	12880	+10200	15760								
11	6670	10500	8510	13220										
12	6900	10840	8740	13560										
13	7130	11180	8970	13900										
14	7360	11520	9200	14240										
15	7590	11860	9450	14620										
16	7820	12200	9700	15000										
17	8050	12540	+9950	15380										
18	8280	12880												
19	8510	13220												
20	8740	13560												
+1*	8970	13900												
+2	9200	14240												

+indicates stagnation increment

Indiaclaw

ANNEXURE – 6

CHART SHOWING THE FITMENT OF OFFICERS IN BANK'S SERVICE AS ON 31.10.2002 INTO REVISED SCALES OF PAY AS ON 01.11.2002. (Yet to be adopted)

Stages	Scale-I		Scale-II		Scale-III		Scale –IV		Scale –V		Scale-VI		Scale – VII	
	Old Basic Pay	New Basic Pay	Old Basic Pay	New Basic Pay	Old Basic Pay	New Basic Pay	Old Basic Pay	New Basic Pay	Old Basic Pay	New Basic Pay	Old Basic Pay	New Basic Pay	Old Basic Pay	New Basic Pay
01	7100	10000	9820	13820	12540	18240	13900	20480	16140	24140	17660	26620	19340	29340
02	7440	10470	10160	14320	12880	18800	14240	21040	16520	24760	18080	27300	19760	30020
03	7780	10940	10500	14880	13220	19360	14620	21660	16900	25380	18500	27980	20180	30700
04	8120	11410	10840	15440	13560	19920	15000	22280	17280	26000	18920	28660	20700	31600
05	8460	11880	11180	16000	13900	20480	15380	22900	17660	26620	19340	29340	21300	32600
06	8800	12350	11520	16560	14240	21040	15760	23520						
07	9140	12820	11860	17120	14620	21660	16140	24140						
08	9480	13320	12200	17680	15000	22280								
09	9820	13820	12540	18240	+15380	22900								
10	10160	14320	12880	18800	+15760	23520								
11	10500	14880	13220	19360										
12	10840	15440	13560	19920										
13	11180	16000	13900	20480										
14	11520	16560	14240	21040										
15	11860	17120	14620	21660										
16	12200	17680	15000	22280										
17	12540	18240	+15380	22900										
18	12880	18800												
19	13220	19360												
20	13560	19920												
+1*	13900	20480												
+2	14240	21040												

+indicates stagnation increment

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ANNEXURE – 7

CHART SHOWING THE FITMENT OF OFFICERS IN BANK'S SERVICE AS ON 31.10.2007 INTO REVISED SCALES OF PAY AS ON 01.11.2007. (Yet to be adopted)

Stages	Scale-I		Scale-II		Scale-III		Scale –IV		Scale –V		Scale-VI		Scale – VII	
	Old Basic Pay	New Basic Pay	Old Basic Pay	New Basic Pay	Old Basic Pay	New Basic Pay	Old Basic Pay	New Basic Pay	Old Basic Pay	New Basic Pay	Old Basic Pay	New Basic Pay	Old Basic Pay	New Basic Pay
01	10000	14500	13820	19400	18240	25700	20480	30600	24140	36200	26620	42000	29340	46800
02	10470	15100	14320	20100	18800	26500	21040	31500	24760	37200	27300	43200	30020	48100
03	10940	15700	14880	20900	19360	27300	21660	32400	25380	38200	27980	44400	30700	49400
04	11410	16300	15440	21700	19920	28100	22280	33300	26000	39300	28660	45600	31600	50700
05	11880	16900	16000	22500	20480	28900	22900	34200	26620	40400	29340	46800	32600	52000
06	12350	17500	16560	23300	21040	29700	23520	35200						
07	12820	18100	17120	24100	21660	30600	24140	36200						
08	13320	18700	17680	24900	22280	31500								
09	13820	19400	18240	25700	22900 +1	32400								
10	14320	20100	18800	26500	23520 +2	33300								
11	14880	20900	19360	27300	+3	34200								
12	15440	21700	19920	28100	+4	35100								
13	16000	22500	20480	28900										
14	16560	23300	21040	29700										
15	17120	24100	21660	30600										
16	17680	24900	22280	31500										
17	18240	25700	22900 +1	32400										
18	18800	26500	+2	33300										
19	19360	27300	+3	34200										
20	19920	28100												
+1*	20480	28900												
+2	21040	29700												
+3		30600												
+4		31500												

+indicates stagnation increment.

Illustrative

ANNEXURE – 8

CHART SHOWING THE FITMENT OF OFFICERS IN BANK'S SERVICE AS ON 31.10.2012 INTO REVISED SCALES OF PAY AS ON 01.11.2012. (Yet to be adopted)

Stages	Scale-I		Scale-II		Scale-III		Scale –IV		Scale –V		Scale-VI		Scale – VII	
	Old Basic Pay	New Basic Pay	Old Basic Pay	New Basic Pay	Old Basic Pay	New Basic Pay	Old Basic Pay	New Basic Pay	Old Basic Pay	New Basic Pay	Old Basic Pay	New Basic Pay	Old Basic Pay	New Basic Pay
01	14500	23700	19400	31705	25700	42020	30600	50030	36200	59170	42000	68680	46800	76520
02	15100	24680	20100	32850	26500	43330	31500	51490	37200	60820	43200	70640	48100	78640
03	15700	25660	20900	34160	27300	44640	32400	52950	38200	62470	44400	72600	49400	80760
04	16300	26640	21700	35470	28100	45950	33300	54410	39300	64270	45600	74560	50700	82880
05	16900	27620	22500	36780	28900	47260	34200	55870	40400	66070	46800	76520	52000	85000
06	17500	28600	23300	38090	29700	48570	35200	57520						
07	18100	29580	24100	39400	30600	50030	36200	59170						
08	18700	30560	24900	40710	31500	51490		60820+						
09	19400	31705	25700	42020	32400 +	52950								
10	20100	32850	26500	43330	33300 +	54410								
11	20900	34160	27300	44640	34200 +	55870								
12	21700	35470	28100	45950	35100 +	57330								
13	22500	36780	28900	47260		58790 +								
14	23300	38090	29700	48570										
15	24100	39400	30600	50030										
16	24900	40710	31500	51490										
17	25700	42020	32400 +	52950										
18	26500	43330	33300 +	54410										
19	27300	44640	34200 +	55870										
20	28100	45950		57330+										
+1*	28900	47260												
+2	29700	48570												
+3	30600	50030												
+4	31500	51490												

+indicates stagnation increment.

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REGULATION - 9: ADJUSTMENT ALLOWANCE :

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

PERSONAL PAY

In case of officers categorized in Senior Management Grade/Scale IV and V who were drawing a basic pay as on 30th June, 1979 higher than the maximum of the new scale and were fitted at the maximum of the new scale and in which they were categorized as on 1st July 1979, the difference between the old basic pay and maximum of the new scale shall be payable to such officers by way of Personal Pay.

Personal Pay will rank for terminal benefits (Provident Fund and Gratuity) as also for Dearness Allowance and Adhoc Dearness Allowance. Aggregate of Basic Pay and Personal Pay will be taken into account for calculating Dearness Allowance and adhoc Dearness Allowance in such cases.

Absorption of Personal Pay will be made in the same manner as is done in the case of Adjustment Allowance.

Administrative Clarifications under Regulation 9 :

9.1 If on the date of promotion, the salary (Basic Pay + DA) is higher than the salary (Basic Pay + DA) and Adjustment Allowance immediately prior to the date of promotion, the Adjustment Allowance will be fully liquidated.

9.2 If on the date of promotion, there is an upward revision in the Dearness Allowance, the increase in the salary (Basic Pay + DA) as a result of Dearness Allowance will be ignored and only the increase in the basic pay will be adjusted towards Adjustment Allowance.

9.3 Likewise, on the date of promotion there may be downward fluctuation in Dearness Allowance as a result of which there may not be increase in the salary (Basic Pay + DA) though there is increase in the basic pay of an officer. In such circumstances the difference between the salary (Basic Pay + DA) on the date of promotion and salary (Basic Pay + DA) plus Adjustment Allowance immediately prior to the date of promotion will be adjusted towards Adjustment Allowance.

9.4 When the next increment is granted, the Adjustment Allowance will be adjusted at the rate of 33 1/3 % of the increment or 33 1/3 % of the increase in salary (Basic Pay + DA) as a consequence of the increment, whichever is lower.

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REGULATION -10: PERSONAL ALLOWANCE :

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

EXPLANATION:

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

i) House Rent Allowance, wherever payable
ii) Temporary Adjustment Allowance (not attracting D.A. and P.F)
iii) Compensatory Allowance
iv) Higher Area Compensatory Allowance
v) Deputation/Functional Allowance
vi) Split Duty Allowance
vii) Hill Allowance
viii) ½ Fuel Allowance
ix) Project Area Allowance
x) Checking Allowance

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Note:

(i) 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 house rent allowance or 10% of pay on fitment in the new scale of pay, whichever is higher.

Provided that where an officer is eligible for House Rent Allowance in terms of Regulation 22 the amount of Personal Allowance; if any, payable to him under clause (a) or (b) above shall be set off against such House Rent Allowance and difference, if any, after such set off shall alone be payable to him.

(ii) Where immediately before such fitment in accordance with the rules of service then applicable, an officer had been provided with furniture at the residence by the Bank, 2.5 % of pay on fitment in the new scale of pay will be taken into account for calculation of Personal Allowance.

(2) For the purpose of computation of 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 rules applicable to him before fitment in the new scale shall be excluded.

Administrative Clarifications on Computation of Total emoluments and Personal Allowance under Regulation 10 :

10.1 The concept of Personal Allowance as contemplated in Regulation 10 is that where the total emoluments of an officer as on 30/6/1979 are more than the total emoluments as on the appointed date i.e. 1/7/1979 under the New Service Regulation, the difference shall be paid by way of Personal Allowance.

10.2 While calculating the total emoluments drawn by an officer immediately prior to the appointed date besides Basic Pay, Post Allowance, Special Pay, TAA (attracting D.A. and P.F.) and Dearness Allowance, the allowances referred to under explanation in this regulation alone shall be taken into account.

10.3 Where the total emoluments as on 30/6/1979 are more than the total emoluments excluding H.R.A. under Regulation 22 as on 1/7/1979 under New Service Regulation, the difference amount will be paid as aggregate personal allowance.

10.4 As provided in Regulation 10 (i) (b) where an officer is eligible for H.R.A. in terms of Regulation 22, the amount of Aggregate Personal Allowance, if any, payable to the officer as mentioned above, should be set off against HRA and the difference, if any, should be paid as Net Personal Allowance.

10.5 With the change in amount of H.R.A. payable at any point of time as also the change in Aggregate Personal Allowance, the actual amount of Personal Allowance payable will have to be worked out as a difference between Aggregate Personal Allowance and HRA at that particular point of time.

10.6 **Readjustment of Aggregate Personal Allowance :**

Personal Allowance requires readjustment if there is a change in the circumstances under which one or more of the allowances included for calculation of total emoluments, immediately prior to the appointed date **ceases to become payable** to an officer in accordance with the rules of Service applicable to him immediately prior to the appointed date.

The readjustment of aggregate personal allowances will be made in respect of officers who were drawing following allowances immediately prior to the appointed date (i.e. on 30/6/1979) and subsequently transferred to a place where these allowances are not payable.

i) City Compensatory allowance.
ii) Special Area Allowance.
iii) Deputation Allowance payable to officers deputed to District Industries Centers.

In such cases, the Aggregate Personal Allowance as on the date of transfer will be increased to the extent of such allowance. It may also be noted that where no personal allowance was payable as on the appointed date, personal allowance was payable as on the appointed date, personal allowance payable notionally from the appointed date will have to be recalculated after removing the allowance which ceases to be payable under New Service Regulations. Personal Allowance payable from the date of transfer can be derived from such personal allowance payable

notionally from the appointed date (by absorption of increments released during the intervening period).

10.7 Circumstances under which readjustment of Aggregate Personal Allowance is not required are :

- Where an officer is transferred from non-Project Area to Project Area after the appointed date i.e. 1-7-1979.
- Where an officer transferred after the appointed date to a Project Area, is retransferred to non-Project Area.
- Where after the appointed date i.e. 1-7-1979 an officer is transferred from a branch where split-duty allowance is not payable to a branch where it is payable.
- Where an officer transferred after the appointed date to spilt-duty branch is retransferred to a non-split duty branch/office.
- Where an officer is transferred after the appointed date from a place where Hill and Fuel Allowance is not payable to a Hill and Fuel Allowance Area.
- Where an officer transferred after the appointed date to a Hill and Fuel Allowance Area is retransferred to a place where Hill and Fuel Allowance is not payable.
- Where an officer becomes entitled to draw Deputation Allowance after the appointed date.
- Where an officer becomes entitled to Deputation Allowance after the appointed date is transferred from post attracting Deputation Allowance.
- Where an officer is transferred after the appointed date from a place where Special Area Allowance is not payable to a place where it is payable.
- Where an officer transferred after the appointed date to a place where Special Area Allowance is payable is retransferred to a place where Special Area Allowance is not payable.
- Where an officer is transferred from non-CCA area to a CCA area after the appointed date.
- Where an officer transferred after the appointed date to a CCA area is retransferred to a non-CCA area.

10.8 Aggregate Personal Allowance from the date of transfer/change in circumstances will be arrived at by reducing the Aggregate Personal Allowance calculating notionally from the appointed date to the extent of 33 1/3 % of increments granted between the appointed date and the date of transfer/change in circumstances requiring adjustment of personal allowance.

10.9 Absorption of Personal Allowance/Readjustment of Personal Allowance would be done by the office/branch where the officer is working/posted. Net Personal Allowance would be worked out by the branch/office and communicated to Regional Office for confirmation.

10.10 In respect of officers promoted on or after 1/9/1978 the Personal Allowance will not be readjusted/adjusted strictly as per Regulation 10. Their personal allowance will be adjusted strictly in the manner as laid down in the respective settlements.

REGULATION - 11: ABSORPTION AGAINST FUTURE INCREMENT AND INCREASES

For the purpose of absorbing the allowances mentioned in Regulation 9 and 10, the 33 1/3 % referred to therein shall be applied firstly for absorbing the Adjustment Allowance, if so necessary and then the Personal Allowance.

Administrative clarifications under Regulation 11 :

11.1 Aggregate Personal Allowance will be adjusted against future increments in the same grade/scale and/or on promotion also at the rate mentioned below :-

i) 33 1/3 % of each such increment;

OR

ii) 33 1/3 % of increase in the salary (Basic Pay + DA) as a consequence of such increment.

whichever is lower.

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11.2 Absorption of Personal Allowance will be made in the aggregate Personal Allowance and not in the Net Personal Allowance payable to an officer for a particular month.

11.3 Where both Adjustment Allowance and Personal Allowance are payable after fitment of pay and allowances as on the appointed date, adjustment allowance will be first liquidated and thereafter aggregate personal allowance will be liquidated.

11.4 Where 33 1/3 % of increment or increase in salary as a consequence of the increment is more than the Adjustment allowance outstanding on the date of granting the increment, the appropriation out of increment or increase in salary will be restricted to the extent of adjustment Allowance outstanding only. Appropriation towards aggregate personal allowance will not be made out of the remaining increase but will be made out of the next increment/increase only.

11.5 Where an officer is at the maximum of the basic pay in a particular scale, there will not be any absorption of adjustment allowance or aggregate personal allowance till he is promoted to the next higher grade / scale.

11.6 Where an officer who is at the maximum of the basic pay in a particular scale is promoted to the next higher grade/scale, the adjustment allowance and/or Aggregate Personal Allowance, if any, drawn by him will be adjusted @ 33 1/3 % of the last increment earned by him in the erstwhile grade/scale.

REGULATION – 12 : OPTION FOR EXISTING OFFICERS :

1) Notwithstanding anything contained in these Regulations, an officer in the service of the Bank immediately before the appointed date shall have the option to continue even after the appointed 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 scale of pay set out in Regulation 4 higher than the scale of pay to which the scale of pay under his entitlement immediately before the appointed date corresponds in accordance with Regulation 7.

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

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

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

Provided that if the aggregate of pay and allowance payable under these regulations to the officer after fitment as above is lower than the aggregate of pay and allowances that were payable to him as on 31-1-1984 before such fitment, the difference shall be paid to him as a Personal Allowance which shall be absorbed in the future increment to the extent of 33 1/3 % of each such increment or 33 1/3% of the increase in the salary as a consequence of such increment whichever is lower.

4) Any officer, -

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

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

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

may be allowed to opt for pay and allowances as applicable under these regulations on and from the first day of April, 1997; On exercising such option, he

will be fitted on the pay in such a manner that the pay as set out in Regulation 4(2) along with the dearness allowance payable thereon as on 1.4.1997 is nearest to his existing salary (i.e.pay plus dearness allowance) being drawn in terms of sub-regulation (2) on 31/3/1997. (CO:PRS1999:2000:124 DATED 21/08/1999.)

Administrative clarifications (in respect of Sub Regulation 4 of Reg.12 above) :

12.1 It may be observed that the effect of the proposed amendment to this Regulation is that the officers who have exercised their option to remain in Pre-Pillai scales and allowances (colloquially called as "Old Scale") as on 1/7/1979 and continued even after 1/2/1984 to draw such scales but continued in the regular service of the bank on or after 1/4/1997 will be allowed one more option to be governed by the pay and allowances applicable to new scales which came into being on or after 1/7/1979 i.e. Officers' Service Regulation, 1979 with effect from 1/4/1997.

12.2 Accordingly, the Regional Offices under whose jurisdiction such Officers are still working in the bank as on the date of the circular issued in this regard shall be sent a communication individually enclosing a copy of the said circular along with a copy of fixation sheet indicating the basic pay and other allowances which he would be eligible to draw as on 1/4/1997 as per the Officers' Service Regulations in case of his eventual option to be governed by the pay scales under Officers' Service Regulations. In the said communication, it should be made clear that he, if so desires, may exercise his option to be governed by the pay and allowances of OSR within a period of 30 days from the date of such communication.

12.3 Upon receipt of the option letters from such individual officers in the prescribed format within the stipulated timeframe, the branches/offices should forward the original of the option letter to the concerned Regional Office within 7 days from the date of receipt of such option letter by simultaneously retaining a copy of the same at their end to be filed in the member's personal file.

12.4 Upon receipt of the option letters from the concerned officers through the Branch/Office, the concerned Regional Office should send a communication to the Branches/Offices confirming the fixation of pay and allowances which has already been communicated to the member with instructions to calculate and pay the adhoc amount equal to arrears w.e.f.1/4/1997 to the end of the month in which such option letters have been received and continue to pay the adhoc amount equal to difference between the Basic Pay and allowances of new scale and existing scale thereafter till the formalities for amendments to the said Regulation are completed.

12.5 The adhoc amount shall be paid to the debit of C/D Nominal A/c with name & style "Adhoc amount being the amount equal to net arrears on account of option to new scale under impending amendment to Regulation 12 of OSR".

12.6 It should also be noted that as a consequence of the option which will be effective from 1/4/1997, there could be changes in the following entitlement of the officer which have been sanctioned on or after 1/4/1997 on the basis of 'pay' drawn by him under 'Old scales' :

Housing Loan, Conveyance Loan, Medical Aid (w.e.f.1/1/1998), Diem/Traveling Allowance, Transfer Traveling Expenses etc. which are linked to Scale and/or Basic Pay under New Service Regulations.

Since the option is effective from 1/4/1997, the officer concerned shall be paid the difference in the loan amounts against his specific written request provided that such difference amount of loan falls within the original estimate. Further, the difference amount in other allowances as stated above shall be paid to the member on adhoc basis to the debit of separate Nominal A/cs to be opened distinctively, for each such purpose.

12.7 Officers who now become eligible for reimbursement of conveyance expenses in terms of our circular No. CO/PRS/POL/84/195 dated 12/4/1984 and subsequent circulars, as a sequel to their option in favour of Officers' Service Regulations in terms of this circular, shall be eligible for reimbursement of conveyance expenses w.e.f. 1/12/1997 on adhoc basis to the debit of a separate Nominal A/c, to be opened for this purpose.

12.8 In respect of such officers who have not opted for pension, the arrears of Provident Fund so deducted and the bank's contribution (to be debited to a Nominal A/c to be opened for this purpose) thereon should be remitted by means of a consolidated draft along with relevant statements prepared at the time of salary directly to P.F. Deptt. Central Office. Needless to state that in respect of such officers who have opted for pension, the arrears of Provident Fund so deducted, being the member's own contribution, should alone be remitted to P.F. Deptt., Central Office.

12.9 The nominal A/cs so opened for various purposes under this circular for payment of adhoc amounts shall be reconciled at periodical intervals and the branches should ensure to exercise utmost control on these accounts by maintaining a separate register for posting of the adhoc amounts so paid, officer-wise and purpose-wise.

12.10 While paying the arrears on adhoc basis to such officers the provision for Income Tax and other statutory deductions shall be fully taken into account and the same should be remitted to the concerned authorities, within the stipulated time frame.

12.11 In case of transfer of officers in between of the payment of adhoc amounts, the full details of adhoc amounts paid so far along with the manifold showing the outstanding balances in the Nominal A/cs attributable to such members be sent to the transferee Branch/office.

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REGULATION – 13 : APPEAL AGAINST FITMENT :

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

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

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

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

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CHAPTER IV

APPOINTMENT, PROBATION, CONFIRMATION, PROMOTION, SENIORITY AND TERMINATION

REGULATION – 14 : APPOINTMENTS :

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

Having regard to the guidelines issued from time to time by the Government under Regulation 14 and 17 of the Central Bank of India (Officers) Service Regulations, 1979, the Competent Authority for the purpose of promotion to various Scales in the Officers Cadre shall be as follows as on 01.04.2014 :

S.No	For Promotions from	Interview Committee comprising	Competent Authority to approve the promotions
1.	**Junior Management Grade Scale I to Middle Management Grade Scale II.**	One Asst. General Manager and two Chief Managers.	General Manager (HRD).
2.	**Middle Management Grade Scale II to Middle Management Grade Scale III.**	One Deputy General Manager and two Asst. General Managers.	General Manager (HRD).
3.	**Middle Management Grade Scale III to Senior Management Grade Scale IV.**	One General Manager and two Deputy General Managers.	Executive Director looking after HR portfolio.
4.	**Senior Management Grade Scale IV to Senior Management Grade Scale V.**	One Executive Director and two General Managers and two outside experts with domain knowledge as approved by the Board of Directors for each process.	Chairman & Managing Director.
5.	**Senior Management Grade Scale V to Top Executive Grade Scale VI.**	**The Chairman and Managing Director, Two Executive Directors and two outside experts with domain knowledge as approved by the Board of Directors for each process. In case second Executive Director is not available, then one General Manager will be included.**	Chairman & Managing Director.

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6.	**Top Executive Grade Scale VI to Top Executive Grade Scale VII.**	**Chief Executive of the Bank (Executive Director in case the post of Chairman & Managing Director is vacant), Govt. Nominee Director and RBI Nominee Director and two outside experts with domain knowledge as approved by the Board of Directors for each process.**	Directors' Promotion Committee ie., Chairman & Managing Director, Govt. Nominee Director & RBI Nominee Director.

Note: For promotion from Scale I to Scale II and from Scale II to Scale III, the composition of the Committee would be as mentioned above. However, if the SC/ST officer of the designation mentioned is available in the Bank, he would be included as a member of the Committee. But in case where no officer of the designation mentioned in the composition of the Committee is available with the Bank, member belonging to SC/ST would be co-opted. In that case, the composition of the Committee would be 4 officers instead of 3 officers. The co-opted member would be one scale above the level for which promotion process is made and he/she will function like other regular members and participate in the meetings of the Committee.

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RULES / GUIDELINES RECEIVED FROM IBA :

Service conditions of new appointees in the Bank :

1. In the appointment letter to the employees joining the bank herein after, it should be made clear that they are bound by the service conditions and rules and other facilities, such as model schemes of housing loan, vehicle loan, festival advance, distress relief (flood, earthquake etc.) loans, consumer loans as conveyed / circulated by the Government from time to time. (Ref. Circular letter CO/PRS/IRP/93-94/CIR/1419 dt. Sept.14/16, 1993).

2. On and from 1.12.1982, all Directly Recruited officers (including those recruited under specialist category) shall be permitted to become members of the Bank's Provident Fund from the date of their joining service. As such, the decution towards Provident Fund shall commence from the date of their joining the Bank. (Circular letter No. CO:PRS:REC:84:C-7 dated 31.08.1984)

3. In terms of Para No.6 of the Joint Note dated 27.4.2010, There shall be no Provident Fund to officers joining the services of banks on or after 1st April 2010. They shall be covered by a Defined Contributory Pension Scheme, where the officer will contribute 10% of Pay plus Dearness Allowance and the bank will make a matching contribution. The Scheme shall be governed by the provisions of the Contributory Pension Scheme as introduced for employees of Central Government w.e.f. 1st January 2004 and modified from time to time. For this purpose, the New Pension Scheme and the guidelines/instructions etc which are being circulated, from time to time, by Retiral Benefits Department, Central Office should be followed. Consequently, the contents of the above two paras ie., Para No.1 & 2 need to be read with this para in respect of those officers joining the Bank on and from 1.4.2010.

Guidelines received from IBA on appointment of serving employees in higher grade in the Bank through Direct Recruitment Process (w.e.f 7.02.2012) :

1) An employee in clerical cadre selected as Probationary Officer in the same bank through direct recruitment should resign from his/her earlier post and join the new position as a fresh candidate. He/She will not be eligible for any benefits attached to his/her earlier post in the new position.

2) An officer employee selected to join in a higher post in the same bank through direct recruitment, should resign from his/her earlier post and join the new post as a fresh candidate like any other candidate selected from outside. All the terminal benefits attached to the earlier post should be settled as per the prevailing guidelines. He/She will not be eligible for any benefits of his/her earlier post in the new position.

3) No protection of last pay drawn in the earlier position should be considered.

(Staff Ciruclar No. 403 dated 7.02.2012)

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REGULATION – 15 : PROBATION :

1) An officer directly appointed to the junior management grade shall be on probation for a period of two years.

2) An employee of the Bank promoted as an officer in the Junior management grade shall be on probation for one year.

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

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

Administrative Guidelines (Under Regulation 15) :

In respect of inter-scale promotions of officers which are taking place on or after 12/12/1997 the practice of prescribing probation period has been dispensed with.(CO:PRS:IRP:1999-2000:05 dated 8/12/04/1999).

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REGULATION – 16 : CONFIRMATION :

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

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

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

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

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

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

Administrative Clarifications under Regulation 16 :

16.1 The Competent Authority would assess the suitability in all respects of an officer on probation before confirmation of his services in the Bank.

16.2 The Incharge of the Office/Department should submit a quarterly report as given in Annexure - 8 in respect of the officers on probation till the completion of the probation period to the Competent Authority through proper channel.

16.3 On and from 26.05.2015, the competent Authority for confirmation of services of Directly Recruited Officers shall be as under: (Staff Circular No. 670 dated 26.05.2015).

Confirmation of services of Directly recruited officers.	**Officers in Scale I working in:** (i) Region – CM/AGM, R.O (ii) Zonal Office – CM (HRD), ZO (iii) Central Office – CM/AGM(CSD) CO **Officers in Scale II & III working in :** (i) Region - SRM/RM (ii) Zonal Office – ZM (iii) Central Office – AGM (CSD)/ DGM (HRD) **Officers in Scale IV-** GM(HRD), CO **Officers in Scale V, VI & VII –** ED/CMD

16.4 The Competent Authority will take appropriate decision from the information made available to him whether the officer should be confirmed or his probation should be extended.

16.5 If it is decided that the probation period should be extended further, then specific reasons/shortcomings should be communicated to the concerned officer before the expiry of such probationary period with instructions to improve in the respective areas upto the desired level.

16.6 If the work, conduct, attendance, etc. of directly recruited officer is not found satisfactory, even after extending the probationary period then his services may be terminated under this regulation.

16.7 In respect of promotee from within the Bank, if the services are not found satisfactory even on completion of the extended period of probation he may be reverted to the grade or cadre from which he was promoted as provided in Regulation 16 (3) (b).

16.8 Notwithstanding what is stated above, in respect of inter-scale promotions of officers which are taking place on or after 12/12/1997, the practice of prescribing probation period has been dispensed with.

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ANNEXURE – 8

QUARTERLY REPORT TO BE SENT BY THE CONCERNED AUTHORITY IN RESPECT OF PERFORMANCE ETC OF THE NEWLY RECRUITED OFFICERS DURING THEIR PROBATIONARY PERIOD

CENTRAL BANK OF INDIA

_____Branch/Office_____Region_____Zone

Quarterly Report for the period of probation from _____to _____

1. Name of the employee :
2. Employee No. :
3. Designation :
4. Date of joining :
5. Punctuality : Reported late for duty on _____ days during the reporting period

   Left office early on _____days during the reporting period.
6. Attendance : Did not attend office on _____ days. Prior sanction obtained/not obtained. Reasons for absence.
7. Department (Nature of duties allotted) :
8. Application to work :
9. Job knowledge :
10. Performance :

    (Please specify here the state of affairs of the department)
    Is the department's work kept up-to-date ?
    Is the balancing of books etc. up-to-date ?

    _____

    Excellent Very good Good Average Poor
11. Dependability :
12. Integrity :
13. Behaviour/Relationship with
    a) Customers :
    b) Staff :
    c) Superiors :

    _____

    Excellent Very good Good Average Poor
14. OVERALL RATING :

_____

Place :

Date : **BRANCH MANAGER / DEPARTMENTAL HEAD**

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REGULATION – 17 : PROMOTIONS :

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

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

Guidelines of the Government issued under Regulation 17 of the Officers' Service Regulations, 1979.

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

Note : All the Guidelines as are being received by Government of India on inter-scale promotions of officers are being adopted by the Board of Directors and are accordingly being incorporated in the 'Careerpath-cum-Promotion Policy for Mainstream Officers' & 'Careerpath-cum-Promotion Policy for Specialist Category Officers', as the case may be through proper amendments/additions etc.

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17.1 Administrative Clarifications on Rural / Semi-Urban Branch Experience (to the extent they are applicable to the officers in Scale I & II in respect of promotions on or after 1.4.12 as per the Government of India guidelines on requirement of continuous period of 2 years rural service for Scale I) :

17.1.1 In respect of the promotion processes that take place for the vacancies relating to the promotion year 2013-14 and onwards, the officers in Scale I who complete continuous 2 years rural service and officers in Scale II who complete 3 years rural/semi-urban service as an officer, shall alone be allowed to participate in the promotion process to Scale II & III, as the case may be, [subject to the relaxations allowed by the Government of India under the revised guidelines], if they being otherwise eligible in terms of various provisions of the Policy, as amended from time to time.

17.1.2 General guidelines/clarifications received earlier with regard to treatment of officers to rural service (to the extent they relate to the present context) :

(a) For the purpose of classification of the branch, the norms followed by Reserve Bank of India for classifying a branch as rural/semi-urban etc. should be followed and that the aspect of urban agglomeration need not be applied for this purpose.

To clarify further the classification of branches as rural/semi-urban, as given by the Reserve Bank of India, should be treated as final on the basis of the licence issued at the time of the opening of the branch or re-classification made if any, thereafter, irrespective of the fact whether at that place higher CCA, HRA is payable under Officers' Service Regulations.

It is also clarified that this information on the classification and/or reclassification of a branch received at the branch/Regional Office/ Zonal Offices from Planning & Development Department, Central office on the advice of Reserve Bank of India should only be followed and reclassification of the branch as semi-urban etc. shall have prospective effect i.e. from the date of receipt of the communication at the branch.

(b) The specialist officers have to undergo the requisite experience only when they switch over to mainstream i.e. there is no need for the specialist officers to undergo rural/semi-urban branch experience as long as they continue as specialist officers.

(c)The experience gained by the officer at Gramodaya Kendras set up by the Bank at semi-urban centers will be considered as semi-urban branch experience only.

(d) The service rendered by an officer in rural/semi-urban area while on deputation to Regional Rural Banks/District Industries Centers/Farmers Service Societies etc. may be treated at par with the service in rural/semi-urban branch of the bank provided the posting of the officer was actually in a rural/semi-urban area.

(e) As Reserve Bank of India treats satellite/mobile offices as rural bank centers irrespective of character of the base offices to which these are attached, the service rendered at satellite offices will be counted as such provided they are located at rural/semi-urban areas.

(f) As the Extension Counters are like extended arms of the base branches and carry on restricted banking transactions, service rendered at such extension counters located in rural/semi-urban places of the base offices situated in Urban/Metropolitan places will not be treated as rural/semi-urban service.

(g) The service rendered by an officer at Regional Offices locate at rural/semi-urban areas will not be counted as rural/semi-urban service.

(h) The rural/semi-urban service rendered by an officer in his previous employment would be counted as such if he has gained such experience during the course of his service in the requisite scale in some other public sector bank only. However, such service rendered by the officer even in the private sector bank be reckoned for the purpose of promotion to next higher Grade/Scale after merger of such Private Sector Bank with Public Sector Bank, like in the case of Purbanchal Bank.

(i) Temporary postings of officers in Scale I in rural branches may also be reckoned for the purpose of rural stint for promotion to Scale II, provided that such temporary postints to such rural branches be for a continuous period not less than 2 years.

(j) In respect of officers in Scale II, the temporary postings in rural/semi-urban branches shall reckon for remaining period of rural/semiurban stint provided that such temporary posting be for a period of not less than 6 months at a stretch.

(k) The Chairman & Managing Director may decide in each individual case whether relaxation is to be given or not to a physically handicapped

officer for posting in rural/semi-urban branch, keeping in view whether the handicap is of such a nature that it is not possible for him to serve in a rural/semi-urban branch. The Chairman & Managing Director may, if deemed necessary, consult the Chief Medical Officer for this purpose.

As the discretion rests solely with the Chairman and Managing Director, the Regional Managers may forward such cases through the Zonal Office with their specific recommendations alongwith the medical certificate from the Chief Medical Officer/Civil Surgeon and full particulars of the various positions held and place of work of the officer since joining the bank. (Ref : CO/90-91/596 dated 20/2/1991.)

(l) An officer of the bank who is an active National/International player may be exempted from stipulation of rural postings so long as he remains active in the sports field/coaching at the National/International level. However, he will be required to acquire rural branch experience as and when he ceases to play/comes at the level indicated if he is working in the relevant scales. For this purpose an active National player would be a sportsman who plays in recognized National competitions on behalf of the State. The international sportsmen would be those who represent their country in the International competitions.

The following games, which are indicated by the Banks' Sports Board, shall be treated as recognized games.

(1) Football (2) Hockey (3) Volleyball (4) Basket ball (5) Cricket (6) Athletics (7) Table Tennis (8) Tennis (9) Badminton (10) Body building (11) Weight lifting (12) Aquatics (13) Kabbadi (14) Kho Kho (15) Chess (16) Wrestling (17) Music Competition (18) Drama competition (19) Carrom (20) Bridge.

The Chairman & Managing Director is the competent authority to grant exemption from rural/semi-urban branch service to the concerned sports persons during the period they remain active in the sports field/coaching. (Ref. CO/91-92/511 dt. 19/2/1992)

Note : In terms of the IBA Communication No.CE/194/08 dated 31st May 2008, the Banks' Sports Board stands dissolved with effect from 31.5.2008. Accordingly, IBA informed that the activities of Banks' Sports Board including sponsoring teams to various National/International events has been discontinued forthwith. In future, decisions regarding participation of sportspersons in banks in National/International events may be taken at the bank level.

(m) OUT OF TURN PROMOTION :

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

If an officer employee wins an award, prize, medal in any other international event, or in exceptional cases if an officer employee has

been continuously performing well and winning tournaments, championships, prizes, medals etc., at the National level, and the Bank considers the officer's case fit for out of turn promotion the bank may promote him/her after seeking the views of the Banks' Sports Board.

Further, as a onetime measure, those sports persons who have given repeated outstanding performance at the international level in the past, after joining the Bank's Service and have won medals/trophies/tournaments/championship in major international events but have not been given any out of turn promotion, may also be considered by the bank for out of turn promotion, if necessary, in consultation with the Banks' Sports Board.

The Chairman & Managing Director is the competent authority to approve one out of turn promotion to such sports persons. (Circular No. CO/91-92/511 dt. 19/2/1992)

Note : In terms of the IBA Communication No.CE/194/08 dated 31st May 2008, the Banks' Sports Board stands dissolved with effect from 31.5.2008. Accordingly, IBA informed that the activities of Banks' Sport Board including sponsoring teams to various National/International events has been discontinued forthwith. In future, decisions regarding participation of sportspersons in banks in National/International events may be taken at the bank level.

17.2 <u>Administrative clarifications on other matters relating to Reg.17</u>:

(a) In terms of clause No. 13.3 of the amended Promotion Policy for Officers (PPO) which came into being from 12/12/1997, it will not be open for any officer to seek reversion to erstwhile scale after having accepted such promotion.

(b) FITMENT ON PROMOTION :

Note : For the procedure for fitment of officers governed by Officers' Service Regulations on their promotion from one scale to another between the period 1/7/1979 to 31.3.1998 and the charts thereof, please refer to the relevant pages/annexures of the pre-revised compendium of Officers' Service Regulation booklet amended upto 30/06/1999. However, the chart in respect of the officers promoted on or after 1.4.1998 upto 31.10.2002 is repeated as Annexure - 9 at the end of this Regulation, for ready reference of the readers.

(A) <u>Fitment Procedure in respect of the officers Promoted on or after 1.11.2007</u> : (on adhoc basis as the pay scales are yet to be adopted) :
(Staff Circular No. 347 dated 20.05.2011)

<u>Procedure for Fitment</u>:

1. The Fixation of Pay and the date of increment in respect of non-JAIIB(CAIIB-I)/non-CAIIB(CAIIB-II) officers promoted from one scale to another on or after 1.11.2007 shall be arrived at by referring to Annexure-II enclosed herewith.

2. In respect of Fitment of Basic Pay of officers with JAIIB(CAIIB-I)/CAIIB(CAIIB-II) promoted from one scale to another on or after 1.11.2007, the following procedure shall be followed :

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

(i) If the stagnation at the maximum of the scale is less than one year, the officer would not be drawing any Professional Qualification Pay. Then the number of increments ie., one increment each for JAIIB(CAIIB-I)/CAIIB(CAIIB-II), as the case may be, included in his/her Basic Pay, shall be reduced in the existing scale ie., pre-promoted scale.

(ii)If the stagnation at the maximum of the scale is for a year or more but for less than 2 years, the officer would be drawing a Professional Qualification Pay of Rs.410/- p.m. In such cases, if he/she had passed both JAIIB(CAIIB-I) & CAIIB(CAIIB-II) before the date of promotion, then one increment shall be reduced in the existing scale ie., pre-promoted scale. If, however, such Professional Qualification Pay of Rs.410/- p.m. is for JAIIB(CAIIB-I) only, then no increment need be reduced from the existing scale.

(iii) If the stagnation at the maximum of the scale is for 2 years or more, the officer who has passed both JAIIB(CAIIB-I) & CAIIB(CAIIB-II) before the date of promotion, would be drawing a Professional Qualification Pay of Rs.1030/- p.m. In this case, there would be no scope for reducing the increments for JAIIB(CAIIB-I)/CAIIB(CAIIB-II) as even without CAIIB increments the officer would be at the maximum of the scale.

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

2.2 After equating the officer's Basic Pay in pre-promoted scale at par with those of non-JAIIB(CAIIB-I)/non-CAIIB(CAIIB-II) in the pre-promoted scale as arrived at as per the procedure enumerated in Para 2.1, (i), (ii) & (iii) above, as the case may be; the Fitment of Basic Pay and the date of increment in the promoted Scale shall be decided by simply referring to Annexure-II enclosed. The fixation so arrived will be the Basic Pay in the promoted scale as on the date of promotion and the date of next increment so arrived shall be the date of increment, in the promoted scale.

2.3 After such fitment in the higher scale of pay, as arrived at under Para (2.2) above, one or two increments shall be added to the Basic Pay so fixed in respect of JAIIB(CAIIB-I) or of CAIIB(CAIIB-II), as the case may be. If however, no increments are available in the scale, or only one increment is available in the scale, after allowing the available increment/s, the officer shall be allowed Professional Qualification Pay in lieu of such remaining increment(s), if any.

3. Normally, where an officer is promoted from one scale to another, the date of his/her increment shall be the anniversary date in the previous scale of pay. Where however, an officer has reached the maximum in the previous (pre-promoted) scale of pay or on promotion gets an increase in the Basic Pay equivalent to two or more increments in the previous (pre-promoted) scale of

pay, the date of increment shall be the anniversary date of promotion. However, if the Basic Pay after reduction of JAIIB(CAIIB-I)/CAIIB(CAIIB-II) increments in the pre-promoted scale is not at the maximum, then the date of increment in the promoted scale, shall be the anniversary date of last increment drawn in the pre-promoted scale.

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

The date of increment in the promoted scale as indicated in the charts under Annexure-II has been arrived at on the above methodology read with certain clarifications received from Indian Banks' Association (IBA), from time to time.

4. Promotees who are drawing Fixed Personal Pay in terms of Settlement dated 27.4.2010 may continue to draw the same quantum of Fixed Personal Pay even after promotion. Provided however, as conveyed in our Circular letter No.CO:HRD:IRP:2008-09:03 dated 2.5.2008 which were reiterated in our Circular Letter No.CO:HRD:IRP:2010-11:18 dated 21.7.2010 based on the IBA clarifications; such promotees shall be allowed the higher quantum of Fixed Personal Pay (FPP) as applicable to the promoted scale (wherever applicable), on completion of one year of reaching maximum in the promoted scale.

Note : The following existing clarification on preponing the date of increment in promoted scale in respect of promotees who spent more than one year at the maximum in the pre-promoted scale, shall continue to be in vogue and as such the same should continue to be followed in respect of promotees on and from 1.11.2007 as well :

As narrated above, where an officer who is at the maximum in the scale of pay is promoted to higher scale, the date of his increment on promotion would normally be the anniversary date of promotion However, if such an officer gets promotion, after more than one year after reaching the maximum in the scale of pay and gets an increase which is not more than the amount of last drawn increment (in previous scale), then his date of increment will be preponed as under :

Completed years at the maximum of the previous scale	Date of increment on promotion to be preponed by
More than one year and upto and inclusive of two years	One month
More than two years and upto and inclusive of three years	Two months
More than three years and upto and inclusive of four years	Three months
Beyond four years	Four months

While doing so, the following points should be noted :

a) The date of increment will be determined on the basis of difference between basic pay drawn in previous scale and basic pay payable on promotion.

b) In case of officer having CAIIB qualification the date of increment will be determined on the basis of difference between reduced basic pay (after reduction of increment of CAIIB examination one each for part I and part II except in case

where CAIIB qualification has been acquired after reaching the maximum in the scale) and basic pay payable in higher scale before adding increment/s for CAIIB qualification.

c) For removal of doubts, it is clarified that the preponement of increment as stated under this provision is applicable only for the purpose of regular increment but not for PQP or Stagnation Increments. For abundant clarity, it is also clarified that if an officer on his/her promotion is fitted at maximum (ie., last stage) in the scale of pay of the promoted scale, then he/she is not eligible for preponement of increment under this provision. In other words, the benefit of preponement is not applicable for FPP/PQP/Stagnation Increments in the promoted scale.

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FITMENT CHART ON PROMOTION FOR OFFICERS PROMOTED FROM ONE SCALE TO ANOTHER ON OR AFTER 1.11.2007 (the pay scales under this revision are yet to be adopted for want of amendments from Govt/IBA but stands implemented on adhoc basis pending adoption of amendments) **:**

[Note : In respect of officers promoted with JAIIB(CAIIB-I)/CAIIB(CAIIB-II) qualifications, the below charts in this Annexure should be read with the fitment procedure enumerated in Para No.17.2(B) in preceding pages.]

A. PROMOTION FROM JMG SCALE – I TO MMG SCALE – II :

STAGE NO.	PAY IN JMG SCALE – I	PAY IN MMG SCALE – II	DATE OF INCREMENT IN PROMOTED SCALE
1	14500	19400	Anniversary date of promotion to MMG Scale - II
2	15100	19400	Anniversary date of promotion to MMG Scale - II
3	15700	19400	Anniversary date of promotion to MMG Scale - II
4	16300	19400	Anniversary date of promotion to MMG Scale - II
5	16900	19400	Anniversary date of promotion to MMG Scale - II
6	17500	19400	Anniversary date of promotion to MMG Scale - II
7	18100	19400	Anniversary date of promotion to MMG Scale - II
8	18700	19400	Anniversary date of increment in JMG Scale - I
9	19400	20100	Anniversary date of increment in JMG Scale - I
10	20100	20900	Anniversary date of increment in JMG Scale - I
11	20900	21700	Anniversary date of increment in JMG Scale - I
12	21700	22500	Anniversary date of increment in JMG Scale - I
13	22500	23300	Anniversary date of increment in JMG Scale - I
14	23300	24100	Anniversary date of increment in JMG Scale - I
15	24100	24900	Anniversary date of increment in JMG Scale - I
16	24900	25700	Anniversary date of increment in JMG Scale - I
17	25700	26500	Anniversary date of increment in JMG Scale - I

Scale – I officers drawing increments in Scale – II due to automatic switchover			
	26500	27300	Anniversary date of increment in JMG Scale - I
	27300	28100	Anniversary date of increment in JMG Scale - I
	28100	28900	Anniversary date of promotion to MMG Scale – II or the due date of first stagnation increment in JMG Scale – I whichever is earlier.
+1	28900	29700	Anniversary date of promotion to MMG Scale – II or

			the due date of second stagnation increment in JMG Scale – I whichever is earlier.
+2	29700	30600	Anniversary date of promotion to MMG Scale – II or the due date of third stagnation increment in JMG Scale – I whichever is earlier.
+3	30600	31500	Reached Maximum
+4	31500	31500	Reached Maximum

B. PROMOTION FROM MMG SCALE – II TO MMG SCALE – III :

STAGE NO.	PAY IN JMG SCALE – II	PAY IN MMG SCALE – III	DATE OF INCREMENT IN PROMOTED SCALE
1	19400	25700	Anniversary date of promotion to MMG Scale - III
2	20100	25700	Anniversary date of promotion to MMG Scale - III
3	20900	25700	Anniversary date of promotion to MMG Scale - III
4	21700	25700	Anniversary date of promotion to MMG Scale - III
5	22500	25700	Anniversary date of promotion to MMG Scale - III
6	23300	25700	Anniversary date of promotion to MMG Scale - III
7	24100	25700	Anniversary date of promotion to MMG Scale - III
8	24900	25700	Anniversary date of increment in MMG Scale - II
9	25700	26500	Anniversary date of increment in MMG Scale - II
10	26500	27300	Anniversary date of increment in MMG Scale - II
11	27300	28100	Anniversary date of increment in MMG Scale - II
12	28100	28900	Anniversary date of increment in MMG Scale - II

Scale – II officers drawing increments in Scale – III due to automatic switchover			
	28900	29700	Anniversary date of increment in MMG Scale - II
	29700	30600	Anniversary date of increment in MMG Scale - II
	30600	31500	Anniversary date of increment in MMG Scale - II
	31500	31500	Due date of first stagnation increment
+1	32400	32400	Second stagnation increment shall be sanctioned three years after receiving of the first stagnation increment either in MMG Scale – II or in MMG Scale - III
+2	33300	33300	Third stagnation increment shall be sanctioned three years after receiving of the second stagnation increment either in MMG Scale – II or in MMG Scale - III
+3	34200	34200	Fourth stagnation increment shall be sanctioned three years after receiving of the third stagnation increment either in MMG Scale – II or in MMG Scale - III

NOTE: IBA has clarified that, the officer in MMG Scale II (who has already completed more than three years after receipt of first stagnation increment before promotion to Scale III) on promotion to MMG Scale III may be released the second stagnation increment on the date of his promotion. (PD/PRS/CENT/B/582 A/1598 dt. 05.01.2000).

C. PROMOTION FROM MMG SCALE – III TO SMG SCALE – IV :

STAGE NO.	PAY IN MMG SCALE	PAY IN SMG SCALE – IV	DATE OF INCREMENT IN PROMOTED SCALE

	– III		
1	25700	30600	Anniversary date of promotion to SMG Scale - IV
2	26500	30600	Anniversary date of promotion to SMG Scale - IV
3	27300	30600	Anniversary date of promotion to SMG Scale - IV
4	28100	30600	Anniversary date of promotion to SMG Scale - IV
5	28900	31500	Anniversary date of promotion to SMG Scale - IV
6	29700	32400	Anniversary date of promotion to SMG Scale - IV
7	30600	33300	Anniversary date of promotion to SMG Scale - IV
8	31500	34200	Anniversary date of promotion to SMG Scale – IV or due date of first stagnation increment in MMG Scale – III whichever is earlier.
+1	32400	35200	Anniversary date of promotion to SMG Scale – IV or due date of second stagnation increment in MMG Scale – III whichever is earlier.
+2	33300	36200	Reached maximum
+3	34200	36200	Reached maximum
+4	35100	36200	Reached maximum

D. PROMOTION FROM SMG SCALE – IV TO SMG SCALE – V :

STAGE NO.	PAY IN SMG SCALE – IV	PAY IN SMG SCALE – V	DATE OF INCREMENT IN PROMOTED SCALE
1	30600	36200	Anniversary date of promotion to SMG Scale - V
2	31500	36200	Anniversary date of promotion to SMG Scale - V
3	32400	36200	Anniversary date of promotion to SMG Scale - V
4	33300	36200	Anniversary date of promotion to SMG Scale - V
5	34200	37200	Anniversary date of promotion to SMG Scale - V
6	35200	38200	Anniversary date of promotion to SMG Scale - V
7	36200	39300	Anniversary date of promotion to SMG Scale - V

E. PROMOTION FROM SMG SCALE – V TO TEG SCALE – VI :

STAGE NO.	PAY IN SMG SCALE – V	PAY IN TEG SCALE – VI	DATE OF INCREMENT IN PROMOTED SCALE
1	36200	42000	Anniversary date of promotion to TEG Scale - VI
2	37200	42000	Anniversary date of promotion to TEG Scale - VI
3	38200	42000	Anniversary date of promotion to TEG Scale - VI
4	39300	43200	Anniversary date of promotion to TEG Scale - VI
5	40400	44400	Anniversary date of promotion to TEG Scale - VI

F. PROMOTION FROM TEG SCALE – VI TO TEG SCALE – VII :

STAGE NO.	PAY IN TEG SCALE – VI	PAY IN TEG SCALE – VII	DATE OF INCREMENT IN PROMOTED SCALE
1	42000	46800	Anniversary date of promotion to TEG Scale - VII
2	43200	46800	Anniversary date of promotion to TEG Scale - VII
3	44400	46800	Anniversary date of promotion to TMG Scale - VII
4	45600	48100	Anniversary date of promotion to TEG Scale - VII
5	46800	49400	Anniversary date of promotion to TEG Scale - VII

Note: It is clarified that the coloumn of date of Increment in Promoted Scale mentioned in Annexure II will be applicable only in case of regular increments. However, date of release of PQP-I will be one year after reaching maxmimum in Pay Scale and PQP-II will be released after one year of release of PQP-I.

Example: An officer in Scale-II with CAIIB has reached maximum after switchover i.e Rs.31500/- in July 2010. Subsequently, he got promoted to Scale-III w.e.f 1st October 2010. His fixation on promotion shall be as under:

As the concerned officer is at the maximum of the scale for less than one year, he is not drawing any PQP. In terms of the Staff Ciruclar No. 347 dated 20.05.2011 two increments shall be reduced in the existing scale.

Basic Pay prior to Promotion : Rs. 31500
Less : Two increments on account of CAIIB : Rs. 1800

: Rs. 29700
Fitment in Promoted Scale before taking into a/c the CAIIB : Rs.30600
(Corresponding stage in Scale-III as per Annexure-II)

Add : Two increments for CAIIB : Rs.31500 + 410
(As only one increment is available in Scale-III, PQP-I will be allowed in lieu of second increment)

Basic Pay as on 1st October 2010 in promoted Scale, i.e. Scale-III, after taking into account the CAIIB qualification is Rs.31500 +410.

The date of increment in promoted scale will be anniversary date of increment in Scale-II i.e. July . The date of increment is to be determined before adding increments for CAIIB qualification as per Annexure II enclosed to Staff Circular No. 347 dated 20.05.2011.

Further, FPP amounting Rs.900 (increment component) shall be released in July 2011 i.e. one year after reaching maximum. PQP-II will be released one year after release of PQP-I i.e in October 2011. Ist Stagnation will be released in July 2013 i.e. 3 years after reaching maximum.

(B) Fitment Procedure in respect of the officers Promoted on or after 1.11.2012 : (on adhoc basis as the pay scales are yet to be adopted) :

(Staff Circular No. 715 dated 07.12.2015)

Procedure for Fitment:

1. The Fixation of Pay and the date of increment in respect of non-JAIIB/CAIIB officers promoted from one scale to another on or after 01.11.2012 shall be arrived at by referring to Annexure-II enclosed herewith.

2. In respect of Fitment of Basic Pay of officers with JAIIB/CAIIB promoted from one scale to another on or after 01.11.2012, the following procedure shall be followed :

2.1 At the time of fitment of an officer on promotion to the higher scale of Pay, the number of increments he would have/had earned ie., one increment each for passing JAIIB/CAIIB examination, as the case may be shall be first reduced from the exiting pay of the concerned officer prior to this fitment in the higher scale of pay on promotion. If, however, the officer is at the maximum of the scale, the following procedure should be adopted :

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(i) If an officer is on the maximum of the scale for less than one year, he/she would not be drawing any PQP. Then the number of increments ie., one increment for JAIIB/CAIIB, as the case may be, included in his Basic Pay shall be reduced in the existing scale.

(ii) If an officer is on the maximum of the scale for a year or more but for less than 2 years, the officer would be drawing a PQP of Rs.670/- p.m. In such cases, if he had passed both JAIIB/CAIIB before the date of promotion, then one increment shall be reduced in the existing scale. If however, such PQP of Rs.670/- p.m. is for JAIIB only, then no increment need be reduced from the existing scale.

(iii) If an officer is on the maximum of the scale for 2 years or more, the officer who has passed both parts of CAIIB before the date of promotion, would be drawing a PQP of Rs.1680/- p.m. In this case, there would no score for reducing the increments for JAIIB/CAIIB as even without CAIIB increments the officer would be at the maximum of the scale.

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

2.2 After effecting the above adjustments the fitment of Basic Pay in the promoted scale will be made as per the fitment chart enclosed (Annexure II). The fixation so arrived at will be the Basic Pay in the promoted scale as on the date of promotion.

2.3. After such fitment in the higher scale of pay, as arrived at under para (2.2) above, one or two increments shall be added to the Basic Pay so fixed in respect of JAIIB (Part-I) or of CAIIB (Part-II), as the case may be. If however, no increments are available in the scale, or only one increment is available in the scale, after allowing the available increment/s, the officer shall be allowed PQP in lieu of such remaining increment(s), if any.

3. Normally, where an officer is promoted from one scale to another, the date of his/her increment shall be the anniversary date in the previous scale of pay. Where however, an officer has reached the maximum in the previous (pre-promoted) scale of pay or on promotion gets an increase in the Basic Pay equivalent to 2 or more increments in the previous (pre-promoted) scale of pay, the date of increment shall be the anniversary date of promotion. However, if the Basic Pay after reduction of JAIIB/CAIIB increments is not at the maximum, then the date of increment shall be the anniversary date of last increment drawn in the pre-promoted scale.

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

The date of increment in the promoted scale as indicated in the chart under Annexure-II has been arrived at on the above methodology read with certain clarifications received from IBA from time to time.

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

5. Promotees who are drawing Fixed Personal Pay (FPP) in terms of Settlement dated 25.05.2015 may continue to draw the same quantum of FPP even after promotion. Further, certain aspects of FFP payable to officers were clarified as per our Staff Circular No.711 dated 26.10.2015.

Note : The following existing clarification on preponing the date of increment in promoted scale in respect of promotees who spent more than one year at the maximum in the pre-promoted scale, shall continue to be in vogue and as such the same should continue to be followed in respect of promotees on and from 01.11.2012 as well :

As narrated above, where an officer who is at the maximum in the scale of pay is promoted to higher scale, the date of his increment on promotion would normally be the anniversary date of promotion. However, if such an officer gets promotion, after more than one year after reaching the maximum in the scale of pay and gets an increase which is not more than the amount of last drawn increment (in previous scale), then his date of increment will be
preponed as under :

Completed years at the maximum of the previous scale	Date of increment on promotion to be preponed by
More than 1 year and upto and inclusive of 2 years.	1 month
More than 2 years and upto and inclusive of 3 years.	2 months
More than 3 years and upto and inclusive of 4 years.	3 months
Beyond 4 years	4 months

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While doing so, the following points should be noted :

a) The date of increment will be determined on the basis of difference between basic pay drawn in previous scale and basic pay payable on promotion.

b) In case of officer having CAIIB qualification the date of increment will be determined on the basis of difference between reduced basic pay (after reduction of increment of CAIIB examination one each for JAIIB and CAIIB except in case where CAIIB qualification has been acquired after reaching the maximum in the scale) and basic pay payable in higher scale before adding increment/s for CAIIB qualification.

c) For removal of doubts, it is clarified that the preponment of increment as stated under this provision is applicable only for the purpose of regular increment but not for PQO or Stagnation Increments. For abundant clarify, it is also clarified that if an officer on his/her promotion is fitted at maximum (i.e., last stage) in the scale of pay of the promoted scale, then he/she is not eligible for preponement of increment under this provision. In other words, the benefit of preponement is not applicable for FPP/PQP/Stagnation Increment in the promoted scale.

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FITMENT CHART FOR OFFICERS PROMOTED FROM ONE SCALE TO ANOTHER ON OR AFTER 01.11.2012 (the pay scales under this revision are yet to be adopted for want of amendments from Govt/IBA but stands implemented on adhoc basis pending adoption of amendments) **:**

[Note : In respect of officers promoted with JAIIB(CAIIB-I)/CAIIB(CAIIB-II) qualifications, the below charts in this Annexure should be read with the fitment procedure enumerated in Para No.17.2(B) in preceding pages.]

A. PROMOTION FROM JMG SCALE – I TO MMG SCALE – II

STAGE NO.	PAY IN JMG SC-I	PAY IN MMG SC-II	DATE OF INCREMENT IN PROMOTED SCALE
1	23700	31705	Anniversary date of promotion to MMG Scale-II
2	24680	31705	Anniversary date of promotion to MMG Scale-II
3	25660	31705	Anniversary date of promotion to MMG Scale-II
4	26640	31705	Anniversary date of promotion to MMG Scale-II
5	27620	31705	Anniversary date of promotion to MMG Scale-II
6	28600	31705	Anniversary date of promotion to MMG Scale-II
7	29580	31705	Anniversary date of promotion to MMG Scale-II
8	30560	31705	Anniversary date of increment in JMG Scale - I
9	31705	32850	Anniversary date of increment in JMG Scale - I
10	32850	34160	Anniversary date of increment in JMG Scale - I
11	34160	35470	Anniversary date of increment in JMG Scale - I
12	35470	36780	Anniversary date of increment in JMG Scale - I
13	36780	38090	Anniversary date of increment in JMG Scale - I
14	38090	39400	Anniversary date of increment in JMG Scale - I
15	39400	40710	Anniversary date of increment in JMG Scale - I
16	40710	42020	Anniversary date of increment in JMG Scale - I
17	42020	43330	Anniversary date of increment in JMG Scale - I

Scale – I officers drawing increments in Scale II due to automatic switchover			
	43330	44640	Anniversary date of increment in JMG Scale - I
	44640	45950	Anniversary date of increment in JMG Scale - I
	45950	47260	Anniversary date of promotion to MMG Scale – II or the due date of 1st stagnation increment in JMG Scale-I whichever is earlier.
+1	47260	48570	Anniversary date of promotion to MMG Scale – II or the due date of 2nd stagnation increment in JMG Scale-I whichever is earlier.
+2	48570	50030	Anniversary date of promotion to MMG Scale – II or the due date of 3rd stagnation increment in JMG Scale-I whichever is earlier.
+3	50030	51490	Reached maximum
+4	51490	51490	Reached maximum

B. PROMOTION FROM MMG SCALE –II TO MMG SCALE – III

STAGE NO.	PAY IN MMG SC-II	PAY IN MMG SC-III	DATE OF INCREMENT IN PROMOTED SCALE
1	31705	42020	Anniversary date of promotion to MMG Scale-III
2	32850	42020	Anniversary date of promotion to MMG Scale-III
3	34160	42020	Anniversary date of promotion to MMG Scale-III
4	35470	42020	Anniversary date of promotion to MMG Scale-III
5	36780	42020	Anniversary date of promotion to MMG Scale-III
6	38090	42020	Anniversary date of promotion to MMG Scale-III
7	39400	42020	Anniversary date of promotion to MMG Scale-III
8	40710	42020	Anniversary date of increment in MMG Scale -II
9	42020	43330	Anniversary date of increment in MMG Scale -II
10	43330	44640	Anniversary date of increment in MMG Scale-II
11	44640	45950	Anniversary date of increment in MMG Scale-II
12	45950	47260	Anniversary date of increment in MMG Scale-II

Scale – II officers drawing increments in Scale III due to automatic switchover			
	47260	48570	Anniversary date of increment in JMG Scale - II
	48570	50030	Anniversary date of increment in JMG Scale - II
	50030	51490	Anniversary date of increment in JMG Scale - II
	51490	51490	Due date of 1st Stagnation increment
+1	52950	52950	2nd stagnation increment shall be sanctioned 3 years after receiving of the 1st stagnation increment either in MMG Scale – II or MMG Scale-III
+2	54410	54410	3rd stagnation increment shall be sanctioned 3 years after receiving of the 2nd stagnation increment either in MMG – II or MMG - III
+3	55870	55870	Next stagnation increment shall be sanctioned on the date, it was due in MMG-II
+4	57330	57330	Next stagnation increment shall be sanctioned on the date, it was due in MMG-II

C. PROMOTION FROM MMG SCALE –III TO SMG SCALE – IV

STAGE NO.	PAY IN MMG SC-III	PAY IN SMG SC-IV	DATE OF INCREMENT IN PROMOTED SCALE
1	42020	50030	Anniversary date of promotion to SMG Scale-IV
2	43330	50030	Anniversary date of promotion to SMG Scale-IV
3	44640	50030	Anniversary date of promotion to SMG Scale-IV
4	45950	50030	Anniversary date of promotion to SMG Scale-IV
5	47260	51490	Anniversary date of promotion to SMG Scale-IV
6	48570	52950	Anniversary date of promotion to SMG Scale-IV
7	50030	54410	Anniversary date of promotion to SMG Scale-IV
8	51490	55870	Anniversary date of promotion to SMG Scale –IV or due date of 1st stagnation increment in MMG Scale III – whichever is earlier.
+1	52950	57520	Anniversary date of promotion to SMG Scale –IV or due date of 2nd stagnation increment in MMG Scale III – whichever is earlier.
+2	54410	59170	Reached maximum

+3	55870	59170	Reached maximum
+4	57330	59170	Reached maximum
+5	58790	59170	Reached maximum

D. ROMOTION FROM SMG SCALE –IV TO SMG SCALE – V

STAGE NO.	PAY IN SMG SC-IV	PAY IN SMG SC-V	DATE OF INCREMENT IN PROMOTED SCALE
1	50030	59170	Anniversary date of promotion to SMG Scale-V
2	51490	59170	Anniversary date of promotion to SMG Scale-V
3	52950	59170	Anniversary date of promotion to SMG Scale-V
4	54410	59170	Anniversary date of promotion to SMG Scale-V
5	55870	60820	Anniversary date of promotion to SMG Scale-V
6	57520	62470	Anniversary date of promotion to SMG Scale-V
7	59170	64270	Anniversary date of promotion to SMG Scale-V
+1	60820	66070	Reached maximum

E. ROMOTION FROM SMG SCALE –V TO TEG SCALE – VI

STAGE NO.	PAY IN SMG SC-V	PAY IN TEG SC-VI	DATE OF INCREMENT IN PROMOTED SCALE
1	59170	68680	Anniversary date of promotion to TEG Scale-VI
2	60820	68680	Anniversary date of promotion to TEG Scale-VI
3	62470	68680	Anniversary date of promotion to TEG Scale-VI
4	64270	70640	Anniversary date of promotion to TEG Scale-VI
5	66070	72600	Anniversary date of promotion to TEG Scale-VI

F.ROMOTION FROM TEG SCALE –VI TO TEG SCALE – VII

STAGE NO.	PAY IN TEG SC-VI	PAY IN TEG SC-VII	DATE OF INCREMENT IN PROMOTED SCALE
1	68680	76520	Anniversary date of promotion to TEG Scale-VII
2	70640	76520	Anniversary date of promotion to TEG Scale-VII
3	72600	76520	Anniversary date of promotion to TEG Scale-VII
4	74560	78640	Anniversary date of promotion to TEG Scale-VII
5	76520	80760	Anniversary date of promotion to TEG Scale-VII

17.3 Administrative Clarification on FPP on promotion from one scale to another :

As per the clarification given by Indian Banks' Association (IBA), when an officer is promoted to a next cadre/scale after earning Fixed Personal Pay (FPP) in lower cadre/scale, then he/she would continue to draw the same amount of FPP in the promoted scale (except when the FPP is changed on account of wage revision) till such time he/she reaches the maximum in the promoted cadre/scale. On completion of stipulated one year at the maximum of the promoted cadre/scale, he/she shall be sanctioned FPP as applicable to the higher cadre/scale in which he/she is placed. This provision comes into effect from 20th October 2007 and benefits, if any, to past cases be passed on from the said date. (Ref. Circular Letter No.CO:HRD:IRP:2008-09:03 dated 2nd May 2008 & (CO:HRD:IRP:2008-09:37dated 18/03/2009).

It is clarified by Indian Banks' Association (IBA), "An officer staying in quarters when transferred to another place on promotin or otherwise, the quantum of FPP

will remain the same. The quantum of FPP will undergo change only when the officer completes one year after reaching the maximum of the promoted scale/grade. When such change in quantum of FPP takes place, the amount may be fixed based on whether the officer is staying in quarter or otherwise at that point of time."

(Staff Circular No 711 dated 26.10.2015)

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17.4 Competent Authority for confirming fixation of Basic Pay on Promotion shall be as under : (Ref. Staff Circular No.670 dt.26.05.2015) :

Fixation of salary of Officers, on promotion and approval thereof.	**<u>For Promotions upto Scale III in respect of Officers Posted at (upto Scale III) :</u>** **Regional Office & Branches (Small, Medium & Large) :** (i) Clerical to Officer (Scale I) & Promotions to Scale II – Fixation sheet to be prepared by Branch Manager (in respect of staff posted in Branches) and HRD Dept of Regional Office & to be approved by SM (HRD), RO. (ii) Promotions to Scale III – Fixation sheet to be prepared by Senior Manager (HRD), RO and to be approved by CM, RO/AGM, RO. **<u>VLBs/ELBs</u> :** (i) Clerical to Officer (Scale I) & Promotions to Scale II – Fixation sheet to be prepared by HRD Dept. of VLB/ELB and approved by In charge of Staff Dept (not below the rank of Senior Manager) of the concerned branch. (ii) Promotions to Scale III – Fixation sheet to be prepared by In charge of Staff Department of the concerned Branch and to be approved by the In charge of the Branch/CM of ELB. **<u>ZAO :</u>** Clerical to Officer (Scale I) and Promotions to Scale II & Scale III – Fixation sheet to be prepared by the officer handling Staff matter at ZAO and to be approved by Incharge of ZAO. **<u>Zonal Office:</u>** Clerical to Officer (Scale I) and Promotions to Scale II & Scale III – Fixation sheet to be prepared by the officer handling Staff matter at Zonal Office and to be approved by CM (HRD). **<u>Central Office :</u>** (i) Clerical to Officer (Scale I) & Promotions to Scale II

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	– Fixation sheet to be prepared by the CSD and approved by Senior Manager (CSD), CO. (ii) Promotions to Scale III – Fixation sheet to be prepared by Senior Manager (CSD) and to be approved by Chief Manager (CSD)/AGM, (CSD) CO. **For Promotions from Scale III to IV in respect of officers posted at :** (i) Regional Office/VLBs/ELBs – Fixation sheet to be prepared by Senior Manager (HRD) at R.O and to be approved by CM, RO/AGM, RO. (ii) Zonal Office – Fixation sheet to be prepared by the officer handling Staff matter at Zonal Office and to be approved by CM (HRD). (iii) Central Office – Fixation sheet to be prepared by Senior Manager (CSD) at C.O and to be approved by Chief Manager (CSD),/AGM, (CSD) CO. **For Promotions from Scale IV to V and above:** Fixation sheet to be prepared by Senior Manager (SAD), C.O and to be confirmed by GM, HRD, CO.

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Annexure - 9

FITMENT CHART ON PROMOTION FOR OFFICERS PROMOTED FROM ONE SCALE TO ANOTHER ON OR AFTER 01/04/1998 BUT UPTO 31.10.2002 :

[Note : The fitment procedure as stated in respect of officers promoted on or after 1.11.2002 is equally applicable to promotee (from one scale to another) promoted on or after 01.04.1998 with the corresponding change wherever necessary] :

A. PROMOTION FROM JMG SCALE I TO MMG SCALE II ;

Stage No.	Pay in JMG Scale I	Pay in MMG Scale II	Date of increment on promotion
1.	7100	9820	Anniversary date of promotion to Scale II
2.	7440	9820	-- do --
3.	7780	9820	-- do --
4.	8120	9820	-- do --
5.	8460	9820	-- do --
6.	8800	9820	-- do --
7.	9140	9820	-- do --
8.	9480	9820	Anniversary date of increment in Scale I
9.	9820	10160	-- do --
10	10160	10500	-- do --
11.	10500	10840	-- do --
12.	10840	11180	-- do --
13.	11180	11520	-- do --
14.	11520	11860	-- do --
15.	11860	12200	-- do --
16.	12200	12540	-- do --
17.	12540	12880	-- do --
Scale I Officers drawing increments in Scale II due to Automatic Switchover			
	12880	13220	Anniversary date of increment in Scale I
	13220	13560	-- do --
	13560	13900	Anniversary date of promotion to Scale II or the due date of first stagnation increment in Scale I whichever is earlier
+1	13900	14240	Anniversary date of promotion to Scale II or the due date of second stagnation increment in Scale I whichever is earlier.
+2	14240	14620	Anniversary date of promotion to Scale II.

B. PROMOTION FROM MMG SCALE II TO MMG SCALE III :

Stage No	Pay in MMG Scale II	Pay in MMG Scale III	Date of increment on promotion
1	9820	12540	Anniversary date of promotion to Scale III
2	10160	12540	-- do --
3	10500	12540	-- do --
4	10840	12540	-- do --
5	11180	12540	-- do --
6	11520	12540	-- do --
7	11860	12540	-- do --
8	12200	12540	Anniversary date of increment in Scale II

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9	12540	12880	-- do --
10	12880	13220	-- do --
11	13220	13560	-- do --
12	13560	13900	-- do --
Scale II officers drawing increments in Scale III due to automatic switchover			
	13900	14240	Anniversary date of increment in Scale II
	14240	14620	-- do --
	14620	15000	1st Stagnation increment shall be sanctioned on the usual due date i.e. after 3 years from the date of maximum.
	15000	15000	
+1	15380	15380	Second stagnation increment shall be sanctioned 3 years after receiving of the first stagnation increment or on 1/11/1994 whichever is later.

NOTE: IBA has clarified that, the officer in MMG Scale II (who has already completed more than three years after receipt of first stagnation increment before promotion to Scale III) on promotion to MMG Scale III may be released the second stagnation increment on the date of his promotion. (PD/PRS/CENT/B/582 A/1598 dt. 05.01.2000)

C. PROMOTION FROM SCALE III TO SCALE IV :

Stage No.	Pay in MMG Scale III	Pay in SMG Scale IV	Date of increment on promotion
1.	12540	13900	Anniversary date of promotion to Scale IV
2.	12880	13900	-- do --
3.	13220	13900	-- do --
4.	13560	13900	Anniversary date of increment in Scale III
5.	13900	14240	-- do --
6.	14240	14620	-- do --
7.	14620	15000	-- do --
8.	15000	15380	Anniversary date of promotion to Scale IV or due date of first stagnation increment in Scale III whichever is earlier.
+1	15380	15760	Anniversary date of promotion to Scale IV or due date of second stagnation increment in Scale III whichever is earlier.
+2	15760	16140	Reached maximum.

D. PROMOTION FROM SMG SCALE IV TO SMG SCALE V :

Stage No.	Pay in MMG Scale IV	Pay in SMG Scale V	Date of increment on promotion
1.	13900	16140	Anniversary date of promotion to Scale V
2.	14240	16140	-- do --
3.	14620	16140	-- do --
4.	15000	16140	-- do --
5.	15380	16140	-- do --
6.	15760	16140	Anniversary date of increment in Scale IV
7.	16140	16520	Anniversary date of promotion to Scale V

E. PROMOTION FROM SMG SCALE V TO TEG SCALE VI :

Stage	Pay in SMG	Pay in TEG	Date of increment on promotion

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No.	Scale V	Scale VI	
1.	16140	17660	Anniversary date of promotion to Scale VI
2.	16520	17660	-- do --
3.	16900	17660	-- do --
4.	17280	17660	Anniversary date of increment in Scale V
5.	17660	18080	Anniversary date of promotion to Scale VI

F. PROMOTION FROM TEG SCALE VI TO TEG SCALE VII :

Stage No	Pay in TEG Scale VI	Pay in TEG Scale VII	Date of increment on promotion
1.	17660	19340	Anniversary date of promotion to Scale VII
2.	18080	19340	-- do --
3.	18500	19340	-- do --
4.	18920	19340	-- do --
5.	19340	19760	-- do --

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REGULATION –18 : SENIORITY :

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

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

(3) Subject to the 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 and general officers join on the same date and if there is no system of maintaining separate seniority list for the different categories of officers, seniority in the common seniority list shall be determined on the basis of their date of birth.

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

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

Administrative clarification (Under Regulation 18) :

18.1 Seniority list of officers in respective scale shall be prepared on All India basis every year.

However, in respect of Scale I officers working in the Region including those working in the administrative offices (ZONAL OFFICE etc.), seniority list shall be prepared as on 1st January every year and circulated among all branches/offices within the Region for the purpose of placement of Branch Manager (Small), Dy.Manager (Medium Branch)/Incharge of Extension Counter. (Ref : CO/91-92/238 dt. 30/8/1991).

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REGULATION -19 : AGE OF RETIREMENT :

(1) The age of retirement of an officer employee shall be as determined by the board in accordance with the guideline 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 employee;

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

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

EXPLANATION

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

Provided that an officer employee whose date of birth is on the first day of a month shall retire from service on the afternoon of the last day of the preceding month on attaining the age of retirement.(CO:PRS:2000-01:103, dated 16/08/2000.)

(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.

The following guidelines are issued by the Government in terms of proviso to Regulation 19(1) of the Central Bank of India (Officers') Service Regulations, 1979.

On and from 22/5/1998 :

The age of retirement of an officer in the Bank shall be determined in accordance with the following conditions :-

a) The age of retirement of all officers will be 60 years.

b) Subject to the provision of the rules, every officer shall retire from the service on the afternoon of the last day of the month in which he attains the age of 60 years provided that the officer whose date of birth is 1st of the month, shall retire from the service on the afternoon of the last day of the preceding month on attaining the age of 60 years.

c) No extension shall be given to any officer beyond 60 years of age.

Administrative clarifications (Under Regulation 19) :

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

Where the date of birth of an officer is first day of the month he shall retire from the service of the Bank on the last day of the preceding month e.g. if date of birth of an officer is say 1st April, then he will retire on 31st March.

19.2 Rules for premature retirement **:**

a) The Special Committee/Special Committees would review the cases for premature retirement of those officers who have completed 55 years of age or have completed 30 years of service as an officer employee or otherwise whichever is earlier. The purpose of review is to identify the officers who are no longer fit to be continued in service in view of the deterioration in work; conduct or physical or mental health.

b) The constitution of Special Committee for deciding premature retirement of officers and the Competent Authority for retiring officers prematurely is as under :

Grades of officers	Special Committee	Competent Authority
For officers in the Grades of Junior Management Scale I and Middle Management Scales II and III.	If 4 General Managers are available then the Committee would constitute of 4 General Managers. In case the number of General Managers falls short of 4 then the committee should consist of at least 3 General Managers.	Managing Director
For officers in the grade of Senior Management Scale IV	Managing Director, Executive Director and a General Manager. In the event if there is no Executive Director then senior-most General Manager would be in the Committee along with Managing Director and other General Manager.	Board of Directors
For officers in the grade of Senior Management Scale V	Managing Director, RBI Director and Government Director. In	Board of Directors.

and for officers in Top Executive Grade Scale VI and VII	case RBI/Government Director is not available then any other Director.	

c) The Special Committee shall take into consideration the following criteria/guidelines while reviewing the cases for premature retirement of officers under Regulation 19(1).

19.3 Criteria :

a) Officers whose integrity is doubtful would be recommended for premature retirement.

b) Officers who are found to be ineffective/inefficient in performing their duties would be recommended for premature retirement. The basic consideration in identifying such officers would be fitness/competence/efficiency of the officer concerned to perform the duties of the post which he/she is holding.

c) Officers who are absent for long period from duties on grounds of ill health/sickness or otherwise absent when no leave is due to them may also be recommended for premature retirement.

19.4 Guidelines :

(a) The Special Committee/s would be required to specify the work effectiveness of the officer concerned, medical fitness together with leave report and the report on the integrity of the officer concerned. While entire service record of an officer would be considered at the time of review, no officer should ordinarily be retired on the grounds of ineffectiveness if his/her services during last three years has been found satisfactory or he/she is promoted during last 3 years and his/her performance in the higher post has been found satisfactory.

(b) Ordinarily no officer would be retired on the grounds of ineffectiveness if in any event he/she would be retiring on superannuation within a period of one year from the date of consideration of his/her case.

(c) The rules relating to premature retirement would not be used:

i) To retire an officer on the grounds of specific acts of misconduct as a shortcut of initiating formal disciplinary action

OR

ii) For reduction of surplus officers

OR

iii) As a measure of effecting general economy.

(d) In case where it is found that an officer is not keeping good health or is not in a position to give his best, the Bank may, in his sole discretion, call for medical report on the officer from Bank's doctor (or from the doctor nominated by the Bank for this purpose) and submit the same to the Special Committee for its consideration.

19.5 Procedure :

The procedure to be followed for premature retirement of officers under Regulation 19(1) of Central Bank of India (Officers') Service Regulations, 1979 would be as under :

(a) The Special Committee constituted for this purpose would review the cases for premature retirement under Regulation 19(1) twice in a year or at such intervals as may be decided by the Management from time to time.

(b) The Special Committee after reviewing such cases would submit its recommendations to the Competent Authority who would take into consideration the recommendations of the Special Committee and decide whether an officer is to be retired prematurely or not. If there is no such case a "Nil" report would be sent.

(c) If the Competent Authority decides to retire an officer prematurely, he would record that he has formed an opinion based on the confidential reports of the Bank and other relevant information in respect of the officer concerned that it is necessary to retire such officer in pursuance to the provisions of Regulation 19(1).

(d) The officer who is required to be retired prematurely under provisions of Regulation 19(1) would be served with a written notice of 3 months or he/she be paid an amount equivalent to 3 months salary / pay and allowances. The officer concerned shall retire on the last day of the month in which the notice period expires.

(e) Where an officer is advised about his/her premature retirement, he/she would also be informed that he/she may, if he/she so desires, make a representation against his/her premature retirement to the Special Committee itself within a period of 15 days from the date of receipt of the order for his/her premature retirement.

(f) On receipt of such representation, the Special Committee would consider such representation only on the grounds of new facts or new aspects that may be brought out by the concerned officer and in that event the Special Committee may, if thought fit, make fresh recommendations to the Competent Authority.

(g) If the representation of the officer concerned is not considered favourably by the Special Committee the officer would be advised in writing accordingly and thereafter the officer concerned would stand retired prematurely from the last day of the month in which the notice period expires as mentioned in the order of premature retirement issued to him/her earlier.

(h) If the representation of the officer concerned is considered favourably by the Special Committee, who has made fresh recommendations to the Competent Authority and if the Competent Authority has come to the conclusion that the order of premature retirement of the officer concerned was unjustified, the Competent Authority may, at its sole discretion order to reinstate such prematurely retired officer and the period from the date of premature retirement to the date of his reinstatement be treated as on duty or leave or otherwise as may be considered appropriate by the Competent Authority.

(i) On and from 26.05.2015, the competent Authority for deciding premature retirement of officers (after recommending by the Special Committees constituted under Regulation 19 of OSR) **shall be as under: (Staff Circular No. 670 dated 26.05.2015):**

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For deciding premature retirement of officers (after recommending by the Special Committees constituted under Reg.19 of OSR)	**<u>For officers upto Scale III</u> –** CMD **<u>For officers in Scale IV to VII</u> –** Board of Directors

19.6 Review of Cases:

The cases of officers would be reviewed by the Management only once at any time on or after completion of the stipulated age or length of service. In case where the officers concerned are due for retirement on superannuation within 1 year then their cases would not be reviewed during the last year of their services.

19.7 RULES REGARDING VOLUNTARY RETIREMENT OF OFFICERS UNDER PROVISO TO SUB REGULATION (1) OF REGULATION 19:

a) An officer employee of the Bank may be permitted to retire voluntarily from the service of the Bank at any time if he/she has completed 30 years of service as an officer or has attained the age of 55 years, whichever happens earlier, after giving the Bank 3 months', notice in writing.

b) The Competent Authority may reduce the period of 3 months notice or remit the requirement of notice entirely at his discretion.

c) The officer may withdraw the notice of voluntary retirement subsequently only with the prior approval of the Competent Authority, provided the request for such withdrawal is made before the expiry of the notice period. Subject to the rules laid down herein an officer employee who has served on the bank a notice of voluntary retirement shall retire on the last day of the month in which the notice period expires unless the Competent Authority issues an order to the contrary before the expiry of the period of notice.

d) Notwithstanding anything contained herein an officer employee shall not be permitted to voluntarily retire ;

(i) If disciplinary proceedings are pending or contemplated against him/her for the imposition of a major penalty and the Competent Authority having regard to the circumstances of the case is of the view that the imposition of penalty of removal or dismissal from the services would be warranted in his/her case where such proceedings are pending or contemplated against him/her in regard to his/her misconduct which in the opinion of the Competent Authority has resulted in or likely to result in monetary loss to the Bank.

<u>OR</u>

(ii) If criminal prosecutions are pending or contemplated against him/ her in a Court of Law.

e) An officer employee retiring voluntarily shall be entitled to all benefits as available under the normal retirement in accordance with the provisions of Central Bank of India (Officers') Service Regulations, 1979 including encashment of accumulated privilege leave as also all other terminal benefits.

f) An officer employee who has served the Bank with the notice of his intention of voluntary retirement from Bank's service may also apply, before the expiry of the notice, for the leave standing to his/her credit. The authority

competent to sanction his/her leave may grant him/her leave so applied and permit it to run concurrently with the period of notice. In no event, however the period of leave shall go beyond the date on which he/she stands to voluntarily retire.

g) The absence of any refusal to accept the voluntary retirement within the notice period of 3 months will be deemed as acceptance of the voluntary retirement and the retirement becomes effective from the date of expiry of the notice period. (Judgement of High Court Jabalpur in the matter of VRS application under Pension Regulations.)

An officer employee who has served on the bank a notice of voluntary retirement shall retire on the last day of the month in which the notice period expires unless the Competent Authority issues an order to the contrary before the expiry of the period of notice. It means that the refusal to grant permission for the Voluntary retirement should be conveyed in writing within the notice period given by the officer.

(Circular letter No. CO/HRD/IRP/2009-10/33 dated 2.02.2010)

h) On and from 26.05.2015, the competent Authority for acceptance of VRS under Regulation 19 of OSR shall be as under:

Acceptance of VRS of Officers under Reg. 19 of OSR.	**Officers upto Scale V: -**GM (HRD), C.O. **Officers in Scale VI & VII** – E.D. (Incharge of HRD).

(Staff Circular No. 670 dated 26.05.2015)

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REGULATION – 20 : TERMINATION OF SERVICE :

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

(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 and 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 herein above will affect the Bank's right to retire an officer employee under Regulation 19(1).

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

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

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

GUIDELINES – REGULATION 20(1)(a) :

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

(i) Decisions taken by the officer employee in his capacity as on officer employee has put the bank to monetary loss though no misconduct as such can be proved against him.

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

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

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

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

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

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

Ground rules for Regulation 20 (3) of the Officer's Service Regulations:

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

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

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- Reports from the vigilance department should be obtained to verify whether any enquiry/investigation is pending against the officer which is likely to result in disciplinary action being taken against the officer.

- Inspection reports pertaining to the retiring officer's work should be carefully examined to see if the officer has committed grave irregularities which may lead to criminal/departmental action against him, especially if the officer is working in a branch or dealing with operational matters.

- Check whether any other serious complaint is pending.

It should be ensured that all cases of irregularities, lapses, etc., alleged to have been committed by the officer are looked into one year before the retirement of the officer. There after, it should be ensured that disciplinary proceedings, if any, are initiated and completed well before the date of superannuation. In cases, where departmental proceedings are already pending, a time-bound programme should be drawn up to ensure that the proceedings are completed well before the date of superannuation.

The Chief Executive should once in a period of three months call for the list of officers against whom disciplinary proceedings are contemplated/pending and who are due to retire in the next two years and check the progress of the cases of these officers, and issue such directions as deemed necessary for expeditious disposal of the cases.

Three months before an officer is due for retirement the competent authority should once again check up with the vigilance department and obtain a fresh clearance from them. At this stage if fresh case is brought to the notice of the competent authority, he should immediately submit a report to the Chief Executive of the bank giving the details of the misconduct/irregularities that the officer is reported to have committed and also whether in his view departmental proceedings should be initiated. The Chief Executive should take a view regarding continuation of disciplinary proceedings beyond the date of superannuation as if the officer was in service, depending upon the gravity of the irregularities committed and sensitiveness of the case. If the Chief Executive is of the view that action should be taken against the officer even if it results in continuation of disciplinary proceedings beyond the date of superannuation, the officer should be immediately advised by a proper order and disciplinary authority should be ordered immediately to frame charges against him and prepare a time-bound programme for completion of disciplinary proceedings within the next six months.

In the case of officer against whom disciplinary proceedings have already been initiated, the disciplinary authority should examine the case three months before the officer is due for retirement and submit a note to the Chief Executive indicating whether the inquiry will be completed before the date of superannuation. In case proceedings are likely to continue beyond the normal date of superannuation, the officer should be informed by a proper order about the continuation of the enquiry proceedings, even though he would cease to be in service.

The cases of such officers against whom disciplinary proceedings will continue beyond superannuation should be put up to Board of Directors of the Bank for information/confirmation. A scrutiny will also have to be carried out in case of the officers who are under suspension at the time of their retirement. By a suitable order the officer should be advised about continuation of disciplinary proceedings upon his ceasing to be in bank's service on reaching superannuation. Whenever necessary CBI/Police Authority should be informed.

<u>Administrative clarifications under Regulation No.20</u> :

A) An officer, may be permitted to avail leave of any kind or the leave already sanctioned may not be revoked during the period of notice. However, such an officer can be refused leave on the grounds of exigencies of services provided such grounds are genuine.

The resignation of an officer cannot be accepted with immediate effect waiving / reducing the notice period unless otherwise requested for by him specifically as per law as he can withdraw his resignation even after such acceptance of it by the Bank at any time but before he is actually relieved from service. The leave if any availed by the member after submission of resignation may also be included for the purpose of counting of notice period and accordingly resignation of such an officer need not be delayed beyond the notice period to the extant of leave availed by him.

Provided that the Competent Authority may reduce the period of three months or remit the requirement of notice only at the specific request of the officer.

B*)* On and from 26.05.2015, the competent Authority for acceptance of application of Resignation from Bank's service and reducing/remitting the requirement period of notice shall be as under: (</u>**Staff Circular No. 670 dated 26.05.2015)

Acceptance of application of Resignation from Bank's service and reducing/remitting requirement period of notice	**<u>Officers upto Scale V:</u> -**GM (HRD), C.O. **<u>Officers in Scale VI & VII</u>** – E.D. (Incharge of HRD).

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CHAPTER V
ALLOWANCES

REGULATION – 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 four 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:-
- a) 0.67% of `pay' upto Rs.2500/-plus,
- b) 0.55% of `pay' above Rs.2500/- to Rs.4000/- plus.
- c) 0.33% of `pay' above Rs.4000/- to Rs.4260/- plus.
- d) 0.17% of `pay' above Rs.4260/-

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' upto Rs.4800/- plus.
- b) 0.29% of `pay' above Rs.4800/- to Rs.7700/- plus.
- c) 0.17% of `pay' above Rs.7700/- to Rs.8200/- plus.
- d) 0.09% of `pay' above Rs.8200/-

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

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 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.

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'.

Administrative Clarification:

Extract from the Joint Note dated 27.04.2010 (yet to be adopted for want of amendments from Govt/IBA but stands implemented on adhoc basis pending adoption of amendments) in respect of Scales of Pay of Officers w.e.f 01.11.2007:

Dearness Allowance :

On and from 1.11.2007, Dearness Allowance shall be payable for every rise or fall of four points over 2836 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960=100 at 0.15% of Pay.

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Administrative Clarification:

Extract from the Joint Note dated 25.05.2015 (yet to be adopted for want of amendments from Govt/IBA but stands implemented on adhoc basis pending adoption of amendments) in respect of Scales of Pay of Officers w.e.f 01.11.2012:

Dearness Allowance :

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

REGULATION – 22 : HOUSE RENT ALLOWANCE :

(1)(a) On and from 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.

(1)(b) Where an officer is not provided any residential accommodation by the Bank he shall be eligible on and from 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 & Project Area Centres in Group 'A'	9% of the pay per month.
(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) above, 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.

(b) where an officer is not provided any residential accommodation by the bank, he shall be eligible on and from 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 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 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.

(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'.

Administrative Clarifications (under Regulation 22) :

22.1 Where an officer is not provided with the residential accommodation by the Bank and produces rent receipt, he shall be eligible for House Rent Allowance being a sum equivalent to the excess of the actual rent paid by him for his residential

accommodation over what is mentioned in Reg 22(2)(a) or 150% of HRA payable as stated in col. No. II above whichever is lower.

22.2 The satisfactory evidence of actual rent paid by an officer will be one of the following:

(i) Actual rent receipt

(ii) Where the rent is paid by cheque to landlord and the landlord is reluctant to part with a rent receipt the cheque itself will be treated as evidence provided :-

(a) the cheque is drawn on the Bank account where the officer is working.

(b) Statement/declaration is submitted giving details of –
- Cheque number
- Date of Cheque
- Cheque drawn in favour of landlord/lady
- Amount of Cheque
- Cheque represents the rent of which month.

(iii) Where the officer is staying in a lodge/as paying guest, then the receipt of such lodge/paying guest receipt which will be restricted to lodging charges only.

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22.3 The evidence of actual rent paid by the officer as mentioned above should be obtained regularly and verified by the office. Such evidence should be kept on the record in the file of individual officer and thereafter such evidences should be verified at least once in six months or earlier, if warranted. The evidences produced by the officer at different time intervals should be verified and held on record.

22.4 Where both husband and wife are officers of the Bank (either in our Bank or other Bank), then only one of them, at their choice, will be eligible for House Rent Allowance in terms of Regulation 22(2) or 22(3) and spouse will be eligible for minimum HRA admissible to him/her.

22.5 On and from 1st March 2004, the officers who, being retained in the same zone on promotion, but are posted to Rural/Semi-urban stint on post-promotion criteria, are also eligible for House rent Allowance (HRA) on capital cost basis in case their family has been staying in their own house at the erstwhile center till completion of such stint, whereafter the facility should be discontinued irrespective of the fact that the member is still continuing there at. Needless to state that in such cases, the HRA shall be paid to the extent as applicable to the place of posting by treating as if the own house is located at the place of working. Upon withdrawal of the facility of HRA at erstwhile center, they shall be eligible for rent reimbursement facility/HRA, as the case may be, only at the place of posting.

It should be noted that mere allowing this facility to such officers will not confer any right on the concerned officer to claim his/her transfer back to his/her parent Region upon completion of the requisite period of Rural/Semi-urban stint.

(CO:PRS:2003:184: dated 19/02/2004)

22.6 Where an officer drawing House Rent Allowance becomes eligible to be provided with residential accommodation by the Bank, the House Rent Allowance will cease to be payable to him from the date of occupation of such residential accommodation within the permissible rent ceiling. However, such an officer will be required to pay every month an amount equal to the prescribed percentage of pay in the first stage of Scale in which he/she is placed or the standard rent, whichever is lower, to the Bank for such residential accommodation which will be recovered from monthly salary and allowances payable to him/her.

22.7 Where an officer is staying in the house belonging to spouse or in the joint name with the spouse or owned by kith and kin viz. father, mother, wife and dependent children and where rent is actually paid then the House Rent Allowance as admissible under Regulation 22(2) to such officer may be paid on the basis of the rent receipt produced by him. In all such cases Regional/Zonal Offices should satisfy themselves to the fact that the house really belongs to the spouse or parents or dependent children as the case may be of the officer and that the officer is actually staying in such house and is paying the rent.

22.8 Alternately, it is open to an officer residing in the house owned by the spouse or father and/or dependent children to seek reimbursement of house rent allowance as provided in the Regulation 22(3) treating as if the house is owned by him.

However, where an officer is not able to produce the evidence of capital cost as provided in Regulation 22 (3) he may be paid normal HRA as per Reg.22(1) subject to the conditions as mentioned in para 22.1 above.

22.9 House Rent Allowance will be payable to an officer at the rate applicable to the place of his posting, and not on the basis of the place where he has been allowed to keep his family.

Accordingly, on and from 01-12-1999, where the Officers are permitted to keep their family at a center other than the place of posting, if the concerned officer desires to claim HRA in terms of Reg.22 (2) or Reg.22(3) of OSR at the centre where the family is kept, HRA will be allowed as applicable to the place of working/posting. (CO:PRS:99-2000:215 dated 20/12/1999). Needless to state that in such cases, the HRA shall be paid to the extent as applicable to the place of posting by treating as if the own house is located at the place of working. (Cir No.CO:PRS:2003-04:184 dated 19.2.2004).

22.10 Where an officer has been promoted from one grade/scale to another grade/scale and has been given monetary benefit with backdated seniority, he will be eligible for payment of house rent allowance on the basis of revised basic pay.

22.11 Under the revised census figures of 2011 which came into being w.e.f 01.03.2011, the definition of Major 'A' cities and Area-I places for payment of HRA is as under : (Staff Cir No.697, dated 07.09.2015).

(i) Major `A' class will mean cities or places with population more than 45 lakhs which have been so notified by the Central Government from time to time. For the present the following are the Major A class cities :

Mumbai, Kolkata, Delhi, Chennai, Hyderabad, Ahmedabad, Bangaluru, Pune & Surat.

(ii) Area I : Places with population of more than 12 lacs and below 45 lakhs viz., Nagpur, Kanpur, Jaipur, Lucknow, Agra, Vadodra, Bhopal, Coimbatore, Indore Kochi, Ludhiana, Madurai, Patna, Varanasi, Visakhapatnam,

Vijaywada, Rajkot, Faridabad, Srinagar, Jamshedpur, Kozhikode, Thrissur, Malappuram, Thiruvananthapuram, Kannur, Jabalpur, Nashik, Vasai-Virar City, Meerut, Allahabad, Ghaziabad & Asansol.

Note:

(a) On and from 01.03.2011, population as per census of 2011 shall be taken as basis for the above purpose. (Ref. Staff Cir No.697, dated 07.09.2015).

For detailed list of places falling under the categories – (i) Places with population of below 5 lacs (ii) Places with population of over 5 lacs and below 12 lacs (iii) Places with population over 12 lacs and below 45 lacs and (iv) Major `A' class cities or places with population more than 45 lacs, as per this census of 2011, as received from Indian Banks' Association (IBA), please refer our aforesaid circular dated 07.09.2015.

(b) Indian Banks' Association (IBA) informed during 2006 that the Personnel Committee of the Association, in its meeting held on 1st December, 2006, reviewed the special treatment being given to certain places for the payment of HRA, CCA and Halting Allowance. The Committee decided that henceforth payment of HRA, CCA and Halting Allowance to employees (both officers and workmen) posted anywhere in India shall be strictly in accordance with the provisions of Bipartite Settlement / Officers' Service Regulations, i.e., with reference to population figures per Census. The Committee further decided that in places which are contiguous to major cities, payment of HRA and CCA at par with such major cities shall be made only if a particular place or center falls within the urban agglomeration of the major city. In places falling outside the urban agglomeration, payment of HRA and CCA shall be in accordance with the classification of such places as per Census. The only exception to the above general principle shall be Gurgaon (Haryana), treated at par with Delhi for all purposes, in view of the Bipartite Settlement dated 16.07.1991.

Accordingly, in our Bank, the said clarification of IBA has been given effect to from October 2007 and the concerned Zones have been advised accordingly.

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

House Rent Allowance / City Compensatory Allowance are payable on the basis of the population figures published as per latest Census Report only, which at present is 2011 Census Report. The population of the place / urban agglomeration as available during `mid-census' period is not be taken for the purpose of HRA/CCA. However, if the respective Government issues a notification regarding formation of new Urban Agglomeration, inclusion of additional areas in the existing urban agglomeration, such notification may be considered for change in the rates of HRA/CCA. However, nothing short of Government notifications in this regard should be relied upon.

In case of Government's notification regarding formation of new Urban Agglomeration, inclusion of additional areas in the existing agglomeration areas, such notification shall be considered for change in the rates of HRA/CCA, upon verifying the correctness of the certificate.

On and from 26.05.2015, the competent Authority for considering revision in HRA/CCA payable to staff on account of reclassification of Centres as per the terms/conditions laid down therefor shall be as under: (Staff Circular No. 670 dated 26.05.2015)

Considering revision in HRA/CCA payable to staff on account of reclassification of Centres as per the terms/conditions laid down therefor.	**In respect of all Officers irrespective of cadre or scale working at :** (i) RO & Branches – CM, RO (ii) Zonal Office – CM(HRD), ZO (iii) Central Office – CM(CSD)/ AGM(CSD),CO

22.12 **Definition of 'Capital Cost' for the purpose of payment of HRA as per Reg.22(3) & Competent Authority therefor :**

Capital Cost means Cost of Construction or purchase of the House or part thereof or flat on outright purchase basis which shall also include cost of land and expenses incurred on repairs, alterations/modifications etc. but excluding white-wash or painting. Request for enhancement of HRA on account of additional cost shall be considered only once a year based on the evidence to be produced by the concerned officer.

Evidence: Sale Deed OR Agreement with Builder/Receipt with Builder,OR Certificate from Licenced Valuer,OR Certificate from Cooperative Society OR any proof acceptable to the Bank.

Officers are eligible to claim HRA on capital cost basis for their own house/flat being under his/her occupation, from the date of occupation. However, if the officer applies for the same belatedly, then, it will be paid from the date of application and no arrears will be paid for the period from the date of occupation to the date of application.

On and from 26.05.2015, the competent Authority for approval of HRA to officers seeking quantum on Capital Cost Basis for their own house/flat under the prescribed rules shall be as under: (Staff Circular No. 670 dated 26.05.2015) :

Approval of HRA to Officers seeking quantum on Capital Cost Basis for their own house/flat under the prescribed rules.	**Officers working in :** ELB/VLB – Incharge (not below the rank of Sr. Manager) of Staff Dept. of the concerned branch. (i) Other Branches & Regional Office – SM (HRD), R.O (ii) ZAO – CM, ZAO in his absence Incharge of ZAO. (iii) Zonal Office – SM (HRD), ZO (iv) Central Office – Senior Manager (CSD), CO

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22.13 Proforma/Methodology for Computation of HRA payable to officers who reside in their own accommodation under Regulation 22(3) (in respect of an illustrious case in terms of pay scales applicable as on 01.11.2012).

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01. Scale
01. Basic Pay
02. Place & Area of work
03. Capital cost of flat / house
04. Annual Municipal Tax
05. Annual Rental Value
06. 12% of the Capital Cost
07. 12% of the Capital Cost + Annual Municipal Tax
08. $1/12^{th}$ of Col.(08)
09. $1/12^{th}$ of Col.(06)
10. Higher of Cols. (09) and (10)
11. Col. (11) less 0.75% of initial B.P. in the scale
12. Max. HRA payable i.e. 150% of (9% / 8% / 7%, as the case may be) of the B.P.
13. Lower of columns (12) and (13)
14. 9%, 8%, 7%, as the case may be of B.P.
15. HRA payable to officer is higher of cols (14) and (15)

22.14 Proforma/ Methodology for computation of HRA under Reg.22(2) for officers who reside in a rented house and produce rent receipt (in respect of an illustrious case in terms of pay scales applicable as on 01.11.2012).

01. Scale
02. Basic Pay
03. Place & Area of Work
04. Actual Rent paid for the month
05. Col.(4) less 0.75% of initial B.P. in the scale
06. 150% of (9% / 8% / 7%, as the case may be) of B.P.
07. Lower of columns (5) and (6)
08. 9% / 8% / 7%, as the case may be of B.P.
09. HRA payable to officer is higher of cols (7) and (8).

22.15 Officers whose spouse has been provided accommodation by our Bank can claim eligible HRA in terms of the Regulation without reference to the rent actually paid as the concept of claiming HRA "on certificate basis" is no more operative. (Ref. Circular CO/90-91/286 dated 23.9.1990)

22.16 Eligible officers posted under rural, semi-urban stint, officers posted to Bihar/Jharkhand / North Eastern Region (Assam, Meghalaya, Mizoram, Manipur, Arunachal Pradesh, Nagaland, Tripura and Sikkim (Sikkim added on and from 26.9.2007), would be entitled to retain the accommodation at the earlier place of posting / anywhere in India as the case may be. Likewise, Internal Auditors, Senior Internal Auditors, Chief Internal Auditors, Godown Inspectors, Officers posted from one Zone to another Zone to work as Internal Auditors in RRBs are eligible to keep their family anywhere in India. As regards to officers posted/transferred to Bihar/Jharkhand State, they can avail this facility on their transfer within such States as well. However, such officers (as stated above) are required to vacate the Bank's quarters/leased accommodation, (if they are staying in the same at the erstwhile place) and are permitted to avail Rent

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Reimbursement facility at the erstwhile place of posting/anywhere in India, as the case may be.
(CO:PRS:POL:84/595 dated 10/12/84, CO:88:93 dt. 27/2/88, CO/PRS/POL/86/548 dated 30.9.86, CO:88:637 dated 26/12/88, Staff Circular No.146 dated 4th March 2008).

However, the officers posted in North Eastern Region can continue to keep their families in bank's quarters provided at the erstwhile station/anywhere in India, during the tenure thereat. (Staff Ciruclar No. 318 dated 24.09.2010)

22.16 (a) Clarification :

(i) As per the clarification of Indian Banks' Association, the Adhoc & temporary incentive (which also includes the facility to keep the family anywhere in India) are also applicable in respect of both, the existing officers trasferrred/posted from other Regions to North Eastern Regions as well as, directly recruited officers belonging to other regions but are posted on their first appointment directly to North Eastern Region. (Letter No.CO:HRD:IRP:BM:2009-10:1437 & 1438 both dated 20th January 2010 addressed to Zonal Office, Kolkata & Guwahati, respectively).

(ii) As far as officers directly recruited and posted to Bihar State & Jharkhand State on their first posting is concerned, the above facility is not applicable to them. However, on their next transfer within Bihar/Jharkhand State, they can avail the above facility.

22.17 Eligible officers who are permitted to retain their family at a place other than the place of posting and decide to keep the family in the accommodation owned by them or in a rented accommodation, House Rent Allowance will be paid under Regulation 22(3) or 22(2) as the case may be as is being allowed to Internal Auditors in terms of our Circular CO/PRS/POL/80/646 dated 1.11.80 and Godown inspectors from 1.11.93 in terms of Circular CO:93-94:367 dt. 3.12.93. Officers posted to North Eastern Region will also be extended this facility. (Ref. CO Circular CO:90-91:466 dated 19.12.1990.)

Where an officer produces rent receipt the HRA payable to him shall be the actual rent paid by him for his residential accommodation in excess over certain % of the pay in the first stage of his scale of pay in which he is placed (as prescruibed at the relevant point of time under the Regulaion) or 150% of the HRA payable otherwise, whichever is lower.

22.18 DETERMINATION OF STANDARD RENT : (The provision is related to Regulation 25. However it is repeated under Regulation 22, for ready reference) :

As per the guidelines of Govt/IBA, on and from 1/12/2005, the procedure for calculation of Standard Rent in respect of accommodation owned by the Bank and provided to officers which will be calculated at flat rate based on the living area of the accommodation and uniformly applicable throughout India, will be as under :

	Range of living area (in sq. mt.)	Revised Standard Rent (Rs.)
1.	Upto 50	183
2.	51 to 60	241
3.	61 to 75	279
4.	76 to 90	387
5.	91 to 105	520

6.	106 to 120	632
7.	121 to 150	773
8.	151 to 180	924
9	181 to 225	1,087
10.	226 to 300	1,557
11.	301 to 400	1,924
12.	401 to 550	2,290
13.	Beyond 550	2,672

Note: 1 sq.mt = 10.76 sq.ft.

The 'living area' will be determined on the following basis :

MAIN BUILDING :

(a) Rooms, Kitchen, Bath, Latrine, Store and enclosed verandah : 100% of the floor area

(b) Verandah, Corridors and Barasati : 25% of the floor area

(c) Porch : 12 ½% of the floor area

(d) Court-yard Pucca : 5% of the floor area

OUT HOUSE :

(a) Rooms : 25% of the floor area

(b) Verandah : 12 ½% of the floor area

For servant quarters and garages, allotted independent of the regular accommodation, the following flat rates will be recovered :

(a) Servants Quarter : Rs.36 per month
(b) Garages : Rs.22 per month

(CO:HRD:IRP:2005:06:42 dated 24/01/2006)

Administrative Clarification:

Extract from the Joint Note dated 27.04.2010 (yet to be adopted for want of amendments from Govt/IBA but stands implemented on adhoc basis pending adoption of amendments) in respect of Scales of Pay of Officers w.e.f 01.11.2007:

House Rent Allowance :

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

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

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excess over 1.2% of Pay in the first stage of the Scale of Pay in which he/she is placed with a maximum of 150% of the House Rent Allowance payable as per aforesaid rates mentioned in Column II above.

Note:

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

Administrative Clarification:

Extract from the Joint Note dated 25.05.2015 (yet to be adopted for want of amendments from Govt/IBA but stands implemented on adhoc basis pending adoption of amendments) in respect of Scales of Pay of Officers w.e.f 01.11.2012:

House Rent Allowance :

	I	II
i)	Major "A" Class Cities and Project Area Centres in Group A	9% of Pay
ii)	Other places in Area I and Project Area Centres in Group B and State of Goa.	8% of Pay
iii)	Other places	7% of Pay

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Provided that if an officer produces a rent receipt, the House Rent Allowance payable to him/her shall be the actual rent paid by him/her for 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 aforesaid rates mentioned in Column II above.

Note:

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

REGULATION – 23 : OTHER ALLOWANCES :

REGULATION – 23 (1): CITY COMPENSATORY ALLOWANCE:

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

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Administrative Clarifications [under Regulation 23(1)] :

23(1).1 As stated in Regulation 22, the Area I- Places stated under this regulation shall be the list of places with a population of more than 12 lakhs. As per the census of 2011 which came into being w.e.f 01.03.2011, the list of Area I centres for the purpose of payment of City Compensatory Allowance (CCA) under 23(i)(a) above, shall be as under :

Mumbai, Kolkata, Chennai, Delhi, Hyderabad, Ahmedabad, Bangaluru, Pune, Nagpur, Kanpur, Jaipur, Surat, Lucknow, Agra, Vadodra, Bhopal, Coimbatore, Indore, Kochi, Ludhiana, Madurai, Patna, Varanasi, Visakhapatnam, **Vijaywada, Rajkot, Faridabad, Srinagar, Jamshedpur, Kozhikode, Thrissur, Malappuram, Thiruvananthapuram, Kannur, Jabalpur, Nashik, Vasai-Virar City, Meerut, Allahabad, Ghaziabad & Asansol.**

It is clarified that higher CCA as per Reg.23(a) above shall be paid at the above centres and also in the State of Goa.

23(1).2 Places falling under Reg.23(i)(b) above are as under as per the census 2011 :

(a) Places with population of 5 lacs and over & State Capitals and Chandigarh, Puducherry & Port Blair *(as per Census 2011)* (Staff Circular No.697 dt.07.09.2015) :

S.No.	Place
1	Vijayawada [AP]
2	Warangal [AP]
3	Guntur [AP]
4	**Nellore [AP]**
5	Guwahati [Assam]
6	Chandigarh

7	Durg-Bhilainagar [Chhattisgarh]
8	Raipur [Chhattisgarh]
9	Jamnagar [Gujarat]
10	Bhavnagar [Gujarat]
11	**Gurgaon [Haryana]**
12	Jammu [J & K]
13	Dhanbad [Jharkhand]
14	Ranchi [Jharkhand]
15	**Bokaro Steel City [Jharkhand]**
16	Belgaum [Karnataka]
17	Hubli-Dharwad [Karnataka]
18	Mangalore [Karnataka]
19	Mysore [Karnataka]
20	**Gulbarga [Karnataka]**
21	**Kollam [Kerala]**
22	Gwalior [MP]
23	**Ujjain [M.P]**
24	Amravati [Maharashtra]
25	Aurangabad [Maharashtra]
26	**Malegaon [Maharashtra]**
27	**Nanded Waghala [Maharashtra]**
28	**Sangli [Maharashtra]**
29	Bhiwandi [Maharashtra]
30	Solapur [Maharashtra]
31	Kolhapur [Maharashtra]
32	Cuttack [Orissa]
33	Bhubaseswar [Orissa]
34	**Raurkela [Orissa]**
35	Pondicherry
36	Amritsar [Punjab]
37	Jalandhar [Punjab]
38	Bikaner [Rajasthan]
39	Jodhpur [Rajasthan]
40	Kota [Rajasthan]
41	**Ajmer [Rajasthan]**
42	Salem [Tamil Nadu]
43	Tiruppur [Tamil Nadu]
44	Tiruchirappalli [Tamil Nadu]
45	**Erode [Tamil Nadu]**
46	Dehradun [Uttaranchal]
47	Moradabad [UP]
48	Aligarh [UP]
49	Bareilly [UP]
50	Gorakhpur [UP]
51	**Saharanpur [UP]**
52	**Noida [UP]**
53	**Firozabad [UP]**
54	**Jhansi [UP]**
55	**Siliguri [WB]**
56	**Durgapur [WB]**

Note : No CCA shall be payable at centers /places with population below 5 lacs.

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23(1).3 City Compensatory Allowance will be payable to an officer at the rate applicable to the place of posting.

23(1).4 Where an officer is transferred from CCA Centre to Non-CCA center or from higher CCA center to lower CCA center, the amount of CCA earlier drawn by him would not be protected.

23(1).5 Where an officer is transferred either on temporary or permanent basis from CCA center to Non-CCA center, then he would not be eligible for CCA earlier drawn by him.

23(1).6 Where an officer is transferred either on temporary or permanent basis from a Non-CCA center to a CCA center, then he would be eligible to draw CCA as applicable to that center. (Reiterated in our Circular letter to ZOs CO:PRS:IRP:2000-01:82 dated 21/22.12.2000).

23(1).7 Indian Banks' Association (IBA) informed during 2006 that the Personnel Committee of the Association, in its meeting held on 1st December, 2006, reviewed the special treatment being given to certain places for the payment of HRA, CCA and Halting Allowance. The Committee decided that henceforth payment of HRA, CCA and Halting Allowance to employees (both officers and workmen) posted anywhere in India shall be strictly in accordance with the provisions of Bipartite Settlement / Officers' Service Regulations, i.e., with reference to population figures per Census. The Committee further decided that in places which are contiguous to major cities, payment of HRA and CCA at par with such major cities shall be made only if a particular place or center falls within the urban agglomeration of the major city. In places falling outside the urban agglomeration, payment of HRA and CCA shall be in accordance with the classification of such places per Census. The only exception to the above general principle shall be Gurgaon (Haryana), treated at par with Delhi for all purposes, in view of the Bipartite Settlement dated 16.07.1991.

Accordingly, in our Bank, the said clarification of IBA has been given effect to from October 2007 and the concerned Zones have been advised accordingly.

Administrative Clarification:

Extract from the Joint Note dated 27.04.2010 (yet to be adopted for want of amendments from Govt/IBA but stands implemented on adhoc basis pending adoption of amendments) in respect of Scales of Pay of Officers w.e.f 01.11.2007:

City Compensatory Allowance : (w.e.f 1.11.2007) :

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

Administrative Clarification:

Extract from the Joint Note dated 25.05.2015 (yet to be adopted for want of amendments from Govt/IBA but stands implemented on adhoc basis pending adoption of amendments) in respect of Scales of Pay of Officers w.e.f 01.11.2012:

City Compensatory Allowance : (w.e.f 1.11.2012) :

	Area	**Rate**	**Maximum Amount**
(i)	Places in Area 1 and in the State of Goa	4% of Basic Pay	Rs.870/- p.m.
(ii)	Places with population of five lakhs and over and State Capitals and Chandigarh, Pondicherry and Port Blair	3% of Basic Pay	Rs.600/- p.m.

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REGULATION – 23(2): SPECIAL AREA ALLOWANCE :

On and from the 1st day of Novembar, 2002 the rates of special area allowance shall be as specified in the Schedule to these regulation.

Special Area Allowance (w.e.f 1.11.2012) :

(Note : These guidelines are relating to the pay scales under the Joint Note dated 25.05.2015 under the revised pay scales which are yet to be adopted for want of amendments from Govt/IBA. These have been implemented on adhoc basis pending adoption by the Board. Hence, the guidelines relating to pre-revised scales are not mentioned and the revised guidelines are reproduced hereunder) :

With effect from 1.11.2012 Special Area Allowance may be paid to the Officer Employees at places indicated in Column 1 below and at the rates indicated in Column 2 till such time they are withdrawn or modified either wholly or partially.

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

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Sr. No.	Area	Allowances (Rs.)	
		Pay below 24,000/-	Pay above Rs.24,000/-
(1)	(2)	(3)	(4)
1.	**Mizoram** a) Chimptuipui District and areas beyond 25 kms. from Lunglei Town in Lunglei District.	2000	2600
	b) Entire Lunglei District excluding areas beyond 25 kms. from Lunglei town.	1600	2100
	c) Entire Aizawl District	1200	1500
2.	**Nagaland**	1600	2100
3.	**Andaman & Nicobar Islands** a) North Andaman, Middle Andamans, Little Andaman, Nicobar & Narcondum Islands	2000	2600
	b) South Andaman (including Port Blair)	1600	2100
4.	**Sikkim**	2000	2600
5.	**Lakshadweep Islands**	2000	2600
6.	**Assam**	320	400
7.	**Meghalaya**	320	400
8.	**Tripura** a) Difficult areas of Tripura	1600	2100
	b) Throughout Tripura except difficult areas.	1200	1500
9.	**Manipur**	1200	1500
10.	**Arunachal Pradesh** a) Difficult areas of Arunachal Pradesh	2000	2600
	b) Throughout Arunachal Pradesh other than difficult areas.	1600	2100
11.	**Jammu & Kashmir** 1) Kathua District: Niabat Bani, Lohi, Malhar and Machhodi	2000	2600
	2) Udhampur District: a) Dudu Basantgarh, Lander Bhamag Illaqa, other than those included in Part 2(b).	2000	2600
	b) Areas upto Goel from Kamban Side and areas upto Arnas from Keasi side in Tehsil Mohre.	1600	2100

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Sr. No.	Area	Allowances (Rs.)	
		Pay below Rs. 24,000/-	Pay above Rs. 24,000/-
(1)	**(2)**	**(3)**	**(4)**
	3) Doda District: Illaquas of Padder and Niabat Nowgam in Kishtwar Tehsil	2000	2600
	4) Leh District: All places in the District	2000	2600
	5) Barmulla District a) Entire Gurez-Nirabat, Tangdar Sub-Division and Keran Illaqua	2000	2600
	b) Matchill	1600	2100
	6) Poonch and Rajouri District: Areas in Poonch and Rajouri District excluding the towns of Poonch and Rajouri and Sunderbani and other urban areas in the two Districts	1200	1500
	7) Areas not included in (1) to (6) above, but which are within the distance of 8 kms. from the line of Actual Control or at places which may be declared as qualifying for border allowance from time-to-time by the State Government for their own staff.	1200	1500
12.	**Himachal Pradesh** (1) Chamba District (a) Pangi Tehsil, Bharmour Tehsil, Panchayats : Badgaun, Bajol, Deol Kugti, Nayagam and Tundah, Villages: Ghatu of Gram Panchayat Jagat, Kanarsi of Gram Panchayat Chauhata	2000	2600
	(b) Bharmour Tehsil, excluding Panchayats and Villages included in (a) above.	1600	2100
	(c) Jhandru Panchayat in Bhatiyat Tehsil,Churah Tehsil, Dalhousie Town (including Banikhet proper).	1200	1500
	(2) Kinnaur District: a) Asrang, Chitkul and Hango Kuno/ Charang Panchayats, 15/ 20 Area comprising the Gram Panchayats of Chhota Khamba, Nathpa and Rupi, Pooh Sub-Division, excluding the Panchayat Areas specified above.	2000	2600
	b) Entire District other than Areas included in (a) above.	1600	2100

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Sr. No.	Area	Allowances (Rs.)	
		Pay below Rs.24,000/-	Pay above Rs. 24,000/-
(1)	(2)	(3)	(4)
	(3) Kullu District: a) 15/20 Area of Nirmand Tehsil, comprising the Gram Panchayats of Kharga, Kushwar and Sarga	2000	2600
	b) Outer-Saraj (excluding villages of Jakat-Khana and Burrow in Nirmand Tehsil) and entire District excluding outer Seraj area and pargana of Pandrabis but including villages Jagat-Khana and Burrow of Tehsil Nirmand).	1200	1500
	(4) Lahaul and Spiti District: Entire area of Lahaul and Spiti	2000	2600
	(5) Shimla District: a) 15/20 area of Rampur Tehsil comprising of Panchayats of Koot, Labana-Sadana, Sarpara and Chadi-Branda.	2000	2600
	b) Dora-Kawar Tehsil, Gram Panchayat of Darkali in Rampur, Kashapath Tehsil and Munish, Ghori Chaibis of Pargana Sarahan.	1600	2100
	c) Chopal Tehsil and Ghoris, Panjgaon, Patsnau, Naubis and Teen Koti of Pargana Sarahan, Deothi Gram Panchayat of Taklesh Area, Pargana Barabis, Kasba Rampur and Ghori Nog of Pargana Rampur of Rampur Tehsil, Simla Town and its suburbs (Dhalli, Jatog, Kasumpti, Mashobra, Taradevi and Tutu).	1200	1500
	(6) Kangra District: a) Areas of Bara Bhangal and Chhota Bhangal	1600	2100
	b) Dharamshala Town of Kangra District and the following offices located outside the Municipal limits but included in Dharamshala Town-Women's ITI, Dari, Mechanical Workshop, Ramnagar, Child Welfare and Town and Country Planning Offices, Sakoh, CRSF Office at lower Sakoh, Kangra Milk Supply Scheme, Dugiar, HRTC Workshop, Sadher, Zonal Malaria Office, Dari, Forest Corporation Office, Shamnagar, Tea Factory, Dari, I.P.H. Sub-Division, Dan, Settlement Office, Shamnagar, Hinwa Project, Shamnagar. Palampur Town of Kangra District including	1200	1500

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Sr. No.	Area	Allowances (Rs.)	
		Pay below Rs. 24,000/-	Pay above Rs. 24,000/-
(1)	(2)	(3)	(4)
	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 Offlce/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 Joginderngar Tehsil, Panchayats in thunag Tehsil-of Bagraa, Chatri, Chhotdhar, Garagushain, Gatoo, Garyas, Janjehli, Jaryar, Johar, Kalhani, Kalwan, Kholanal, Loth, Silibagi, Somachan, Thachdhar, Tachi, Thana, Panchayats of Dharampur Block- Binga, Kamlah, Saklana, Tanyar and Tarakholah, Panchayats of Karsog Tehsil - Balidhar, Bagra, Gopalpur, Khajol, Mahog, Mehudi, Manj, Pekhi, Sainj, Sarahan and Teban, Panchayats of Sundernagar Tehsil - Bohi, Batwara, Dhanyara, Paura-Kothi, Seri and Shoja.	1200	1500
	(8) Sirmaur District: Panchayats of Bani, Bakhali (Pachhad Tehsil), Bharog Bheneri (Paonta Tehsil), Birla (Nahan Tehsil), Dibber (Pachhad Tehsil) and Thana Kasoga (Nahan Tehsil) and Thansgiri Tract	1200	1500
	(9) Solan District: Mangal Panchayat.	1200	1500
	(10) Remaining areas of Himachal Pradesh not included in (1) to (9) above.	320	400
13.	**Uttar Pradesh:** Areas under Chamoli, Pithoragarh and Uttar Kashi Districts	2000	2600
14.	**Uttarakhand:** Areas under Chamoli, Pithoragarh,Uttarkashi, Rudraprayag and Champavat Districts	2000	2600

Administrative clarifications under Reg.23(2):

23(2).1 Officers working in the North eastern Region viz., Assam, Meghalaya, Mizoram, Manipur, Arunachal Pradesh, Nagaland, Tripura and Sikkim (added w.e.f 26.9.2007) who are eligible to draw Adhoc and Temporary Incentives as per government guidelines shall ***NOT BE ENTITLED*** to draw Special Area Allowance. (CO:91-92:252 dated 5.9.1991).

23(2).2 Govt of India vide communication dated 26.09.2014 conveyed that –

(i) The incentive shall be 20% of Basic Pay with minimum of Rs.3000/- p.m. And maximum of Rs.7500/- p.m.

(ii) Officers belonging to a State in North Eastern Region but posted in other States of North Eastern Region shall also be eligible.

Accordingly, the Officers transferred from other parts of the country to North Eastern Region and opted for incentive in the form of percentage of basic pay will be entitled with effect from 26.9.2014 to adhoc and temporary incentives @ 20% of basic pay with minimum of Rs. 3000/- p.m. and maximum of Rs. 7500/-p.m. for the duration of their active duty only in the post in the North Eastern Region. These Officer's, however, will not be entitled to Special Area Allowances otherwise applicable to this Region.
(Ref. Staff Circular No. 632 dated 14.10.2014)

23(2).3 With effect from 1.1.1990 where at a place the Special Area Allowance is payable and Hill and Fuel Allowance as provided under Regulation 23 (X) is also payable, then the officer shall be eligible to draw **only higher of the two** allowances and **not both.**

However, if such higher of the two allowances is less than the aggregate of the Special Area Allowance and Hill and Fuel Allowance drawn by the officer on 31.12.1989, then such difference amount shall be protected as personal allowance, till such time the officer remains at that place.

REGULATION – 23 (3): PROJECT AREA COMPENSATORY ALLOWANCE :

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.

Administrative Clarifications [under Regulation 23(3)]:

In a place where both Project Area Compensatory Allowance and City Compensatory Allowance are payable, the officers working at such place will be entitled to Project Area Compensatory Allowance or City Compensatory Allowance whichever is higher. The list of existing Project Areas falling in Group A and B as conveyed by Indian Banks' Association (IBA) vide its communication No.PD/CIR/76/E13/1162 dated 4th December 2002 is given as under :

List of existing Project Area Centres :

GROUP "A"

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

GROUP "B"

Sl. No	Centre	Sl. No	Centre
1	Agali Attapady Irrigation Project	34	Koraput (Koraput Dist. Orissa)
2	Almatti Dam Site (Karnataka)	35	Kotpad (Koraput Dist. Orissa)
3	Ambikanagar (Karnataka)	36	Kudremukh Iron Ore Project (Malleswara)
4	Ankleshwar (Gujarat)	37	Kulamavu
5	Balimela (Koraput Dist. Orrisa)	38	Machhakund (Koraput Dist. Orissa)
6	Bhadravati (Chandrapur Dist. Maharashtra)	39	Mahi (Rajasthan – Dam Project)
7	Bhopal Heavy Electricals (Madhya Pradesh)	40	Maithon(West Bengal – DVC Project)
8	Cambay (Gujarat)	41	Malkangiri (Koraput Dist. Orissa)
9	Chakranagar (Shimaga Dist.)	42	Mandi (Himachal Pradesh)
10	Chas	43	Munsar (Pench Electric Project Maharashtra)
11	Chattargarh (Rajasthan –Rajasthan Canal)	44	Nagarjunasagar
12	Dandeli (Karnataka)	45	Nangal Township
13	Deola (Chankapur Project, Nasik)	46	Narora Atomic Power Project
14	Dharoi Village (Ahmedabad Circle)	47	Nawrangpur (Koraput Dist. Orissa)
15	Donimalai (Karnataka)	48	Neyveli
16	Dhurva	49	Pandoh
17	Farakka Barrage	50	Pochampadu (Andhra Pradesh)
18	Gajuvaka	51	Pophali (Maharashtra)
19	Ganeshgudi (Giant Kali Project, Supa Dam)	52	Ramchandrapuram
20	Gunupur (Koraput Dist. Orissa)	53	Ranchi (Bihar)
21	Haldia (West Bengal)	54	Rawat Bhata
22	Hatia	55	Rayaguda (Koraput Dist. Orissa)
23	Idikki	56	Sileru (Andhra Pradesh)
24	Jagdalpur	57	Supa (Karnataka)
25	Jeypore (Koraput Dist. Orissa)	58	Srisailam (Andhra Pradesh)
26	Jog Falls (Karnataka)	59	Sunabeda (Koraput Dist. Orissa)
27	Jyotipuram(Salal Hydro Electric Project, J&K)	60	Surangani (Himachal Pradesh)
28	Kalpakkam (Tamil Nadu)	61	Talwara
29	Kanker (Bastar Dist.)	62	Umarkote (Koraput Dist. Orissa)
30	Kashipur (Koraput Dist. Orissa)	63	Wadigodri (Jayakwadi Project,

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			Aurangabad)
31	Kasimpur (Aligarh, Uttar Pradesh)	64	Obra (Uttar Pradesh)
32	Kargal (Mysore)	65	Renukoot (Uttar Pradesh)
33	Khetri		

Administrative Clarification:

Extract from the Joint Note dated 27.04.2010 (yet to be adopted for want of amendments from Govt/IBA but stands implemented on adhoc basis pending adoption of amendments) in respect of Scales of Pay of Officers w.e.f 01.11.2007:

Project Area Allowance : (w.e.f 1.11.2007)

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

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

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Administrative Clarification:

Extract from the Joint Note dated 25.05.2015 (yet to be adopted for want of amendments from Govt/IBA but stands implemented on adhoc basis pending adoption of amendments) in respect of Scales of Pay of Officers w.e.f 01.11.2012:

Project Area Allowance : (w.e.f 1.11.2012)

On and from 1st November 2012, Project Area Compensatory Allowance shall be payable at the following rates :

Project Areas falling in Group A – Rs.400/- p.m.
Project Areas falling in Group B – Rs.350/- p.m.

REGULATION – 23 (4): MID-ACADEMIC YEAR TRANSFER ALLOWANCE :

On and from 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 such allowance shall cease if all the children cease studying at the former place.

Administrative Clarifications [under Reg 23 (4)] :

23(4).1 Mid-academic year Transfer Allowance will be payable to an officer provided :-

- he is governed by new service regulation for pay and allowances;

- he has one or more children studying at the place from where he is transferred;
- he has been transferred after the commencement of academic year or before the conclusion of an academic year;
- he applies for payment of the allowance on prescribed application form;
- he produces alongwith his application a certificate from the School/College/Institution where his child is studying. The certificate should clearly state the commencement and the conclusion of the academic year.

23(4).2 Period of entitlement to the allowance and mode of payment :-

An officer on transfer will be entitled to payment of Mid-academic year Transfer Allowance from the actual date of his reporting at the new place of posting till :

a) the date of the conclusion of the academic year of the children.

OR

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

Whichever of (a) and (b) is earlier.

In case the last child of the officer ceases studying at the former place of posting before the conclusion of the academic year, he will be required to inform in writing to the Bank, the exact date from which the last child ceased studying at the former place and the Mid-academic year Transfer Allowance shall not be paid after that date.

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23(4).3 With effect from 1.9.1981, a clerk transferred on his promotion to officer cadre will also be eligible for Mid-academic year Transfer Allowance.

23(4).4 On and after 30.11.1984, Mid-academic Transfer Allowance shall also be payable to an officer whose transfer has been effected at his own request.

23(4).5 Mid-academic year Transfer Allowance is not payable to an officer where :

- he has opted for scale of pay applicable to him prior to the appointed date (i.e. old scale)

- he is transferred from one place to another which are taken as one unit for area-wise classification.

23(4).6 The payment of this allowance has no relevance with Scholarship/ Apprenticeship/ Subsidy/ Honorarium or concession in fees drawn by the children of the officer.

23(4).7 The payment of allowance will be linked not with the shifting of the family but with the non-shifting of the children from the school/ college / institution at the former place of work. Hence, it is clarified that the officers who have been allowed to keep their family at a place other than their place of posting, are also eligible for Mid- Academic Transfer Allowance for that academic session in midst of which the officer is transferred provided their child/children is/are studying where the family is allowed to be kept.

23(4).8 Age of the children has no relevance for considering the entitlement of the allowance. However, non-dependent children studying at the former place of work shall be excluded for ascertaining the entitlement for the allowance.

Administrative Clarification:

Extract from the Joint Note dated 27.04.2010 (yet to be adopted for want of amendments from Govt/IBA but stands implemented on adhoc basis pending adoption of amendments) in respect of Scales of Pay of Officers w.e.f 01.11.2007:

Mid Academic Year Transfer Allowance (w.e.f 1.5.2010) :

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

23(4).9 As per the clarification of Indian Banks' Association (IBA), the provision contained in this Regulation is intended to compensate the inconvenience caused by the transfer of an officer in the midst of an academic year of the child/children and assumed that said provision is laid down with reference to the academic year in the midst of which the officer is transferred and not academic course undertaken by the child/children of the transferee officer.

23(4).10 **On and from 26.05.2015, the competent Authority for sanction of Mid-Academic year Transfer Allowance shall be as under:**

Sanction of Mid Academic Year Transfer Allowance to Officers	**Officers irrespective of their scale working at :** (i) RO & Branches – SM (HRD), RO (ii) ZAO – CM, ZAO, in his absence Incharge of ZAO (iii) Zonal Office – SM (HRD), ZO (iv) Central Office – Senior Manager (CSD), CO

(Staff Circular No. 670 dated 26.05.2015)

Administrative Clarification :

Extract from the Joint Note dated 25.05.2015 (yet to be adopted for want of amendments from Govt/IBA but stands implemented on adhoc basis pending adoption of amendments) in respect of Scales of Pay of Officers w.e.f 01.11.2012) :

Mid-academic year transfer Allowance (w.e.f 1.6.2015) :

On and from 1st June 2015, Mid-Academic year transfer allowance shall be payable at Rs.1100/- p.m. subject to other conditions.

REGULATION – 23(5): DEPUTATION ALLOWANCE :

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 allowance he would have drawn had he been posted in the bank's service at that place:

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

Administrative Clarifications [under Reg 23(5)] :

23(5).1 An Officer is considered to be on deputation to outside organization and eligible for deputation allowance provided:-

- Appointment is made by transfer on a temporary basis to other organisation outside the normal field of deployment in a specified post which post carries specified pay and allowance in that organisation.

- The Officer so deputed should have an option either to accept the pay and allowance of the organisation to which he is deputed or to continue to draw the pay and allowance of the Bank.

- An officer who has opted to be governed by the pay and allowance of the Bank shall be entitled for HRA and/or CCA as applicable to the place of deputation.

23(5).2 The availment of service of an officer by an organisation outside the Bank for undertaking some study, work on some project or such other purposes is not considered to be on deputation entitling payment of deputation allowance.

23(5).3 Officers sent on deputation in the DRTs/DRATs-

(i) The banks may bear the pension contribution or employer's contribution of the Contributory Provident Fund (in the case of non-pension optees) of the officers during their period of deputation in DRTs and the leave salary for the leave earned during deputation to DRT and availed by the officer after his reverting to bank's service.

(ii) Leave salary for the period of leave availed by the officers during the deputation period, whether earned in service of the bank or during their service in the DRT/DRAT will be paid by the Government.

(Circular letter No. CO/HRD/IRP/2010-11/1 dated 1.04.2010)

23(5).4 Indian Banks' Association has advised that :

(i) Officers deployed by Banks at Rural Self Employment Training Institute (RSETI), be allowed Deputation Allowance in terms of the provisions under Regulation 23(v) of the Officers' Service Regulations, 1979.

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(ii) Considering the nature of functions of Financial Literacy and Credit Counseling Centres (FLCCs) and as per the RBI guidelines the FLCCs are to be managed not by the staff of the Bank, extending benefit of Deputation Allowance to in-service employees deputed to FLCCs does not find favour.

(Circular Leter No.CO:HRD:IRP:2012-13:13 dated 23.7.2012)

Administrative Clarification:

Extract from the Joint Note dated 27.04.2010 (yet to be adopted for want of amendments from Govt/IBA but stands implemented on adhoc basis pending adoption of amendments) in respect of Scales of Pay of Officers w.e.f 01.11.2007:

Deputation Allowance :

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

a) An officer deputed to serve outside the Bank – 7.75% of Pay with a maximum of Rs.2,300/- p.m.

b) An officer deputed to an organization at the same place or to the training establishment of the Bank. - 4% of Pay with a maximum of Rs.1200/- p.m.

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Administrative Clarification:

Extract from the Joint Note dated 25.05.2015 (yet to be adopted for want of amendments from Govt/IBA but stands implemented on adhoc basis pending adoption of amendments) in respect of Scales of Pay of Officers w.e.f 1.11.2012:

Deputation Allowance (w.e.f. 1.6.2015) :

On and from 1st June 2015, Deputation Allowance shall be at the following rates :

a) An officer deputed to serve outside the Bank – 7.75% of Pay with a maximum of Rs.4000/- p.m.

b) An officer deputed to an organization at the same place or to the training establishment of the Bank. - 4% of Pay with a maximum of Rs.2000/- p.m.

REGULATION - 23(6) : OFFICIATING ALLOWANCE :

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 the 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.

Administrative Clarifications [under Reg.23(vi)] :

23(6).1 Officiating Allowance would not be payable to an officer at any of the Administrative Offices viz., Central Office, Zonal Office, Regional Office, STC, CIA's Office, LBO's Office, Non-Business Office and such other departments forming part of Regional Office / Zonal Office.

23(6).2 No officer shall use the word "Officiating" while signing communication unless he is officially authorized to do so, in writing, by an authority higher than the authority in whose place he is required to function.

23(6).3 The Officers who are advised by the Competent Authority to exercise the financial powers of the next higher scale shall be paid officiating allowance in terms of this regulation.

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REGULATION - 23(7):CLOSING ALLOWANCE :

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.

Administrative Clarifications [under Regulation 23(vii)] :

23(7).1 Where an officer has resigned/retired/ceased from the employment of the Bank prior to 31st March/30th September then no Closing Allowance shall be payable to him.

23(7).2 An officer deputed to Regional Rural Bank and continues to be governed by our Bank's Service Regulations will be paid Closing Allowance for every half yearly closing as per this regulation.

23(7).3 On and from the Closing for March 1999, the concurrent Auditors, posted to branches where books are closed and satisfying the conditions prescribed under Reg.23(vii) shall also be eligible for the closing allowance. (Circular No.CO:PRS:99-2000:3 dated 6.4.1999).

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REGULATION – 23(8): SPLIT DUTY ALLOWANCE :

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.

Administrative Clarification:

Extract from the Joint Note dated 27.04.2010 (yet to be adopted for want of amendments from Govt/IBA but stands implemented on adhoc basis pending adoption of amendments) in respect of Scales of Pay of Officers w.e.f 01.11.2007:

Split Duty Allowance : (w.e.f 1.11.2007)

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

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Administrative Clarification:

Extract from the Joint Note dated 25.05.2015 (yet to be adopted for want of amendments from Govt/IBA but stands implemented on adhoc basis pending adoption of amendments) in respect of Scales of Pay of Officers w.e.f 01.11.2012:

Split Duty Allowance : (w.e.f 1.11.2012)

On and from 1st November 2012, Split Duty Allowance shall be payable at Rs.200/- p.m.

REGULATION - 23(9): DIEM ALLOWANCE TO CUSTODIAN OF A VAULT OF LOCKER ON A HOLIDAY :

If an officer is required to work as custodian of a vault or locker on a holiday, a Diem Allowance at the rate to which he is entitled.

REGULATION - 23 - (10): HILL AND FUEL ALLOWANCE :

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	2.5% of pay subject to a maximum of Rs.500 per month.
(iii) 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. 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, will be paid Hill and Fuel Allowance at the same rate as is payable at centres with an altitude of 1000 metres and above.

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

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

Administrative Clarification:

Extract from the Joint Note dated 27.04.2010 (yet to be adopted for want of amendments from Govt/IBA but stands implemented on adhoc basis pending adoption of amendments) in respect of Scales of Pay of Officers w.e.f 01.11.2007:

Hill and Fuel Allowance (w.e.f 1.11.2007) :

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

Administrative Clarification:

Extract from the Joint Note dated 25.05.2015 (yet to be adopted for want of amendments from Govt/IBA but stands implemented on adhoc basis pending adoption of amendments) in respect of Scales of Pay of Officers w.e.f 01.11.2012:

Hill and Fuel Allowance (w.e.f 1.11.2012) :

Place	Rate
a) Places with an altitude of 1000 metres and above but less than 1500 metres and Mercara Town	2% of Pay subject to a maximum of Rs.750/-p.m.
b) Places with an altitude of 1500 metres and above but less than 3000 metres.	2.5% of Pay subject to a maximum of Rs.1000/- p.m.
c) Places with an altitude of 3000 metres and above	5% of Pay subject to a maximum of Rs.2000/- p.m.

Special Allowance (Introduced in Xth Joint Note dated 25.05.2015)

Administrative Clarification:

Extract from the Joint Note dated 25.05.2015 (yet to be adopted for want of amendments from Govt/IBA but stands implemented on adhoc basis pending adoption of amendments) in respect of Scales of Pay of Officers w.e.f 01.11.2012:

Special Allowance (w.e.f 1.11.2012) :

With effect from 1.11.2012, 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

REGULATION - 24: MEDICAL AID

24(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	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 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 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 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 and conditions obtaining in the bank on the appointed date for grant of medical benefits (including hospitalization, etc.)

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

Administrative clarifications :

<u>Medical Aid</u> :

24.1 An officer shall be eligible for medical aid (including medical attendant fees) actually incurred by him in respect of himself and his family. The definition of 'Family' for this purpose, shall be the one as is being decided under these provisions at Industry level, from time to time.

As per the clarification of Indian Banks' Association, the amounts being earned by the dependent through monthly salary and/or profession/business which is of a perennial/continuous one, shall alone be reckoned as 'Income' for the purpose of determining dependency for LFC/Hospitalisation expenses. Accordingly, the

interest accrued/earned on the fixed deposit/NSCs etc kept in the name of dependent shall not reckon for the purpose of computing the 'Income' for this purpose. (CO:PRS:2000-2001:152 dated 11.10.2000).

24.2 Medical aid will be available for all types of illness but will not be available for dentures, spectacles, hearing and other aids.

24.3 Reimbursement of medical expenses will be made as and when such expenses are incurred as per our present practice in vogue.

24.4 Medical expenses will be reimbursed through HRMS.

24.5 On and from 1/1/1988, directly recruited officers joining the Bank any time during the calendar year will be entitled to full quantum of medical aid for that year.

24.6 An officer employee promoted from clerical cadre will be eligible for higher quantum of medical aid for that calendar year, irrespective of date of his promotion.

24.7 As a sequel to the promotion to next higher Scale/Grade, if an officer becomes eligible for higher medical aid limit, he/she will be eligible for higher limit of the medical aid upon promotion.

24.8 **On and from 26.05.2015, the competent Authority for sanction of Annual Medical Aid to officers shall be as under:** (**Staff Circular No. 670 dated 26.05.2015)**

Sanction of Annual Medical Aid to officers as per OSR.	**<u>Officers irrespective of their Cadre/scale working at</u> :** (i) Small/Medium/Large Branches- Branch Manager (ii) Branch Managers (S/M/L) – SM (HRD), RO. (iii) VLBs/ELBs – In-charge (not below the rank of Sr. Manager of Staff Dept., of the concerned Branch. (iv)ZAO – CM, ZAO (v) Zonal Office – CM (HRD), ZO (vi)Regional Office – SM (HRD), RO (vii)**Central Office – Sr. Manager (CSD)**

Administrative Clarification:

Extract from the Joint Note dated 27.04.2010 (yet to be adopted for want of amendments from Govt/IBA but stands implemented on adhoc basis pending adoption of amendments) in respect of Scales of Pay of Officers w.e.f 01.11.2007:

Medical Aid : (w.e.f 1.11.2007)

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

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

Hospitalisation Expenses : (w.e.f 1.5.2010) :

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

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

Definition of 'Family' :

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

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

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

Administrative Clarification:

Extract from the Joint Note dated 25.05.2015 (yet to be adopted for want of amendments from Govt/IBA but stands implemented on adhoc basis pending adoption of amendments) in respect of Scales of Pay of Officers w.e.f 01.11.2012:

Medical Aid : (w.e.f 1.11.2012)

On and from 1st November 2012, reimbursement of medical expenses shall be as under :

a) Officers in JMG & MMG Scales–Rs.8000/-p.a.

b) Officers in SMG & TEG Scales-Rs. 9050/-p.a.

Hospitalisation Expenses (other than State Bank of India) :

In substitution of the clause (9) of the Joint Note dated 27/04/2010, the reimbursement of Hospital Expenses under Regulation 24(1) (b) (i) of the Officers' Service Regulation 1979/1982 , shall be as detailed in Annexure IV hereunder. (Till the new scheme is made effective and gets implemented, the existing provisions as per Bipartite Settlement/Joint Note dated 27.04.2010 will continue to operate.)

Definition of 'Family' :

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

a) 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.

b) The term 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.

c) 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.

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

In terms of 10th Bipartite Settlement and joint Note dated 25.05.2015,a new Medical Insurance Scheme (MIS) (Annexure –I) has been introduced, in lieu of existing scheme for Reimbursement of Hospitalization Expenses, for serving employees (both Officers & Award Staff).

The Scheme, as envisaged by IBA, stands implemented in our Bank in association with

united India Insurance Company Limited with effect from 1st October 2015.

All claims in respect of Hospitalization, Domiciliary Hospitalization and Domiciliary Treatment in India on from 1st October 2015 shall be under the new Medical Insurance Scheme.

United India Insurance Company limited has appointed MD India Healthcare services TPA Pvt. Ltd. As Third Party Administrator (TPA).

The Medical Insurance Scheme (MIS) as envisaged in Joint Note dated 25.05.2015 is as under :(Staff Circular No 703 dt 03.10.2015)

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Annexure -I

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 MEDICAL PRACTITIONER) or of a duly qualified Surgeon (hereinafter called SURGEON) to incur hospitalization/ domiciliary hospitalization and domiciliary treatment expenses as defined in the Scheme, for medical/surgical treatment at any Nursing Home/ Hospital / Clinic (for domiciliary treatment)/ Day care Centre which are registered with the local bodies in India as herein defined (hereinafter called HOSPITAL) as an inpatient or otherwise as specified as per the scheme.

The Scheme covers Employee + Spouse + Dependent Children + any two of the 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 his/her monthly income does not exceed Rs. 10,000/- per months;
- Widowed Daughter and dependent divorced / separated daughters, sisters including unmarried / divorced / abandoned or separated from husband/ widowed sisters and Crippled Child shall be considered 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 (ICU) 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.

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 modem medicine shall include Ayurveda, Unani, Siddha, Homeopathy and Naturopathy in the Indian context, for Hospitalization and Domiciliary treatment.

CASHLESS FACILITY: 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 be 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 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, Haemorrhages caused by accidents, all animal/reptile/insect bite or sting, chronic pancreatitis, Immuno suppressants, 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 10 in-patient beds in towns having a population of less than 10 lacs and at least 15 in-patient beds in all other places;
- Has qualified medical practitioner(s) in charge, round the clock;
- Has a fully equipped Operation Theatre of its own where surgical procedures are carried out;

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

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.

- 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	Adenoidectomy	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 chemotherapy
8	Excision of cyst/granuloma/lump/tumor	26	Polypectomy
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, middle ear/internal ear, tongue, mouth, face, tonsils & adenoids, salivary glands & salivary ducts, breast, skin & subcutaneous tissues, digestive tract, female/male sexual organs.	36	Lumbar puncture
		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 benefit allowable under this clause will be up to Rs. 50000/- for normal delivery and Rs.75,000/- 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 up to Rs, 20**,**000**/-.**

Ambulance Charges: Ambulance charges are payable up to Rs 2500/- per trip to hospital and / or transfer to another hospital or transfer from hospital to home if medically advised. Taxi and Auto expenses in actual maximum up to Rs750/- per trip 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, 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.

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 and conditions of such scheme or arrangements.

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 or 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 SURGEON) to incur hospitalization/domiciliary hospitalization and domiciliary treatment expenses as defined in the Scheme, for medical/surgical treatment at any Nursing Home/Hospital / Clinic (for domiciliary treatment)/ Day care Centre which are registered with the local bodies, in India as herein defined (hereinafter called HOSPITAL) as an inpatient or otherwise as specified as per the scheme, to the extent of the sum insured + Corporate buffer.

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

- No age limit for dependent children, (including step children and legally adopted children) A child would be considered dependent if 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 coverage as defined in the scheme per annum

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

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

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

1.5 In the event of any claim becoming admissible under this scheme, the company will pay through Third Party Administrator to the Hospital / Nursing Home or insured the amount of such expenses as would fall under different heads mentioned below and as are reasonably and medically necessary incurred thereof by or on behalf of such insured but not exceeding the Sum Insured in aggregate mentioned in the schedule hereto.

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

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

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

D. Nursing Charges , Service Charges, IV Administration Charges, Nebulization Charges, RMO charges, Anaesthetic, Blood, Oxygen, Operation Theatre Charges, surgical appliances, OT consumables, Medicines & Drugs, Dialysis, Chemotherapy, Radiotherapy, Cost of Artificial Limbs, cost of prosthetic devices implanted during surgical procedure like pacemaker, Defibrillator, Ventilator, orthopaedic impiants, 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 –

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i. It needs ongoing or long-term monitoring through consultations, examinations, check-ups and/or tests -
ii. It needs ongoing or long-term control or relief of symptoms
iii. It requires your rehabilitation or for you to be specially trained to cope with it
iv. It continues indefinitely
v. It comes back or is likely to come back.

2.3 ALTERNATIVE TREATMENTS:

Alternative Treatments are forms of treatment other than treatment "Allopathy" or "modern medicine and includes Ayurveda, unani, siddha homeopathy and Naturopathy in the Indian Context, for Hospitalisation only and Domiciliary for treatment only under ailments mentioned under clause number 3.1 (Ref: 3.4 Alternative Therapy)

2.4 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 provider by the insurer to the extent pre-authorization approved.,

2.6 CONGENITAL ANOMALY:

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

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

b. External Congenital Anomaly which is in the visible and accessible parts of the body

2.7 CONDITION PRECEDENT:

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

2.8 CONTRIBUTION:

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

2.9 DAYCARE CENTRE:

A day care centre means any institution established for day care treatment of illness and/ or injuries or a medical setup within a hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner AND must comply with all minimum criteria as under;-

- has qualified nursing staff under its employment

- has all qualified medical practitioner(s) in charge
- has a fully equipped operation theatre of its own where surgical procedures are carried out.
- maintains daily records of patients and will make these accessible to the insurance companies authorised personnel.

2.10 DAY CARE TREATMENT:

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

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

ii. Which would have otherwise required a hospitalisation of more than a day.

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

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.

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2.12 DOMICILIARY TREATMENT

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

2.13 HOSPITAL/NURSING HOME:

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

- Has qualified nursing staff under its employment round the clock.
- Has at least 10 in-patient beds in towns having a population of less than 10 lacs and at least 15 inpatient beds in all other places;
- Has qualified medical practitioner(s) in charge round the clock;
- Has a fully equipped Operation Theatre of its own where surgical procedures are carried out;
- Maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.

The term ` Hospital / Nursing Home ' shall not include an establishment which is a

place of rest, a place for the aged, a place for drug-addicts or place for alcoholics, a hotel or a similar place.

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

2.14 HOSPITALIZATION:

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

2.15 ID CARD:

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

2.16 ILLNESS:

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

2.17 INJURY:

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

However all types of Hospitalization is covered under the Scheme.

2.18 IN PATIENT CARE:

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

2.19 INTENSIVE CARE UNIT:

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

2.20 MATERNITY EXPENSES:

Maternity expenses/treatment shall include:

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

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

c. Complications on Maternity would be covered up to the Sum Insured plus the Corporate Buffer.

2.21 MEDICAL ADVICE:

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

2.22 MEDICAL EXPENSES:

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

2.23 MEDICALLY NECESSARY:

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

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

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

- must have been prescribed by a medical practitioner;

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

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2.24 MEDICAL PRACTITIONER:

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

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

2.25 NETWORK PROVIDER:

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

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

2.26 NEW BORN BABY:

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

2.27 NON NETWORK :

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

2.28 NOTIFICATION OF CLAIM

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

2.29 OPD TREATMENT:

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

2.30 PRE-EXISTING DISEASE:

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

2.31 PRE - HOSPITALISATION MEDICAL EXPENSES:

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

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

ii. the inpatient hospitalization claim for such hospitalization is admissible by the insurance company.

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2.32 POST HOSPITALISATION MEDICAL EXPENSES:

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

a. Such Medical expenses are incurred for the same condition for which the Insured Person's Hospitalization was required; and

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

2.33 QUALIFIED NURSE:

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

2.34 REASONABLE AND CUSTOMARY CHARGES:

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

2.35 ROOM RENT:

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

2.36 SUBROGATION:

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

2,37 SURGERY:

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

2.38 Third Party Administrator

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

2.39 UNPROVEN/EXPERIMENTAL TREATMENT:

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

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3. COVERAGES:

3.1 Domiciliary Hospitalization / Domiciliary Treatment : Medical expenses incurred in case of the following diseases which need Domiciliary Hospitalization /domiciliary treatment as may be certified by the attending medical practitioner and / or bank's 'medical officer shall be deemed as hospitalization expenses and reimbursed to the extent of 100%

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

The cost of Medicines, Investigations, and consultations, etc.in respect of domiciliary treatment shall be reimbursed for the period stated by the specialist and / or the attending doctor and / or the bank's medical officer, in Prescription. If no period stated, the prescription for the purpose of reimbursement shall be valid for a period not exceeding 90 days.

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

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

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

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

1	Adenoidectomy	20	Haemo dialysis
2	Appendectomy	21	Fissurectomy / Fistulectomy
3	Ascitic / Plueral tapping	22	Mastoidectomy
4	Auroplasty not Cosmetic in nature	23	Hydrocele
5	Coronary angiography /Renal	24	Hysterectomy
6	Coronary angioplasty	25	Inguinal/ ventral/ umbilica/ femoral
7	Dental surgery	26	Parenteral chemotherapy
8	D&C	27	Polypectomy
9	Excision of cyst/ granuloma/lump/tumor		
10	Eye surgery	28	Septoplasty
11	Fracture including hairline fracture	29	Piles/ fistula
12	Radiotherapy	30	Prostate surgeries
13	Chemotherapy including parental chemotherapy	31	Sinusitis surgeries
14	Lithotripsy	32	Tonsillectomy
15	Incision and drainage of abscess	33	Liver aspiration
16	Varicocelectomy	34	Sclerotherapy
17	Wound suturing	35	Varicose Vein Ligation
18	FESS	36	All scopies along with biopsies
19	Operations/Micro surgical operations on the nose, middle ear/internal ear, tongue, mouth, face, tonsils & adenoids, salivary glands & salivary ducts, breast, skin & subcutaneous tissues, digestive tract, female/male sexual organs.	37	Lumbar puncture

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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 up to Rs. 50000/- for Normal Delivery and-Rs. 75,000/- for Caesarean Section.

Special conditions applicable to Maternity expenses Benefit Extension:

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

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

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

IV. Complications in Maternity including operations for extra uterine pregnancy ectopic pregnancy would be covered in the up to the Sum Insured + Corporate Buffer

V. Expenses incurred for Medical Termination of Pregnancy

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

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

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

3.7 Ambulance Charges: Ambulance charges are payable up to Rs 2500/- per trip to hospital and / or transfer to another hospital or transfer from hospital to home if medically advised. Taxi and Auto expenses in actual maximum up to Rs750/- per trip.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

4. EXCLUSIONS:

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

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

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

b. Vaccination or inoculation.

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

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

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

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

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

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

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

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

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

4.10 All non-medical expenses including convenience items for personal comfort such as charges for telephone, television, /barber or beauty services, died t 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.

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5. CONDITIONS:

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

5.2 Every notice or communication regarding hospitalization or claim to be given or made under this Policy shall be communicated to the office of the Bank, dealing with Medical Claims, and/or the THIRD PARTY ADMINISTRATOR office as shown in the Schedule. Other matters relating to the policy may be communicated to the policy issuing office.

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

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

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

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

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

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

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

5.7 DISCLOSURE TO INFORMATION NORM

The claim shall 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 the number of dependent family members. The collection of data of dependent family members at the initial stage may take long time. In such cases claims pertaining to dependent family members of officers / employees pending collection of data may be settled on certification and recommendation of the appropriate authority of the respective bank.

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

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

4. The insured name of Indian Banks' Association is used for getting the benefit of mass scale underwriting and a positive claim ratio that would benefit all the member Banks. All underwriting, process and claim servicing will be done by the member Banks' directly with United India Insurance Co. Ltd. and K. M. Dastur Reinsurance Brokers Pvt. Ltd.

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

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

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

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

15. The reimbursement claims of pre and post hospitalisation or in a few cases of actual hospitalisation would be paid to the officers / employees through the banks regional/ nodal offices or directly credited to the officers / employees account.

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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 pro rata premium.

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Annexure - 10

SPECIMEN FORMAT FOR CLAIMING REIMBURSEMENT OF MEDICAL AID

I, Shri / Smt. / Kum. _____ Employee No._____ working as _____ with _____ office / Department solemnly declare that I have incurred medical expenses as per statement of account enclosed for myself and members of my family during the months _____

I, further state that expenses claimed are genuine expenses already incurred by me. I request the Bank to reimburse the same as per the Officers' Service regulations, 1979 and credit the amount to my HSS A/c._____ with Branch _____

Yours faithfully,

(SIGNATURE)

Date: _____

N.B.: Incomplete forms will not be considered at all.

For Office use only

1) Medical Aid applied for Rs._____
2) Balance of Medical Aid Rs._____
3) Passed for payment of Rs._____

Sanctioned

BRANCH MANAGER / REGIONAL MANAGER/
CHIEF MANAGER

Debited on _____

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Annexure-11

STATEMENT OF ACCOUNTS OF MEDICAL EXPENSES

Name :_____ Office/Department_____

Employee No :

Designation :_____Date of Promotion :_____ Basic Pay Rs._____ since _____

Date of Joining _____ Date of next increment :_____

Name of patient	Self/ Relationship with the Officer	Nature of Sickness/ illness	Name of Doctor	Name of Chemist	No.& date of the Bill, if any.	Amount Claimed Rs. P.	Amount reimbursed during the Calendar Year.

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_____

SIGNATURE OF THE CLAIMANT

REGULATION - 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.

Guidelines of the Government issued in terms of Regulation 25 :

Vide letter F.No.4/6/1/85-IR dated 24th January, 1986.

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

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

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

Administrative Clarification: *Board of Directors have since delegated the powers for this purpose to Chairman and Managing Director. Further certain rules have since been framed to deal with such cases and General Administration Department, Central Office is the focal point for this purpose.*

Vide letter F.No. 4/6/1/85-IR dated 12th July, 1989.

S.No	Points raised by the Banks	Decision of the Government
1.	Whether the existing contract should be terminated from the date of issue of the Government guidelines.	Since the lease agreement comes under the purview of Contract it should be honoured accordingly. However, these agreements may not be renewed where the officer has leased his own house to the bank for residential purpose for himself.
2.	What action should be taken where the bank's accommodation has been provided to the officer and his premises has been taken by the bank on rent and given to some other officer.	The lease agreement for the house taken on rent by the bank should not be renewed after the expiry of the lease agreement and the officer concerned may be advised to move to his own residence after vacating the premises provided by the bank.
3.	What should be the date of operation the guidelines issued by the Government dated 24.1.1986.	These guidelines are to be taken into consideration while allotting accommodation to the officers after 24.1.1986 and renewal of lease deeds after that date.

ADMINISTRATIVE CLARIFICATIONS :

25.1 On and from 1.10.1992 officers in Scale I, II & III irrespective of their status / place of posting etc. are eligible for rent reimbursement / residential accommodation facility. However, officers who are having their own house / flat at the place of posting but are staying in a rented accommodation would not be eligible for the facility.

The newly appointed Probationary Officers are eligible for rent reimbursement/residential accommodation facility at the place of their posting from the day of their reporting thereat, provided they are not having their own house/flat at their place of posting. (Circular letter No. CO/HRD/IRP/2010-11/4 dated 28.04.2010).

Note: The aforesaid facility is also equally applicable to Directly Recuited Officers in different Grades/Scales.

25.1(a) In genuine cases where an officer is not in a position to occupy his own house as the same is not vacated by the tenants for his occupation, the Bank may entirely at its discretion and depending upon the facts of the case, provide residential accommodation/rent reimbursement to the concerned officer.

However, it must be ensured that the officer has taken positive steps, including legal and vigorously pursuing the same, for obtaining vacant possession of the Flat / House. Further, the facility of Bank's accommodation/rent reimbursement should be withdrawn after the officer succeeds in obtaining possession of his flat / house or it becomes clear that he is colluding with the tenants etc., in not getting it vacated.

On and from 26.05.2015, the competent Authority for permitting officers (who are not in a position to occupy their own house at the place of posting on account of the reasons stated above) to avail the facility of Rent Reimbursement at that centre upto the stipulated period shall be as under: (Staff Circular No. 670 dated 26.05.2015)

Permitting Officers (who are not in a position to occupy their own house at the place of posting on account of the reasons prescribed in Reg. 25 of OSR) to avail the facility of Rent Reimbursement at that centre up to the stipulated period.	**<u>Officers upto Scale V working in</u> :** (i) Zone – ZM (ii) Central Office – DGM (HRD), CO. **<u>Officers in Scale VI & VII</u> :** GM (HRD), CO.

25.2 Internal Auditors, Asstt. Internal Auditors and officers posted as Godown Inspectors may avail the facility of residential accommodation / rent reimbursement at any place of their choice within India. It may be clarified that the term 'Internal Auditors' does also include Chief Internal Auditor and Senior Internal Auditors.

In such cases, the rent reimbursement eligibility will be allowed as applicable to the place where the family is kept. If the concerned officer desires to claim HRA in terms of Reg.22(2) or 22(3) of OSR at the centre where the family kept, HRA

will be allowed as applicable to the place of working/posting, as if the house is located at the place of working/posting. (CO/PRS/99-00/215, dt. 20.12.99 & CO:PRS:2000-01:57 dated 3/5.10.2000).

It is however clarified that if such officers are staying in the Bank's accommodation/quarters at the place where he desires to keep the family, they have to vacate the Bank's quarters at the erstwhile place (if he/she is availing such facility) and avail of Rent Reimbursement facility thereat. (Staff Circular No. 146 dated 04/03/2008).

25.3 On and from 1/8/91, Officers posted to Regional Rural Banks as Internal Auditors are permitted to keep their families at any place in India according to their choice and convenience subject to the following terms and conditions :

i) The Internal Auditors should have come on transfer / posting from other zones to the zone where the RRBs are located.

ii) The rent ceiling will be as applicable to them at the place where the family is allowed to be kept. In case Internal auditors prefer to keep their families at a place where they have accommodation owned by them, House Rent Allowance will be payable as provided under Regulation 22 at the rate applicable to them at the place of posting, as if the house is located at the place of mposting/working. (CO/PRS/99-00/215, dt. 20.12.99 & CO:PRS:2000-01:57 dated 3/5.10.2000).

It is however clarified that if such officers are staying in the Bank's accommodation/quarters at the place where he desires to keep the family, they have to vacate the Bank's quarters at the erstwhile place (if he/she is availing such facility) and avail of Rent Reimbursement facility thereat. (Staff Circular No. 146 dated 04/03/2008).

25.4 On and from 19.08.2015 the facility of availing residential accommodation/rent reimbursement, keeping of family etc. by officer posted in Bihar at place of their choice anywhere in India, during the period of their service in Bihar stands dispensed with. Officers posted in Bihar prior to 19.08.2015 and who were hitherto allowed the said facility may continue till expiry of existing lease deed entered into with landlord or upto 30.04.2016 (i.e. end of academic year), whichever is earlier. Thereafter, the concerned officer shall have to avail the residential accommodation facility at his place of posting in Bihar.

(Staff Circular 692 & 693 dated 14.08.2015 & 17.08.2015 respectively).

25.5 On and from 19.08.2015 the facility of availing residential accommodation/rent reimbursement, keeping of family etc. by officer posted in Jharkhand at place of their choice anywhere in India, during the period of their service in Jharkhand stands dispensed with. Officers posted in Jharkhand prior to 19.08.2015 and who were hitherto allowed the said facility may continue till expiry of existing lease deed entered into with landlord or upto 30.04.2016 (i.e. end of academic year), whichever is earlier. Thereafter, the concerned officer shall have to avail the residential accommodation facility at his place of posting in Jharkhand.

(Staff Circular 692 & 693 dated 14.08.2015 & 17.08.2015 respectively).

Officers transferred from other parts of the country to the North Eastern Region (viz. Assam, Manipur, Meghalaya, Nagaland, Tripura, Arunachal Pradesh and Mizoram) may retain their furnished / non-furnished accommodation (including Bank's quarters/accommodation which they may be enjoying at the time of their transfer to NER – this facility which was withdrawn during 2008 stands restored vide circular No.318 dt. 24.9.2010) as the case may be, at the place of their posting or alternatively may be allowed accommodation at a place of their choice on payment of usual standard rent or prescribed percentage of their initial Basic Pay of their Scale, as the case may be, for the use of their family. In such cases, the rent reimbursement eligibility will be allowed as applicable to the place where the family is kept.

It is further clarified that in case such an officer desires to keep his family at a station where he is having his own accommodation or in a rented accommodation, then the house rent allowance (HRA) will be payable as provided in Regulation 22(3) or 22(2) as the case may be, at the rate applicable to him at the place of his posting/working, treating as if the house is located at the place of posting. (CO:PRS:2000-01:57 dated 3/5.10.2000 & CO:PRS:2000-01:189 dated 21.11.2000).

Further, such officers may be given free furnished single accommodation appropriate to their status at the new place of posting in North Eastern Region. It is clarified that the terms 'Single Accommodation' constitutes 50% of the eligible amount under rent reimbursement facility.

Since 'Sikkim' State has been included in the list of North Eastern States by the Government of India, on and from 26.9.2007, officers posted in the branches/offices in the State of Sikkim from other parts of the mainland (not from other states of North Eastern Region) are also extended benefits as are currently available to officers posted in other parts of North Eastern Region. (Staff Circular No: 134 dated 11/12/2007).

As per the clarification of Indian Banks' Association, the Adhoc & temporary incentive (which also includes the facility to keep the family anywhere in India) are also applicable in respect of both, the existing officers trasnferrred/posted from other Regions to North Eastern Regions as well as, directly recruited officers belonging to other regions but are posted on their first appointment directly to North Eastern Region. (Letter No.CO:HRD:IRP:BM:2009-10:1437 & 1438 both dated 20th January 2010 addressed to Zonal Office, Kolkata & Guwahati, respectively).

25.6(a)On and from 1.10.2000, the officers who are being transferred to the designated centers as stated hereunder from other parts of the country either on promotion or otherwise may avail of the facility of residential accommodation / rent reimbursement anywhere in India at their choice, during the period of their stay thereat. However, such officers who desire to avail such facility at a place other than the present place of posting, will be required to make their own arrangement for stay at the place of posting at their own cost without any allowance / facility from the Bank.

Provided however, in case the concerned officer desires to avail this facility at the erstwhile station where he was staying in the Bank's own / leased accommodation, then he is required to vacate such Bank's own / leased accommodation, and may avail the facility of rent reimbursement at that station.

(b) In case the concerned officer desires to avail this facility at other than the place of posting, then the rent will be reimbursed to the extent as applicable to the center where the family is kept.

(c) It is further clarified that in case such an officer desires to keep his family at a station where he is having his own accommodation or in a rented accommodation, then the house rent allowance (HRA) will be payable as provided in Regulation 22(3) or 22(2) as the case may be, at the rate applicable to him at the place of his posting/working, treating as if the house is located at the place of posting. (CO:PRS:2000-01:57 dated 3/5.10.2000 & CO:PRS:2000-01:189 dated 21.11.2000).

(d) Notwithstanding what is stated above, if an officer who opts to avail this facility at a place other than the place of posting, was subsequently allotted the Bank's owned / leased accommodation at the place of posting (as per his turn from request register) which he accepts, then the facility to avail the rent reimbursement / HRA as the case may be at the other place would automatically be concluded from the date he occupies the Bank's owned / leased accommodation at the place of posting. To clarify further, from the date the member occupies the Bank's owned / leased accommodation at the place of posting, rent reimbursement / HRA as the case may be, which the member was being allowed at the other station, would automatically be stopped.

(e) For this purpose of the facility under para (a) to (d) above, the term "designated center" shall mean and include all Major "A" class cities i.e. Mumbai, Delhi, Kolkata, Chennai, Hyderabad, Bangalore, Ahmedabad and Project Area "A" & "B" centers and Jamnagar City. (CO/PRS/2000-01/189, 21.11.2000)

25.7(a) Where the Branch Manager /other eligible officers (**who are posted to Rural/Se-Urban center which are considered as difficult/hardship centres**) request for taking up residential accommodation at a place other than the place of posting, the Bank may consider the exceptional cases where the distance from the place of posting is upto 35 kms, subject to fulfillment of the stipulations stated below.

The following broad guidelines / parameters to be followed by the competent authority, to identify difficult / hardship centres.

i) Absence of primary health centres.
ii) Lack of transportation and communication.
iii) Non-availability of reasonable accommodation / lodging and boarding facilities.
iv) Non-availability of Manager's residence.
v) Irregular power supply.
vi) Absence of piped water supply.
vii) Absence of good educational facilities / schooling.
viii) Extreme climatic conditions.
ix) Law and order situation (No Police Post / Chowk / Thana)
x) Any other special feature attached to the centre.
(Like – No office of Sub-Tehsildar / Talati / Revenue Office / Panchayat)

The combination of **any 3 of the above norms** should prevail to identify the hardship / difficult centres.

(*b*) On and from 26.05.2015, the competent Authority for permitting officers working in Rural Centres to keep their family within 35 kms under the

stipulated terms/conditions shall be as under: (Staff Circular No. 670 dated 26.05.2015) :

Permitting Officers working in Rural/Semi-urban Centres to keep their family within 35 KMs under the stipulated terms/conditions	**<u>Officers upto Scale IV working in Region</u>:** SRM/RM, RO.

(c) Wherever the permission has been granted earlier by Central Office in respect of a place which is more than 35 kms, fresh cases received thereafter for the same center shall be considered only at the concerned competent authority. However, Staff Admn. Wing, HRD, C.O should be informed on each such occasion for information alongwith copy of letter conveying the permission by Central Office in the earlier occasion.

(d) Needless to mention that the concerned officer who has been permitted as such, is not entitled for any to and fro conveyance for attending the office.

(e) It should be ensured by the Competent Authority that granting such permission to the officers does not in any way hamper the discipline, punctuality and growth of the business of the branch.

(Circular No.CO:PRS:2000-2001:113 dated 18.8.2000)

(f) All such branch managers / officers who have been permitted to stay at a place outside their head quarter in terms of the above provisions, should attend the office well in time and should not leave the office before time and ensure that the customer service & business of the branch is not affected.

(g) Needless to clarify that all other branch managers/officers to whom no such permission has been granted by the competent authority, <u>should invariably stay at their head quarter</u> and also attend the office in time and should not leave early.

(Circular Letter No.CO:HRD:IRP:2005-06:23 dt.20.8.2005).

25.8(a) Where possible, residential accommodation will be provided by the Bank to the eligible officers, only subject to availability of housing accommodation within the eligible rent ceiling. In such cases, residential accommodation will be acquired by the Bank in its name either on rental basis or on lease agreement within the permissible rent ceiling and it will subsequently be allotted to the eligible officer.

(b) Alternatively, the eligible officer will be permitted to take up residential accommodation within the permissible rent ceiling in the name of the Bank and the rent will be directly paid by the Bank to the Landlord.

(c) If for some reason taking up the house in the name of the Bank is not possible, the eligible officer may take up the residential accommodation in his name on lease / rental basis within the rent ceiling permissible to him and the rent will be paid directly to the landlord by means of a cheque / draft by the bank against appropriate receipt from the landlord.

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(d) Where the landlord is neither willing to accept cheque or draft facility from the Bank nor let out the house in the name of the Bank, the officer may be permitted in genuine cases, to take up the residential accommodation in his own name and directly pay the rent by the way of Account Payee cheque drawn on his own account. The rent so paid be reimbursed to the officer by the Bank upto the permissible ceiling.

(e) On and from 1.4.2013, reimbursement facility will be permitted to women officers staying in Women's Hostel & Officers (both male and female) staying as Paying guest on the following terms/conditions:

- Hostel /accommodation should be of standard quality.

- Rent charged for staying in the hostel/accommodation alone will be reimbursed to the extent of permissible rent ceiling applicable to the center where the officer has been posted as applicable to his/her scale, against submission of actual rent receipt and food cost as also cost for other amenities provided, if any, are not reimbursable. The owner (as in the case of Paying Guest)/ designated authority (as in the case of Women's hostel) shall give a certificate to the effect that the amount being sought for reimbursement constitutes only the rent for the room/accommodation and does not include food cost and cost for other amenities provided, if any.

- Recovery in respect of those permitted for staying in Women's Hostels or as Paying Guest shall be certain % of first stage of the scale in which they are placed (which is at present 0.75% of the initial basic pay of the scale) as, in this case, the stipulation of Standard Rent (which is based on the Area of the flat/accommodation) cannot be applied.

- Save the above all other terms and conditions as applicable to Rent reimbursement facility under Regulation 25 of Officers' Service Regulations, 1979 shall be equally applicable to this arrangement.

(Staff Circular No. 503 dated 08.03.2013)

25.9 If an eligible officer stays in the house belonging to his kith and kin viz., father, mother, wife and dependent children, he will not be allowed rent reimbursement facility irrespective of whether such house is rented out to the Bank or otherwise. However, such an officer will be eligible for HRA in terms of Regulation 22(2).

25.10 The officer provided with residential accommodation /rent reimbursement will not be paid / eligible for House Rent Allowance.

25.11 Halting/Diem Allowance or hotel reimbursement facility (allowed to an officer on his/her transfer) in lieu of search of accommodation will not be treated as residence provided to an officer. (CO/89-90/746 dt. 5/2/1990)

25.12 An eligible officer enjoying the facility of residential accommodation / rent reimbursement facility for unfurnished / furnished accommodation, if remains on extraordinary leave / leave on loss of pay, he/she will also have to pay standard rent as stated or the prescribed percentage of first stage of his scale, whichever is lower, during the period of leave on loss of pay / extra-ordinary leave, as the case may be.

25.13 An officer transferred from one place to another in the mid academic year, may at the discretion of the Competent Authority as defined for this purpose, be

permitted to retain residential accommodation at the former place of his posting for a limited period but not beyond the current academic year. Such an officer would be eligible to have residential accommodation at his new place of posting also as per the rules. However, the recovery of Standard rent as stated or the prescribed percentage of the initial stage of his scale, whichever is lower shall be made for both the accomodations i.e. the standard rent for both the accommodations as per the area or double the prescribed percentage of the first stage of his/her scale, as the case may be for unfurnished accommodation with additional recovery for furniture supplied at the residence.

It is however, clarified that this facility is available to the officers who seeks to avail the rent reimbursement facility at both the places but not HRA [under Reg 22(2) or 22(3)] at one center and rent reimbursement at another center.

On and from 26.05.2015, the competent Authority for permitting the officers to retain the facilty of residential accommodation/ rent reimbursement facility at both centers during Mid Academic period in respect of officers transferred during Academic period shall be as under: (Staff Circular No. 670 dated 26.05.2015).

Permitting the Officers to retain the facility of residential accommodation/ rent reimbursement facility at both centres during Mid Academic period in respect of officers transferred during Academic Period.	**Officers upto Scale V working in :** (i) Zone – ZM (ii) Central Office – DGM (HRD), CO. **Officers in Scale VI & VII :** GM (HRD), CO.

25.14 An officer who has been permitted to have rent reimbursement facility at a place other than the place of posting, the rent ceiling will be, as applicable for the place/ centre where the family is kept. (CO/PRS/99-00/215, dt. 20.12.99).

It is however clarified that if such officers are staying in the Bank's accommodation/quarters at the place where he desires to keep the family, they have to vacate the Bank's quarters at the erstwhile place (if he/she is availing such facility) and avail of Rent Reimbursement facility thereat. (Staff Circular No. 146 dated 04/03/2008).

If the Officer concerned desires to claim HRA in terms of Regulation 22 (2) or 22(3) at the center where the family is kept, HRA will be allowed as applicable to the place of working/posting treating as if the house is located in the place of posting. (CO/PRS/00-01/57 dt 3/5.10.00).

25.15 Procedure for Recovery of Rent for Accommodation from the officer where he occupies a part of the Bank premises / premises taken on lease / rental basis by the branch.

Where a part of the Bank premises is utilized by the officer, actual rent apportioned for such residential purpose or standard rent based on the living area applicable or the prescribed percentage of the first stage of the scale in which the officer is placed whichever is lower, will be recovered for such accommodation.

While working out the rent apportionable for the space occupied for residential purposes, the ratio between the commercial rent and residential rent per square foot will be determined and thereafter rent for the office premises and residence

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will be calculated in relation to the area occupied by the officer and used for the office premises and the rent so chargeable will be recovered.

(CO/PRS/IRP/CIR/93-94/2243 dtd. 28/12/93)

25.16 <u>OFFICERS POSTED/UNDER RURAL / SEMI-URBAN SERVICE :</u>

(a) An eligible officer posted in rural / semi-urban branches in the same scale will be allowed rent reimbursement facility / residential accommodation facility at both the places i.e. the place from where he is transferred and the place to which he is transferred up to completion of academic year. However, the recovery of Standard rent as stated or the prescribed percentage of the initial stage of his scale, whichever is lower shall be made for both the places i.e. double the standard rent or double the prescribed percentage of the first stage of his/her scale, as the case may be for unfurnished accommodation with additional recovery for furniture supplied at the residence.

(b) Subsequently, such an officer will be allowed to maintain his family at any of the two stations (i.e. new place of posting or at his earlier place of posting) during his stay in the rural / semi-urban branch, but not at both the centres. The rent will be reimbursed as per rates applicable at the place where the family is kept.

It is however clarified that if such officers are staying in the Bank's accommodation/quarters at the erstwhile place where he desires to keep the family, they have to vacate the Bank's quarters at the erstwhile place (if he/she is availing such facility) and avail of Rent Reimbursement facility thereat. (Staff Circular No. 146 dated 04/03/2008).

(c) On and from 20.12.99, Officers who have gone for rural/semi urban stint, in the same scale and got promoted in midst of such stint are allowed to continue with the residential accommodation at the erstwhile place for the remaining period provided that they fall in the category of otherwise retainable (CO/PRS/IRP/99-00/82, 20.12.99).

(d) On and from **1.7.2000**, officers who are posted/transferred upon promotion to higher scales to complete rural/semi urban stint but otherwise retainable, may be allowed to keep their family at their erstwhile place of posting by availing rent reimbursement facility thereat and the rent ceiling in such cases shall be applicable to the erstwhile place of posting. However, such officers, if they have been occupying the Bank's quarters at the erstwhile center shall vacate the same within the period stipulated under Reg. 25 read with Reg.49. Needless to mention that such officers shall have to make their own arrangement for stay at the place of posting. Further, the said facility of rent reimbursement at the erstwhile center shall cease to be allowed upon the happening of any of the following events:

(i) In case of officers posted on promotion to another zone being otherwise retainable: (**Whichever is earlier out of the following two situations).**

a. The said officer opting to remain in the zone where he has been posted as such on promotion:

OR

b. Upon his applying for a request transfer to any other Zone.

(ii) In the case of retained officers (i.e. officers who have not completed their rural/ semi-urban stint but posted on promotion to a different region in the same zone), the facility of rent reimbursement at erstwhile center shall cease upon completion of their rural/ semi urban stint.

However, such officers, as referred under para (i) & (ii) above, shall be eligible for rent reimbursement facility, only at the place of posting, upon withdrawal of the facility of rent reimbursement allowed at the place of erstwhile posting.

(CO/PRS/2000-01/78 dt 19th July, 2000)

(e) The Officers who were not offered the rural / semi - urban stint and / or were offered but were not posted to such branches (outside their Zone) upon their consent during their pre-promoted scale shall be allowed the facility of continuing with rent reimbursement facility (if they are enjoying the same prior to promotion), at the erstwhile place. (CO / PRS / IRP / 00 – 01 / 91 dated 8.2.01).

(f) The Competent Authority for the above purpose shall be as under :

Officers working at	**Competent Authority**
Central Office	Chief Manager (CSD)/ AGM(CSD), CO
Zonal Office	Chief Manager (HRD), Nodal R.O
Regional Office & Branches	Chief Manager, R O.

(g) On and from 1st March 2004, the officers who, being retained in the same zone on promotion, but are posted to Rural/Semi-urban stint on post-promotion criteria, are also eligible for House Rent Allowance (HRA) on capital cost basis in case their family has been staying in their own house at the erstwhile center till completion of such stint where after the facility should be discontinued irrespective of the fact that the member is still continuing there at. Needless to state that in such cases, the HRA shall be paid to the extent as applicable to the place of working. Upon withdrawal of the facility of HRA at erstwhile center, they shall be eligible for rent reimbursement facility/HRA, as the case may be, only at the place of posting.(CO:PRS:2003:184: dated 19/02/2004)

25.17 Officers who are allowed to keep their family at their erstwhile place of posting or anywhere in India under various provisions of this Regulation, have to vacate the Bank's quarters at that place and avail of Rent Reimbursement facility.

(Staff Circular No. 146 dated 04/03/2008)

It has been decided to restore the facility to continue the families in bank's quarters, provided, at the erstwhile station/anywhere in India to officers posted in North Eastern Region during the tenure thereat, subject to considering the members specific request by the concerned competent authority.

(Staff Circular No. 318 dated 24.09.2010)

Note : Although the above clause has been incorporated in the respective paras under the administrative clarifications of this Regulation, for the sake of abundant clarity the same has been repeated as a general clarification applicable in all such situations.

25.18 **Entitlement of Hotel facility/diem allowance/halting allowance/boarding allowance etc at the place of posting where the officer is entitled for the facility of residential accommodation / rent reimbursement facility : (These provisions are not pertaining to this Regulation. However, for ready reference of officers, the same are reproduced hereunder) :**

(a) An officer eligible for provision of residential accommodation at a centre, shall be entitled for 15 days halting allowance / hotel expenses as applicable to the centre as provided under Regulation 41(4) besides payment of an amount equal to the rent ceiling fixed for that centre for further 2 ½ months for Major A Class centres and 1 ½ months for other than Major A Class centres. When an officer goes on leave during the said period, the proportionate amount (out of the amount equal to rent ceilings for 2 ½ / 1 ½ months as the case may be) will be deducted, unless the officer gives an undertaking that he/she had made arrangement to keep his/her belongings during such leave period.

Clarification : The Competent Authority for allowing first 15 days Hotel expenses/halting allowance and the amount equivalent to 2 ½ months / 1 ½ months rent reimbursement limits, to eligible officers under this provision shall the same as prescribed for allowing Rent Reimbursement facility within their celings, since the said facility is in lieu of providing residential accommodation.

It is clarified that the officers who have been deputed to some other station by the management, during the first 15 days of transfer to a particular station due to which he is not in a position to search for accommodation, then the 15 days period for allowing facility under Reg.42 of OSR will be extended to the extent of the period of deputation outside the centre where he is transferred. Except under the above situation, the period of first 15 days shall not be extended on premise of the member being on sick leave/outside the headquarters ie., place of posting and/on any other kind of leave or otherwise at the instance of the member. (CO:PRS:2000-2001:108 dt.17.8.2000).

(b) The facility of 15 days Halting Allowance / Hotel expenses, shall be extended to all officers reporting at a new centre on promotion / permanent transfer irrespective of whether they would be drawing HRA or availing Rent Free Accommodation at a later date thereat. (CO/PRS/IRP/99-00/24 dt 4/10.6.99). During the above period, the officer is not eligible for HRA but allowed to continue Rent reimbursement facility at the erstwhile place.

(c) However, it should be noted that the said facility shall not be extended to such officers who are having their own accommodation at the place of transfer and is ready for immediate occupation.

The exception to this rule being where an officer is not in a position to occupy his own house as the same is not vacated by the tenants for his occupation. In such cases, the Bank may entirely at its discretion and depending upon the facts of the case, provide residential accommodation/rent reimbursemenet facility to the concerned officer. However, it must be ensured that the officer has taken positive steps, including legal, and vigorously pursuing the same for obtaining vacant possession of the flat/ house. The facility of bank's accommodation/rent reimbursement facility should be withdrawn after the officer succeeds in obtaining possession of his flat/house or it becomes clear that he is colluding with the tenants etc. in not getting it vacated.

(Circular letter No.CO:PRS:IRP:99-2000:24 dt.4/10.2.1999).

(d) Since, the hotel facility is in search of residential accommodation/rent reimbursement facility, the newly appointed Probationary Officers being eligible for residential accommodation /rent reimbursement facility, are also entitled for reimbursement of lodging expenses/halting expenses (upto prescribed limits) for the first fifteen days of reporting thereat and also for the payment of rent ceiling fixed for that centre for further two and half months for Major 'A' Class Centres and one and half months for other than Major 'A' Class Centres. (Circular letter No. CO/HRD/IRP/2010-11/4 dated 28.04.2010).

Note: The aforesaid facility is also equally applicable to Directly Recruited Officers in different Grades/Scales.

25.19 <u>ALLOWING ADVANCE RENT AS DEPOSIT ON REPAYABLE/ADJUSTABLE IN RENT BASIS</u> :

Officers eligible for provision of rent reimbursement will be allowed advance rent upto the extent of 3 months rent and in exceptional cases upto 6 months on the merits of each case. However, in Major 'A' class cities and Area I centers, if the officers are experiencing difficulty in acquiring accommodation with the advance rent of 3/6 months, on case to case basis, advance rent may be permitted beyond three/six months but upto 10 months. (Cir Letter No.CO:PRS:IRP:2000-01:77 dated 17.11.2000 addressed to all Zonal Managers & Letter No.CO:PRS:IRP:2000-01:854 dt.8/16.9.2000 addressed to MMZO/CSD/SAD/GAD, C.O).

It is clarified that on and from 1.1.2010, the officers who are finding it difficult to acquire accommodation within the existing ceilings of 3/6 months advance rent in the areas contiguous to Mumbai and not falling within the Urban Agglomeration but upto which the local train facility is available in any of the three railway routes ie., Western, Central and Harbour lines, may be allowed by the Competent Authority the advance rent upto maximum of 10 months, on case to case basis on merits. (Letter No.CO:HRD:IRP:2009-10:1464 dated 22.1.2010 addressed to MMZO & CSD, CO).

On and from 26.05.2015, the competent Authority for permitting Advance Rent to officers eligible for rent reimbursement facility upto 3/6 months shall be as under:

Permitting Advance Rent to Officers eligible for Rent Reimbursement facility upto 3 months	**<u>Officers irrespective of their Scale working at :</u>** (i) Region (except VLB/ELB) – SM (HRD), R.O (ii) VLB/ELB – In charge (not below the rank of Sr. Mgr) of Staff Department of the branch. (iii) Zonal Office – SM (HRD), ZO (iv) Central Office – Sr. Manager (CSD), CO

On and from 26.05.2015, the Competent Authority for permitting Advance Rent to officers eligible for rent reimbursement facility at Major 'A' Class cities and Area I Centres beyond 3/6 months and upto 10 months (and also areas contiguous to Mumbai & not falling within the Urban Agglomeration but upto which the local train facility is available in any of the three railway routes) shall be as under:

Permitting Advance Rent to Officers eligible for Rent Reimbursement facility at Metros and Area I Centres beyond 3 months and upto 10 months. **(and also areas contiguous to Mumbai & not falling within the Urban Agglomeration but upto which the local train facility is available in any of the three railway routes)**	**Officers irrespective of their Scale working at :** (i) Region (except VLB/ELB) – CM/AGM, R.O (ii) VLB/ELB – Incharge of the branch. (iii) Zonal Office – CM (HRD), ZO (iv)Central Office – CM/AGM (CSD), CO

(Staff Circular No. 670 dated 26.05.2015).

25.20 BROKERAGE / COMMISSION FOR ESTAGE AGENTS :

On and from 1.9.2000, at Mumbai where it is absolutely necessary to avail of the services of Estate Agents for procuring residential accommodation, brokerage / commission not more than one month's rent for new accommodation and half month's rent at the time of each renewal of the same accommodation may be allowed to such eligible officers on production of proper receipt / vouchers. (Letter No.CO:PRS:2000-01:854 dt.8/16.9.2000 addressed to MMZO/CSD/SAD/GAD, C.O).

However, in other Metros and Urban Centres the brokerage/commission paid, if any, to estate agents, shall be reimbursable to the extent of half month rent for every shifting / renewal.

On and from 26.05.2015, the competent Authority for payment of Brokerage to Estate Agents upto the stipulated ceilings in respect of officers (working in eligible centers) for taking up the residential accommodation shall be as under: (Staff Circular No. 670 dated 26.05.2015).

Payment of Brokerage to Estate Agents upto the stipulated ceilings in respect of officers (working in eligible centres) for taking up the residential accommodation	**Officers irrespective of their Scale working at :** (i) Region (except VLB/ELB) – Senior Manager (HRD), R.O (ii) VLB/ELB – Incharge (not below the rank of Sr. Mgr) of Staff Department of the branch. (iii) Zonal Office – SM (HRD), ZO (iv) Central Office – Sr. Manager (CSD), CO

25.21 LOCAL SHIFTING CHARGES :

The existing ceilings on reimbursement of cost incurred by officers on shifting the household goods/baggage locally, stands enhanced w.e.f 1.1.2013 (i.e. in respect of shifting taking place on or after 1.1.2013) as under:

CENTRE	REVISED CEILING
MUMBAI METROPOLITAN CITY	Rs.5000/- or the actual expenses incurred by the officer, whichever is lower.

OTHER CENTRES	Rs.2000/- the actual expenses incurred by the officer, whichever is lower.

(Staff Circular No 487 dated 08.01.2013)

25.22 (a) No officer will be allowed to lease his own house to the Bank for residential purpose for himself.

(b) Where an officer acquires residential accommodation / house / flat either in his own name or in the name of his wife or dependent children at the place of his posting, his entitlement for the facility of rent reimbursement / residential accommodation will cease at that station and as such, he should immediately surrender the facility of rent reimbursement / residential accommodation provided by the Bank.

(c) In terms of the approval by the Board in its meeting held on 24.12.2010, the following rules are applicable, if an executive in the rank of DGM and above has a house / flat in his/her own name or in the name of his wife/spouse or dependent children at the place of working and the same is far below his/her status thereby requesting to allot him/her the Bank's quarters/accommodation at the place of working :

(i) If any officer in the rank of DGM and above requests the Bank for allotment of flat although he/she have his/her own accommodation at the centre, then General Administration Department should assess as to which scale of officer the own accommodation of the officer can be offered having regard to the locality, area of the accommodation etc., and to decide the rent for the same and to incorporate in the note to be put up to Competent Authority ie., CMD/ED. If the Competent Authority sanctions the allotment of flat to the concerned officer/executive then the rent for the own accommodation, which is leased out to the bank, shall be paid from the date of leasing out to the bank.

(ii) As per the existing rules, in case the concerned officer/executive has taken the Housing Loan from the Bank for acquiring house/flat and the loan is still in currency, he/she shall deposit 40% of the rental income (which can be reduced to 20% by the Competent Authority in exceptional cases as per the member's request) to the loan account besides his/her regular loan instalment.

(i) Sanction to allot Bank's accommodation is subject to his/her expressed agreement to lease out his/her flat at the monthly rent so decided by GAD. This fact will be clearly informed to the officer and his/her consent (lease agreement signed) will be obtained before allotting the Bank's flat.

(ii) In case, the officer does not incline to lease out his/her accommodation at the monthly rent so deicided by GAD, he/she shall not be allotted the Bank's flat/accommodation.

(iii) In order to ensure that all the activities mentioned above shall happen at the single focal point for the sake of easy reference, henceforth, the entire matter will be dealt with by General Administration Department, Central Office.

(Conveyed the above decision of the Board to GAD vide HRD/IRP letter No.1208 dated 7.1.2011).

25.23 <u>RENT REIMBURSEMENT LIMITS FOR VARIOUS SCALES OF OFFICERS AND CLASSIFICATION OF CENTRES FOR THIS PURPOSE</u> :

(a)**The rent reimbursement per month at different centres for residential accommodation for eligible officers (upto Scale IV) with effect from 1.4.2013 is as under** :

SCALE	MONTHLY RENT CEILINGS (in Rs.)				
	CENTRE-A1	CENTRE - A	CENTRE - B	CENTRE - C	CENTRE - D
Scale IV	16500	15400	11325	7500	6000
<u>Scale III</u> :					
- Br.Mgrs.	13500	12600	9325	6250	5000
-Others	13300	12400	9200	6100	4900
<u>Scale II</u> :					
-Br. Mgrs.	12750	11900	8650	5625	4375
-Others	12600	11800	8500	5500	4250
<u>Scale I</u> :					
-Br. Mgrs.	12300	11500	8250	5250	4000
-Others	12200	11400	8100	5100	3900

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Note : 'Others' appearing in the above table does also include Faculty Members/Incharges of extension counters/Deputy Managers (M) and other officers of the respective scale.

b) Classification of Centres (for officers upto Scale IV) (effective from 1.4.2013:

CENTRE	AREAS COVERED
CENTRE – A1	Four Metro Cities viz., Mumbai, Delhi, Kolkata and Chennai (within the Urban Agglomeration limits of the respective cities).
CENTRE - A	Other Major 'A' Class cities viz., Hyderabad, Bangalore and Ahmedabad; the areas contiguous to Mumbai (but not falling within U.A area of Mumbai) but upto which the local train facility is available in any of the three railway routes ie., Western, Central and Harbour lines.
CENTRE - B	Area I Centres, Zonal Head Quarters (not covered above), Capitals of States & Union Territories (not covered above) and Project Area Centres 'A'.
CENTRE - C	Areas with population of 2 lacs and above but less than 12 lacs and Project Area Centres 'B'.
CENTRE - D	All other Areas not covered above.

(Staff circular No.:516, File No.41 dated 18.04.2013).

(c) On and from 01/04/2013**, the ceilings on rent reimbursement in respect of Officers/Executives in Scale V and above is as under:**

Scale	Monthly Rent ceilings (in Rupees)			
	Centre – I	**Centre - II**	**Centre-III**	**Centre-IV**
Scale VII	30000	28000	20000	15000
Scale VI	22500	21000	16000	10000
Scale V	18000	16800	12000	8125

While the Competent Authority for allowing the officers in Scale V and above within the above rent ceilings shall be as mentioned elsewhere in these provisions, on and from 1.09.2011, Executive Director shall be the Competent Authority to consider reimbursement in excess of the limits in deserving cases where the Executive concerned could not be able to secure the accommodation within the prescribed rent celings at that particular centre. (Circular letter No. CO/HRD/IRP/2011-12/20 dated 5.09.2011).

(d) The Classification of Centres for allowing rent reimbursement facility for officers/executives in Scale V, VI & VII (effective from 01.04.2013) :

CENTRE	AREAS COVERED
CENTRE – I	Four Metro Cities viz., Mumbai, Delhi, Kolkata and Chennai (within the Urban Agglomeration limits of the respective cities).
CENTRE - II	Other Major 'A' Class cities viz., Hyderabad, Bangalore and Ahmedabad; the areas contiguous to Mumbai (but not falling within U.A area of Mumbai) but upto which the local train facility is available in any of the three railway routes ie., Western, Central and Harbour lines.
CENTRE - III	Area-I centres, Zonal Head Quarters & Capitals of States & UTs (Other than Major 'A' class cities) & Project Area Centres 'A'
CENTRE - IV	All other Areas not covered above.

(Circular letter No. CO:HRD:IRP:2013-14:03 dated 18/04/2013).

(e) The facility of higher amount of rent reimbursement as applicable to BMs (in Scale I, II & III), shall be continued to officers who have worked as BMs for a minimum period of 2 years in respective scales, irrespective of the fact that he/she is transferred thereafter within or outside the station. (CO/PRS/2001-02/19 dated 27.04.01).

(f) Reimbursement of rent / enhanced rent as per revised categorisation of centres would however not be applicable in case of existing arrangements / leases except in cases where officers are already paying higher rent as per existing agreements /rent receipts submitted by them.(Cir. Letter No. CO/PRS/IRP/93-94/CIR/1532 dt. 29/9/93).

(g) It is clarified that except payment of higher HRA/CCA (as applicable) to the upgraded places as per Census-2011, all other allowances/benefits which are linked to the classification of areas like Reimbursement of Rent to Officers, Halting/Diem Allowance to Staff members, Hotel Expenses to Officers, Reimbursement of conveyance expenses on monetary basis, Staff welfare benefits and Reimbursement on account of payment made to personal drivers engaged by executives etc. should be allowed prospectively w.e.f. 07.08.2015 i.e from the date of issue of IBA Circular letter No.

CIR/HR&IR/E(iv)/E(xi)/2015-16/1187 on Census-2011. (Staff Circular No. 701 dated 28.09.2015)

25.24 <u>COMPETENT AUTHORITY FOR SANCTION OF RENT REIMBURSEMENT FACILITY TO ELIGIBLE OFFICERS</u> : (Staff Circular No. 670 dated 26.05.2015)

(a) On and from 26.05.2015, the competent Authority for sanction of residential accommodation/rent reimbursement to officers <u>upto Scale IV within the permissible rent ceilings</u> shall be as under:

Sanction of RFA to all the officers (up to Scale IV) in the Zone within the permissible rent ceilings.	**<u>Officers irrespective of their Scale (upto Scale IV) working in :</u>** (i) Regional Office/Branches (S/M/L) – SM (HRD), RO (ii) VLBs/ELBs – Incharge (not below the rank of Sr. Mgr) of staff Department of the branch. (iii) Zonal Office – SM (HRD), ZO (iv) Central Office – SM (CSD), CO

(b) On and from 26.05.2015, the competent Authority for sanction of residential accommodation/rent reimbursement to <u>Executives in SMG V & above</u> <u>within the ceilings prescribed for relevant scales</u> shall be as under:

Rent Reimbursement to Executives in SMG V & above, within the ceilings prescribed for the relevant scales.	**<u>Executives in Scale V working in :</u>** (i) Zone – ZM (ii) Central Office – DGM (HRD), CO or GM (HRD) in his/her absence. **<u>Executives in Scale VI & VII-</u>** GM (HRD),CO

(c) On and from 26.05.2015, the competent Authority for sanction of residential accommodation/rent reimbursement to <u>Executives in SMG V & above on case to case basis in excess of the limits so prescribed</u> shall be as under:

Rent Reimbursement on case to case basis in excess of the limits so prescribed for Scale V and above.	**<u>Executives in Scale V , VI & VII –</u>** ED

25.25 The recovery of rent in respect of officers who are allowed the facility of Bank's accommodation / rent reimbursement :

Officers provided with residential accommodation / rent reimbursement will have to pay to the Bank, Standard Rent as applicable from time to time based on the guidelines received from Government of India/Indian Banks' Association or certain percentage of the first stage of the scale of pay in which he/she is placed (as prescribed in the Regulation 25), whichever is less and further percentage (as prescribed under the Regulation) for furniture, if any, supplied at his/her residence. Needless to state that, where the officers are permitted such facility

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at more than one centre (in certain circumstances like Mid-Academic period etc) simultaneously, the recovery shall be in respect of both the accommodations so provided to such officers.

The recovery of rent in respect of officers who are allowed the facility of Bank's accommodation / rent reimbursement but subsequently kept under under suspension :

In such cases, recovery of rent will be calculated at prescribed percentages of the subsistence allowance for unfurnished or furnished accommodation provided by the Bank or the prescribed percentage of the pay in the first stage of the scale of pay in which the officer is placed or the standard rent, for the accommodation whichever is less.

[The Reg.14(2) of the Central Bank of India (Officer) Employees' (D&A) Regulations, 1976 states that if an officer under suspension continues to occupy the rent-free quarters provided to him by the bank, a rent equal to 10% of the subsitence allowance payable to the officer may be collected as monthly rent for the premises occupied by him. The matter has accordingly been examined during Feb 2012 on receipt of such a case from Chandigarh Zone, and since the officer who was provided with residential accommodation/rent reimbursement facility prior to suspension was being deducted an amount equivalent to certain % of the first stage of the scale of pay in which the officer is placed, it was viewed that he was not deemed to be occupying the rent-free quarters at the time of suspension or during the course of suspension and as such the provision under Reg.14(2) of CBI (Officer) Employees (D&A) Regulations, 1976 will not be applicable to them. Hence, the amount which was being deducted at the time of suspension(for the residential accommodation/rent reimbursement facility), shall continue to be deducted during the period of suspension as well, but not either 10% of the subsistence allowance or both].

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25.26 DETERMINATION OF STANDARD RENT :

(i) On and from 1/12/2005, the procedure for calculation of Standard Rent in respect of accommodation owned by the Bank and provided to officers which will be calculated at flat rate based on the living area of the accommodation and uniformly applicable throughout India, will be as under :

S.No.	Range of living area (in sq. mt.)	Revised Standard Rent (Rs.)
1.	Upto 50	183
2.	51 to 60	241
3.	61 to 75	279
4.	76 to 90	387
5.	91 to 105	520
6.	106 to 120	632
7.	121 to 150	773
8.	151 to 180	924
9	181 to 225	1,087
10.	226 to 300	1,557
11.	301 to 400	1,924
12.	401 to 550	2,290
13.	Beyond 550	2,672

(1 sq. mt = 10.76 sq. ft.)

The 'Living Area' will be determined on the following basis :

Main Building :

(a) Rooms, kitchen, Bath, Latrine, Store and enclosed veranda	…	100% of the floor area
(b) Veranda, Corridors and Barsati	…	25% of the floor area
(c) Porch	…	12 ½ % of the floor area
(d) Court yard Pucca	…	5% of the floor area

Out House :

(a) Rooms	…	25% of the floor area
(b) Veranda	…	12 ½ % of the floor area

For servant quarters and garages, allotted independent of the regular accommodation, the following flat rates may be recovered :

(a) Servant Quarter	…	Rs.36 per month
(b) Garages	…	Rs.22 per month

(CO/HRD/IRP/2005-06/42 dated 24.01.2006.

(ii) Accordingly, an officer who is residing / has been provided with accommodation owned / hired by the Bank will be required to pay Standard Rent based on the living area as calculated above or certain % of the first stage of the scale in which he is placed (as is being decided from time to time under the Regulation), whichever is lower.

(iii) On and from 1/4/90, the concept of Standard Rent has been extended to officers provided with accommodation taken on hire / lease basis by the Bank in its name.

(iv) Further, on and from 1/4/93 Standard Rent concept has also been extended to officers who were permitted to take up residential accommodation in their own name on lease / rental basis and rent was paid directly to landlord by the Bank. (CO/92-93/418 dated 1/2/1993).

(iv) For the purpose of income tax calculations, the perquisite will be worked out as provided in IT Act 1961.

Note :

The perquisite value as computed above on account of providing residential accommodation to the officers shall not be taken into account for the present, in view of operation of stay on this score as per the interim stay granted by High Court, Mumbai.

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25.27 SCHEME FOR PROVISION OF FURNITURE AT THE RESIDENCE OF ELIGIBLE OFFICERS :

Since, on and from 1.10.2011, these matters are being dealt by General Administration Department, Central Office; the Scheme/guidelines/clarifications etc as framed/prescribed and conveyed, from time to time, by them should be followed and any clarifications thereon should be got clarified from General Administration Department, Central Office.

Administrative Clarification:

Extract from the Joint Note dated 27.04.2010 (yet to be adopted for want of amendments from Govt/IBA but stands implemented on adhoc basis pending adoption of amendments) in respect of Scales of Pay of Officers w.e.f 01.11.2007:

Recovery of House/Furniture Rent (w.e.f 1.11.2007) :

i) House rent recovery shall be @ 1.20% of the first stage of the scale of pay in which the officer is placed or the standard rent for the accommodation, whichever is less.

ii) Furniture rent recovery shall be @ 0.25% of the first stage of the scale of pay in which the officer is placed.

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Administrative Clarification:

Extract from the Joint Note dated 25.05.2015 (yet to be adopted for want of amendments from Govt/IBA but stands implemented on adhoc basis pending adoption of amendments) in respect of Scales of Pay of Officers w.e.f 01.11.2012:

Recovery of House/Furniture Rent (w.e.f 1.11.2012) :

i) House rent recovery shall be @ 0.75% of the first stage of the scale of pay in which the officer is placed or the standard rent for the accommodation, whichever is less.

ii) Furniture rent recovery shall be @ 0.15% of the first stage of the scale of pay in which the officer is placed.

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REGULATION - 26: BANK'S CAR FOR PERSONAL PURPOSES :

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

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

The following guidelines are issued by the Government in terms of proviso to Regulation 26 of the Central Bank of India Officers' Service Regulations, 1979.

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

(2) Banks may purchase the following models of cars for use of their executives, Ambassador, Premier Padmini, Maruti 800, Maruti Van, Maruti Gypsy, Premier 118NE. An officer of the Bank who is authorised by the Board to use the car for personal purposes would be required to pay a sum of Rs.150/- per month for the first 500 kms and Rs.1/- per km beyond 500 kms.

(3) It is also clarified that the purchase of Air Conditioned vehicle for use of staff cars or installation of AC in cars is not permitted as hitherto. Where, however, air-conditioned cars have been provided to the Executives or air conditioners have been installed in the cars provided to the Executives before the issue of the revised guidelines the rate of the recovery would be Rs.200/- per month for the first 500 kms and Rs.1.25 for each km beyond 500 kms.

RULES FOR USE OF BANK'S CAR FOR PERSONAL PURPOSES : (on and from 1.1.1987) :

26.1 In terms of the decision of the Board, the facility of personal use of Bank's car will continue to the following category of officers :

a)	Top Executives	Grade/Scale VI and VII
b)	Senior Management	Grade/Scale V

a) Chief Managers who were enjoying the facility of personal use of Bank's Car as on 1st July, 1979 will be allowed to continue this facility as a Special case.

Note : Notwithstanding what is stated above, since from the recent past, the matters relating to the eligibility for providing the Bank's cars are being decided/dealt by General Administration Department, Central Office, the guidelines/clarifications etc as are being conveyed by them from time to time, may be followed, on this score.

26.2 Other Officers in Grade/Scale IV who have been provided with Bank's car are not eligible for personal use of Bank's car even on payment of Rs.150/- per month for the first 500 kms. If such officer uses the Bank's car for personal purpose he will have to pay @Rs.1/- per km.

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

26.4 However, where air conditioned cars have been provided to the Executives or air conditioners have been installed in the cars provided to the Executives before the issue of the revised guidelines, the rate of recovery would be Rs.200/- per month for the first 500 kms and Re.1.25 per km beyond 500 kms.

26.5 The officers should maintain proper log book to record the use of the car for official and personal purposes. The recovery of the charges for personal purposes beyond the limit will be made on monthly basis besides recovery of Rs.150/- or Rs.200/-.

26.6 If an officer informs the Bank that he would not use the car for personal purpose for the specified period, which must be a complete calendar month, he will not be required to pay the stipulated amount of Rs.150/- per month. When the car is used for personal purposes for part of the month, the officer shall have to pay the full specified amount of Rs.150/- payable per month for this purpose.

26.7 An officer eligible to use car for personal purpose, using the car beyond 500 kms in a month shall be required to pay Re.1/- per km beyond 500 kms even if he has used the car for less than 500 kms in the previous months or intends using it for lesser distance in the following months during the same calendar year.

Clarification:

On and from 1.10.2002, where the personal mileage limit is not fully utilized in any month, the concerned executive can be allowed to avail of the unutilized mileage within the subsequent two months, ie on a quarterly basis. For this purpose a 'quarter' would be the period of three months ie, April to June, July to September, October to December, January to March of each financial year.(CO/PRS/IRP/2002-2003/34 DT.14.11.2002).

26.8 Where offices have been provided with office car, an officer in Grade Scale II and above, working with that office, may be permitted to use the office car for personal purposes, with prior permission of the authority. Such permission shall be given only, if the car is not required for the official purposes. The officer concerned shall have to pay to the Bank for such personal use at the rate of Re.1/- per km.

26.9 Executives who are provided with Bank's car may be permitted to use Bank's car for personal use within or outside the station i.e. beyond Urban Agglomeration/Municipal/ Gram Panchayat limits.

In case the concerned executive wish to use the Bank's car for personal purpose for going outside the station i.e. beyond Urban Agglomeration/Municipal/Gram Panchayat limits, then he/she has to obtain prior permission for the same, from the leave sanctioning Authority.

(Circular letter No.CO:HRD:IRP:2013-14:9 dated 30.05.2013)

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

REGULATION - 27 : LOAN FOR THE PURCHASE OF CONVEYANCE :

The Bank may grant to an officer confirmed in the Bank's service, loans for the purchase of a motor car or other conveyance, subject to such terms and conditions as the Board may decide either generally or with reference to any particular loan having regard to the guidelines of the Government.

Administrative rules under Regulation – 27 :

LOAN FOR PURCHASE OF CONEYANCE BY OFFICERS – AMENDMENTS IN CERTAIN TERMS AND CONDITIONS FOR PURCHASE OF MOTOR CAR OR TWO WHEELER/SCOOTER. (W.E.F 01.07.2015).

(As approved by the Board of Directors in its meeting held on 21 September 2015).

	Revised version
1	**Eligibility and quantum of loan for purchase of motor car :** 1.1 An officer drawing a Basic pay of less than Rs. 31,705/- p.m. shall not be eligible for loan for purchase of motor car. However, a physically handicapped officer drawing a Basic Pay of less than Rs. 31,705/-p.m. shall be eligible for a loan for purchase of special motor car marketed by Maruti Udyog Limited provided he has completed 5 years of continuous service in the Bank. 1.2 The maximum amount of loan for purchase of motor car shall be 80% of the cost of the motor car, subject to a maximum of 35 months Basic Pay or Rs.7,00,000/-, whichever is less.
2	**Eligibility and quantum of loan for purchase of two wheelers :** 2.1 Eligibility : All officers confirmed in the Bank's service. 2.2 Maximum limit : Rs.60,000/- or 90% of the cost of the vehicle whichever is less. However, in case of Agricultural Finance Officers and Marketing Officers, the maximum ceiling will not be applicable to them and the amount of loan in their case will be subject to a ceiling of 90% of the cost of the vehicle.
3	**Rate of Interest :** (a) For purchase of Motor Car: Loan upto Rs. 2 Lacs : 8.5% p.a. (simple) Loan beyond Rs. 2 Lacs : Base Rate (simple) (b) For purchase of Scooter/Motor cycle : Loan upto Rs. 15000/- : 7.5% p.a. (simple) Loan beyond Rs.15000/- : Base Rate (simple)
4	**Repayment :** (a) For purchase of motor car - The loan together with interest shall be repaid in not more than 200 monthly instalments. However, in respect of second hand vehicle, the loan may be recovered in 150 or 120 equal monthly installments, as decided by the sanctioning authority depending upon the probable further life of the vehicle, repaying capacity of the officer, cost of vehicle etc. Further, when at the time of availing the car loan, the left-over period of service is less than the above stipulated period, the entire loan with interest should be recovered within

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	the left over period of service. The number of instalments towards principal and interest should be in the ratio 3:2, the principal amount being adjusted first in full. (b) For purchase of two wheeler - The loan together with interest shall be repaid in not more than 84 monthly instalments. However, in respect of second hand vehicle, the loan may be recovered in 60 or 72 equal monthly installments, as decided by the sanctioning authority depending upon the probable further life of the vehicle, repaying capacity of the officer, cost of vehicle etc. The number of instalments towards principal and interest should be in the ratio 5:1, the principal amount being adjusted first in full.
5	**General Conditions:** The purchase of vehicle must be made from the loan amount together with the balance amount, if any, contributed by the officer concerned which will be disbursed directly to the dealer or supplier or seller of the vehicle by way of Banker's Cheque or NEFT/RTGS against proper stamped receipt. Under no circumstances the loan amount will be disbursed to the officer.
6	**Cost of vehicle include the following items :** 6.1 The cost of such accessories as may be considered necessary by the officer according to his needs. 6.2 The amount of vehicle tax, if levied in one lumpsum for the entire life of the vehicle at the time of purchase of the vehicle, will be considered as a life time capital expenditure within the stipulated ceiling of the loan amount 6.3 The cost of transportation charges from outstation upto the place of duty of the officer at the time of purchase and the octroi charges actually paid. 6.4 The cost of insurance incurred at the time of purchase of new vehicle shall also be included in the cost of the vehicle.
7	**Other conditions :** 7.1 The officers will be allowed conveyance loans for the purchase of diesel jeeps and Maruti Vans also. 7.2 The loan may be granted for purchase of second hand vehicle provided loanee satisfies the sanctioning authority about the fitness and the valuation of the vehicle by producing a fitness certificate from a qualified Automobile Engineer and a valuation certificate from an approved surveyor. 7.3 An officer may be granted a fresh loan for purchase of a conveyance again after 4 years period from date of sanction of previous loan. The earlier conveyance loan outstanding, if any, shall have to be adjusted prior to the sanctioning of the fresh loan. The quantum of loan, interest rate etc. for the second and subsequent loans shall be the same as applicable to the first loan. 7.4 Where an officer sells his vehicle purchased with bank's loan and applies for a fresh loan for purchase of another vehicle, apart from fully liquidating the old loan, the surplus sale proceeds must be applied towards purchase of the new vehicle. However, if an officer repays the conveyance loan granted to him in the normal course and then applies for a fresh loan for another vehicle, it will not be necessary for him to utilize sale proceeds of the earlier vehicle. This concession would not be available to those who liquidate the previous loan prematurely and apply for a fresh loan.

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7.5 However, in case of an officer who seeks to avail second loan for purchase of two wheeler or four wheeler after availing the first loan for purchase of two wheeler or four wheeler and if the officer desires to retain the earlier two wheeler/ four wheeler unsold, for utilizing the same by his spouse and/or dependent children who are eligible to drive, then the Second Conveyance Loan may be considered subject to fulfillment of other terms and conditions provided that he gives a declaration to that effect which also contains a clause that the vehicle obtained through second loan will not e utilized for commercial purpose. This option of retention of old vehicle shall be available to an Officer only once during his tenure of service and when he has repaid the loan in normal course as per sanction terms.

7.6 An officer who has availed a loan for purchase of a conveyance other than motor car may be allowed loan for purchase of motor car even though 4 years period from the date of previous loan, as stipulated in para (7.3) above may not have been completed. However, he has to adjust the conveyance loan outstanding before availing the loan for purchase of car.

7.7 An officer who is availing this loan should give an undertaking in writing to the effect that in case he resigns/retires or ceases to be in the Bank's service, he or his legal heirs will repay the balance outstanding in lumpsum, immediately after the date he ceases to be in service.

7.8 Notwithstanding what is stated in para (7.7) above, the amount of loan, if outstanding at the time of resignation/retirement/cessation of service shall be repaid on demand and the Management will be entitled to adjust the amount payable by way of Provident Fund, Gratuity and other benefits due to him from Bank towards recovery of such outstanding loan alongwith interest thereon.

7.9 The vehicle will be hypothecated to the Bank and will be registered with Regional Transport Office (RTO) to that effect till the loan amount is repaid in full with interest.

7.10 It is obligatory on the part of the loanee/officer to take full comprehensive insurance of the vehicle with Bank clause.

7.11 This loan will not be available if the "Take Home Pay" of an officer is less than 40%. For the purpose of computation of "Take Home Pay", total deductions by way of repayment of instalment on loans including proposed conveyance loan will be taken into account.

7.12 On and from 26.05.2015, the competent Authority for sanction of conveyance loan to officers shall be as under: (Staff Circular No. 670 dated 26.05.2015)

Sanction of Conveyance Loan for officers.	**Officers upto Scale III (except BM) working in -** (i) Branches – Branch Manager (ii) Regional Office – CM,RO/AGM, RO (iii) Branch Managers upto Scale III – SRM/RM (iv) Zonal Office – CM (HRD), ZO (v) Central Office –CM (CSD)/AGM (CSD), CO **Officers in Scale IV & V working in –** (i) Zone - Zonal Manager (ii) Central Office – CM (CSD)/AGM (CSD), CO **Officers in Scale VI & VII working in -** (i) Zone – AGM (SAD)/DGM (HRD), CO (ii) Central Office – CM (CSD)/AGM (CSD)/DGM (HRD), CO

CHANGE OF SECURITY FACILITY : (Banklevel Decision) (CO:PRS:2000-01:164 dt. 30.10.2000) :

1. This facility is intended to facilitate the officers whose vehicle purchased earlier out of conveyance loan, is warranted to be disposed of before completion of four years from the date of availment of earlier loan for reasons of manufacturing defects in the vehicle and/or such justifiable reasons which are beyond the control of the officers and to go in for another vehicle.

2. The reason for change of security should be genuine and acceptable to the Bank.

3. The officer will be required to sell the existing vehicle and the sale proceeds should be utilized fully towards purchase of another vehicle. The surplus amount, if any, will be utilized for adjusting the existing vehicle loan account. To clarify further, the officer concerned will not be allowed to utilize the sale proceeds of the existing vehicle for any purpose other than for purchase of another vehicle and for adjusting of the existing loan account.

4. The entire sale proceeds of the existing vehicle will have to be deposited in the loan account. This amount would be released to the officer only at the time of acquiring another vehicle and the amount will be directly paid to the dealer/ seller of the fresh vehicle, as the case may be.

5. The officer concerned should normally acquire/ purchase another vehicle within a maximum period of 3 months from the date of sale of the existing vehicle and no further time shall be granted beyond this period.

6. There is no stipulation of number of times of availment of this facility. However, the officer, who has availed the facility of change of security, shall not be eligible for the said facility again during the currency of the same loan.

7. It should be ensured by the Sanctioning Authority that, this facility should not be a source of profit and any misuse of the facility should be dealt with severely.

8. There shall not be any increase in the existing outstanding balance in the conveyance loan account. Further, there will be no change in the rate of interest on the loan amount even after change of security. In other words, this facility should facilitate the officer to change the security of earlier vehicle with the new vehicle for the ongoing loan account.

9. Notwithstanding what is stated above, this facility is not available where instalment and interest is not repaid regularly.

10. Needless to state that all precautions such as obtaining hypothecation of the new vehicle, to register the charge with RTO and to obtain the full insurance of the vehicle with bank's clause at the cost of the officer, should be taken to safeguard the interest of the bank.

11. The competent Authority for allowing this facility is the same as that of the one prescribed for sanctioning conveyance loan to officers.

REGULATION - 28: LOANS FOR THE PURCHASE OF HOUSES :

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

HOUSE BUILDING ADVANCE (HBA) TO OFFICERS – TERMS AND CONDITIONS & ADMINISTRATIVE GUIDELINES/RULES/CLARIFICATIONS ETC. (W.E.F 08.08.2015).
(As per the approval by the Board of Directors in its meeting held on 08 August 2015).

The Bank shall sanction loan to an officer confirmed in the bank service for purchase of land and/or for construction of a house or for purchase of or for construction of a house / apartment subject to the following conditions:

1.	**ELIGIBILITY :**	
	(i)	Only an officer who has completed 5 years of continuous service in the bank shall be eligible for the loan. Provided that the Competent Authority may relax this condition in such cases where the officer was in the confirmed service of a public sector bank or public sector financial institution or Reserve Bank of India or Central Government/State Government or an undertaking of the Central/State Government before joining the service of the bank and had not availed of any housing loan from his previous employer.
	(ii)	Ex-servicemen may account their past military service for the purpose of eligibility after their confirmation in the bank.
	(iii)	If the husband and wife either working in the same bank or in different banks or one spouse is working in Central Government/State Govt. or public enterprises or some other Govt. Institute or local body etc. HBA will be admissible to only one of them. The bank will obtain a certificate from the employee that no HBA has been availed of by his/her spouse nor will be availed by him/her.
	(iv)	A bank officer on deputation to a Govt. Department or on foreign service will be entitled for HBA from his/her parent bank only.
	(v)	Ordinarily, officers under suspension or against whom major disciplinary proceedings are initiated would not be eligible for HBA. However, Competent Authority, depending upon the gravity of the case, may sanction HBA to an officer against whom disciplinary proceedings are pending, subject to the condition that the officer will be required to furnish collateral security in the form of sureties from two permanent officers of the Bank.
	(vi)	The officer shall be entitled to Housing Loan only once in his/her service career, subject to fulfilling the terms/conditions of the rules therefor, as formulated/amended from time to time. Under no circumstances he/she will be sanctioned a second House Building Loan, by keeping the first house/flat acquired through HBA, unsold. If an officer has availed himself/herself of HBA for construction of house etc., as specified in para 5(i), he/she will not be entitled to HBA for enlargement of accommodation as specified in para 5(ii) and vice -versa.
2.	**PURPOSE :**	
	(i)	Acquiring a plot and constructing a house thereon.
	(ii)	Constructing a new house on the plot already owned by the official or jointly with his /her spouse.
	(iii)	Getting a plot under co-operative scheme and building a house, where title will vest on the official after the house is built.
	(iv)	Enlarging living accommodation in an existing house owned by the official or jointly with spouse. The total cost of the existing structure (excluding cost of land) and the proposed additions should not exceed the prescribed cost ceiling.

	(v)	Conversion of hire-purchase into outright purchase of house/flat from State Housing Boards or similar govt. controlled bodies, and outright purchase of new ready built house or flat from Govt., Semi-Govt. or local bodies, Housing Boards, Development Authorities etc., and from private parties.
	(vi)	Purchasing of house/flat under self financing housing scheme and co-operative Group Housing Societies.
	(vii)	Repayment of loan taken from bank/ private source for house construction, even if the construction has already completed, subject to management satisfying with the reason for availing loan from outside agencies earlier. (amendment w.e.f 1.4.2011)
	(viii)	Constructing the residential portion alone of the building on a plot which is earmarked as a shop-cum-residential plot in a residential colony.
3.	**CONDITIONS :**	
	(i)	The official should not have availed of any loan or advance for the purpose from any other Govt. source and Housing Board, other semi Government or local Bodies, Development Authorities etc. Where such loan has been availed of, HBA can be granted if the officer undertakes to repay the outstanding loan forthwith in one lumpsum.
	(ii)	If the officer who has not availed HBA earlier and seeks to avail the same, then the concerned official or spouse or minor child should not already own a house in the town/urban agglomeration where the house is proposed to be constructed or acquired. HBA to employees, who own a house either by acquisition or inheritance (i.e. not purchased/constructed by availing HBA) for re-constructing the house after demolishing the old house may be granted. However, such officer employees, who have in past, availed HBA from the bank for enlargement of accommodation/existing house as mentioned under 5(ii) below, shall not be eligible for HBA. (Ref.: CO : PRS : 98 – 99 : 18 dated 20th April, 1998).
	(iii)	The title to the land should be clear.
	(iv)	Advances for ready built house or flat is admissible for outright purchase only. The purchase can be from Govt./semi Govt. bodies, housing boards, development authorities, registered Co-operative Societies, etc., or from private parties.
4.	**COST CEILING :**	
	(i)	On and from 22.12.2014, the cost of the house excluding cost of land should not exceed Rs.95.00 lakhs for Major A cities (viz. Mumbai, Kolkata, Delhi, Chennai, Hyderabad, Ahmedabad and Bangaluru) and Rs.65.00 lakhs for other cities. **<u>On and from 8th August 2015, certain relaxations in cost ceiling have been allowed in following cases:</u>** **(a) Where an Officer intends to avail HBA, who own a flat either by acquisition or inheritance (i.e. not purchased by availing HBA) for purchase of a new flat, by selling the same.** **In such cases, in view of he/she is having sufficient liquidity, available with him on account of sale proceeds of house/flat, as the case may be, the cost ceiling may be relaxed further to the extent of sale proceeds of the flat/house or Rs.30.00 lakhs, whichever is lower, as identifiable source of finance (sale proceeds of flat) is available with him/her.** **(b) The above provision will also apply in cases, when an employee intends to avail Second Housing loan by selling off his existing house purchased by availing staff housing loan, as he/she may be having sufficient liquidity by way of sale proceeds of house/flat purchased by availing housing loan.** **In such cases, in view of he/she is having sufficient liquidity, available with him/her on account of sale proceeds of house/flat, as the case may be, the cost ceiling may be relaxed further to the extent of sale proceeds of the flat/house or Rs.30.00 lakhs, whichever is lower, as identifiable source of finance (sale proceeds of flat) is available with him/her.** However, in all cases, the source/s of funds to meet the estimated cost of purchase/construction should be submitted by the concerned staff members.
	(ii)	In the case of enlargement to existing accommodation the total cost of the existing structure and the cost of enlargement should not exceed the limit.
	(iii)	If CPF withdrawal is also taken for house building the total amount of CPF withdrawal and

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		the building advance should not exceed the limit.
	(iv)	If the advance is for constructing residential part of the building on a shop-cum-residential plot situated in a residential colony: a) the cost of land, the cost of superstructures of the proposed residential portion and shop (s) should not exceed the ceiling limit. b) the entire property including the shop(s) and the residential portion should be mortgaged. c) the entire building including the shop(s) should be insured against fire, lightning, floods etc.
5.	**AMOUNT OF ADVANCE (On and from 8th August 2015) :**	
	(i)	**Rs.50.00 lakhs to all scales of officers** OR 90% of the estimated cost of purchase/ construction, whichever is least in the case of:- a) Construction of new house on an existing plot; b) Purchasing a plot and constructing a house thereon; c) Purchase of a ready built house or flat which has not been occupied. The above limit is subject to the repaying capacity of the staff member.
	(i)(a)	**<u>Personal Insurance to the extent of loan amount (On and from 8th August 2015) :</u>** **The premium of one time personal insurance, to cover the loan amount upto the period of repayment of loan, is to be included in the loan amount, within the ceiling on quantum of loan applicable to Officers.**
	(ii)	In the case of enlarging the accommodation on existing house the amount admissible is 50 times the monthly pay or Rs.5 lacs or 90% of the estimated cost of enlargement, whichever is less.
	(iii)	<u>On and from 22.12.2014:</u> Eventual/likely terminal benefits at the time of retirement of the officer should be adequate to cover the then outstanding loan liabilities towards the Bank'. Accordingly, the sanctionable loan amount for officers in different scales shall be arrived at by calculating probable outstanding by notionally applying of the loan instalments till his/her date of retirement, assuming that he/she continues in the service till his/her retirement. It is to be ensured that the balance outstanding in Housing Loan account will be adjusted fully against the eventual terminal benefits. The leftover balance, if any is to be adjusted from terminal benefits. (a) In the event of unfortunate death of an employee and the eventual terminal benefits are not sufficient to recover the balance outstanding in the loan account, then the Bank will take suitable steps including legal remedy, to recover the Bank's dues. Save, the above all other terms and conditions of Staff Circular No.333 dated 21.03.2011 and 356 dated 08.06.2011 will remain unchanged.
6.	**MARGIN : (on and from 1st April 2011) :**	
	10% of the estimated cost of purchase/construction/enlargement, as the case may be.	
7.	**TAKE HOME PAY : (On and from 1st April 2011) :**	
	The Take Home Pay should not be less than 30% of the Gross Salary. For computing Take Home Pay, the statutory deductions like PF, Income Tax etc and stipulated instalment of all loans and advances (including stipulated instalment for the proposed House Building Advance) recoverable from salary should be taken into account as deductions. As clarified in circular No.CO:PRS:2001-02:222, dated 21.3.2002, the Voluntary contribution towards Provident Fund ie., VPF and the amount of instalment which is being paid voluntarily in	

		excess of the instalment as prescribed for the respective loan/advance, if any, availed and the notional instalments of loans/advances if any availed by the officer from outside agencies with the prior permission of the bank and also the instalment/recoveries on account of Festival Advance and the loans against deposits/KVP/IVP/Shares/LIC/UTI are need not be taken into account as deductions for this purpose. While keeping in view the ceilings, take home pay etc as prescribed above the quantum of Advance/loan should be sanctioned only to the extent it covers the eventual terminal benefits ie., Gratuity and Provident Fund payable to the officer.
8.	**DISBURSEMENT OF ADVANCE :**	
	(i)	Disbursement of installment is to be related to the progress in the construction of housing unit. However, where individual land documents are available, equitable mortgage should be essential before disbursement of the loan. This should be subject to legal opinion to be furnished to the sanctioning authority. (Circular CO/92-93:427 Dt.10/2/93)
	(ii)	**For purchase of land and construction – Single Storeyed House:** 20% **or** the actual cost of plot, whichever is less on execution of agreement. Mortgage or mortgage deed would mean creation of equitable mortgage and not registered mortgage. (CO/PRS/IRP/93:94/CIR:1252 DT.25/8/93) 50% of the balance on execution of the equitable mortgage deed and the balance on the construction reaching the plinth level.
	(iii)	**For purchase of land and construction : Double storeyed house :-** 15% or actual cost of plot whichever is less, on executing the agreement; 50% of the balance on execution of the equitable mortgage deed and the balance on construction, reaching the plinth level.
	(iv)	**For the purpose of house/flat from co-operative group housing Society:** **D**isbursement of loan within the sanctioned limit may be made in the light of demands made by the co-operative group housing society, subject to obtention of equitable mortgage as early as possible.
9.	**TIME LIMIT FOR UTILISATION OF ADVANCE:**	
	(i)	**Purchase of land:-** Deal for purchase of land should be completed and the sale deed produced within six months, failing which the amount should be refunded in lumpsum.
	(ii)	**Purchase of House: -** Acquisition and mortgage to Bank should be completed within three months. Extension of time limit may be granted by the Competent Authority.
	(iii)	**Purchase/Construction of new flat:-** It should be completed within three months unless extension of time limit is granted.
	(iv)	**Surety in certain cases:-** In addition to execution of mortgage/agreement, the surety of an approved permanent official is necessary before releasing the sanctioned advance or any part thereof to :- a) Officials who are not permanent. b) Officials who are due to retire from service within 18 months following the date of application for advance. c) Payment to officials [covered by (b) above] requiring the advance for the purchase of a ready built house.
10	**CONSTRUCTION :**	
	(i)	**Adherence to Plans:** The construction should be exactly according to the approved plan and specification, on the basis of which the advance was sanctioned. Prior concurrence of the Ministry of Urban Development, or other concerned local body as the case may be is necessary for any deviation.
	(ii)	**Time Limit:** The construction should be completed within 18 months of the date on which the first instalment is drawn. Extension of time limit is permissible upto one year by the Competent Authority and for a longer period by the Chairman & MD or ED if the work is delayed due to circumstances beyond the Officer's control. Such individual cases which deserve to be considered for further extension of time limit beyond one year to Staff Administration Department, Central Office alongwith the recommendations of Zonal

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		Manager. (Cir Ltr CO:IRP:94-95:429 dated June 2, 1994).
	(iii)	**Insurance:** On completion of construction / purchase, the house should be insured by the official at his/her cost against fire, flood and lightning for the full value of the house. The insurance policy should be deposited with the bank and the premia receipts should be produced for inspection. The insurance should be kept alive till liquidation of advance.
	(iv)	**Maintenance:** The house be maintained in good repair at owner's cost and kept free from all encumbrances. The official should pay all taxes regularly and furnish a certificate annually to the effect. Annual inspection may be carried out by the Competent Authority for checking up the maintenance.
11	**RATE OF INTEREST : (In respect of House Building Advance sanctioned to officers on or after 1st April 2011) :**	
	Entire principal amount of Advance carries an Interest @ 8% p.a (simple).	
12	**REPAYMENT OF ADVANCE :**	
	(i)	**ban, together with interest thereon, shall be payable in not more than 240 monthly instalments provided that the officer may select to repay in a shorter period if he/she so desires. The amount of interest on housing loan should be recovered in 60 instalments only after the principle has been adjusted in full in 180 instalments. In case, however the repayment is to be effected in a shorter period, the number of instalments towards principal and interest should be in the ratio of 3:1 the principal being adjusted first in full.** For abundant clarity, it is clarified that in case of officers (availing the House Building Advance under these rules) having remaining service to retirement on superannuation is less than 240 months reckon as on the month in which the repayment starts, the repayment schedule should be fixed in such a way that the number of instalments towards principal and interest should be repaid within the remaining service period in the ratio of 3:1, the principal being adjusted first in full. It is further clarified that the repayment schedule should be fixed strictly in terms of the above provision and if any branch/office has been still following the instalment amount @ certain Rupees per thousand as per the old system, the same should be dispensed with in respect of loans to be sanctioned on or after 1.4.2011 and should be fixed strictly as per the above guideline.
	(ii)	In the case of construction of a new house, recovery will commence from the pay of the month following the completion of the house or the 18th month after the date of disbursement of the first installment whichever is earlier. If the loan is taken for purchase of a ready built house, recovery will commence from the month following the initial disbursement of the loan.
	(iii)	The interest will be charged from the date of the release of the loan or the first instalment of loan where such loan is paid in instalments. The amount of interest will be calculated as in the case of any other loan on simple interest.
13	**GENERAL CONDITIONS :**	
	(i)	The property so acquired, with the help of the loan should be used normally by the officer and his/her family and his/her kith and kin. The officer, with prior permission of the management, may rent out such property, or part thereof provided he/she is working at the place other than the place where he/she has acquired the property. In such cases, the officer shall credit 40% of the rental income to the loan account besides his/her regular loan instalment. However, Competent Authority (defined in administrative clarifications hereunder) may at his/her discretion reduce the additional recovery to 20% on case to case basis on merits if he/she is convinced that recovery of rent @ 40% would put the officer to certain hardships. Otherwise normal stipulation of recovery of 40% of rent stands in all such cases. If the officer rents out house / flat / property so acquired, without the prior permission of the management, he/she shall be liable for appropriate disciplinary action, besides charging interest at commercial rate on the entire outstanding balance in the Housing Loan Account.

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	(ii)	Any misutilisation of the Loan at any time or violation of any rule will be considered as an act of major misconduct liable for strict disciplinary action besides charging the interest at commercial rate on the balance outstanding.
	(iii)	As per the clarificatory guidelines issued by Indian Banks' Association (IBA), in case if the officer is under suspension, the instalment towards loans taken by the officer will be recovered from the subsistence allowance during the period of suspension at such rates as may be decided by the Competent authority. For this purpose, the competent authority has been prescribed as under : Officers upto Scale III working in **:** (i) Region – CM, RO/AGM, RO (ii) Zonal Office – CM(HRD)/AGM (HRD),ZO (iii) Central Office – CM(CSD)/AGM(CSD), CO Officers in Scale IV working in - (i) Zone - Zonal Manager (ii) Central Office – DGM (HRD), CO (iii) Officers in Scale V - GM (HRD), CO (iv) Officers in Scale VI & VII – E.D. (Incharge of HRD) (Circular No. 670 dated 26.05.2015) The Competent authority while deciding this aspect, should ensure that the member should get a take home pay of at least 33.33% of the subsistence allowance. (Circular No. CO:PRS:2003-04:120 dated 5.11.2003).
	(iv)	The officer will not sell or otherwise deal with the house/flat/property so acquired without the prior permission of the bank. In case of sale, the loan outstanding will be adjusted from the sale proceeds. If the sale proceeds fall short of the balance of the loan outstanding, plus interest thereon, the deficit will have to be paid by the officer immediately.
14	**ADMINISTRATIVE RULES / CLARIFICATIONS ETC :**	
	(i)	Normally, House Building Advance will not be available to an officer for purchase of plot/land/house/flat from blood relatives viz., spouse, parents, brothers, sisters and grand parents. However, such requests received from officers may be examined by the Competent Authority on case to case basis, having regard to the merits of the each case, after satisfying himself/herself as to the genuineness of the transaction /sale and the transaction ie., sale and purchase has actually been taken place.
	(ii)	The land/house/flat proposed to be acquired / purchased/ constructed/ enlarged by the officer by availing housing loan should be : (a) Situated in India and is intended for bonafide use of the officer and his/her family members viz., spouse, children, parents, brothers, sisters, wholly dependent on him/her and such property is situated at his/her native place or at the place of his/her working/choice domicile or at any other place on his/her given an undertaking to the effect that he/she will settle at that place after retirement. (b) Ordinarily standing in the name of the officer or in joint names of officer and his/her spouse only. In case the officer desires to purchase the house/flat in the joint names of himself/herself along with his/her spouse, then alongwith all documents, an undertaking to be obtained from the spouse accepting his/her liability to the loan and making him/her a co-borrower so as to safeguard Bank's interest. (Cir Letter No.CO:PRS:IRP:2004-05:30 dated 24.1.2005) However, the House Building Advance may also be granted to officers where the House/Flat/Site/Plot is in the single name of the spouse subject to the following conditions : (CO:HRD:IRP:2005-06:53 dated 21.3.2006) ❑ The spouse be made a co-borrower in the Housing Loan sanctioned to the officer. ❑ The property be mortgaged by the spouse in whose name it stands. ❑ Other stipulations like lien on the terminal dues, letter from the member giving authority to the Bank to deduct the loan instalment from his salary should be ensured.

		❑ The Income tax benefits on instalments and interest of the borrowed capital shall be extended to the member, if so permitted as per the provisions of Income Tax Act amended from time to time under such circumstances. ❑ Any other condition/stipulation, which the Zones may feel necessary to safeguard the interest of the bank. (c) The house/flat proposed to be purchased should be available with full vacant possession and without any tenant(s) therein who could obstruct taking possession by the officer. (d) The house/flat proposed to be purchased should be of reasonable area in the opinion of the bank taking into account local conditions/customs and requirements of the officer and his/her family members.
	(iii)	In case the officer seeks House Building Advance for purchase of plot/house/flat which are under lease, from Housing Corporations/Board set up by various State Governments, the same may be allowed (subject to fulfilling of all other terms/conditions) provided the unexpired period of lease is for a minimum period of 25 years at the time of sanction/disbursement of loan, whichever is later. (CO:PRS:POL:86:327 dated 13.6.1986). However, in case the unexpired lease is less than 25 years, still the House Building Advance may be sanctioned to the concerned officers (subject to fulfilling all other terms/conditions) provided the lease is renewable atleast for the period covering repayment of housing loan alongwith interest thereon. The competent authority for sanction of housing loan in such cases shall be the Zonal Manager of the Zone. (CO:90-91:525 dated 16.1.1991).
	(iv)	House Building Advance may be allowed to the officers, who own a house either by acquisition or inheritance (ie., not purchased/constructed by availing House Building Advance from the Bank) for re-constructing the house after demolishing the old house. The general terms and conditions applicable to Original House Building Advance viz., eligibility, quantum of loan, Rate of Interest, repayment period, documentation, competent authority etc shall remain the same, in such cases as well. It is however clarified that officers who have in the past, availed House Building Advance from the bank for enlargement of accommodation/existing house under the provisions of Original House Building Advance, are not eligible for the above facility. (CO:PRS:98-99:18 dated 20.4.1998)
	(v)	The following items of expenditure may be allowed to be included as cost of house/flat within the ceiling amount subject to submission of necessary documents : ➢ Price to be paid for the land/house/flat as per the offer letter from the vendor. ➢ Stamp duty, registration transfer fees and legal charges, if any. ➢ Brokerage as per local custom, if any. ➢ Cost of construction/enlargement/renovation as per estimates obtained from the bank's approved architect at the expenses of the officer. ➢ Architect's fees, if any. ➢ Any other incidental expenses in the opinion of the bank required for purchase/construction/enlargement/renovation of house/flat. Note **:** Expenses for items of furniture will not be included/considered as cost of house/flat.
	(vi)	The amount of loan (principal + interest) outstanding, if any, at the time of resignation/retirement/cessation of service shall be repaid on demand and the management will be entitled to adjust the amount payable by way of Provident Fund and Gratuity and other benefits due to him/her from the Bank towards recovery of such outstanding loan alongwith interest thereon.
	(vii)	In case of default in paying instalments of the Housing Loans, penal interest to be charged. For this purpose, as per the guidelines of Indian Banks' Association, penal interest not less than commercial rate is to be charged. It is further clarified that no penal interest is to be charged where the borrowing employee remains on sanctioned leave without pay or on half pay thereby causing non-payment/less payment of the loan

		instalment due. It may also be noted that if an employee ceases to be in the service of the Bank, and the portion of loan and/or interest, if still outstanding, even after adjusting the loan amount from the terminal dues as stated above, the employee is required to repay the outstanding amount of loan immediately. However, penal rate of interest shall continue to be charged on the outstanding balance of loan amount, till the repayment of the same. (CO:PRS:POL:84:433 dated 19.9.1984).
	(viii)	**Security :**
		(a) The title of the property must be certified clear, marketable and unencumbered. The officer shall execute all documents as required by the Bank and the nominee of the officer's Provident Fund shall join as co-borrower for executing the documents with the officer. (b) If the house/flat/property is in a co-operative society : (i) The share certificate issued by the co-operative society in the name of the officer should be deposited with the Bank. (ii) In case where a Financial Institution or the Housing Board of the State has first charge on the house/flat/property of the society, the Bank will have the second charge on the house/flat/property of the officer availing the housing loan. (iii) The Bank will notify the co-operative society of its financial interest and second charge on the house/flat/property and obtain appropriate resolution passed by the Society recording such second charge and that the house/flat/property will not be permitted to be sold without the express consent of the Bank. (c) Equitable mortgage will have to be created in the case of ownership flat/ house which is legally feasible by depositing the following title deeds with the bank relating to the flat/ house :- - Agreement to sell the flat/house. - Letter of allotment given by the builder and letter of allotment and Share certificate of the Co-operative society issued to the member as the case may be. - Letter from the Co-operative society/ Builder(s) to the effect that the staff member shall not be allowed to sell that flat without obtaining Bank's prior permission in writing. <u>Clarification</u> : On the officer's subsequent transfer from the Branch/office wherefrom he/she availed housing loan, the branch should retain the original title deeds of the property on which the Equitable Mortgage is created with them till the loan is repaid/liquidated in full and all other loan documents and a copy of title deeds etc should be forwarded while transferring the debit balance in the account alongwith the interest. The branch should inform the transferee branch about the fact of retaining the original title deeds with them. Needless to state that in all the subsequent transfers, this fact should be informed to the transferee branches/offices. The original title deeds of the property should be delivered to the officer concerned (against proper acknowledgement) through the branch where he/she will be working at the time of complete repayment of the loan. Alternatively, upon closure of the loan account, the concerned officer may take delivery of the title deeds personally (by establishing his/her identity) from the branch wherefrom he/she has availed the loan on the strength of a certificate from the Branch Manager of the branch where he/she was working at the relevant time, to the effect of having liquidated the loan/closure of loan account and they have no objection in delivering the title deeds to the concerned officer. The original title deeds should be delivered to the concerned officer against proper acknowledgement which should be kept on the record of the branch and a copy thereof be sent to the branch/office where he/she was working at the time of closure of loan account. (d) Any other formalities like Registration of charge of the bank with the Co-operative Society, Registration of the Agreement for the sale between the Co-operative Society/ Builder with the Sub-Registrar of Assurances, should be strictly complied with.

		(e) While as part of the documents, the concerned officer has to submit the search/legal report from a lawyer. Where search/legal report is submitted by the concerned officer from the approved retainers/lawyers of the bank certifying the title of the property to be clear, unencumbered and marketable, then no further examination of the title to the said property may be made at Regional / Zonal office to avoid unnecessary hardship and delay in sanctioning of loans to officers. (CO:88:338 dated 7.7.1988). (f) The officer concerned shall execute such security documents as may be prescribed by the Bank from time to time for the purpose of loan. This will also include taking authority letters for recovery of instalments as also authority letters addressed by borrower and nominee in respect of P.F. and gratuity dues for recovery of the outstanding balance in the House Building Advance including interest thereon, on the date of his/her retirement/death. No officer shall change his/her nomination for Provident Fund and / or Gratuity without informing the Branch where the housing loan account is maintained.
	(ix)	**Insurance :**
		As stated in Para 10(iii) of terms/conditions, on completion of construction / purchase, the house should be insured by the official at his/her cost against fire, flood and lightning for the full value of the house. The insurance policy should be deposited with the bank and the premia receipts should be produced for inspection. The insurance should be kept alive till liquidation of advance.
	(x)	**Clarifications on other matters/issues :**
		(a) In terms of Para 1(i) under 'Eligibility' of these rules, the Competent Authority may relax the minimum eligibility period for availment of House Building Advance in such cases where the officer was in the confirmed service of a public sector bank or public sector financial institution or Reserve Bank of India or Central Government/State Government or an undertaking of the Central/State Government before joining the service of the bank and had not availed of any housing loan from his/her previous employer. Further, in terms of Para 1(ii) under 'Eligibility' of these rules, Ex-servicemen may account their past military service for the purpose of eligibility after their confirmation in the bank. The Competent Authority to relax the minimum eligibility period in both the above situations shall be the General Manager (HRD), Central Office. However, as stated above it should be ensured that such officers have not availed any housing loan from their previous employer and their services are confirmed in our Bank ie., no House Building Advance should be sanctioned in the above situations till the date of confirmation in the Bank's service. (CIR. No.CO:PRS:POL:86:427 dated August 4, 1986). (b) It is clarified that the officers who apply for <u>original House Building Advance</u> for enlarging the accommodation on existing house, can be sanctioned the same upto the limit as stated under Para 5(ii) of the rules ie., upto a maximum of Rs.5 lacs subject to all other terms/conditions, provided he/she has not availed <u>original House Building Advance</u> earlier for purchasing/construction of a different new house/flat upto the limit as stated in Para 5(ii) of the rules ie., upto a maximum of Rs.5 lacs. Likewise, an officer who apply for original Hose Building Advance for purchase/construction of a new house/flat can be sanctioned the same under Para 5(i) of the rules ie., upto a maximum of Rs.50 lacs, subject to all other terms/conditions, provided he/she has not availed <u>original House Building Advance</u> earlier for enlarging another existing house/flat under Para 5(ii) of the rules ie., upto a maximum of Rs.5 lacs. It is however, clarified that the officers who have already availed Original House Building Advance and if they wish to avail Additional Housing Loan for repairs/renovation and/or extension/enlargement (under the Bank's existing Schemes) for the house/flat purchased out of Bank's House Building Advance, the same may be sanctioned having regard to rules under Additional Housing Loan Scheme of the Bank. (CO:PRS:IRP:2001-02:08 dated 25.6.2001). (c) No officer who has already availed of a housing loan shall sell, transfer, assign or otherwise deal with or dispose off or mortgage, charge or in any way encumber or alienate the house / flat and his right, title and interest thereon during the pendency

		of the loan thereagainst without the prior permission of the Bank. Provided however the cases of officers who seek management permission to sell the house property acquired out of Bank/s house building loan due to compelling circumstances (without availing the facility of Second Housing Loan or Change of Security facility as per the rules of the Bank) may be considered on the merits of each case, by the Competent Authority, subject to the following terms/conditions : ➢ The members should give an undertaking that they will adjust the housing loan with interest out of the sale proceeds of the house property. ➢ The title deeds will be released, only after the adjustment of the housing loan. ➢ They will not approach the bank for any further housing loan during the remaining period of their service in the bank. The Competent Authority for granting such permission shall be as under : <u>Officers upto Scale III –</u> (i) Region (excluding officers working in ELBs) – CM,RO/AGM,RO (ii) ELBs – Incharge of the Branch. (iii) Zonal Office – CM (HRD)/AGM (HRD), ZO (iv) Central Office - CM(CSD)/AGM(CSD), CO <u>Officers in Scale IV & V working in</u> : (i) Zone – ZM (ii) Central Office – DGM (HRD), C.O (iii) Officers in Scale VI & VII – GM (HRD), CO (Circular No. 670 dated 26.05.2015) The Competent Authority should ensure that the permission is given only in deserving cases after ascertaining the reasons for the same, (Cir Letter to Zonal Offices No.CO:PRS:IRP:94-95:952 dated 24th August 1994). (d) In case of sale, the loan outstanding will be adjusted from the sale proceeds. If the sale proceeds fall short of the balance of the loan outstanding, plus interest thereon, the deficit will have to be paid by the officer immediately. (e) The house/flat should be maintained in good repair at owner's cost and kept free from all encumbrances. The official should pay all taxes regularly and furnish a certificate annually to the effect. Annual inspection may be carried out by the Competent Authority for checking up the maintenance. (f) The Bank reserves the right to carry out periodical inspection of house / flat financed by the Bank or call for requisite information from the officer and the officer shall be bound to give such information. (g) The eligible officers desirous of seeking House Building Advance should apply for the same in the HRMS and printout of which duly signed is to be submitted to the respective Competent Authorities. (h) <u>On and from 22.12.2014:</u> In respect of employees, who are not eligible for Gratuity (as minimum service of 10 years is not completed, as stipulated under the Payment of Gratuity Act/Rules) and desirous to leave the Organisation, the outstanding HBA in the account is either allowed to be converted in to Direct Housing Finance Scheme, subject to fulfilling of terms/conditions of DHFS or to adjust the outstanding loan fully before being relieved from the services of the Bank.
	(xi)	The Competent Authority for sanction of House Building Advance shall be as under**:** <u>Officers upto Scale III working in</u> **:**

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		(i) Branches (Small/Medium/Large) & Regional Office - CM/AGM (RO) (ii) VLB/ELB – CM/AGM, as the case may be, of the concerned branch. (iii) Zonal Office – CM (HRD)/AGM (HRD), ZO (iv) Central Office – CM(CSD)/AGM(CSD),CO <u>Officers in Scale IV & V working in :</u> (i) Zone – ZM (ii) Central Office – DGM (HRD), C.O <u>Officers in Scale VI–</u> GM (HRD), CO Officers in Scale VII – ED (Incharge of HRD) (Circular No. 670 dated 26.05.2015)
	(xii)	**Rules for letting out the House/Flat purchased out of House Building Advance: (CO:PRS:POL:81:394 dated 13.7.1981, CO:PRS:POL:87:137 dated 12.3.1987, CO:88:103 dated 3.3.1988 & CO:92-93:407 dated 25.1.1993) :**
		(a) The house/flat to be acquired with the help of loan should be normally used by the officer and his/her family and his/her kith and kin. The house / flat of an officer financed by the Bank should be occupied by him/her and his/her family as soon as it is ready for occupation, subject to what has been stated herein below. (b) An officer, with prior permission of the Competent Authority, may let out house / flat or part thereof acquired through Bank's House Building Advance, on leave and license basis or on monthly rental basis, on reasonable terms for any of the following reasons:- (i) If he/she is transferred from the place where his/her house / flat is situated. (ii) If he/she has constructed / purchased his/her house / flat at a place other than the place where he is working. (c) The Competent Authority to permit officers to let out the house/flat acquired through the Housing Building Loan by the officers under the above provision, shall be as under : <u>Officers upto Scale III working in :</u> (i) Region – CM, RO/AGM, RO (ii) Zonal Office –CM(HRD)/AGM (HRD) Z.O. (iii) Central Office – CM (CSD)/AGM (CSD), CO <u>Officers in Scale IV & V working in</u> : (i) Zone – ZM (ii) Central Office – CM (CSD)/AGM (CSD), CO <u>Officers in Scale VI & VII:</u> GM (HRD), CO (Circular No. 670 dated 26.05.2015) (d) As stated above, as a rule, no permission will be granted to any officer to let out house/flat acquired out of House Building Loan, if the house/flat is located at the same place where the officer is working for the time being. However, in very exceptional cases, such permission may be granted by the competent authority, if he/she is satisfied that the officer and his/her family cannot occupy the house for valid reasons and there is no intention on the part of employee to benefit out of Bank's concessional House Finance facility. Each and every case should be carefully scrutinized by the competent authority before giving permission to let out house/flat in exceptional cases and the applications received from such officers should be disposed of by the competent authority within a period of three months from the date of receipt of application.

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The Competent Authority for this purpose shall be as under :

Officers upto Scale III working in :

(i) Region – CM, RO/AGM, RO

(ii) Zonal Office – CM (HRD)/AGM (HRD), ZO

(iii) Central Office – CM (CSD)/AGM (CSD), CO

Officers in Scale IV working in -

Zone - Zonal Manager
Central Office – DGM (HRD), CO
Officers in Scale V - GM (HRD), CO
Officers in Scale VI & VII – E.D. (Incharge of HRD)

(Circular No. 670 dated 26.05.2015)
Notwithstanding what is stated herein above, it is however clarified that the cases of executives in Scale VI & VII working in Central Office and having their own accommodation in Mumbai but seek to avail the facility of Bank's Owned accommodation on the reason of the existing owned accommodation is not befitting his/her status, as per the Government guidelines under Regulation 25 of OSR, they have to apply to General Administration Department, C.O as per the existing norms/guidelines and their cases will be dealt with as per the rules/guidelines therefor.

(e) In case, the management permits to let out the house/flat in the above circumstances stated in para (b) & (d) above, the officer shall first offer the house/flat to the Bank, in which case, the offer may be considered by the Bank as per its needs and the bank will convey its decision of the acceptance / rejection of the offer within a reasonable time.

(f) In case the Bank accepts the offer, the monthly rent / compensation payable by the Bank shall be worked out as under :

Sum equivalent to $1/12^{th}$ of the higher of (i) or (ii) below :

(i) The aggregate of 10% of the actual capital cost of the accommodation offered including proportionate cost of land incurred for such accommodation (but excluding the cost of special fixtures like air conditioners) and annual municipal and other taxes thereon.

OR

(ii) The annual rental value of the accommodation taken for municipal Assessment plus annual municipal taxes and other taxes thereon.

Note: The amount of monthly rent / compensation so arrived at should be comparable to the compensation / rent prevailing for such flat / house in the locality and shall not exceed the maximum rent / compensation fixed by the Bank for that center.

(g) Where an officer is permitted to let out his/her house/flat to any person of his/her choice, the first preference shall be given to the Bank's employee and he/she shall deposit 40% of the rental income to the loan account besides his/her regular loan instalment.

The competent authority for reduction of extra payment into the housing loan account from 40% of rent to 20% of the rent in exceptional cases, where the officer has been permitted to let out the house/flat is as under :

Officers upto Scale III working in :

(i) Region – CM, RO/AGM, RO
(ii) Zonal Office – CM (HRD)/AGM (HRD), ZO
(iii) Central Office – CM (CSD)/AGM (CSD), CO

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Officers in Scale IV & V working in :

(i) Zone – Dy. ZM/ZM, ZO

(ii) Central Office – DGM (HRD), CO

Officers in Scale VI & VII: GM (HRD), CO

(Circular No. 670 dated 26.05.2015)

Needless to state that if the house/flat has been taken by the bank on leave and licence basis / rental basis, such additional deposit of 40% or 20% (as the case may be) of the rent amount, will be credited to the member's House Building Loan account in addition to his/her normal monthly instalment, and the remaining amount of rent only will be paid to the member to the credit of his/her account.

For abundant clarity, it is also clarified that in cases where the House Building Advance is fully liquidated, this stipulation of additional deposit of 40% or 20% (as the case may be) of the rent amount, is not applicable.

(h) In case an officer whose flat/house has been accepted by the bank on rental basis as mentioned above, if he/she is transferred back to the place where he/she has rented out the flat/house to the bank, the following instructions shall apply :

(i) If the officer is eligible for provision of residential accommodation at the place where the bank occupied the flat/house owned by him/her :

The Bank will surrender the possession of such flat/house occupied by it to the officer as early as possible. Till such time the bank is able to surrender the possession to the officer employee, he/she will be permitted to take up the residential accommodation within the permissible rent ceiling prescribed by the Bank at that Centre at the relevant point of time.

(ii) If the officer is not eligible for provision of residential accommodation at the place where the bank has occupied the flat/house owned by him/her :

(a) The Bank will surrender the possession of such flat/house to the concerned officer within maximum period of three months. Till the time bank is able to surrender the possession of flat/house so acquired by the bank, he/she will be exempted from depositing additional 40%/20%, as the case may be, of the rent towards his/her Housing Loan Account.

(b) If the offer has not been accepted by the bank and if he/she has been permitted to rent out such flat/house to outsiders, then it will be for him/her to take the possession of such flat/house. In such circumstances, he/she will continue to deposit 40%/20% (as the case may be) of the rent towards his/her Housing Loan Account as per rules in vogue.

(c) He/she will be paid normal House Rent Allowance eligible to him/her at that centre as per his/her entitlement in cases of (a) & (b) above.

(iii) An officer whose flat/house has been occupied by the bank as above, if ceases to be employee of the bank by retirement, resignation or otherwise, the bank will surrender the possession of such flat/house within 3 months. However, such an officer will be required to give notice to the bank prior to 3 months of his/her cessation from the services of the Bank.

(i) If the officer lets out his/her house/flat so acquired through House Building advance of the bank without the prior permission of the competent authority, he/she shall be liable for appropriate disciplinary action besides charging interest at commercial rate on the entire outstanding balance in the housing loan account.

SECOND HOUSING LOAN FACILITY [AFTER SELLING THE FIRST HOUSE/FLAT ACQUIRED THROUGH BANK'S HOUSING LOAN SCHEME FOR STAFF] FOR OFFICERS – TERMS & CONDITIONS APPLICABLE THERETO. (CO STAFF CIRCULAR NO.696 DT.27.08.2015)

The Bank shall sanction Second Housing Loan (after selling the first house/flat availed through bank's housing loan scheme for staff) subject to the following conditions :

1. <u>ELIGIBILITY</u> :

(a) The member should have atleast 5 years of leftover service.

(b) The member should have been living in the house/flat purchased by availing first Housing Loan in case he/she is working in the same station.

(c) On completion of 5 years after availment of first housing loan provided the new house/flat to be purchased/constructed is at a different station.

Provided however, the officer who availed the original House Building Advance prior to their joining the Bank in their erstwhile Organisation, shall be eligible for Second Housing Loan under this provision, only after completion of 5 years after availment of original housing loan from his/her erstwhile employer or after completion of 5 years of joining the Bank, whichever is later.

(d) Where the proposed house/flat to be acquired/purchased is at the same station, then the application will be considered for second housing loan only after 7 years from the date of first disbursement or 5 years from the date of possession / completion, whichever is earlier.

Provided however, the officer who availed the original House Building Advance prior to their joining the Bank in their erstwhile Organisation, shall be eligible for Second Housing Loan under this provision, only after completion of 7 years from the date of possession of the house/flat or after completion of 7 years of joining the Bank, whichever is later.

(e) "Station" for this purpose shall mean municipal/corporation limits including agglomeration/cantonment area of the town/city.

2. <u>VALID REASONS FOR AVAILING SECOND HOUSING LOAN</u> :

The reasons for which the scheme of Second Housing Loan may be sanctioned, for change of house are :

(i) On account of the same being smaller in size – may be due to increase in number of family members and/or
(ii) The existing house being located in a place of public commotion/violence etc and/or
(iii) Any other reasons considered to be valid by the Competent Authority.

3. <u>PURPOSE</u> :

(i) Acquiring a plot and/or constructing a house thereon. or
(ii) Outright purchase of flat / house.
(iii) Constructing a new house on the plot already owned by the official or jointly with his /her spouse.

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

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

4. QUANTUM OF LOAN & MAXIMUM CEILING :

The quantum of loan & maximum ceiling under this facility should be the same as that of the one prescribed under Original House Building Advance Scheme **(for the respective cadre)** prevalent at the time of availment of Second Housing Loan facility.

5. MARGIN :

The margin shall be the same that of the one prescribed under Original House Building Advance Scheme **(for the respective cadre)** prevalent at the time of availment of Second Housing Loan facility.

While the surplus (after adjusting the outstanding balance in the earlier original House Building Advance) of the sale proceeds of the earlier house/flat, which are deposited with the Bank shall be treated as margin as hitherto, if such surplus amount is not upto the extent of 10% of the cost of the new house/flat, then the member has to contribute the remaining amount under the margin.

6. RATE OF INTEREST :

The rate of interest to be charged on the quantum of Second Housing Loan shall be the same as that of the one prescribed under Original House Building Advance Scheme **(for the respective cadre)** prevalent at the time of availment of Second Housing Loan facility.

7. TAKE HOME PAY NORMS :

The Take Home Pay stipulation shall be the same as that of the one prescribed under Original House Building Advance Scheme for officers prevalent at the time of availment of Second Housing Loan facility.

8. REPAYMENT PERIOD :

The Repayment Period shall be the same as that of the one prescribed under Original House Building Advance Scheme for officers prevalent at the time of availment of Second Housing Loan facility.

9. NUMBER OF TIMES THE SECOND HOUSING LOAN IS PERMISSIBLE :

Only once in the career of the officer in the Bank.

10. COMPETENT AUTHORITY :

The Competent Authority shall be the same as that of the one prescribed under Original House Building Advance Scheme prevalent at the time of availment of Second Housing Loan facility.

11. GENERAL :

11.1 The entire sale proceeds of the house/flat purchased/constructed earlier by availing Housing Loan from the bank, would be utilized to liquidate the

outstanding loan alongwith interest. Further surplus of the sale proceeds, if any, after liquidating the earlier loan, will be taken as margin / contribution of the employee towards cost of new house/flat for which Second Housing Loan is required. In other words, the officer will not be permitted to take away any part of the sale proceeds of the house/flat purchased/constructed by him/her by availing Housing Loan from the Bank.

11.2 The officer concerned should normally acquire/purchase another house/flat/land to construct the house out of Second Housing Loan within the maximum period of 6 months from the date of sale of the existing house/flat. In any case, the entire transaction ie., availing Second Housing Loan and purchase of another house, should be completed within one year from the date of permission to sell the house.

11.3 It should be ensured that the facility of Second Housing Loan should not be used for speculative / commercial purpose and any violation of the norm shall be dealt with suitably.

11.4 As stated above, the quantum of loan & maximum ceiling under this facility should be the same as that of the one prescribed under Original House Building Advance Scheme for officers prevalent at the time of availment of Second Housing Loan facility. Accordingly, it is further amplified that an officer who had availed the original House Building Loan when he/she was working in clerical cadre to the extent of his/her eligibility prevailing at that time, desires to avail Second Housing Loan in officer cadre having fulfilled all the terms/conditions of this scheme, he/she shall be granted the quantum of Second Housing Loan as applicable to Officer cadre at the relevant point of time of availment of Second Housing Loan.

11.5 Officers who have availed the facility of Change of Security subsequent to availment of original HBA shall not be eligible for the Second Housing Loan Facility. Further, officers who have availed Additional HBL for extension/enlargement for the first house acquired through staff HBA, shall not be eligible for Second Housing Loan /change of Security. However, such staff members who have not availed Additional Housing Loan for Repairs/renovation for the first house, are eligible to avail the same for the Second House being purchased out of Second Housing Loan, subject to all terms/conditions of the Additional Housing Loan Scheme.

11.6 Second Housing Loan for ready built house/flat is admissible for outright purchase only. The purchase can be from Govt/semi-Govt. bodies, Housing Boards, Development Authorities, Registered Co-operative Societies etc or from private parties.

11.7 One of the conditions of availment of Second Housing Loan shall be that the concerned officer or spouse or minor child should not already own a house (except the house/flat which has been acquired out of Staff House Building Advance earlier and now desires to sell off the same to acquire second housing loan under these provisions) in the town/urban agglomeration where the house/flat is proposed to be constructed or acquired under Second Housing Loan Scheme.

11.8 All other terms and conditions like Cost ceiling, Disbursement procedure, Time limit for completion of the construction, Time limit for utilization of loan, Rules for Construction, Insurance, General conditions, Administrative Rules/clarifications, Security, Documentation, Creation of mortgage, Follow-up, Monitoring etc., clarifications on other matters/issues (to the extent relevant

to Second Housing Loan), Competent Authority, Rules for letting out the house/flat etc, as is being followed in case of Original Housing Advance for officers, shall be equally applicable to the Second Housing Loan Scheme as well.

ADDITIONAL HOUSING LOAN FOR OFFICERS – TERMS & CONDITONS APPLICABLE THERETO (CO STAFF CIRCULAR NO.696 DT.27.08.2015)

1.	**PURPOSE**	For repairs/ renovations and extensions/enlargement of the house taken under bank housing finance.
2	**ELIGIBILITY**	All officers after completion of 3 years from the date of release of the last instalment of the Original Housing Loan. Officers who have availed Additional HBL for Extension/Enlargement are eligible for the purpose of repair & renovation thereafter only on completion of 3 years from the date of availment of additional HBL and vice-versa.
3	**QUANTUM OF LOAN**	A. For the purpose of Repairs & Renovation, lower amongst the (i) (ii) and (iii) below: i) **90% of** the estimated cost of repairs /renovations. **or** ii) The difference between the amount of HBL entitlement as on date of the application for Additional HBL and the balance outstanding (including accrued interest) in the Original HBL sanctioned earlier. **or** iii) Rs.1,60,000 B. For the purpose of Extension/Enlargement, lower amongst (i) & (ii) below: i) 90% of the estimated cost of extension/enlargement. **or** ii) The difference between the amount of Housing loan entitlement as on date of the application for additional HBL and the balance outstanding (including accrued interest) in the Original HBL sanctioned earlier.
4	**MARGIN**	10% of the estimated cost.
5	**NATURE OF FACILITY**	Term Loan
6	**RATE OF INTEREST**	Loan carries interest @ 8% (simple) p.a.
7	**REPAYMENT SCHEDULE**	As in the case of Original House Building Advance Scheme.
8	**SECURITY & DOCUMENT**	Same as that of Original Housing Building Advance.
9	**TAKE HOME PAY NORMS**	40% of the Gross Salary. The components of salary to be reckoned for this purpose shall be as in the case of Original House Building Advance Scheme.

10	**SANCTIONING AUTHORITY**	**<u>Officers (irrespective of Scale) working in :</u>** (i) **Region (other than VLB/ELB) – CM, RO/AGM, RO** (ii) VLB/ELB – CM/AGM of the branch, as the case may be. (iii) Zonal Office – CM (HRD)/AGM (HRD), ZO (iv) Central Office - CM (CSD)/AGM (CSD), CO (Staff Circular No. 670 dated 26.05.2015)
11	**AVAILABILITY OF LOAN, NUMBER OF TIMES & PERIODICITY**	Only once in their career for each purpose i.e. Repair/Renovation and Extension/Enlargement. The periodicity shall be as stated in Point No.2 above.
12	**GENERAL**	(1) Officers who have availed Additional HBL for extension/enlargement shall not be eligible for Second Housing Loan /change of Security and vice-versa. (2) Additional housing loan facility for repairs/ renovations can be taken for house acquired after availing original housing loan/ second housing loan/ change of security. However this facility can be availed only once. (3) All other terms/conditions on documentation, security, insurance etc are as applicable to Original House Building Advance Scheme for Officers.

<u>Change of Security Facility</u> :

Change of Security will be permitted (even to the officers covered under the new scheme introduced w.e.f. 1.3.92) subject to fulfillment of following conditions:

a. The reason for change of security i.e. change in the location of the house/flat already acquired by the officer should be genuine and acceptable to the Bank.

b. The officer will be required to sell the existing house/flat at the prevailing market rate and the sale proceeds should be utilized fully towards acquisition/purchase of another house/flat. The surplus amount if any will be utilized for adjusting the existing housing loan account. To clarify further, the officer concerned will not be allowed to utilize the sale proceeds of the existing house for any purpose other than for purchase of another house and adjusting of the existing loan account.

c. The entire sale proceeds of the existing house/flat will have to be deposited in the loan account. This amount would be released to the officer only at the time of acquiring another house/flat and the amount will be directly paid to the builder/seller of the flat or seller of the house, as the case may be.

d. The officer concerned should normally acquire/purchase another house/flat/land to construct the house thereon within a maximum period of 6 months from the date of sale of the existing house/flat.

e. The change of security will be permitted only once during the entire service of an officer. It will not result in any increase in the existing outstanding balance in the housing loan account. Further, such an officer would not be eligible for Second Housing loan during the remaining period of his service in the Bank.

f. There will be no change in the rate of interest on the loan account even after change of security.

g. On and from 26.05.2015, the competent Authority to permit change of security to officer employees will be as under: (Staff Circular No. 670 dated 26.05.2015).

Permitting Change of Security facility for House purpose.	**Officers upto Scale III working in :** (i) Region – CM, RO/AGM, RO (ii) Zonal Office – CM (HRD)/AGM (HRD), ZO (iii)Central Office – CM (CSD)/AGM (CSD),CO **Officers in Scale IV & V working in :** (i) Zone – Dy. ZM/ZM, ZO (ii) Central Office – DGM (HRD), CO **Officers in Scale VI & VII:** GM (HRD), CO

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h. The Bank cannot extend any further advances to the staff member under the scheme of change of security. In case of extreme necessity for the staff members to approach other financial institutions for bridging the gap between the estimated cost of the new house/flat to be constructed/purchased and the sale proceeds of the existing house/flat the Bank at its sole discretion issue NOC for approaching approved financial institutions by creating Second/Pari Passu change for such amount, in favour of the financial institution, subject to :

(i) Prescribed maximum limit of 75% of HBL outstanding with the Bank on the date of availing change of security and

(ii) Compliance of Take Home Pay norms.

i. The request of the staff members for change of security facility alongwith issue of NOC for approaching other Banks/Financial Istitutions may also be considered by the Competent Authority subject to fulfillment of all the terms and conditions laid down for both the said facilities.

Norms for issuing "No Objection Certificate" to officers for creation of second/pari passu charge in favour of Other Banks/Financial Institutions :

a) Quantum of loan proposed to be availed by the member from other Banks/Financial Institutions should not exceed Rs.1.5 lakhs or 50% of the quantum of the loan availed from the Bank whichever is lower.

Provided however that the staff members may be allowed to avail housing loan from Public Housing Finance Institutions to the extent of 75% of the loan sanctioned by

the Bank which may be allowed to go upto 100% on case to case basis keeping in view the high repaying capacity.

In exceptional cases, where the repayment capacity is very high, Bank may permit availment of housing loan from financial institutions at higher level than the loan availed from the Bank. However, all such cases should be forwarded by Z.O. to Staff Administration Dept., at C.O. with full particulars along with their specific recommendations.

b) 'Take Home Pay' of the concerned staff member should not be below 40% of the Gross Salary. (CO:PRS:IRP:2004-05:14 dated 07/09/2004)

c) For computing 'Take Home Pay' all loan instalments including loan instalment on the proposed loan to be availed from other Banks/Financial Institutions would be taken into account. Further, while arriving at Take Home Pay of 40%, the contents of our circular No.CO:PRS:2001-02:222 dated 21.3.2002 as well as Credit Department Circular No.CO:CMD:03-04:144 dated 5.12.2003 are to be taken into account. A mention should be made in the NOC to be issued to the other banks/financial Institutions that bank will not undertake to deduct loan instalments from the salary of the staff member on behalf of the outside agency/other financial institutions.

For the purpose of ready reference the salient features of the above two circulars are given hereunder :

(i) Circular No.CO:PRS:2001-02:222 dated 21.3.2002 :

In respect of loans for which the stipulation of Take Home Pay has been prescribed, while computing take Home Pay, the statutory deductions like PF, Income Tax etc and stipulated instalments of loans and advances (including the stipulated instalment for the proposed loan) recoverable from salary alone should be taken into account. The VPF instalment, the notional instalments of loans/advances if any availed by the officer from outside agencies with the prior permission of the bank, instalment/recoveries on account of Festival Advance, Loans against deposits/KVP/IVP/NSC/Shares/LIC/UTI etc need not be taken as deductions for this purpose.

It is further clarified that what has been stated above is applicable only in case of staff loans/advances for which the take home pay stipulation is prescribed and as such in respect of loans/advances where the Take Home Pay stipulation is not presently applicable, the existing system will continue.

(ii) Circular No.CO:CMD:2003-04:144 dated 5.12.2003 issued by Credit Management Department, C.O :

Government of India, Ministry of Finance has since permitted all PSBs to allow loans to their officers/employees for purchase/constructions of houses as well as car/scooter/motor cycle etc on the same terms and conditions with regard to margin, repayment/security and rate of interest (compound) as applicable to general public. However, the Banks shall ensure that the amount of recovery in respect of this loan as well as any other loan/advance taken by the employees from the bank or outside should be limited to an amount which leaves at least 40% of the salary for the employees after deducting insalments for various loans, PF, Income Tax etc and other statutory deductions, if any. In other words, the take home pay of an employee shall not be less than 40% of the gross emoluments.

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The above provisions ie., as stated in (b) and (c) above are equally applicable for issuance of NOC for outside borrowings/borrowings from other Banks/Financial Institutions for any purpose including housing with or without creation of Second/Pari Passu charge in favour of other Banks/Financial Institutions. (CO:PRS:IRP:2004-05:14 dated 7.9.2004).

d) The member concerned has to furnish the details of sources of funds required/arranged to bridge the gap between the cost of the house and housing loan from the Bank plus proposed loan from financial institution.

e) The member has to give an undertaking stating that he will not default in repayment of instalment of principal and interest on the loan availed from the financial institutions. The entire loan of the financial institutions will have to be repaid within the stipulated repayment period or within the service period whichever is earlier.

f) All the original title deeds of the property should be lodged with the Bank with proper equitable mortgage thereon before issuance of "No Objection Certificate".

g) The member has to give an undertaking to the effect that the entire house/flat will be used by him and/or his family members only and that no part of it will be let out.

h) On and from 26.05.2015, the competent Authority for issuance of NOC for approaching outside borrowings for housing purpose shall be as under:

Issue of NOC for availing HBA or for outside borrowing on commercial terms from outside Banks/FIS by staff members	**<u>Officers upto Scale III working in -</u>** (i) Region - CM,RO/AGM,RO (ii) Zonal Office – Dy. ZM (iii) Central Office – CM(CSD)/AGM(CSD) **<u>Officers in Scale IV working in -</u>** (i) Zone - Zonal Manager (ii) Central Office – DGM (HRD), CO **Officers in Scale V** - GM (HRD), CO **Officers in Scale VI & VII** – E.D. (Incharge of HRD)

(Staff Circular No. 670 dated 26.05.2015)

i) Issuance of 'No Objection Certificate' (NOC) for availing Housing loan on commercial terms from outside Banks/Financial Institutions:

Where the staff members intend to purchase the second house on commercial terms from Outside Banks/Financial Institutions, the condition of not owning a house/flat at the same station stands dispensed with and 'No Objection Certificate' (NOC) may be issued in such cases also, subject to fulfilling all other terms/conditions besides the Take Home Pay Norms as prescribed for availing loan from outside agencies/under DHFS of our bank, setting forth also the following conditions; alongwith such other terms/conditions which are required to safeguard the interest of the Bank:

- Bank will not deduct instalments from the salary of the staff members.
- Bank will not be liable for repayment of the instalments/loan in case of default.

In all such cases the Staff members should continue to satisfy the 'Take Home Pay Norms' as prescribed for availing loan from outside agencies/under DHFS of our Bank.

(Ciruclar letter No. CO:HRD:IRP:2011-12:4 dated 9.05.2011)

Annexure - X

PROFORMA FOR APPLICATION FOR AVAILMENT OF HOUSE BUILDING ADVANCE BY OFFICERS (Staff circular No.333 dated 21.3.2011)

Date:

The Regional / Chief Manager,
Central Bank of India.

_____

[Through proper Channel]

Sir,

Reg: Loan for purchase / construction of flat / house/ extension of house.

*****

I desire to apply for a loan of Rs. _____ for purchase / construction / extension of a flat / house. In this connection, I furnish herebelow the required particulars for consideration as per rules.

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1. PARTICULARS OF THE STAFF MEMBER :

1.1	Name in Full	
1.2	Cadre [Officer/Clerk/Sub staff]	
1.3	Designation / Scale	
1.4	Branch / Office, where working	
1.5	Date of Birth	
1.6	Date of Joining	
1.7	Date of Confirmation	
1.8	No.of years of service as on date [including service in defence services / other Banks/ Govt.etc. with details	
1.9	Place of domicile	
1.10	Employee No.	
1.11	Nominee to the Provident Fund and Relationship	
1.12	Nominee to the Gratuity and relationship	

1.**13 EMOLUMENTS LAST DRAWN FOR THE MONTH OF _____**
(Please enclose copy of Salary slip)

EARNINGS	Rs.	DEDUCTIONS (as shown in the salary slip)	Rs.
Basic Pay			
D.A			
C.C.A			
H.R.A			
Other allowance, if any :			
		Total Deductions (as shown in the salary slip)	
Gross Salary (as shown in the salary slip)		Net salary (as shown in the salary slip)	

PROVIDENT FUND BALANCE :

Amount of Provident Fund (along with Interest thereon) accumulated as per the latest P F Statement up to: (Pl. enclose copy of latest PF statement)	Members' contribution: Rs.
	Management's contribution: Rs. (For PF optees)

2. DETAILS REGARDING EMPLOYMENT OF THE SPOUSE :

2.1	Whether spouse is in service if yes, details of the employer	
	If so, whether availed housing loan from them.	
	If not availed as on date, an undertaking from the spouse stating that no housing loan will be availed in future, addressed to his/her employer with copy to the Bank.	

3. DETAILS OF THE PROPOSED FLAT / HOUSE :

3.1	Purpose of the present loan [To acquire / construct flat/ independent house]	
3.2	Place where proposed flat/house is located with State & District.	
3.3	If the proposed flat / house is	

	not at the place of domicile or at the place of work, reasons thereof.	
3.4	Name and address of the Vendor /Seller / Builder.	
3.5	Family relationship if any with the seller, if so please specify.	
3.6	Location and Address of the proposed property.	
3.7	Survey Number/s and boundaries of the property	
3.8	Area of the plot / land [sq.mtrs/sq.ft / sq.yds]	
3.9	Plinth area of the flat / house [sq. mtrs/sq.ft /sq.yds] Carpet area of the flat / house [sq mtrs/sq.ft /sq.yds]	
3.10	Estimated cost	Rs.
3.11	Advance /earnest money paid if any	Rs.
3.12	Sources of funds -Loan entitlement from the bank - - - - -	Rs. Rs. Rs. Rs. Rs. Rs. Rs.
	Total [to be tallied with estimated cost given in 3.10 above	Rs.

4. IN CASE WHERE THE SECURITY OFFERED IS EQUITABLE MORTGAGE, THEN FURNISH THE FOLLOWING :

4.1	Tenure of land proposed to be equitably mortgaged and details of lease freehold etc.	
4.2	Ground rent, if any	
4.3	Valuation by an approved architect	
4.4	Opinion by Solicitor /Pleader approved by our bank.	
4.5	Details of Insurance of the property offered as security.	

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5. FULL PARTICULARS OF ADDITIONAL SECURITY OFFERED, IF ANY :

5.1	**In case of Life Insurance Policies**	
5.1.1	Number, dates and face value of the policies.	
5.1.2	Surrender value of the policies on the date of application	
5.2	**In case of marketable shares / debentures**	
5.2.1	Name of the Company	
5.2.2	Fully /partly paid up / if partly paid up, amount paid	
5.2.3	Face Value	
5.2.4	Market Value	
5.3	**In the case of Trustee Securities**	
5.3.1	Full particulars of the Trustee Securities	
5.3.2	Market Value	
5.4	**In the case of Guarantees**	
5.4.1	Name/s and address/es of the Guarantors	
5.4.2	Name/s and Address/es of the Bankers	
5.4.3	Worth of the Guarantor/s	
5.5	In case of any other approved security acceptable to the Bank full details of the same	

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6. DECLARATION /CERTIFICATE BY THE EMPLOYEE :

I hereby declare that:

6.1 I do not own any residential accommodation in the name of myself / my spouse / my minor / dependent children as absolute owner or on ownership or other similar basis in the town / agglomeration where the house / flat is proposed to be construed / acquired.

6.2 The vendor /seller of the property is not my close relative [as defined in the scheme].

6.3 I have read the housing loan scheme as amended modified from time to time and agree to abide by the same.

6.4 The particulars as stated by me above are complete in all respects and factually correct.

6.5 I am submitting all necessary documents / certificates / reports as per list attached for the purpose.

Yours faithfully,

Encls : as stated above.

[Signature of the Officer]

Name :

FOR THE USE OF RECOMMENDING AUTHORITY.

1. Quantum of eventual terminal benefits (as defined in the scheme)(Please show the complete calculation) :

   Gratuity: Rs. _____

   P.F. : Rs. _____ Total `. _____

2. Take Home pay as calculated as per the terms and condition of the scheme (the complete calculation has to be shown here under)

EARNINGS	**Rs.**	**DEDUCTIONS (as applicable for Take Home Pay norms stipulated in the Scheme)**	**Rs.**
Basic Pay			
D.A			
C.C.A			
H.R.A			
Other allowance if any,			
Gross salary (as per Salary sheet)		**Total deductions (as applicable for Take Home Pay norms stipulated in the Scheme)**	

Gross salary: Rs. _____

Take home salary: Rs._____ % to gross salary:

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3. Details of disciplinary action initiated / contemplated, if any: : Yes / No (authenticate with signature) (If yes, please briefly state the details and attach separate sheet containing full details)

4. We hereby certify that the application has been scrutinized and found the same to be in conformity with the rules laid down for the purpose and the member has submitted all necessary documents/details as enclosed herewith. Hence, recommended for consideration as per rules.

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DATE :_____

[Forwarding Authority]
Name & Designation with Office seal

****

REGULATION - 29: ENTERTAINMENT EXPENSES AND CLUB MEMBERSHIP FEES :

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

The revised guidelines of the Government issued in terms of Regulation 29 of Officers' Service Regulation 1979/1982.

1. The Board of each of the banks should formulate detailed rules for reimbursement of entertainment expenses incurred by an officer of the bank. The facility would normally be available only to branch managers and officers in senior management and top executives grades/scale.

2. The maximum permissible limit for such reimbursement may not exceed Rs. 2000/- per annum in the case of an officer in the Senior Management Grade and Rs. 5000/- per annum in the case of an officer in Top Executive Grade. The reimbursement would be made only on the production of actual receipts. However, expenses incurred upto 25 % of the limit may be reimbursed on the basis of a certificate by the concerned officer.

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

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

   These guidelines may be enforced w.e.f.1.1.1992.

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RULES FOR REIMBURSEMENT OF ENTERTAINMENT AND CLUB MEMBERSHIP FEES :

Branch Managers, Officers in Senior Management and Top Management grades will be eligible for reimbursement of entertainment expenses at the rates prescribed subject to the rules given hereunder :-

Eligible Officers for entertainment and club membership	Maximum annual limit for entertainment reimbursement w.e.f 1.4.93	Maximum limit for annual subscription w.e.f 1.4.1994
(a) Branch Manager - Small Branches	Rs. 1,200/-	Rs. 1,000/-
(b) Branch Manager - Medium Branches	Rs. 1,500/-	Rs. 1,000/-
(c) Senior Manager - Large Branches	Rs.1,800/-	Rs. 1,500/-
(d) Branch Manager - Very Large Branches	Rs. 2,000/-	Rs. 2,500/-
(e) Officer in scale IV	Rs. 2,000/-	Rs. 2,500/-
(f) Officer in Scale V	Rs. 2,000/-	Rs. 2,500/-

(g) Officer in Scale VI	Rs. 5,000/-	No Limit
(h) Officer in Scale VII	Rs. 5,000/-	No Limit

NOTE: Officers in the equivalent category/positions (a) to (c) of Branch Managers are not eligible for reimbursement of entertainment expenses. However, on and from 1.1.1996 the incharges of non-business offices (NBOs) who are in scale III have been extended the above facility as applicable to Senior Managers Large Branches.

1. The reimbursement of entertainment expenses will be made on the basis of production of actual bills/receipts. However, in case of practical difficulties in production of actual receipts, expenses actually incurred upto 25 % of the limits stipulated above, will be reimbursed on the basis of a certificate of declaration by the concerned officer.

2. Club Membership will be linked to the place of posting. Branch Managers, Officers in Senior Management and Top Executive Grade shall be eligible to become members of a club in the area. The Bank will reimburse the admission fees not exceeding Rs. 1000/- besides entertainment entitlement limits prescribed in para 1 above.

3. For officers in the rank of Dy.General Manager and above, the Bank may take corporate membership of one club located at Central Office/Zonal Office. The Officers availing the facility of corporate membership shall not be eligible for reimbursement of fee separately as stated in para 2 above.

4. Annual subscription fees as a consequence of becoming a member of the club will be reimbursed besides reimbursement of entertainment expenses and club admission fee, upto the maximum extent as mentioned above.

5. Membership of Banker's club wherever available will be excluded from the membership fees as provided in para 3 above. The annual subscription of Banker's club will also be permitted to the debit of P & L Misc. Charges separately, besides entertainment entitlement mentioned in para one above.

(Ref. CO:93-94:158 Dt. 31/7/1993)

ADMINISTRATIVE RULES :

29.1 Expenses incurred for entertaining customers/parties in respect of tea, coffee, etc. served in the office should be debited to 'Profit & Loss Miscellaneous Charges A/c'.

29.2 Entertainment expenses towards formal functions where large group of clients etc. are invited, say, inauguration of scheme, opening of branches, formal meeting of group of customers/borrowers etc. should be debited to P & L Miscellaneous charges A/c.'

29.3 Expenses incurred for casual entertainment of clients or other officials for lunch, dinner either at the officer's residence or outside will be debited to the personal entertainment entitlement of the concerned officer within the prescribed ceiling – refer para one above.

29.4 Entertainment expenses incurred by incharges of Extension Counters for entertaining customers / parties in respect of tea, coffee etc. served in the office to a reasonable extent may be debited to P& L Misc. charges A/c of base Branch.

29.5 Senior Managers and Managers working as heads of departments and dealing with customers at Regional and Zonal Offices, Senior Managers working in Very Large Branches and also Managers working in Large Branches are eligible to seek reimbursement incurred if any, by them for providing tea, coffee etc. to customers in the office subject to such amount not exceeding Rs.100/- in one calendar month. (CO:PRS:POL:83:387 dt. 22.07.1983 & CO:88:619 dt. 15.12.1988)

29.6 Officers should keep proper record of expenses incurred by them and should regularly report to the Zonal/Regional Offices for their information.

29.7 On and from 26.05.2015, the competent Authority for sanction of Entertainment & Club Membership fee to eligible officers upto the prescribed ceiling shall be as under:

Entertainment & Club Membership fee under Reg 29 of OSR to eligible officers upto prescribed ceiling.	**<u>Entertainment Exp.:</u>** **<u>Officers (irrespective of Scale) working at :</u>** (i) Regional Office/B.Ms/Incharges of VLBs/ELBs – SM (HRD), RO (ii) Branches – Branch Manager (iii) Zonal Office – SM (HRD), ZO (iv) Central Office – Senior Manager (CSD) **<u>Club Membership fee :</u>** **<u>Officers (irrespective of Scale) working at</u> :** (i) Region (except VLB/ELB) /Branch Managers/Incharges of VLBs/ELBs – CM/AGM , RO (ii) VLBs / ELBs – Incharge of the Branch. (iii) Zonal Office – CM (HRD), ZO (iv) Central Office –CM/ AGM, (CSD).

(Staff Circular No. 670 dated 26.05.2015)

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REGULATION - 30 : PREFERENTIAL INTEREST ON DEPOSITS :

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

Administrative Rules/Guidelines under Regulation 30 :

30.1 The term family shall mean and include the spouse of an officer, children, parents, brothers and sisters wholly dependent on the officer, except legally separated spouse.

30.2 In terms of the guidelines of Reserve Bank of India, the Bank may allow additional interest at a rate not exceeding 1% p.a. over and above the ruling rate of interest on Savings Deposit and/or the Term Deposit A/c opened in the name of :

a) A staff member or a retired staff member of the bank either singly and jointly with Staff's name as the 1st name in the account, with any member of his/her family; or

b) The spouse of a deceased member or a deceased retired member of the bank's staff.

c) An Association or a fund, members of which are the members of the bank's staff, subject to submission of following documents :

- All members of the Association are staff / Ex-staff of our Bank and monies already deposited/to be deposited with the Association belongs to the members only and no one else.
- The Association shall submit a copy of Registration Certificate to the Bank/Branch.

(Ref :Operation Dept. Circular No 1324 dated 19.06.2014)

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CHAPTER VII
LEAVE

REGULATION - 31: KINDS OF LEAVE :

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

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

Administrative clarifications under Regulation 31 :

31.1 All types of leave will be reckoned in a calendar year i.e. January to December every year.

31.2 An officer who desires to obtain leave of absence other than casual leave, shall apply in writing to the Competent Authority. Generally applications for Privilege leave shall be made not less than one month before the date from which the leave is to commence, except in urgent cases or unforeseen circumstances including illness when it is not possible to do so. The Competent Authority shall sanction the leave as soon as practicable and in case of an urgent nature immediately.

31.3 If an officer after proceeding on leave desires an extension thereof, he shall make an application in writing to the Competent Authority. Such application should state the full postal and telegraphic address of the officer and should be made in sufficient time to enable the Competent Authority to consider the application and send a reply to him before the expiry of the leave desired to be extended. A reply either of grant or refusal of extension shall be sent to the officer at the address given by him.

31.4 No leave or extension of leave shall be deemed to have been granted unless an order to that effect is passed and received by the officer concerned.

31.5 Leave of any kind cannot be claimed as of right. When the exigencies of the service so requires, discretion to refuse/defer or revoke leave of any kind rests with the Management. An officer already on leave may be recalled by the Management when it considers that it is necessary to do so in the interest of the Bank as provided in Regulation 39. When an officer is called back from leave, the Bank will pay him traveling expenses to and from the place where he was spending holidays as per his entitlement as provided in Regulation 41 and rules thereto.

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

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31.7 An officer, who overstays his leave (except under circumstances beyond his control for which he tenders a satisfactory explanation) shall not be paid his salary and allowances and shall further render himself liable to such disciplinary action as the Management may deem fit.

31.8 An officer will not be entitled to return to duty before the expiry of the period of leave granted to him, unless the management permits him to do so.

31.9 An officer on leave shall unless otherwise instructed to the contrary return for duty to the place at which he was last posted (at the time of granting the leave).

31.10 Leave, generally will not be granted to an officer under suspension.

31.11 On promotion from award staff, permissible accumulated leave balance will be allowed to be carried over in the capacity of an officer.

31.12 The Management for this purpose shall mean and include the Competent Authority to sanction leave to Officer Staff.

31.13 The Competent Authority may require an officer who has availed of leave for reasons of health to produce a medical certificate of fitness before he resumes duty.

31.14 In order to rejuvenate the employees, all officers be encouraged to go on leave (as per the service rules/Regulations) atleast for 10 days in a year. This is without prejudice to the existing provision that the leave cannot be claimed as a matter of right. If the employees whose credentials are doubtful, but do not avail a minimum of 10 days leave in a year even after encouraging them to do so, steps should be taken by the concerned Zonal/Regional Managers to compulsorily keep such officers outside their work place/seat/job for a period of atleast 10 days by deputing them to training and/or to any other office locally etc. (Circular letter No. CO/HRD/IRP/2009-10/27 dated 14.12.2009).

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REGULATION – 32 : CASUAL LEAVE :

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

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

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

Administrative Clarifications under Regulation 32 :

32.1 Casual leave is intended to meet unforeseen circumstances for which, provision cannot be made earlier.

32.2 Casual leave may be taken for not more than four days at any one time. Where such leave is extended beyond this limit, it shall be treated as privilege/sick leave in respect of the entire period, if available to his credit or otherwise it would be treated as leave on loss of pay.

32.3 Casual leave will not be sanctioned alongwith or in continuation of any other leave except joining time leave.

Clarification : However, the unavailed casual leave as dealt under para 32.6 below, may be availed of even independently, but however on medical grounds only.

32.4 Gazetted and public holidays except Sundays shall not be prefixed and/or suffixed to casual leave without prior sanction (either in writing or telephonic consent) of the Competent Authority. Holidays and weekly offs falling within the period of sanctioned casual leave will not be treated as part of casual leave (not exceeding four days) even if the total period of absence exceeds 6 days. (Ref. CO/90-91/188 dt.28/7/1990).

32.5 An officer who has joined bank's service at any time during the calendar year, the casual leave entitlement would be @ one day per month for the first calendar year. Fraction of a month will also be treated as full month to calculate entitlement of the leave. Needless to state that, on 1st of January of the immediate calendar year and onwards, the member shall be given credit of 12 days of casual leave.

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

On and from 21/3/1998, although the availment of such unavailed Casual Leave (UCL) by the officers in the following years shall continue to be permitted only on medical grounds, the production of medical certificate need not, henceforth, be insisted upon in case the period of such unavailed Casual Leave at a stretch shall not exceed 4 days. It is needless to clarify that for the availment of such, unavailed Casual Leave beyond 4 days at a stretch, the existing practice of obtaining medical certificate for the entire period of unavailed Casual Leave (UCL), shall continue.

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32.7 The officer shall however, as far as possible inform the management over on phone or otherwise of his absence and on his resuming duties he shall submit the application of having availed the casual leave.

32.8 Clarification : It is clarified that on 1st January of the calendar year in which the officer retires on superannuation, he/she shall be credited with 12 days of casual leave, irrespective of the month in which he/she retires.

32.9 On and from 26.05.2015, the competent Authority for sanction of various leaves within the permissible limit & under prescribed rules (except EOL and advance PL) shall be as under: (Staff Circular No. 670 dated 26.05.2015).

Sanction of various leaves within the permissible limit & under prescribed rules (except EOL and advance PL)	**Officers upto Scale III (except Branch Manager) working in :** **(i) Branches –** Branch Manager **(ii) Regional Office -** CM (HRD), RO **(iii) Zonal Office –**CM (HRD), ZO **(iv) Central Office -** In charge of Dept. (not below the rank of Chief Manager) **Officers upto Scale IV working at CBOTC, Bhopal & Kolkata:** Principal of the concerned Training Colleges in Scale V. **Principal of Training Colleges at Bhopal & Kolkata –** ZM. **Officers upto Scale IV working at ZAO –** Incharge of ZAO. **AGM/DGM working as In-charge of ZAO: -** GM (CA&ID), C.O. **Branch Managers upto Scale III –** SRM/RM. **Officers in Scale IV working in :** **(i) In-charge of VLB/*RABs/**ARBs –** RM/SRM **(ii) ELBs/ARBs (other than Incharge) –** Incharge of ELBs/ARBs. **(iii) CFBs –** AGM (in his absence Incharge of CFB). **(iv) RO/RSETI/LDM –** AGM (RO) (in his absence RM/SRM). **(v) Zonal Office –** Dy. ZM (in his absence ZM/FGM). **Vigilance Officers at ROs/ZOs –** AGM / DGM (Vigilance Dept., C.O.) **Officers in Scale V working in :** **(i) Incharge of ARB –** ZM/FGM **(ii) In respect of AGMs of ELBs (in Region headed by SRM in Scale VI) –** SRM **(iii) In respect of AGMs of ELBs (in Region headed by RM in Scale V) –** ZM/FGM **(iv) ROs (other than RM) –** SRM **(v) Zonal Office -** Dy. ZM (in his absence ZM/FGM). **(vi) CFBs (other than Incharge) –** Incharge of

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	CFB **(vii) ZAO (other than In-charge) –** Incharge of ZAO. **<u>Officers in Scale VI working in :</u>** **(i) Zonal Office (other than ZM) –** FGM (in absence of FGM, ED Incharge of the Zone). **(ii) Incharge of CFBs –** FGM (in absence of FGM, ED Incharge of the Zone). **<u>SRM/RM</u> –** ZM. **<u>Officers in Scale IV & above in Central Office</u> :** **(i) Officers in Scale IV –** AGM/DGM of concerned Dept. **(ii) Executives in Scale V & VI –** GM of concerned Dept. **<u>Zonal Managers(other than GMs):</u> –**CMD (Application is to be routed through respective ED-Incharge of Zone). **<u>GMs including FGMs</u>-** CMD (Application is to be routed through GM-HRD or concerned ED).

REGULATION – 33 : PRIVILEGE LEAVE :

(1) An officer shall be eligible for privilege leave computed at one day for every 11 days of service on duty provided that at the commencement of service, no privilege leave may be availed of, before completion of 11 months of service on duty.

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

(3) The period of privilege leave to which an officer is entitled at any time shall be the period which he has earned, less the period of leave availed of.

(4) On and from 1/1/1990 privilege leave may be accumulated upto not more than 240 days, except where leave has been applied for and it has been refused.

(5) An officer desiring to avail of privilege leave shall ordinarily give not less than one month's notice of his intention to avail of such leave.

Administrative clarifications under Regulation 33 :

33.1 For calculation of Privilege Leave earned, the total number of days of all kinds of leave, excluding casual leave/special casual leave/special leave availed during the calendar year, should be deducted from the period of the calendar year, i.e. 365 days and the remaining period should be divided by eleven. This will give the number of days of privilege leave earned by an officer. Fraction of a day of earned leave should be taken as a full day.

It is further clarified keeping in view the clarification by Indian Banks' Association that the period of unavailed casual leave is to be included for deduction from 365 days while calculating Privilege leave at the end of each calendar year. (CO/PRS/IRP/2002-03/19, dt. 9.8.2002).

Clarification : The number days of Privilege Leave encashed at the time of Leave Travel Concession (LTC) (although reduced from the balance of Privilege Leave) should not be taken under deductions from 365 days for the puspose of calcluation of Privilege Leave earned for the next year, as the same cannot be called as having availed.

Further, when an officer availed Sick Leave on commutation basis ie., on full pay, although double the number of days are debited from the Sick leave balance (as the sick leave balance represents half pay leave), for the purpose of deduction from 365 days for arriving at the Privilege Leave earned, the actual number days of absence to be taken into account. To illustrate, if an officer was sanctioned Sick Leave for 6 days on full pay basis, although 12 days (H/P) is debited from the Sick Leave balance, for the purpose of calculation of Privilege Leave earned for the next year, the same to be taken as 6 days ie., the actual days of absence but not 12 days.

33.2 An officer should normally apply for Privilege Leave one month in advance from the date of commencement of Privilege Leave. Privilege Leave so applied by an officer will be granted by the management. But when it is absolutely necessary to refuse the leave, the officer will be allowed to accumulate the leave in excess

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of the maximum of 240 days and the leave will be granted to him at the earliest possible, which the officer will not refuse to avail.

33.3 An officer should normally submit at the commencement of the year his leave programme for the year. The Management will try to synchronize individual needs, interse with that of the institution and finalize the leave programme of officers for a particular Office/Region/Zone.

33.4 An officer, will not normally be entitled to take privilege leave on **more than three occasions in a calendar year**. In determining the number of such occasions, the following occasions shall not be included :

(a) When an officer has proceeded on Privilege Leave and is recalled for duty by the Bank.

(b) When an officer avails the leave for a period of more than four days at a time on grounds of sickness on production of medical certificate.

33.5 In case of refusal of privilege leave by the management at the time of availment of LTC and for any other purposes, such refused Privilege leave shall be availed by the concerned member maximum by the end of next calendar year. However, upon initial refusal by the management, the employee has to again request for the same before expiry of 90 days from the date of refusal by the competent authority. Subsequently, if it is refused by the competent authority, then the employee should again request for the same at the intervals of 90 days period from the date of refusal by the competent authority, subject to availment of such privilege leave maximum by the end of next calendar year by the concerned employee.

Such application for leave shall be made not less than 30 days before the date from which the leave is to commence, except in urgent cases or unforeseen circumstances including illness when it is not possible to do so.

The employee concerned should apply for leave through HRMS only.

The employee can also seek extension of LTC block period for the reasons of his/her own and if the competent authority is satisfied of the genuineness of the said reasons for non-availment of LTC the circumstances for such non-sanction of leave, competent authority may permit extension of block for further period of 3 months only and officer concerned would have to avail the said LTC within extended period, subject to the exigencies of the Management.

However, at the time of retirement, an employee shall be eligible to be paid a sum equivalent to the emoluments for a period not exceeding 240 days of Privilege leave that he had accumulated, if otherwise eligible.

(Circular letter No.CO:HRD:IRP:2013-14:7 dated 06.05.2013)

On and from 26.05.2015, the competent Authority for sanction of various leaves within the permissible limit & under prescribed rules (except EOL and advance PL) shall be as under: (Staff Circular No. 670 dated 26.05.2015).

Sanction of various leaves within the permissible limit & under prescribed	**<u>Officers upto Scale III (except Branch Manager) working in :</u>** **(i) Branches –** Branch Manager

rules (except EOL and advance PL)	**(ii) Regional Office -** CM (HRD), RO **(iii) Zonal Office –**CM (HRD), ZO **(iv) Central Office -** In charge of Dept. (not below the rank of Chief Manager) **Officers upto Scale IV working at CBOTC, Bhopal & Kolkata:** Principal of the concerned Training Colleges in Scale V. **Principal of Training Colleges at Bhopal & Kolkata –** ZM. **Officers upto Scale IV working at ZAO –** Incharge of ZAO. **AGM/DGM working as In-charge of ZAO: -** GM (CA&ID), C.O. **Branch Managers upto Scale III –** SRM/RM. **Officers in Scale IV working in :** **(i) In-charge of VLB/*RABs/**ARBs –** RM/SRM **(ii) ELBs/ARBs (other than Incharge) –** Incharge of ELBs/ARBs. **(iii) CFBs –** AGM (in his absence Incharge of CFB). **(iv) RO/RSETI/LDM –** AGM (RO) (in his absence RM/SRM). **(v) Zonal Office –** Dy. ZM (in his absence ZM/FGM). **Vigilance Officers at ROs/ZOs –** AGM / DGM (Vigilance Dept., C.O.) **Officers in Scale V working in :** **(i) Incharge of ARB –** ZM/FGM **(ii) In respect of AGMs of ELBs (in Region headed by SRM in Scale VI) –** SRM **(iii) In respect of AGMs of ELBs (in Region headed by RM in Scale V) –** ZM/FGM **(iv) ROs (other than RM) –** SRM **(v) Zonal Office -** Dy. ZM (in his absence ZM/FGM). **(vi) CFBs (other than Incharge) –** Incharge of CFB **(vii) ZAO (other than In-charge) –** Incharge of ZAO. **Officers in Scale VI working in :** **(i) Zonal Office (other than ZM) –** FGM (in absence of FGM, ED Incharge of the Zone). **(ii) Incharge of CFBs –** FGM (in absence of FGM, ED Incharge of the Zone). **SRM/RM –** ZM.

	<u>Officers in Scale IV & above in Central Office</u> : **(i) Officers in Scale IV –** AGM/DGM of concerned Dept. **(ii) Executives in Scale V & VI –** GM of concerned Dept. **<u>Zonal Managers(other than GMs):</u> –**CMD (Application is to be routed through respective ED-Incharge of Zone). **<u>GMs including FGMs</u>-** CMD (Application is to be routed through GM-HRD or concerned ED).

33.7 Advance Privilege Leave will be granted at the sole discretion of the Management looking to the genuine requirement of the officer for certain causes only such as marriage of the member, demise in the member's own family, serious illness of the member, attending the court's case, to appear in the examination, as per practice in vogue.

On and from 26.05.2015, the competent Authority for sanction of such advance Privilege leave shall be as under: (Staff Circular No. 670 dated 26.05.2015)

Sanction of advance Privilege Leave in certain circumstances.	**<u>officers upto Scale IV working in</u> :** (i) Zone – Zonal Manager (ii) Central Office – DGM (HRD), CO **<u>Officers in Scale V :</u>** - GM (HRD) **<u>Officers in Scale VI & VII</u>: -** ED (Incharge of the Dept./Zone)

33.8 An officer on Priviliege leave shall be entitled to full emoluments for the period of leave.

33.9 Clarification in respect of treatment of leave availed during December for the purpose of debiting leave availed during December as also leave to be credited as on 1st January is as per illustration given hereunder : (Ref. Cir. Letter No. CO/PRS/IRP/93-94/205 dt. May 3, 1993)

An employee having 225 days privilege leave to his credit had applied for 20 days privilege leave from 26th December 1992 which was granted to him.

Privilege leave balance as on 1/1/92 to 25/12/92	225 days
Less :	
Leave availed during 1992 i.e. from 26/12/1992 to 31/12/1992	6 days
Balance as on 1/1/1993	219 days
Add:	
Leave credited as on 1/1/1993	33 days
366 – 6 = 360/11=32 days remainder 8 days rounded off to 33 days	
Balance due	252 days
	240 days (Max)
Less :	

Leave availed during 1993
i.e. from 1/1/1993 to 14/1/1993 14 days
Privilege Leave due on 15/1/1993 226 days

Where, however, an officer who had applied for Privilege Leave one month in advance from the date of commencement of privilege leave and it was refused by the management for reasons which shall be recorded, the officer will be allowed to accumulate the leave in excess of the maximum of 240 days and the leave will be granted to him at the earliest possible, which the officer will not refuse to avail.

33.10 Encashment of Privilege Leave for PMRF :

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.

33.11 For the details regarding encashment of privilege leave at the time of retirement/resignation, the Regulation 38 may be referred. Likewise, for the details regarding encashment of privilege leave at the time of availing LTC/encashing LTC facility, the Regulation 44 may be referred.

33.12 Employees posted in sensitive positions or areas of operations are covered under "Mandatory Leave Policy" which requires compulsory availment of leave for at least 10 days in a single spell every calendar year during their posting at such positions. Further, it should be ensured that when such employee is on leave, he/she should not have access to any physical or virtual resources (viz. Centmail, etc.) related to his/her work responsibilities.

(Circualr Letter No.CO:HRD:IRP:2015-16:26 dated 17.11.2015)

Administrative Clarification:

Extract from the Joint Note dated 25.05.2015 (yet to be adopted for want of amendments from Govt/IBA but stands implemented on adhoc basis pending adoption of amendments) in respect of Scales of Pay of Officers w.e.f 01.11.2012:

Privilege Leave (w.e.f. 1.6.2015) :

- On or from 1.6.2015 under Regulation 33(4) of Officers Service Regulation 1979/82, Privilege Leave may be accumulated up to not more than 270 days except where leave has been applied and it has been refused. However, encashment of Privilege Leave shall be restricted up to a maximum of 240 days.
- Further, in modification of Regulation 33(5) of Officers' Regulations, 1979/82, 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.

REGULATION – 34 : SICK LEAVE :

1) On and from 1.1.1989, an officer shall be eligible for 30 days of sick leave for each completed year of service subject to a maximum of 18 months during the entire service. Such leave can be accumulated upto 540 days during the entire service and may be availed of only on production of medical certificate by a medical practitioner acceptable to the bank or at the bank's discretion nominated by it at its cost.

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

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

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

Administrative clarifications under Regulation 34 :

34.1 The maximum period of sick leave that an officer will be eligible to avail of during his entire service in the Bank including service, if any, in workmen cadre will be 18 months i.e., 540 days.

34.2 Where the total availment of sick leave before 1st Jan. 1989 and the balance outstanding as on 1st Jan. 1989 is more than 540 days, no further credit of sick leave will be given after 1st Jan. 1989. Where the sick leave availment is more than 540 days then no further sick leave will be allowed to an officer during the remaining part of his service.

In case where the previous sick leave availment and the balance outstanding exceeded 540 days, the balance will have to be made NIL. To illustrate, where the sick leave availment of an officer is 200 days and balance 360 days then the sick leave balance will be reconstructed to 340 days as on 1st January 1989.

34.3 Where the total availment of sick leave upto 31st Dec. 1988 and the balance outstanding on 1st January 1989 is less than 540 days, sick leave account of the member will be credited @ 30 days per year from 1st January 1990 onwards subject to maximum of 540 days during the entire service i.e. the sick leave taken upto 31/12/1988 the balance outstanding on 1/1/1989 and the further credit from 1/1/1990 should not exceed 540 days.

34.4 Where an officer has already availed sick leave over 540 days and the balance outstanding in the sick leave account as on 18th July 1989 was "NIL " then the sick leave availed after 18th July 1989 will be adjusted against ordinary leave or treated as leave on loss of pay.

34.5 An officer will be eligible for sick leave in the first year and last year of his service, on pro-rata basis.

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34.6 If the officer is on probation when sick leave is availed, the Management at its sole discretion, may extend the probation period equivalent to the period of sick leave so availed.

34.7 On and from 26.05.2015, the competent Authority for sanction of various leaves within the permissible limit & under prescribed rules (except EOL and advance PL) shall be as under: (Staff Circular No. 670 dated 26.05.2015).

Sanction of various leaves within the permissible limit & under prescribed rules (except EOL and advance PL)	**Officers upto Scale III (except Branch Manager) working in :** **(i) Branches –** Branch Manager **(ii) Regional Office -** CM (HRD), RO **(iii) Zonal Office –**CM (HRD), ZO **(iv) Central Office -** In charge of Dept. (not below the rank of Chief Manager) **Officers upto Scale IV working at CBOTC, Bhopal & Kolkata:** Principal of the concerned Training Colleges in Scale V. **Principal of Training Colleges at Bhopal & Kolkata –** ZM. **Officers upto Scale IV working at ZAO –** Incharge of ZAO. **AGM/DGM working as In-charge of ZAO: -** GM (CA&ID), C.O. **Branch Managers upto Scale III –** SRM/RM. **Officers in Scale IV working in :** **(i) In-charge of VLB/*RABs/**ARBs –** RM/SRM **(ii) ELBs/ARBs (other than Incharge) –** Incharge of ELBs/ARBs. **(iii) CFBs –** AGM (in his absence Incharge of CFB). **(iv) RO/RSETI/LDM –** AGM (RO) (in his absence RM/SRM). **(v) Zonal Office –** Dy. ZM (in his absence ZM/FGM). **Vigilance Officers at ROs/ZOs –** AGM / DGM (Vigilance Dept., C.O.) **Officers in Scale V working in :** **(i) Incharge of ARB –** ZM/FGM **(ii) In respect of AGMs of ELBs (in Region headed by SRM in Scale VI) –** SRM **(iii) In respect of AGMs of ELBs (in Region headed by RM in Scale V) –** ZM/FGM **(iv) ROs (other than RM) –** SRM **(v) Zonal Office -** Dy. ZM (in his absence ZM/FGM). **(vi) CFBs (other than Incharge) –** Incharge of CFB **(vii) ZAO (other than In-charge) –** Incharge of ZAO.

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	<u>Officers in Scale VI working in :</u> **(i) Zonal Office (other than ZM) –** FGM (in absence of FGM, ED Incharge of the Zone). **(ii) Incharge of CFBs –** FGM (in absence of FGM, ED Incharge of the Zone). **<u>SRM/RM</u> –** ZM. **<u>Officers in Scale IV & above in Central Office</u> :** **(i) Officers in Scale IV –** AGM/DGM of concerned Dept. **(ii) Executives in Scale V & VI –** GM of concerned Dept. **<u>Zonal Managers(other than GMs):</u> –**CMD (Application is to be routed through respective ED-Incharge of Zone). **<u>GMs including FGMs</u>-** CMD (Application is to be routed through GM-HRD or concerned ED).

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REGULATION – 35 : ADDITIONAL SICK LEAVE :

On and from 1.1.1989, where an officer has put in a service of 24 years, he shall be eligible to additional sick leave at the rate of one month for each year of service in excess of 24 years subject to a maximum of three 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.(CO:PRS:2000-01:65 dated 19/07/2003.)

Administrative Clarifications under Regulation 35 :

35.1 An officer employee in the service of the Bank prior to 1/7/1979 shall be eligible for Additional Sick Leave at the rate of one month for each year of service in excess of 24 years, subject to maximum of three months of such additional sick leave.

35.2 Such sick leave will be in addition to the sick leave as provided under Regulation 34 and will be granted at the rate of one month for each year of service in 25th, 26th and 27th year and can also be availed of on full pay basis.

Clarification : To illustrate, if an officers has completed 24 years of service on 15.7.2000, he/she shall be given credit of additional sick leave of 30 days on 1.8.2000 (for 25th year of service) and on 1.8.2001 (for 26th year of service) & on 1.8.2002 (for 27th year of service under the above rule, without waiting for 1st January of next year.

35.3 An officer employee can avail additional sick leave even when there exists balance in his/her sick leave and/or unavailed casual leave account. (CO/PRS/2000-2001/104 dt. 16.08.2000).

35.4 The competent Authority for sanction of additional sick leave is as per 34.7 of Regulation 34.

Administrative Clarification:

Extract from the Joint Note dated 25.05.2015 (yet to be adopted for want of amendments from Govt/IBA but stands implemented on adhoc basis pending adoption of amendments) in respect of Scales of Pay of Officers w.e.f 01.11.2012:

Special Sick Leave (w.e.f. 1.6.2015) :

- With effect from the 1.6.2015, Special Sick Leave up to 30 days may be granted to an officer employee once during his/her entire period of service for donation of kidney/ organ.

REGULATION – 36 : MATERNITY LEAVE :

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

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

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

(i) Leave will be granted for adoption of only one child.
(ii) The adoption of a child should be through a proper legal process and the employee should produce the adoption deed to the bank for sanctioning such leave.

(CO:PRS:2003-04:65 dated 19/07/2003.)

Adminitrative clarifications under Regulation 36 :

36.1 Maternity leave shall be granted to a female officer employee for a period not exceeding six months at a time and not more than 12 months during the entire period of service, irrespective of grade. While there is no restriction as to the number of times maternity leave may be granted, the period of such leave should not exceed six months at a time and not more than 12 months during the entire period of service of the female officer.

36.2 The leave will be available in respect of post-natal period of miscarriage or abortion/induced abortion on production of medical certificate.

IBA vide their circular letter No.PD/CIR/76/H5/1435 dated 14.02.2002 & PD/CIR/76/H5/1646 dt.23.03.2002 have clarified as under:

a) In case of miscarriage/MTP/abortion, maternity leave may be granted as a rule upto 6 weeks, on the basis of medical certificate/advice of a competent medical practitioner, i.e. a qualified gynaecologist.

b) In special/exceptional cases involving medical complications associated with miscarriage/MTP/abortion, maternity leave may be granted beyond 6 weeks if advised by a competent medical practitioner (qualified gynaecologist) but upto 6 months only on any one occasion, within the overall limit of 12 months during the entire period of service.

(CO:PRS:2002-03:02 dated 02.4.2002)

36.3 An officer on maternity leave shall be entitled to full emoluments for the period of leave.

36.4 A female officer employee is eligible for maternity leave in the first year of service.

36.5 Where an officer on probation avails of maternity leave, the probation period will be extended further equal to the period of leave availed.

36.6 Competent Authority may grant leave of any kind admissible to the officer in combination with or in continuation of Maternity Leave if the request for its grant is supported by a medical certificate acceptable to the Bank.

36.7 On and from 26.05.2015, the competent Authority for sanction of various leaves within the permissible limit & under prescribed rules (except EOL and advance PL) shall be as under: (Staff Circular No. 670 dated 26.05.2015).

Sanction of various leaves within the permissible limit & under prescribed rules (except EOL and advance PL)	**Officers upto Scale III (except Branch Manager) working in :** **(i) Branches –** Branch Manager **(ii) Regional Office -** CM (HRD), RO **(iii) Zonal Office –**CM (HRD), ZO **(iv) Central Office -** In charge of Dept. (not below the rank of Chief Manager) **Officers upto Scale IV working at CBOTC, Bhopal & Kolkata:** Principal of the concerned Training Colleges in Scale V. **Principal of Training Colleges at Bhopal & Kolkata –** ZM. **Officers upto Scale IV working at ZAO –** Incharge of ZAO. **AGM/DGM working as In-charge of ZAO: -** GM (CA&ID), C.O. **Branch Managers upto Scale III –** SRM/RM. **Officers in Scale IV working in :** **(i) In-charge of VLB/*RABs/**ARBs –** RM/SRM **(ii) ELBs/ARBs (other than Incharge) –** Incharge of ELBs/ARBs. **(iii) CFBs –** AGM (in his absence Incharge of CFB). **(iv) RO/RSETI/LDM –** AGM (RO) (in his absence RM/SRM). **(v) Zonal Office –** Dy. ZM (in his absence ZM/FGM). **Vigilance Officers at ROs/ZOs –** AGM / DGM (Vigilance Dept., C.O.) **Officers in Scale V working in :** (i) **Incharge of ARB –** ZM/FGM (ii) **In respect of AGMs of ELBs (in Region headed by SRM in Scale VI) –** SRM (iii) **In respect of AGMs of ELBs (in Region headed by RM in Scale V) –** ZM/FGM (iv) **ROs (other than RM) –** SRM (v) **Zonal Office -** Dy. ZM (in his absence ZM/FGM). (vi) **CFBs (other than Incharge) –** Incharge of CFB

	(vii) ZAO (other than In-charge) – Incharge of ZAO. **<u>Officers in Scale VI working in :</u>** **(i) Zonal Office (other than ZM) –** FGM (in absence of FGM, ED Incharge of the Zone). **(ii) Incharge of CFBs –** FGM (in absence of FGM, ED Incharge of the Zone). **<u>SRM/RM</u> –** ZM. **<u>Officers in Scale IV & above in Central Office</u> :** **(i) Officers in Scale IV –** AGM/DGM of concerned Dept. **(ii) Executives in Scale V & VI –** GM of concerned Dept. **<u>Zonal Managers(other than GMs):</u> –**CMD (Application is to be routed through respective ED-Incharge of Zone). **<u>GMs including FGMs</u>-** CMD (Application is to be routed through GM-HRD or concerned ED).

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<u>Administrative Clarification:</u>

Extract from the Joint Note dated 27.04.2010 (yet to be adopted for want of amendments from Govt/IBA but stands implemented on adhoc basis pending adoption of amendments) in respect of Scales of Pay of Officers w.e.f 01.11.2007:

Maternity Leave (w.e.f. 1.5.2010) :

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

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

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

<u>Administrative Clarification:</u>

Extract from the Joint Note dated 25.05.2015 (yet to be adopted for want of amendments from Govt/IBA but stands implemented on adhoc basis pending adoption of amendments) in respect of Scales of Pay of Officers w.e.f 01.11.2012:

Maternity Leave (w.e.f. 25.05.2015) :

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

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

(c) Within the overall period of 12 months, leave may also be granted in case of hysterectomy upto a maximum of 60 days.

(d) 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 bom through surrogacy.

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

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Paternity Leave (w.e.f. 01.06.2015) :

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.

REGULATION – 37 : EXTRAORDINARY LEAVE ON LOSS OF PAY :

An officer shall be eligible for extraordinary leave on loss of pay for not more than 360 days during the entire period of service. Such leave may not be availed of except for sufficient reasons for 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 upto a total period of 720 days.

Administrative Clarifications under Regulation 37 :

37.1 Extraordinary leave may be granted to an officer, when no ordinary leave is due to him. Except in exceptional circumstances, the duration of extraordinary leave shall not exceed 90 days on any one occasion and 360 days during the entire period of service. It is for the Management to decide the exceptional circumstances, under which extraordinary leave can be sanctioned to an officer.

37.2 An officer should have exhausted all kinds of leave before applying for extra-ordinary leave.

37.3 Pay and allowances are not admissible during the period of extraordinary leave and the period spent on such leave would not count for increments.

37.4 An officer cannot avail extraordinary leave on his own and it is subject to sanction by the Management. Where the Management is not satisfied about the reasons for availment of extraordinary leave, the period of absence would be treated as unauthorized, rendering him liable for disciplinary action.

37.5 Officers may be granted in very special circumstances extra-ordinary leave on loss of pay for not more than 360 days during the entire period of service and under very special circumstances, upto a total period of 720 days by the Bank's Board. However, such leave should not be availed of except for sufficient reasons on more than 90 days at a time. Further, officers who remain absent unauthorisedly beyond such period will be liable for disciplinary action as per provisions of Central Bank of India Officer Employees' (Conduct) Regulations, 1976 and action be taken accordingly.

37.6 The guidelines as conveyed vide our circular No.CO:93-94:429 dated 20.1.1994 should be complied with by the Zonal/Regional Offices in case the request of officers for sanction of extra-ordinary leave or ratification of unauthorized absence. Before forwarding the cases of unauthorized absence for regularisation as extra-ordinary leave on loss of pay to sanctioning authority, the concerned authorities should take disciplinary action against the concerned officers for their unauthorized absence. The cases which are found to be genuine for regularizing as EOL, may be forwarded to the concerned sanctioning authorities, with due recommendations, alongwith the action taken against such officers for their unauthorized absence, in the prescribed format as enclosed to the circular No.CO:PRS:IRP:2001-02:32 dt.9.1.2002. In this context, the contents of our Circular No.CO:HRD:IRP:2009-10:14 dated 31.8.2009 may also be referred.

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37.7. In terms of our circular No. BID/14/70/70/ dt. 5/10/1970 employees who are suffering from chronic diseases like T.B., Cancer, Leprosy and Pleurisy having no other kind of leave to their credit, may be allowed extra-ordinary leave with full pay for the period spent in hospital for undergoing treatment for the above mentioned diseases.

37.8 On and from 26.05.2015, the competent Authority for sanction of Extra Ordinary Leave on Loss of Pay on Medical ground and other than for study purpose, shall be as under: (Staff Circular No. 670 dated 26.05.2015)

Sanction of Extra Ordinary Leave on Loss Of Pay to Staff Members (Officers & Award Staff) on Medical grounds/other than Medical grounds.	**(Upto 30 days at a time aggregating 90 days)** **Officers in Scale I, II & III working in:** **(i) Region –** SRM/RM **(ii)Zonal Office –** ZM **(iii) Central Office –** CM (CSD)/AGM (CSD) CO. **Officers in Scale IV & V –** GM (HRD), C.O **Officers in Scale VI & VII –** ED (in his/her absence CMD). **(At a time more than 30 days, the aggregate leave is between 90 days & 180 days)** **Officers up to Scale V –** GM-HRD **Officers in Scale VI & VII –** ED (in his/her absence CMD). **(aggregate leave is more than 180 days & upto 360 days during the entire period of service of employee)** **Officers irrespective of Scale :** CMD

As per the clarification received from Indian Banks' Association (IBA), the Bank has adopted a set of Rules for sanction of **Extra-ordinary Leave (EOL)** on Loss of Pay for Staff Members (Officers & Award Staff) for Study Purposes with the approval of Board of Directors in its meeting held on 27.7.2009 which was further amended by the Board in its meeting held on 18th March 2010. These rules (as amended upto 30.9.2012 are reproduced hereunder) alongwith its enclosures are as per Annexure-12, hereunder. Please note that these rules are not adopted under Regulation 37 but reproduced herein, only for the easy reference of officers).

Annexure -12

RULES FOR SANCTION OF EXTRA-ORDINARY LEAVE (EOL) ON LOSS OF PAY TO EMPLOYEES (OFFICERS & AWARD STAFF) FOR STUDY PURPOSES ON AND FROM 18.03.2010. (Staff Circular No. 287 dated 15.04.2010)

Preamble:

In terms of the provisions of Bipartite Settlement, extraordinary leave may be granted to an employee when no ordinary leave is due to him/her. Except in exceptional circumstances the duration of extraordinary leave shall not exceed 3 months on any one occasion and 12 months during the entire period of an employee's service. The competent authority may grant such leave in combination with or in continuation of leave of any other kind admissible to the employee, and no pay and allowance are admissible during the period of extraordinary leave and period spent on such leave shall not count for increments. Provided that in cases, where the sanctioning authority is satisfied that the leave was on account of illness or any other cause beyond the employees control, it may direct that the period of extraordinary leave may count for increments.

Further, in terms of Regulation 37 of Officers' Service Regulations (OSR), an officer shall be eligible for extraordinary leave on loss of pay for not more than 360 days during the entire period of service, such leave may not be availed of except for sufficient reasons for more than 90 days at a time. Provided that in very special circumstances, the Board may grant extraordinary leave to an officer up to a period of 720 days. The administrative guidelines state that before applying for extraordinary leave, the officer should have exhausted all kinds of leave. Further as per the administrative clarification under Regulation 5, the leave on loss of pay will have effect of postponement of increment, cumulatively throughout the career of the officer provided that in the case where the sanctioning authority is satisfied that the leave was taken on account of illness or for any other cause beyond the employees control, then the period of extraordinary leave may be condoned for the purpose of postponement of increment.

With this background, while the management has been sanctioning, at its discretion, the Extra Ordinary leave (EOL) on loss of pay to award staff/officers in terms of the said provision respectively applicable to them in the case of employee's sickness and illness which are beyond the control of the employee/officer, it has since been decided to encompass the study purpose under the term 'exceptional/ special circumstances' in conformity with the guidance/clarification received from Indian Banks' Association. Accordingly, in order to secure uniformity in all such cases, as per the directives of the Board of Directors, the following rules have been formulated to consider the cases of Extraordinary Leave (EOL) on loss of pay to award staff/officers, for study purpose.

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1. Objective:

The objective of these rules is to encourage the employees to improve their knowledge through enhancing their academic standard so as to enable them to leverage such knowledge for the benefit of the Institution.

2. Eligibility:

The award staff and officers having minimum service of five years in the permanent employment of the Bank are eligible to apply for Extraordinary Leave (EOL) on Loss of Pay under these rules. The employees are eligible to apply for studying higher level and specialized courses in the areas of Management, Banking, Law in the Recognized Universities, Research Institutes in India and/or abroad.

3. The maximum period of Extraordinary Leave (EOL) on loss of pay:

Normally, the duration of extraordinary leave shall not exceed 3 months on any one occasion and 12 months during the entire period of an employee's/officer's service. However, depending upon the duration of the course, the competent authority may consider the extraordinary leave for a maximum period of 720 days either at a stretch or in stages.

4. Competent Authority:

All cases upto 12 months by CMD and ED in the absence of CMD. If the period is beyond 12 months then by Board of Directors.

5. Other terms and Conditions:

a) Before applying for the Extra Ordinary Leave on Loss of pay, the employee should avail the privilege leave to his/her credit of leave account, in full.

b) All expenses including travel, course fee etc., for the studies for which such leave is sought should be borne by the concerned employee.

c) The employees will not be entitled for any salary, privilege leave accrual during the period of such Extra Ordinary Leave on loss of pay.

d) Such period of Extra Ordinary leave on loss of pay would not be counted for grant of increment to the employee and as such the increment/s falling due during the period of such leave will be cumulatively postponed to the extent of such EOL availed by the employee.

e) The total period of Extra Ordinary Leave on loss of pay will not be counted as qualifying service for Pension Benefits in terms of Regulation 17 of Pension Regulations.

f) The employees have to make their own arrangements for payment of loan installments, Insurance/GSLI premiums and standard rent for the bank's accommodation, furniture etc. provided to him during the period of such leave. For this purpose, the members should keep sufficient credit balance in their accounts.

g) During the period of extra-ordinary leave on loss of pay, the employees shall not be eligible for other benefits like conveyance, news paper bill reimbursement etc.

h) The employees staying in the residential accommodation provided by the bank will be required to vacate the accommodation within a maximum period of two months from the date of commencement of EOL. In exceptional circumstances, the period can be extended by another two months with the approval of CMD. During such period the employee will pay rent at market rates, which will be fixed by the bank.

i) No fresh staff loan will be granted during the period of such leave. Further, in case if the loans earlier availed from the Bank are outstanding, member should provide two guarantors acceptable to the bank for all loans availed from the bank.

j) Member should inform the Bank his/her full address, Telephone/Mobile number etc. for the Bank's record and communication.

k) The communication conveying in principle sanction of Extra Ordinary Leave on loss of pay should not be treated as having allowed the member 'No Objection Certificate (NOC)' for proceeding abroad (in case of overseas studies) and as such the member should separately apply for NOC for proceeding abroad to the competent authority for the same.

l) During the period of said leave, the member should ensure to submit the periodical return like Statement of Assets and Liabilities, Statement of Share holding etc. within the stipulated time.

m) The member should execute an undertaking that he/she will not seek employment in any other organization during such leave period.

n) During the period of such leave, the employee will continue to be governed by the various service conditions like Bipartite Settlements/Officers' Service Regulations/Discipline and Appeal Regulations etc.

o) During the period of such leave, in case the employee is eligible otherwise and is allowed to participate in the promotion process, he/she should attend the process at his/her own expenses. In case the member found suitable for promotion, his/her date of promotion will be deferred till he/she reports back after availing such leave.

p) Notwithstanding what is stated above, the management has the sole discretion either to sanction or to decline such leave having regard to the administrative exigencies and the member has no right to claim such leave as a matter of right. In the cases where such leave is granted, management reserves its right to recall the services of the member at any time during the period of such leave and in such an event the member should report for duties on the date and time specified in such communication from the Bank at his/her own cost.

q) The management reserves the right to amend/modify/add/delete/ or to conclude the above rules, from time to time, as per the needs of the administration.

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Annexure – 12(a)

PROFORMA FOR APPLYING EXTRAORDINARY LEAVE (EOL) ON LOSS OF PAY FOR STUDY PURPOSE BY THE STAFF MEMBERS (OFFICER AND AWARD STAFF)

Chairman and Managing Director
Central Bank Of India
CENTRAL OFFICE.

Through proper channel

Respected Sir,

I, being eligible to seek Extra Ordinary Leave on loss of pay for study purpose, hereby apply for _____ days of Extra Ordinary Leave (EOL) on loss of pay for the said purpose. The required details are as under :

SR. No.	PARTICULARS					
1	Name of the Staff member					
2	Employee Number					
3	Designation					
4	Whether in mainstream or Specialist Category, if Specialist category mention the category					
5	Present Educational / Professional qualifications					
6	Date of Birth					
7	Date of Joining the Bank					
8	Joined the Bank as					
9	No. of completed years of service					
10	Present placement and Since _____	Br./Office	Region	Zone		
11	Details of Promotion	As Clerk Scale I Scale II Scale III Scale IV _____ _____ _____	Date of Promotion			
12	Total number of days EOL on loss of pay availed since joining, for study purpose with details (number of days, dates of leave and sanctioning authority etc.)					
13	Total number of days EOL on loss of pay availed since joining, for other than study purpose with details (number of days, dates of leave and sanctioning authority etc.)					
14	Number of days on loss of pay/unauthorized absence, if any					
15	Leave balance as on date of application	CL	PL	SL	Addl SL	UCL

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16	No. of PL availed prior to apply for EOL for the above study purpose with sanction details	
17	Course applied for/duration of the course, Name of the University / Institution etc (Prospectus, Course contents and all relevant details/documents should be enclosed)	
18	Date of NOC obtained for proceeding abroad for the above purpose (in case the course is of overseas study) (copy of such NOC should be enclosed)	
19	Contact address and Telephone /Mobile number during the study period/ Savings Account No. of the employee/ Name of the Branch.	
20	Whether availing the facility of Rent Free Accommodation/Bank Quarters and/or Furniture facility	
21	Outstanding balance in all the Loan/advances accounts (Give details of type of loan/date of sanction/ amount of loan sanctioned/balance outstanding etc)	
22	Any other relevant details	

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I request you to sanction me _____ days of Extra Ordinary Leave on loss of pay for study purpose. I am agreed to abide by all the terms and conditions of sanction of Extra Ordinary Leave on loss of pay as per the rules framed therefor as amended from time to time.

I have also understood in case of consideration of my above request that:

- I am not entitled for any salary, Privilege leave accrual and TA/DA etc during the period of such Extra Ordinary Leave on loss of pay.
- Such period of Extra Ordinary leave on loss of pay would not be counted for grant of increment and will not be counted as qualified service for Pension Benefits in terms of Regulation 17 of Pension Regulations.
- During the period of Extra Ordinary leave on loss of pay, I am not eligible for other benefits like conveyance, newspaper bill reimbursement etc.

I also hereby undertake in case of consideration of my above request that:

- To provide two guarantors acceptable to bank for all loans availed from the bank by me and make my own arrangements for payment of loan installments, Insurance/ GSLI premiums and standard rent for the bank's accommodation, furniture etc, provided to me during the period of such leave and I will keep sufficient credit balance in my Savings account.
- To vacate the residential accommodation provided by the bank within a maximum period of two months from the date of commencement of EOL. (This is in respect of officers staying in Bank Quarters/Availing RFA facility)
- To submit the periodical return like Statement of Assets and Liabilities, Statement of Share holding etc. within the stipulated time, every year.

- To execute an undertaking that I will not seek employment in any other organization during such leave period.

Thanking You

Yours faithfully

Applicant's Signature Date:
Name:

For Office Use

[Recommendations of the Branch Manager/Regional Manager/Zonal Manager]

We have scrutinized the application and confirm that the information submitted by the member is correct and the member is eligible for Extra Ordinary Leave on loss of pay as per the terms and conditions stipulated. We recommend for sanction of _____ days of Extra Ordinary leave on loss of pay for the said purpose to the member.

Branch Manager	Regional Manager	Zonal Manager
Signature and Seal	Signature and Seal	Signature and Seal

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REGULATION – 37-A : SPECIAL CASUAL LEAVE AND SPECIAL LEAVE :

An officer may be granted Special Casual Leave and Special Leave as may be decided by the Board in accordance with the guidelines of the Government.

Administrative Clarifications under Regulation 37-A :

Officers may be granted special leave for purposes like sports, blood donation, family planning, defending another officer in an enquiry and for joining Civil Defence services.

The following types of special casual leave are available to the officers :

37 A.1 Blood Donation :

One day's special casual leave on the same day or on the following working day an officer employee donates blood.

37 A.2 Family Planning : (CO:PRS:99-2000:175 dated 23.10.1999)

An officer may be allowed special casual leave for promoting small family norms on production of proper medical certificate as under :

i Special Casual leave not exceeding 6 working days to male officers for undergoing sterilization (vasectomy) operation.

ii One day's special casual leave to female officers who have IUD unsterilised.

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

iv Up to 7 days Special Casual Leave to male officers whose wife undergoes either puerperal or non-puerperal tubectomy operation, subject to the production of medical certificate from the Doctor who performed the operation to the effect that presence of the Officer was essential for the period of leave to look after his wife during her convalescence after operation.

v Sundays and other Public Holidays falling between the period should be taken into account for calculation of special casual leave.

vi Special Casual leave, as above, may be granted only in respect of those operations which are performed for promoting small family norms under the government scheme.

vii The special casual leave under the scheme can be prefixed as well as suffixed to casual leave or any other kind of leave. However, special casual leave should not be prefixed/suffixed to both casual and other kind of leave at a time.

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37 A.3 Special Leave for Mountaineering / Trekking expeditions :

a) Special leave facilities for mountaineering/trekking expeditions may be granted to employees provided the expeditions are approved by the Indian Mountaineering Foundations and a certificate is produced of having participated in the approved expedition.

b) The special leave facilities for mountaineering / trekking expeditions shall not exceed 30 days on one occasion and not more than three occasions in the employee's entire career, with a gap of at least two years between two expeditions. In exceptional circumstances the gap of two years can be relaxed by the General Manager (HRD), C.O only.

c) In case any employee has availed special leave for Mountaineering/Trekking expeditions for three occasions / more than 3 occasions in the past, he will not be eligible for special leave in future.

37 A.4 In case of following sporting events namely :

i) Participating in sporting event of National / International importance;

ii) Coaching / administration of teams participating in sporting events of National / International importance;

The period of the actual days on which they participate in the events as also the time spent in traveling to and fro, for such tournaments / meets may be treated as on duty. Further, if any pre-participation coaching camp is held in connection with the above mentioned events and the employee is required to attend the same, this period may also be treated as on duty. Consequently, such employees will not be entitled for special casual leave within 30 days limit in a calendar year which is presently allowed for such sports activities.

37 A.5 In the case of following sporting events namely :

1) Attending coaching or training camps under Rajkumari Amrit Kaur Coaching Scheme or similar All India coaching or Training Schemes.

2) Attending coaching or training camps at the National Institute of Sports, Patiala.

3) Participating in mountaineering expeditions.

4) Attending coaching camps in sports organized by National Sports Federation / Sport Boards, recognized by All India council of Sports.

The quantum of special leave for a period not exceeding 30 days in a calendar year allowed to employees for the purpose of sports and games of National / International importance will also cover their attending the pre-selection trials / camps connected with sporting events of National / International importance.

Provided that such special leave will not be available for participation in trekking expeditions even if the expedition has the approval of Indian Mountaineering Foundation.

However, special leave would not be available for participation in the District / State and other local tournaments if the officers are not representing the Bank.

37 A.6 The employees who are selected for participation in sporting events of National / International importance within India, may be allowed to travel by First Class by train. In the case of events of international importance held outside India, they will be entitled to travel by economy class by air. However, prior approval of Central Office must be obtained for participation by employees as well as payment of TA / DA in such events. It should also be ensured that such facility should be extended only in case of recognized games as defined in Regulation 17.

Note : While considering the cases of Sport persons under Para Nos. 37 A (3) to 37 A (6) above, the above rules should be read with the latest rules as conveyed by Indian Banks' Association (IBA) and circulated vide Circular No.CO:HRD:IRP:2006-07:25 dated 14.11.2006 addressed to all Regional/Zonal Offices and should be complied with.

37 A.7 Disabled Ex-servicemen re-employed in the service of the Bank may be allowed maximum 15 days special casual leave in a calendar year, including transit period both ways, for the following purpose, on the basis of Medical Discharge Certificate issued by the concerned authorities.

a) For enabling them to appear before the Medical Resurvey Boards for assessing their disability / pension.

b) For enabling them to go to artificial limb centers for replacement of the artificial limb(s) – or

c) For treatment.

37 A.8 Ex-servicemen from the armed forces may be granted special leave for undergoing biennial training conducted by the appropriate authorities.

37 A.9 Employees when called upon to serve as Home Guards by the Home Guards Authorities may be treated as on special leave if a request to that effect is made to the Management by such authorities.

Administrative guidelines for sanctioning Special Casual Leave for election purposes as per Govt. directives (not forming part of Regulation 37) (Ref. CO Circular CO/90-91/323 dt. 28/9/1990) :

I. General Elections to Lok Sabha or State Assemblies :

a) Holiday or closure of offices :

When the State Government declares a local holiday under Negotiable Instruments Act 1881 in connection with General Elections to Lok Sabha or a State Assembly on day(s) other than Sunday or other public holiday, our Bank's offices / branches shall also remain closed on the polling day(s) in accordance with the practice adopted by the State Government.

b) Grant of Special Casual Leave:

Every eligible voter is entitled to be registered in the electoral rolls of constituency in which he ordinarily resides. Where an employee residing and enrolled as voter, in a particular place / constituency, say Delhi (where the election is to be held), may be employed in an office located in some other place say Faridabad / Ghaziabad etc, the individual Bank employee may be granted special casual leave, if his office/branch does not happen to be closed on that particular day to enable him to exercise his franchise.

II. Bye-Elections :

(i) a) Holiday / closure of offices :

State Govt. normally declares a local holiday in that particular area / constituency on the polling day(s) if the election is held on day(s) other than Sunday / Public holidays. Bank officers / Branches will also be closed in accordance with the practice adopted by the State Government in such cases.

b) Grant of Special Casual Leave :

Special Casual Leave may be granted to employees on the same grounds / circumstances as in the case of general elections as stated in para I (b) above.

ii) State Assemblies :

a) Holiday / closure of offices :

Bank offices / branches should not be closed in bye-elections to state assemblies. It would be sufficient if only those employees who may be drafted for election duty are permitted to absent themselves from office on the polling day(s). All other employees should be given facility to exercise their franchise either by way of coming late to office or by being allowed to leave office early or a short absence on that day subject to exigencies of the service.

b) Grant of Special Casual Leave :

Special casual leave may be granted to employees on the same grounds/circumstances as in the case of general elections as stated in para I (b) above.

III. Elections to Panchayat / Corporation / Municipalities or other local bodies :

Bank branches / offices should not be closed on the polling day. The employees who are bonafide voters and desire to exercise their franchise may however, be offered reasonable facility subject to the normal exigencies of service, either by way of coming late to office or by being allowed to leave office early or short absence on that day.

Officers drafted on election duty may be permitted to remain away from their normal duties on polling day(s) as also on the day(s) required for performing journeys which might be undertaken in order to perform such election duty.

IV. Offices may sanction Special Casual Leave to those employees working in their offices who had applied for the same to exercise their franchise on account of any Parliamentary or State Assembly Elections of that date after obtaining an undertaking from them in the enclosed proforma given hereunder (Annexure-13).

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Clarification received from Government of India for granting Special Casual Leave to the differently abled employees : (Staff Circular No.717 dated 10.12.2015:

In terms of the communication No.F.3/1/2008-SCT(B) dated 21.5.2008 conveying the decision of Department of Personnel and Training, Ministry of Personal , Public Grievances and Pensions, Government of India to grant Special Casual Leve for not more than 10 days in a calendar year to differently abled employees with disabilities as defined in the Persons with disabilities (Equal opportunities, Protection of Rights and Full Participation) Act, 1995 for participating in the Conferences/Workshops/Seminars/Training related to Disability and Development related programmes organized at National and State level by the following Agencies specified by Ministry of Social Justice and Empowerment :

(i) Central Government and State/UT Governments;
(ii) Central and State/UT Government Institutions/ASgencies;
(iii) International agencies like UN, World Bank etc;
(iv) Universities and Educational Institutions set up by Central/State Government, recognized as predominant centres for education on rehabilitation of persons with disabilities and
(v) Recognised Institutes for Persons with Disabilities under Chapter X (Section 50 to 55) and Chaper XI (Section 56) of the Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995.

Further, Govt of India vide letter dated 18.11.2014 (Dopt OM No.36035/3/2013-Estt(Res.) dated 31.03.2014) has informed about provision of 4 special casual leave to employees with disabilities. The matter was examined and decided to grant Special Casual Leave for not more than 4 days in a calendar year to differently abled employees for specific requiements relating to disabilities of the employee, viz. renewal of disability certificate, medical check-up, etc.

However, the above Special Casual Leave of 10 days & 4 days, as the case may be, shall be granted, subject to exigencies of work. Further, the period of absence in excess of 10/4 days, as the case may be, is to be treated as on leave. Such Special Casual leave shall be allowed to be combined with regular leave as a special case by the concerned competent authority.

COMPETENT AUTHORITY FOR SANCTION OF SPECIAL CASUAL LEAVE / SPECIAL LEAVE UNDER REGULATION 37-A :

On and from 26.05.2015, the competent Authority for sanction of Special Casual leave for Blood Donation/ Family Planning/ Sport etc., upto the permissible limit shall be as under:

Sanction of Special Casual Leave for Blood Donation / Family Planning/ Sport etc., upto the permissible limit.	**Officers (irrespective of Cadre/Scale) working at :** **(i) Regional Office & Branches (upto Large Branches)/Incharges of VLBs/ELBs –** CM/AGM, RO **(ii)VLBs / ELBs –** Incharge of the Branch. **(iii) Zonal Office –** CM (HRD), ZO **(iv) Central Office –**CM/AGM (CSD),CO

(Staff Circular No. 670 dated 26.05.2015)

Annexure – 13

Proforma for the Letter of Undertaking for availment of Special casual Leave on polling Day

To

(The Competent Auhority)
_____

_____

Sir,

I, Mr/Mrs/Ms._____ working as _____(designation) a resident of _____ hereby declare that I am a regular resident and / or a registered voter of the Parliamentary and State Assembly Constituencies in the _____State and has actually cast my vote on _____.

Yours faithfully,

Signature Date :

_____

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REGULATION – 38 : LAPSE OF LEAVE :

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

Provided that where an officer retires from 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 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 leaves or discontinues his service by resignation on or after 1st April 2001, after giving due notice under 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.

(Circular No.CO:PRS:2001-02:194 dated 8th February 2002).

Administrative clarifications under Regulation 38 :

38.1 On and from 1.1.1987, an officer who has been provided with residential accommodation by the Bank, on his retirement may be paid emoluments for the period of privilege leave accumulated by him by taking into account notional house rent allowance equivalent to an amount payable under Reg 22(1) of OSR, for computing the total emoluments for leave encashment, as provided in amended Regulation 44(2).

38.2 Officers who retire under circumstances mentioned in Regulation 19 and who retire under Regulation 29 of Bank Employees' Pension Regulations, 1995 are eligible for encashment of Privilege Leave under this Regulation.

38.3 As per the clarification of IBA, the eligibility for payment of leave encashment of an officer, who has superannuated is provided under Regulation 38 of OSR and as such the officer will be entitled for leave encashment, if his services have not been terminated on account of discharge or dismissal. In the event of departmental enquiry against the officer concerned has been concluded and he has been awarded **any punishment other than dismissal, removal, discharge or compulsory retirement, he will be paid leave encashment as per the provisions of Regulation 38 of OSR, irrespective of the fact that CBI/Judicial proceedings are instituted/pending.**

(Staff Circular No. 667 dated 06.05.2015)

38.4 It is clarified by IBA, in respect of Officers who are awarded punishment of compulsorily retirement as per Regulation 4 of the Central bank of India Officer Employees' (Discipline and Appel) Regulation, 1976/1982, on or after 30.04.2015, the benefit of encashment of privilege leave at the time of retirement shall be allowed in terms of Regulation 38 of Officers' Service Regulation, 1979.

(Staff Circular No. 671 dated 03.06.2015).

REGULATION – 39 : RECALL FOR DUTY :

An officer on leave may be recalled to duty by the Competent Authority whenever the Bank deems fit to do so, but if the officer is at that time out of station, he shall be eligible to be paid the actual expenses incurred by him and the 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.

REGULATION – 40 : FURNISHING THE LEAVE ADDRESS TO THE BANK:

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

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CHAPTER VIII

REIMBURSEMENT OF EXPENSES ON TRAVEL

REGULATION – 41 : MODE OF TRAVEL AND EXPENSES ON TRAVEL :

(1) On and from the 2nd day of June, 2005, an officer shall be eligible for the following while traveling 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 AC2-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 travel by train AC 1st class or by air (economy class).

(iv). an officer in Senior Management or Top Executive Grade may travel by car between places not connected by air or rail provided that the distance does not exceed 500 kms. 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 any other officer may be authorized by the Competent Authority, having regard to the exigencies of business, to travel by his own vehicle or by taxi or by the Bank's Vehicle.

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

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

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

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

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

(4)(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:-

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TABLE

Grade/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 works at the four metros, viz. Delhi, Mumbai, Kolkata and Chennai, shall be Rs.700;

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

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

Grades/ Scales of Officers 1	Eligibility to Stay 2
Scale VI & VII	4* Hotel
Scale IV & V	3* Hotel
Scale II & III	2* Hotel (Non-A/c)
Scale I	1* Hotel (Non-A/c)

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

(c) **Boarding Expenses**:- An officer shall be entitled to per diem boarding expenses at the rates set out in sub-regulation 4(a) above.

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

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

(f) Where lodging and boarding are provided at Bank's cost or arranged through the Bank free of cost, 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 be paid to all inspecting officers.

Guidelines in terms of proviso (b) to Regulation 41 of the Officers' Service Regulations.

With effect from 4.10.1996, if officers in Top Executive Grade (Scales VI & VII) are unable to stay in ITDC hotels in Delhi and in other hotels in Kolkata and Mumbai within the tariff limit of ITDC hotels, they may be reimbursed actual lodging expenses for staying in other hotels not exceeding 125% of the tariff of their entitled class at Mumbai, Kolkata and Delhi.

<u>Administrative clarifications under Regulation 41</u> :

41.1 It is clarified that in terms of Regulation 41(1)(ii), as modified w.e.f 2.6.2005, an officer in the MMG can travel by Air (economy class), whether on duty or on LTC, if the total distance between the headquarters and the destination, is more than 1000 kms. (Circular letter No.CO:HRD:IRP:2005-06:37 dated 8th December 2005).

41.2 If an officer eligible to travel by I class / II A.C. travels by II-A.C. sleeper by "Rajdhani Express", he will be reimbursed the actual fare incurred by him.

41.3 On and from 22.05.2010, Executives/officers who stay in the non-ITDC hotels will be reimbursed room tariff charges subject to the following limits (excluding taxes) : (Staff Circular No. 300 dated 15.06.2010)

Grade/ Sc. Of Officers	Eligibility to stay	Max. Room Tariff permissible (exclusive of admissible taxes) (in Rs.)		
		Major 'A' class cities	Area-I centres	Other places
TEG Sc VI & VII	4* Hotel	6800	3400	3000
SMG Sc IV & V	3* Hotel	4000	2400	2000
MMG Sc II & III	2* Hotel (Non-AC)	2400	1600	1200
JMG Scale I	1* Hotel (Non-AC)	1600	1200	800

Major 'A' Class cities	Mumbai, Kolkata, Delhi, Chennai, Ahmedabad, Bangalore and Hyderabad.
Area I Centres	Places with population of 12 lacs and over viz., Agra, Vadodara, Bhopal, Coimbatore, Indore, Kochi, Lucknow, Ludhiana, Madurai, Patna, Surat, Varanasi, Visakhapatnam, Pune, Nagpur, Kanpur, Jaipur.

If Top Executive Grade (Scale VI and VII) officers are unable to stay in ITDC hotels at Delhi and at other hotels at Mumbai and Kolkata within tariff of ITDC hotels, they may be reimbursed actual lodging expenses for staying in other

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hotels not exceeding 125% of the tariff of their entitled class at Delhi, Mumbai and Kolkata i.e. Rs.8500/- per day.

41.4 The claim for reimbursement of lodging expenses of officers would be sanctioned as per the following norms:

(a) Where at a center an ITDC hotel of eligible star category is available, officers should normally stay in that hotel. If, however, no accommodation is available in any of the ITDC hotels of eligible star category the officers may stay in any other hotel and seek reimbursement of actual lodging expenses incurred to the extent of maximum tariff of an ITDC hotel of eligible star category at the same center.

(b) Where at a center there is no ITDC hotel of the eligible star category, the officers may stay in any other hotel and seek reimbursement of actual lodging expenses incurred within the maximum tariff on an ITDC hotel of the eligible star category.

For eligibility to stay or to fix the tariff limit for reimbursement, the guiding factor would be the official star category and not the star facilities provided by the ITDC.

However, no officer of the Bank shall be entitled to a hotel suite either within the country or outside. Accordingly, officers in all the grades / scales will be allowed only single room accommodation while on official tours outside the Head quarters.

(C.O. circular No.CO:91-92:240 dt. 30.08.91)

(c) Where an ITDC hotel does not have any star category given to it and the same is awaited, the star category facilities offered by the ITDC would be considered for the purpose of reimbursement of lodging expenses.

(d) An officer on deputation to another station on official work is eligible for TA/DA as per the rates applicable to him/her. Accordingly, if an officer is deputed to an Training Programme and the concerned Training College/Centre has the facility of both the lodging and boarding, he/she is eligible for 1/4th diem allowance as out of pocket expense. Since, in the case of Probationary Officers at the time of their joining straight at Training College/Centres, which has the facility of both lodging & boarding, for undergoing first spell of classroom training, they are not eligible for 1/4th Diem Allowance, as they are not officers of the Bank before joining at Training College/Centre for the training.

However, the Probationary Officers who attend subsequent spells of the classroom training at Training College/Centres, which has the facility of both lodging & boarding, they will be eligible for out of pocket expenses @ 1/4th of Diem Allowance, as they will be considered to be officers of the Bank deputed to Training College/Centres for undergoing training, thereby governed by provisions of this Regulation, as in the case of any other officers sent for such training.

(Circular letter No.CO:HRD:IRP:2013-14:16 dated 19.07.2013)

41.5 It is clarified that an officer claiming lodging expenses may be paid / reimbursed Boarding Charges in full on declaration basis without production of bills for actual

expenses incurred. However, in such cases, he shall not be eligible for payment of 1/4th of the Halting Allowance as provided under Regulation 41(4)(e).

In respect of officers claiming lodging and boarding charges with production of bills, 1/4th of the Halting Allowance will be admissible.

(CO/PRS/IRP/92-93/2234 dated 6/7 January, 1993.)

41.6 Where the facility of lodging / boarding is not available at the place of deputation, the officer may be permitted to stay at a nearby place where such facility exists, within the admissible ceiling of reimbursement of hotel expenses fixed for the place where the officer has been allowed to stay. In such cases, officers will be allowed reimbursement of to and fro travel expenses by public mode of transport.

41.7 As per the clarification of Indian Banks' Association (IBA), on and from 1.6.99, officers in JMG / MMG staying in A/c accommodation may be reimbursed lodging expenses upto the single room accommodation charges in ITDC Hotels upto the eligibility limit corresponding to the Scale of the officer.(CO:PRS:IRP:1999-2000:22 dated 28th May/01.06.1999).

41.8 In case an officer staying in a hotel where the check off time is fixed at 12 noon, is charged lodging expenses for two days though his stay was less than 24 hours, he may be reimbursed the actual lodging expenses charged by the hotel within the ceiling limit for two days as per his eligible star category subject to production of bills. However, such an officer would be eligible to claim boarding expenses and / or out of pocket expenses for one day only.

41.9 The ITDC hotel single room tariff ceiling as given in para 41.3 above, is exclusive of all taxes and such taxes may be reimbursed over and above that amount. However, boarding charges limits fixed for various centres is inclusive of all taxes.

On and from 1.1.92, the service charges levied by the Hotel Authorities (other than in the nature of taxes like room service etc) may be reimbursed within the overall eligible amount as part of room rent.

The service charges which are in the nature of service tax levied by the hotels, shall be reimbursed to the officer over and above the entitlement of the hotel expenses. (CO/PRS/IRP/00-01/48, DT. 16.8.2000)

41.10 An officer who acts as a Defence Representative would be paid Halting Allowance at the rate as applicable to the center. However, such an officer would not be eligible for reimbursement of lodging and boarding expenses.

41.11 Auditors / Stock Inspecting Officers claiming lodging and / or boarding charges shall also be eligible for Supplementary Diem Allowance of Rs.10/- per day in full. However, no Supplementary Diem Allowance will be payable over and above the boarding and lodging expenses and Halting Allowance where the officer falls sick and / or during the period he is not on inspection duty.

41.12 Halting Allowance or reimbursement of hotel expenses will not be permissible for movement within the places, which are treated as one unit for areawise classification for the purpose of House Rent Allowance.

41.13 An officer who avails of the benefit of hotel for lodging and boarding will be entitled for journey period Halting Allowance besides reimbursement for hotel expenses. In such cases, inward and outward journey from headquarters will be clubbed for ascertaining the entitlement of Halting Allowance. Journey period

Halting Allowance will be paid at the rate applicable at the place of destination i.e. the place of visit.

41.14 Whenever officers are sent on deputation outside their headquarters for officiating purposes, they shall be entitled to reimbursement of hotel expenses / diem allowance at the rate applicable to the Grade / Scale in which they officiate.

When an officer is required to visit more than one place during tour for official purposes and makes a halt for 8 hours or more at an intermediate place of visit, he will be eligible for payment of Halting Allowance for the period at the rate applicable to the place of halt. An officer desirous of traveling by his own vehicle outside the station shall obtain prior approval from competent Authority. However, this stipulation of obtaining prior approval by an officer who desires to travel by own vehicle at the time of transfer may not be insisted upon. (Circular Letter No.CO:PRS:96-97:70 dated 15.6.1996.)

41.15 On and from 30.09.2011, the reimbursement for the officers undertaking travel by road by using their own vehicles outside the station on official duty shall be made at the following rates: (Staff Ciruclar No. 416 dated 12.03.2012)

Type of vehicle	Rate of reimbursement per km
(i) Four wheeler – Engine capacity of 1000 cc or more	Rs.9.00
(ii) Four wheeler – Engine capacity of less than 1000 cc	Rs.7.00
(iii) Motor cycle and scooter	Rs.4.50
(iv) Mopeds	Rs.3.00

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On and from 26.05.2015, the competent Authority for permitting to travel by own car to an officer on official duty shall be as under: (Staff Circular No. 670 dated 26.05.2015) :

Permitting travel by own car to an officer (on official duty).	**Officers irrespective of their Scale working in jurisdiction of:** (i) Region – AGM, RO (ii) Zonal Office – CM (HRD)/AGM (HRD), ZO (iii) Central Office – CM/AGM (CSD) CO

On and from 26.05.2015, the competent Authority for permitting to travel by Air to an officer who is not eligible to travel by Air, on official duty shall be as under: (Staff Circular No. 670 dated 26.05.2015) :

Permitting travel by Air to an officer (on official duty) who is not eligible to travel by Air or not eligible due to distance factor, as the case may be.	**Officers in Scale I,II & III working at any place :** **DGM (HRD), Central Office.**

It is clarified that an officer in Scale I upon promotion to Scale II may be allowed to travel as per the eligibility of an officer in MMG Scale II at the time of his/her reporting to the place of his/her posting on promotion. (Circular Letter No.CO:PRS:IRP:99-2000:14 dated 12/14.5.1999).

41.16 For the purpose of computing Halting Allowance, the period of 24 hours will be reckoned from the reporting time in the case of air travel and the scheduled time of departure in other case, to the actual time of arrival at the place of headquarters.

However, where the absence from the headquarters is 8 hours and above, full Halting Allowance would be payable.

Illustration : Suppose an officer leaves Headquarters on official duty on 25th March at 7.30 A.M. and returns to Headquarters on 29th March at 8.30 A.M. he will be eligible for Halting Allowances or for reimbursement of hotel expenses and journey time Halting Allowance for five days at the rates admissible to him.

41.17 Where an officer has visited a place, which is at a minimum distance of 5 kms. from the branch / office where he is working he would be eligible for payment of Halting Allowance / reimbursement of hotel expenses facility provided such a place is not falling part of municipal / urban agglomeration limits for the purpose of payment of House Rent Allowance of the place where he is working.

41.18 Reimbursement of expenses incurred for local transport and porterage :

a) Actual transportation / conveyance expenses incurred from the residence to Airport / Railway Station / State Transport bus station on the day of leaving headquarters for official duty will be fully reimbursed. Similarly, transportation / conveyance expenses incurred on the day of his return to headquarters from Airport / Railway Station / State Transport Bus station to the residence will also be fully reimbursed.

It is further clarified that considering the fact that Airports/Railway Stations/Bus Stations are normally situated on the outskirts of the city limits at the place of posting and the officers proceeding on official duty cannot commute to and from Airport/Railway Station / Bus Station in their own vehicles since they will not be able to park their vehicles at the above places for the duration of their stay outside the Head Quarters, an officer eligible for reimbursement of conveyance expenses on monthly basis against declaration shall be separately reimbursed to and fro local transport charges to Airport / Railway Station /Bus station actually incurred by them for travel on duty outside headquarters. (CO:PRS:1999:2000:72 dated 01/07/1999.)

b) Actual transportation / conveyance expenses incurred at the place of official duty on the day of arrival from Airport / Railway station / State Transport Bus station to hotel will be fully reimbursed. Similarly on the day of leaving the place after such official duty, actual transportation / conveyance expenses incurred from hotel to Airport/Railway Station / S.T.bus station will be fully reimbursed.

Actual expenses incurred for Porterage / Coolie Charges at Airport / Railway Station / S.T.bus station will be reimbursed.

c) At the place of his official duty outside the headquarters an officer will be required to travel for going from one place to another place by economically cheaper mode of transport. However, tonga / auto - rickshaw charges incurred by him will be reimbursed to a reasonable extent. Taxi charges will be reimbursed where tongas / auto-rickshaws are not plying / available.

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41.19 The management is already reimbursing service charges when tickets are booked by the Bank through authorized travel agents and it has since been decided on and from 1.11.95 to allow reimbursement of such service charges actually paid to authorized / licensed travel agents by the concerned officers (when the tickets are booked by them) through travel agents, subject to production of bills / receipts of the travel agents for such expenses, besides the amount of eligible fare.

41.20 Officers eligible / permitted to travel by air, may be reimbursed actual fare incurred for travelling by Air of any Airlines. (This clarification is as a sequel to the guidelines of Indian Banks' Association in the context of LTC, which have been circulated vide our Staff Circular No.464 dated 4.9.2012).

41.21 Halting Allowance:- Pending adoption by the Board, on and from 1st day of November, 2003 an officer in the Grades / Scales set out in column 1 of the Table below shall be entitled to 'per diem' Halting Allowance at the corresponding rates set out in Column 2 thereof: (CO/PRS/2003-04/141 dt. 01.12.2003)

Grades /Scales of officers	Major 'A' class cities (Rs.)	Area 1 (Rs.)	Other places (Rs.)
Officers in Scale IV and above	340.00	270.00	240.00
Officers in Scale I/II/III	270.00	240.00	200.00

41.22 An officer permitted to keep his family at erstwhile place of posting/anywhere in India, (under rent reimbursement or own house/flat) visits that place on official duty/or on permanent transfer, then he/she is eligible for Diem Allowance for first 15 days but not Lodging expeses, provided he himself/herself is not staying at that place and not commuting daily to the place of posting. (This is as per the clarification given to Chennai Zone vide our letter No.CO:HRD:IRP:2008-09:1388 dated 19.3.2009).

41.23 An officer permitted to stay at a place other than the place of posting (within 35 kms) and is commuting daily from that place to the place of posting, visits the place on official duty/ or on permanent transfer where he is permitted to stay, he/she will not be eligible even for Diem Allowance. (This is as per the clarification given to Chennai Zone vide our letter No.CO:HRD:IRP:2008-09:1388 dated 19.3.2009).

41.24 Considering genuine need of differently abled employees, it has been decided to allow Attendant to accompany differently abled employee while travelling on Trainning/Official duties on following terms and conditions.

(i) Disabled employee nominated for training should inform in advance to his branch/office whether he/she requires the facility of Attendant or not.

(ii) The Attendant may be allowed to accompany disabled employee nominated for Training Programme who is eligible for payment of conveyance allowance in terms of Govt of India guidelines and subject to the following, purely at the discretion of the Bank.

a. Orthopedically Handicapped/Paraplegic employees who cannot travel without help of escort.
b. Blind employees.
c. Deaf and Dumb employees (Both afflictions together in the same person).

(iii) The Attendant may be allowed Lodging/Boarding facility in Training Centres having residential facility (If room is twin sharing then the room should be allotted to disabled employee and Attendant only. In case the room is single sharing then Attendant is to be accommodated with disabled employee).

(iv) In case of ZSTCs, the facilities extended to trainee employee is also to be extended to the Attendant to disabled employee.

(v) In case of Training Colleges, Lodging & Boarding facility will also be made available to the Attendant of disabled employee.

(vi) Railway Authorities have extended concession in normal fair to disable person & also to the escort (Attendant) ranging from 25% to 75% according to category of person.

(vii) Disabled employee should submit the bill of Attendant alongwith his TA/DA claim to the respective Competent Authorities prescribed vide Circular No.670 dated 26.05.2015.

(Staff Circular No.628 dated 27.09.2014)

41.25 On and from 26.05.2015, the competent Authority for sanctioning TA Bills shall be as under: (Staff Circular No. 670 dated 26.05.2015) :

Sanction of TA Bills (Other than SRMs/RMs/ & Dy. RMs) / Transfer TA Bills / LTC Bill Including Leave Encashment at the time of LTC and Encashment of LTC. **(Including TA claims of Attendant of differently abled employees - Staff Circular No. 628 dated 27.09.2014)**	**Executives in Scale VII working at :** (i) Central Office/SPBTC – Sr. Manager (CSD), CO **Executives in Scale VI working at :** (i) Central Office/SPBTC – Sr. Manager (CSD), CO (ii) Regional Office – SM (HRD), RO (iii) Zonal Office – SM (HRD), ZO (iv) ZAO – Incharge (not below the rank of Sr. Manager) of the Staff Dept. of ZAO (v) ELBs/CFBs – In-charge not below the rank of Sr. Manager/Manager of Staff Dept. of the Branch. **Executives in Scale V working at :** (i) Central Office/SPBTC – Senior Manager (CSD), CO (ii) Zonal Office/CBOTC/ZSTC – SM (HRD), ZO (iii) Regional Office – SM (HRD), RO (iv) ELBs/CFBs – In-charge not below the rank of Sr. Manager/Manager of Staff Dept. of the Branch. (v) ZAO – In-charge not below the rank of Sr. Manager/Manager of administration at ZAO's Office. **Officers in Scale IV working at :** (i) Central Office/SPBTC – Senior Manager

	(CSD), CO (ii) Zonal Office/CBOTC/ZSTC – SM (HRD), ZO (iii) Regional Office – SM (HRD), RO (iv) ELB/VLB – In-charge not below the rank of Sr.Manager/Manager of staff dept. of the branch (v) ZAO – In-charge not below the rank of Sr. Manager/Manager of administration at ZAO's Office. **<u>Officers in Scale III working at</u> :** (i) Central Office/SPBTC – Senior Manager (CSD), CO (ii) Zonal Office/CBOTC/ZSTC – SM (HRD), ZO (iii) Regional Office/Branch Managers of Large Branches – SM(HRD), RO (iv) ELB/VLB – In-charge not below the rank of Sr.Manager/Manager of staff dept. of the branch (v) ZAO – In-charge not below the rank of Sr. Manager/Manager of administration at ZAO's Office. **<u>Officers upto Scale II working at</u> :** (i) Central Office/SPBTC – Senior Manager (CSD), CO (ii) Zonal Office/CBOTC/ZSTC – SM (HRD), ZO (iii) Regional Office/Branch Managers of Small/Medium Branches – SM (HRD), RO (iv) Large & Medium Branches – BM of concerned Branch. (v) VLBs/ELBs – In-charge not below the rank of Sr. Manager/Manager of Staff Dept. of the Branch. (vi) ZAO – In-charge not below the rank of Sr. Manager/Manager of administration at ZAO's Office **<u>All Officers deputed to RRBs/DRTs/CBHFL irrespective of Scale</u> –** SM (HRD) of the concerned Zone.
Sanction of TA bills of **SRMs/RMs (to be submitted along with Visit Report)** **Deputy RMs (to be submitted along with Visit Report)**	FGM/ZM of respective Zone. SRM/RM of respective RO.

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Note : If the post of competent authority is vacant/absence/leave/on official tour etc and where the applicant himself is the sanctioning authority then such cases should be considered by immediate higher authority next to the prescribed competent authority.

Administrative Clarification:

Extract from the Joint Note dated 27.04.2010 (yet to be adopted for want of amendments from Govt/IBA but stands implemented on adhoc basis pending adoption of amendments) in respect of Scales of Pay of Officers w.e.f 01.11.2007:

Mode of Travel and Expenses on Travel (w.e.f. 1.5.2010)

The following provisions shall apply wherever an officer is required to travel on duty :

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

(b) An officer in Middle Management Grade is entitled to travel by 1st Class or AC 2-tier Sleeper by train. He may, however, travel by air (economy class) if the distance to be travelled is more than 1000 kms. He may, however, travel by air (economy class) even for a shorter distance if so permitted by the Competent Authority, having regard to the exigencies of business or public interest.

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

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

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

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

Halting Allowance (w.e.f. 1.5.2010)

Grade / Scales of Officers	Major 'A' class cities (Rs.)	Area I (Rs.)	Other Places (Rs.)
Officers in Scale IV & above	1000/-	800/-	700/-
Officers in Scale I/II/III	800/-	700/-	600/-

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

Administrative Clarification:

Extract from the Joint Note dated 25.05.2015 (yet to be adopted for want of amendments from Govt/IBA but stands implemented on adhoc basis pending adoption of amendments) in respect of Scales of Pay of Officers w.e.f 01.11.2012:

Mode of Travel and Expenses on Travel (w.e.f. 1.11.2012)

It is reiterated that the following provision shall continue to apply wherever an officer is required to travel on duty:

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

(b) An officer in Middle Management Grade is entitled to travel by 1st Class or AC 2- tier Sleeper by train. He may, however, travel by air (economy class) if the distance to be travelled is more than 1000 kms. He may, however, travel by air (economy class) even for a shorter distance if so permitted by the Competent Authority, having regard to the exigencies of business or public interest.

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

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

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

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

Note: Entitlement by Steamer - Delux Cabin

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Halting Allowance (w.e.f. 1.6.2015)

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/-

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REGULATION – 42 : TRANSFER TRAVELLING ALLOWANCE ETC. :

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

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

EXPLANATION :

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

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

TABLE

Pay Range	Where an officer has family	Where an officer has no family
Rs7100/= per month to Rs.9820/= per month	3000 kgs.	1500 kgs.
Rs.9821/= per month and above	Full Wagon	2500 kgs.

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(CO:PRS:2003-04:65 dated 19/07/2003 & CO:PRS:2003-04:77 DT 19/8/2003.)

(ii) On and from 1.1.1987, 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 up to 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 upto the stipulated weights by an approved transport operator.

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

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

If the vehicle is driven by road, the officer will be eligible to claim at the rates decided by the Board.

(4) 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.'

(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 with effect from 31.10.87 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 merit, grant of Halting Allowance to him upto a maximum period of 15 days or till the time the quarters are made available to him, which is earlier.

Administrative rules/clarifications under Regulation 42 :

42.1 Taxi fare / Auto Rickshaw / tonga charges from residence to Airport / Railway / S.T.Bus Station at the place from where he is transferred and from Airport / Railway / S.T.Bus station to residence at the place of his posting will be reimbursed.

42.2 On and from 30.09.2011, for travel by own vehicle driven by road, the reimbursement will be at the following rates: (Staff Ciruclar No. 416 dated 12.03.2012)

Type of vehicle	Rate of reimbursement per km
(i) Four wheeler – Engine capacity of 1000 cc or more	Rs.9.00
(ii) Four wheeler – Engine capacity of less than 1000 cc	Rs.7.00
(iii) Motor cycle and scooter	Rs.4.50
(iv) Mopeds	Rs.3.00

On and from 26.05.2015, the competent Authority for permitting to travel by own car to an officer on official duty shall be as under: (Staff Circular No. 670 dated 26.05.2015) :

Permitting travel by own car to an officer (on official duty).	**Officers irrespective of their Scale working in jurisdiction of:**

	(i) Region – AGM, RO (ii) Zonal Office – CM (HRD)/AGM (HRD), ZO (iii) Central Office – CM/AGM (CSD) CO

Although the officers who desire to travel by road in their own vehicles outside the station on official duties shall invariably have to obtain specific approval from the competent Authority before they undertake the journey, the stipulation of obtaining such prior approval by an officer who desires to travel by his own vehicle at the time of transfer may not be insisted upon. (Circular Letter No.CO:PRS:96-97:70 dated 15.6.1996.)

42.3 Where a car / scooter / motor cycle etc., is driven by road without the officer or his family in it, he and / or his family members can travel by other mode of transport as per the entitlement of the officer concerned. However, the reimbursement of expenses for transportation of the vehicle shall be restricted to actual expenses incurred or the amount that would have been incurred had the vehicle been transported by rail or lorry, as applicable.

Where a car / scooter / motor cycle etc. is driven by road with the officer employee travelling in it, reimbursement in such cases may be permitted at the rate as mentioned in para 42.2 above. Further if the family does not accompany the officer, reimbursement of travelling expenses will be made as per entitlement of the officer concerned.

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42.4 For travel by public mode of transport, the actual fare will be reimbursed subject to the same being within the entitlement of the concerned officer.

Similarly, where the family members travel by road, the entitlement will be the actual fare or the 1st class rail fare for distance covered as per entitlement of the concerned officer, whichever is less.

42.5 An officer will normally transport his household goods by goods train. The expression 'full wagon' shall mean four wheeler full wagon and expenses to the full extent for the wagon will be reimbursed.

42.6 Where an officer on transfer transports his baggage by lorry, for the purpose of reimbursement of actual charges, the maximum limit in terms where 'full wagon is applicable' shall normally be 60 quintals by goods train.

However, where the expenses incurred are beyond such maximum the actual expenses may be reimbursed on the basis that the minimum charges for transport of goods in an 8 wheeler wagon would be 120 quintals provided the baggages are transported through approved Transport Operators.

Where the baggage is transported by container, the reimbursement will be restricted to the actual freight charges incurred for container.

Following the Railway Budget 2005, the freight structure was rationalized and such rationalization has resulted in substantial reduction in the freight rates charged by them as compared to the same tonnage transported by approved transport operators. Due to this, in terms of the guidelines received from Indian Banks' Association (IBA), on and from 1.8.2006, the following rules will be applicable :

" 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 Officer's Service Regulations:

S.No	Distance in kilometers	Rate per tonne per km.
1.	Upto 2000 kms	Rs.1.40
2.	Beyond 2000 kms	Rs.1.10

(Note: The above rates do not apply on a slab basis)"(CO:HRD:IRP:2006:07:24:dated 01/11/2006).

As per the decision of Indian Banks' Association (IBA), on and from 1.04.2011, the reimbursement of expenses towards transport of personal effects of an officer (who is eligible for 'Full Wagon' on transfer) from one place to another by approved/unapproved lorry transport operators may be made at the following rates subject to weight stipulation of 120 quintals/60 quintals for transporting by approved /unapproved transport operators respectively:

S.No	Distance in kilometers	Rate per tonne per km.
1.	Upto 1000 kms	Rs.2.80
2.	Beyond 1000 kms	Rs.2.00

(Note: The above rates will apply on slab basis i.e. if the distance covered is 3000 kms then the rate applicable will be Rs.2.80 per tonne per km up to 1000 kms and for remaining 2000 kms the rate will be Rs.2.00 per tonne per km.)

The officers transferred to shorter distance upto 300 kms, the reimbursement may be permitted upto the amount chargeable for 300 kms, i.e., 300 x weight x Rs.2.80. It means that minimum distance to be taken for calculation will be 300 kms even if the distance is less than 300 kms.

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.

(Ciruclar letter No. CO/HRD/IRP/2011-12/7 dated 25.05.2011)

In terms of the clarification received from Indian Banks' Assocation (IBA), on and from 21st April 2011, in respect of an officer (who is eligible to transport his/her personal effects by 'Full Wagon'), transports his/her goods through lorry transport operators who are not approved by IBA, then the rate of reimbursement will be restricted to 60 quintals in case of 'Full Wagon', but the rate per ton per k.m shall be the same as stated above. (Circular Letter No.CO:HRD:IRP:2011-12:3 dated 21.4.2011).

42.7 An officer on transfer may transport his personal baggage by air. In such case, he will be reimbursed actual air freight expenses incurred or up to the amount he would have incurred in transporting the maximum permissible quantity by road restricting the reimbursement to 60 / 120 quintals by goods train as per his entitlement, whichever is less.

42.8 If the distance between the two places / station is not connected by rail/water route, the officer may transport his household goods / baggage by hiring a truck and charges for the same may be reimbursed against production of proper

receipt. Where the sanctioning authority feels that the rates are abnormal, the rate may be ascertained from the truck owners/transport operators of the area and sanction the bill accordingly. Likewise, he can travel by available mode of transport between such places and expenses for the same may be reimbursed to him to a reasonable extent.

42.9 An officer would be eligible to draw lumpsum amount towards expenses incurred for packing and insuring baggage even without production of voucher / bills as per his entitlement.

Officers transferred from one station to another station, either on request or otherwise would be eligible for reimbursement of transfer travelling expenses.

42.10 Clerks promoted to officer's grade would be eligible for reimbursement of transfer traveling expenses for reporting to their place of initial posting.

42.11 Officer in Scale I upon promotion to Scale II may be allowed to travel as per the eligibility of an officer in MMG Scale II at the time of his reporting to the place of posting on promotion.

42.12 Officers, on making an application, may be allowed advance against such Transfer Travelling Allowance Bills, to a reasonable extent. However, the officer should submit his transfer traveling expenses bill within 30 days of transporting his household baggage / goods at the place of his posting / transfer, failing which the amount of advance to him will be recovered from his salary from the subsequent months.

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On and from 1.8.88 :

42.13 An officer transferred from one station to another if not provided any residential accommodation at the new place of posting by the bank shall be allowed halting allowance as per rates applicable to that center upto a maximum period of 15 days or till the time the accommodation is made available to him, whichever is earlier irrespective of whether he / she would be drawing HRA / RFA at a later date thereat.

On and from 1.3.89 such an officer will be paid an amount equal to the rent ceiling applicable to him at that center for further period of 2 ½ months in metropolitan cities and 1 ½ months in other centres.

On and from 17.8.2000, officers who have been deputed to some other station by the Management during the first 15 days of transfer to a particular station due to which he is not in a position to search for accommodation, then the 15 days period, for the above facility will be extended to the extent of the period of deputation outside the center where he is transferred. Except, under this status, the period of 15 days shall not be extended on the premise of the member being on Sick leave / outside the headquarters i.e place of posting and any other kind of leave or otherwise at the instance of the member. (CO/PRS/2000-01/108, dt 17.08.2000 & CO:PRS:IRP:2001-2002:41 dated 23.3.2002).

Since, the hotel facility is in search of residential accommodation/rent reimbursement facility, the newly appointed Probationary Officers being eligible for residential accommodation /rent reimbursement facility, are also entitled for reimbursement of lodging expenses/halting expenses (upto prescribed limits) for the first fifteen days of reporting thereat and also for the payment of rent ceiling fixed for that centre for further two and half months for Major 'A' Class

Centres and one and half months for other than Major 'A' Class Centres. (Circular letter No. CO/HRD/IRP/2010-11/4 dated 28.04.2010).

Note: The aforesaid facility is also equally applicable to Directly Recuited Officers in different Grades/Scales.

42.14 On and from 26.05.2015, the competent Authority for sanctioning Transfer TA Bills shall be as under: (Staff Circular No. 670 dated 26.05.2015)

Sanction of TA Bills (Other than SRMs/RMs/ & Dy. RMs) / Transfer TA Bills / LTC Bill Including Leave Encashment at the time of LTC and Encashment of LTC. **(Including TA claims of Attendant of differently abled employees - Staff Circular No. 628 dated 27.09.2014)**	**Executives in Scale VII working at :** (i) Central Office/SPBTC – Sr. Manager (CSD), CO **Executives in Scale VI working at :** (i) Central Office/SPBTC – Sr. Manager (CSD), CO (ii) Regional Office – SM (HRD), RO (iii) Zonal Office – SM (HRD), ZO (iv) ZAO – Incharge (not below the rank of Sr. Manager) of the Staff Dept. of ZAO (v) ELBs/CFBs – In-charge not below the rank of Sr. Manager/Manager of Staff Dept. of the Branch. **Executives in Scale V working at :** (i) Central Office/SPBTC – Senior Manager (CSD), CO (ii) Zonal Office/CBOTC/ZSTC – SM (HRD), ZO (iii) Regional Office – SM (HRD), RO (iv) ELBs/CFBs – In-charge not below the rank of Sr. Manager/Manager of Staff Dept. of the Branch. (v) ZAO – In-charge not below the rank of Sr. Manager/Manager of administration at ZAO's Office. **Officers in Scale IV working at :** (i) Central Office/SPBTC – Senior Manager (CSD), CO (ii) Zonal Office/CBOTC/ZSTC – SM (HRD), ZO (iii) Regional Office – SM (HRD), RO (iv) ELB/VLB – In-charge not below the rank of Sr.Manager/Manager of staff dept. of the branch (v) ZAO – In-charge not below the rank of Sr. Manager/Manager of administration at ZAO's Office. **Officers in Scale III working at :** (i) Central Office/SPBTC – Senior Manager (CSD), CO (ii) Zonal Office/CBOTC/ZSTC – SM (HRD), ZO (iii) Regional Office/Branch Managers of Large Branches – SM(HRD), RO (iv) ELB/VLB – In-charge not below the rank of

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	Sr.Manager/Manager of staff dept. of the branch (v) ZAO – In-charge not below the rank of Sr. Manager/Manager of administration at ZAO's Office. **<u>Officers upto Scale II working at</u> :** (i) Central Office/SPBTC – Senior Manager (CSD), CO (ii) Zonal Office/CBOTC/ZSTC – SM (HRD), ZO (iii) Regional Office/Branch Managers of Small/Medium Branches – SM (HRD), RO (iv) Large & Medium Branches – BM of concerned Branch. (v) VLBs/ELBs – In-charge not below the rank of Sr. Manager/Manager of Staff Dept. of the Branch. (vi) ZAO – In-charge not below the rank of Sr. Manager/Manager of administration at ZAO's Office **<u>All Officers deputed to RRBs/DRTs/CBHFL irrespective of Scale</u> –** SM (HRD) of the concerned Zone.

Note : If the post of competent authority is vacant/absence/leave/on official tour etc and where the applicant himself is the sanctioning authority then such cases should be considered by immediate higher authority next to the prescribed competent authority.

<u>Administrative Clarification:</u>

Extract from the Joint Note dated 27.04.2010 (yet to be adopted for want of amendments from Govt/IBA but stands implemented on adhoc basis pending adoption of amendments) in respect of Scales of Pay of Officers w.e.f 01.11.2007:

Compensation on Transfer (w.e.f. 1.5.2010)

An officer on transfer will be eligible to draw a lumpsum amount as indicated below for expenses connected with packaging, local transportation, insuring the baggage etc.

Grade/Scale of Officers	**(Rs.)**
Officers in Scale IV and above	12,000/-
Officers in Scale I, II and III	9,000/-

Administrative Clarification:

Extract from the Joint Note dated 25.05.2015 (yet to be adopted for want of amendments from Govt/IBA but stands implemented on adhoc basis pending adoption of amendments) in respect of Scales of Pay of Officers w.e.f 01.11.2012:

Compensation on Transfer (w.e.f. 1.6.2015)

An officer on transfer will be eligible to draw a lumpsum amount as indicated below for expenses connected with packaging, local transportation, insuring the baggage etc.

Grade/Scale of Officers	**(Rs.)**
Officers in Scale IV and above	20,000/-
Officers in Scale I, II and III	15,000/-

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REGULATION – 43 : TRAVELLING ALLOWANCE ON RETIREMENT :

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

Administrative Rules/guidelines/clarifications under Regulation 43 :

43.1 The facility to claim Travelling Allowance, baggage and other expenses would also be allowed to the family members of an officer who had died in harness.

43.2 The facility of traveling Allowance etc. to retired officers will be available to him within the maximum period of 6 months from the date of his retirement.

43.3 Other facilities to retired employees:

(a) The facility of residential accommodation provided by the Bank or by way of rent reimbursement and the telephone facility, if provided during service period, would be available only for a period of 2 months from the date of retirement. In such a case the Bank would recover only such amount as was being recovered prior to retirement as rent for which no receipt would be issued to the officer by the Bank. In case the member is permitted to continue the telephone facility after retirement for a maximum period of 2 months, the telephone bills shall be paid by him only.

(b) On and from 20.4.2011, the requests of the officers who retired on reaching the age of superannuation or the family members of the officers who died while in service, seeking permission to continue in the said accommodation beyond 2 months for the justifiable reasons, may be considered by the Competent Authority, on case to case basis.

For this purpose, the Executive Director shall be the Competent Authority to permit such facility beyond the prescribed 2 months but upto 4 months from the date of retirement/death, as the case may be, having regard to the genuineness of the case. However, the Chairman & Managing Director may consider permitting the facility beyond 4 months but upto 6 months from the date of retirement/death, as the case may be, in the cases requiring extreme compassion.

As stated under (a) above, in the cases where such permission is granted to continue the residential accommodation/rent reimbursement facility after the retirement/death, as the case may be, upto the first two months, the bank shall charge only such amount as he/she was paying just prior to his/her retirement/death. Provided however, if it is permitted to continue such facility beyond first two months under this provision, the bank will charge 125% of the amount the concerned officer was paying just prior to his/her retirement/death, from 3rd month onwards. In both the above situations, no receipt will be issued by the bank for the rent paid by the officers/family members. Further, the amount of Gratuity payable to such officers/family members who were extended the above facility would be released only after getting the vacant possession of the accommodation/flat.

(Staff Circular No. 339 dated 28.04.2011).

(c) The retired officer shall not be eligible for any perquisites other than those mentioned above after retirement. The use of car facility will be withdrawn from the date of retirement. The amount of Gratuity payable to retired officer to whom the above facilities viz. accommodation and / or telephone is provided would not be paid till such time, they surrender the vacant possession of the accommodation / flat and / or settle the pending bills etc.

(d) It is clarified that officers retired under VRS as per Reg. 29 of Central Bank of India Employees' Pension Regulations, 1995 and who retire under circumstances mentioned in Regulation 19 of OSR would be eligible for the facility of traveling allowance under this Regulation.

However, Officers who are terminated or who is compulsorily retired as a punishment under Conduct Regulations are not entitled for the facility of traveling allowance.

(CO/PRS/2000-01/237, DT. 31.01.2001).

Clarification : The officers retired under VRS as per Pension Regulations and also those retired uner the circumstances mentioned in Regulation 19 of OSR are eligible for all other facilities under this Regulation 43, as they are eligible for Travelling expenses as stated above, except for extension of residential accommodation beyond 2 months, as stated in Para 43.3 (b) above.

(e) On & from 1.1.2013 (i.e. in respect of shifting taking place on or after 1.1.2013) officers on superannuation settling on post-retirement at the same station are also eligible to claim reimbursement of expenses incurred for shifting household goods/baggage, as applicable to serving officers, on retirement,upto the limits stated below:

CENTRE	REVISED CEILING
MUMBAI METROPOLITAN CITY	Rs.5000/- or the actual expenses incurred by the officer, whichever is lower.
OTHER CENTRES	Rs.2000/- the actual expenses incurred by the officer, whichever is lower.

It is however, clarified that the retiring officers seeking to settle in the same station under the provisions of Regulation 43 are entitled to claim reimbursement of expenses incurred for shifting household goods/baggage's only but not local transportation expenses or any other expenses incurred for self and/or family members.

(Staff Circular No. 487 dated 08.01.2013)

REGULATION – 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 other block 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 been 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 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.

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

(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.'

Administrative rules/guidelines/clarifications under Regulation 44 :

44.1 An officer who has completed at least 11 months of continuous service in the Bank will be eligible for availing Leave Travel Concession, with his family for rest and recuperation.

44.2 **The definition of 'Family' for this purpose, shall be the one as is being decided under these provisions at Industry level, from time to time**.

As per the Joint Note dated 25.05.2015, on and from 01.06.2015, the expression 'family' of an officer shall mean an officer's spouse, wholly dependent unmarried children (including step children and legally adopted children), wholly dependent physically & 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 sister as also parents, wholly dependent on the employee.

The term wholly dependent family member shall mean such member of the family having a monthly income not exceeding Rs.10,000/- per month, if the income of one of the parents exceeds Rs.10,000/- per month or the aggregate income of both the parents exceeds Rs.10,000/- per month both the parents shall not be considered as a wholly dependent on the officer employee.
A married female employee may include her natural parents or parents-in-laws shall be convered.

As per the clarification of Indian Banks' Association, the amounts being earned by the dependent through monthly salary and/or profession/business which is of a perennial/continuous one, shall alone be reckoned as 'Income' for the purpose of determining dependency for LFC/Hospitalisation expenses. Accordingly, the interest accrued/earned on the fixed deposit/NSCs etc kept in the name of dependent shall not reckon for the purpose of computing the 'Income' for this purpose. (CO:PRS:2000-2001:152 dated 11.10.2000).

(Note: An officer's son/daughter irrespective of age can be included in the defintion of the family, provided he is unmarried and satisfies the income criteria for dependency i.e. monthly income not exceeding Rs. 3500/-p.m.) (Clarification given to one of the Zones vide our communication No.CO:HRD:IRP:SSM:2010-11:1301 dated 20.1.2011).

44.3 In case of unmarried female officer, her parents will be eligible for LTC only if they are ordinarily residing with her and the female officer is the only earning member in that family. If there are other earning members in the family, but they are married daughters, the claim of the female officer for inclusion of her parents in the definition of the family may be considered on merits by the Zonal Manager.

44.4 If both the husband and wife are employees of the Bank, only one of them will be eligible for Leave Travel Concession, as per his / her entitlement in a block of four years. Where the husband and wife are serving in different banks / institutions and are entitled for LTC facility, reimbursement will not be admissible in respect of the same journey.

44.5 An officer will be allowed to avail Leave Travel Concession by taking any kind of leave.

44.6 <u>Period of Leave Travel Concession</u> : (On and from 1.5.2010 as per Joint Note dated 27.4.2010).

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

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

herself and his / her family members only once during the block / term in which such encashment is availed of. The facility of encashment of privilege leave while availing of Leave Fare Concession is also available while encashing the facility of LTC.

3. It is further amplified by Indian Banks' Association that an officer in Scale I, II & III who opts to encash LTC facility are eligible to be reimbursed 75% of the eligible fare by the entitled class by train upto a distance of 9000 kms (ie., 4500 kms x 2) per head. Similarly, officers in Scale IV and above are entitled to be reimbursed 75% of the eligible fare by the entitled class by train ie., AC 1st class upto a total distance of 11000 kms (5500 x 2) per head. Since the table relating to fares in mail and express trains, in the timetable published by the Railways, the fare structure is indicated only upto a distance of 5000 kms, for the purpose of arriving at the actual fare for 5500 kms in the case of officers in Scale IV and above, the fares for distances beyond 5000 kms should be calculated by adding to the fares for 5000 kms (A.C 1st Class), the additional amount of Rs.75.00 (for A.C 1st Clas) for every 50 kms slab. Branches/offices should keep a track of changes, if any made in the above slab rates by Indian Railways from time to time.

It is also clarified that in terms of sub-regulation(1) of Regulation 41 of Officers' Service Regulations, an officer in JMG/MMG is entitled to travel by either 1st class or AC Sleeper (ie., AC 2-tier Class) by train while traveling on duty or under LTC. It is clarified that for the purpose of encashment of LTC facility, in the case of officers in JMG/MMG, the actual train fare for AC Sleeper class (ie., AC 2-tier Class) for a distance of 4500 kms (one way) may be reckoned.

(Circular letter No.CO:HRD:IRP:2005-06:30 dated 15.9.2005 & CO:HRD:IRP:2005-06:33 dt.17.10.2005).

From the above it is also clear that while allowing encashment of LTC facility, only the actual fare applicable to the prescribed distance (as may be ascertained from the distance-wise train fares) as stipulated by Railway authorities from time to time, alone to be taken and as such, the reservation charges, surcharges etc should not be added thereto.

4. In terms of the rules for concession of fares as formulated by Indian Railways, the concession to various categories of travellers like students, Sports persons, senior citizens, handicap persons etc, is not admissible for a journey where the cost of travel is borne by Central/State Governments/Local Bodies/Corporations or Govt. Undertakings, Universities etc. Keeping in view the above rules of the Indian Railways, in consultation with Indian Banks' Association and also as per the practice being followed in certain Banks, it is clarified that while allowing encashment of LTC/LFC facility to staff members (including officers) in terms of the provisions of OSR, the amount payable in respect of dependent senior citizen/students/physically handicapped persons, shall be 75% of the full fare applicable to the distance prescribed for the relevant cadre/scale. (Staff Cir. No.264 dated 10.11.2009)

44.7 <u>Computation of block for Leave Travel Concession</u> :

The commencement of block for the Leave Travel Concession for officers will be as under:

(i) Those who are appointed / promoted on or after July 1, 1979 the block will commence from the date of their appointment / promotion to the officer cadre.

(ii) Computation of Block for Leave Travel Concession – Clerks Promoted to Officer cadre : -

a) A Promotee officer who has not availed Leave Fare Concession (LFC) as per his clerical LFC block can avail LTC, if he so desires, even on his promotion in the clerical LFC block. Immediately after the conclusion of clerical LFC block, he will become eligible for LTC as applicable to officers under Regulation 44.

Alternatively, he may surrender the previous LFC block in clerical span and prefer to commence fresh Leave Travel Concession (LTC) block from the date of promotion to officer cadre under Regulation 44.

b) Where a Promotee officer has already availed LFC in the Clerical span which expires after the date of his promotion, his next LTC in officer will commence from the date of his clerical LFC block only.

c) Accordingly, Promotee officers will be allowed to avail LFC either under the clerical span or in officer cadre in terms of Regulation 44 under LTC block computed from the date of promotion subject to surrender of LFC block in the clerical span. To clarify further, where a Promotee officer had already availed LFC under clerical span prior to promotion he would be eligible to avail LTC in officer cadre under Regulation 44 only after the conclusion of the LFC block under clerical span. (CO:92-93:267 dt. 7.10.1992)

44.8 <u>Eligibility of mode and class of travel for Leave Travel Concession</u> :

(As per the provisions of Joint Note dated 27.4.2010) :

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

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

Mode of Travel and Expenses on Travel on duty (w.e.f. 1.5.2010)

The following provisions shall apply wherever an officer is required to travel on duty :

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

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

(economy class) even for a shorter distance if so permitted by the Competent Authority, having regard to the exigencies of business or public interest.

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

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

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

44.9 As per the clarification of Indian Banks' Association, it is clarified that in terms of Regulation 41(1)(ii), as modified w.e.f 2.6.2005, an officer in the MMG can travel by Air (economy class), whether on duty or on LTC, if the total distance between the headquarters and the destination, is more than 1000 kms. (Circular letter No.CO:HRD:IRP:2005-06:37 dated 8th December 2005).

44.10 **Reimbursement of fare for Leave Travel Concession:**

(i) An officer will be required to declare the farthest place (Not the name of state) of destination / visit (which should be in India) in the application form before proceeding on Leave Travel Concession. If such an officer does not touch the place of destination/visit, as declared by him, he will not be reimbursed any fare incurred by him.

However, where the officer is not able to touch the place of his destination/visit on account of circumstances beyond his control, Zonal Office may consider, on individual merits of each case, reimbursement of eligible fare by the shortest route upto the place nearest to the place of destination visited by the officer.

(ii) He will be reimbursed the actual to and fro journey fare equivalent to the fares by the mode and class by which he is eligible to travel by the shortest route as mentioned in para 44.9 & 10 above.

(iii) On and from 1.11.95 officers shall be reimbursed the actual service charges paid to the Authorised/Licensed Travel Agents for booking of journey ticket, subject to production of bills/receipt of Travel Agents for such expenses. This reimbursement will be over and above the amount of eligible fare.

(iv) On and from 1.7.96, the to and fro local conveyance expenses incurred at the place of posting (Head quarters) while availing LTC will be reimbursed separately (even in respect of the officers who are claiming reimbursement of conveyance expenses on declaration basis) against production of receipts/bills at par with the rules/guidelines as are applicable to official duties as stated in administrative clarifications under Reg.41.

(v) While an officer will be free to travel by transport other than the mode and class by which he is eligible to travel, the reimbursement will be restricted to that mode and class by which he is eligible to travel as mentioned above or the actual fare paid by him whichever is lower.

(vi) If an officer who is entitled to travel by first Class / AC-II Class sleeper travels part of the journey by AC I Class or by Air and a part of the journey by 2nd class railway, he will be reimbursed to the extent of AC II class fare for the entire journey or the total fares actually incurred by him, whichever is lower.

(vii) **Clarification on availment of LTC by Officers eligible to Travel by Air : (Staff Circular No.464 dated 4.9.2012) :**

Indian Banks' Association has since clarified that :

(a) Member Banks may reimburse actual fare incurred for travelling by Air of any Airlines if the journey is undertaken by direct route in terms of the relevant provision of Officers' Service Regulations, for availment of LTC.

(b) In regard to travel by round route, the reimbursement may be made not exceeding maximum fare applicable for direct route to the last point of journey/destination connected by Air from the originating place of journey.

(c) Banks may frame appropriate guidelines under relevant provision of the Service Regulation.

As per the above advise of the Indian Banks' Association, our Bank has since formulated the following guidelines/rules for settlement of LTC claims when an officer undertakes the journey by Air, being eligible for the same :

- The concerned officer be reimbursed actual fare incurred for travelling by Air of any Airlines under 'Economy Class', if the journey is undertaken by direct route to the farthest place of the destination/visit as declared by him/her. As such, the existing provision of reimbursement to the extent of fare charged by Indian Airlines or the actual fare incurred which ever is less, stands dispensed with.

- **When an officer undertakes entire journey by Air (Economy Class) through circular route by one Airline all through till the farthest place of destination/visit upto which the Airline operates; then the reimbursement be made least of the following**:

  (a) The maximum fare applicable under Economy Class for direct route to the last point of journey/destination connected by Air from the originating place of journey, as charged by the concerned Airline on the day of journey.

  (b) The actual fare incurred by the officer concerned.

  Example: If an officer undertakes travel from Mumbai to Delhi by Air India by circular route i.e. from Mumbai to Patna and from Patna to Delhi under 'Economy Class', then the reimbursement be made the actual expenses of fare incurred or the maximum fare applicable for flight from Mumbai to Delhi in Economy Class, as charged by Air India on the day of the journey, whichever is less.

- In the above situation, if he/she travels by circular route by different Airlines, then the reimbursement be made higher of the fare of the different Airlines so used, as applicable for direct route from the originating place of journey to the farthest place of journey under economy class, or the total amount of fare actually incurred for such circular travel, whichever is less.

- **If an eligible officer undertakes <u>initial part of journey by Air on straight route and remaining part of journey by other mode of transport</u>, then he/she shall be reimbursed the aggregate of (a) + (b) as under**:

  (a) Actual Airfare in Economy Class incurred upto termination of Air journey by straight route.

  (b) From place of termination of Air journey to the place of destination as per his/her entitlement by the shortest route i.e. First Class or AC-II Sleeper by train for officers in Scale II & III and AC First Class by train for officers in Scale IV, V, VI & VII or the actual fare incurred for this part of journey, whichever is lower.

- **If an eligible officer undertakes <u>initial part of journey by train or other modes of transport (other than Air) and remaining part of journey by Air</u>, then he/she shall be reimbursed the aggregate of (a) + (b) as under:**

  (a) Actual train fare as per his/her entitlement by the shortest route i.e. First Class or AC-II Sleeper by train for officers in Scale II & III and AC First Class by train for officers in Scale IV, V, VI & VII till the termination of journey other than by Air or the actual fare incurred for the part of journey which ever is lower.

  (b) Actual Airfare in Economy Class incurred from the place of termination of journey by Train or other modes of transport to the place of destination by Air by shortest route or the actual fare incurred by Air (Economy Class) for the part of journey, whichever is lower.

- **If an eligible officer undertakes <u>initial part of journey by Air then some part of the journey by Train or other modes of transport and again the remaining distance by Air</u>, then the reimbursement be made <u>least of the following:</u>**

  (a) Fare incurred for travel by Air (Economy Class) & train fare on AC-II (for Scale II & III officers)/AC-I (for officers in Scale-IV and above) as the case may be, for the travel by other modes of transport.

  (b) Airfare (Economy Class) by shortest route from starting point to last destination.

  (c) Actual fare incurred for the entire travel as per rules.

- **There is no concept of "Notional Airfare", if the entire travel is undertaken other than by Air i.e, through other modes of transport. In such cases, he/she shall be eligible to be reimbursed the actual expenses incurred by him/her or AC II tier train fare (for Scale II & III officers) or I AC train fare (for officers in Scale IV and above), whichever is less.**

- An officer in MMG can travel by Air (economy class), if the total distance between the headquarters and the destination, is more than 1000 kms not necessarily that the distance travelled by Air be more than 1000 kms.

  (Circular letter No. CO:HRD:IRP:2005-06:37 dated 8.12.2005)

(viii) An officer eligible to travel by air may be reimbursed actual expenses incurred if he has travelled by Rajdhani Express AC 1st Class even though the charges for Rajdhani Express AC 1st Class may be more than the air fare.

If an officer eligible to travel by First Class or AC II Sleeper travels in II-AC Sleeper by "Rajdhani Express" he will be reimbursed the actual fare incurred by him. However while computing income tax on LTC, actual expenses incurred by the officer should be taken into consideration and not on notional fare basis by other trains.

(ix) With effect from 1.11.1998, the officers and their family members as defined for this purpose under OSR, who visit Andaman & Nicobar Island by steamer shall be allowed the reimbursements equivalent to the fare applicable to deluxe / 1st class cabin, provided the officer and / or his family members actually travel by that class cabin in the steamer.

On and from 1.2.01, the officers and their family members as defined for the purpose of LTC, who visit Cinque islands from Port Blair on LTC, shall be allowed the reimbursement equivalent to actual fares / charges incurred by them for the available transportation charges between these two places provided, the officers and / or his family members actually traveled by such mode of transportation. (CO/PRS/2000-01/252, 15.2.2001).

(x) An officer eligible to travel by air, shall not be eligible for reimbursement of fares for travel by helicopter service since helicopter service is not considered as an acceptable mode of transport. However, such an officer may be reimbursed notional eligible train fare for the actual distance as per his eligibility. For example, an officer going to Vaishnav Devi Temple from Jammu may be reimbursed notional train fare for the actual distance from Jammu to Vaishnav Devi.

Where an officer eligible to travel by AC-II / 1st class by train, travels from Jammu to Vaishnav Devi Temple by Helicopter the reimbursement of such fares would be considered within his overall entitlement.

(xi) While it will be open for the officer to break the journey at the places he likes, the reimbursement of to and fro fare will be permissible only from the place of his posting to the place of his destination / visit, as declared by him at the time of availing the Leave Travel Concession, by shortest route by the mode and class to which he is eligible to travel.

(xii) An officer may avail the Leave Travel Concession by joining conducted tours organized by Travel Agents. If the tour is to visit more than one place, the officer will be required to declare the place of destination / visit. The reimbursement will be restricted to the extent of the mode and class by which he is entitled to travel for the distance from the place of his posting to the place of destination / visit declared by him by shortest route or the actual charges for the tour excluding boarding, lodging and commission charges, if any, etc., whichever is lower.

(xiii) Officers on their travel on LTC are eligible to be reimbursed local conveyance expenses incurred by them at the in between centers also, only when the Officer is required to travel from one station / airport / bus station to another at such center for boarding the connecting mode of state-owned transportation.

It is also clarified that in case the concerned officer could not continue with the journey from in-between station / place due to non-availability of connecting mode of state-owned transportation from that center / place on that particular day, the conveyance incurred actually by the officer at such center for to and fro journey from airport / railway station / bus station / stand to the point of stay thereat may be reimbursed over and above the eligibility, subject to his submission of a declaration to the effect of non-availability of connecting mode of state-owned transport at such centers on that particular day. Notwithstanding what is stated

above, it may be made clear that in terms of the provisions under Reg.44 of OSR, the entitlement of fare on LTC of the concerned officer shall be computed from the starting point upto the destination which he has touched, by the shortest route.

In case it is found that the officer has not continued with his journey by the immediate entitled mode of state-owned transport on the next day, such stay at that place should be treated as at the convenience of the officer concerned and as such, the conveyance expenses incurred by the officer at that place as stated above shall not be reimbursed.

(CO/PRS/IRP/99-00/88 dt 6.1.2000).

44.11 <u>Travel by Car</u> :

(i) With effect from 29.12.1998, where an officer is permitted to travel by his own car, he will be reimbursed petrol / diesel expenses calculated on the basis of following :-

a) Amount arrived at as per the corresponding provisions under Reg.41 for use of own vehicle on travel on official duties from his place of posting to the place of destination / visit.

OR

b) The amount equivalent to the fare between such places computed as per his entitlement under Reg.44 of OSR.

Whichever is lower out of (a) & (b) above.

(ii) An officer can be permitted to travel by car which stands in the name of the spouse while availing LTC, as the facility is extended to the officer and his / her spouse, irrespective of the income of the spouse.

For the purpose of reimbursement, the vehicle will be deemed to be that of the officer and expenses reimbursed accordingly. This relaxation is restricted only for vehicle standing in the name of spouse and not in the name of any other person, even a blood relative.

(iii) An officer may travel by any acceptable mode of transport to any place in India (even if he touches the same place more than once) so long as the reimbursement is within the fare to which he is entitled upto the permissible distance. The distance may be calculated to the place of visit declared or the home town by shortest route. However, once the officer touches his head quarters, the journey would be treated to have been completed and he would not be eligible for reimbursement of the fares under LTC for subsequent journeys. Both inward and outward journeys may be combined for calculating entitlement and for the purpose of reimbursement.

While prior permission for traveling by Private Taxi / Car during LTC may not be insisted upon, in case the officer desires to avail such mode of transportation for the entire journey of LTC from the initial point itself as far as possible the fact of same be informed to the branch / office where he is working at the relevant period, before initiation of journey.

It is however clarified that the claims of officers may not be declined merely on the ground that the concerned officer has not informed of the fact of

initiating journey by Private Taxi / Car but same may be allowed on the merits of each case, if it is otherwise in order.

44.12 Reimbursement of fares in the case of visits outside India :

Where an officer visits any place/s outside India, his entitlement would be restricted to any designated centre (farthest point declared by him in India / last transit point) in India actually visited by him. The reimbursement may be made to him of actual charges for the entire journey within and outside India or the cost of fare to his home town / designated place by the shortest route by his entitled class, whichever is lower.

In other words, an officer while on Leave Travel Concesion (LTC), visits place/s abroad, the reimbursement of travel expenses upto Indian border/last transit point in India is not permissible without touching the border/last transit point.

It is further amplified that so long as the officer's place of domicile or designated place is anywhere in India and he actually visits the place so designated, reimbursement may be made to him of actual charges for his entire journey within and outside India or the cost of fare to his hometown/designated place, by the shortest route, by his entitled class, whichever is lower.(Circular letter No.HRD:IRP:2008-09:23 dt. 3.11.2008).

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44.13 Reimbursement of fares in respect of children of officers below the age of 5 years:

Reimbursement of travelling expenses incurred in respect of children below the age of 5 years, for travel by air will be considered for payment, within the overall entitlement for himself and other members of the family. Where the journey is undertaken by bus, actual bus fares incurred for dependent children between 3 to 5 years, accompanying him, will be reimbursed. This will be in addition to the reimbursement of fares for himself and other members of the family.

44.14 For journey performed in the hilly areas, by a mode of transport other than by train, reimbursement would be made on the basis of notional train fare for hilly areas or actual, which is lower.

44.15 Advance against Leave Travel Concession :

(i) An officer, on request, will be granted an advance to the extent of actual cost of return tickets for going to the place of destination / visit as declared by him on his undertaking to produce tickets and relevant money receipts.

Since Railway Tickets can be booked certain months prior to date of journey as per existing Railway rules, Branches / Offices may allow advance against LTC to officers such months prior to the proposed date of journey for outward / return journey maximum to the extent of the amount equal to the fare / cost of train tickets.

(ii) The LTC bill alongwith train tickets / ticket numbers should be submitted along with duly filled in Form 'D' within 15 days from the date of completion of journey or 7 days from the date of resumption of duties whichever is earlier.

44.16 General guidelines / clarifications :

(i) An officer should commence the outward journey within his relevant Leave Travel Concession block and can complete the return journey after the block period for reimbursement of fares. (CO:91-92:195 dt.27.7.91).

The officer and / or members of his family may visit the same place or different places of their choice within the permissible fare limit based upon the place of destination declared for visit by the member within the ambit of relevant rule.

(ii) Leave Travel Concession may be availed by the Officer's family during his LTC block independently of the officer provided that the period between the date of commencement of the journey of the concerned dependent and that of the return journey of the concerned dependent does not exceed four months and not necessarily within four months prior to or after the date on which the officer himself avails of LTC.

It is clarified that since the facility of LTC during the same block period by the officer and also that of his/her family members should be taken as one unit, if the officer and his/her family are availing the LTC facility separately, the entitlement and expenses incurred should be clubbed so as to arrive at the amount reimbursable to the officer concerned subject to fulfillment of all other terms and conditions of LFC facility. For this purpose, the officer is required to submit copy of LTC bill submitted and settled for the journey concluded earlier for himself / herself or the family members as the case may be.(CO:PRS:IRP:1999-2000:69 dated 03/11/1999.)

It is further clarified that it will be in order for the competent Authority to reimburse the LTC claim in respect of the family members even if the officer does not avail the facility during a particular block for himself. This clarification is effective from 1.6.94.

(iii) An officer whose place of domicile is not in India, would not be eligible to avail LTC once in two years.

(iv) In case of an officer availing the facility of LTC immediately prior to retirement, the reimbursement will be restricted to the journey undertaken before the date of his actual retirement for himself and / or his family members. Such an officer would not be eligible for reimbursement of expenses for any journey undertaken/continued by himself and / or his family members, after the date of his retirement.

(v) It will be in order for the Bank to allow an officer to claim LTC for the members of his family if they do not ordinarily reside with him at the place of posting, for travel from the place of domicile to the place of posting / to any other place of their choice within India independently without the officer accompanying them.

Clarification :

It is clarified that if the family members of the Officer are said to be residing at the erstwhile place of posting, claim of the LTC may be considered, only if the Officer has been given permission to keep the family at the erstwhile place of posting by the competent authority, if he is otherwise eligible for the same. In case he is not eligible to keep the family at the erstwhile station but the family members are staying thereat, the request of the member may be considered only if he has intimated in

advance to the Bank of the fact that his family is continuining to stay at the erstwhile place at his own cost on account of any justiable reasons like wife's employment or children's education etc. (Clarification provided to ZO, Raipur vide our letter No.CO:HRD:IRP:MP:2010-11:201 dated 17.5.10).

(vi) While availing of the Leave Travel Concession :

a) Where an officer travels by Railway / Air as per his entitlement he will be required to produce the relative money receipt / tickets as an evidence of his having visited the place of destination / visit or home town as declared by him.

b) Where an officer prefers to travel by means other than mentioned in (a) above, he will be required to produce satisfactory evidence to the Bank of having visited the place of destination/visit or home town as declared by him. Such evidences amongst others, may include hotel bills, petrol bills, purchase bill etc.

(vii) An officer provided with Bank's car can not use the Bank's car for performing journey while availing Leave Travel Concession, without prior approval of Central Office.

(viii) Other incidental expenses such as conveyance charges for sight - seeing within the city or town, toll, tax, pilgrim tax, porter and coolie charges etc., are not reimbursable.

(ix) In respect of the officers who are already in the services of the Bank prior to 1.7.1979 the place of home town / domicile will be the same as declared by him and which is on the record of the Bank. In respect of an officer appointed on or after July1, 1979 the place of home town / domicile will be as declared by him at the time of his appointment.

(x) Where an officer produces satisfactory evidence of having visited the place of destination but is unable to produce evidence of having incurred expenses for a part of the journey he may be reimbursed 2nd class railway fare for that part of journey on his declaration of having incurred expenses not lower than 2nd class railway fare.

(xi) While availing Leave Travel Concession it may be possible that in many cases the place of posting and the place of destination is not connected by railway. In such circumstance, for the purpose of reimbursement, the portion which is not connected by railway will be considered separately and reimbursement will be made accordingly.

For instance, say an officer working in Trivandrum declares Srinagar as his place of destination. Since there is railway route upto Jammu only he is required to travel by other mode of transport from Jammu to Srinagar. In this case, from Trivandrum to Jammu he will be reimbursed the fare incurred or the fare for the class by which he is entitled, whichever is lower. From Jammu to Srinagar he will be permitted to travel by any mode but reimbursement will be restricted to the actual expenses incurred or notional railway fare for the distance between Jammu and Srinagar by the class he is entitled to travel, whichever is lower. In case of officers entitled to travel by air, actual air fare will be reimbursed if they travel by air. It they travel by any other mode, reimbursement will be restricted to actual expenses incurred or their entitlement whichever is lower.

(xii) Encashment of Privilege Leave while availing of L.T.C. :

(a) On and from 1.6.1991 an officer will be permitted encashment of privilege leave with a maximum of 15 days in each block of two years or 30 days in one block of four years.

(b) For the purpose of encashment a month will be taken as consisting of 30 days. In other words, if an officer wants to encash a month's leave, he has to surrender 30 days privilege leave.

(c) Such encashment will be made 30 days in advance of the date of proceeding on leave under LTC.

(d) For the purpose of encashment all the emoluments payable for the month during which the availment of leave travel concession had commenced will be taken into account. (Circular No.CO:91-92:548 dated 13.3.1992). However, the basic pay in such a case will not be subject to contribution of any Provident Fund i.e. the contribution of the officer and the Bank and also Voluntary Provident Fund.

Officers who have been provided with residential accommodation by the Bank, notional House Rent Allowance equivalent to amount payable as per Reg.22(1) of Officers' Service Regulations, would be included for computing the total emoluments for leave encashment.

(e) The encashment of privilege leave would be available even if an officer avails of leave of any kind while availing of Leave Travel Concession.

On and from 2.6.2005, the encashment of privilege leave is also eligible when the officer surrenders and encashes the Leave Travel Concession facility, under the block of anywhere in India, subject to all other conditions laid down therefor.

(f) Where both husband and wife are serving in the Bank though, only one of them will be eligible to avail LTC as per his / her entitlement once in a block of four years, however both husband and wife will be entitled to encash the privilege leave as per his / her entitlement.

(g) An officer will not be eligible for enashment of privilege leave when Leave Travel Concession is availed by his spouse working in some other Bank / organization.

(xiii) Visit to home town :

Normally, the home town once declared by an officer at the time of joining the services is considered to be final but in exceptional circumstances if any officer desires to change the home town the same may be permitted by Competent Authority for this purpose, provided such change of home town conforms to the conditions given below:

a) Whether the place declared by an officer is the one, which required his physical presence at regular intervals for discharging various domestic and social obligations and, if so, whether after his entry into service, the officer is visiting that place frequently.

b) Whether the officer owns residential property in that place or whether he is a member of the joint family having such property there.

c) Whether his near relations are permanently residing in that place.

d) Whether prior to his entry in the services of the Bank the officer has been living there for some years.

Principles governing the criteria for "Home Town" :

(i) The criteria one after the other need be applied only in cases where the immediate preceding criteria is not satisfied.

(ii) Where the officer has more than one place, he may choose any one place giving reasons for the choice, but it is decision of the Competent Authority whether or not to accept such place as his home town.

(iii) Where the presence of near relations at a particular place is the determining criterion for acceptance of the declaration of "home town", the presence of near relations should be more or less of a permanent nature.

On and from 26.05.2015, the competent Authority for permitting change of Home Town once in career for officers for availment of LTC within the prescribed rules shall be as under: (Staff Circular No. 670 dated 26.05.2015)

Permitting Change of Home Town once in the career for staff member for availment of LTC within the prescribed rules.	**Officers upto Scale IV :** DGM (HRD), CO **Officers in Scale V, VI -** GM (HRD), C.O. **Officers in Scale VII** – ED (Incharge of HRD)

(xiv) Officers intending to avail of LTC will be required to submit the application as well as claim reimbursement of LTC bills in the forms prescribed for the purposes.

(xv) In case of refusal of privilege leave by the management at the time of availment of LTC and for any other purposes, such refused Privilege leave shall be availed by the concerned member maximum by the end of next calendar year. However, upon initial refusal by the management, the employee has to again request for the same before expiry of 90 days from the date of refusal by the competent authority. Subsequently, if it is refused by the competent authority, then the employee should again request for the same at the intervals of 90 days period from the date of refusal by the competent authority, subject to availment of such privilege leave maximum by the end of next calendar year by the concerned employee.

Such application for leave shall be made not less than 30 days before the date from which the leave is to commence, except in urgent cases or unforeseen circumstances including illness when it is not possible to do so.

However, at the time of retirement, an employee shall be eligible to be paid a sum equivalent to the emoluments for a period not exceeding 240 days of Privilege leave that he had accumulated, if otherwise eligible.

(Circular letter No.CO:HRD:IRP:2013-14:7 dated 06.05.2013)

On and from 26.05.2015, the Comptent Authority for extension of LTC Block when the officer request for the same for the reasons of his/her own under the said proviso is as under : (Staff Circular No. 670 dated 26.05.2015)

Extension of LTC block in case of refusal of Privilege Leave by the Management at the time of availment of LTC/LFC & in case of employee seeking extension of LTC block.	**<u>Officers upto Scale III (except Branch Manager) working in</u>** (i) Branches **–** Branch Manager (ii) Regional Office - CM (HRD), RO (iii) Zonal Office –CM (HRD), ZO (iv) Central Office - In charge of Dept. (not below the rank of Chief Manager) **Officers upto Scale IV working at CBOTC, Bhopal & Kolkata:** Principal of the concerned Training Colleges in Scale V. **Principal of Training Colleges at Bhopal & Kolkata –** ZM. **Officers upto Scale IV working at ZAO –** Incharge of ZAO. **<u>AGM/DGM working as In-charge of ZAO:</u> -** GM (CA&ID), C.O. **<u>Branch Managers upto Scale III</u> –** SRM/RM**.** **<u>Officers in Scale IV working in :</u>** (i) In-charge of VLB/*RABs/**ARBs – RM/SRM (ii) ELBs/ARBs (other than Incharge) – Incharge of ELBs/ARBs. (iii) CFBs – AGM (in his absence Incharge of CFB). (iv) RO/RSETI/LDM – AGM (RO) (in his absence RM/SRM). (v) Zonal Office – Dy. ZM (in his absence ZM/FGM). **<u>Officers in Scale V working in :</u>** (i) Incharge of ELB/ARB – ZM/FGM (ii) ROs (other than RM) – SRM (iii) Zonal Office - Dy. ZM (in his absence ZM/FGM). (iv) CFBs (other than Incharge) – Incharge of CFB (v) ZAO (other than In-charge) – Incharge of ZAO. **<u>Officers in Scale VI working in :</u>** (i) Zonal Office (other than ZM) – FGM (in absence of FGM, ED Incharge of the Zone). (ii) Incharge of CFBs – FGM (in absence of FGM, ED Incharge of the Zone). **<u>SRM/RM</u> –** ZM. **<u>Officers in Scale IV & above in Central Office</u> :** (i) Officers in Scale IV – AGM/DGM of concerned Dept.

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	(ii) Executives in Scale V & VI – GM of concerned Dept. **<u>Zonal Managers(other than GMs):</u>** –CMD (Application is to be routed through respective ED-Incharge of Zone). **<u>GMs including FGMs</u>-** CMD (Application is to be routed through GM-HRD or concerned ED).

(xvi) **On and from 26.05.2015, the Competent Authority for sanctioning LTC Bills/ Leave Encashment at the time of LTC and Encashment of LTC shall be as under:**

Sanction of TA Bills (Other than SRMs/RMs/ & Dy. RMs) / Transfer TA Bills / LTC Bill Including Leave Encashment at the time of LTC and Encashment of LTC. **(Including TA claims of Attendant of differently abled employees - Staff Circular No. 628 dated 27.09.2014)**	**<u>Executives in Scale VII working at</u> :** (ii) Central Office/SPBTC – Sr. Manager (CSD), CO **<u>Executives in Scale VI working at</u> :** (vi)Central Office/SPBTC – Sr. Manager (CSD), CO (vii) Regional Office – SM (HRD), RO (viii) Zonal Office – SM (HRD), ZO (ix) ZAO – Incharge (not below the rank of Sr. Manager) of the Staff Dept. of ZAO (x) ELBs/CFBs – In-charge not below the rank of Sr. Manager/Manager of Staff Dept. of the Branch. **<u>Executives in Scale V working at</u> :** (vi)Central Office/SPBTC – Senior Manager (CSD), CO (vii) Zonal Office/CBOTC/ZSTC – SM (HRD), ZO (viii) Regional Office – SM (HRD), RO (ix) ELBs/CFBs – In-charge not below the rank of Sr. Manager/Manager of Staff Dept. of the Branch. (x) ZAO – In-charge not below the rank of Sr. Manager/Manager of administration at ZAO's Office. **<u>Officers in Scale IV working at</u> :** (vi)Central Office/SPBTC – Senior Manager (CSD), CO (vii) Zonal Office/CBOTC/ZSTC – SM (HRD), ZO (viii) Regional Office – SM (HRD), RO (ix) ELB/VLB – In-charge not below the rank of Sr.Manager/Manager of staff dept. of the branch (x) ZAO – In-charge not below the rank of Sr. Manager/Manager of administration at ZAO's Office. **<u>Officers in Scale III working at</u> :** (vi)Central Office/SPBTC – Senior Manager (CSD), CO

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	(vii) Zonal Office/CBOTC/ZSTC – SM (HRD), ZO (viii) Regional Office/Branch Managers of Large Branches – SM(HRD), RO (ix) ELB/VLB – In-charge not below the rank of Sr.Manager/Manager of staff dept. of the branch (x) ZAO – In-charge not below the rank of Sr. Manager/Manager of administration at ZAO's Office. **Officers upto Scale II working at :** (vii) Central Office/SPBTC – Senior Manager (CSD), CO (viii) Zonal Office/CBOTC/ZSTC – SM (HRD), ZO (ix) Regional Office/Branch Managers of Small/Medium Branches – SM (HRD), RO (x) Large & Medium Branches – BM of concerned Branch. (xi) VLBs/ELBs – In-charge not below the rank of Sr. Manager/Manager of Staff Dept. of the Branch. (xii) ZAO – In-charge not below the rank of Sr. Manager/Manager of administration at ZAO's Office **All Officers deputed to RRBs/DRTs/CBHFL irrespective of Scale –** SM (HRD) of the concerned Zone.
Sanction of TA bills of **SRMs/RMs (to be submitted along with Visit Report)** **Deputy RMs (to be submitted along with Visit Report)**	FGM/ZM of respective Zone. SRM/RM of respective RO.

Note : If the post of competent authority is vacant/absence/leave/on official tour etc and where the applicant himself is the sanctioning authority then such cases should be considered by immediate higher authority next to the prescribed competent authority.

(Staff Circular No. 670 dated 26.05.2015)

44.17 : Railway Fare for Encashment of LTC/LFC.

Indian Banks' Association (IBA) informed that in the Managing Committee meeting held on 29.11.2012 decided that for encashment of LTC, the applicable railway fare during the month of encashment of the said facility will be considered for encashment of LTC with effect from 30.11.2012.

(Staff Circular No.484 dated 01.01.2013)

Administrative Clarification:

Extract from the Joint Note dated 27.04.2010 (yet to be adopted for want of amendments from Govt/IBA but stands implemented on adhoc basis pending adoption of amendments) in respect of Scales of Pay of Officers w.e.f 01.11.2007:

Leave Travel Concession (w.e.f. 1.5.2010) :

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

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

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

Definition of Family :

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

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

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

Administrative Clarification:

Extract from the Joint Note dated 25.05.2015 (yet to be adopted for want of amendments from Govt/IBA but stands implemented on adhoc basis pending adoption of amendments) in respect of Scales of Pay of Officers w.e.f 01.11.2012:

Leave Travel Concession (w.e.f. 1.6.2015) :

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

(b) Alternatively, an officer, by exercising an option anytime during a 4 year block or two year block, as the case may be, surrender and encash his LTC (other than travel to place of domicile) upon which he shall be entitled to receive an amount equivalent to the eligible fare for the class of travel by train to which he is entitled up to a distance of 4500 kms (one way) for officers in JMG-Scale-I and MMG - Scale II & III and 5500 kms (one way) for officers in SMG- Scale IV & above.

(c) An officer opting to encash his LTC shall prefer the claim for himself / herself and his / her family members only once during the block / term in which such encashment is availed of. The facility of encashment of privilege leave while availing of Leave Fare Concession is also available while encashing the facility of LTC.

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

Definition of Family :

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

a) 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.

b) The term 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.

c) 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.

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

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CHAPTER IX
TERMINAL BENEFITS

REGULATION – 45 : PROVIDENT FUND AND PENSION :

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

(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.

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

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

(a) An officer who was in service of the Bank prior to 29.9.1995, unless he has specifically exercised an option to become member of the Pension Scheme in response to Bank's notice to that effect.

(b) An officer who is recruited on or after 29.9.1995 at the age of 35 years and above, and who has elected to forgo 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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Administrative Clarification:

Extract from the Joint Note dated 27.04.2010 (yet to be adopted for want of amendments from Govt/IBA but stands implemented on adhoc basis pending adoption of amendments) in respect of Scales of Pay of Officers w.e.f 01.11.2007:

Provident Fund :

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

(b) Officers 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.

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

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Administrative Clarification:

Extract (to the relevant extent) from the Joint Note dated 25.05.2015 (yet to be adopted for want of amendments from Govt/IBA but stands implemented on adhoc basis pending adoption of amendments) in respect of Scales of Pay of Officers w.e.f 01.11.2012:

Provident Fund (w.e.f.1.11.2012) :

(a) The officers who are presently covered under the Bank Employees' Pension Regulations, 1995/96 shall continue to contribute 10% of the Pay towards Provident Fund and there shall be no matching contribution.

(b) Officers who are presently coverd under Contributory Provident Fund Scheme who did not opt for Pension Scheme available under Joint Note dated 27th April, 2010 shall continue under the Contributory Provident Fund Scheme as hitherto.

REGULATION – 46 : GRATUITY :

(1) Every officer, shall be eligible for gratuity on :-
   a) Retirement
   b) Death
   c) Disablement rendering him unfit for further service as certified by a Medical Officer approved by the bank.
   d) Resignation after completing ten years of continuous service; or
   e) Termination of service in any other way except by way of punishment after completion of 10 years of service.

(2) The amount of Gratuity payable to an officer shall be one month's pay for every completed year of service, subject to a maximum of 15 months 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 ceases to be in service during the period 1.7.1993 to 31.10.1994 shall be with regard to scale of pay as specified in sub-regulation (1) of Regulation 4.

Provided also that pay for the purpose of Gratuity of an officer who ceased to be in service during the period 1.4.1998 to 31.10.1999 shall be with regard to scale of pay as specified in sub-regulation (2) of Regulation 4. (CO:PRS:2003-04::65 dt. 19/07/2003).

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Note:

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

Administrative clarifications under Reg. 46 :

46.1 As per the clarification by Indian Banks' Association, in respect of Officers retired on or after 1.11.1999, while computing Gratuity payable to them as per the Payment of Gratuity Act, Fixed Personal Pay and Professional Qualification Pay should be reckoned as a part of 'Wages'.

46.2 On and from 24.05.2010, in terms of Goverrment of India Gazette Notification dated 18.5.2010, the ceiling on the amount of Gratuity payable under Section 4 of the Payment of Gratuity Act, 1972 is Rs. 10,00,000/-

As a sequel to the above amendment , as per the clarification informed by Balance Sheet Department, the quantum of exemption for Income Tax purpose for the Financial year 2010-11 and onwards will be the least of the following :

(i) Gratuity actually received;
(ii) Amount calculated in the manner provided in the Income Tax Act.
(iii) Rs.10,00,000/-

The Gratuity paid in excess of the above limit will be taxable as salary income, of the employee.

(Staff Circular No. 306 dated 23.06.2010).

Note : Although, the above clarifications are not directly related to the said Regulation nor the rules framed under the said Regulation, the same have been reproduced only for the purpose of ready reference of officers/offices. However, the said clarifications may be read with the rules/provisions of Payment of Gratuity Act, 1972 and the relevant rules/provisions of Income Tax Act, as amended/modified from time to time, be referred and be followed for implementation.

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CHAPTER – X

TRANSFERABILITY

REGULATION – 47 : TRANSFERABILITY :

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

REGULATION – 48 : Every Officer shall be available for Bank's duties at any time of the day.

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REGULATION – 49 : JOINING TIME ON TRANSFER :

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

a) to join a new post to which he is appointed while on duty in 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 days 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.

Administrative clarifications under Regulation 49 :

49.1 An officer on transfer is entitled to avail of joining time leave for a period of 7 days within six months from the date of reporting at his new station of posting. Where an officer avails joining time leave at a later date within the stipulated period, he will be entitled to, to and fro travelling expenses once for himself and for the other time for himself and his family members. In such circumstances, he will be eligible for Halting/ Diem Allowance for the journey period both the times.

49.2 Provided that where an officer has been allowed to keep his family at the earlier place of posting on account of education of the children he will be permitted to avail of joining time leave even after 6 months but before the conclusion of the academic year.

49.3 An officer shall be allowed to prefix or suffix privilege / casual leave to such joining leave on transfer.

49.4 When an officer is transferred in between the months, his pay and allowances for the month in which he is transferred will be payable at the old place of working. The office where he is transferred will disburse the pay and allowance from the subsequent month.

49.5 Public Holidays following the day of relief of the officer are not to be included in joining time. However, public holidays falling in between would be included in calculating the joining time admissible to an officer.

49.6 An officer proceeding on joining time leave on transfer shall be entitled to Halting Allowance for the period of joining time leave actually availed at his earlier place of posting as per his entitlement. However, Halting Allowance shall not be payable for the period of leave prefixed or suffixed to joining time leave. Further, Halting Allowance will not be payable when an officer avails joining time leave prior to his joining at the new place of posting. Officers shall not be eligible for

reimbursement of hotel expenses incurred, if any, at the earlier place of posting while availing joining time.

49.7 **Clarification on joining time and availment of residential accommodation at erstwhile place.**

a) An officer on transfer is entitled to avail of joining time leave for a period of seven days within six months from the date of reporting at his new station of posting.

As a sequel to the above, such officers shall be allowed on specific request to retain the residential accommodation at the erstwhile place for maximum period of six months, provided that at the time of his transfer his family was staying thereat. Upon completion of 6 months, he shall not be allowed the reimbursement of rent for the accommodation at the erstwhile station.

In this event, the officer neither be allowed residential accommodation/ rent reimbursement nor HRA at the new place of posting during such period he was so allowed to keep the residential accommodation at erstwhile place.

b) However, in case the officer whose child / children is / are studying at the erstwhile place, has been transferred in the midst of the academic session he shall be allowed to avail the joining time even after six months but before the conclusion of the academic session.

Further, such officer may, at the discretion of the Competent Authority be permitted to retain residential accommodation at the former place of his posting for a limited period but not beyond the current academic year. Such an officer would be eligible to have residential accommodation at the new place of posting also as per the rules. However, the recovery of standard rent as applicable or certain percentage of initial Basic Pay as prescribed, as the case may be, shall be made for both the accommodations.

Upon completion of the academic year, he shall not be allowed the rent for the accommodation at the former place of posting or in case he was staying in the Bank's own quarters he should have to vacate the same.

c) It is needless to clarify that in both the circumstances stated in para (a) and (b) above, such officers shall be allowed hotel expenses / halting allowance as per the rates applicable for that centre upto a maximum period of 15 days and thereafter an amount equivalent to rent ceilings applicable to him at that centre for a further period of 2 ½ months in metro centres and 1 ½ months in other centres or till the time the accommodation is secured by him whichever is earlier.

It is, however, clarified that thereafter in the circumstances stated under para (a) above, the officer will neither be allowed the rent reimbursement facility nor be allowed HRA at his place of working till the period he was so allowed to keep the residential accommodation at erstwhile place.

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CHAPTER XI

MISCELLANEOUS

REGULATION – 50 : POWER TO IMPLEMENT REGULATIONS :

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

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

Wherever these Regulations require that any matter shall be in accordance with the decision of the Board and where such a matter is covered by the recommendations made in the Report of the Committee constituted by Government's Resolution No.F4(26)/72 IR dated 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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REGULATION – 52 : INTERPRETATION OF "SERVICE" :

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

REGULATION – 53 : REVOCATION OF EARLIER RULES, ETC. :

Any rule, regulation, order, agreement, resolution or other instrument, or any usage, custom, convention or practice, governing any matter dealt with in any of these regulations including allowances, perquisites and facilities, shall, on the date when such regulation comes into force and unless the contrary is provided in these regulations, shall cease to have effect in regard to such matter.

Provided that these shall not effect the validity of anything done or any claim arising, prior to that date in pursuance of such agreement, rule regulation, resolution, other provision or usage, custom, convention or practice.

REGULATION – 54 : INTERPRETATION :

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

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