

**UNION BANK OF INDIA
(OFFICERS') SERVICE REGULATIONS, 1979**

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 Union 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

Reg. No.	Subject
1.	<p><u>Short title and commencement:</u></p> <p>(1) These regulations may be called Union Bank of India (Officers') Service Regulations, 1979.</p> <p>(2) These regulations shall come into force on the 1st day of July, 1979 (in respect of amendments, effective from their date of adoption).</p>
2.	<p><u>Officers to whom the regulations apply:</u></p> <p>(1) These regulations shall apply to all Officers of the Bank to such other employees of the bank to whom they may be made applicable by the Competent Authority to the extent and subject to such conditions as such authority may decide.</p> <p>(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.</p> <p>(3) They shall, however, not apply to employees appointed/engaged in any country outside India and permanently serving there.</p>
3.	<p><u>Definitions:</u></p> <p>In these regulations, unless there is anything repugnant to the subject or context:</p> <p>(a) "Appointed Date" means the 1st day of July 1979:</p> <p>(b) "Bank" means Union Bank of India:</p> <p>(c) "Board" means the Board of Directors of the Bank:</p> <p>(d) "Competent Authority" means the authority designated for the purpose by the Board:</p>



(e) "Emoluments" mean the aggregate of salary and allowances, if any:

(f) "family" for the purposes of medical facilities and for the purpose of leave fare concession means, the spouse of the officer, wholly dependent unmarried children (including step children and legally adopted children) wholly dependent physically and mentally challenged brother or sister with forty percent or more disability, widowed daughters and dependent divorced / separated daughters, sisters including unmarried or divorced or abandoned or separated from husband or widowed sisters and parents wholly dependent on the officer.

Explanation.-

(i) *The expression "wholly dependent family member" shall mean such member of the family having an income not exceeding ₹12,000/- per month If the income of one of the parents exceeds ₹12,000/- per month or the aggregate income of both the parents exceeds ₹12,000/- per month, both the parents shall not be considered as wholly dependent on the officer.*

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

Note: (1) *For the purpose of medical expenses reimbursement scheme, for all officers, i.e., male or female, any two of the dependent parents or parents-in-law shall be covered. The officer will have the choice to substitute either of the dependents or both.*

Note: (2) *Physically challenged children of an officer to be defined as dependents irrespective of age or marital status, subject to income criteria;"*.

(g) "Government" means the Central Government:

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

(i) "Managing Director" means the Managing Director and Chief Executive Officer of the Bank:



	<p>(j) "Officer" means a person fitted into or promoted to or appointed to any of the grades specified in Regulation 4 and any other person, who immediately prior to the appointed date, was an officer of the Bank, and shall also include any specialist or technical person as fitted or promoted or appointed and any other employee to whom any of these regulations has been made applicable under Regulation 2:</p> <p>(k) "Pay" means basic pay including stagnation increment:</p> <p>(l) "Salary" means the aggregate of the Pay and Dearness Allowances:</p> <p>(m) "Year" means a continuous period of twelve months:</p> <p>(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.</p>
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CHAPTER II

GRADES AND CATEGORISATION OF POSTS

4.	<p>Grades and Scales of Pay I</p> <p><u>Grades and Scales of Pay:</u></p> <p>(1) On and from 1-11-1987, the scales of pay specified against each grade shall be as under:-</p> <p style="margin-left: 20px;">(a) Top Executive Grade;</p> <p style="margin-left: 40px;">Scale VII Rs. 6400 - 150 - 7000</p> <p style="margin-left: 40px;">Scale VI Rs. 5950 - 150 - 6550</p> <p style="margin-left: 20px;">(b) Senior Management Grade:</p> <p style="margin-left: 40px;">Scale V Rs. 5350 - 150 - 5950</p> <p style="margin-left: 40px;">Scale IV Rs. 4520 - 130 - 4910 - 140 - 5050 - 150 - 5350</p> <p style="margin-left: 20px;">(c) Middle Management Grade:</p> <p style="margin-left: 40px;">Scale III Rs. 4020 - 120 - 4260 - 130 - 4910</p> <p style="margin-left: 40px;">Scale II Rs. 3060 - 120 - 4260 - 130 - 4390</p> <p style="margin-left: 20px;">(d) Junior Management Grade :</p> <p style="margin-left: 40px;">Scale I Rs. 2100 - 120 - 4020</p> <p>(2) On and from 1-7-1993, the scales of pay specified against each grade shall be revised as under:-</p> <p style="margin-left: 20px;">(a) Top Executive Grade;</p> <p style="margin-left: 40px;">Scale VII Rs. 12650 - 300 - 13250 - 350 - 13600 - 400 - 14000</p> <p style="margin-left: 40px;">Scale VI Rs. 11450 - 300 - 12650</p> <p style="margin-left: 20px;">(b) Senior Management Grade;</p> <p style="margin-left: 40px;">Scale V Rs. 10450 - 250 - 11450</p> <p style="margin-left: 40px;">Scale IV Rs. 8970 - 230 - 9200 - 250 - 10450</p> <p style="margin-left: 20px;">(c) Middle Management Grade;</p>
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Scale III Rs. 8050 - 230 - 9200 - 250 - 9700
Scale II Rs. 6210 - 230 - 8740
(d) Junior Management Grade;
Scale I Rs. 4250 - 230 - 4940 - 350 - 5290 - 230 - 8050

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

(a) Top Executive Grade :

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

Scale VI Rs. 17660-420/4-19340

(b) Senior Management Grade :

Scale V Rs. 16140-380/4-17660

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

(c) Middle Management Grade :

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

Scale II Rs. 9820-340/11-13560

(d) Junior Management Grade :

Scale I Rs. 7100-340/16-12540

(4) With effect from 1st November 2002, the scales of pay specified against each grade shall be as under:-

(a) Top Executive Grade :

Scale VII Rs. 29340 - 680/2 - 30700 - 900/1 - 31600 - 1000/1 - 32600

Scale VI Rs. 26620 - 680/4 - 29340

(b) Senior Management Grade :

Scale V Rs. 24140 - 620/4 - 26620

Scale IV Rs. 20480 - 560/1 - 21040 - 620/5 - 24140

(c) Middle Management Grade :

Scale III Rs. 18240 - 560/5 - 21040 - 620/2 - 22280

Scale II Rs. 13820 - 500/1 - 14320 - 560/10 - 19920

(d) Junior Management Grade :

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

Note: Every officer who is governed by the scales of pay as in force as on 31.3.1998 shall be fitted in the scale of pay set out as in this sub regulation as on 01.04.1998 on stage to stage basis, i.e. on corresponding stages from first stage onwards in the respective scales and the increments shall fall on the anniversary date as usual except where provided otherwise.

(4) 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.

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

(a) Top Executive Grade :



Scale VII	Rs.	46800 - 1300/4 - 52000
Scale VI	Rs.	42000 - 1200/4 - 46800
(b) Senior Management Grade :		
Scale V	Rs.	36200 - 1000/2 - 38200 - 1100/2 - 40400
Scale IV	Rs.	30600 - 900/4 - 34200 - 1000/2 - 36200
(c) Middle Management Grade :		
Scale III	Rs.	25700 - 800/5 - 29700 - 900/2 - 31500
Scale II	Rs.	19400 - 700/1 - 20100 - 800/10 - 28100
(d) Junior Management Grade :		
Scale I	Rs.	14500-600/7-18700-700/2-20100-800/7-25700

Explanation:- Every officer who is governed by the scales of pay as in force as on 31.10.2007 shall be fitted in the scale of pay set out as in this sub regulation as on 01.11.2007 on stage to stage basis, i.e. on corresponding stages from first stage onwards in the respective scales and the increments shall fall on the anniversary date as usual except where provided otherwise.

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

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

(a) Top Executive Grade

Scale VII = Rs.76520 - 2120/4 - 85000

Scale VI = Rs.68680 - 1960/4 - 76520

(b) Senior Management Grade

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

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

(c) Middle Management Grade

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

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

(d) Junior Management Grade

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

(7) With effect from the 1st November, 2017, the scales of pay specified against each grade shall be as under:

(a) Top Executive Grade

Scale VII = ₹116120 - 3220/4 - 129000

Scale VI = ₹104240 - 2970/4 - 116120



(b) Senior Management Grade

Scale V = ₹ 89890 - 2500/2 - 94890 - 2730/2 - 100350

Scale IV = ₹ 76010 - 2220/4 - 84890- 2500/2 - 89890

(c) Middle Management Grade

Scale III = ₹ 63840-1990/5- 73790 - 2220/2 - 78230

Scale II = ₹ 48170-1740/1 - 49910 -1990/10 - 69810

(d) Junior Management Grade

Scale I = ₹ 36000-1490/7- 46430-1740/2-49910-1990/7-63840.

Explanation.- Every officer who is governed by the scales of pay as in force as on the 31st October, 2017 shall be fitted in the scale of pay set out as in this sub-regulation as on the 1st November, 2017 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.

(8) With effect from 31st March, 2020, the scales of pay specified for Top Executive Grade Scale - VIII shall be as under: -

Scale VIII = Rs 166350-4400/4 - 183950

(9) Nothing in sub-regulations (1), (2), (3), (4), (5), (6), (7) and (8) shall be construed as requiring the Bank to have at all times, officers serving in all these grades.

(10) (a) With effect from the 1st November, 2012, officers shall be paid special allowances as under: -

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

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

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

(b) With effect from the 1st November, 2017, officers shall be paid special allowances as under:

Scale I - III- 16.40 % of Basic Pay plus applicable Dearness Allowance thereon

Scale IV - V - 19 % of Basic Pay plus applicable Dearness Allowance thereon

Scale VI - VIII - 20 % of Basic Pay plus applicable Dearness Allowance thereon:



	<p>Provided that an officer in Scale VIII will be eligible for special allowance with effect from 31st March, 2020.</p> <p>Note: The special allowance referred to in clauses (a) and (b) of sub-regulation 10 with applicable dearness allowance thereon shall not be reckoned for superannuation benefits, such as pension including New Pension Scheme, Provident Fund and Gratuity.”.</p>
5.	<p><u>Increments:</u></p> <p>1) Subject to the provisions of sub-regulation (3) of Regulation 4, on and from 1.4.1998, the increments shall be granted subject to the following sub-clauses:-</p> <p>(a) The increments specified in the scales of pay set out in Regulation 4 shall, subject to the sanction of the Competent authority, accrue on an annual basis and shall be granted on the first day of the month in which these fall due.</p> <p>(b) Officers in Scale I and Scale II, 1 year after reaching the maximum in their respective scales, shall be granted further increments including stagnation increment(s) in the next higher scale only as specified in (c) below subject to their crossing the efficiency bar as per guidelines of the Government.</p> <p>(c) Officers including those referred to in (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.340/- each for officers in the last stage of Scale II and one such increment of Rs.380/- for officers in the last stage of Scale III.</p> <p>Provided that on and from 1.11.1994 officers in substantive Scale III i.e. those who are recruited in or promoted to Scale III shall be eligible for second stagnation increment three years after having received the first stagnation increment.</p> <p>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.</p> <p>Subject to the provisions of sub-regulation (4) of Regulation 4, on and from 1.11.2002, the increments shall be granted subject to the following, namely:-</p> <p>(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</p>



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 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 and 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 1.11.1994 officers in substantive Scale III i.e. those who are recruited in or promoted to Scale III shall be eligible for second stagnation increment three years after having received the first stagnation increment.

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.

Subject to the provisions of sub-regulation (5) of Regulation 4, on and from 1.11.2007, the increments shall be granted subject to the following, namely:-

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

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

Provided that officers who have completed three years or more after



receipt of the second stagnation increment as on 01.11.2007 will get third stagnation increment on 01.11.2007 and another stagnation increment on or after 01.11.2008 on their completion of six years after receipt of second stagnation increment.

- c) Officers in Middle Management Scale II who have moved to scale of pay for Middle Management Scale after reaching maximum of the 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 01.11.2007 shall get the next stagnation increment with effect from 01.11.2007 and a subsequent stagnation increment on or after 01.11.2008 on their completion of six years after receipt of the first stagnation increment.

Provided further the officers appointed to or promoted in substantive Middle Management Grade Scale III shall be eligible for four stagnation increments of Rs900/- each for every three completed years of service or;

Provided also that the officers who have already received two stagnation increments and completed more than three years of service after receipt of second stagnation increment as on 01.11.2007 will get the third stagnation increment on 01.11.2007 and the fourth stagnation increment, on or after the 01.11.2008 on completion of six years after receipt of second stagnation increment.

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

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

- (a) the increments specified in the scales of pay set out in sub-regulation (6) of regulation 4 shall, subject to the sanction of the Competent Authority, accrue on an annual basis and shall be granted on the first day of the month in which these fall due
- (b) one year after reaching the maximum in their respective Scales, officers in Scale I and Scale II, shall be granted further increments including stagnation increment in the next higher Scale only as specified in clause (c) below subject to their crossing the efficiency bar;



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

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

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

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

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

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

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

Subject to the provisions of sub-regulations (7) and (8) of regulation 4, on and from the 1st November, 2017, the increments shall be granted subject to the following, namely: -

(a) the increments specified in the scales of pay set out in sub-regulations



(7) and (8) of regulation 4 shall, subject to the sanction of the Competent Authority, accrue on an annual basis and shall be granted on the first day of the month in which these fall due;

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

(c) officers in Junior Management Grade Scale I who have moved to scale of pay for middle management Grade Scale II in terms of clause (b) after reaching maximum of the higher Scale, shall be eligible for five stagnation increments for every two completed years of service of which the first two shall be Rs. 1990/- each and the next three of Rs 2220/- each:

Provided that the officer shall be eligible for the fifth stagnation increment two years after release of the fourth stagnation increment or on the 1st of November 2017, whichever is later;

(d) officers in Middle Management Grade Scale II who have moved to scale of pay for Middle Management Grade Scale III in terms of clause (b), after reaching maximum of higher Scale, shall be eligible for five stagnation increments of Rs. 2220/- each for every two completed years of service:

Provided that the officer shall be eligible for the fifth stagnation increment two years after release of the fourth stagnation increment or on the 1st November, 2017, whichever is later;

(e) officers in substantive Middle Management Grade Scale III i.e., those who are recruited in or promoted to Middle Management Grade Scale III shall be eligible for six stagnation increments out of which first four stagnation increments of Rs. 2220/- each will be granted for every two years of completed service after reaching the maximum and the next two stagnation increments of Rs. 2500/- each shall be granted for every two years of completed service after receiving the fourth stagnation increment:

Provided that the sixth stagnation increment shall be released two years after release of fifth stagnation increment or on the 1st November, 2017, whichever is later;

(f) officers in Senior Management Grade Scale IV shall be eligible for two stagnation increments after reaching the maximum of scale, for every two completed years of service, of which first stagnation increment shall be of Rs. 2500/- and the second stagnation increment shall be of Rs. 2730/-:



Provided that the officer shall be eligible for the second stagnation increment two years after release of first stagnation increment or on the 1st of November 2017, whichever is later;

(g) the stagnation increments received by the officers from Scale I to Scale IV during their service in bank as on the 1st November, 2017 as per periodicity herein before would be readjusted from three years periodicity to two years periodicity from the date of reaching their maximum and officer shall be notionally eligible for stagnation increments w.e.f the 1st November, 2017 as per the revised periodicity which will qualify for superannuation benefits. However, monetary benefit on account of such revised and readjusted periodicity of stagnation increments shall be payable from the 1st November, 2020 or the actual date of entitlement, whichever is later;

(h) officer in Senior Management Grade Scale V shall be eligible for one stagnation increment of Rs 2970/- two years after reaching the maximum scale of pay or on the 1st of November 2020, whichever is later:

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

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

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

Explanation:

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

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



Note:

- (i) If an officer who is in receipt of Professional Qualification Pay is promoted to next higher scale, he shall be granted, on fitment in such higher scale, additional increment(s) for passing Junior Associate of Indian Institute of Bankers/ Certified Associate of Indian Institute of Bankers to the extent increments are available in the scale and if no increments are available in the scale, the officer shall be eligible for Professional Qualification Pay in lieu of increment(s).
- (ii) On and from 1.11.1994 Professional Qualification Allowance or Professional Qualification Pay, as the case may be, shall rank for Dearness Allowance, House Rent Allowance and Superannuation Benefits.
- (iii) An Officer shall not be eligible for Professional Qualification Pay as above, if he refuses to accept promotion when offered;
- (iv) An officer employee acquiring Junior Associate of Indian Institute of Bankers or Certified Associate of Indian Institute of Bankers (either or both parts) qualifications after reaching the maximum of the scale of pay, shall be granted from the date of acquiring such qualification for the first instalment of Professional Qualification Pay and the release of subsequent instalments of PQP shall be with reference to the date of release of first instalments of Professional Qualification Pay.
- (v) If an Officer as on the date of 27th April, 2010 has already acquired any of the above said qualifications referred to in clause (iv) and has not earned any increment or Professional Qualification Pay on account of acquiring such qualification, he shall be granted the Professional Qualification Pay, with effect from 1st November 2007 or the date of acquiring such qualification whichever is later.

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

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

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



any, shall remain frozen for the entire period of service:

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

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

Increment Component	DA as on 1.11.1997	Total F.P.A. payable where bank's accommodation is provided
(A) Rs.	(B) Rs.	(C) Rs.
340	4.28	345
380	4.78	385
420	5.29	426
600	7.56	608

Note:

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

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

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

Provided that where any instalment of Professional Qualification Pay which on account of the earlier provisions has been shifted by a year



and is scheduled for release on or after to 1st November, 1999 it shall be released to the officer on and from this date and second instalment of Professional Qualification Pay, if any, shall be released on 1st November, 2000.

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

(d) On and from 1st November, 2004, other things being equal, Fixed Personal Pay together with House Rent Allowance shall be at the following rates and shall remain frozen for the entire period of service.

Increment Component	DA as on 1.11.2004	Total F.P.A. payable where bank's accommodation is provided
(A) Rs.	(B) Rs.	(C) Rs.
560	23	583
620	25	645
680	28	708
1000	41	1041

Note: (i) Fixed Personal Pay / Fixed Personal Allowance as indicated in Column "C" of the table in clause (b), (c), (d) of sub-regulation(3) of Regulation 5 shall be payable to those officer employees who are provided with bank's accommodation.

(ii) Fixed Personal Pay / Fixed Personal Allowance for officers eligible for House Rent Allowance shall be "A" + "B" + House Rent Allowance as indicated in clauses (b), (c) and (d) of sub-regulation (3) of Regulation 5 drawn by the concerned officer on the increment component of relevant scale of pay as specified in sub-regulation (2) and (3) of Regulation 4 is earned.

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

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

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



benefits.

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

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

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

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

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

Note:



2.	1990	53	2043
3.	2220	59	2279
4.	2500	66	2566
5.	2730	73	2803
6.	2970	79	3049
7.	3220	86	3306

Note:

- (i) Fixed Personal Allowance or Fixed Personal Pay as indicated under column (3) of the Tables in clauses (b), (c), (d), (e), (f) and (g) of this sub-regulation shall be payable to those officers who are provided with bank's accommodation.
- (ii) Fixed Personal Allowance or Fixed Personal Pay for officers eligible for House Rent Allowance shall be the aggregate amount specified under columns (1) and (2) of the aforesaid Table and House Rent Allowance drawn by the concerned officer when the last increment of the relevant scale of pay as specified in sub-regulations (2), (3), (4), (5) (6) and (7) of regulation 4 is earned.
- (iii) Only officers who are in the service of the Bank on or before the 1st November, 1993 will be eligible for Fixed Personal Pay one year after reaching the maximum scale of pay they are placed.
- (iv) On and from the 1st of November, 1999, there shall be no change in the schedule of release of Professional Qualification Pay as in explanation (c) of sub-regulation (2) on account of release of Fixed Personal Pay:
- Provided that where any installment of professional qualification pay which on account of the earlier provisions has been shifted by a year and is scheduled for release on or after the 1st of November, 1999, it shall be released to the officer on and from this date and second installment of professional qualification pay, if any, shall be released on the 1st of November, 2000.
- (v) The increment component of Fixed Personal Allowance or Fixed Personal Pay shall rank for superannuation benefits.



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

(h) On and from the 30th day of March, 2020, other things being equal, the Fixed Personal Pay together with House Rent Allowance, if any, for the post of Chief General Manager in Top Executive Grade Scale-VIII shall be at the rates given in the table below and shall remain frozen for the entire period of service:

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

On and from the 31st March, 2020, other things being equal, the Fixed Personal Pay together with House Rent Allowance for the post of Chief General Manager in Top Executive Grade Scale - VIII shall be at the rates given in the Table below and shall remain frozen for the entire period of service:

TABLE

Increment component (Rs.)	Dearness Allowance on the increment components (Rs.)	Total Fixed Personal Pay payable where bank's accommodation is provided (Rs.)
(1)	(2)	(3)
4400	117	4517"

6.

Categorization:

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



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

(2)For the purpose of categorization of posts under Sub-regulation (1), every branch of the Bank shall be classified by the Bank, in accordance with criteria to be approved by the Government, as Small, Medium, Large, Very Large or Exceptionally Large category.



	<p>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.</p> <p>(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.</p> <p>(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.</p> <p>Explanation to Sub-Regulation (1) : Where in any Bank the maximum pay ranking for Dearness Allowance under the existing rule of service is less than Rs.641/- for the purposes of fitment in the new Scale of Pay the same shall be assumed to be Rs.641/-.</p>
9.	<p><u>Adjustment Allowance:</u></p> <p>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 33 1/3% of the increase in salary as a consequence of such increment, whichever is lower.</p>
10.	<p><u>Personal Allowance:</u></p> <p>(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</p>



	<p>payable to him immediately before such fitment, the difference shall be paid to him as a Personal Allowance which shall be absorbed in the future increments to the extent of 33 1/3% of each such increment or of 33 1/3% of the increase in the salary as a consequence of such increment whichever is lower.</p> <p>Explanation: The allowances referred to in this Regulation payable before fitment are the following :</p> <p>(i) House Rent Allowance, wherever payable (ii) Ledger Checking Allowance (iii) Fixed Special Allowance to Senior Management (iv) Personal Pay</p> <p>Note : The House Rent Allowance wherever payable shall mean: (a) Where a House Rent Allowance was payable to the Officer immediately before such fitment, the amount of such allowance: O R (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.</p> <p>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.</p> <p>(2) For the purpose of computation of the Personal Allowance provided in Sub-Regulation (1) above such of the foregoing allowances excluding City Compensatory Allowance as mentioned in the explanation above would have ceased at any time to be payable to the Officer under the rules applicable to him before fitment in the new Scale shall be excluded.</p>
11.	<p><u>Absorption against future increments and increases:</u></p> <p>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.</p>
12.	<p><u>Option for existing Officers:</u></p> <p>(1) Notwithstanding anything contained in these Regulations, an Officer in the service of the Bank immediately before the appointed date shall</p>



have the option to continue even after that date in the Scale of Pay applicable to him immediately before the appointed date by communicating to the bank within 30 days of the receipt of the intimation regarding his fitment in the new Scale of Pay.

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

(2) Save as provided in Sub Regulation (3):

Where an Officer has exercised such option, he shall continue to draw pay and allowances according to his entitlement in the service of the bank immediately prior to 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 regulations 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 Regulation 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 allowances payable under these Regulations to the Officer after fitment as above is lower than the aggregate of pay and allowances that were payable to him as on 31-1-1984 before such fitment, the difference shall be paid to him as a personal Allowance which shall be absorbed in the future increments to the extent of 33 1/3% of each such increment or 33 1/3 % of the increase in the salary as a consequence of such increment, whichever is lower.

(4) Any Officer, -

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

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

(c) who continues in regular service of 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,



	<p>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 01-04-1997 is nearest to his existing salary (i.e. pay plus dearness allowance) being drawn in terms of sub-regulation (2) on 31-03-1997.</p>
<p>13.</p>	<p><u>Appeal against fitment:</u></p> <ol style="list-style-type: none"> (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. <p>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.</p>



CHAPTER IV

APPOINTMENT, PROBATION, CONFIRMATION, PROMOTION, SENIORITY AND TERMINATION

14.	<p><u>Appointments:</u></p> <p>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.</p>
15.	<p><u>Probation:</u></p> <p>(1) An Officer directly appointed to the Junior Management Grade shall be on probation for a period of two years.</p> <p>(2) An employee of the Bank promoted as an Officer in the Junior Management Grade shall be on probation for one year.</p> <p>(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.</p>
16.	<p><u>Confirmation:</u></p> <p>(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.</p> <p>(2) If in the opinion of the Competent Authority an Officer has not satisfactorily completed either or both the training referred to in Sub Regulation (1) or if the Officer has not passed the test referred to therein, the Officer's probation may be extended by further period not exceeding one year.</p> <p>(3) Where during the period of probation, including the period of extension, if any, the Competent Authority is of the opinion that the Officer is not fit for confirmation: (a) in the case of a direct appointee, his services may be terminated by one month's notice or payment of one month's emoluments in lieu thereof, and (b) in the case of a promotee from the Bank's services. He may be reverted to the Grade or Cadre from which he was promoted.</p>



	<p>(5) Nothing in this regulation shall affect the seniority among themselves of the Officers as existing immediately prior to the appointed date.</p>
<p>19.</p>	<p><u>Age of Retirement:</u></p> <p>(1) The age of retirement of an Officer employee shall be as determined by the Board in accordance with the guidelines issued by the Government from time to time.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>Explanation: An Officer employee will retire on the last day of the month in which he completes his age of retirement.</p> <p>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 preceding month on attaining the age of retirement.</p> <p>(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.</p>



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 interest 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 Managing Director.
- (d) The officer employee shall be entitled to appeal against any order passed under sub-regulation (a) above by preferring an appeal within 15 days to the Board of Directors of the Bank. If the appeal is allowed, the order under sub-regulation (a) shall stand cancelled.
- (e) Where an officer employee whose services have been terminated and who has been paid an amount of three months' emoluments in lieu of notice and on appeal his termination is cancelled, the amount paid to him in lieu of notice shall be adjusted against the salary that he would have earned, had his services not been terminated and he shall continue in the Bank's employment on same terms and conditions as if the order of termination had not been passed at all.
- (f) An officer employee whose services are terminated under sub-regulation (a) above shall be paid Gratuity, Provident Fund including employer's contribution and all other dues that may be admissible to him as per rules notwithstanding the years of service rendered.
- (g) Nothing contained hereinabove will affect the Bank's right to retire an officer employee under Regulation 19(1).
- (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 three 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 or resignation given by such an Officer before or during the disciplinary proceedings shall not take effect unless it is accepted by the Competent Authority.
- (ii) Disciplinary proceedings shall be deemed to be pending against any employee for the purpose of this regulation if he has been placed under suspension or any notice has been issued to him to show cause why disciplinary proceedings shall not be instituted against him and will be deemed to be pending until final orders are passed by the Competent Authority.
- (iii) The Officer against whom disciplinary proceedings have been initiated will cease to be in service on the date of superannuation but the disciplinary proceedings will continue as if he was in service until the proceedings are concluded and final order is passed in respect thereof. The concerned Officer will not receive any pay and/or allowance, after the date of superannuation. He will also not be entitled for the payment of retirement benefits till the proceedings are completed and final order is passed thereon except his own contribution to CPF.



CHAPTER V

ALLOWANCES

21.	<p><u>Dearness Allowance:</u></p> <p>(1) On and from 1-11-1987, Dearness Allowance Scheme shall be as under:</p> <p>(i) Dearness Allowance shall be payable for every rise or fall of 4 points over 600 points in the quarterly average of the All India Average working Class Consumer Price Index (General) Base 1960=100.</p> <p>(ii) Dearness Allowance shall be payable as per the following rates :</p> <p>(i) 0.67% of 'Pay' upto Rs.2500/- plus (ii) 0.55% of 'Pay' above Rs.2500/- to Rs.4000/- plus (iii) 0.33% of 'Pay' above Rs.4000/- to Rs.4260/- plus (iv) 0.17% of 'Pay' above Rs.4260/-</p> <p>(2) On and from 1-7-1993, Dearness Allowance Scheme shall be as under:-</p> <p>(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.</p> <p>(ii) Dearness Allowance shall be payable as per the following rates :</p> <p>(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/-</p> <p>Note: (i) 'Pay' for the purpose of Dearness Allowance shall mean basic pay including Stagnation Increments (ii) Professional Qualification Allowance shall rank for dearness allowance with effect from 1-11-1994.</p> <p>(3) On and from 1.4.1998, Dearness Allowance Scheme shall be as under:-</p> <p>(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.</p> <p>(b) Dearness Allowance shall be payable as per the following rates:-</p> <p>(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/-.</p> <p>Note: (A) 'Pay' for the purpose of Dearness Allowance shall mean basic pay including Stagnation Increments. (B) Professional Qualification Allowance/Professional Qualification Pay as specified in Explanation (c) and (d) to sub-regulation (2) of Regulation 5</p>
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shall rank for dearness allowance.

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

- (i) 0.18% of 'pay' upto Rs.9650/- plus,
- (ii) 0.15% of 'pay' above Rs.9650/- and upto Rs.15350/- plus,
- (iii) 0.09% of 'pay' above Rs.15350/- and upto Rs.16350/- plus,
- (iv) 0.04% of 'pay' above Rs.16350/-.

b) On and from 1st February 2005, Dearness Allowance shall be payable for every rise or fall of 4 points over 2288 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960 = 100 at 0.18% of Pay.

(5) On and from 01.11.2007, Dearness Allowance shall be payable for every rise or fall of four points over 2836 points in the quarterly average of the All India Average Working class Consumer Price Index (General) Base 1960 = 100 at 0.15% of pay.

Explanation:- (A) 'Pay' for the purpose of Dearness Allowance shall mean basic pay including Stagnation Increments.

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

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

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

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

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

(7) On and from the 1st day of November, 2017, dearness allowance shall be payable for every rise or fall of four points over 6352 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960=100 at 0.07% of Pay.”;



22.

House Rent Allowance:

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

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

Column I	Column II
Where the place of work is in	HRA payable shall be
(i) Major 'A' Class Cities specified as such from time to time in accordance with the guidelines of the Government & Project Area Centres in Group 'A'	13% of the pay p.m.
(ii) Places in Area I and Project Area Centres in Group 'B'	12% of the pay p.m.
(iii) Area II and State Capitals and Capitals of Union Territories not covered by (i) and (ii) above	10.5% of the pay p.m.
(iv) Area III	9.5% of the pay p.m.

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

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

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

Column I	Column II
Where the place of work is in	HRA payable shall be
(i) Major 'A' Class Cities specified as such from time to time in accordance with the guidelines of the Government & Project Area Centres in Group 'A'	9% of the pay p.m.
(ii) Places in Area I and Project Area Centres in Group 'B'	8% of the pay p.m.



(iii) Area II i.e. all places not covered by (i) and (ii) above	7% of the pay p.m.
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Provided that if an officer produces a rent receipt, the House Rent Allowance payable to him shall be the actual rent paid by him for his residential accommodation in excess over 2.5% of the pay in the first stage of the scale of pay in which he is placed or 150% of the House Rent Allowance payable as per Column II above, whichever is lower.

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

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

Column I	Column II
Where the place of work is in	HRA payable shall be
(i) Major 'A' Class Cities and Project Area Centres in Group 'A'	8.5% of the pay
(ii) Other Places in Area I and Project Area Centres in Group 'B'	7.5% of the pay
(iii) Other Places	6.5% of the 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 his residential accommodation in excess over 1.75% of the pay in the first stage of the scale of pay in which he / she is placed with a maximum of 150% of the House Rent Allowance payable as per aforesaid rates mentioned in column II above.

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

(ii) Professional Qualification Allowance or Professional Qualification Pay, as the case may be, shall rank for House Rent Allowance with effect from 1.11.1994.

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

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



the following table, namely:-

Column I	Column II
Where the place of work is in	HRA payable shall be
(i) Major 'A' Class Cities and Project Area Centres in Group 'A'	8.5% of the pay
(ii) Other Places in Area I and Project Area Centres in Group 'B'	7.5% of the pay
(iii) Other Places	6.5% of the 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 his residential accommodation in excess over 1.20% of the pay in the first stage of the scale of pay in which he / she is placed with a maximum of 150% of the House Rent Allowance payable as per aforesaid rates mentioned in column II above.

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

- (1) On and from the 1st day of November, 2012,—
- where an officer is provided with residential accommodation by the Bank, a sum equal to 0.75 per cent of the basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation, whichever is less, shall be recovered from him;
 - where an officer is not provided any residential accommodation by the Bank, he shall be eligible for House Rent Allowance at the rates specified in the following table, namely:—

TABLE

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

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



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

(1) On and from the 1st November, 2017,-

(a) where an officer is provided with residential accommodation by the Bank, a sum equal to 0.50 per cent. of the basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation, whichever is less, shall be recovered from him;

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

Sl. No.	Place of work	House Rent Allowance
(1)	(2)	(3)
2.	Major “A” Class Cities and Project Area Centres in Group A	9.0% of Pay
3.	Other places in Area I and Project Area Centres in Group B and State of Goa	8.0% of Pay
4.	Other places	7.0% of Pay:

Provided that if an officer produces a rent receipt, the House Rent Allowance payable to him shall be the actual rent paid by him for the residential accommodation in excess over 0.50 per cent. of pay in the first stage of the scale of pay in which he is placed with a maximum of 150 per cent. of the House Rent Allowance payable as per aforesaid rates mentioned in column (2) of the above Table.

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

sub-regulation (2) shall be omitted.

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



(b) Places with population of 5 lakhs and over and State Capitals & Chandigarh, Pondicherry and Port Blair not covered by (a) above.	3% of basic pay subject to a maximum of Rs. 250/- per month.
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(i) With effect from 1st November 2002, City Compensatory Allowance is payable as under:-

Places 1	Rates 2
(a) Places in Area I and in the State of Goa	4% of basic pay subject to a maximum of Rs. 540/- per month.
(b) Places with population of 5 lakhs and over and State Capitals & Chandigarh, Pondicherry and Port Blair.	3% of basic pay subject to a maximum of Rs. 375/- per month.

(i) With effect from 1st November 2007, City Compensatory Allowance is payable as under:-

Places 1	Rates 2
(a) Places in Area I and in the State of Goa	4% of basic pay subject to a maximum of Rs. 540/- per month.
(b) Places with population of 5 lakhs and over and State Capitals & Chandigarh, Pondicherry and Port Blair.	3% of basic pay subject to a maximum of Rs.375/- per month.

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

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



“(i) On and from the 1st November, 2017, if an officer is serving in a place mentioned in column (1) of the Table below, a city compensatory allowance at the rate mentioned in column (2) thereof against that place shall be payable:

Sl. No	Places	Rate
(1)	(2)	(3)
1.	Places in Area 1 and above and in the State of Goa	Rs. 1400/- per month
2.	Places with population of five lakhs and over and state capitals and Chandigarh, Puducherry and Port Blair	Rs. 1150/- per month

23(ii) Special Area Allowance

On and from 01-11-2007, a Special Area Allowance may be paid to the Officer Employees at places indicated in Column 1 below and the amounts as set out in Column 2 till such time they are withdrawn or modified either wholly or partially.

Provided that if at any of the places indicated in column 1 below, Hill and Fuel allowance as provided under Reg. 23 (x) is also payable, then the Officer shall be eligible to draw only higher of the two allowances and not both. Provided further that if such higher of the two allowances is less than the aggregate of Special Area Allowances 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.

Column 1	Column 2	
	Pay below Rs. 14700	Pay above Rs. 14700
1. Mizoram		
(a) Chimpluipui District of Mizoram and areas beyond 25 kms. From Lunglei Town in Lunglei District of Mizoram.	2000	2600
(b) Throughout Lunglei District excluding areas beyond 25 kms. From Lunglei town of Mizoram	1600	2100



	(c) Throughout Aizawl District of Mizoram	1200	1500
	2. Nagaland	1600	2100
	3. Andaman and Nicobar Islands		
	(a) North Andaman, Middle Andamans, Little Andaman, Nicobar and Narcondum Islands	2000	2600
	(b) South Andaman (including Port Blair)	1600	2100
	4. Sikkim	2000	2600
	5. Lakshadweep Islands	2000	2600
	6. Assam	320	400
	7. Meghalaya	320	400
	8. Tripura	1600	2100
	(a) Difficult areas of Tripura		
	(b) Throughout Tripura except difficult areas.	1200	1500
	9. Manipur	1200	1500
	10. Arunachal Pradesh		
	(a) Difficult areas of Arunachal Pradesh	2000	2600
	(b) Throughout Arunachal Pradesh other than difficult areas	1600	2100
	11. Jammu and Kashmir		
	a) Kathua District: Niabat Bani, Lohi, Malhar and Machhodi	2000	2600
	b) Udhampur District: (i) Dudu Basantgarh, Lander Bhamag Illaqa, other than those included in Part 2(b).	2000	2600
	(ii) Areas upto Goel from Kamban Side and areas upto Arnas from Keasi side in Tehsil Mohre.	1600	2100
	c) Doda District: Illaquas of Padder and Niabat Nowgam in Kishtwar Tehsil	2000	2600



	d) Leh District: All places in the District	2000	2600
	e) Barmulla District (i) Entire Gurez- Nirabat , Tangdar Sub-Division and Keranillaqua (ii) Matchill	2000 1600	2600 2100
	f) Poonch and Rajouri District: Areas in Poonch and Rajouri District excluding the towns of Poonch and Rajouri and Sunderbani and other urban areas in the two Districts	1200	1500
	g) Areas not included in items (a) to (f) above, but which are within the distance of 8 kms. From the line of Actual Control or at places which may be declared as qualifying for border allowance from time-to-time by the State Government for their own staff.	1200	1500
	12. Himachal Pradesh		
	(a) Chamba District		
	(i) Pangi Tehsil, Bharmour Tehsil , Panchayats: Badgaun, Bajol, Deol Kugti, Nayagam and Tundah, Villages: Ghatu of Gram Panchayat Jagat, Kanarsi of Gram Panchayat Chauhata	2000	2600
	(ii) Bharmour Tehsil, excluding Panchayats and Villages included in item (i) above.	1600	2100
	(iii) Jhandru Panchayat in Bhatiyat Tehsil, Churah Tehsil, Dalhousie Town (including Banikhet proper).	1200	1500



	(b) Kinnaur District:		
	(i) Asrang, Chitkul and Hango Kuno/Charang Panchayats, 15/20 Area comprising the Gram Panchayats of Chhota Khamba, Nathpa and Rup, Pooh Sub-Division ,excluding the Panchayat Areas specified above.	2000	2600
	(ii) Entire District other than Areas included in (a) above.	1600	2100
	(c) Kullu District:		
	(i) 15/20 Area of Nirmand Tehsil, comprising the Gram Panchayats of Kharga, Kushwar and Sarga	2000	2600
	(ii) Outer-Saraj(excluding villages of Jakat-Khana and Burrow in Nirmand Tehsil) and entire District excluding outer Seraj area and pargana of Pandrabis but including villages Jagat-Khana and Burrow of Tehsil Nirmand).	1200	1500
	(d) Lahaul and Spiti District Entire area of Lahaul and Spiti	2000	2600
	(e) Shimla District		
	(i) 15/20 area of Rampur Tehsil comprising of Panchayats of Koot, Labana-Sadana, Sarpara and Chadi-Branda.	2000	2600
	(ii) Dora-Kawar Tehsil, Gram Panchayat of Darkali in Rampur, Kashapath Tehsil and Munish, Ghori Chaibis of Pargana Sarahan.	1600	2100



		(iii) Chopal Tehsil and Ghoris, Panjgaon , Patsnau, Naubis and Teen Koti of Pargana Sarahan, Deothi Gram Panchayat of Taklesh Area, Pargana Barabis, kasba Rampur and Ghori Nog of Pargana Rampur of Rampur Tehsil, Simla Town and its suburbs (Dhalli, Jatog, Kasumpti, Mashobra, Taradevi and Tutu).	1200	1500
		(f) Kangra District		
		(i) Areas of Bara Bhngal and Chhota Bhngal	1600	2100
		(ii) Dharamshala Town of Kangra District and the following offices located outside the Municipal limits but included in Dharamshala Town- Women's ITI, Dari, Mechanical Workshop, Ramnagar, Child Welfare and Town and Country Planning Offices, Sakoh, CRSF Office at lower Sakoh, Kangra Milk Supply Scheme, Dugar, HRTC Workshop, Sadher, Zonal Malaria Office, Dari, Forest Corporation Office, Shamnagar, Tea Factory, Dari, I.P.H- Sub-Division, Dan, Settlement Office, Shamnagar, Hinwa Project, Shamnagar. Palampur Town of Kangra District including HPKVV Campus at Palampur and the following offices located outside its municipal limits but included in Palampur Town -H.P. Krishi Vishwavidhalaya Campus, Cattle Development Office/Jersey Farm, Banuri , Sericulture Office/Indo-German Agriculture Workshop/HPPWD Division ,Bundla, Electrical Sub-Division, Lohna, D.P.O. Corporation, Bundla, Electrical HESEE Division, Ghuggar	1200	1500



	<p>(g) Mandi District: Chhuhar Valley of Jogindernagar Tehsil, Panchayats in Thunag Tehsil- of Bagraa, Chatri, Chhotdhar, Garagushain, Gato, 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, PauraKothi, Seri and Shoja.</p>	1200	1500
<p>(h) 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</p>	1200	1500	
<p>(i) Solan District: Mangal Panchayat</p>	1200	1500	
<p>(j) Remaining areas of Himachal Pradesh not included in items (a) to (i) above</p>	320	400	
<p>13. Uttarakhand Areas under Chamoli, Pithoragarh, Uttarkashi, Rudraprayag and Champavat Districts.</p>	2000	2600	

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

With effect from the 1st day of November, 2012, an officer shall be eligible for the Special Area Allowance till such time they are withdrawn or modified either wholly or partially, as specified in the Table below, namely:



Sr. No.	Area	Allowances (in rupees)	
		Pay below Rs. 24,000	Pay above Rs.24,000
(1)	(2)	(3)	(4)
1.	Mizoram		
	(a)Chimptuipui District and areas beyond 25 kilometers from Lunglei Town in Lunglei District.	2000	2600
	(b)Entire Lunglei District excluding areas beyond 25 kilometers from Lunglei town.	1600	2100
	(c)Entire Aizawl District	1200	1500
2.	Nagaland	1600	2100
3.	Andaman and Nicobar Islands		
	a) North Andaman, Middle Andamans, Little Andaman, Nicobar and Narcondum Islands	2000	2600
	b) South Andaman(including Port Blair)	1600	2100
4.	Sikkim	2000	2600
5.	Lakshadweep Islands	2000	2600
6.	Assam	320	400
7.	Meghalaya	320	400
8.	Tripura		
	a) Difficult areas of Tripura	1600	2100
	b) Throughout Tripura except difficult areas.	1200	1500
9.	Manipur	1200	1500
10.	Arunachal Pradesh		
	(a)Difficult areas of Arunachal Pradesh	2000	2600
	(b)Throughout Arunachal Pradesh other than difficult areas.	1600	2100



	11.	Jammu and Kashmir		
		a) Kathua District:		
		a. NiabatBani, Lohi, Malhar and Machhodi	2000	2600
		b) Udhampur District:		
		i. DuduBasantgarh, Lander Bhamaglllaqa, other than those included in Part 2(b).	2000	2600
		ii. Areas up to Goel from Kamban Side and areas up to Arnas from Keasi side in Tehsil Mohre.	1600	2100
		c) Doda District:	2000	2600
		Illaquas of Padder and NiabatNowgam in Kishtwar Tehsil		
		d) Leh District:	2000	2600
		All places in the District		
	e) Barmulla District			
	i. Entire Gurez- Nirabat , Tangdar Sub-Division and Keranlllaqua	2000	2600	
	ii. Matchill	1600	2100	
	f) Poonch and Rajouri District:			
	Areas in Poonch and Rajouri District excluding the towns of Poonch and Rajouri and Sunderbani and other urban areas in the two Districts.	1200	1500	
	g) Areas not included in items (a) to (f) above, but which are within the distance of 8 kilometers from the line of Actual Control or at places which may be declared as qualifying for border allowance from time-to-time by the State Government for their own staff.	1200	1500	
	12.	Himachal Pradesh		



	1. Chamba District		
	a) Pangi Tehsil, Bharmour Tehsil, Panchayats: Badgaun, Bajol, DeolKugti, Nayagam and Tundah, Villages: Ghatu of Gram PanchayatJagat, Kanarsi of Gram PanchayatChauhata	2000	2600
	b) Bharmour Tehsil, excluding Panchayats and Villages included in (a) above.	1600	2100
	c) JhandruPanchayat in Bhatiyat Tehsil, Churah Tehsil, Dalhousie Town (including Banikhet proper).	1200	1500
	2. Kinnaur District:		
	i. Asrang, Chitkul and HangoKuno/CharangPanchayats, 15/20 Area comprising the Gram Panchayats of ChhotaKhamba, Nathpa and Rup, Pooh Sub-Division,excluding the Panchayat Areas specified above.	2000	2600
	ii. Entire District other than Areas included in (i) above.	1600	2100
	3. Kullu District:		
	i. 15/20 Area of Nirmand Tehsil, comprising the Gram Panchayats of Kharga, Kushwar and Sarga	2000	2600
	ii. Outer-Saraj(excluding villages of Jakat-Khana and Burrow in Nirmand Tehsil) and entire District excluding outer Seraj area and pargana of Pandrabis but including villages Jagat-Khana and Burrow of Tehsil Nirmand).	1200	1500
	4. Lahaul and Spiti District:		



	Entire area of Lahaul and Spiti	2000	2600
	5. Shimla District:		
	i. 15/20 area of Rampur Tehsil comprising of Panchayats of Koot, Labana-Sadana, Sarpara and Chadi- Branda.	2000	2600
	ii. Dora-Kawar Tehsil, Gram Panchayat of Darkali in Rampur, Kashapath Tehsil and Munish, GhoriChaibis of Pargana Sarahan.	1600	2100
	iii. Chopal Tehsil and Ghoris, Panjgaon , Patsnau, Naubis and Teen Koti of Pargana Sarahan, Deothi Gram Panchayat of Taklesh Area, Pargana Barabis, kasba Rampur and GhoriNog of Pargana Rampur of Rampur Tehsil, Simla Town and its suburbs (Dhalli, Jatog, Kasumpti, Mashobra, Taradevi and Tutu).	1200	1500
	6. Kangra District:		
	(i) Areas of Bara Bhangal and Chhota Bhangal	1600	2100
	(ii) Dharamshala Town of Kangra District and the following offices located outside the Municipal limits but included in Dharamshala Town- Women's ITI, Dari, Mechanical Workshop, Ramnagar, Child Welfare and Town and Country Planning Offices, Sakoh, CRSF Office at lower Sakoh, Kangra Milk Supply Scheme, Dugar, HRTC Workshop, Sadher, Zonal Malaria Office, Dari, Forest Corporation Office, Shamnagar, Tea Factory, Dari, I.P.H- Sub-	1200	1500



		<p>Division, Dan, Settlement Office, Shamnagar, Hinwa Project, Shamnagar.</p> <p>Palampur Town of Kangra District including HPKVV Campus at Palampur and the following offices located outside its municipal limits but included in Palampur Town - H.P.</p> <p>KrishiVishwavidhalaya Campus, Cattle Development Office/Jersey Farm, Banuri, Sericulture Office/Indo-German Agriculture Workshop/HPPWD Division, Bundla, Electrical Sub-Division, Lohna, D.P.O. Corporation, Bundla, Electrical HESEE Division, Ghuggar.</p>		
		<p>7. Mandi District:</p> <p>Chhuhar Valley of Jogindernagar Tehsil, Panchayats in Thunag Tehsil- of Bagraa, Chatri, Chhotdhar, Garagushain, Gattoo, 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, PauraKothi, Seri and Shoja.</p>	1200	1500
		<p>8. Sirmaur District:</p> <p>Panchayats of Bani, Bakhali, (Pachhad Tehsil), Bharog Bheneri (Paonta Tehsil), Birla (Nahan Tehsil), Dibber (Pachhad Tehsil) and Thana Kasoga (Nahan</p>	1200	1500



	Tehsil) and Thansgiri Tract		
	9. Solan District MangalPanchayat	1200	1500
	10. Remaining areas of Himachal Pradesh not included in items (1) to (9) above.	320	400
13.	Uttar Pradesh Areas under Chamoli, Pithoragarh and Uttar Kashi Districts	2000	2600
14.	Uttarakhand Areas under Chamoli, Pithoragarh, Uttarkashi, Rudraprayag and Champavat Districts.	2000	2600”

23(ii) On and from the 1st November, 2017, the rates of special areas allowances shall be as specified in the Schedule to these regulations.

With effect from the 1st November, 2017, an officer shall be eligible for the Special Area Allowance till such time they are withdrawn or modified either wholly or partially, as specified in the Table below, namely: -

Special Area Allowance

Sl. No.	Area	Allowances (Rs.)	
		Pay below Rs.36,001/-	Pay above Rs.36,001/-
(1)	(2)	(3)	(4)
1.	Mizoram		
	(a) Chimgtuipui district and areas beyond 25 kilometres from lunglei town in Lunglei district.	4000	5200
	(b) entire Lunglei district excluding areas beyond 25 kilometres from Lunglei town.	3200	4200
	(c) entire Aizawl district	2400	3000
2.	Nagaland	3200	4200



	3.	Andaman and Nicobar Islands		
		(a) North Andaman, Middle Andamans, Little Andaman, Nicobar and Narcondum Islands	4000	5200
		(b) South Andaman (including Port Blair)	3200	4200
	4.	Sikkim	4000	5200
	5.	Lakshadweep Islands	4000	5200
	6.	Assam	640	800
	7.	Meghalaya	640	800
	8.	Tripura		
		(a) difficult areas of Tripura	3200	4200
		(b) throughout Tripura except difficult areas.	2400	3000
	9.	Manipur	2400	3000
10.	Arunachal Pradesh			
	(a) difficult areas of Arunachal Pradesh	4000	5200	
	(b) other than difficult areas.	3200	4200	
11.	Jammu and Kashmir			
	(a) Kathua district: Niabat Bani, Lohi, Malhar and Machhodi	4000	5200	
	(b) Udhampur district:			
	(i) Dudu Basantgarh, Lander Bhamagllaq, other than those included in Part 2(b).	4000	5200	
	(ii) Areas up to Goel from Kamban side and areas upto Arnas from Keasi side in tehsil Mohre.	3200	4200	
	(c) Doda district: Illaquas of Padder and NiabatNowgam in Kishtwar tehsil	4000	5200	



	(d) Leh district: all places in the district	4000	5200
	(e) Barmulla district: (i) Entire Gurez-Nirabat, Tangdar sub-division and Keranillaqua (ii) Matchill	4000 3200	5200 4200
	(f) Poonch and Rajouri district: areas in Poonch and Rajouri district excluding the towns of Poonch and Rajouri and Sunderbani and other urban areas in the two districts	2400	3000
	(g) Areas not included in (a) to (f) above, but which are within the distance of 8 kms. from the line of Actual Control or at places which may be declared as qualifying for border allowance from time-to-time by the state government for their own staff.	2400	3000
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	4000	5200
	(b) Bharmour tehsil, excluding panchayats and villages included in (a) above.	3200	4200
	(c) Jhandru panchayat in Bhatiyat tehsil,Churah tehsil, Dalhousie town (including Banikhet proper).	2400	3000
	(2) Kinnaur district:		
	(i) Asrang, Chitkul and HangoKuno/ Charang panchayats, 15/ 20 Area comprising the gram panchayats of Chhota Khamba, Nathpa and Rupl, Pooh sub-division, excluding the panchayat areas specified above.	4000	5200



	(ii) entire district other than areas included in (a) above.	3200	4200
	(3) Kullu district:		
	(i) 15/20 Area of Nirmand Tehsil, comprising the Gram Panchayats of Kharga, Kushwar and Sarga	4000	5200
	(ii) [Outer-Saraj (excluding villages of Jakat-Khana and Burrow in Nirmand tehsil) and entire district excluding outer Seraj area and pargana of Pandrabis but including villages Jagat-Khana and Burrow of tehsil Nirmand]	2400	3000
	(4) Lahaul and Spiti district:		
	entire area of Lahaul and Spiti	4000	5200
	(5) Shimla district:		
	(i) 15/20 area of Rampur tehsil comprising of Panchayats of Koot, Labana-Sadana, Sarpara and Chadi-Branda.	4000	5200
	(ii) Dora-Kawar tehsil, Gram Panchayat of Darkali in Rampur, Kashapath tehsil and Munish, GhoriChaibis of Pargana Sarahan.	3200	4200
	(iii) Chopal tehsil and Ghoris, Panjgaon, Patsnau, Naubis and Teen Koti of Pargana Sarahan, Deothi Gram Panchayat of Taklesh Area, Pargana Barabis, Kasba Rampur and Ghori Nog of Pargana Rampur of Rampur tehsil, Simla Town and its suburbs (Dhalli, Jatog, Kasumpti, Mashobra, Taradevi and Tutu).	2400	3000



		(6) Kangra district:			
		(i) Areas of Bara Bhangal and Chhota Bhangal	3200	4200	
		(ii) Dharamshala Town of Kangra district and the following offices located outside the Municipal limits but included in Dharamshala town- Women's Industrial Training Institute (ITI), Dari, Mechanical Workshop, Ramnagar, Child Welfare and Town and Country Planning Offices, Sakoh, CRSF Office at lower Sakoh, Kangra Milk Supply Scheme, Dugar, Himachal Road Transport Corporation (HRTC) Workshop, Sadher, Zonal Malaria Office, Dari, Forest Corporation Office, Shamnagar, Tea Factory, Dari, Irrigation and Public Health (I.P.H.) Sub-Division, Dan, Settlement Office, Shamnagar, Hinwa Project, Shamnagar.	2400	3000	
		Palampur Town of Kangra District including Himachal Pradesh Krishi Vishwa Vidyalaya (HPKVV) Campus at Palampur and the following offices located outside its municipal limits but included in Palampur Town - H.P. Krishi Vishwavidhalaya Campus, Cattle Development Office/Jersey Farm, Banuri, Sericulture Office/Indo-German Agriculture Workshop or Himachal Pradesh Public Works Department (HPPWD) Division, Bundla, Electrical sub-division, Lohna, D.P.O. Corporation, Bundla, Electrical HESEE division, Ghuggar.			



	(7) Mandi district: Chhuhar Valley of Jogindernagar tehsil, panchayats in thunag tehsil- of Bagraa, Chatri, Chhotdhar, Garagushain, Gatoo, Garyas, Janjehli, Jaryar, Johar, Kalhani, Kalwan, Kholanal, Loth, Silibagi, Somachan, Thachdhar, Tachi, Thana, panchayats of Dharampur block- Binga, Kamlah, Saklana, Tanyar and Tarakholah, panchayats of Karsog tehsil - Balidhar, Bagra, Gopalpur, Khajol, Mahog, Mehudi, Manj, Pekhi, Sainj, Sarahan and Teban, panchayats of Sundernagar tehsil - Bohi, Batwara, Dhanyara, Paura- Kothi, Seri and Shoja.	2400	3000
	(8) Sirmaur District: panchayats of Bani, Bakhali (Pachhad tehsil), Bharog Bheneri (Paonta tehsil), Birla (Nahan tehsil), Dibber (Pachhad tehsil) and ThanaKasoga (Nahan tehsil) and Thansgiri Tract	2400	3000
	(9) Solan district : Mangal Panchayat.	2400	3000
	(10) Remaining areas of Himachal Pradesh not included in (1) to (9) above.	640	800
13.	Uttarakhand: Areas under Chamoli, Pithoragarh, Uttarkashi, Rudraprayag and Champavat districts	4000	5200
14.	West Bengal South 24 Pargana District Sunderban Areas (south of Dampier Hodge's line), namely, Bhanatush Khali (Rampura), Kumirmari (Bagna),	1000	1000



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

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

On and from 1st January 2004, mid-academic transfer allowance shall be payable at `500/- p.m. subject to other conditions.

On and from 1st day of November 2007, if an officer is transferred from one place to another in the midst of an academic year and if he has one or more children studying in school or college, in the former place, he shall be eligible for a mid-academic year transfer allowance of Rs.700/- per month from the date he reports to the latter place upto the end of the academic year in respect of all the children, provided that such allowance shall cease if all the children cease studying at the former place.

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

On and from the 1st November, 2020, if an officer is transferred from one place to another in the midst of an academic year and if he/she has one or more children studying in school or college, in the former place, he shall be eligible for a mid-academic year transfer allowance of Rs. 1650/- per month from the date he/she reports to the latter place upto the end of the academic year in respect of all the children, provided that such allowance shall cease if all the children cease studying at the former place.

23(v) On and from 1.11.1999, if an officer is deputed to serve outside the bank, he may opt to receive the emoluments attached to the post to which he is deputed. Alternatively, he may in addition to his pay draw a deputation allowance of 7.75% of pay subject to a maximum Rs.1000/- per month and such other allowances he would have drawn had he been posted in the bank’s service at that place.

Provided that where he is deputed to an organization which is located at the same place where he was posted immediately prior to his deputation, he shall receive a deputation allowance equal to 4% of his pay subject to a maximum Rs.500/- per month.



On and from 01.06.2005, 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. Alternatively, he may in addition to his pay draw a deputation allowance of 7.75% of Pay subject to a maximum of Rs. 1500/- per month and such other allowances he would have drawn had he been posted in the Bank's service at that place.

Provided that where he is deputed to an 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 maximum Rs. 750/- p.m.

Provided further that an Officer on deputation to the Training Establishment of the Bank as a faculty member shall be eligible for deputation allowance at 4% of his pay subject to a maximum of Rs.750/- p.m.

On and from the 01.05.2010, if an officer is deputed to serve outside the Bank, he may opt to receive the emoluments attached to the post to which he is deputed, or he may in addition to his pay, draw a deputation allowance at the rate of 7.75% of pay subject to a maximum Rs.2300 per month and such other allowances he would have drawn had he been posted in the Bank's service at that place:

Provided that where he is deputed to an 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 per cent of his pay subject to a maximum Rs. 1200 per month:

Provided further that an officer on deputation to the Training Establishment of the Bank as a faculty member shall be eligible for deputation allowance at the rate of 4 per cent of his pay subject to a maximum Rs.1200 per month.

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

Provided that where he is deputed to an 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 per cent of his pay subject to a maximum of Rs.2000 per month:



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

On and from the 1st November, 2020, 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/she may in addition to his pay, draw a deputation allowance at the rate of 7.75 per cent. of pay subject to a maximum of Rs. 6000/- per month and such other allowances he would have drawn had he been posted in the Bank’s service at that place:

Provided that where he/she is deputed to an organisation which is located at the same place where he was posted immediately prior to his deputation, he/she shall receive a deputation allowance equal to four per cent. of his/her pay subject to a maximum of Rs. 3000/- per month:

Provided further that an officer on deputation to the training establishment of the Bank as a faculty member shall be eligible for deputation allowance at the rate of 4 per cent. of his/her pay subject to a maximum of Rs. 3000 per month.”;

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

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

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

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

23(viii) On and from 01-01-1990, if his working hours during a day are split within minimum interval of 2 hours, a Split Duty Allowance of Rs.35/- p.m. is payable.



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

On and from 1st November 2002, Split Duty Allowance shall be payable at Rs.125/- p.m.

On and from 1st November 2007, if the working hours during a day are split with minimum interval of two hours, an officer shall be eligible for a Split Duty Allowance at the rate of Rs.165/- p.m.

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

On and from the 1st November, 2017, 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. 300 per month.”;

(ix) 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 is payable.

(x) On and from 01.11.1999, if the officer is serving in a place mentioned in column 1 of the table below, he shall receive a hill and fuel allowance at the rate mentioned in column 2 thereof :-

Place 1	Rate 2
(i) Place with an altitude of 1000 metres and above but less than 1500 metres and Mercara Town	2% of pay subject to a maximum of Rs.220/-
(ii) Place with an altitude of 1500 metres and above but less than 3000 metres	2½% of pay subject to a maximum of Rs.260/-
(iii) Place with an altitude of 3000 metres and above	5% of pay subject to a maximum of Rs.750/-

On & from 01.11.2002, Hill and Fuel Allowance shall be paid as under:-

	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.400/- 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.500/- p.m.



c)	Places with an altitude of 3000 metres and above	5% of Pay subject to a maximum of Rs.1150/- p.m.
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On & from 01.11.2007, Hill and Fuel Allowance shall be paid as under:-

	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.

On & from 01.11.2012, Hill and Fuel Allowance shall be paid as under:

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

On and from 1st November, 2017, an officer shall be eligible for the hill and fuel allowance as specified in the Table below, namely:-

TABLE

Sl No.	Place	Rate
(1)	(2)	(3)
1.	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.1125/- per month
2.	Place with an altitude of 1500 metres and above but less than 3000 metres	2.5% of pay subject to a maximum of Rs.1500/- per month
3.	Place with an altitude of 3000 metres and above	5% of pay subject to a maximum of Rs.3000/- 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 centre prior to 1st May, 1989 and remains posted at that centre even after that date, the quantum of allowance which he was drawing as at 30th April, 1989 shall be protected and paid to him every month till the time he remains posted at that centre in the same scale of pay.

- (xi) On and from the 1st of November, 2017, an Officer shall be eligible for learning allowance of Rs. 600/- per month along with Dearness Allowance thereon.
- (xii) On and from the 1st November, 2017, an officer shall be eligible for a fixed allowance of Rs.700/- per month who are posted in areas other than the areas that are eligible for City Compensatory Allowance. This fixed allowance shall not be reckoned for payment of Dearness Allowance, superannuation benefits, viz, pension including New Pension Scheme, Provident Fund and Gratuity.
- (xiii) From the financial year 2020-21, Performance Linked Incentive shall be payable to all officers annually based on Operating Profit or Net Profit over and above the normal salary payable. The Performance Linked Incentive matrix mentioned below shall decide the amount payable (in number of days of pay = Basic + Dearness Allowance) depending on the annual performance of the Bank:

Sl. No.	Year on year growth in operating Profit	Number of days for which salary (Basic + Dearness Allowance) shall be paid
(1)	(2)	(3)
1.	< 5%	Nil
2.	5% to 10%	5 days
3.	> 10% to 15%	10 days*
4.	> 15%	15 days*

*3rd and 4th slabs are payable only if the Bank has Net Profit. If a Bank has growth in operating profit of 5 percent and more, but there is no Net Profit, then minimum 2nd slab of 5 days shall be payable.”.



CHAPTER VI

PERQUISITES

24.

Medical Aid

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

(a) Medical Expenses:

On and from 1.11.1999 reimbursement of medical expenses to an officer in the grade specified in column 1 of the Table below and his family may be made on the strength of the officer's own certificate of having incurred such expenditure supported by a statement of accounts for the amounts claimed subject to the limit specified in column 2 thereof :-

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

On and from 01.02.2004 reimbursement of medical expenses to an officer in the grade specified in column 1 of the Table below and his family may be made on the strength of the officer's own certificate of having incurred such expenditure supported by a statement of accounts for the amounts claimed subject to the limit specified in column 2 thereof :-

Table	
Grade 1	Maximum Reimbursement limit p.a. (2)
Junior Management & Middle Management Grade	Rs.3750/- or the amount incurred whichever is less
Senior Management and Top Executive Grade	Rs.5000/- or the amount incurred whichever is less

Note:-

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. 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.

On and from 1st November 2007, an officer shall be eligible for reimbursement of medical expenses for self and family on the strength of the officer's own certificate of having incurred such expenditure supported by a statement of accounts for the amounts claimed as specified in the table below, namely:-

Table	
Grade 1	Maximum limit of reimbursement p.a. (2)
Junior Management & Middle Management Grade	Rs. 5100 or the amount incurred whichever is less
Senior Management and Top Executive Grade	Rs. 6320 or the amount incurred whichever is less

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

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

On and from the 1st day of November, 2012, an officer shall be eligible for reimbursement of medical expenses for self and family on the strength of the officer's own certificate of having incurred such expenditure supported by a statement of accounts for the amounts claimed as specified in the table below, namely:

Grade	Maximum limit of reimbursement
(1)	(2)
Junior Management and Middle Management Grade	Rs. 8000 per annum or the amount incurred whichever is



	less
Senior Management and Top Executive Grade	Rs. 9050 per annum or the amount incurred whichever is less

Note:

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

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

On and from the 1st November, 2017, 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

Sl. No.	Grade	Maximum limit of reimbursement
(1)	(2)	(3)
1.	Junior Management and Middle Management Grade	Rs.10300/- per annum or the amount incurred whichever is less
2.	Senior Management and Top Executive Grade	Rs.12300/- per annum or the amount incurred whichever is less

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

(ii) for the year 2017, the reimbursement of medical expenses under the medical aid scheme shall be enhanced proportionately for two months, that is, November, 2017 and December, 2017.”.

(1A) An Officer is eligible for Medical Insurance facility for self and his family, as per the terms and conditions specified by the Board. This scheme is in lieu of Scheme for Reimbursement of Hospitalization Expenses.

(2) Notwithstanding the medical benefits (including hospitalization etc.) listed 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



	<p>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.)</p> <p>(3) Medical Aid and Hospitalization facilities shall also be admissible to the Officers who are placed under suspension.</p>
<p>25.</p>	<p><u>Residential Accommodation:</u></p> <p>(1) No officer shall be entitled as of right to be provided with residential accommodation by the Bank.</p> <p>(2) It shall, however, be open to the Bank to provide residential accommodation to an officer on payment by the officer, on and from 1st November, 1999, a sum equal to 2.5% of the basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation, whichever is less.</p> <p>Provided that where the officer is provided with furniture at such residence, a further sum equal to 0.5% of basic pay in the first stage of the scale of pay in which he is placed, will be recovered by the Bank from him.</p> <p>It shall, however, be open to the Bank to provide residential accommodation to an officer on payment by the officer, on and from 1st 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.</p> <p>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.</p> <p>It shall be open to the Bank to provide residential accommodation to an officer on payment by the officer, on and from the 1st day of November, 2007, a sum equal to 1.20 per cent, of the basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation, whichever is less</p> <p>Provided that where the officer is provided with furniture at such residence, a further sum equal to 0.25 per cent of basic pay in the first stage of the scale of pay in which he is placed shall be recovered by the Bank from him.</p> <p>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.</p>



	<p>Notwithstanding anything contained in sub-regulation (1), it shall be open to the Bank to provide residential accommodation to an officer on payment by the officer, on and from the 1st day of November, 2012, a sum equal to 0.75 per cent of the basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation, whichever is less:</p> <p>Provided that where the officer is provided with furniture at such residence, a further sum equal to 0.15 per cent of basic pay in the first stage of the scale of pay in which he is placed shall be recovered by the Bank from him:</p> <p>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.</p> <p>Notwithstanding anything contained in sub-regulation (1), it shall be open to the Bank to provide residential accommodation to an officer on payment by the officer, on and from the 1st November, 2017, a sum equal to 0.50 per cent. of the basic pay in the first stage of the scale of pay in which he/she is placed or the standard rent for the accommodation, whichever is less:</p> <p>Provided that where the officer is provided with furniture at such residence, a further sum equal to 0.10 per cent. of basic pay in the first stage of the scale of pay in which he/she is placed shall be recovered by the Bank from him/her:</p> <p>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.”.</p>
26.	<p><u>Bank's car for personal purposes:</u></p> <p>(1) No Officer, other than the Officers authorized by the Board, in accordance with the guidelines of the Government shall be allowed the use of the Bank's car for personal purposes.</p> <p>(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.</p>
27.	<p><u>Loans for the purchase of the conveyance:</u></p> <p>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.</p>



28.	<p><u>Loans for the purchase of Houses:</u></p> <p>The Bank may grant to an Officer confirmed in the Bank's service, a loan for the purchase of land for construction of a house or for purchase or construction of a house, flat or apartment or for extension or renovation of a house, flat or apartment, on such terms and conditions as the Board may decide generally or with reference to any particular loan having regard to the guidelines of the Government.</p>
29.	<p><u>Entertainment expenses and Club Membership Fees:</u></p> <p>The Bank may reimburse to an Officer such entertainment expenses, and such fees for membership of club and professional institutions as may be decided by the Board in accordance with the guidelines of the Government.</p>
30.	<p><u>Preferential Interest rates on deposits:</u></p> <p>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.</p>
31.	<p><u>Kinds of Leave:</u></p> <p>Subject to the grant of leave being determined by the exigencies of service, an Officer shall be eligible for the following kinds of leave :</p> <ol style="list-style-type: none"> 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
32.	<p><u>Casual Leave:</u></p> <ol style="list-style-type: none"> 1) An Officer shall be eligible for Casual Leave on full emoluments for 12 working days in a year provided that not more than 4 days Casual Leave may be availed of at any one time. 2) Casual Leave not availed of in any year may be suffixed or prefixed to Sick Leave in the following year. <p>Provided that Casual Leave not availed of in the year 1997 or in subsequent year may be suffixed or prefixed to Sick Leave in the following three years.</p>



	<p><i>Explanation.</i> - For the purpose of this regulation, it is clarified that -</p> <p>(a) casual leave not availed in the year 2017 or any subsequent years shall lapse in the following five year:</p> <p>(b) on and from the 1st of November, 2020, the unavailed casual leave by the officer shall be permitted on medical grounds and no medical certificate is required for the period of such un availed casual leave at a stretch not exceeding four days.”.</p>
<p>33.</p>	<p><u>Privilege Leave:</u></p> <ol style="list-style-type: none"> 1) An Officer shall be eligible for Privilege Leave computed at 1 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 01-01-90 Privilege Leave may be accumulated upto not more than 240 days except where leave has been applied for and it has been refused. <p>Provided that where an Officer was, under the terms and conditions of service applicable to him immediately before the date of coming into force of this regulation, eligible to accumulate Privilege Leave for a period longer than 180 days, he shall be eligible to accumulate leave for such longer period.</p> <p>On and from the 1st June, 2015, privilege leave may be accumulated upto not more than two hundred seventy days except where leave has been applied and it has been refused:</p> <p>Provided that encashment of privilege leave shall be restricted upto a maximum of two hundred forty days:</p> <p>Provided further that from the calendar year, 2020, an officer shall also be eligible for encashment of privilege leave at the rate of five days for each calendar year at the time of any festival of his choice and an officer who have already completed fifty five years of age as on 1st January, 2020 and above shall be eligible to encash privilege leave at the rate of seven days for each calendar year till his retirement as a one-time measure.”;</p> <ol style="list-style-type: none"> 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.



	<p>Provided further that from 1st June, 2015, an officer desiring to avail Privilege Leave shall ordinarily give not less than 15 days' notice of his intention to avail such leave.</p> <p>With effect from 11.11.2020, an officer desiring to avail of privilege leave shall ordinarily give not less than ten days' notice of his intention of avail of such leave except for the purpose of leave fare concession.</p> <p>6) Privilege leave taken on sick grounds, when there is no credit in the sick leave account of the officer, shall not be counted as an occasion of availing privilege leave.”.</p>
34.	<p><u>Sick Leave:</u></p> <p>(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 certificates by a medical practitioner acceptable to the Bank or at the Bank's discretion nominated by it at its cost.</p> <p>(2) In respect of the period of Sick Leave an Officer shall be eligible to receive one half of the full emoluments.</p> <p>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.</p> <p>(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.</p> <p>(4) On and from 1st June, 2015, Special Sick Leave up to 30 days may be granted to an officer once during his entire period of service for donation of kidney or organ.</p> <p>(5) Women officers may avail sick leave for the sickness of their children of eight years and below subject to production of medical certificate.”.</p>
35.	<p><u>Additional Sick Leave:</u></p> <p>On and from 1-1-1980, 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.</p> <p>Provided that in case of additional sick leave availed on or after 29th June, 1999</p>



	<p>commutation of additional sick leave may be allowed in accordance with sub-regulation (2) of Regulation 34.</p> <p>(1) On and from the 1st January, 1989, where an officer has put in a service of twenty four years, he/she shall be eligible to additional sick leave at the rate of one month for each year of service in excess of twenty four years subject to a maximum of three months of additional sick leave.</p> <p>(2) On and from the 1st November, 2017, where an Officer has put in a service of thirty years, he/she shall be eligible for further additional sick leave at the rate of one month for each year of service in excess of thirty years subject to a maximum of three months of additional sick leave:</p> <p>Provided that the total number of sick leaves shall not exceed seven hundred and twenty days in the entire service of the officer:</p> <p>Provided further that in case of additional sick leaves availed on or after the 29th June, 1999, commutation of additional leave may be allowed in accordance with sub-regulation (2) of regulation 34.”.</p>
36.	<p><u>Maternity Leave:</u></p> <p>(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.</p> <p>Provided that not more than 12 months of such leave shall be available during the entire period of service of the officer.</p> <p>On and from 11.11.2020, In case of maternity leave,-</p> <p>(a) a female employee shall be eligible for maternity leave on substantive pay for a period not exceeding six months on any one occasion and twelve months during the entire period of her service:</p> <p>Provided that in case of delivery of twins, the period of maternity leave shall be eight months:</p> <p>Provided further that maternity leave may be availed combining with any other kind of leave except casual leave;</p> <p>(b) in case of miscarriage, medical termination of pregnancy or abortion, female employee may avail maternity leave upto six weeks on the basis of medical certificate or advice of a competent medical practitioner, i.e., a</p>



qualified gynecologist. In special or exceptional cases involving medical complications, associated with miscarriage or medical termination of pregnancy or abortion, maternity leave may be availed beyond six weeks, if advised by a competent medical practitioner (qualified gynaecologist) but upto six months only on any one occasion, within the overall limit of twelve months during the entire period of service;

- (c) within the overall period of twelve months, leave may also be availed in case of hysterectomy upto a maximum of sixty days.

Note: In the case of employees who have availed and exhausted maternity leave of twelve months, leave of fifteen days shall be sanctioned over and above the same, subject to production of medical certificate;

- (d) a childless female employee may avail leave once during service for legally adopting a child who is below one year of age, for a maximum period of nine months, subject to the following terms and conditions, namely: -

- (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 permanent part-time employees are also eligible for grant of leave for adoption of a child;
- (iv) the leave shall also be available to biological mother in cases where the child is born through surrogacy;
- (v) the leave shall be availed within overall entitlement of twelve months during the entire period of service;

- (e) within the overall period of twelve months, leave may also be availed in case of hospitalisation on account of the following gynecological ailments or treatments up to a maximum of thirty days, namely :-

- (i.) Abnormal Uterine Bleeding (AUB);
- (ii.) Ovarian Tumor;
- (iii.) Tubectomy or Tubectomy reversal;
- (iv.) Post-Partum Depression (PPD);
- (v.) Post-Partum Hemorrhage (PPH);
- (vi.) Acute Pelvic Inflammatory Disease (Acute PID);
- (vii.) Dysfunction Uterine Bleeding; Dysfunction (DUB).

- (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.

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

- (i) leave will be granted for adoption of only one child;
(ii) the adoption of a child should be through a proper legal process and the employee should produce the adoption deed to the Bank for sanctioning such leave;
(iii) the leave shall also be available to biological mother in cases where the child is born through surrogacy; and
(iv) the leave shall be availed within overall entitlement of twelve months during the entire period of service.

In case of paternity Leave, with effect from the 1st June 2015, a male employee with up to two surviving children shall be eligible for fifteen days Paternity leave during his wife's confinement and this leave may be combined with any other kind of leave except casual leave:

Provided that the leave may be availed up to fifteen days before or upto six months from the date of delivery of the child:

Provided further that paternity leave as above shall be allowed to a male employee with up to two surviving children for legally adopting a child who is below one year of age.”.

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

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

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

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



	<p>(5) With effect from 1st June 2015, male officers having up to two surviving children shall be eligible for fifteen days paternity leave during his wife's confinement which may be combined with any other kind of leave except casual leave:</p> <p>Provided that the leave shall be applied up to fifteen days before or up to six months from the date of delivery of the child.</p>
<p>37.</p>	<p><u>Extra Ordinary Leave:</u></p> <p>An Officer shall be eligible for Extraordinary Leave on loss of pay and allowances for not more than 360 days during the entire period of service. Such leave may not be availed of except for sufficient reasons on more than 90 days at a time.</p> <p>Provided that in very special circumstances, the Board may grant extra ordinary leave on loss of pay and allowances to an Officer upto a total period of 720 days.</p> <p>With effect from 11.11.2020;</p> <p>(1) An officer shall be eligible for extraordinary leave on loss of pay for not more than twenty four months during the entire period of service.</p> <p>(2) An officer may avail extraordinary leave on any one occasion for a period not exceeding three months and in extreme medical circumstances, he/she may avail extraordinary leave up to four months on any one occasion.</p> <p>Note: The employee will not be losing any seniority on account of availing extraordinary leave on medical grounds.”.</p> <p>37(A) An Officer may be granted Special Casual Leave and any Special Leave as may be decided by the Board in accordance with the guidelines of the Government.</p> <p>(1) With effect from the 1st November, 2020, an officer employee shall be eligible for special casual leave on occasions when the branch where the officer is working or the place where he/she is residing is affected by curfew, riots, prohibitory orders, natural calamities, floods, etc.</p> <p>(2) With effect from the 1st of November, 2020, a physically or orthopedically handicapped officer shall be eligible for four days' special casual leave.</p> <p>(3) An officer may also be granted special casual leave and any special leave as may be decided by the Board in accordance with the guidelines issued by the Central Government from time to time.”</p>



38.	<p><u>Lapse of leave:</u></p> <p>Save as provided below, all leave to the credit of an Officer shall lapse on resignation, retirement, death, discharge, dismissal or termination:</p> <p>Provided that where an Officer retires from the Bank's service, he shall be eligible to be paid a sum equivalent to the emoluments of any period, not exceeding 240 days of Privilege Leave that he had accumulated.</p> <p>Provided further that where an officer has been compulsorily retired including as a measure of punishment, he shall be eligible to be paid a sum equivalent to emoluments of any period, not exceeding 240 days of privilege leave that he has accumulated</p> <p>Provided also that where an officer dies while in service, there shall be payable to his legal representatives, a sum equivalent to the emoluments for the period not exceeding 240 days of privilege leave to his credit as on the date of his death.</p> <p>Provided also that where an officer resigns from service on or after 1st April, 2001 after giving due notice as in sub-regulation (2) of regulation 20, he may be paid a sum equivalent to the emoluments in respect of privilege leave to the extent of half of such leave to his credit on the date of cessation of service, subject to a maximum of 120 days.</p>
39.	<p><u>Recall for Duty:</u></p> <p>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 where he was called, for the return journey also.</p>
40.	<p><u>Furnishing the leave address to the Bank:</u></p> <p>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.</p>
41.	<p><u>Mode of Travel and Expenses on Travel:</u></p> <p>On and from 1-11-1989 the following provisions shall apply whenever an Officer is required to travel on duty:</p> <p>(1) (i) An Officer in Junior Management Grade may 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</p>



business or public interest.

(ii) An Officer in Middle Management Grade may travel by the 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 500 kms. He may, however, travel by air (economy class) even for a shorter distance if so permitted by the Competent Authority, having regard to the exigencies of business or public interest.

(iii) An Officer in Senior Management or Top Executive Grade may travel by train AC 1st Class or by Air (economy class).

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

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

On and from 01.06.2005, the following provisions shall apply whenever an Officer is required to travel on duty:

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

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

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

(v) Any other Officer may be authorized by the Competent Authority, having



regard to the exigencies of Business, to travel by his own vehicle or by taxi or by the Bank's vehicle.

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

- (a) an Officer in Junior Management Grade is entitled to travel by 1st class or AC 2-tier Sleeper by train:
Provided that he may travel by air (economy class) if so permitted by Competent Authority, having regard to the exigencies of business or public interest;
- (b) an officer in Middle Management Grade is entitled to travel by 1st Class or AC2-tier Sleeper by train:
Provided that he may travel by air (economy class) if the distance to be travelled is more than 1000 kilometers:
Provided further that he may travel by air (economy class) even for shorter distance if so permitted by the Competent Authority, having regard to the exigencies of business or public interest;
- (c) an officer in Senior Management or Top Executive Grade is entitled to travel by AC 1st Class by train or by air (economy class);
- (d) an officer in Senior Management or Top Executive Grade may travel by car between places not connected by air or rail provided that the distance does not exceed 500 kilometers:
Provided that when a major part of the distance between the two places can be covered by air or rail only the rest of the distance should normally be covered by car;
- (e) any other officer may be 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;
- (f) an officer of any grade or scale shall be eligible to travel by water transport in deluxe cabin category between places not connected by road or air or rail.

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

(ii) For travel by road by his own vehicle, such rate on 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 transfer, the actual fare will be reimbursed.



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

(4) (a) Halting Allowance:

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

Grades/Scales of officers	Major 'A' Class cities	Area I	Other Places
1	2		
Officers in Scale IV & above	Rs. 275	Rs.220	` 190
Officers in Scale I / II / III	Rs. 220	Rs.190	` 165

On & from 1st June, 2005, an officer in the Grades/Scales set out in column 1 of the Table below shall be entitled to 'per diem' Halting Allowance at the corresponding rates set out in column 2 thereof :

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

Provided that in the case of officers in scale IV and above, halting allowance payable per diem while on outstation work at the four metros, viz. Delhi, Mumbai, Kolkata and Chennai, shall be Rs.700/-

On & from 1st May 2010, an officer in the Grades/Scales set out in column 1 of the Table below shall be entitled to 'per diem' Halting Allowance at the corresponding rates set out in column 2 thereof :

Grades/Scales of officers	Major 'A' Class cities	Area I	Other Places
1	2		
Officers in Scale IV & above	Rs. 1000	Rs. 800	Rs. 700
Officers in Scale I / II / III	Rs. 800	Rs. 700	Rs. 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 be Rs.1000/-



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

Explanation :

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

On and from the 1st June, 2015, an officer in the Grades or Scales set out in column (1) of the table below shall be entitled to per diem Halting Allowance at the corresponding rates set out in column (2) thereof, namely:

Grade/Scales of Officers	Metro (Rs.)	Major 'A' Class Cities (Rs.)	Area -1 (Rs.)	Other Places (Rs.)
(1)	(2)			
Officers in Scale VI and above	1800	1300	1100	950
Officers in Scale IV and V	1500	1300	1100	950
Officers in Scale I, II and III	1300	1100	950	800

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

Explanation: - For the purposes of computing Halting Allowance "per diem" shall mean each period of twenty-four hours or any subsequent part thereof, reckoned from the reporting time for departure in the case of air travel and the scheduled time of departure in other cases, to the actual time of arrival and where the total period of absence is less than twenty-four hours, "per diem" shall mean a period of not less than eight hours.

On and from the 1st November, 2020, an officer in the grades or scales set out in column (1) of the Table shall be entitled to 'per diem' halting allowance at the corresponding rates set out in column (2) thereof, namely:

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TABLE

Sl. No.	Grades/Scales of officers	Metro Rs.	Major 'A' Class cities Rs.	Area I Rs.	Other Places Rs.
1.	(1)	(2)	(3)	(4)	(5)
2.	Officers in Scale VI and above	2700	1950	1650	1425
3.	Officers in Scale IV and V	2250	1950	1650	1425
4.	Officers in Scale I, II and III	1950	1650	1425	1200:

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

(b) Lodging Allowance:

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 AC)
Scale I	1* Hotel (Non-AC)

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

On and from the 30th day of March, 2020, an Officer in the Grades or Scales set out in column (1) of the table below may be reimbursed the actual hotel expenses restricting to single room accommodation charges in India Tourism Development Corporation hotels of the corresponding star category set out in



column (2) thereof, as under:

GRADES / SCALES OF OFFICERS	ELIGIBILITY TO STAY
(1)	(2)
Scale-VI, VII and VIII	4 Star Hotel
Scale-IV and V	3 Star Hotel
Scale-II and III	2 Star Hotel (Non AC)
Scale-I	1 Star Hotel (Non AC)

Provided that the Board may specify the additional limit to be reimbursed in excess of the limits specified above, in accordance with the guidelines of the Central Government.

(c) Boarding Expenses:

An officer shall be entitled to per diem boarding expenses at the rates set out in sub-regulation 4 (a) above.

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

(e) Where boarding is provided at bank's cost or arranged through the bank free of cost, 1/2 of the Halting Allowance will be admissible.

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

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

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

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.



42.

Transfer Travelling Allowance etc:

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

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

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 employees.

42(2) (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:-

Pay Range	where an officer has family	where an officer has no family
Rs. 7100 per month to Rs. 9820 per month	3000 kgs	1500 kgs
Rs. 9821 per month and above	Full wagon	2500 kgs.

On and from the 1st day of November, 2002 an officer on transfer will be reimbursed his expenses for transporting his baggage by goods train upto the following limits:-

Pay Range	where an officer has family	where an officer has no family
Rs. 10,000/- per month to Rs. 13,820/- per month	3000 kgs	1500 kgs
Rs. 13,821/- per month and above	Full wagon	2500 kgs.

(ii) On and from 1st January, 1987, if any Officer eligible for full wagon avails of the facility of 'Container Service' by railways, he will be reimbursed actual charges for one container if he is in Junior or Middle Management Grade and for two containers if he is in senior or Top Management Grade. If the baggage is transported by road between places connected by rail, the reimbursement will be limited to the actual freight charges against submission of bills subject to the cost not exceeding the cost of transport of the maximum permissible quantity by goods train. If there is no railway station or railway out agency at



the old or new place of posting, the Officer will be paid the actual cost of transporting the baggage by road upto the nearest railway station or railway out agency. If both the places do not have railway station/out agency, the Officer will be paid actual cost of transporting the baggage by road 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.

42(3) On and from 1st January, 1987 but before 1-4-1997, an Officer on transfer will be eligible to draw a lumpsum amount as indicated below for expenses connected with packing, local, transportation, insuring the baggage, etc.

<u>Grade</u>	<u>Lumpsum</u>
Top Management and Senior Management	- Rs.1,500/-
Middle Management and Junior Management	- Rs.1,000/-

3(a) On and from the 1st day of April, 1997, an Officer on transfer will be eligible to draw a lumpsum amount as indicated below for expenses connected with packing, local, transportation, insuring the baggage, etc.

<u>Grade</u>	<u>Lumpsum</u>
Top Executive and Senior Management	- Rs. 5,000/-
Middle Management and Junior Management	- Rs. 4,000/-

3(b) On and from the 1st May 2005, an Officer on transfer will be eligible to draw a lump sum amount, as indicated below, for expenses connected with packing, local transportation, insuring the baggage, etc.

<u>Grade</u>	<u>Lumpsum</u>
Officers in Scale IV & above	- Rs. 8,750/-
Officers in Scale I / II / III	- Rs. 7,000/-

3(c) On and from the 1st May 2010, an Officer on transfer will be eligible to draw a lump sum amount, as indicated below, for expenses connected with packing, local transportation, insuring the baggage, etc.



<u>Grade</u>	<u>Lumpsum</u>	
Officers in Scale IV & above	- Rs. 12000/-	
Officers in Scale I / II / III	- Rs. 9,000/-	
<p>On and from the 1st day of June, 2015, an officer on transfer shall be eligible to draw a lump sum amount for expenses connected with packing, local transportation, insuring the baggage, etc., as specified in the table below, namely:</p>		
Grade/Scale	Amount	
(1)	(2)	
Top Executive and Senior Management Grade (Officers in Scale IV and above)	Rs.20,000	
Middle Management and Junior Management Grade (Officers up to Scale III)	Rs.15,000”	
<p>On and from the 1st November, 2020 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: -</p>		
TABLE		
Sl. No.	Grade/Scale	Amount
1.	(1)	(2)
2.	Top Executive and Senior Management (Officers in Scale IV and above)	Rs.30,000/-
3.	Middle Management and Junior Management (Officers upto Scale III)	Rs. 25,000/-.”.
<p>42(4) An Officer transferred to any station shall be eligible to claim Halting Allowance for the period spent on journey at the same rates as in the case of travel on tour.</p> <p>Provided that on and w.e.f. 30-10-1987 where no residential accommodation is made available by the Bank to an Officer at the new place of posting and where such an Officer may incur additional expenses in the process of taking over charge, for reasons beyond his control, the Competent Authority may consider on merit, grant of Halting Allowance to him upto a maximum period of 15 days or till the</p>		



	time the quarters are made available to him, whichever is earlier.
43.	<p><u>Travelling Allowance on Retirement:</u></p> <p>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.</p>
44.	<p><u>Leave Travel Concession:</u></p> <p>(i) During each block of four years, an officer shall be eligible for leave travel concession for travel to his place of domicile once in each block of two years:</p> <p>Provided that, he may travel in one block of two years to his place of domicile and in another block of two years to any place in India by the shortest route:</p> <p>(ii) Provided further that with effect from 1st June, 2015, alternatively, an officer by exercising an option anytime during a four year block or two year block, as the case maybe, surrender and encash his Leave Travel Concession (other than travel to place of domicile) upon which he shall be entitled to receive an amount equivalent to the eligible fare for the class of travel by train to which he is entitled up to a distance of 4,500 kilometers (one-way) for officers in JMG-Scale I and MMG-Scale II and III and 5,500 kilometers (one-way) for officers in SMG-Scale IV and above.</p> <p>Provided also that with effect from 1st June, 2015, an officer opting to encash his Leave Travel Concession, shall prefer the claim for himself and his family members only once during the block in which such encashment is availed of and the facility of encashment of privilege leave while availing of Leave Travel Concession is also available while encashing the facility of Leave Travel Concession</p> <p>(iii) The mode and class by which an officer may avail of Leave Travel Concession shall be the same as the officer is normally entitled to travel on transfer and other terms and conditions subject to which the Leave Travel Concession may be availed of by an officer, shall be decided by the Board from time to time.</p> <p>Provided that w.e.f. 1st May 2010, an officer in Junior Management Grade Scale I while availing LTC will be entitled to travel by air in the lowest fare economy class in which case the reimbursement will be the actual fare or the fare applicable to AC 1st Class fare by train for the distance travelled whichever is less. The same rules shall apply when an officer in Middle Management Grade Scale II and Middle Management Grade Scale III while availing LTC where the distance is less than 1000 kms.</p>



(3A) The mode and class by which an officer may avail of Leave Travel Concession shall be the same as the officer is normally entitled to travel on transfer and other terms and conditions subject to which the Leave Travel Concession may be availed of by an officer, shall be as decided by the Board from time-to-time:

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

Leave Encashment:

(iv) On and from 01-06-1991 once in every 4 years when an Officer avails of Leave Travel Concession, he may be permitted to surrender and encash his privilege Leave not exceeding one month at a time. Alternatively, he may whilst 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 15 days in each block of 30 days in one block. For the purpose of leave encashment all the emoluments payable for the month during which the avilment of the Leave Travel concession commences shall be admissible.

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



CHAPTER IX

TERMINAL BENEFITS

45.	<p>Provident Fund & Pension:</p> <p>(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.</p> <p>Provided that there shall be no Provident Fund to Officers joining the services of the Banks on or after 1st day of April 2010.</p> <p>(2) The Provident Fund rules framed shall provide that on and from 1-11-1993 :</p> <p>(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.</p> <p>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.</p> <p>(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.</p> <p>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.</p> <p>(3) Officers joining the Bank's service on or after 29.9.1995 shall be governed by the Pension Scheme.</p> <p>Provided that the following categories of Officers shall not be covered by the Pension Scheme:</p> <p>(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.</p> <p>(b) An Officer who is recruited on or after 29.9.1995 at the age of 35 years and above, and who has elected to forego his right to Pension in terms of the Pension Scheme.</p> <p>(c) Officers who are covered under the Contributory Provident Fund Scheme who do not opt for Pension Scheme shall continue under the Contributory Provident Fund Scheme.</p> <p>(4) The officers joining the services of the Bank on or after the 1st day of April 2010 shall be covered by a Defined Contributed Pension Scheme, where</p>
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the officer shall contribute ten per cent, of pay plus Dearness Allowance and the Bank shall make the similar amount of contribution in accordance with the provisions of the Contributory Pension Scheme in accordance with New Pension Scheme notified by the Central Government vide notification of the Government of India, F. No.5/7/2003-ECB & PR dated the 22nd December, 2003, as amended from time to time.”

Pension (other than State Bank of India)

In respect of an officer, other than the officer in State Bank of India, who is a member of the Pension Fund, who retires or dies while in service or otherwise ceases to be in employment on or after the 1st of May 2005, “Pay” for the purpose of pension shall be the pay last drawn by the officer employee prior to his retirement / death. Pending necessary amendments to be made to the relevant provisions of Bank (Employees’) Pension Regulation 1995, officers retiring or dying while in service on or after 1st May 2005, shall be granted provisional pension having regard to the above provisions.

Provided that with regard to officers covered under Defined Contributory Pension Scheme (New Pension Scheme), the Bank shall make a contribution of fourteen percent of pay plus dearness allowance with effect from the 11th November, 2020:

Provided further that the service charges of the Service Provider or Fund Manager of New Pension Scheme shall be borne by the Bank from the financial year 2020-21.

Note:-

- (1) The Bank (Employees’) Pension Regulation 1995 does not apply to the officers of State Bank of India.
- (2) “Pay for the purpose of Provident Fund and Pension shall mean Basic Pay including Stagnation Increment, Professional Qualification Pay, Increment component of Fixed Personal Pay and Officiating Allowance.

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 ceased to be in service during the period 1-7-1993 to 31-10-1994 shall be with regard to scale of pay as specified in sub regulation (1) of Regulation 4.

Provided also that pay for the purpose of Gratuity of an officer who ceased to be in service during the period 1.4.1998 to 31.10.1999 shall be with regard to scale of pay as specified in sub-regulation (2) of Regulation 4.

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



CHAPTER XI

MISCELLANEOUS

50.	<p><u>Power to implement regulations:</u></p> <p>The Managing Director may, from time to time, issue instructions or directions as may, in his opinion, be necessary for giving effect to or carrying out the provisions of these regulations.</p>
51.	<p><u>Government's decision to be construed as initial decision of the Board:</u></p> <p>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 recommendations made in the Report of the Committee constituted by Government's Regulation No.F.4(26)/72/IR dated 19th July, 1973, as accepted by the Government, together with modifications or alterations thereof as may, from time to time, have been or be made by the Government, such recommendations shall, until varied be deemed to be decisions of the Board.</p>
52.	<p><u>Interpretation of "service":</u></p> <p>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 services in the Bank prior to the date of coming into force of these regulations.</p>
53.	<p><u>Revocation of earlier rules, etc.:</u></p> <p>Any rule, regulations, order agreement, resolution or other instrument, or any usage, custom, convention or practice, governing any matter dealt with in any of the 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.</p> <p>Provided these shall not affect the validity of anything done or any claim arising, prior to that date in pursuance of such agreement, rule, regulations, resolution, other provision or usage, customs, convention, or practice.</p>
54.	<p><u>Interpretation:</u></p> <p>If any questions arises as in the application or interpretation of any of these regulations, it shall be referred to the Board for its decision.</p>

Him/Updated as on 08.09.2023

