

## Punjab National Bank (Officers') Service Regulations, 1979

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# **PUNJAB NATIONAL BANK (OFFICERS') SERVICE REGULATIONS, 1979**

## **Chapter I**

### **1. Short Title And Commencement**

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

**(2)** These regulations shall come into force on the **1<sup>st</sup> day of July 1979** (in respect of amendments, effective from their date of adoption).

### **2. Officers to Whom the Regulations Apply**

**(1)** These regulations shall apply to all officers of the Bank and to such other employees of the Bank to whom they may be made applicable by the Competent Authority to the extent and subject to such conditions as such Authority may decide.

**(2)** They shall also apply to officers transferred/ posted/ deputed outside India except to such extent as may be specifically or generally prescribed by the Competent Authority.

**(3)** They shall, however, not apply to employees appointed/engaged in any country outside India and permanently serving there.

### **3. Definitions**

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

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

(b) "Bank" means Punjab National Bank;

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

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

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

(f) '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 per cent. or more disability, widowed daughters and dependent divorced or separated daughters, sisters including unmarried or divorced or abandoned or separated from husband or widowed sisters, and parents wholly dependent on the officer.;

*Explanation.—*

- a) 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.
- b) 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 the Chief Executive Officer of the Bank;

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

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

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

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

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

## Chapter II

### Grades And Categorization of Posts

#### 4. Grades & Scales of Pay

4. (1) On and from **1-11-1987**, the scales of pay specified against each grade shall be as under:-

##### (a) Top Executive Grade

Scale VII Rs.6400-150-7000

Scale VI Rs.5950-150-6550

##### (b) Senior Management Grade

Scale V Rs.5350-150-5950

Scale IV Rs.4520-130-4910-140-5050-150-5350

##### (c) Middle Management Grade

Scale III Rs.4020-120-4260-130-4910

Scale II Rs.3060-120-4260-130-4390

##### (d) Junior Management Grade

Scale I Rs.2100-120-4020

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

##### (a) Top Executive Grade

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

Scale VI Rs.11450-300-12650

##### (b) Senior Management Grade

Scale V Rs.10450-250-11450

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

**(c) Middle Management Grade**

Scale III Rs.8050-230-9200-250-9700

Scale II Rs.6210-230-8740

**(d) Junior Management Grade**

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

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

**(a) Top Executive Grade**

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

Scale VI Rs.17660-420/4-19340

**(b) Senior Management Grade**

Scale V Rs.16140 – 380/4 – 17660

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

**(c) Middle Management Grade**

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

Scale II Rs.9820 – 340/11 – 13560

**(d) Junior Management Grade**

Scale I - Rs.7100 –340/16 –12540

**Note:** Every officer who is governed by the scales of pay as in force as on 31.3.1998 shall be fitted in the scale of pay set out as in this sub-regulation as on 1.4.1998 on stage to stage basis, i.e. on corresponding stages from first stage onwards in the respective scales and the increments shall fall on the anniversary date as usual except where provided otherwise.

**4. (4)** On and from the 1<sup>st</sup> day of November 2002, the scales of pay specified against each grade shall be as under:-

**(a) Top Executive Grade :**

Scale VII Rs. 29340-680/2-30700-900/1-31600-1000/1-326

Scale VI Rs. 26620-680/4-29340

**(b) Senior Management Grade :**

Scale V Rs. 24140-620/4-26620

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

**(c) Middle Management Grade :**

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

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

**(d) Junior Management Grade :**

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

Note: Every officer who is governed by the scales of pay as in force as on 31<sup>st</sup> October, 2002 shall be fitted in the scale of pay set out as in this sub-regulation as on 1<sup>st</sup> November, 2002 on stage to stage basis, i.e. on corresponding stages from first stage onwards in the respective scales and the increments shall fall on the anniversary date as usual except where provided otherwise.

**4. (5)** On and from the 1<sup>st</sup> day of November 2007, the scales of pay specified against each grade shall be as under:-

**(a) Top Executive Grade :**

Scale VII Rs. 46800 -1300/4 -52000

Scale VI Rs. 42000 -1200/4-46800

**(b) Senior Management Grade :**

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

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

**(c) Middle Management Grade :**

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

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

**(d) Junior Management Grade :**

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

Explanation.-Every officer who is governed by the scales of pay in force as on the 31st October, 2007 shall be fitted in the scale of pay set out in this sub-regulation as on 1st November, 2007 on stage to stage basis, i.e. on corresponding stages from first stage onwards in the respective scales and the increments shall fall on the anniversary date as usual except where provided otherwise.

**4. (6)** With effect from the 1<sup>st</sup> day of November 2012, the scales of pay specified against each grade shall be as under:-

**(a) Top Executive Grade :**

Scale VII Rs. 76520 – 2120/4 - 85000

Scale VI Rs. 68680 – 1960/4 – 76520

**(b) Senior Management Grade :**

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

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

**(c) Middle Management Grade :**

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

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

**(d) Junior Management Grade:**

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

**4.(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 31<sup>st</sup> October, 2017 shall be fitted in the scale of pay set out as in this sub-regulation as on 1<sup>st</sup> 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.

**4.(8)** With effect from the 31<sup>st</sup> March 2020, the scales of pay specified for Top Executive Grade Scale – VIII shall be as under:—

Scale VIII = Rs 166350-4400/4 – 183950

**4.(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.

**4.(10)** (a) With effect from 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 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 – VII	- 20 % of Basic Pay plus applicable Dearness Allowance thereon.

Provided that an officer in Scale VIII will be eligible for special allowance with effect from the 31st March, 2020.

**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.”.

## **5. Increments**

(1) Subject to the provisions of sub-regulation (7) and (8) of regulation 4, on and from the 1<sup>st</sup> 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-regulation (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 fourth stagnation increment or on the 1<sup>st</sup> 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 fourth stagnation increment or on the 1<sup>st</sup> 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 1<sup>st</sup> November, 2017, whichever is later;

(g) the stagnation increments received by the officers from Scale I to Scale IV during their service in the banks as on 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 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 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.

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

**Explanation :**

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

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

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

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

Those who have passed Only Part I of CAIIB	(i) Rs.120/- p.m. after one year on reaching top of the scale
Those who have passed Both parts of CAIIB.	(i) Rs.120/- p.m. after one year on reaching top of the scale.  (ii) Rs. 300/- p.m. after two years on reaching top of the scale.

Provided that officers who are eligible to draw Fixed Personal Allowance in terms of Regulation 5(3)(b) shall draw Professional Qualification Allowance one year/two years after receipt of such Fixed Personal Allowance respectively for Part I and II as the case may be.

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

Those who have passed JAIIB or Part I of CAIIB	(i) Rs.150/- p.m. after one year on reaching max. of the scale
Those who have passed JAIIB and CAIIB or both parts of CAIIB	(I) Rs.150/- p.m. after one year on reaching max. of the scale.  (ii) Rs.360/- p.m. after two years on reaching max. of the scale.

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

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

**TABLE**

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

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

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

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

**f)** on and from the 1<sup>st</sup> day of November, 2007, other things being equal, the quantum of Professional Qualification Pay shall stand revised as specified in the table below:-

**TABLE**

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

Provided further that in a case where an officer, as on 27.04.2010, has already acquired any of the above said qualifications and has not earned any increment of PQP on account of acquiring such qualification/s, he may be with effect from 1<sup>st</sup> November 2007 or the date of acquiring such qualification/s whichever is later, released PQP as provided herein above.

**(g)** On and from the 1<sup>st</sup> day of November, 2012, other things being equal, the quantum of Professional Qualification Pay shall stand revised as specified in the table below:-

**TABLE**

Those who have passed Junior Associate of Indian Institute of Bankers or Part I of Certified Associate of Indian Institute of Bankers	(i) Rs.670/- per month after one year on reaching maximum of the Scale.
Those who have passed both parts of Certified Associate of Indian Institute of Bankers	(i) Rs.670/- per month after one year on reaching maximum of the Scale; (ii) Rs.1680/- per month after two years on reaching maximum of the Scale:

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

**(h)** On and from the 1st November, 2017, other things being equal, the quantum of professional qualification pay shall stand revised as specified in the table below: -

**TABLE**

Those who have passed Junior Associate of Indian Institute of Bankers or Certified Associate of Indian Institute of Bankers Part I	(i) Rs. 1020 per month one year after reaching maximum of the Scale.
Those who have passed both parts of Certified Associate of Indian Institute of Bankers	(i) Rs. 1020 per month one year after reaching maximum of the Scale. (ii) Rs. 2550 per month two years after reaching maximum of the Scale:

Provided that 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 the first installment of professional qualification pay and the release of subsequent installments of professional qualification pay shall be with reference to the date of release of first installment of professional qualification pay.

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

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

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

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

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

**5.3 (a)** All officers who are in the bank's permanent service as on 1<sup>st</sup> November, 1993 will get one advance increment in the scale of pay. Officers who are on probation on 1<sup>st</sup> 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 1<sup>st</sup> November, 1993 will draw a Fixed Personal Allowance from 1<sup>st</sup> November, 1993 which shall be equivalent to an amount of last increment drawn plus dearness allowance payable thereon as on 1<sup>st</sup> 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	B	C
Rs.	Rs.	Rs.
230	5.79	236
250	6.30	257
300	7.56	308
400	10.08	411

**(c)** On and from 1<sup>st</sup> 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.P. payable where bank's accommodation is provided
A	B	C
Rs.	Rs.	Rs.
340	4.28	345
380	4.78	385
420	5.29	426
600	7.56	608

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

**TABLE**

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

**(e)** on and from the 1<sup>st</sup> day of November 2007, other things being equal, Fixed Personal Pay together with House Rent Allowance, if any, shall be as specified in the table below and shall remain frozen for the entire period of service:-

**TABLE**

Increment Component	Dearness Allowance as on 01.11.2007 on the increment components	Total Fixed Personal Pay payable where bank's accommodation is provided
(A) Rs.	(B) Rs.	(C) Rs.
800	58	858
900	65	965
1000	72	1072
1100	79	1179
1200	86	1286
1300	94	1394

**(f)** on and from the 1<sup>st</sup> day of November 2012, other things being equal, Fixed Personal Pay together with House Rent Allowance, if any, shall be as specified in the table below and shall remain frozen for the entire period of service:-

**TABLE**

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

**(g)** on and from the 1st November, 2017, other things being equal, fixed personal pay together with house rent allowance shall be at the following rates and shall remain frozen for the entire period of service:

**TABLE**

Sl. No.	Increment component (Rs.)	Dearness Allowance as on the 1 <sup>st</sup> November, 2017 on the increment components (Rs.)	Total Fixed Personal Pay payable where bank's accommodation is provided (Rs.)
1	(1)	(2)	(3)
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 officer employees who are provided with bank's accommodation.

(ii) fixed personal allowance or fixed personal pay for officers eligible for House Rent Allowance shall be the aggregate amount specified under columns (1) and (2) of the Table aforesaid and House Rent Allowance drawn by the concerned officer employees when the last increment of the relevant scale of pay as specified in sub-regulations (2), (3), (4), (5) (6) and (7) of regulation 4 is earned;

(iii) Only officers who are in the service of the Bank on or before 1<sup>st</sup> 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 1<sup>st</sup> 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 1<sup>st</sup> 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 1<sup>st</sup> 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 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.)
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>
4400	117	4517"

## **6. Categorization**

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

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

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

## Chapter III

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

#### 7. Categorization

(1) On and from the 30<sup>th</sup> day of March, 2020 and subject to the provisions of regulation 6, the various posts of officers in the Bank shall be categorized as specified in the table below:

**TABLE**

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

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

#### 8. Fitment in the Scales of Pay

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

before the appointed date in accordance with guidelines of the Government.

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

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

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

## **9. Adjustment Allowance**

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

the increase in salary as a consequence of such increment, whichever is lower.

## **10. Personal Allowance**

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

### **Explanation:**

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

1. Local Allowance
2. House Rent Allowance, wherever payable
3. Duty/ Special Allowance
4. Adjustment Allowance
5. Hill Allowance
6. Fuel Allowance
7. Children Education Allowance
8. Ad-hoc Allowance
9. Split Duty Allowance
10. Transitory Rehabilitation Allowance
11. Difficult Area Allowance
12. Compensatory Allowance
13. Teaching Allowance to Faculty Members at staff Training College/Zonal Training Centers
14. Type Allowance to Inspectors Assistants

**Note:** The House Rent Allowance wherever payable shall mean:

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

**or**

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

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

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

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

### **11. Absorption Against Future Increments & Increases**

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

## **12. Option For Existing Officers**

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

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

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

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

**12.(3)** Any officer who has exercised option referred to in sub-regulation (1) and continues to draw pay and allowances according to his entitlement in the service of the Bank immediately prior to the appointed date, in terms of sub-regulation (2) shall be allowed to opt for pay and allowances as applicable under these regulations on and from 1.2.84. On exercising such option, he will be fitted notionally on the appointed date into the new scale of pay in the manner referred to in regulation 8 and after granting him the increments he would have received in terms of these regulations upto 31.1.84, he shall be fitted in the scale of pay set out in regulation 4(1) as on 1-2-84 in accordance with the guidelines of the Government issued there under.

Provided that if the aggregate of pay and allowances payable under these regulations to the officer after fitment as above is lower than the aggregate of pay and allowances that were payable to him as on 31-1-84

before such fitment, the difference shall be paid to him as a personal allowance which shall be absorbed in the future increments to the extent of 33-1/3 percent of each such increment or 33-1/3 per cent of the increase in the salary as a consequence of such increment, whichever is lower.

**12.(4)** Any officer,

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

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

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

### **13. Appeal Against Fitment**

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

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

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

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

## **Chapter IV**

### **Appointment, Probation, Confirmation, Promotion, Seniority & Termination**

#### **14. Appointments**

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

#### **15. Probation**

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

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

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

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

#### **16. Confirmation**

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

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

**16.(2)** If in the opinion of the competent authority an officer has not satisfactorily completed either or both the trainings referred to in sub-regulation (1) or if the officer has not passed the test referred to therein,

the officer's probation may be extended by a further period not exceeding one year.

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

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

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

## **17. Promotions**

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

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

## **18. Seniority**

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

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

reference to their seniority in the immediately preceding grade or scale or cadre, as the case may be.

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

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

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

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

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

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

**19. Age of Retirement**

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

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

or at any time after the completion of 30 years of total service as an officer employee or otherwise whichever is earlier;

Provided further that before retiring an officer employee, at least three months notice in writing or an amount equivalent to three months substantive salary/pay and allowances, shall be given to such officer employees;

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

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

**Explanation:-**

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

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

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

## **20. Termination of Service**

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

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

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

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

**(e)** Where an officer employee whose services have been terminated and who has been paid an amount of three months' emoluments in lieu of notice and on appeal, his termination is cancelled, the amount paid to him in lieu of notice shall be adjusted against the salary that he would have earned, had his services not been terminated and he shall continue in the Bank's employment on same terms and conditions as if the order of termination had not been passed at all.

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

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

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

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

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

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

**(iii)** The officer against whom disciplinary proceedings have been initiated will cease to be in service on the date of superannuation 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. Dearness Allowance

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

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

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

i) 0.67% of 'pay' up to Rs.2500/- plus,

ii) 0.55% of 'pay' above Rs.2500/- to Rs.4000/- plus,

iii) 0.33% of 'pay' above Rs.4000/- to Rs.4260/- plus,

iv) 0.17% of 'pay' above Rs.4260/-

**21.(2)** On and from **1.7.1993**, Dearness Allowance Scheme shall be as under:-

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

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

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

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

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

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

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

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

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

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

**21.(4)** On and from the **1<sup>st</sup> day of November, 2002**, Dearness Allowance Scheme shall be as under :-

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

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

- (i) 0.18% of 'pay' upto Rs.9,650 plus
- (ii) 0.15% of 'pay' above Rs.9,650 and upto to Rs.15,350 plus
- (iii) 0.09% of 'pay' above Rs.15,350 and upto Rs.16,350 plus
- (iv) 0.04% of 'pay' above Rs.16,350

(c) On and from the 1<sup>st</sup> day of February, 2005, dearness allowance shall be payable at 0.18% of pay.

**21.(5)** On and from the **1<sup>st</sup> day of November, 2007**, dearness allowance shall be payable for every rise or fall of 4 points over 2836 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960=100 at 0.15% of Pay.

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

- a) "pay" for the purpose of Dearness Allowance shall mean basic pay including Stagnation Increments;
- b) Professional Qualification Allowance or Professional Qualification Pay as specified in Explanations (c), (d), (e) and (f) to sub-regulation (2) of regulation 5 shall rank for dearness allowance'.

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

**21.(7)** On and from the 1st 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.

*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.

## **22. House Rent Allowance –**

(1) On and from the 1<sup>st</sup> 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:—

**TABLE**

<b>Sl. No.</b>	<b>Place of work</b>	<b>House Rent Allowance</b>
1.	(1)	(2)
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 be also be restricted to 150 per cent of House Rent Allowance as hitherto.

**23. Other Allowances: -**

(1) On and from the 1<sup>st</sup> 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:—

**TABLE**

<b>Sl. No.</b>	<b>Places</b>	<b>Rates</b>
(1)	(2)	(3)
1.	Places in Area 1 and above and in the State of the 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

**(2)** On and from the 1<sup>st</sup> November, 2017, the rates of special areas allowances shall be as specified in the Schedule to these regulations.

**(3)** On and from the 1<sup>st</sup> November, 2017, if an officer is serving in an area specified as Project Area falling in Group A or Group B, he shall be eligible for a Project Area Compensatory Allowance at the rate of Rs.600/- per month or Rs.525/- per month according to the classification of area as Group 'A' or Group 'B' respectively.

**(4)** On and from the 1<sup>st</sup> November, 2020, 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 1650/- per month from the date he reports to the latter place upto the end of the academic year in respect of all the children, provided that such allowance shall cease if all the children cease studying at the former place.

**(5)** On and from the 1<sup>st</sup> 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 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 is deputed to an organisation which is located at the same place where he was posted immediately prior to his deputation, he shall receive a deputation allowance equal to 4 per cent. of his pay subject to a maximum of Rs 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 pay subject to a maximum of Rs.3000 per month.

**(6)** If an officer is required to officiate in a post in a higher scale for a continuous period of not less than seven days at a time or an aggregate of seven days during a calendar month, he shall receive an officiating allowance equal to 6% of his pay, pro-rata for the period for which he officiates and officiating allowance will rank as pay for purposes of Provident Fund and Pension only:

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

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

**(8)** On and from the 1<sup>st</sup> 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.

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

**(10)** On and from 1<sup>st</sup> November 2017, an officer shall be eligible for the hill and fuel allowance as specified in the table below, namely:—

**TABLE**

<b>Sl. No.</b>	<b>Place</b>	<b>Rate</b>
(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, shall be paid hill and fuel allowance at the same rate as is payable at centers with an altitude of 1000 metres and above.

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

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

**(11)** On and from 1<sup>st</sup> November, 2017, an officer shall be eligible for learning allowance of Rs 600/- per month along with Dearness Allowance thereon.

**(12)** On and from 1st November 2017 an officer shall be eligible for a fixed allowance of Rs.700/- p.m. 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.

**(13)** 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 (PLI) 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-over-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*

\*3<sup>rd</sup> and 4<sup>th</sup> slabs are payable only if the Bank has Net Profit. If a Bank has growth in Operating Profit of 5 per cent and more, but there is no Net Profit, then minimum 2<sup>nd</sup> slab of 5 days shall be payable."

## Chapter VI

### Perquisites

#### 24. Medical Aid:-

(1) On and from the 1<sup>st</sup> 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**

<b>Sl. No.</b>	<b>Grade</b>	<b>Maximum limit of reimbursement</b>
(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 shall be eligible for Medical Insurance facility for self and his family, as per the terms and conditions specified by the Board.

Explanation:- for the purposes of this regulation,-

- i. hospitalization charges shall be reimbursed to the extent of 100 per cent in the case of an officer and 75 per cent, in the case of his family members in respect of all cases which require hospitalization or;
- ii. on and from the 1st day of May, 2010, reimbursement of hospitalisation expenses under this regulation shall be in accordance with the terms and conditions of Hospitalisation Scheme as laid down under the Bipartite Settlement dated the 27th day of April, 2010 for workmen employees, subject to the limits as specified in the table below, namely:

**TABLE**

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

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

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

reimbursement of medical expenses only as per the terms & conditions obtaining in the bank on the appointed date for grant of medical benefits (including hospitalization, etc.).

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

## **25. Residential Accommodation:**

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

(2) 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 is placed or the standard rent for the accommodation, whichever is less:

Provided that where the officer is provided with furniture at such residence, a further sum equal to 0.10 per cent. of basic pay in the first stage of the scale of pay in which he is placed shall be recovered by the Bank from him;:

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

## **26. Bank's Car for Personal Purposes:**

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

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

### **27. Loan for the Purchase of Conveyance:**

The Bank may grant to an officer confirmed in the bank's service loans for the purchase of a motor car or other conveyance, subject to such terms and conditions as the Board may decide either generally or with reference to any particular loan having regard to the guidelines of the Govt.

### **28. Loans for Purchase of Houses:**

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

### **29. Entertainment Expenses & Club Membership Fees:**

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

### **30. Preferential Interest Rates on Deposits**

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

## Chapter VII

### Leave

#### 31. Kinds of Leave

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

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

#### 32. Casual Leave

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

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

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

Explanation.— For the purpose of this regulation, it is clarified that —

- (a) casual leave not availed in the year 2017 or any subsequent years shall lapse in the following five year;
- (b) on and from 1<sup>st</sup> 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 unavailed casual leave at a stretch not exceeding four days.

### **33. Privilege Leave**

**33.(1)** An officer shall be eligible for privilege leave computed at one day for every 11 days of service on duty provided that at the commencement of service no privilege leave may be availed of before completion of 11 months of service on duty.

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

**33.(3)** The period of privilege leave to which an officer is entitled at any time shall be the period which he has earned, less the period of leave availed of.

**33.(4)** On and from 1<sup>st</sup> June, 2015, privilege leave may be accumulated upto not more than two hundred and seventy days except where leave has been applied and it has been refused:

Provided that encashment of privilege leave shall be restricted upto a maximum of two hundred forty days.

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 1<sup>st</sup> 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.

**33.(5)** 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.

**33.(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.

### **34. Sick Leave:**

**34.(1)** On and from **1.1.89**, an officer shall be eligible for 30 days of sick leave for each completed year of service subject to a maximum of 18 months during the entire service. Such leave can be accumulated up to 540 days during the entire service and may be availed of only on production of medical certificate by a medical practitioner acceptable to the bank or at the bank's discretion nominated by it at its cost.

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

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

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

**34.(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.

**34.(5)** Women officers may avail sick leave for the sickness of their children of eight years and below subject to production of medical certificate.

### **35. Additional Sick Leave**

**35. (1)** Additional sick leave:— On and from 1<sup>st</sup> January,1989, where an officer has put in a service of twenty-four years, he 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.

**35. (2)** On and from 1<sup>st</sup> November, 2017, where an officer has put in thirty years of service, he 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:

Provided that the total number of sick leave shall not exceed seven hundred and twenty days in the entire service of the officer.

Provided further that in case of additional sick leaves availed on or after 29<sup>th</sup> June 1999, commutation of additional leave may be allowed in accordance with sub-regulation (2) of regulation 34.

### **36. Maternity/Paternity Leave:**

**36. Maternity leave.** —(1) In case of maternity leave,—

- (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.

Provided that in case of delivery of twins, the period of maternity leave shall be eight months:

Provided further that maternity leave may be availed combining with any other kind of leave except casual leave.

- (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 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 gynecologist) 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 may 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 hospitalization on account of the following gynecological ailments or treatments upto a maximum of thirty days, namely: -

- (i) AUB (Abnormal uterine bleeding);
- (ii) Ovarian Tumor;
- (iii) Tubectomy/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).

**36.(2)** In case of paternity leave, with effect from the 1<sup>st</sup> June 2015, male employees with upto 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 upto 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 upto two surviving children for legally adopting a child who is below one year of age.

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

**36.(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.

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

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

### **37. Extraordinary Leave**

Extraordinary leave- (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.

- (2) An officer may avail extraordinary leave on any one occasion for a period not exceeding three months and in extreme medical circumstances, he may avail extraordinary leave upto four months on any one occasion.

Note – The employee will not be losing any seniority on account of availing extraordinary leave on medical grounds.

**37(A)** Special casual leave and special leave.— (1) With effect from the 1<sup>st</sup> 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 is residing is affected by curfew, riots, prohibitory orders, natural calamities, floods, etc.

(2) With effect from the 1<sup>st</sup> November, 2020, a physically or orthopedically handicapped officer shall be eligible for four days special casual leave.

(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.

### **38. Lapse of Leave**

Save as provided below, all leave to the credit of an officer shall lapse on resignation, retirement, death, discharge, dismissal or termination:

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

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

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

Provided also that where an officer resigns from service on or after 1<sup>st</sup> 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.

### **39. Recall for Duty:**

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

### **40. Furnishing the Leave Address to the Bank:**

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

## **Chapter VIII**

### **Reimbursement of Expenses on Travel**

#### **41. Mode of Travel & Expenses on Travel:**

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

- (a) an Officer in Junior Management Grade is entitled to travel by 1st class or AC 2-tier Sleeper by train:

Provided that he may travel by air (economy class) if so permitted by Competent Authority, having regard to the exigencies of business or public interest;

- (b) an officer in Middle Management Grade is entitled to travel by 1st Class or AC2-tier Sleeper by train:

Provided that he may travel by air (economy class) if the distance to be travelled is more than 1000 kilometers:

Provided further that he may travel by air (economy class) even for shorter distance if so permitted by the Competent Authority, having regard to the exigencies of business or public interest;

- (c) an officer in Senior Management or Top Executive Grade is entitled to travel by AC 1st Class by train or by air (economy class);

- (d) an officer in Senior Management or Top Executive Grade may travel by car between places not connected by air or rail provided that the distance does not exceed 500 kilometers:

Provided that when a major part of the distance between the two places can be covered by air or rail only the rest of the distance should normally be covered by car;

- (e) any other officer may be authorised by the Competent Authority, having regard to the exigencies of business, to travel by his own vehicle or by taxi or by the Bank's vehicle;
- (f) an officer of any grade or scale shall be eligible to travel by water transport in deluxe cabin category between places not connected by road or air or rail.

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

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

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

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

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

**41.(4)(a) Halting Allowance.-** On and from the 1<sup>st</sup> 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: -

**TABLE**

Sl. No.	Grade/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 Expenses. - On and from the 30<sup>th</sup> 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:

**TABLE**

<b>GRADES / SCALES OF OFFICERS</b>	<b>ELIGIBILITY TO STAY</b>
(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.

## **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 1<sup>st</sup> class rail fare for the distance covered, whichever is less.

### **Explanation**

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

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

<b>Pay Range</b>	<b>Where an officer has family</b>	<b>Where an officer has no family</b>
Rs.10000 per month to Rs.13820 per month	3000 kgs	1500 kgs
Rs.13821 per month and above	Full wagon	2500 kgs

(ii) On and from **1.1.87**, if an officer eligible for full wagon avails of the facility of 'Container Service' by Railways, he will be reimbursed actual charges for one container if he is in Junior or Middle Management Grade and for two containers if he is in Senior or Top Management Grade. If the baggage is transported by road between places connected by rail, the reimbursement will be limited to the actual freight charges against submission of bills subject to the cost not exceeding the cost of transport of the maximum permissible quantity by goods train. If there is no railway station or railway out-agency at the old or new place of posting, the officer will be paid the actual cost of transporting the baggage by road upto the nearest railway station or railway out-agency. If both the places do not have railway station/out-agency, the officer will be paid actual cost of transporting the baggage by road up to the stipulated weights by an approved transport operator.

(iii) With effect from 01.04.2005 :

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

b. If the officer on transfer is shifting his personal effects between the two places by approved lorry transport even if the two places are connected by train, then reimbursement of expenses

may be made at the following rates subject to weight stipulation as in Regulation 42(2) of Officers' Service Regulations as above, instead of having regard to published goods train freight rates of the Railways as being followed earlier for the purpose:

<u>Distance in kms</u>	<u>Rate per tonne per km*</u>
Up to 2000 kms	Rupees 1.40
Beyond 2000 kms	Rupees 1.10

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

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

<u>Distance in kms</u>	<u>Rate per tonne per km**</u>
Up to 1000 kms	Rupees 2.80
Beyond 1000 kms	Rupees 2.00

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

b. **Minimum threshold limit of Distance**

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

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

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

vi) An officer who owns a scooter, motor cycle or any other vehicle, will be eligible to claim the cost of transporting it to the place of transfer

at goods train rate; and if the vehicle is transported by lorry, the actual lorry charges. If the vehicle is driven by road, the officer will be eligible to claim at the rates decided by the Board.

**42.(3)** On and from the 1<sup>st</sup> 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: -

**TABLE**

Sl. No.	Grade/Scale	Amount
1.	(1)	(2)
2.	Top Executive and Senior Management Grade (Officers in Scale IV and above)	Rs.30,000/-
3.	Middle Management and Junior Management Grade (Officers up to Scale III)	Rs. 25,000/-

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

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

### **43. Travelling Allowance on Retirement:**

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

#### **44 Leave Travel Concession:**

On and from first day of June 2015:

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

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

(3) The During each block of four years, an officer shall be eligible for leave travel concession for travel to his place of domicile once in each block of two years:

Provided that, he may travel in one block of two years to his place of domicile and in another block of two years to any place in India by the shortest route:

Provided further that with effect from 1<sup>st</sup> June, 2015, alternatively, an officer by exercising an option anytime during a four year block or two year block, as the case maybe, surrender and encash his Leave Travel Concession (other than travel to place of domicile) upon which he shall be entitled to receive an amount equivalent to the eligible fare for the class of travel by train to which he is entitled up to a distance of 4,500

kilometers (one-way) for officers in JMG-Scale I and MMG-Scale II and III and 5,500 kilometers (one-way) for officers in SMG-Scale IV and above:

Provided also that with effect from 1<sup>st</sup> June, 2015, an officer opting to encash his Leave Travel Concession, shall prefer the claim for himself and his family members only once during the block in which such encashment is availed of and the facility of encashment of privilege leave while availing of Leave Travel Concession is also available while encashing the facility of Leave Travel Concession.

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

Provided that with effect from 1<sup>st</sup> 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 1<sup>st</sup> 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.

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

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

## **Chapter IX**

### **Terminal Benefits**

#### **45. Provident Fund & Pension:**

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

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

**45.(2)** The Provident Fund rules framed shall provide that on and from **1-11-1993:**

(a) In case of an officer governed by the Pension Scheme, contribution to the Provident Fund shall be made only by the officer at the rate of 10% of pay without any matching contribution on the part of the bank.

Provided that no adjustment on account of Provident Fund contributions already made for the period **1-7-1993 to 31-10-1993** shall be made.

(b) In case of an officer not governed by the Pension Scheme, contribution to Provident Fund by the officer and a matching contribution by the bank shall be made at the rate of 10% of pay.

Provided that no adjustment on account of Provident Fund contributions already made for the period **1-7-1993 to 31-10-1993** shall be made.

#### **Further in terms of joint note dated 27.04.2010:**

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

Officers who are presently covered under Contributory Provident Fund Scheme who do not opt for Pension Scheme being made available under

Joint Note dated 27<sup>th</sup> April 2010 shall continue under the Contributory Provident Fund Scheme as hitherto.

**45.(3)** Officers joining the bank's service on or after **29-09-1995** shall be governed by the Pension Scheme.

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

(a) An officer who was in service of the bank prior to **29-09-1995**, unless he has specifically exercised an option to become member of the Pension Scheme in response to bank's notice to that effect.

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

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.

**Note:**

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

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

Provided that with regard to officers covered under Defined Contributory Pension Scheme (New Pension Scheme), the Bank shall make a

contribution of fourteen per cent of pay plus dearness allowance with effect from the 11<sup>th</sup> 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.

**Further in terms of joint note dated 27.04.2010:**

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

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

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

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

Such increase or decrease in dearness relief for every said four points shall be calculated in the manner given below :

**TABLE**

<b>Scale of Basic Pension per month</b>	<b>The rate of Dearness Relief payable as a percentage of Basic Pension</b>
(i) Upto Rs.3550	0.24 percent
(ii) Rs.3551 to Rs.5650	0.24 per cent of pension exceeding Rs.3550 plus 0.20 per cent of the basic pension in excess of Rs.3550
(iii) Rs.5651 to Rs.6010	0.24 per cent of Rs. 3550 plus 0.20 per cent of the difference between Rs.5650 and Rs.3550 plus 0.12 per cent of basic pension in excess of Rs.5650
(iv) Above Rs.6010	0.24 per cent of Rs. 3550 plus 0.20 per cent of the difference between Rs.5650 and Rs.3550 plus 0.12 per cent difference between Rs.6010 and Rs.5650 plus 0.06 per cent of basic pension in excess of Rs.6010.

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

(iii) In respect of officers who retire on or after 1.5.2005, dearness relief shall be payable for every rise or be recoverable for every fall as the case may be of every four points over 2288 points in the quarterly average of All India Average Consumer Price Index for Industrial Workers in the series 1960=100 at the rate of 0.18% of the basic pension.

(iv) In respect of officers who retired or died while in service or or after 1.5.2005, Dearness Relief shall be payable at 0.18% of the basic pension or family pension or invalid pension or compassionate allowance as the case may be Dearness Relief in the above manner shall be paid for every rise or fall of 4 points over 2288 points in the quarterly average of the All India Average Consumer Price Index for industrial workers in the series 1960=100.

**Note :**

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

**Further in terms of joint note dated 25.05.2015:**

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

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

## **46. Gratuity:**

**46.(1)** Every officer shall be eligible for gratuity on :

- a) retirement
- b) death
- c) disablement rendering him unfit for further service as certified by a medical officer approved by the Bank
- d) resignation after completing ten years of continuous service; or
- e) termination of service in any other way except by way of punishment after completion of 10 years of service.

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

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

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

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

### **Note:**

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

## Chapter X

### Transferability

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

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

#### **49. Joining Time on Transfer:**

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

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

or

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

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

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

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

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

## **Chapter XI**

### **Miscellaneous**

#### **50. Power to Implement Regulations:**

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

#### **51. Government's Decision to be Construed as Initial Decision of the Board:**

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

#### **52. Interpretation of "Service":**

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

#### **53. Revocation of Earlier Rules, Etc:**

Any rule, regulation, order, agreement, resolution or other instrument, or any usage, custom, convention or practice, governing any matter dealt with in any of these regulations including allowances, perquisites and facilities, shall, on the date when such regulation comes into force and unless the contrary is provided in these regulations, shall cease to have effect in regard to such matter:

Provided that these shall not affect the validity of anything done or any claim arising, prior to that date in pursuance of such agreement, rule, regulation, resolution, other provision or usage, custom, convention or practice.

**54. Interpretation:**

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

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

**SCHEDULE**

[See regulation 23(2)]

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: -

**TABLE**

Sl. No.	Area	Allowances (Rs.)	
		Pay below Rs.36,001/-	Pay above Rs.36,001/-
(1)	(2)	(3)	(4)
<b>1.</b>	<b>Mizoram</b>		
	(a) Chimpluipui district and areas beyond 25 kilometers from Lunglei Town in Lunglei District.	4000	5200
	<b>(b) entire Lunglei district excluding areas beyond 25 kilometers from Lunglei town.</b>	3200	4200
	<b>(c) entire Aizawl District</b>	2400	3000
<b>2.</b>	<b>Nagaland</b>	3200	4200
<b>3.</b>	<b>Andaman and Nicobar Islands</b>		
	<b>(a) North Andaman, Middle Andamans, Little Andaman, Nicobar &amp; Narcondum Islands</b>	4000	5200
	<b>(b) South Andaman (including Port Blair)</b>	3200	4200
<b>4.</b>	<b>Sikkim</b>	4000	5200

Sl. No.	Area	Allowances (Rs.)	
		Pay below Rs.36,001/-	Pay above Rs.36,001/-
(1)	(2)	(3)	(4)
5.	<b>Lakshadweep Islands</b>	4000	5200
6.	<b>Assam</b>	640	800
7.	<b>Meghalaya</b>	640	800
8.	<b>Tripura</b>		
	(a) Difficult areas of Tripura	3200	4200
	b) Throughout Tripura except difficult areas.	2400	3000
9.	<b>Manipur</b>	2400	3000
10.	<b>Arunachal Pradesh</b>		
	(a) Difficult areas of Arunachal Pradesh	4000	5200
	(b) Throughout Arunachal Pradesh other than difficult areas.	3200	4200
11.	<b>Jammu &amp; Kashmir</b>		
	(a) Kathua district: NiabatBani, Lohi, Malhar and Machhodi	4000	5200
	(b) Udhampur district:		
	(i) DuduBasantgarh, Lander BhamagIllaqa, other than those included in Part 2(b).	4000	5200
	(ii) Areas uptoGoel from Kamban Side and areas uptoArnas 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

Sl. No.	Area	Allowances (Rs.)	
		Pay below Rs.36,001/-	Pay above Rs.36,001/-
(1)	(2)	(3)	(4)
	(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 (1) to (6) above, but which are within the distance of 8 kms. from the line of Actual Control or at places which may be declared as qualifying for border allowance from time-to-time by the State Government for their own staff.	2400	3000
<b>12.</b>	<b>Himachal Pradesh</b>		
	(1) Chamba district (a) Pangi tehsil, Bharmour tehsil, Panchayats:Badgaun, Bajol, DeolKugti, 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 BhatiyatTehsil,Churah tehsil, Dalhousie Town (including Banikhet proper).	2400	3000

Sl. No.	Area	Allowances (Rs.)	
		Pay below Rs.36,001/-	Pay above Rs.36,001/-
(1)	(2)	(3)	(4)
	(2) Kinnaur district:		
	(i) Asrang, Chitkul and HangoKuno/Charang Panchayats, 15/ 20 Area comprising the Gram Panchayats of ChhotaKhamba, Nathpa and Rupi, 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

Sl. No.	Area	Allowances (Rs.)	
		Pay below Rs.36,001/-	Pay above Rs.36,001/-
(1)	(2)	(3)	(4)
	(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 ParganaSarahan.	3200	4200
	(iii) Chopal tehsil and Ghoris, Panjgaon, Patsnau, Naubis and Teen Koti of ParganaSarahan, Deothi Gram Panchayat of Taklesh Area, ParganaBarabis, 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

Sl. No.	Area	Allowances (Rs.)	
		Pay below Rs.36,001/-	Pay above Rs.36,001/-
(1)	(2)	(3)	(4)
	<p>(6) Kangra district:</p> <p>(i) Areas of Bara Bhangal and Chhota Bhangal</p> <p>(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, Dugiari, 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.</p> <p>Palampur Town of Kangra district including HPKV campus at Palampur and the following offices located outside its municipal limits but included in Palampur Town – H.P. KrishiVishwavidhalaya Campus, Cattle Development Office/Jersey Farm, Banuri, Sericulture Office/Indo-German Agriculture Workshop/HPPWD Division, Bundla, Electrical Sub-Division, Lohna, D.P.O. Corporation, Bundla, Electrical HESEE Division, Ghuggar.</p>	<p>3200</p> <p>2400</p>	<p>4200</p> <p>3000</p>

Sl. No.	Area	Allowances (Rs.)	
		Pay below Rs.36,001/-	Pay above Rs.36,001/-
(1)	(2)	(3)	(4)
	(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
	(h) Sirmaur district:  Panchayats of Bani, Bakhali (Pachhad tehsil), BharogBheneri (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
<b>13.</b>	<b>Uttar Pradesh:</b>  Areas under Chamoli, Pithoragarh and Uttarkashi districts	4000	5200

Sl. No.	Area	Allowances (Rs.)	
		Pay below Rs.36,001/-	Pay above Rs.36,001/-
(1)	(2)	(3)	(4)
14.	<b>Uttarakhand:</b>  Areas under Chamoli, Pithoragarh, Uttarkashi, Rudraprayag and Champavat districts	4000	5200
15.	<b>West Bengal</b> <b>South 24 Pargana District</b>  Sunderban Areas (south of Dampier Hodge's line), namely, Bhanatush Khali (Rampura), Kumirmari (Bagna), Jhingakhali, Sajnakhali, Gosaba, Amlamathi (Bidya), Canning, Kultali, Piyali, Nalgaraha, Raidighi, Bhanchi, PatharPratima, Bhagabatpur, Saptamukhi, Namkhana, Sikarpur, Kakdwip, Sagar, Mousini, Kalinagar, Haroa, Hingalganj, Basanti, kuemari, Kultola, Ghushioghata (Kulti)	1000	1000."