

CANARA BANK (OFFICERS') SERVICE REGULATIONS, 1979

In exercise of powers conferred by section 19, read with subsection (2) of section 12 of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 (5 of 1970), the Board of Directors of the Canara Bank, after consultation with the Reserve Bank of India and with the previous sanction of the Central Government hereby make the following regulations further to amend the Canara Bank (Officers') Service Regulations, 1979, namely:—

CHAPTER - I

PRELIMINARY

1. SHORT TITLE AND COMMENCEMENT

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

2. OFFICERS TO WHOM THE REGULATIONS APPLY

- (1) These regulations shall apply to all Officers of the Bank and to such other employees of the Bank to whom they may be made applicable by the Competent Authority to the extent and subject to such conditions as such Authority may decide.
- (2) They shall also apply to Officers transferred / posted / deputed outside India except to such extent as may be specifically or generally prescribed by the Competent Authority.
- (3) They shall, however, not apply to employees appointed / engaged in any country outside India and permanently serving there.

3. DEFINITIONS

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

- (a) "appointment date" means, the 1st of July 1979 ;
- (b) "Bank" means Canara 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", in relation to an Officer employee for the purposes of medical facilities and for the purpose of leave fare concession, means —
 - (i) the spouse of the officer;
 - (ii) wholly dependent unmarried children (including step children and legally adopted children);
 - (iii) wholly dependent physically or mentally challenged brothers or sisters with forty per cent. or more disability;
 - (iv) widowed daughters and dependent divorced or separated daughters;
 - (v) sisters including unmarried or divorced or abandoned or separated from husband or widowed sisters; and
 - (vi) parents wholly dependent on the officer:

Provided that in the case of physically or mentally challenged children, irrespective of age, they shall be construed as dependents even after their marriage subject to fulfilling the income criteria for dependent.

Explanation 1.—The expression "wholly dependent family member" shall mean such member of the family having a monthly income not exceeding Rs.18,000/- and if the monthly income of one of the parents exceeds Rs.18,000/- or the aggregate of monthly income of both the parents exceeds Rs.18,000/-, both the parents shall not be considered as wholly dependent on the officer.

Explanation 2.— For the purposes of medical expenses reimbursement scheme and Leave Fare Concession, for all Officers, any two of the dependent father, mother, father-in-law, mother-in-law shall be covered. The officer shall have the choice to substitute either of the dependents or both once in a calendar year.

Explanation 3.— This definition shall be effective from the 1st April, 2024 and for the calendar year 2024, for the purpose of medical insurance scheme, the revised monthly income criteria of dependents shall be effective from the 1st November, 2024.

- (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 increment ;
- (l) "Salary" means the aggregate of the pay and Dearness Allowance ;
- (m) "Year" means a continuous period of twelve months;
- (n) "Calendar Year" means the period commencing from the 1st day of January of a year and ending with the 31st day of December of the same year.

CHAPTER - II

GRADES AND CATEGORISATION OF POSTS

4. GRADES AND SCALES OF PAY

- (1) On and from 01.11.1987, 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

- (2) On and from 01.07.1993, 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

(3) With effect from 01.04.1998, the scales of pay specified against each grade shall be as under :

(a) TOP EXECUTIVE GRADE

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

Scale VI : Rs 17660-420/4-19340

(b) SENIOR MANAGEMENT GRADE

Scale V : Rs 16140-380/4-17660

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

(c) MIDDLE MANAGEMENT GRADE

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

Scale II : Rs 9820-340/11-13560

(d) JUNIOR MANAGEMENT GRADE

Scale I : Rs 7100-340/16-12540

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

(a) TOP EXECUTIVE GRADE

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

Scale VI : Rs 26620-680/4-29340

(b) SENIOR MANAGEMENT GRADE

Scale V : Rs 24140-620/4-26620

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

(c) MIDDLE MANAGEMENT GRADE

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

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

(d) JUNIOR MANAGEMENT GRADE

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

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

(a) TOP EXECUTIVE GRADE

Scale VII : Rs.46800 – 1300/4 – 52000

Scale VI : Rs.42000 - 1200/4 – 46800

(b) SENIOR MANAGEMENT GRADE

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

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

(c) MIDDLE MANAGEMENT GRADE

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

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

(d) JUNIOR MANAGEMENT GRADE

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

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

(a) TOP EXECUTIVE GRADE

Scale VII : Rs. 76520 – 2120/4 – 85000

Scale VI : Rs. 68680 – 1960/4 – 76520

(b) SENIOR MANAGEMENT GRADE

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

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

(c) MIDDLE MANAGEMENT GRADE

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

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

(d) JUNIOR MANAGEMENT GRADE

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

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

(a) TOP EXECUTIVE GRADE

Scale VII : ₹116120 – 3220/4 – 129000

Scale VI : ₹104240 - 2970/4 – 116120

(b) SENIOR MANAGEMENT GRADE

Scale V : ₹ 89890 – 2500/2 – 94890 – 2730/2 - 100350

Scale IV : ₹ 76010 – 2220/4 – 84890– 2500/2 – 89890

(c) MIDDLE MANAGEMENT GRADE

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

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

(d) JUNIOR MANAGEMENT GRADE

Scale I : ₹ 36000 - 1490/7- 46430-1740/2 - 49910-1990/7 – 63840

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

Scale VIII : ₹ 166350 - 4400/4 – 183950

- (9) On and from the 1st November, 2022, the scales of pay specified against each grade shall be as under:

(a) Top Executive Grade

Scale VIII = Rs. 253000 - 9000/4 - 289000

Scale VII = Rs. 156500 – 4340/4 – 173860

Scale VI = Rs. 140500 - 4000/4 – 156500

(b) Senior Management Grade

Scale V = Rs. 120940 – 3360/2 – 127660 – 3680/2 - 135020

Scale IV = Rs. 102300 – 2980/4 – 114220 – 3360/2 – 120940

(c) Middle Management Grade

Scale III = Rs. 85920 - 2680/5 – 99320 - 2980/2 - 105280

Scale II = Rs. 64820 – 2340/1 - 67160 - 2680/10 - 93960

(d) Junior Management Grade

Scale I = Rs. 48480 - 2000/7 – 62480 - 2340/2 – 67160 - 2680/7 - 85920.

Explanation.— Every officer who is governed by the scales of pay as in force as on the 31st October, 2022 shall be fitted in the scale of pay set out as in this sub-regulation as on the 1st November, 2022 on stage-to-stage basis, that is, 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.

- (10) Nothing in sub-regulations (1) to (9) shall be construed as requiring the Bank to have at all times, officers serving in all these grades.

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

Scale I – III - 7.75 per cent. of Basic Pay plus applicable Dearness Allowance thereon

Scale IV – V - 10 per cent. of Basic Pay plus applicable Dearness Allowance thereon

Scale VI – VII - 11 per cent. of Basic Pay plus applicable Dearness Allowance thereon.

(12) On and from the 1st November, 2017, officers shall be paid special allowances as under:

Scale I – III - 16.40 per cent. of Basic Pay plus applicable Dearness Allowance thereon

Scale IV – V - 19 per cent. of Basic Pay plus applicable Dearness Allowance thereon

Scale VI - VIII - 20 per cent. of Basic Pay plus applicable Dearness Allowance thereon:

Provided that an Officer in Scale - VIII shall be eligible for special allowance on and from the 31st March, 2020.

(13) On and from the 1st November, 2022, officers shall be paid special allowances as under:

Scale I - 26.50 per cent. of Basic Pay plus applicable Dearness Allowance thereon

Scale II –III - 28.30 per cent. of Basic Pay plus applicable Dearness Allowance thereon

Scale IV–V - 30.50 per cent. of Basic Pay plus applicable Dearness Allowance thereon

Scale VI-VII - 31.50 per cent. of Basic Pay plus applicable Dearness Allowance thereon

Scale VIII - 28.30 per cent. of Basic Pay plus applicable Dearness Allowance thereon.

Note: The special allowance referred to in sub-regulations (11) to (13) with applicable dearness allowance thereon shall not be reckoned for superannuation benefits, such as pension including Defined Contributory Pension Scheme (National Pension Scheme), Provident Fund and Gratuity.

5. INCREMENTS

(1) Subject to the provisions of sub-regulation (9) of regulation 4, on and from the 1st November, 2022, the increments shall be granted subject to the following conditions, namely:—

(a) the increments specified in the scales of pay set out in sub-regulation (9) 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 seven stagnation increments, for every two completed years of service of which the first two shall be Rs. 2680/- each and the next five shall be of Rs. 2980/- each:

Provided that an officer shall be eligible for the sixth stagnation increment two years after release of fifth stagnation increment or the 1st November, 2022, whichever is later:

Provided further that an officer shall be eligible for the seventh stagnation increment four years after release of fifth stagnation increment or the 1st November, 2022, 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 seven stagnation increments of Rs. 2980/- each for every two completed years of service:

Provided that an officer shall be eligible for the sixth stagnation increment two years after release of fifth stagnation increment or the 1st November, 2022, whichever is later:

Provided further that an officer shall be eligible for the seventh stagnation increment four years after release of fifth stagnation increment or the 1st November, 2022, whichever is later;

- (e) officers in substantive Middle Management Grade Scale III, that is, those who are recruited in or promoted to Middle Management Grade Scale III shall be eligible for eight stagnation increments for every two years of completed service after reaching the maximum of scale out of which first four stagnation increments shall be of Rs. 2980/- each and the next four stagnation increments shall be of Rs. 3360/- each:

Provided that an officer shall be eligible for seventh stagnation increment two years after release of sixth stagnation increment or the 1st November, 2022, whichever is later:

Provided further that an officer shall be eligible for the eighth stagnation increment four years after release of sixth stagnation increment or the 1st November, 2022, whichever is later;

- (f) officers in Senior Management Grade Scale IV shall be eligible for five stagnation increments for every two completed years of service after reaching the maximum of scale, of which first stagnation increment shall be of Rs. 3360/- each and the next four stagnation increments shall be of Rs. 3680/- each:

Provided that an officer shall be eligible for the third stagnation increment two years after release of second stagnation increment or the 1st November, 2022, whichever is later:

Provided further that an officer shall be eligible for the fourth stagnation increment four years after release of second stagnation increment or the 1st November, 2022, whichever is later:

Provided also that an officer shall be eligible for the fifth stagnation increment six years after release of second stagnation increment or the 1st November, 2022, whichever is later;

- (g) officers in Senior Management Grade Scale V shall be eligible for four stagnation increments of Rs. 4000/- each for every two completed years of service after reaching the maximum of scale:

Provided that an officer shall be eligible for the second stagnation increment four years after reaching the maximum of scale or the 1st November, 2022, whichever is later:

Provided further that an officer shall be eligible for the third stagnation increment six years after reaching the maximum of scale or the 1st November, 2022, whichever is later:

Provided also that an officer shall be eligible for the fourth stagnation increment eight years after reaching the maximum of scale or the 1st November, 2022, whichever is later;

- (h) officers in Top Executive Grade Scale VI shall be eligible for three stagnation increments for every two completed years of service after reaching the

maximum scale of pay, out of which first two stagnation increments shall be of Rs. 4000/- each and the third stagnation increment shall be of Rs. 4340/- :

Provided that an officer who has already reached the maximum scale of pay shall be eligible for first stagnation increment of Rs. 4000/- two years after reaching the maximum of scale or the 1st November, 2022, whichever is later:

Provided further that an officer who has already reached the maximum scale of pay shall be eligible for second stagnation increment of Rs. 4000/- four years after reaching the maximum of scale or the 1st November, 2022, whichever is later:

Provided also that an officer who has already reached the maximum scale of pay shall be eligible for third stagnation increment of Rs. 4340/- six years after reaching the maximum of scale or the 1st November, 2022, whichever is later;

- (i) officers in Top Executive Grade Scale VII shall be eligible for three stagnation increments of Rs. 4340/- each for every two completed years of service after reaching the maximum of scale:

Provided that an officer who has already reached the maximum scale of pay shall be eligible for first stagnation increment, two years after reaching the maximum of scale or the 1st November, 2022, whichever is later:

Provided further that an officer who has already reached the maximum scale of pay shall be eligible for second stagnation increment four years after reaching the maximum of scale or the 1st November, 2022, whichever is later:

Provided also that an officer who has already reached the maximum scale of pay shall be eligible for third stagnation increment, six years after reaching the maximum of scale or the 1st November, 2022, whichever is later.

Note: The increment as mentioned in clauses (c) to (i) of this sub-regulation shall not be allowed to an officer who refuses promotion when offered.

Explanation. — For the purposes of this sub-regulation, the grant of increments in the next higher scale shall not amount to promotion and the privileges, perquisites, duties and responsibilities of the officers shall continue as if they are in substantive posts.

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

Provided that on and from the 1st November, 2022, the officers completing Certified Associate of Indian Institute of Bankers examination (CAIIB) or Part II of Certified Associate of Indian Institute of Bankers examination (CAIIB-II) shall be eligible for two increments in their scale of pay apart from one increment for completing Junior Associate of Institute of Indian Bankers examination (JAIIB) or Part I of Certified Associate of Indian Institute of Bankers examination (CAIIB-I):

Provided further that the officers who were in the services of the Bank as on the 1st November, 2022 and have already completed Certified Associate of Indian Institute of Bankers (CAIIB) or Part II of Certified Associate of Indian Institute of Bankers (CAIIB-II) shall be eligible for second additional increment from the 1st November, 2022 or the date of passing Certified Associate of Indian Institute of Bankers (CAIIB) or Part II of Certified Associate of Indian Institute of Bankers (CAIIB-II), whichever is later:

Provided also that in case where an officer, as on the 8th March, 2024, has already acquired or acquires Junior Associate of Indian Institute of Bankers (JAIIB) [Part I of Certified Associate of Indian Institute of Bankers (CAIIB-I)] or Certified Associate of Indian Institute of Bankers (CAIIB) [Part II of Certified Associate of Indian Institute of Bankers (CAIIB-II)] after reaching maximum of the scale of pay [in case of JAIIB (CAIIB-I) or CAIIB (CAIIB-II)], or after reaching the stage which is one stage less than maximum of scale of pay [in case of CAIIB (CAIIB-II)], and has not earned increment, otherwise entitled on account of acquiring such qualification, when there were no increments to provide in the scale of pay of those employees, the stagnation increment in such cases may be advanced by one year or two years, as the case may be.

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 01.11.1987, 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 as specified in the table below:-

Those who have passed only Part I of Certificate Associate of Indian Institute of Bankers	(i) Rs 100/- per month after one year of which, Rs 75/- shall rank for superannuation benefits
Those who have passed both parts of Certificate Associate of Indian Institute of Bankers	(i) Rs 100/- per month after one year, of which, Rs 75/- shall rank for superannuation benefits (ii) Rs 250/- per month after two years, of which, Rs 200/- shall rank for superannuation benefits

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

Those who have passed only Part I of Certificate Associate of Indian Institute of Bankers	(i) Rs 120/- per month after one year on reaching top of the scale
Those who have passed both parts of Certificate Associate of Indian Institute of Bankers	(i) Rs 120/- per month after one year on reaching top of the scale (ii) Rs 300/- per month after two years on reaching top of the scale

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

- d. On and from 1st day of November 1999, other things being equal, the quantum of Professional Qualification Pay shall stand revised as specified in the table below:-

Those who have passed Junior Associate of Indian Institute of Bankers or Part I of Certificate Associate of Indian Institute of Bankers	(i) Rs 150/- per month after one year on reaching maximum of the scale
Those who have passed Junior Associate of Indian Institute of Bankers & Certificate Associate of Indian Institute of Banker or both parts of Certificate Associate of Indian Institute of Bankers	(i) Rs 150/- per month after one year on reaching maximum of the scale (ii) Rs 360/- per month after two years on reaching maximum of the scale

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

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

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

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

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

TABLE

Those who have passed Junior Associate of Indian Institute of Bankers or Part I of Certificate Associate of Indian Institute of Bankers	(i) Rs.410/- per month one year after reaching maximum of the Scale.
Those who have passed both parts of Certificate 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 that an Officer acquiring Junior Associate of Indian Institute of Bankers or Certificate 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 instalment of Professional Qualification Pay and the release of subsequent instalments of Professional Qualification Pay shall be with reference to the date of release of first instalment of Professional Qualification Pay.

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

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

TABLE

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

	(ii) Rs.1680 per month, two years after reaching maximum of the scale:
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- 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	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:

- i. on and from the 1st November, 2022, other things being equal, the quantum of Professional Qualification Pay shall stand revised as specified in the following Table, namely :—

Table

Those who have passed Junior Associate of Indian Institute of Bankers or Certified Associate of Indian Institute of Bankers Part I	Rs.1370/- per month one year after reaching maximum of the Scale.
Those who have passed both parts of the Certified Associate of Indian Institute of Bankers.	(a) Rs1370/- per month one year after reaching maximum of the Scale; (b) Rs.3425/- per month two years after reaching maximum of the Scale; and (c) Rs.5480/- per month three years after reaching maximum of the

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:

Provided further that on and from the 1st November, 2022, no Professional Qualification Pay shall be payable to an officer working in Scale VIII.

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 / Certificate 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 & from 1st day of November, 1994, Professional Qualification Allowance or Professional Qualification Pay as the case may be, shall rank for Dearness Allowance, House Rent Allowance & superannuation benefits.
- (iii) An officer shall not be eligible Professional Qualification Pay as above if he refuses to accept promotion when offered.
- (iv) If an officer acquiring Junior Associate of Indian Institute of Bankers or Certified Associate of Indian Institute of Bankers (either or both parts) qualifications after reaching the maximum of the scale of pay, shall be granted from the date of acquiring such qualification the first instalment of Professional Qualification Pay and the release subsequent instalments of Professional Qualification Pay shall be with reference to the date of release of first instalment 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, with effect from the 1st day of November, 2007 or the date of acquiring such qualification, whichever is later.

- (vi) officers who were in the services of the Bank as on the 1st November, 2022 and have already completed Junior Associate of Indian Institute of Bankers (JAIB) [Part I of Certified Associate of Indian Institute of Bankers (CAIB-I)] or Certified Associate of Indian Institute of Bankers (CAIB) [Part II of Certified Associate of Indian Institute of Bankers (CAIB-II)] and drawing Professional Qualification Pay-II shall be eligible for Professional Qualification Pay-III one year after the release of Professional Qualification Pay-II or from the 1st November 2022, whichever is later.
 - (vii) officers who have completed Junior Associate of Indian Institute of Bankers (JAIB) [Part I of Certified Associate of Indian Institute of Bankers (CAIB-I)] or Certified Associate of Indian Institute of Bankers (CAIB) [Part II of Certified Associate of Indian Institute of Bankers (CAIB-II)] and has reached the maximum in the scale of pay on or before the 1st November, 2022 and has not received the 1st stagnation increment on or before the 1st November, 2022, shall be eligible for Professional Qualification Pay-I on and from the 1st November, 2022 and release of subsequent instalment of Professional Qualification Pay shall be with reference to the date of release of Professional Qualification Pay-I under this clause.
- (3) (a) All Officers who are in the Bank's permanent service as on the 1st day of November, 1993 shall get one advance increment in the scale of pay and Officers, who are on probation on the 1st day of November 1993, will get one advance increment one year after 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 the 1st day of November, 1993, will draw a Fixed Personal Allowance from the 1st day of November, 1993 which shall be equivalent to an amount of last increment drawn plus dearness allowance payable thereon as on the 1st day of November, 1993 plus house rent allowance, at such rates as applicable in terms of Regulation 22 and the Fixed Personal Allowance together with House Rent Allowance, if any, as specified in the table below shall remain valid till further revised:-

TABLE

Increment Component	Dearness Allowance as on 01.11.1993 on The Increment Component	Total Fixed Personal Allowance payable where Bank's Accommodation is provided
A	B	C
Rs 230/-	Rs 5.79	Rs 236/-
Rs 250/-	Rs 6.30	Rs 257/-
Rs 300/-	Rs 7.56	Rs 308/-
Rs 400/-	Rs 10.08	Rs 411/-

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

TABLE

Increment Component	Dearness Allowance as on 01.11.1997 on The Increment Component	Total Fixed Personal Allowance payable where Bank's Accommodation is provided
A	B	C
Rs 340/-	Rs 4.28	Rs 345/-
Rs 380/-	Rs 4.78	Rs 385/-
Rs 420/-	Rs 5.29	Rs 426/-
Rs 600/-	Rs 7.56	Rs 608/-

- (d) On and from 1st November 2004, other things being equal, the 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 Component	Total Fixed Personal Allowance payable where Bank's Accommodation is provided
A	B	C
Rs 560/-	Rs 23/-	Rs 583/-
Rs 620/-	Rs 25/-	Rs 645/-
Rs 680/-	Rs 28/-	Rs 708/-
Rs 1000/-	Rs 41/-	Rs 1041/-

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

TABLE

Increment Component	Dearness Allowance as on 01.11.2007 on The Increment Component	Total Fixed Personal Allowance payable where Bank's Accommodation is provided
A	B	C
Rs 800/-	Rs 58/-	Rs 858/-
Rs 900/-	Rs 65/-	Rs 965/-
Rs 1000/-	Rs 72/-	Rs 1072/-
Rs 1100/-	Rs 79/-	Rs 1179/-
Rs 1200/-	Rs 86/-	Rs 1286/-
Rs 1300/-	Rs 94/-	Rs 1394/-

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

TABLE

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

- (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

Increment component (Rs.)	Dearness allowance as on the 1 st November, 2017 on the increment components (Rs.)	Total Fixed Personal Pay payable where Bank's accommodation is provided (Rs.)
(1)	(2)	(3)

1990	53	2043
2220	59	2279
2500	66	2566
2730	73	2803
2970	79	3049
3220	86	3306

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

TABLE

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

- (i) On and from the 1st November, 2022, other things being equal, Fixed Personal Pay together with House Rent Allowance shall be at the following rates and shall remain frozen for the entire period of service:

Table

Increment Component (Rs.)	Dearness Allowance as on the 1 st November, 2022 on the increment components (Rs.)	Total Fixed Personal Pay payable where bank's accommodation is provided (Rs.)
(1)	(2)	(3)
2680	200	2880
2980	222	3202
3360	250	3610
3680	274	3954
4000	298	4298
4340	323	4663
9000	669	9669

Note:

- (i) Fixed Personal Allowance or Fixed Personal Pay as indicated under column (3) of the Table in clauses (b), (c), (d), (e), (f), (g), (h) and (i) of this sub-regulation shall be payable to those officers who are provided with bank's accommodation.
- (ii) Fixed Personal Allowance or Fixed Personal Pay for officers eligible for House Rent Allowance shall be the aggregate amount specified under columns (1) and (2) of the Table under clause (i) and House Rent Allowance drawn by the concerned officer when the last increment of the relevant scale of pay as specified in sub-regulations (2), (3), (4), (5), (6), (7), (8) and (9) of regulation 4 is earned;
- (iii) Only officers who are in the service of the Bank on or before the 1st November, 1993 shall be eligible for Fixed Personal Pay one year after reaching the maximum scale of pay, they are placed.
- (iv) On and from the 1st day of November, 1999, there shall be no change in the schedule of release of Professional Qualification Pay as in clause (c) of the *Explanation* to sub-regulation (2) on account of release of Fixed Personal Pay:

Provided that where any installment of Professional Qualification Pay which on account of the earlier provisions has been shifted by a year and is scheduled for release on or after the 1st November, 1999, it shall be released to the officer on and from this date and second installment of Professional Qualification Pay, if any, shall be released as on the 1st November, 2000.
- (v) The increment component of Fixed Personal Allowance or Fixed Personal Pay shall rank for superannuation benefits.
- (vi) An officer who has earned the advance increment as in clause (a) above shall draw the quantum of Fixed Personal Allowance or Fixed Personal Pay as mentioned in clauses (b), (c), (d), (e), (f), (g), (h) and (i) of this sub-regulation, one year after reaching the maximum of the scale.

6. CATEGORISATION

1. Having regard to the responsibilities and functions exercisable, every post of an Officer in the Bank shall be categorized by the Board or any Authority specified by the Board in this behalf as falling in any one of the Grades or Scales mentioned in Regulation 4, and such categorisation may be reviewed by the Board or such Authority.

Provided that the categorisation 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 categorisation 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 AND PROMOTEEES IN THE NEW GRADES AND SCALE OF PAY

7. CATEGORISATION ON THE APPOINTED DATE

- (1) On and from 31st 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

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

- (1) Every Officer of the Bank, who immediately before the appointed date holds a post specified in column 1 of the Table below Regulation 7 and whose post has been categorized in the grade specified in column 2 thereof; shall be fitted in the scale of pay applicable to that grade in such a manner that his salary in that scale shall have relation with the aggregate pay plus dearness allowance payable to him immediately before the appointed date in accordance with the guidelines of the Government.
- (2) Subject to Sub Regulation (3), on being so fitted in the new scale of pay such Officer shall be eligible to draw the next increment, if any, in such new scale on

the date on which he would have been eligible to draw an increment immediately prior to the appointed date unless intimated to the contrary

- (3) Where two or more Officers of different seniorities in the scales of pay immediately prior to the appointed date are fitted at the same stage in the new scale of pay, different dates may be fixed for the eligibility of such Officers for the next increment in the new scale of pay.
- (4) Where in the course of aforesaid scheme of fitment, Officers have to be fitted in 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 $33\frac{1}{3}\%$ of each such increment, or of $33\frac{1}{3}\%$ of the increase in salary as a consequence of such increment, whichever is lower.

10. PERSONAL ALLOWANCE

- (1) If the salary and allowances, if any, payable under these Regulations to an Officer after fitment in the new scale of pay in the manner referred to in Regulation 8 is lower than 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 $33\frac{1}{3}\%$ of each such increment or of $33\frac{1}{3}\%$ of the increase in the salary as a consequence of such increment whichever is lower.

EXPLANATION:

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

- (i) House Rent Allowance, wherever payable
- (ii) Additional CCA in Northern India branches
- (iii) Onerous Duty Allowance (nature is post allowance)
- (iv) City Compensatory Allowance
- (v) Project Area Compensatory Allowance
- (vi) Split Duty Allowance
- (vii) Hill Area Allowance
- (viii) Special Allowance – Andaman / Nicobar Islands
- (ix) Deputation Allowance
- (x) Compensatory Allowance for Education of Children
- (xi) Water Scarcity Allowance
- (xii) Fuel Allowance
- (xiii) Temporary Compensatory Allowance upto 30.6.1980

NOTE: The House Rent Allowance, wherever payable, shall mean:

- (a) Where a house rent allowance was payable to the Officer immediately before such fitment,

OR

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

- (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% 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

- (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 the 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.

- (2) Same as provided in Sub Regulation (3), where an Officer has exercised such option, he shall continue to draw pay and allowances according to his entitlement in the service of the Bank immediately prior to the appointed date;

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

- (3) Any Officer who has exercised option referred to in Sub Regulation (1) and continues to draw pay and allowances according to his entitlement in the services 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 01.02.1984. On exercising such option, he will be fitted notionally on the appointed date into the new scale of pay in the manner referred to in Regulation 8 and after granting him the increments he would have received in terms of these Regulations up to 31.01.1984, he shall be fitted in the scale of pay set out in Regulation 4 (1) as on 01.02.1984 in accordance with the guidelines of 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 31.01.1984 before such fitment, the difference shall be paid to him as a personal allowance which shall

be absorbed in the future increments to the extent of 33 1/3% of each such increment or 33 1/3% of the increase in the salary as a consequence of such increment, whichever is lower.

(4) Any Officer

- (a) who had exercised option referred to sub-regulation (1); and
- (b) who continued even after the first day of February 1984 to draw pay and allowances applicable to him immediately before the appointed date; and
- (c) who continues in regular service of the Bank on or after the first day of April, 1997, may be allowed to opt for pay and allowances as applicable under these regulations on and from the first day of April, 1997; on exercising such option, he will be fitted on the pay in such a manner that the pay as set out in Regulation 4(2) along with the dearness allowance payable thereon as on 01.04.1997 is nearest to his existing salary (i.e. pay plus dearness allowance) being drawn in terms of sub-regulation (2) on 31.03.1997.

13. APPEAL AGAINST FITMENT

- (1) Any Officer aggrieved by a fitment accorded to him in the new scales of pay, may prefer an appeal to the committee constituted by the Board for this purpose.
- (2) Such appeal shall be preferred within 30 days of the receipt of the communication of the fitment accorded to him.
- (3) The Committee may, after giving an opportunity to the Officer concerned to make his representation in the matter make such decision as it thinks fit;

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

CHAPTER IV

APPOINTMENT, PROBATION, CONFIRMATION PROMOTION, SENIORITY AND TERMINATION

14. APPOINTMENTS

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

15. PROBATION

- (1) An Officer directly appointed to the Junior Management Grade shall be on probation for a period of 2 years.
- (2) An employee of the Bank promoted as an Officer in the Junior Management Grade shall be on probation for one year.
- (3) An Officer appointed to any other grade shall be on probation for such period as may be decided by the Bank.

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

16. CONFIRMATION

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

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

- (2) If in the opinion of the Competent Authority an Officer has not satisfactorily completed either or both the training referred to in Sub Regulation (1) or if the Officer has not passed the test referred to therein, the Officer's probation may be extended by a further period not exceeding one year.
- (3) Where during the period of probation, including the period of extension, if any, the Competent Authority is of the opinion that the Officer is not fit for confirmation :

- (a) in the case of a direct appointee, his services may be terminated by one months notice or payment of one months emoluments in lieu thereof; and
- (b) in the case of a promotee from the Bank's services, he may be reverted to the grade or cadre from which he was promoted.

17. PROMOTIONS

- (1) Promotions to all grades of Officers in the Bank shall be made in accordance with the policy laid down by the Board from time to time having regard to the guidelines of the Government, if any.
- (2) For the avoidance of doubts, it is clarified that this Regulation shall also apply to promotions of any category of employees to the Junior Management Grade.

18. SENIORITY

- (1) Each year, the Bank shall prepare a list of Officers in its service showing their names in the order of their seniority on an all India basis and containing such other particulars as the Bank may determine. A copy of such list shall be kept at every branch or office of the Bank.
- (2) Seniority of an Officer in a grade or scale shall be reckoned with reference to the date of his appointment in that grade or scale. Where there are two or more Officers of the same length of service in that grade or scale, their inter-se-seniority shall be reckoned with reference to their seniority in the immediately preceding grade or scale or the previous cadre to which they belonged in the Bank's service. Where two or more Officers have the same length of service in such preceding grade or scale or such previous cadre, their seniority shall be determined with reference to their seniority in the immediately preceding grade or scale or cadre, as the case may be.
- (3) Subject to the provisions of Sub Regulation (2)
 - (a) The inter-se-seniority of Officers directly recruited in a batch to any grade or scale shall be reckoned with reference to the rank allotted to them at the time of such recruitment.
 - (b) If Officers recruited under the general category and reserved category are allotted to any Bank, the seniority inter-se amongst the candidates so allotted who join on the same date shall be determined in accordance with

the marks obtained by such candidates without adding notional marks for the reserved candidates.

- (c) If, however, two or more categories of Officers such as Technical Field Officers, Agricultural Field Officers and General Officers join on the same date and if there is no system of maintaining separate seniority list for the different categories of Officers, seniority in the common seniority list shall be determined on the basis of their date of birth.
- (4) In the case of an Officer whose probation has been extended, his seniority shall be reckoned just below all the Officers, if any, recruited or promoted in the same batch along with him.
- (5) Nothing in this Regulation shall affect the seniority among themselves of the Officers as existing immediately prior to the appointed date.

19. AGE OF RETIREMENT

- (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.

- (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

- (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 month's notice or emoluments in lieu thereof in accordance with the guidelines issued by the Government from time to time.
 - (i) 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.
 - (ii) The decision to terminate the services of an Officer employee under Sub Regulation (a) above will be taken only by the Managing Director.
 - (iii) 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.

- (iv) Where an Officer employee whose services have been terminated and who has been paid an amount of three month's 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.
 - (v) 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.
 - (vi) Nothing contained herein above will affect the Banks right to retire an Officer employee under Regulation 19 (1).
- (2) An Officer shall not leave or discontinue his services in the Bank without first giving a notice in writing of his intention to leave or discontinue his service or resign. The period of notice required shall be 3 months and shall be submitted to the Competent Authority as prescribed in these Regulations.
- Provided further that the Competent Authority may reduce the period of 3 months or remit the requirement of notice.
- (3) (i) An Officer against whom disciplinary proceedings are pending shall not leave / discontinue or resign from his service in the bank without the prior approval in writing of Competent Authority and any notice 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 there of. The concerned Officer will not receive any pay and / or allowance after the date of superannuation. He will also not be entitled for payments 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

- (1) On and from 01.11.1987, Dearness Allowance scheme shall be as under :
 - (a) 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
 - (b) 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/-
- (2) On and from 01.07.1993, Dearness Allowance Scheme shall be as under :
 - (a) 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.
 - (b) Dearness Allowance shall be payable as per the following rates:
 - (i) 0.35% of 'pay' up to Rs.4800/- plus,
 - (ii) 0.29% of 'pay' above Rs.4800/- to Rs.7700/- plus,
 - (iii) 0.17% of 'pay' above Rs.7700/- to Rs.8200/- plus,
 - (iv) 0.09% of 'pay' above Rs.8200/-.
- (3) On and from 01.04.1998, Dearness Allowance 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/-.

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

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

(b) During the period from the 1st day of November, 2002 to 31st day of January, 2005, Dearness Allowance shall be payable as per the following rates :

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

(c) On and from 1st February 2005, Dearness Allowance shall be payable at 0.18% of Pay.

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

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

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

(8) On and from the 1st day of November, 2022,—

- (a) Dearness Allowance shall be payable at 1 per cent. of pay per percentage point of Index;
- (b) Dearness Allowance in the above manner shall be paid for every variation of rise or fall over 123.03 points in the quarterly average of the All India

Consumer Price Index (CPI) for Industrial Workers Base 2016=100. 0.01% change in Dearness Allowance on pay for change in every second decimal place of CPI 2016 over 123.03 points;

- (c) the change in the Dearness Allowance rate shall be released on a quarterly basis on 1st May, 1st August, 1st November and 1st February based on the following, namely:—

Dearness Allowances release date	Quarterly average of Consumer Price Index points of the months	Applicable for the months
1 st May	January, February and March	May, June and July
1 st August	April, May and June	August, September and October
1 st November	July, August and September	November, December and January
1 st February	October, November and December	February, March and April;

- (d) there shall be no ceiling on Dearness Allowance;

- (e) while working out quarterly average, only first two decimals shall be considered.”.

Explanation.— for the purpose of this sub-regulation,-

- (a) “pay” for the purpose of Dearness Allowance shall mean basic pay including stagnation increment plus special allowance;
- (b) Professional Qualification Allowance or Professional Qualification Pay as specified in clauses (c), (d), (e), (f), (g), (h) and (i) to the *Explanation* in sub-regulation (2) of regulation 5 shall rank for Dearness Allowance.

22. HOUSE RENT ALLOWANCE

- (1) On and from the 1st November, 2022,—

- (a) where an officer is provided with residential accommodation by the Bank, a sum equal to 0.35 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		
Sl.No.	Place of work	House Rent Allowance
(1)	(2)	(3)
1.	Major “A” Class Cities and Project Area Centres in Group A	10.0% of Pay
2.	Other places in Area I and Project Area Centres in Group B and State of Goa	9.0% of Pay
3.	Other places	8.0% 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 0.35 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 (3) 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.

- (2) Where an Officer resides in his own accommodation, he shall be eligible for a House Rent Allowance on the same basis as mentioned in provision to clause (b) of Sub Regulation 1 (b) as if he were paying by way of monthly rent a sum equal to one twelfth of the higher of A or B below:

A) The aggregate of:

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

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

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

EXPLANATION:

(1) For the purpose of this Regulation “standard rent’ means:

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

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

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

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

23. OTHER ALLOWANCES

An Officer shall be eligible for the following other allowances, namely:

(1) City Compensatory Allowance

On and from the 1st November, 2022, if an officer is serving in a place mentioned in column (2) of the Table below, a city compensatory allowance at the rate mentioned in column (3) thereof against that place shall be payable.

Table

Sl. No.	Places	Rate
(1)	(2)	(3)

1.	Places in Area 1 and above and in the State of Goa	Rs. 2300/- per month
2.	Places with population of five lakhs and over and state capitals and Chandigarh, Puducherry and Port Blair	Rs. 1900/- per month.

(2) Special Area Allowance

On and from the 1st November, 2022, the rates of special areas allowances shall be as specified in the Schedule to these regulations:

Provided that where at any of the places indicated in column (1) of the Schedule, Hill and Fuel Allowance as provided under sub-regulation (10) is also payable, then the officer shall be eligible to draw only higher of the two allowances, and not both.”;

Provided further that if such higher of the two allowances is less than the aggregate of Special Allowance and Hill and Fuel Allowance drawn by the Officer on the 31st December, 1989 then such difference shall be protected as Personal Allowance till such time the Officer remains at that place.

(3) Project Area Compensatory Allowance

On and from the 1st 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) Mid Academic Year Transfer Allowance

On and from the 1st April, 2024, if an officer is transferred from one place to another in the middle 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.2500/- per month per child with a maximum upto two children, from the date he reports to the latter place upto the end of the academic year:

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

(5) Deputation Allowance

On and from the 1st day of April, 2024, 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.7500/- 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 such officer is deputed to an organisation which is located at the same place or to the training establishment not owned by the Bank, where he was posted immediately prior to his deputation or to the training establishment not owned by the Bank, he shall receive a deputation allowance equal to 4 per cent. of his pay subject to a maximum of Rs.3750/- per month:

Provided further that where an officer is deputed to another office or branch within the same municipal limits or urban agglomeration, in Metro or Major A class cities where the distance of such deputation is twenty kilometers and more from the parent branch or office, he shall be eligible for halting allowance as provided in sub-regulation (4) of regulation 41.

(6) Officiating Allowance

On and from the 1st April, 2024, if an officer is required to officiate in a post in a higher scale for a continuous period of not less than four days at a time or an aggregate of four days during a calendar month, he shall receive an officiating allowance equal to 15 per cent. of his Basic Pay, pro-rata for the period for which he officiates and officiating allowance will rank as pay for the purposes of Provident Fund and Pension only:

Provided that where an officer comes to officiate in a higher scale, as a consequence solely of the review of the categorisation 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 categorisation takes effect.

(7) Closing Allowance

On and from the 1st April, 2024, an officer shall be entitled for a closing allowance of Rs.1500/- per quarter for each of the closing.

(8) Split Duty Allowance

On and from the 1st November, 2017, if the working hours during a day are split with minimum interval of two hours, an officer shall be eligible for a Split Duty Allowance at the rate of Rs.300/- per month.

(9) Diem Allowance

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) Hill and Fuel Allowance

On and from the 1st November, 2022, an officer shall be eligible for the Hill and Fuel Allowance as specified in the table below, namely:—

Table

Sl.No.	Place	Rate
(1)	(2)	(3)
1.	Place with an altitude of 1000 meters and above but less than 1500 meters and Mercara Town	2 per cent. of pay subject to a maximum of Rs.1450/- per month
2.	Place with an altitude of 1500 meters and above but less than 3000 meters	2.5 per cent. of pay subject to a maximum of Rs.1900/- per month
3.	Place with an altitude of 3000 meters and above	5 per cent. of pay subject to a maximum of Rs.3750/- per month.

(11) Learning Allowance

On and from the 1st November, 2022, an officer shall be eligible for Learning Allowance of Rs. 850/- per month along with Dearness Allowance thereon.

Note: The Learning Allowance with applicable Dearness Allowance thereon shall not be reckoned for superannuation benefits, that is, Pension including Defined Contributory Pension Scheme (National Pension Scheme), Provident Fund and Gratuity.

(12) City Compensatory Allowance

On and from the 1st November, 2022, an officer shall be eligible for a Fixed Location Allowance of Rs.1200/- per month, who are posted in areas other than the areas that are eligible for City Compensatory Allowance, which shall not be reckoned for payment of Dearness Allowance, superannuation benefits, that is, pension including Defined Contributory Pension Scheme (National Pension Scheme), Provident Fund and Gratuity.

(13) Performance Linked Incentive

(a) From the financial year 2023-24, Performance Linked Incentive shall be payable to all officer employees based on the metrics put in place by the Competent Authority of the Bank as per their priorities from the following select parameters:

- (i) Current Account and Savings Account;
- (ii) Non-Performing Assets;
- (iii) Special Mention Accounts;
- (iv) Non-Interest Income;
- (v) Total Business;
- (vi) Profitability;
- (vii) Return on Assets or Return on Equity;
- (viii) Government Schemes.

(b) The Performance Linked Incentive amount shall be payable in 0-15 (maximum) number of days of pay (Basic + Dearness Allowance) depending on the metrics put in place by the Competent Authority as mentioned in clause (a).

CHAPTER VI

PERQUISITES

24. MEDICAL AID

- (1) On and from the 1st day of November, 2022, an officer shall be eligible for reimbursement of medical expenses for self and family on the strength of own certificate of the officer of having incurred such expenditure supported by a statement of accounts for the amounts claimed as specified in the Table below, namely:—

Table

Sl.No.	Grade	Maximum limit of reimbursement
(1)	(2)	(3)
1.	Junior Management and Middle Management Grade	Rs.13000/- per annum or the amount incurred, whichever is less.
2.	Senior Management and Top Executive Grade	Rs.15400/- per annum or the amount incurred, whichever is less.

Note 1: An officer may be allowed to accumulate unavailed medical allowance so as not to exceed at any time three times the maximum amount provided above.

Note 2: For the calendar year 2022, the reimbursement of medical expenses under the medical allowance scheme shall be enhanced proportionately for two months, that is, November, 2022 and December, 2022.

- 1(A) An officer shall be eligible for Medical Insurance facility for self and his family, as per the terms and conditions specified by the Board.
- (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 in the Board so decides, all officers shall be eligible for reimbursement of medical expenses only as per the terms and conditions obtaining in the bank on the appointed date for grant of medical benefits (including hospitalization, etc.)

- (3) Medical Aid and Hospitalization facilities shall also be admissible to the officers who are placed under suspension.
- (4) All officers shall be eligible for reimbursement of Rs. 500/- per year towards eye check-up.

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), on and from the 1st November, 2022, it shall be open to the Bank to provide residential accommodation to an officer on payment by the officer, a sum equal to 0.35 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 0.075 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

- (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 Banks car for personal purposes.
- (2) The use of the Banks 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 Banks service loans for the purchase of a motor car or other conveyance, subject to such terms and conditions as the Board may decide either generally or with reference to any particular loan having regard to the guidelines of the Government.

28. LOANS FOR THE PURCHASE OF HOUSES

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

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 Government.

30. PREFERENTIAL INTEREST RATES ON DEPOSITS

The Bank may allow 1% additional rate of interest over its ruling rate of interest on Fixed Deposits, Savings Bank Deposits and Recurring Deposits 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

Provided that where the Sanctioning Authority refuses or postpones the leave of the Officer, it shall record the reasons for the same in writing.

32. CASUAL LEAVE

- (1) An Officer shall be eligible for casual leave on full emoluments for 12 working days in a year provided that not more than 4 days casual leave may be availed of at any one time.
- (2) Casual Leave not availed of in any year may be suffixed or prefixed to sick leave in the following year.

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 purposes 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 the 1st 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.

- (3) On and from the 1st April, 2024, an officer shall be eligible to avail two days casual leave for half-a-day on four occasions in a year, out of which two occasions shall be in the morning and two occasions in the afternoon:

Provided that the casual leave under this category shall be availed after applying twenty-four hours in advance:

Provided further that at the time of carrying over the balance in casual leave to unavailed casual leave account, the fraction in the balance, if any, shall be ignored.

33. PRIVILEGE LEAVE

- (1) An Officer shall be eligible for Privilege Leave computed at one day for every 11 days of service on duty provided that at the commencement of service no Privilege leave may be availed of before completion of 11 months of service on duty.
- (2) An Officer on Privilege leave shall be entitled to full emoluments for the period of leave.
- (3) The period of Privilege Leave to which an Officer is entitled at any time shall be the period which he had earned, less the period of leave availed of.
- (4) On and from the 1st 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 on and from the 1st April, 2024, encashment of privilege leave shall be restricted upto a maximum of two hundred and fifty-five days:

Provided further that 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 and above shall be eligible to encash Privilege Leave at the rate of seven days for each calendar year till his retirement.

- (5) An officer desiring to avail Privilege Leave shall ordinarily give not less than ten days notice of his intention to avail such leave except for the purpose of Leave Fare concession:

Provided that on and from the 1st April, 2024, no such advance notice of ten days shall be required for availing Privilege Leave for office bearers and Executive Committee members of a registered Trade Union.

- (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.
- (7) On and from the 1st April, 2024, for the purposes of calculating Privilege Leave, all types of leave availed except casual leave and mandatory leave shall be excluded.

34. SICK LEAVE

- (1) On and from 01.01.1989, an Officer shall be eligible for 30 days of Sick Leave for each completed year of service subject to a maximum of 18 months during the entire service. Such leave can be accumulated 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.

Provided that on and from the 1st April, 2024, an officer shall be eligible for sick leave at the rate of one month for each year of service:

Provided further that the total number of sick leave (including additional sick leave mentioned in regulation 35) shall not exceed seven hundred and twenty days in the entire service of the officer.

- (2) In respect of the period of Sick Leave, an Officer shall be eligible to receive one half of the full emoluments, provided that if an Officer so desires, the Bank may permit him to draw full emoluments in respect of any portion of the sick leave granted to him twice the amount of such period on full emoluments being debited against sick leave account.
- (3) The Bank may require any Officer desiring to resume duty on the expiry of sick leave, to produce medical certificate saying that he is fit for duty.
- (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.

- (5) Women officers may avail sick leave for the sickness of their children of eight years and below subject to production of medical certificate.
- (6) On and from the 1st April, 2024, a single male parent employee may avail sick leave for the sickness of his children of eight years and below subject to production of medical certificate.
- (7) On and from the 1st April, 2024, a women employee may avail one day sick leave per month without production of medical certificate.
- (8) On and from the 1st April, 2024, an officer may avail sick leave for the sickness of their special child of fifteen years age and below for a maximum period of ten days in a calendar year subject to production of medical certificate.
- (9) On and from the 1st April, 2024, officer employees of the age of fifty-eight years and above, may avail sick leave towards hospitalisation of his or her spouse at a centre other than place of work for a maximum period of thirty days in a calendar year.

35. ADDITIONAL SICK LEAVE

- (1) On and from the 1st 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.
- (2) On and from the 1st November, 2017, where an officer has put in a service of thirty years, 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 leaves 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 the 29th June, 1999, commutation of additional leave may be allowed in accordance with sub-regulation (2) of regulation 34.

36. MATERNITY LEAVE

- (1) In case of maternity leave,—

- (a) A female officer 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 on and from the 1st April, 2024, in case of delivery of more than two children in one delivery, the period of maternity leave shall be twelve months:

Provided also 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, a 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 gynaecologist) but upto six months only on any one occasion, within the overall limit of twelve months during the entire period of service;
- (c) within the overall period of twelve months, leave may also be availed in case of hysterectomy upto a maximum of sixty days.

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

- (d) A female officer employee may avail leave once during service for legally adopting a child who is below one year of age, for a maximum period of nine months, subject to the following terms and conditions, namely:—
- (1) leave will be granted for adoption of only one child;
 - (2) 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;

- (3) the leave shall also be available to biological mother in cases where the child is born through surrogacy;
 - (4) the leave shall be availed within overall entitlement of 12 months during the entire period of service.
- (e) within the overall period of twelve months, leave may also be availed in case of hospitalisation on account of the following gynecological ailments or treatments upto a maximum of thirty days, namely:—
- (i) AUB (Abnormal uterine bleeding);
 - (ii) Ovarian Tumor;
 - (iii) Tubectomy or Tubectomy reversal;
 - (iv) Post-Partum Depression (PPD);
 - (v) Post-Partum Hemorrhage (PPH);
 - (vi) Acute Pelvic Inflammatory Disease (Acute PID); and
 - (vii) Dysfunction Uterine Bleeding: Dysfunction (DUB).
- (f) On and from the 1st April, 2024, maternity leave may be availed for in vitro fertility (IVF) treatment subject to production of medical certificate within the overall limit of twelve months.
- (g) On and from the 1st April, 2024, special maternity leave may be availed by a female employee upto sixty days in case of a still born or death of the infant within twenty-eight days of birth.
- (2) In case of paternity leave, with effect from the 1st 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.

37. 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 (without wages). However, 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 1st November, 2020, an officer 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, and the like.
- (2) With effect from the 1st November, 2020, a physically or orthopedically handicapped officer shall be eligible for four days Special Casual Leave.
- (3) With effect from the 1st April, 2024, the Principal Office bearers of All India Officers' Unions or Associations shall be granted Special Leave upto twenty-five days in a calendar year.
- (4) With effect from the 1st April, 2024, officers who are defense representatives in departmental enquiry, may avail one day Special Leave for the purposes of preparing the defense submission of an officer employee:

Provided that such Special Leave shall be availed for a maximum of ten occasions in a year.

- (5) 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.

37B. BEREAVEMENT LEAVE

An officer employee shall be granted bereavement leave on the demise of the family members (spouse, children, parents and parents-in-law) for such number of days as may be decided by the Board from time to time:

Provided that the intervening holidays will form part of the bereavement leave.

Provided further that the said leave should be availed within a maximum period of fifteen days of the demise.

Provided also that the said leave shall not be considered as “Active service” for the purpose of calculation of privilege leave.

38. LAPSE OF LEAVE

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

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

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

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

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

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

(1) On and from the 1st April, 2024, wherever an officer is required to travel on duty, the following provisions shall apply, namely:—

- (a) an officer in Junior Management Grade shall be entitled to travel by AC 1st class by any train including Premium Trains like Rajdhani or Shatabdi or Tejas or Vande Bharat or Amrit Bharat, etc. (except luxury trains):

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

- (b) an officer in Middle Management Grade shall be entitled to travel by AC 1st Class by any train including Premium Trains as mentioned in clause (a):

Provided that he may travel by air (economy class) if the distance to be travelled is more than 500 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 any train including premium trains [as mentioned in clause (a)] 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;
- (g) an officer shall be eligible for fare by premium trains (except luxury trains).

Note 1: Goods and Services Tax charges levied on train fare shall be over and above the entitlement.

Note 2: In view of prevailing dynamic fare system, the cost of train tickets charged on the date of booking shall be reimbursed.

- (2) (i) For air or rail travel, a single fare for the Officer will be reimbursed.
- (ii) For travel by road by his own vehicle, such rate on kilometre basis as may be decided by the Bank from time to time, having regard to the type of vehicle used, the cost to be incurred and the terrain covered, will be reimbursed.
- (iii) Where hiring of a taxi is permitted, the actual taxi charges will be reimbursed.
- (iv) For travel by public motor or water transport, the actual fare will be reimbursed.
- (3) Actual expenses incurred for transport and portorage will be reimbursed.

(4) (a) Halting allowance

On and from the 1st April, 2024, 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.	Grades or Scales of officers	Halting Allowance			
		Metro Rs.	Major 'A' Class cities Rs.	Area I Rs.	Other Places Rs.
(1)	(2)	(3)			
1.	Officers in Scale VI and above	4050	2925	2475	2150

2.	Officers in Scale IV and V	3375	2925	2475	2150
3.	Officers in Scale I, II and III	2925	2475	2150	1800

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 31st 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

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

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

(c) Boarding Expenses

An Officer shall be entitled to 'per diem' boarding expenses at the rates set out in Sub Regulation (4) (a) above.

- (d) Where lodging is provided at Banks cost or arranged through the Bank free of cost, $\frac{3}{4}$ th of the Halting Allowance will be admissible.
- (e) Where boarding is provided at Bank's cost or arranged through the Bank free of cost, $\frac{1}{2}$ 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, $\frac{1}{4}$ th 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 $\frac{1}{4}$ th 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

- (1) (i) An Officer on transfer and the members of his family will be eligible to travel to the place of posting by the same mode of travel and class of accommodation, by the Officer as in the case of travel on tour.
- (ii) When the members of the family travel by road, the entitlement will be the actual or the 1st class rail fare for the distance covered, whichever is less.

EXPLANATION:

"Family" for the purpose of this Regulation shall mean an Officer's spouse, wholly dependent unmarried children [including dependent step children and legally adopted children] and wholly dependent parents ordinarily residing with and wholly dependent on the Officer.

- (2) (i) On and from 1st July, 1993, an Officer on transfer will be reimbursed his expenses for transporting his baggage by goods train upto the following limits:

PAY RANGE	WHERE HE HAS FAMILY	WHERE HE HAS NO FAMILY
Rs 4,250/- per month to Rs 6,210/- per month	3000 KGs	1000 KGs
Rs 6,211/- per month & above	Full Wagon	2000 KGs

On and from the 1st day of April 1998 an Officer on transfer will be reimbursed his expenses for transporting his baggage by goods train up to the following limits:

PAY RANGE	WHERE AN OFFICER HAS FAMILY	WHERE AN OFFICER HAS NO FAMILY
Rs 7,100/- per month to Rs 9,820/- per month	3000 KGs	1500 KGs
Rs 9,821/- per month & above	Full Wagon	2500 KGs

On and from the 1st day of November 2002 an Officer on transfer will be reimbursed his expenses for transporting his baggage by goods train up to the following limits:

PAY RANGE	WHERE AN OFFICER HAS FAMILY	WHERE AN OFFICER HAS NO FAMILY
Rs 10000/- per month to Rs 13,820/- per month	3000 KGs	1500 KGs
Rs 13,821/- per month & above	Full Wagon	2500 KGs

- (ii) On and from 01.01.1987, if an Officer eligible for full wagon avails of the facility of 'Container Service' by Railways, he will be reimbursed actual charges for one container if he is in JMG / MMG Scale and for two containers if he is in SMG / TEG Scale. If the baggage is transported by road between places connected by rail, the reimbursement will be limited to the actual freight charges against submission of bills subject to the cost not exceeding the cost of transport of the maximum permissible quantity by goods train. If there is no railway station or railway out-agency at the old or new place of posting, the Officer will be paid the actual cost of transporting the baggage by road up to the nearest railway station or railway out-agency. If both the places do not have railway station/out-agency, the Officer will be paid actual cost of transporting the

baggage by road up to the stipulated weights by an approved transport operator.

- (iii) An Officer who owns a car will be eligible to claim the cost of transporting it by train to the place of transfer, at goods train rate, and when the car is driven by road, the cost of so taking it, at the rates decided by the Board.
 - (iv) An Officer who owns a scooter, motor cycle or any other vehicle, will be eligible to claim the cost of transporting it to the place of transfer at goods train rate; and if the vehicle is transported by lorry, the actual lorry charges. If the vehicle is driven by road, the Officer will be eligible to claim at the rates decided by the Board.
- (3) On and from the 1st April, 2024, 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 following Table, namely:—

Table

Sl.No.	Grade or Scale	Amount
(1)	(2)	(3)
1.	Senior Management and Top Executive (Officers in Scale IV and above)	Rs.50000/-
2.	Junior Management and Middle Management (Officers upto Scale III)	Rs.40000/-

- (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 from the 1st April, 2024, 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, from the date of joining of such officer at the new place, may on merits consider grant of either Lodging and Boarding charges or Halting Allowance for a period of fifteen 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

- (1) 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.

- (2) With effect from the 1st April, 2024, alternatively, an officer by exercising an option anytime during a four year block or two year block, as the case may be, 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 5,500 kilometers (one-way) for officers in Junior Management Grade Scale I, Middle Management Grade Scale II and Middle Management Grade Scale III, and 6,500 kilometers (one-way) for officers in Senior Management Grade Scale IV and above:

Provided that 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.

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

Provided that with effect from the 1st April, 2024, 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 shall be the actual fare or the fare applicable to AC 1st Class fare by train for the distance travelled, whichever is less, and the same rules shall apply when an officer in Middle Management Grade Scale II and Middle Management Grade Scale III avails Leave Travel Concession, where the distance is less than 500 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, while travelling in one block of two years to his home town and in other block 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 additional Privilege Leave for donation to Prime Minister's Relief Fund subject to his giving a letter to the Bank to that effect and authorising the bank to remit the amount to the fund.

- (5) Leave Travel concession can be availed independently where both husband and wife are working in the same Bank.
- (6) For employees working in North-east States, Leave Travel concession shall begin from Guwahati and the eligible train fare from their place of work to Guwahati shall be additionally paid.
- (7) The eligible fare for Andaman and Nicobar Islands to Chennai or Kolkata, Lakshadweep to Kochi, far-flung area branches in Himachal Pradesh, Uttarakhand, Sikkim, Jammu and Kashmir or any other areas which are not directly connected by train shall be additionally reimbursed under Leave Travel concession in addition to normal entitlement for the employees working in these areas to the nearest major Railway Station.
- (8) Leave Travel concession facility shall be allowed for an escort who accompanies an officer with benchmark disabilities on the journey subject to following conditions, namely:—
- (a) prior approval of the competent authority shall be obtained on each occasion;
 - (b) the nature of physical disability of the officer shall be such as to necessitate an escort for the journey and in case of doubt, the decision of the head of the Department or Controller shall be final;
 - (c) the officer with such benchmark disabilities does not have an adult family member as dependent to accompany him;
 - (d) the officer with such benchmark disabilities and the escort shall avail of the concession, if any, in the Rail or Bus fare as might be extended by Railways or State Roadways authorities in such cases; and
 - (e) any other person who is entitled to Leave Travel concession as dependent does not accompany the officer with such benchmark disabilities on the journey.

- (9) Where an officer has applied for Leave Travel concession or Leave in advance and has also booked the tickets and the Leave Travel concession is declined or deferred by the management, the cancellation charges shall be reimbursed by the Bank.
- (10) Where an officer has applied for Leave Travel concession or leave as per stipulated time and the same is sanctioned and when advance booking of train tickets is not possible, tickets purchased under Tatkal or Premium tatkal shall be reimbursed.

CHAPTER IX

TERMINAL BENEFITS

45. PROVIDENT FUND AND PENSION

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

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.

- (2) The Provident Fund rules framed shall provide that on and from 01.11.1993
 - (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 01.07.1993 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 01.07.1993 to 31.10.1993 shall be made.

- (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 Banks 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.
- (4) In respect of an Officer who is a member of the Pension Fund, who retires or dies while in service or otherwise ceases to be in employment on or after the 1st of May 2005, 'Pay' for the purpose of pension shall be the pay last drawn by the Officer employee prior to his retirement / death.

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 11th November, 2020:

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

NOTE: "Pay" for the purpose of Provident Fund and Pension shall mean Basic Pay including stagnation increments, officiating allowance, professional qualification pay and increment component of Fixed Personal Pay.

46. GRATUITY

- (1) Every Officer shall be eligible for gratuity on :
 - (a) Retirement
 - (b) Death
 - (c) Disablement rendering him unfit for further service as certified by a medical Officer approved by the Bank.
 - (d) Resignation after completing ten years of continuous service ; or
 - (e) Termination of service in any other way except by way of punishment after completion of 10 years of service.

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

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

Provided further that pay for the purpose of Gratuity for an Officer who ceased to be in service during the period 01.07.1993 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 01.04.1998 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. TRANSFERABILITY

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

48. AVAILABILITY ON BANK'S DUTIES

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

49. JOINING TIME

(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 19.07.1973, 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

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

On and from the 1st day of November, 2022, an officer shall be eligible for Special Area Allowance till such time they are withdrawn or modified, either wholly or partially, as specified in the Table below, namely:—

Table
Special Area Allowance

Sl. No.	Place	Allowances (in Rs.)	
		Pay below Rs. 48,481/-	Pay above Rs. 48,481/-
(1)	(2)	(3)	(4)
1.	Mizoram		
	(a) Chimpui district and areas beyond 25 kilometers from Lunglei Town in Lunglei district.	4100	5300
	(b) Entire Lunglei district excluding areas beyond 25 kilometers from Lunglei town	4100	5300
	(c) Entire Aizawl district	2700	3400
2.	Nagaland	4100	5300
3.	Andaman and Nicobar Islands		
	(a) North Andaman, middle Andamans, little Andaman, Nicobar and Narcondum Islands	4100	5300
	(b) South Andaman (including Port Blair)	4100	5300
4.	Sikkim	4100	5300
5.	Lakshadweep Islands	4100	5300
6.	Assam	1000	1200
7.	Meghalaya	1000	1200
8.	Tripura		
	(a) Difficult areas of Tripura	4100	5300
	(b) Throughout Tripura except difficult areas	2700	3400

9.	Manipur	2700	3400
10.	Arunachal Pradesh		
	(a) Difficult areas of Arunachal Pradesh	4100	5300
	(b) Throughout Arunachal Pradesh except difficult areas	4100	5300
11.	A. Union territory of Jammu and Kashmir		
	(1) Kathua District: Niabat Bani, Lohi, Malhar and Machhodi	4100	5300
	(2) Udhampur District:		
	(a) Dudu Basantgarh, Lander Bhamag Illaqa, Thakrakote and Nagote	4100	5300
	(b) All areas in Mahore tehsil other than those included in (c) below	4100	5300
	(c) Areas upto Goel from Kamban side and areas upto Arnas from Keasi side in tehsil Mohre	4100	5300
	(3) Doda District: Illaquas of Padder and Niabat Nowgam in Kashmir Tehsil	4100	5300
	(4) Baramulla District:		
	(a) Entire Gurez-Nirabat, Tangdar sub-division and Keran Illaqua	4100	5300
	(b) Matchill	4100	5300
	(5) 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	2700	3400
	(6) Areas not included in (1) to (5) above, but which are within the distance of eight kilometers from the Line of Actual Control or at places which may be declared as qualifying for Border Allowance from time to time by the State Government for their own staff.	2700	3400
	B. Union territory of Ladakh: Leh District: Noyama and Nobre Zaskar All other places in the district	4100	5300
12.	Himachal Pradesh		

(1) Chamba District		
(a) Pangi Tehsil, Following Panchayats and villages in Bharmour Tehsil: Panchayats: Badgaun, Bajol, Deol Kugti, Nayagam and Tunda Villages: Ghatu of Gram Panchayat Jagat, Kanarsi of Gram Panchayat Chauhata	4100	5300
(b) Bharmour tehsil, excluding Panchayats and villages included in (a) above	4100	5300
(c) Jhandru Panchayat in Bhartiyat tehsil, Churah tehsil, Dalhousie town (including Banikhet proper)	2700	3400
(2) Kinnaur District		
(a) Asrang, Chitkul and Hango Kuno or Charang Panchayats; 15/ 20 area comprising the Gram Panchayats of Chhota Khamba, Nathpa and Rupi; Pooh sub-division, excluding the Panchayat areas specified above	4100	5300
(b) Entire district other than areas included in (a) above	4100	5300
(3) Kullu District		
(a) 15/20 area of Nirmand tehsil, comprising the Gram Panchayats of Kharga, Kushwar and Sarga	4100	5300
(b) Outer-Saraj (excluding villages of Jakat-Khana and Burrow in Nirmand tehsil) and entire district excluding outer Seraj area and pargana of Pandrabis but including villages Jagat-Khana and Burao of Tehsil Nirmand)	2700	3400
(4) Lahaul and Spiti District: Entire area of Lahaul and Spiti	4100	5300
(5) Shimla District		
(a) 15/20 area of Rampur tehsil comprising of Panchayats of Koot, Labana-Sadana, Sarpara and Chandi-Branda	4100	5300
(b) Dodra-Kawar tehsil, Gram Panchayat of Darkali in Rampur, Kashapath tehsil and Munish, Ghorī Chaibis of Pargana Sarahan	4100	5300

(c) (I) Chopal tehsil (i) Ghoris, Panjgaon, Patsnau, Naubis and Teen Koti of Pargana Sarahan; (ii) Deothi Gram Panchayat of Taklesh Area; (iii) Pargana Barabis; and (iv) Kasba Rampur and Ghori Nog of Pargana Rampur of Rampur tehsil, (II) Shimla town and its suburbs (Dhalli, Jatog, Kasumpti, Mashobra, Taradevi and Tutu)	2700	3400
(6) Kangra District:		
(a) Areas of Bara Bhargal and Chhota Bhargal	4100	5300
(I) Dharamshala town of Kangra district and the following offices located outside the municipal limits but included in Dharamshala town: (a) Women's ITI, Dari, (b) Mechanical Workshop, Ramnagar, (c) Child Welfare and Town and Country Planning Offices, Sakoh, (d) CRSF Office at lower Sakoh, (e) Kangra Milk Supply Scheme, Dugiar, (f) HRTC Workshop, Sadher, (g) Zonal Malaria Office, Dari, (h) Forest Corporation Office, Shamnagar, (i) Tea Factory, Dari, (j) I.P.H. sub- division, Dari (k) Settlement Office, Shamnagar, (l) Binwa Project, Shamnagar, (II) Palampur town, including Himanchal Pradesh Krishi Vishwa Vidyalaya campus at Palampur and the following offices located outside its municipal limits but included in Palampur town : (a) H.P. Krishi Vishwavidyalaya Campus, (b) Cattle Development Office or Jersey Farm, Banuri, (c) Sericulture Office or Indo-German Agriculture Workshop or HPPWD Division, Bundla, (d) Electrical sub-division, Lohna, (e) D.P.O. Corporation, Bundla, (f) Electrical HPSE division, Ghuggar	2700	3400

	(7) Mandi District:		
	Chhuhar valley of Jogindernagar tehsil, Panchayats in Thunag tehsil: Bagraa, Chatri, Chhotdhar, Garagushain, Gattoo, Garyas, Janjheli, Jaryar, Johar Kalhani, Kalwan, Kholanal, Loth, Silibagi, Somachan, Thachdhar, Tachi, Thana Following 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	2700	3400
	(8) Sirmaur District: (a) Following Panchayats of (i) Bani, Bakhali (Pachhad tehsil), (ii) Bharog Bheneri (Paonta tehsil), (iii) Birla (Nahan tehsil), (iv) Dibber (Pachhad tehsil) and (v) Thana Kasoga (Nahan tehsil) (b) Thansgiri Tract	2700	3400
	(9) Solan District: Mangal Panchayat.	2700	3400
	(10) Remaining areas of Himachal Pradesh not included in (1) to (9) above	1000	1200
13.	Uttarakhand: Areas under Chamoli, Pithoragarh, Uttarkashi, Rudraprayag and Champavat districts	4100	5300
14.	West Bengal: South 24 Parganas District Sunderban areas (south of Dampier Hodge's line), namely, Bhagatush Khali (Rampura), Kumirmari (Bagna), Jhinga Khali, Sajnakhali, Gosaba, Amlamathi (Bidya), Canning, Kultali, Piyali, Nalgaraha, Raidighi, Bhanchi, Pathar Pratima, Bhagabatpur, Saptamukhi, Namkhana, Sikarpur, Kakdwip, Sagar, Mousini, Kalinagar, Haroa, Hingalganj, Basanti, Kuemari, Kultola and Ghushighata (Kulti)	1000	1200.”.

**CANARA BANK OFFICER EMPLOYEES' (ACCEPTANCE OF JOBS IN PRIVATE SECTOR
CONCERNS AFTER RETIREMENT) REGULATIONS, 2001**

In exercise of powers conferred by Section 19 of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 (5 of 1970) and in supercession of the Canara Bank Officer Employees' (Acceptance of Jobs in Private Sector Concerns after Retirement) Regulations, 1979 and as amended vide Notification No IRS 1 1615 DRD dt18.07.1995, the Board of Directors of the Canara Bank in consultation with the Reserve Bank of India and with the previous approval of the Central Government hereby makes the following Regulations, namely –

1. Short title and commencement:

- (1) These Regulations may be called Canara Bank Officer Employees' (Acceptance of Jobs in Private Sector Concerns after Retirement) Regulations, 2001.
- (2) These Regulations shall come into force from the date of their publication in the official Gazette

2. Application:

These Regulations shall apply to all Officer Employees of the Bank except –

- (i) Chairman of the Bank;
- (ii) Managing Director of the Bank;
- (iii) Whole time Director, if any;
- (iv) Officer Employees covered under the Bank's (Employees) Pension Regulations, 1995;
- (v) Those who are in casual employment or paid from contingency;
- (vi) The Award Staff;
- (vii) Officers on contract.

3. Definition:

In these Regulations unless the context otherwise requires:-

- (a) 'Bank' means Canara Bank;
- (b) 'Board' means the Board of Directors of the Canara Bank;
- (c) 'Competent Authority' means the authority empowered by the Board for the purpose of these regulations.
- (d) 'Employment in private concerns' means –

- (i) an employment in any capacity including that of an agent, under a company (including a banking company), co-operative society, firm or individual engaged in trading commercial, industrial, financial or professional business and includes also a directorship of such company (including a banking company) and partnership of such firm, but does not include employment under a body corporate, wholly or substantially owned or controlled by the Central Government or a State Government;
- (ii) Setting up practice, either independently or as a partner of a firm, as adviser or consultant in matters in respect which the person :-
 - (a) has no professional qualifications and the matters in respect of which such practice is to be set up or is carried on are relatable to his official knowledge or experience, or
 - (b) has professional qualifications but the matters in respect of which such practice is to be set up are such as are likely to give his clients an unfair advantage by reason of his previous official position, or
 - (c) has to undertake work involving liaison or contact with the offices or Officers of the Bank.

Explanation: For the purpose of this clause, the expression “employment under a co-operative society” includes holding of any office, whether elective or otherwise, such as that of President, Chairman, Secretary, Treasurer and the like, by whatever name called in such society.

- (e) ‘Officer Employee’ means a person who has held a supervisory, administrative or managerial post in the Bank or any other person who was appointed and / or has functioned as an Officer of the Bank at the time of his retirement by whatever designation called.

4. Acceptance of Employment after Retirement:

- (1) If a person who immediately before his retirement was holding the post of an Officer employee and wishes to accept any job in private concern before the expiry of two years from the date of his retirement he shall obtain the previous sanction of the Bank to such acceptance.
- (2) Subject to the provision of sub-regulation (3), the Bank may by order in writing, on the application by a person, grant, subject to such conditions, if any, as it may deem necessary, permission, or refuse, for reasons to be recorded in the order, permission to such person take up the job in private concern specified in the application.

- (3) In granting or refusing permission under sub-regulation (2) to a person for taking up any commercial employment the Bank shall have regard the following factors, namely:-
- (a) the nature of the employment proposed to be taken up and the antecedents of the employer;
 - (b) whether his duties in the employment which he proposes to take up might be such as to bring him into conflict with the Bank;
 - (c) whether the Officer employee while in service had any such dealing with the employer under whom he proposes to take employment as it might afford a reasonable basis for the suspicion that such person had shown favours to such employer;
 - (d) whether the duties of the commercial employment proposed involves liaison or contact work with Bank;
 - (e) whether his commercial duties will be such that his previous official position or knowledge or experience under Bank could be used to give the proposed employer an unfair advantage.
 - (f) The emoluments offered by the proposed employer; and
 - (g) Any other relevant factor.
- (4) Where within a period of sixty days of the date of receipt of an application under sub-regulation (2), the Bank does not refuse to grant the permission applied for or does not communicate the refusal to the applicant, the Bank shall be deemed to have granted the permission applied for:

Provided that in any case where defective or insufficient information is furnished by the applicant and it becomes necessary for the Bank to seek further clarifications or information from him, the period of sixty days shall be counted from the date on which the defects have been removed or complete information has been furnished by the applicant.

- (5) Where the Bank grants the permission applied for subject to any conditions or refuses such permission, the applicant may, within thirty days of the receipt of the order of the Bank to that effect, make a representation against any such condition or refusal and the Bank may make such orders thereon as it deems fit:

Provided that no order other than an order cancelling such condition or granting such permission without any conditions shall be made under this sub-regulation without giving the person making the representation an opportunity to show cause against the order proposed to be made.

- (6) Every order passed by the Bank under this Regulation shall be communicated to the person concerned.

The above Regulation has come into force with effect from 03.03.2001 i.e the date of publication in the Gazette of India.

In terms of Regulation 3 (c) of the Canara Bank Officer Employees' (Acceptance of Jobs in Private Sector Concerns after Retirement) Regulations, 2001 and for the purpose of these Regulations, the Board of Directors have empowered the following authorities as the COMPETENT AUTHORITY:-

GRADES OF OFFICERS	COMPETENT AUTHORITY
a) JUNIOR MANAGEMENT GRADE SCALE I, MIDDLE MANAGEMENT GRADE SCALE II & III	GENERAL MANAGER / CHIEF GENERAL MANAGER, HR WING, HEAD OFFICE
b) SENIOR MANAGEMENT GRADE SCALE IV & V	EXECUTIVE DIRECTOR
c) TOP EXECUTIVE GRADE SCALE VI, VII & VIII	MANAGING DIRECTOR & CEO

Disclaimer: Though utmost care has been taken during the preparation of this handbook on "Canara Bank (Officers') Service Regulations, 1979 & Canara Bank Officer Employees' (Acceptance of Jobs in Private Sector Concerns after Retirement) Regulations, 2001", the Bank reserves the right to rectify the inadvertent error, if any.