

BANK OF INDIA (OFFICERS) SERVICE REGULATIONS, 1979 (ABRIDGED)

1. CATEGORISATION OF BRANCHES

Average Agg. Deposits & Advances for the each of previous two years as of 1st May every year.

Large Corporate Branches,	: Business Houses with Turnover 500 Crores and above and all power and real estate Houses
Mid Corporate Branches	: Business Houses with Turnover 100-500 Crores and all Jewellery and Diamond Business Houses
Exceptionally Large Branches	: Rs.175 Crores and above but less than 750 crores (average advance not less than 35 crores)
Very Large Branches	: Rs.60 Crores and above but less than 175 Crores
Large Branches	: Rs.20 Crores and above but less than 60 crores
Medium Branches	: Rs.5 Crores and above but less than 20 crores
Small Branches	: Less than Rs.5 Crores

2. SCALES OF PAY

Scale I	: 14500-600/7-18700-700/2-20100-800/7-25700
Scale II	: 19400-700/1-20100-800/10-28100
Scale III	: 25700-800/5-29700-900/2-31500
Scale IV	: 30600-900/4-34200-1000/2-36200
Scale V	: 36200-1000/2-38200-1100/2-40400
Scale VI	: 42000-1200/4-46800
Scale VII	: 46800-1300/4-52000

3. INCREMENTS

- A. When an officer is promoted to higher scale, normally, the date of his increment shall be the anniversary date in the previous scale of pay.
- B. Where an officer reaches the maximum in the previous scale of pay or on promotion gets an increase in the Basic pay equivalent to two or more increments in the previous scale of pay, the date of increment shall be the anniversary date of promotion. However, if the Basic Pay after deduction of increments for CAIB is not at the maximum then the date of increment shall be the anniversary date of last increment.
- C. If an officer is promoted to higher scale after reaching the maximum in the previous scale of pay, but before drawing stagnation increment, the date of his future increment shall be the anniversary date of promotion or due date of stagnation increment in the previous scale, whichever is earlier.
- D. Where an officer in Scale I or II is promoted after moving into higher scale II or III because of stagnation movement, the future increment shall be on the anniversary date of promotion.
- E. **CAIB Increment** : From date of publication of result, one additional increment for each part.
- F. **Sliding Scale:**
 - i) Officer in Scale I and II, one year after reaching the maximum in their respective scales shall be allowed to earn further increments including stagnation increments in the next higher scale subject to the crossing of an efficiency bar which shall apply only in case of suspension, initiation of disciplinary action and adverse remark from the reporting Authority.
 - ii) Earning of increments in the next higher scales does not amount to promotion in that scale and the officers in receipt of such increments shall not be

given any privileges, perquisites, duties, responsibilities or post of the higher scales.

G. Stagnation Increments: Officers in scale I will be eligible for four stagnation increments (First two for Rs 800/- each & next two for Rs. 900/- each) after reaching maximum of the higher scale, after every three completed years of service.

Officers in scale II will be eligible for three stagnation increments (For Rs. 900/- each) after reaching maximum of the higher scale, after every three completed years of service.

Officers in scale III will be eligible for four stagnation increments (For Rs. 900/- each) after reaching maximum of the scale, after every three completed years of service.

Provided that officers who have completed three years or more after receipt of the last stagnation increment as on 1.11.2007 shall get their next stagnation increment from 1.11.2007 and subsequent stagnation increments on or after 1.11.2008 on their completion of six years after receipt of the first/second stagnation increment (before 1.11.2007)

H. Fixed Personal Pay

Fixed personal pay together with House Rent Allowance shall be at the following rates and shall remain frozen for the entire period of service.

Increment Component (A) Rs.	DA as on 1.11.07 (B) Rs.	Total F.P.P Payable where banks accomodation is provided (C) Rs.
800	58	858
900	65	965
1000	72	1072
1100	79	1179
1200	86	1286
1300	94	1394

Notes :

- i) F.P.P. as indicated in 'C' above shall be payable to those officer employees who are provided with banks' accommodation.
- ii) F.P.P. for officers eligible for House Rent Allowance shall be 'A' + 'B' plus House Rent Allowance drawn by the concerned officer employees when the last increment of the relevant scale of pay as specified in sub-regulation (ii) of Regulation 4 is earned.
- iv) The increment component of F.P.P. shall rank for superannuation benefits.

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

Officers shall be eligible for professional qualification pay as under :

- i) Those who have passed only JAIIB/CAIIB Part-I Rs.410/- p.m.after one year of reaching top of the scale.
- ii) Those who have passed CAIIB
 - a) Rs.410/- p.m. after one year of reaching top of the scale.
 - b) Rs.1030/- p.m. after two years of reaching top of the scale.

An Officer employee acquiring JAIIB/CAIIB (either or both parts) qualifications

after reaching the maximum of the scale of pay shall be granted from the date of acquiring such qualification the first installment of PQP and the release of subsequent installments of PQP shall be with reference to the date of release of first installment of PQP.

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

4. DEARNESS ALLOWANCE :

On and from 1st Nov 2007, Dearness Allowance shall be payable for every rise or fall of 4 points over 2836 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960 = 100 at 0.15% of pay.

5. HOUSE RENT ALLOWANCE

Payable as applicable to the place of posting

Area	Rate
i) Major 'A' Class cities & Project Area Centres in Group 'A'	- 8.5% of B.P.
ii) Other places in Area I & Project Area Centres in Group'B'	- 7.5% of B.P.
iii) All other places	- 6.5% of B.P.

Provided that if an officer produces a rent receipt, the House Rent Allowance payable to him/her shall be the actual rent paid by him/her for the residential accommodation in excess over 1.20% of Pay in the first stage of the scale of pay in which he/she is placed with a maximum of 150% of the House Rent Allowance payable as per aforesaid rates.

Note :

The claims of the officer employees for House Rent Allowance linked to the cost of their owned accommodation shall also be restricted to 150% of House Rent Allowance Calculation (in case of self occupied property)

- A. Municipal Taxes + 12 % of Capital Cost
12
- OR
- B. Annual Rental Value for purpose of Municipal Assessment
12

whichever is more minus 1.20% of the first stage of Basic Pay subject to the ceiling stipulated percentage of Basic Pay mentioned above.

6. CITY COMPENSATORY ALLOWANCE

Sr. No.	Area	Rate	Maxi. Amount
i)	Place in Area 1 and in the State of Goa	4% of BP	Rs.540/-
ii)	Places with population of five lakh and over and State capital and Chandigarh Pondicherry and Port Blair	3% of BP	Rs.375/-

7. DEPUTATION ALLOWANCE (w.e.f. 01.05.2010)

Deputation Allowance shall be at the following rates :

- a) An officer deputed to serve outside the bank - 7.75% of pay with a maximum of Rs.2300/- p.m.
- b) An officer deputed to an organisation at the same place or to the training establishment of the bank - 4% of pay with a maximum of Rs.1200/- p.m.

8. HILL & FUEL ALLOWANCE

@ 2% of pay - maximum Rs.550/- for places at altitudes between 1000 meters and 1499 meters and Mercara town. 2.5% of pay - maximum Rs.680/- for places at altitudes between 1500 meters and 2999 meters, 5% of pay - maximum Rs.1570/- for places at altitudes of 3000 meters and above.

If at any place special area allowance is also payable with Hill and Fuel Allowance, then higher of two allowances shall be payable not both (B.C. 96/2 dt. 1.4.2002)

9. CLOSING ALLOWANCE

A Closing allowance of Rs.250/- is payable to all officers except officers working at administrative offices.

10. MID ACADEMIC YEAR TRANSFER ALLOWANCE

Available from date of reporting after commencement of academic year till date of children joining the officer or till conclusion of academic year whichever is earlier provided the children study and reside with the officer at the place from where he/she is transferred and continue to study at the former place of posting . Eligible amount is Rs.700/- p.m. (w.e.f. 1-5-2010)

11. OFFICIATING ALLOWANCE

Payable on performing duties attached to higher post (grade and Scale) : @6% of Basic Pay provided the period of officiating is not less than 7 days in a calendar month or a continuous period of 7 days. Eligible for provident fund contribution. No other allowance payable on officiating allowance.

12. CONVEYANCE ALLOWANCE TO BLIND AND ORTHOPAEDICALLY HANDICAPPED

5% of Basic pay, maximum of Rs.400/- p.m. w.e.f. 18.2.2009 (Br. Circular No. 103/7 dt. 15.4.09)

13. RESIDENTIAL ACCOMMODATION PROVIDED BY THE BANK

- i) All officers will be provided with residential accommodation provided they do not own accommodation in their name or in the name of their spouse or in the name of dependent child at the place of posting or have not disposed/sold/surrendered/relinquished the rights in the residential accommodation in what-so-ever manner during their present tenure of posting at that place.

- ii) **Facility for officers posted at rural centres :**

The following instructions come in force w.e.f. 1.11.1999

An officer posted at rural centre will have option to take accommodation for family members, under Bank's Residential Accommodation Scheme at any place of his choice, subject to the ceiling on rentals applicable at

the place of posting of officers. However, the officer should compulsorily stay at the place where the branch is located. Such officer, if keeps his family in his own house (even if it is located at the place other than his place of posting), will be eligible to claim House Rent Allowance on capital cost basis as if the house is situated at the place of posting. Such officer, if takes a house on rental basis at previous place of posting/place of choice for the purpose of his family members, will be permitted to claim House Rent Allowance on the basis of rent receipt, as per rules framed under Regulation 22(2) of the Bank of India (Officers) Service Regulations, 1979, at the rate applicable to the new place of posting, as if the accommodation is taken up at the place of posting (Details on P-79).

- iii) Banks' own accommodation or accommodation leased to the Bank, if any occupied by the transferee officer at his previous place of posting shall be compulsorily vacated on transfer and the officer will make his own arrangement for his family members accommodation within the rental ceilings applicable at the place of posting, as stated above.

Wherever accommodation is leased in the name of the Bank as quarters to the Managers in rural areas and if the Manager opts to have the residential accommodation at a different place. then such accommodation taken on lease in the name of the Bank as quarters shall be surrendered. The subsequent incumbent if chooses to have accommodation at the place, will have to make his own arrangement under subsidised housing scheme.

- iv) Officers from other zones on transfer to centres situated in Bihar and Orissa zones can retain their families at the place of their previous posting/place of choice, in their own house/flats and can claim H.R.A. (i) on capital cost basis or (ii) rent receipt basis or (iii) H.R.A. without rent receipt as permissible under Regulation - 22 O.S.R. and at the rate as applicable to the new place of posting as if the accommodation was located in the new place of posting. However, Bank's owned accommodation shall not be allowed to be retained at the former place of posting (HO circular No. 91/75 of 25.7.1997)
- v) The transferee officers who are transferred after commencement but before the end of the academic year of their children are permitted to retain Bank's residential accommodation provided to them at their previous place of posting upto the end of current academic year, when they are transferred prior to commencement of academic year/session of their children they may be permitted to retain their accommodation for a period not exceeding six months from date of their transfer against their written request.
- vi) Recovery of House/Furniture Rent (B.C. 91/90 of 19.8.97)
 - i) House rent recovery shall be @ 1.75% of the first stage of the scale of pay in which the officer is placed or the standard rent for the accommodation, whichever is less.
 - ii) Furniture rent recovery shall be @0.40% of the first stage of the scale of pay in which the officer is placed.

14. MEDICAL AID

1. a) Self : 90% of the expenses. However reimbursement for bed charges is subject to the following limits (Branch Cir. No. 102/149 dt. 25.11.2008)

Scale/Grade of Officer	For Major 'A' Class Cities		For Other Centres	
	Bed Charges	ICU/CCU Charges	Bed Charges	ICU/CCU
For Officers in SM Scale IV and above	Rs. 2,500/-	Rs. 4,000/-	Rs. 1,750/-	Rs. 3,000/-
For Officers upto MM Scale III	Rs. 1,750/-	Rs. 3,500/-	Rs. 1,250/-	Rs. 2,500/-

b) Family : Rs.450/- per annum against declaration, which can be accumulated upto Rs.1350/-. Medical expenses incurred for domiciliary treatment will also be considered on Ex-gratia basis upto Rs.3550/- per calendar year. (Br. Cir. No. 104/126 dt. 11.1.2011 w.e.f. 1.1.11) Accumulation in this behalf shall be permitted for maximum period of 3 calendar year i.e. Rs.12000/- at a time. Such expenses are reimbursable on declaration basis and will be available from calendar year 2011 and onwards. No drawal is available.against future entitlement.

c) Under Ex-gratia Scheme : Reimbursement upto 75% of expenses subject to certain ceiling is available for major illness and for expenses causing financial hardship to officers. Lady officers can claim Ex.Gratia Medical Aid for her spouse i.e. husband w.e.f. 1.6.1994 (B.C.No. 91/150 dt. 26.11.1997). Bed Charges revised to Rs. 525 per day for JM 1 & MM Officers & Rs 675 per day for SM & TEG Executives (Br. Cir. No. 104/126 dt. 11.1.2011 w.e.f. 1.1.11)

d) Diseases for domicilliary Treatment : Cancer, Leukaemia, Thalassemia, T.B., paralysis, Cardiac ailment, Pleuresy, Leprosy, Kidney Ailment, Epilepsy, Parkinson's Disease, Psychiatric Disorder, Diabetes, Hepatitis - B, Hepatitis - C, Hemophilia, Myaestheniogravis Wilson's disease, Ulcerative Colitis, Epidemolysis bullosa, Venous Thrombosis (not caused by smoking), Aptastic Anaemia, Psoriasis, Third Degree Burns, Rheumatold Arthritis, Hypothyroidism and Hyperthyroidism.

2. In exceptional cases, reimbursement of hospitalisation expenses incurred on treatment abroad for certain ailments, is subject to Board approval.

3. Homeopathic/Ayurvedic Treatment

Mecial expenses for Treatment under Ayurvedic/Unani/Homeopathy and Naturopathy system will be considered by delegated authority only if the clinic/hospital is recognised by the Central/State Govt. If not, claim will not be Considered for reimbursement (Br. Cir. 94/85 dt. 10/8/2000)

4. Bank of India Retired Employees Medical Assistance Scheme (Br. Cir. 91/155 dt. 4.12.1997, 101/115 dt. 12-9-2007 & 103/104 dt. 7-9-09 and 2009-10/270 dt. 23.3.2010 REF/HO/TBD/SBN/353)

Retired employees of the Bank and his/her spouse only will be eligible for benefits under the scheme. On death of retired employee, spouse will continue to be covered under the scheme if he/she is not gainfully employed. Membership will take effect only on receipt of membership fee alongwith the application and acceptance thereof by the Managing Committee. Eligibility for reimbursement of Medical Expenses will not exceed Rs.2000/- in a year for domicilliary treatment. Reimbursement for hospitalisation expenses is 90% of expenses subject to maximum of Rs.5000/- per annum for other illness and 90% subject to a maximum of Rs.20,000/- p.a. for major illness referred in the circular. (Including VRS optees of 2000 having completed 30 years of service or 55 years of age.

An amount of upto maximum Rs. 5000 for self and spouse p.a. will be reimbursed for medical insurance policy with any company over and above Rs. 2000 for domicilliary treatment. The member has to pay member ship fee equivalent to last basic pay drawn, to join the REMS.

15. LEAVE RULES

	Casual Leave	Privilege Leave	Sick Leave	Extraordinary Leave
a) Calculation	12 days in a calendar year	1 day after every 11 days of active service	1 month for every calender year of service	360 days during entire service when no other leave is available
b) Availability	Not more than 4 days per occasion.	No bar on number of occasions.	On medical grounds against production of certificate from a medical practitioner acceptable to the bank	Beyond 360 days to be sanctioned by the board (Br.Cir. 92/165 dt. 19.3.99)
c) Emoluments	Full emolumnets	Full emoluments	Half pay & allowances provided full emoulments shall be given on application with sick leave a/c being debited twice the no. of days leave.	No emoluments

d) Accumulations Unavailed CL can be utilized at full pay as sick leave within the following three calendar years only. There after it would lapse	240 days Accumulation Beyond 240 days not allowed under any circumstances	18 months + 3 months after 24 yrs of service (commutable on full pay w.e.f.29.6.99)	_____
e) Prefix & Suffix of Holidays	Allowed	Allowed	Allowed provided medical certificate does _____ not cover the prefixed/suffixed days.
f) Accrual of leave period upto 1.7.79	UCL as on 30.6.79 would be availed as S/L in future		S/L accrued upto 30.6.79 would be _____ subject to old rules.
	Casual Leave	Privilege Leave	Sick Leave Extraordinary Leave
g) Retirement	Will lapse	Emoluments will be paid for no. of days of PL available as on date of retirement (including prorata for the year of retirement)	will lapse -----
h) Death or Cessation of service	Will lapse	Legal representative will get emoluments for PL accumulated. In case of resignation a sum equivalent to half leave in credit will be paid. (Max. 120 days)	will lapse -----

Sick Leave without Medical Certificate

In case of temporary indisposition or sickness of casual nature, the competent authority may waive the requirement of Medical Certificate in individual cases on merit provided:

- i) The employee has no casual leave to his credit.
- ii) Request for grant of sick leave without production of medical certificate is for a period not exceeding 3 days at a time. In any case the total sick leave so sanctioned should not exceed 10 days in a calendar year.
- iii) The employee has intimated the competent authority (orally/in writing) about his indisposition/sickness necessitating his absence from duties.

The application for sick leave should specifically state that the employee was suffering from sickness of casual nature (viz. cold, cough, headache etc.)

Request for Privilege leave/Extraordinary leave on the grounds of sickness of casual nature, without production of medical certificate cannot be considered.

Sanctioning power for dispensing with the production of medical certificate in case of temporary in disposition or sickness of casual nature of officers working in Zonal office/branch will be exercised by Asstt. General Manager/Branch Manager respectively (H.O.Circular 84/4 of 17.05.90)

Additional sick leave after 24 years of service : One month for each year of service in excess of 24 years subject to a maximum of 3 months (on half pay and allowances basis) The benefit of Commutation of Addl. Sick Leave will be allowed on full pay and allowances in all cases of additional sick leaves availed on or after 29.6.99

Date of Credit for all types of leave.

1st January every year for all kinds of leave

Other Provisions:

1. Encashment of one days P/L for donation to Prime Minister's Relief Fund permissible every year. Officer may give a letter to the Bank for effecting remittance to the Prime Minister's Relief Fund.
2. Probationary Officers are eligible for 12 days C/L per annum provided where the Officer joined during the calendar year he would be entitled at one day per month for first calendar year Privilege leave is granted to probationary officer for selective purposes. Probation would be extended by equal no. of days if total leave other than C/L availed exceeds 15 days in case of promotee officers and 30 days in case of directly recruited Officers.
3. Special/Duty leave is available in addition to the foregoing for purposes such as promoting small family norms, mountaineering, trekking, representing the Bank/ State in sports, voluntary blood donation and to the office bearers of Officers' Association for specific purposes subject to certain ceiling.
4. For female employees Maternity leave on & from 1st of April, 2000 upto 6 months at a time may be granted in respect of post natal period and at the time of miscarriage or abortion or medical termination of pregnancy provided not more than 12 months of leave would be available during entire period of service. Maternity leave would be available on full emoluments basis and can be combined with any form of leave except Casual Leave.
5. On and from 1st day of April, 2000, leave may also be granted once during service to a Childless female employee for legally adopting a child who is below one year of age till the child reaches the age of one year, subject to a maximum period of two months on the following terms and conditions.
 - i) Leave will be granted for adoption of only one child.
 - ii) The adoption of child should be through a proper legal process and employee should produce the adoption deed to the Bank for sanctioning such leave.

16. PROBATIONARY OFFICERS (FACILITIES AVAILABLE)

- i) Newspaper Expenses (Head Office Branch Circular No. 103/44 dated 11.06.2009)
- ii) Cleaning Material Expenses (Head Office Branch Circular No. 103/45 dated 11.06.2009)
- iii) Conveyance Expenses (Head Office Branch Circular No. 103/44 dated 29.12.2009)
- iv) Residential/Subsidised Accommodation Subject to availability (Head Office Branch Circular No. 99/136 dated 10.12.2005)
- v) Briefcase (Head Office Branch Circular No. 104/136 dated 25.01.2011)

- vi) Transportation Expenses upon transfer as per service regulations
- vii) Officiating Allowance if assigned by the Competent Authority (Head Office Branch Circular No. 97/14 dated 16.04.2003, Circular IOM No. HO:P:IR:RS:I-797 dated 21.09.2004 and HO:P:IR:RS:I-1695 dated 10.01.2005 addressed to zonal Managers, All Zones, and as amended from time to time.)
- viii) Entertainment Expenses (Head Office Branch Circular No. 103/47 dated 11.06.2011)
- ix) Telephone facility at residence (if eligible as per designation) (Head Office Branch Circular No. 104/109 dated 14.12.2011)
- x) Medical Aid/Ex-gratia Medical Aid (Head Office Branch Circular No. 104/126 dated 11.01.2011)

17. JOINING TIME ON TRANSFER

- i) No joining time if transfer does not involve a posting to a different place or posting is of temporary nature.
- ii) Not exceeding 7 days excluding travelling time.
- iii) For computing joining time, the day when relieved and public holidays following the day for his relief shall be excluded.
- iv) If joining time can not be availed before reporting to the new place of posting, he may be allowed to avail of joining time at a later date or in 2 instalments, subject to a maximum not exceeding 7 days.
- v) Joining time to be availed within a reasonable time not exceeding 6 months.
- vi) Casual leave or Privilege leave can be prefixed or suffixed with the joining time.
- viii) Direct recruit officer during the period of his training in the 1st year of probation is entitled for joining time on transfer provided the period of posting at one centre is at least 3 months.
- ix) When joining time is availed in instalments, travelling expenses will be reimbursed both the times, for joining duties and escorting families. However halting allowance, will not be payable while escorting the family subsequently.
- ix) During joining time an officer shall be eligible to draw emoluments as applicable to the place to transfer.

18 FURNITURE TO BE TRANSFERRED ON CONCESSIONAL RATES TO RETIRING BANK OFFICIALS.

(Br.Cir. No. 87/119 dt. 30.8.93) (Br. Cir. No. 89/43 dt. 12.6.95) w.e.f. 1.6.94)

Retiring of officer can retain accommodation at last posting for 2 months from the date of retirement by paying same rent. No receipt will be issued by Bank for the same (Br. Cir. 88/89 dt. 12.9.94). Retiring officers are eligible for travelling & transportation expenses for travelling from last place of posting to the place of his choice where he/she wishes to settle down.

- i) Furniture surrendered by one officer can be provided to the other officer if it is in a reasonably good condition and has been in use for less than 10 years.
- ii) Furniture may be provided to the family members of the deceased officers at book value or at 25% of the original cost whichever is higher provided the furniture has been in use for at least 7 year and the family opts to take the entire lot.
- iii) The furniture to the retiring officers may be provided at the following

rates

- a) The furniture has been in use for 5 years or more but less than 7 years. 50% of the original cost, book value whichever is higher.
- b) The furniture has been in use for 7 years or more but less than 10 years, 40% of the original cost or book value whichever is higher.
- c) the furniture has been in use for 10 years or more 25% of the original cost or book value whichever is higher.

The concerned officer should submit an application for purchase of the old furniture items well in advance to the Branch/Office where he/she was working, at the time of retirement. In the case of deceased officers, an application should be obtained from the legal heir of the deceased within 2 months from the date of death of the officer (Br. Cir. 88/89 dt. 12.9.1994)

19. SCHEME FOR PROVIDING FURNITURE & FIXTURES TO ALL CONFIRMED OFFICERS AT THEIR RESIDENCE.

(Head Office Branch Circular No. 105/88 dated 22.08.2011)

1. All confirmed Officers' in the service of the Bank, irrespective of their grade/scale, who have not been provided with furniture & fixtures at their residence/Banks' furnished accommodation, are eligible.
2. Officers' who are permitted by the Competent Authority to stay at a place other than the place of posting are also eligible.
3. Officers', against whom Major Penalty proceedings are initiated, pending or contemplated, will be eligible to avail the facility only after the final disposal of the proceedings.
4. Expenses incurred for delivery of the furniture at the residence of the Officer will not be reimbursed.
5. Eligibility limits

Scale	Ceiling (Rs.)	Scale	Ceiling (Rs.)
Scale I	40,000/-	Scale II	60,000/-
Scale III	80,000/-	Scale IV & V	1,00,000/-
Scale VI & VII	1,20,000/-		

20. TRAVELLING EXPENSES

A. Mode and Class of Travel on duty (w.e.f. 22.2.90)

- i) JM-I 1st Class or A/C II Sleeper or by air (economy class if permitted by competent authority.
- ii) MM-II/MM-III - 1st Class/AC II Sleeper, or by air (economy class) if the distance is beyond 1000 kms.
- iii) Senior Management and top executive Grades :
AC 1st Class or by Air (economy class)

B. Halting Allowance (w.e.f. 1.6.2005)

	Four Metros (DEL, MUM, CHN, KOL)	Major "A" Class Cities	Area-I	Others
Scale IV & above	Rs. 1200	Rs.1000/-	Rs.800/-	Rs.700/-
Scale I/II/III	Rs. 1000	Rs.800/-	Rs.700/-	Rs.600/-

- i) If lodging and boarding is provided by the Bank, 1/4 Halting allowance as out of pocket expenses.

- ii) Audit officer Rs.10/- per day Daily allowance for inspection and Rs. 20/- per day for audit of local branches, the audit officers would have option to claim reimbursement of travelling expenses on monthly consolidated basis or Rs.20/- per day.

C. Lodging Expenses/Room Tariff

Maximum room tariff admissible (w.e.f. 6-12-08, Br. Cir. No. 101/177 dt. 26-12-07)

Grade	Eligibility Major "A" to stay	Area I** Cities .. Rs	Others. Rs	places Rs
VI & VII	4* Hotel	6800.00	3400.00	3000.00
IV & V	3* Hotel	4000.00	2400.00	2000.00
II & III	2* Hotel (Non A/C)	2400.00	1600.00	1200.00
I	1* Hotel (Non A/C)	1600.00	1200.00	800.00

while paying halting allowance/actual hotel expenses, place of deputation or place of halt in between will be taken into consideration.

* Delhi, Mumbai, Kolkata, Chennai, Ahmedabad, Hyderabad, Bangalore.

** Jaipur, Kanpur, Kochi, Nagpur, Lucknow, Pune, Surat, Agra, Bhopal, Coimbatore, Indore, Ludhiana, Madurai, Patna, Vadodra, Varanasi & Vishakhapatnam (Population more than 12 lacs)

If officer (top executive grade) is unable to stay at ITDC Hotel in Delhi and Mumbai, as no ITDC hotel is available, the officer may be reimbursed @ 125% of the amount permissible for stay in a hotel in major A class cities i.e. Rs. 8,500/- per day

Halting allowance should be paid at the given rate for blocks of 24 hrs. An incomplete block will be treated as complete block as under :

Scheduled departure time of train at Headquarter 11.00 am on 24/9.

Returning time at Headquarter 3.30pm on 29/9

No. of days for payment of Halting allowance 5+1=6days.

For outstation duty for a period less than 24 hours, full halting allowance if period is 8 hours or more. Half of Halting Allowance if period is more than 4 hours and less than 8 hours. (85/238 dt. 9.1.92, 86/216 dt. 11.2.93)

D. Halting Allowance to the Transferee Officers :

Where transfer involves change in place of posting (BC 105/86 dt. 22.8.2011) effective from 25.1.2001

- Officers transferred from one place to another (when there is a change in place of posting) are entitled to claim actual lodging/boarding expenses within their entitlement as applicable to their new place of posting for maximum seven days or till the quarter is made available , whichever is earlier.
- These guidelines are applicable to all the officers including the officers posted in designated positions such as Branch Managers, Deputy Chief Managers, etc.
- Other terms and conditions viz., owning residential accommodation by transferee officer/spouse at the place of posting, bachelor type sharing accommodation provided by the Bank etc. are required to fulfilled while considering the claim of transferee officer for reimbursement of lodging/boarding expenses.

E. Deputation to Training Centres: (Br. Cir 100/165 dt. 17.1.07)

- Local trainees to Non-Residential Training Centres as also to those deputed to residential centres but who could not be provided accomodation, will be paid

1. Officers Rs.75/- per day
 2. Award Staff Rs.60/- per day
- ii) Upcountry Trainees and local trainees.
- a. Deputed to Residential Centres:**
- i) Officers : 1/4th halting Allowance
 - ii) Award Staff : Rs.75/- per day (Delhi and Mumbai) & Rs. 60/- (other places)
- b. Deputed to Non/Residential Centres.**
- Lodging as per entitlement, Boarding charges equivalent to halting allowance as per entitlement plus 1/4 of halting allowance as out of pocket expenses.

F. Reimbursement of Travelling Expenses on Monthly Consolidated Basis

1. Eligible officers who own and use a vehicle for Bank's work have option to claim reimbursement of travelling expenses either on monetary Basis or in terms of consumption of petrol per month. Option can be exercised only once and will not be allowed to be changed unless there is change in type of vehicle and/or place of posting.
2. Limit for reimbursement to eligible officers who do not own a vehicle

Category	Monthly Limit
i) All Officers in JM-I	Rs.500/-
ii) Officers MM Grade Scale II/III	Rs.675/-
iii) Officers in SM Grade Scale IV	Rs.800/-

For Others:

OFFICERS OWING A VEHICLE WHO ARE ELIGIBLE TO CLAIM REIMBURSEMENT OF TRAVELLING EXPENSES ON MONTHLY CONSOLIDATED BASIS (Br. Cir. No. 101/30 dt. 2.6.2007) w.e.f. 1.4.2007

	Metropolitan Cities	Area I	Area II Population between 1-12 Lacs	Area III Population below 1 Lac
	Liters	Liters	Liters	Liters
a) i) Officer in JM Grade I (Confirmed Officers)	45	45	40	35
ii) Officers in MM II	55	55	45	40
iii) Officers in Scale III & IV	70	70	50	45
b. FOR TWO WHEELERS				
For Officers as in				
(i) (ii)(iii) above				
(i) M/cycle/Scooter	35	35	30	25
ii) Mopeds	30	30	25	20

3. Travel by own vehicle not governed by above (w.e.f. 01.10.2011)

Cars 1000 CC and more	Rs.9.00/km
Less than 1000 CC	Rs.7.00/km
Motor Cycle/Scooter	Rs.4.50/km

Moped

Rs.3.00/km

The above rates would be applicable to those officers who when travel for Banks' work by their own vehicle beyond a radius of 8 kms from branch/office with prior permission from competent authority. Reimbursement of expenses to eligible Officers owning vehicles run on diesel/CNG may be considered upto the amount arrived at for petrol limits (in litres) as per entitlement as applicable to the place of posting (H.O. Circular No.105/88 dated 22.8.2011)

21. TRAVELLING EXPENSES ON TRANSFER

- a) Mode and class of travel as per table 17 (A)
- b) In case of travel by road by members of family reimbursement is restricted to 1st Class train fare or actual fare, whichever is less.
- c) Transportation : Actual Goods train freight incurred will be reimbursed subject to the rates applicable as under by train.

	If Officer has family	If Officer has no family
Basic pay upto Rs. 13820/-	3000 Kgs.	1500 Kgs.
Above Rs. 13,820/-	Full Wagon	2500 Kgs.

For shifting own car/two wheeler, actual freight charges will be reimbursed but will be limited to freight charges paid by rail. Packing, insurance, local transportation are reimbursed without production of bills, receipts, cash memos against declaration as under :-

JM-I, MM-II, MM-III	Rs.9000/-
SM-IV and above	Rs.12000/-

Where actual freight incurred exceeds entitlement, then additional reimbursement is available as a hardship case.

22. LEAVE TRAVEL CONCESSION.

Entitlement :- Scale I,II,III : Normally AC-II Tier Class Scale IV and above : AC-I Class or by Air (Economy Class)

Scale I officer is entitled to travel by air in the lowest fair economy class- reimbursement will be the actual economy fair or AC first class railway fair whichever is less.

Scale II & III officers may travel by air economy class if the distance is more than 1000 km.

Leave encashment : 30 days in an LFC span of 4 years. (can be availed with LFC to home town also)

Periodicity of Leave Travel Concession:

During each block of 4 years, Leave Travel Concession as laid down in the regulation may be availed of as under:

(i) An officer may go to his home town as declared by him twice in 4 years i.e once in each block of 2 years.

OR

(ii) An officer may go to his home town as declared by him once in the block of 2 years and to any place in india in the other block of 2 years

OR

(iii) An officer may go to any place in india once in a block of 4 years.

In the case of a promotee officer who has not availed of LTC as per his clerical span, he may, if so desired, continue with the clerical span and immediately after the clerical span is over, become eligible for LTC under the officers' service regulations. Alternatively, he may surrender his clerical span and prefer to commence the fresh block of LTC from the date of promotion. In such case officer shall give a declaration to that effect.

Leave Travel Concession may be availed during any kind of leave. Entitlement would be the same as that in case of travelling for Bank's work. The officer must submit bills for LTC within 7 days of resumption of duties, otherwise amount advanced would be recovered in one lumpsum from salary of next month.

For leave encashment all the emoluments payable for the month during which availment of LTC commences. Emoluments will include notional HRA in case of an officer provided with Bank's accommodation and to whom HRA is not otherwise payable. (Page No. 148 of Booklet of OSR, 1979)

Calculation of entitlement under LTC for officers in MM Grade. Decision of IBA (In case of MM-II AND MM-III).

Entitlement will be determined by 1st class/AC II tier sleeper rail fare only. If the distance to be travelled is more than 1000 Kms. by the most direct route and an officer also covers a minimum 1000 kms. (one way journey by most direct route of such distance by air, then he shall be reimbursed actual air fare. If he does not

travel by air, then reimbursement will be limited to 1st class/AC II sleeper fare.

(Br. Cr. No. 87/239 dated 24-1-1994 & 89/131 dt.9.11.95, HO/P/IR/RS/I/329 dt.11/06/05).

IMPORTANT GUIDELINES ON LTC:

1. Journey by the flight other than national carrier (Indian Air Lines/Air India) is taxable if fare by other flight is more than that of national carrier (IA/AI) to the extent of such excess fare calculated in terms of overall entitlement by both the carrier.

2. Expenses incurred to visit outside India are considered subject to the following :

(i) An officer should declare some destination which should be within India from where a place outside India can be reached.

(ii) Such declared place within India must be actually touched at least once either during outward or inward journey.

(iii) All actual expenses upto a place outside India or the entitlement from place of posting to such declared place within India which has been actually touched by the officer whichever is lower will be reimbursed.

3. Travel by Rajdhani Express may be reimbursed. However, 'Rajdhani Fare' should not be taken for the purpose of computation of entitlement, if the officer and/or member of his/her family do not actually travel by 'Rajdhani Express'.

4. Salary for leave period :-

An officer proceeding on leave for availing LTC will, if so requests be advanced salary falling due during the leave period. Such payment shall be made 1/2 days prior to the proceeding on leave.

5. Advance against LTC :

For outward Journey advance may be availed of any time before booking the tickets and ticket so booked should be produced within a reasonable time for verification and record. For inward journey difference amount between amount of entitlement and amount already drawn for purchase of tickets for outward journey may be advanced on furnishing undertaking to produce tickets/relevant money receipts etc.

Such tickets/money receipts must be submitted within 7 days from the date of resumption of the duties otherwise amount so advanced will be recovered in one lumpsum from the salary of subsequent month.

6. Where an officer propose to travel by own car/taxi (after obtaining prior approval from Zonal Manager) he may be advanced 75% of his entitlement against undertaking to produce necessary bills/money receipts within 7 days of resumption of duties.

7. Place of home town/domicile will be declared by an officer at the time of his appointment.

Such place of home town/domicile may be changed on request only once in entire service. Such change can be approved by Zonal Manager.

8. To and fro expenses on travel from house to railway station/airport/bus stand for availment of LTC facility, as also, similar expenses at the place of destination, will not be reimbursable.
9. The safety surcharge being levied by railways w.e.f. 1/10/01 should be included for calculation of entitlement under LTC/LFC.
10. Outward journey should be commenced before the expiry date of span/block. However, inward journey may be allowed even after expiry of the block but within a reasonable time. In case of LTC by officers retiring during the currency of the block/ span they must complete their to and fro journey under LTC and submit final claim before retirement date.
11. Officer is free to travel by any mode and by any route but entitlement is permissible only by shortest route/direct route and by his entitled/eligible class.
12. Family members of officer employees are permitted to take independent journey in absence of the officer any time but within the block period.
13. Family members not residing with officer at place of posting but at place of domicile/ home town (officers) such family members are allowed entitlement from domicile/ home town to place of posting of officer and back in addition to entitlement from place of posting to place of destination.
14. Definition of Family (B/C 101/ 76 dt. 27/07/07)
 - A) spouse
 - B) wholly dependent unmarried Children (including dependent step children and legally adopted children)
 - C) Wholly dependent parents ordinarily residing with the officer.

ENCASHMENT OF LTC

An officer, by exercising an option any time during a 4 year or 2 year block, as the case may be, surrender and encash his LTC (other than travel to place of domicile) even without taking any kind of leave upon which he shall be entitled to receive an amount equivalent to 75% of the eligible fare for the class of travel by train to which he is entitled (for scale IV and above AC-I class, Scale I,II, & III AC-II class by express/mail train other than Rajdhani/Shatabdi Trains) up to a distance of 4500/ - kms. (One way) for officers in JMI and MMG scale II & III and 5500 Kms. (One way) for officers in SMG scale IV and above. An officer opting to encash his LTC shall prefer the claim for himself/ herself and his/her family members only once during the block/ term in which such encashment is availed of. The facility of encashment of privilege leave while availing of Leave Travel Concession is also available while encashing the facility of LTC. (Details on last pages)

23. PROMOTIONS

1. There are two channels of promotion **Merit Channel and Seniority Channel** for Scale-I to Scale-II and Scale-II to Scale-III
2. There is only one channel of promotion for Scale III to Scale IV, Scale IV to Scale V, Scale V to Scale VI and Scale VI to Top Executive VII i.e. **Merit Channel**.
3. Any Officer who could not complete a minimum of 2/3 years of service at a Rural/ Semi-Urban for the purpose of eligibility for promotion to Scale-II or Scale-III, for the reasons not attributed to him, shall be considered eligible for promotion to next Scale, subject to condition that he shall complete the requisite Rural/Semi Urban tenure immediately after his promotion to the next Scale.
4. The Specialist Officers will have career path up to **SMG Scale IV** in their respective disciplines.

5. Allocation of Marks For General Banking Officers

Sr No	Group	Eligibility	Weightage				
			APA	Qualification	Test	Interview	Discussion
1	Scale I to II Normal	Min 5 years & 80% marks in APA in last five years+ 2 years of rural service	30	JAIB-2, CAIB-3, OTHERS -5 Max= 10	30	30	0
2	Scale I to II Seniority	Min 7 years & 60% marks in APA in last five years+ 2 years of rural service	There will a test only. 30% marks to qualify for promotion. No Interview.				
3	Scale II to III Normal	Min 3 years & 80% marks in APA in last 3 years+ 3 years of rural/semi urban service	30	JAIB-2, CAIB-3, OTHERS -5 Max= 10	30	30	0
4	Scale II to III Seniority	Min 5 years & 60% marks in APA in last five years+ 3 years of rural/semi urban service	There will a test only. 30% marks to qualify for promotion. No Interview.				
5	Scale III to Scale IV	Min 3 years & 80% marks in APA in last 3 years	60 (Last Five Years)	JAIB-2, CAIB-3, Post/Double Graduation-5 OTHERS -5 Max= 10	0	30	0
6	Scale IV to Scale V	Min 3 years & 80% marks in APA in last 3 years and minimum length of service 15 years.	50	0	0	30	20
7	Scale V to Scale VI	Min 3 years & 80% marks in APA in last 3 years and minimum length of service 18 years.	70 (Last five Years)	0	0	30	0
8	Scale VI to Scale VII	Min 3 years & 80% marks in APA in last 3 years and minimum length of service 21 years.	70 (Last five Years)	0	0	30	0

6. Allocation of Marks for Specialist Officers

Sr No	Group	Eligibility	Weightage			
			APA	Qualification	Test	Interview
1	Scale I to II Normal	Min 5 years & 80% marks in APA in last five years	55	A level of DOEACC=2 B level of DOEACC=3 C level of DOEACC=5 CISA/CISSP/CISM =5 JAIIB=2, CAIIB=3 Others=5, Max=5	0	40
2	Scale I to II Seniority	Min 7 years & 60% marks in APA in last five years	The final selection will be restricted to the exact number of vacancies and will be determined on the basis of inter-se seniority of eligible Officers			
3	Scale II to III Normal	Min 3 years & 80% marks in APA in last three years	55	A level of DOEACC=2 B level of DOEACC=3 C level of DOEACC=5 CISA/CISSP/CISM =5 JAIIB=2, CAIIB=3 Others=5, Max=5	0	40
4	Scale II to III Seniority	Min 5 years & 60% marks in APA in last three years	The final selection will be restricted to the exact number of vacancies and will be determined on the basis of inter-se seniority of eligible Officers			
5	Scale III to IV	Min 3 years & 80% marks in APA in last five years/No of Completed years for DRO's	60	0	0	40

7. **SPECIALIST OFFICERS** : The term 'Specialist Officer' includes all those Officers with specialised professional qualifications, with or without experience, recruited in Bank's service as Specialist Officers or converted as Specialist Officers. They may be broadly categorised as: Agriculture Officers, IT Officers, HR / IR Officers, Security Officers, Official Language Officers, Law Officers, Investigation Officers, Economists/ Statisticians, Finance Executives, Company Secretary, Marketing Executives, Corporate Communication Executives/Managers and Technical Officers. These Officers may be recruited/promoted/converted as Specialist Officers with or without specialized qualifications etc.

8. A Specialist Officer shall be deemed to be a General Banking Officer on his / her promotion to **SMG Scale IV**.

9. Officers not more than the number of vacancies in the specialist category shall be selected for promotion in the order of merit. The cut-off marks will be determined by the actual number of vacancies in Specialist Category and the officers securing equivalent to and above the cut-off marks will qualify for promotion.

GENERAL

10. If a candidate is selected in both Seniority Channel as well as Merit Channel, he will be treated as selected only in Seniority Channel.

11. In order to be eligible for promotion, wherever provided the officer employee shall secure minimum 40% marks each in both Written / On-Line Test and Interview in case of Merit Channel, and minimum 30% marks in Written / On-Line Test in case of Seniority Channel.

12. **An Officer, who applies for promotion and gets selected, cannot refuse promotion.**

13. In order to be eligible for promotion, wherever provided the officer employee shall

secure minimum 40% marks each in both Written / On-Line Test and Interview in case of Normal Channel and 60% marks each in both Written / On line Test and Interview in case of Fast Track Channel.

14. An Officer who refuses to accept promotion or the posting on such promotion will be considered ineligible for participation in the next three promotion processes.

15. An Officer against whom a Major penalty has been imposed, will not be eligible to participate in any promotion process initiated a period of one year from the date of effect of such penalty. The process will be considered as completed on the date the results are announced.

24. GRATUITY

Higher of (i) & (ii) given below payable on death, retirement, disablement of permanent nature or resignation.

i) Gratuity Act : After completion of 5 years of continuous service at the rate of 15 days last drawn wages for every completed year of service subject to maximum of Rs.10 lacs w.e.f. 24/05/2010 (wages include only basic pay, PQP, FPP & dearness allowance)

ii) Officers' Service Regulations : After 10 years of continuous service @ one month basic pay for every completed year of service - maximum 15 months pay - provided if the officer has completed 30 years of service additional half month's basic pay for each completed years of service in excess of 30 years.

25. RETIREMENT ;

Age of retirement is 60 years.

26. PROVIDENT FUND : (w.e.f.1.1.1990)

At the rate of 10% of the Basic Pay and Officiating Allowance, if any. Direct recruit officer, upon their request, are eligible to contribute to provident fund from date of joining the Bank. (Provision effective from 1.4.1986) Voluntary provident fund in multiples of Rs.5/- may be made. Contribution to VPF should commence from month of April.

There shall be no Provident Fund to officers joining the services of banks on or after 1st April 2010. They shall be covered by a Defined Contributory Pension Scheme, where the officer will contribute 10% of Pay plus Dearness Allowance and the bank will make a matching contribution. The Scheme shall be governed by the provisions of the Contributory Pension Scheme as introduced for employees of Central Government modified from time to time.

27. SMALL FAMILY INCENTIVES

Special Casual Leave	7 days for Sterilisation (Vasectomy)
Also available in case of operation of spouse	14 days for tubectomy.
Incentive	Rs.500/-
Ex-Gratia Med. Aid	Rs.350/- (Tubectomy)
	Rs.150/- (Vasectomy)
Max. Children	3
Age - Male Staff	50
Female Staff	45

28. RESIGNATION :

3 month notice or 3 months pay in lieu of notice.

29. OTHER IMPORTANT INFORMATION:

a) Milestone Award:

Permanent Employees (Part/Full time) on completion of 25 years of continuous, unblemished service with non assailable leave record will be presented with award mementos costing not more than Rs.2000/- w.e.f. 25.6.2001 (Br. Cir. 95/45 dt. 11.7.2001)

b) Death Relief :

Rs.5,000/- in cash and pay order for Rs. 95,000 will be handed over to the next of kin of an employee in case of death in harness.

c) **Preferential rate of interest** : 1% more than normal rates on the deposits is available to officers in service, retired, either individually or jointly with the spouse, children and parents, brothers and sisters wholly dependent on the officers. Concessional rental on safe deposit vault lockers hired by officers shall be as per H.O.guidelines from time to time.

d) **Scheme for providing compensation to those who are killed/injured in Robberies/Terrorist incidents is in vogue. (Br. Cir. 85/294 dt. 23.03.92)**

e) Group Savings linked Insurance scheme of LIC

Category of Staff	Monthly contribution	Maximum Risk Amount
JM-I & MM-II & III	Nil	Rs.50,000/-

Insurance premia borne by the Bank w.e.f. 1.12.1997

f) BOI Staff Benevolent Scheme : (BC 87/183 dt. 20.01.1993)

Every member to contribute Rs.2/- per deceased member in the event of death of a member of the scheme. Such contribution of Rs.2/- per member will be collected periodically.

g) Reimbursement of expenses for purchase of Newspaper.

Available to all officers upto scale VII irrespective of their designation/posting on decalaration basis w.e.f. 1.04.2009 (BC 103/44 dt. 11.06.2009)

Scale I, II, III	:	Rs.250/- per month
Scale IV, V	:	Rs.350/- per month
Scale VI, VII	:	Rs.500/- per month

h) Cleaning Material Expenses :

Available to all officers upto scale VII irrespective of their designation/posting on decalaration basis w.e.f. 1.05.2009. (BC 103/45 dt. 11.06.2009)

Scale I	:	Rs.500/- per month
Scale II	:	Rs.600 /- per month
Scale III	:	Rs.700/- per month
Scale IV, V	:	Rs.1200/- per month
Scale VI, VII	:	Rs.1500/- per month

i) Entertainment Expenses :

The following revised limits are effective from the financial year 2011-2012 (i.e. w.e.f. 1.4.2011) (Br. Cir. No. 105/22 dt. 5.5.2011)

Scale	Designation	Rs.(per annum)
VII	General Manager	Rs.20000/-
VI	Zonal Managers	Rs.18000/-
	Branch Managers	Rs.16000/-
	Others in Scale VI	Rs.12000/-
V	Zonal Managers	Rs.12000/-

	Branch Managers	Rs.11200/-
	Others in Scale V	Rs.8000/-
IV	Branch Manager	Rs.10000/-
	Others in Scale IV	Rs.5600/-
III	Branch Managers	Rs.8000/-
	Others in Scale III	Rs.4800/-
I	Branch Managers	Rs.7200/-
	Others in Scale II	Rs.4800/-
I	Branch Managers	Rs.6000/-
	Others in Scale I	Rs.3600/-

Officers in charge of Extension Counter/Managing Director of Farmers Co-operative Service societies and officer on deputation to outside organisations (if the officer opts to be governed by the scales of pay in our Bank) will be entitled for reimbursement of Entertainment Expenses according to their scales and not as per their designations.

Expenses incurred upto 50% of the respective ceilings can be claimed on the basis of declaration by the concerned officer of having incurred such expenses.

j) Supply of Brief cases to all officers (BC 104/136 dt. 25.1.11)

All confirmed officers irrespective of scale are now entitled to one brief case once in five year subject to the following cost limits on declaration basis.

Scale I & II	Rs.1200/-
Scale III	Rs.1600/-
Scale IV	Rs.1800/-
Scale V	Rs.2100/-
Scale VI	Rs.2600/-

k) List of Close Relatives :

- | | | |
|--|---|-----------------------------------|
| a) Spouse | b) Father | c) Mother (including step mother) |
| d) Son (including step son) | e) Son's wife | f) Daughter (incl. step daughter) |
| g) Daughter's husband | h) Brother (including step brother) | |
| i) Brother's wife | j) Sister (including step sister) | |
| k) Sister's husband | l) Brother (including step brother) of spouse | |
| m) Sister (including Step sister) of spouse. | | |

l) Telephone facility : (Br. Cir. No. 105/5 dated 5.4.2011)

Monetary ceiling limits for reimbursement of Telephone expenses

Designation	Amount(Rs.) P. M. (Incl. Tax)	Designation	Amount(Rs.) P. M. (Incl. Tax)
General Managers	1900	Dy General Managers	1600
Zonal Managers	1600	Asst. General Managers	1000
Chief Managers	700	Desig. Senior Managers	500
		at Z.O./H.O./V.L.Br	500
Desig. Dy.Managers	500	Desig. Asst. Managers	500
Large Br.		Medium Br.	
Chief Manager/ Senior Manager Estate Dept. H.O.			1600

30. PENSION REGULATIONS :

Maximum service counted for full pension - 33 years.

Superannuation Pension :

Granted on attaining the age of superannuation
Minimum 10 years of service

Pension on voluntary retirement:

Granted to those who have completed 20 years of service and take voluntary retirement.

Additional 5 years notionally added to the qualifying service provided it does not take beyond the date of superannuation.

Invalid Pension :

Minimum 10 years of service.

Payable to officers who retired on account of any bodily or mental infirmity which permanently incapacitates the officer

- Not less than ordinary rate of family pension payable to the family in case of death of the officer while in service.

Compassionate Allowance :

Payable to officer who is dismissed or removed or terminated in deserving cases of special consideration shall not be less than the minimum pension Maximum two thirds of the pension otherwise payable to the officer.

Premature Retirement Pension:

Minimum 10 years of service

Payable to those who retire from service on account of orders of the Bank to retire prematurely.

Compulsory Retirement Pension:

Payable to those retired from service as a penalty

Not less than two thirds and not more than full pension to which the officer is otherwise entitled.

Minimum amount of pension :

Rupees seven hundred and twenty only

Quantum of Pension

Full pension - 50% of

- i) Average basic pay drawn during the ten months preceding retirement.
- ii) DA payable on basic pay upto 2288 points in index.
- iii) Such allowances ranking for pension.

Commutation :

One-third of basic pension may be commuted. Commuted Value = $\frac{1}{3}$ basic pension X 12 X factor corresponding to age next birthday as on date of application for commutation.

After commutation, monthly pension will be $\frac{2}{3}$ of pension.

DA is payable on full pension. At the end of 15 years after commutation, full pension shall be restored.

Family Pension.

- i) No stipulation of minimum service for family pension.
- ii) In the event of death while in service or after retirement. Pension shall be payable to the spouse/dependent at the following rates:

Upto Rs.5720/-	30% of pay min. Rs.1435/- p.m.
From 5721/- to 11440/-	20% of pay min. Rs.1715/- p.m.
Above Rs.11440/-	15% of pay min. Rs. 2292/- & max. 4784/-pm
- iii) a) In the case of an employee who dies after completion of 7 years service, higher family pension equal to 50% of pay last drawn by the deceased employee or twice the ordinary rate of family pension whichever is less is payable.

The family pension at higher rate is payable till the date the deceased employee would have attained the age of 65 years subject to a maximum period of 7 years.
- b) In the event of the death of an employee after retirement, before attaining the age of 65 years. Family pension is payable at twice the ordinary rate of family pension or @50% of pay last drawn by the employee at the

time of retirement, whichever is less. The maximum period for which higher family pension will be payable is 7 years or till the deceased employee would have attained 65 years of age if it occurs earlier.

- iv) In respect of officers opting for contributory Provident fund scheme, bank will contribute sum equal to 10% of actual Basic Pay and allowances ranking for provident fund. Officers will have to make matching contribution.

Note :

1. Voluntary PF may be made in multiples of Rs.5/- Contribution to VPF should commence from April.
2. Direct Recruit Officers are eligible to contribute to PF from the date of joining the Bank (w.e.f. 1.4.86)
3. Officers joining the Bank on or after 29.9.95 are eligible for pension.

CALCULATION OF PENSION CONSEQUENT UPON THE RE-DEFINITION OF 'PAY' IN BIPARTITE SETTLEMENT/JOINT NOTE DATED 02.06.2005:

1. The terms of the Bank Employees' Pension Regulations, 1995 dated 29th September 1995/ 26th March 1996 shall not apply to the officers who join the services of Banks on or after 1st April 2010; and they shall be covered by a Defined Contributory Pension Scheme, which shall be governed by the provision of the Contributory Pension Scheme introduced for officers of the Central Governments w.e.f. 1st January 2004, and as modified from time to time. Necessary amendments to the relevant provisions of the Bank Employees' Pension Regulations, 1995 dated 29th September 1995/ 26th March 1996 shall be carried out following the procedure in this regard.
2. Further to clause 6 of the Joint Note signed on 2nd June 2005 between representatives of Officers' Associations and IBA, it is agreed between the parties as under:
 - (i) With effect from 1st May 2005, the pension of officers who retired or died while in service during the period 1st April 1998 to 31st October 2002 will be re-fixed based on the definition of 'Pay' as defined in Clause 5 of the Joint Note dated 14th December 1999. No arrears of pension and commuted value of pension will be payable on account of such re-fixing of pension.
 - (ii) With effect from 1st May 2005, the pension of officers who retired or died while in service during the period 1st November 2002 to 30th April 2005 will be re-fixed based on the definition of 'Pay' as defined in Clause 6 of the Joint Note dated 2nd June 2005. No arrears of pension or commuted value of pension will be payable on account of such re-fixing of pension.
3. Further to Clause 2(b) of the Joint Note dated 2nd June 2005, it is agreed between the parties as under:
 - (i) On and from 1.5.2005, in the case of officers who retired during the period 1.4.1998 to 31.10.2002, dearness relief shall be payable for every rise or be recoverable for every fall, as the case may be, of every 4 points over 1684 points in the quarterly average of the All India Average Consumer Price Index for Industrial Workers in the series 1960=100. Such increase or decrease in dearness relief for every said four points shall be calculated in the manner given below:

Scale of Basic Pension month	The rate of dearness relief as a percentage of basic pension
(i) Upto Rs. 3,550/-	0.24%
(ii) Rs.3,551/- to Rs.5,650/-	0.24% of Rs.3,550/- plus 0.20% of the basic pension in excess of Rs.3,550/-
(iii) Rs.5,651/- to Rs.6,010/-	0.24% of Rs.3,550/- plus 0.20% of difference between Rs.5,650/- and Rs.3,550/- plus 0.12% of basic pension in excess of Rs.5,650/-

Encashment of LTC/LFC entitlement

1. The Salary and other service conditions in respect of Officers and Award Staff have been revised in terms of the Joint Note and 8th Bipartite Settlement both dated 02.06.2005 respectively.

2. Officers and Award Staff respectively may, by exercising an option anytime during a block of 2 years or 4 years, as the case may be, surrender and encash his Leave Travel / Fare Concession (other than travel to place of domicile) upon which he shall be entitled to receive an amount equivalent to 75% of the eligible fare for the class of travel by train to which he is entitled upto the permissible distance.

3. Accordingly, the employees who are desirous of encashing their LTC / LFC entitlement may apply for the same in the prescribed format as per the **Annexure**. The details required for the sanctioning authority to consider such requests are given on the reverse of the said **Annexure**.

4. In case of Award Staff, for encashment of LFC entitlement, they should proceed on sanctioned leave (Casual / Privilege / Sick Leave) for a minimum period of 1 day. No such stipulation is prescribed in respect of Officers.

5. The facility of encashment of Privilege Leave as per entitlement is also available while encashing the facility of LTC / LFC.

6. An Officer or Award Staff opting to encash his LTC / LFC shall prefer the claim for himself and his family members only once during the block / term in which such encashment is availed of. Officers and also the Award Staff who have opted for 4 year block and can encash their LTC / LFC only once in a block of 4 years. However, the Award Staff who have opted for 2 year block can encash their LFC entitlement twice in a block of 4 years. As such, in a particular LTC / LFC Span part encashment and part availment is not permissible.

7. The authority for sanctioning LTC / LFC for availment would be the authority for encashment of LTC / LFC also.

8. In respect of Officers in Scale IV and above, fares for distance beyond 5000 kms. be determined by adding to the fares for 5000 kms., the additional amounts per slab of 50 kms. as mentioned in the Railways Coaching Tariff No.25 (Part-II). As on date, additional fare for 50 kms. slab for AC First Class is Rs.75/- and for the 500 kms., the fare is Rs.75/50 x 500 kms. = Rs.750/-. As the railway fares are subject to revision from time to time, the Zonal Managers are advised to ascertain the correct slab rate from the railway authorities and advise the Branches / Offices in their Zones. The Staff Administration Division – H.O. Personnel Department shall advise Departments in Head Office in this regard.

9. Children under 5 years of age are free to travel by train. Children of 5 years of age and under 12 years of age are charged at half the adult fare.

10. It is clarified that railway fare for the permissible distance by Express / Mail Train (other than Rajdhani / Shatabdi Trains) only is to be considered and all other charges like Reservation Charges, Surcharge etc. are not to be considered for the purpose of encashment of LTC / LFC.

11. Award Staff who are desirous of changing their LFC Block i.e. from 2 year Block to 4 year Block or vice versa, may exercise their option for 2 year / 4 year Block, on expiry of the current operative block of four years, in writing and the same be kept authenticated by the Branch Official on the personal folder of the employee. In case of employees whose LFC block expired during the period 02.06.2005 to the date of this Circular, may be permitted to exercise their option to change their LFC span and the change would have effective from such expiry date.

12. All other terms and conditions regarding encashment of LTC / LFC entitlement as stipulated in the said Joint Note / Branch Circular No.99/64 dated 21.07.2005 should be observed before sanctioning of LTC / LFC encashment.

ANNEXURE

Application for Encashment of Leave Travel / Fare Concession Entitlement

[Ref : Branch Circular No. 99/89
(Sub : Personnel/2005-06/ 9) dated 09.09.2005]

Date :

The Assistant General Manager / Chief Manager,
The Senior Manager / Branch Manager / Manager,
_____ Branch / Department (H.O. / Z.O.).
_____ Zone.

Dear Sir,

Request for Encashment of Leave Travel / Fare Concession
Entitlement for the span _____

I would like to inform you that I hereby surrender my current Leave
Travel / Fare Concession (other than travel to place of domicile) Span
_____ and encash the entitlement.

2. I have / had been granted _____ days Casual / Privilege / Sick Leave from
_____ to _____. (in case of Award Staff only).

3. I request you to encash _____ days Privilege Leave from the balance of
leave available to my credit.

3. In this connection, I request you to sanction my LTC / LFC entitlement as
per extant rules. I furnish the relevant particulars, as under : -

Name (in capitals) :
Category : Officer / Clerk / Sub-Staff
Personnel No. :
Grade / Scale :
Salary Code No. (if any) :
Date of Joining :
Date of Confirmation :
L.F.C. Block Opted : 2 Year / 4 Year
(in case of Award Staff)
Current Span : _____ To _____
(Date) (Date)

Details of my dependent family members :

Sr. No.	Name	Age	Relationship

3. I declare that –

- (i) My wife / husband is not an employee of our Bank.
(OR)
- (ii) My wife / husband is an employee of our Bank and is presently working as Officer / Clerk / Sub-Staff at our _____ Branch / Office.
- (iii) My wife / husband has surrendered her / his LFC entitlement.
- (iv) The abovementioned family members are as per the definition of “Family” as per extant guidelines.

4. Kindly credit the amount to my Staff Personal OD / SB A/C No. _____ with our Branch / _____ Branch (in case of ZO / HO).

Yours faithfully,
()

(FOR OFFICE USE)

(A) Name : Mr. / Mrs /Ms. _____

Staff – Officer (Scale -) / Clerk / Sub-Staff

(B) No. of days Leave sanctioned : _____ days _____ Leave from _____ to _____
(in case of Award Staff) (Minimum 4 days)

(C) LFC Block Opted : Two Year / Four Year

(D) Current Span : _____ To _____
(Date) (Date)

(E) Permissible Distance : _____ kms. (One way)

Officers Scale I,II & III : 4500 kms.

Officers Scale IV & above : 5500 kms.

	2 Year Block (kms.)	4 Year Block (kms.)
Clerical :	1750	3500
Sub-Staff :	2250	4500
Part-Time Safai Karmachari : (1/3rd, 1/2, 3/4th Scale)	750/1125/1688	1500/2250/3375

- (F) Mode & Class of Entitlement : _____
 Scale IV & above : AC-I Class *
 Scale I,II & III : AC-II Tier *
 Clerical : First Class *
 Sub-Staff : Sleeper Class *
 (* By Express / Mail Train)
- (G) Entitlement amount per person for the permissible distance : Rs. _____ x 2 = Rs. _____
 (for both ways)
- (H) No. of members (Self & Dependents) : _____
- (I) Total Entitlement Amount [(G) x (H)] : Rs. _____
- (J) Amount sanctioned [75% of total entitlement amount (I)] : Rs. _____
- (K) Amount of P.L. Encashment : Rs. _____
 Less : Income-Tax : Rs. _____
- (L) Net amount credited to OD / SB Account : Rs. _____
 A/C No. _____
- (M) Balance of P.L. : _____ days. P.L. Encashed : _____ days.
 before encashment

Processed by Sanctioned by

Signature :

Name (in capital) :

Designation : Officer/Manager/Senior Manager Manager/Senior Manager/ Chief Manager

LOAN FACILITIES AVAILABLE TO OFFICERS

Type of Loan	Eligibility	Loan Amount	Purpose	Interest	Repayment	Reference HO/BC No.
1	2	3	4	5	6	7
Clean Overdraft facility (in lieu of various facilities except Housing Loan including Ashiana/Vehicle Loan & Loan against PF)	Service 3 yrs. & Above less than 5 years 5 yrs. & above less than 10 yrs. 10 yrs. & above	Rs. 2.00 lacs Rs. 3.5 lacs Rs. 5.00 lacs	Any bonafide purpose for new sanction/addition in limit, subject to above ceiling, two facilities of OD & Term Loan in the ratio of 60% & 40% respectively will be considered.	at Base Rate 1% above Base rate presently 10% p.a.	Interest recoverable monthly	No. 95/129 dt. 13.12.01 101/38 dt. 15.6.07 101/18 dt. 9.5.07 103/8 dt. 15.4.09

* If mortgage not created under Staff Housing Loan and/ or Ashiana Scheme (for any reason, except due to availment of non-refundable withdrawal from PF and by default) the overdraft facility will be available only to the maximum extent of *Balance of PF+Gratuity payable as on date of loan application MINUS outstanding in the said accounts (Unsecured Housing Loan)

Vehicle Loan	All Confirmed Officers	90% of the cost subject of max. Rs. 60000/-	New & second hand vehicle	Up to Rs. 15,000 @ 7.5% beyond Rs. 15,000/-	Principal amt. in 70 monthly instalments & interest in 14 monthly instalments.	91/44 dt. 7.6.97, 93/192 dt. 28.2.2000 96/150 dt. 18.2.03 101/18 dt. 9.5.07
Two Wheelers		For Officers in rural branches 90% of the cost of vehicle without any ceiling.		higher of Bank rate or 12% (simple intt.)		

Type of Loan	Eligibility	Loan Amount	Purpose	Interest	Repayment	Reference HO/BC No.
1 Motor Cars**	2 All Confirmed Officers	3 80% of cost of vehicle or max. Rs. 3.5 lacs whichever is less	4 New & Second hand cars including Maruti Van/Jeep	5 8.5% p.a. simple upto Rs. 80,000/- 12% p.a. or Bank rate whichever is higher	6 Principal in 120 months and Intt. in 80 months. For second hand vehicle repayment period subject to obtention of revalidation/fitness certificate upon expiry of 20 years falling which loan account should be closed in one lumpsum repayment	7 91/44 dt. 07.06.97 93/192 dt. 28.02.2000 96/150 dt. 18.02.03 101/18 dt. 09.05.07
<p>*** Additional Loan for insurance premium available at commercial rate of interest.</p> <p>** Addtopma; ;pam pver amd above the Loan amount mentioned hereinabove is available. at BPLR (usual margin to be maintained)</p> <p>No. 94/44dt. 07.06.07 No. 89/76 dt. 31.07.95</p> <p>i) Where an officer sells his vehicle purchased with bank's loan and applies for a fresh loan for purchase of another vehicle apart from fully liquidating the old loan, the surplus sale proceed must be applied towards purchase of new vehicle.</p> <p>ii) If an officer repays the conveyance laon granted to him in the normal course and then applies for fresh loan for another vehicle, it will not be necessary for him to utilise the sale proceeds of the earlier vehicle. This concession would not be available to those who liquidate the previous loan prematurely and apply for a fresh loan (Ref. Br. Circular 93/192 dt. 28.02.2000)</p>						
Salary Advance	All confirmed officers	1 months BP	Specified festivals	Intt. Free	10 Monthly installments commencing one month after disbursement.	103/88 Dated 18.8.2009

Type of Loan	Eligibility	Loan Amount	Purpose	Interest	Repayment HO/BC No.	Reference
1	2	3	4	5	6	7
Staff Housing Loan	Min. 5 yrs service	Rs. 20.00 lacs	Purchase of Land for construction of house or for purchase or construction of house Flat or for expansion of House/Flat	Upto Rs. 1,10,000/- 5% simple Above Rs. 1,10,000 8.00% p. a. or 0.50% below BR (as applicable) whichever is higher	Principal amt. 180 instalment and intt. in 60 monthly instalments	No. 91/42 dt. 3.6.97 91/11 dt. 17.9.97 96/21 dt. 21.5.01 96/01 dt. 01.4.02 104/53 dt. 31.7.10 104/104 dt. 6.12.10
			for Repairs / Renovation *		principal is 90 instalments & intt. in 30 instalments	

* Note : Staff Housing Loan is available either for purchase of a flat/house or for repairs/ renovation of the existing house/flat acquired not out of Staff Housing Loan. (Ref. H.O. PERS. Circular 2001-02/148 dt. 16.3.02)

Star Home Loan	Minimum 5 years of Service Officers	Max. Rs. 50 lacs if located in a place with a population of Rs. 1 lac & above & for other places max. Rs. 5 lacs	For bridging the gap after availing Staff Housing Loan, for purchase construction of House/flat and also for purchase of second house/flat.	Floating Rate Upto 5 yrs. 8.75% above 5 yrs. upto 10 yrs 9.00% Over 10 yrs upto 15 yrs 9.25% Over 15 yrs upto 20 yrs 9.25%	Max. 20 years or on attaining age of retirement whichever is earlier (equated monthly instalments)	H.O. Pers. Circular letter no. 2001-02/148 dated 16.3.02
		ii) for Renovation Extension/Repair max. Rs. 20 lacs		Not in vogue after 1.7.07 Max. 30 lacs 0.75% over BR 1.00% over BR 1.25% over BR 1.75% over BR	Fixed Loan Max. 10 years including moratorium period	89/88 dt. 30.8.95 89/160 dt. 12.1.96 93/44 dt. 17.11.99 95/85 dt. 1.10.01 100/88 dt. 31.8.06
					At commercial ROI as applicable to public	

Type of Loan	Eligibility	Loan Amount	Purpose	Interest	Repayment	Reference
1	2	3	4	5	6	HO/BC No. 7
OD/Loan against NSC	All Officers	Max. Rs. 3.00 lacs	To meet personal needs	0.75% OBR presently 9.75% p. a.	In suitable monthly instalments or on maturity	84/157 dt. 16.1.90 88/171 dt. 23.1.95 99/25 dt. 16.5.05 100/96 dt. 11.9.06 101/18 dt. 9.5.07 82/253 dt. 21.11.88
Non Repayable withdrawal against PF	Officers who completed 10 yrs service or will retire within 10 yrs	i) One half of the amt. to the employees credit including employers contribution subject to the actual cost of House / Flat ii) Rs. 1,50,000 (max.)	Building/ Purchase a house, purchase of a site. Repayment of loan for above purposes Marriage or Medical treatment of self or relative.	-----	-----	
Loan against PF	All confirmed Officers	i) 3 times basicpay ii) 6 times BP or PF & VPF Accumulation, whichever is lower	Functions, Ceremonies etc Medical Exp. Cost of higher education & illness marriage of self / dependent(s)	Rate applicable to PF Contribution as advised by H.O. TBD from time to Time	Max. 24 monthly instalments max. 48 monthly instalments	91/146 dt. 21.11.97 74/13 dt. 15.02.80 76/82 dt. 12.6.82 96/134 dt. 1.1.03

OTHER LOANS-

- i) Loan / Overdraft against GOI Bonds, IVP, KVP, LIC Policies, 6.75% Tax free US 64 Bonds; Star Personal Loan
- ii) Star Auto Fin.
- iii) Star Mortgage Loan
- iv) The Staff members can also avail these loans subject to the condition that max. deduction should not be more than 60% of gross salary. (Ref. H.O. Br. Circular 98/8 dated 10.4.2004.

* Star personal loan of Rs. 4 lacs in also available to self at public Rates.

ASSET & LIABILITY STATEMENT

- (1) Every officer employee, on his first appointment and every other employee of the bank, on promotion to a post of an officer employee in the bank, shall submit a return of his assets and liabilities giving full particulars regarding:-
- (a) The immovable property inherited by him or owned or acquired by him or held by him on lease or mortgage, either in his name or in the name of any member of his family or in the name of any other person.
 - (b) Shares, Debentures and cash including bank deposits inherited by him or similarly owned or acquired or held by him.
 - (c) other movable property inherited by him or similarly owned or acquired or held by him, and
 - (d) debts and other liabilities incurred by him directly or indirectly.

Provided that in the case of an officer employee who is already in service in the bank on the date these regulations come into force, shall submit a return in terms of this regulation within three months of coming into force of these regulations, the return being with reference to the assets and liabilities as enumerated above of the officer employee on the date these regulations come into force.

- (2) Every officer employee shall, every year submit a return of his movable/immovable property to the Bank including liquid assets like Shares, Debentures as on 31st March of that year to the Bank before the 30th June of that year.
- (3) No officer employee shall except with the previous knowledge of the competent authority acquire or dispose of any immovable property by lease, mortgage, purchase, sale, gift or otherwise either in his own name or in the name of any member of his family.

Provided the previous sanction of the competent authority shall be obtained by the officer employee if any such transaction is:-

- (a) with a person having official dealings with the officer employee.
 - (b) otherwise than through a regular or reputed dealer.
- (4) Every officer employee shall report to the competent authority every transaction concerning movable property owned or held by him either in his own name or in the name of a member of his family if the value of such a property exceed Rs.25000/. (W.E.F. 16.02.02 Ref. B/C 96/03 dated 11.04.02) Provided that the previous sanction of the competent authority shall be obtained if any such transaction is:-
- (a) With a person having official dealings with the officer employee or (b) Otherwise than through a regular or reputed dealer.
- (5) The bank may at any time, by general or special order, require an officer employee to furnish within a period to be specified in the order a full and complete statement of such movable or immovable property held or acquired by him or on his behalf or by any member of his family as may be specified in the order. Such a statement shall, if so required by the Bank, include the details of the means by which or the sources from which such property was acquired.

ALL INDIA BANK OFFICERS CONFEDERATION (AIBOC) GUIDELINES FOR STRIKE

I. PARTICIPATION :

- 1.1 The strike call extends to all Officers of the banks, Private as well as Public Sector whether working at Central Offices/Head Offices/Zonal Offices or other establishments wherever located. Branches, Satellite Offices, Staff Training Colleges, Training Schools and Centre, Inspection Officers and any other establishments.
- 1.2 All Officers of all Scales working in whatever capacity at all offices or establishments of all the banks must participate in the strike. Officers attached to the Training Institutions, Inspection and Audit Establishment, Technical Officers, Rural Development Officers, Liaison Officers, Medical Officers, Law Officers, whether on contract or in regular service must also participate in the strike.
Also Probationary Officers/Trainee Officers on training or on probation and other category of Officers on Training or Probation must participate in the Strike.
- 1.3 Officers on deputation to RRBs, RBI or any other bank are required to participate in the strike.
- 1.4 Only those Officers of the banks who are on deputation to other institutions like District Industries Centres etc., or to government departments are exempted from strike.
- 1.5 Technical Officers on deputation to the banks from the State Government are not exempted from participating in the strike.
- 1.6 Officers manning hubs/switch centre, disaster recovery centres or similar sensitive installations requiring round-the-clock maintenance/surveillance & security officer required to provide round-the-clock maintenance/surveillance should not participate in any work stoppage/strike action.

II. NOTICE :

A notice of strike will be served by the Confederation on the Indian Bank's Association. Separate notices will also be served by the individual Bank's Associations/Federations on their respective Managements. Regional/Zonal level Associations or members should either issue notice or write that they will be on strike. They 'SHOULD NOT' enter into any correspondence with the banks at any level regarding the strike.

III. KEYS TO ENTRANCE DOORS :

- 3.1 Bank Managements have been advised by AIBOC that Officers holding keys to the entrance doors of the branches/Offices will hand over the same to any person duly authorised by the banks to receive them. It is not necessary for individual Officers to write to the Banks. The onus is on the bank managements to make arrangements to take over the keys. A complete acquittance should be given to the Officer by the receiver of the keys.
- 3.2 Immediately on taking back the keys on the day following the strike, the Officer should verify the items in the branch/Office and if any thing is missing or is damaged a report should forthwith be sent to the Controlling Office.

IV. KEYS TO SAFE :

- 4.1. Bank managements have been advised by AIBOC that Officers holding keys to safes containing cash, valuables and documents will hand over the same to any person duly authorised by the banks to receive them against full acquittance. It is not necessary for individual Officers to write to the banks. The onus is on the bank managements to make arrangements to take over the keys . A complete acquittance should be given to the officers by the receiver of the keys.
- 4.2 On the day following the strike. Officers may take back the keys but should immediately verify all the items. Cash, valuables and documents and if the cash is short, a telegraphic report should be made to the Controlling Office.

V. CHARGE :

The take over of the keys has to be done by the Banks after working hours on the day preceding the strike. On commencement of the strike, one member of the Supervising Staff including the Joint Custodians should hand-over temporary.

VI. PHYSICAL PRESENCE:

There seem to be a mistaken notion that Branch Manager should be physically present in the office premises ever during strike either to operate the keys of the entrance doors of the branches or to take care that during strike. Branch Managers or for that matter any other Officer owes on duty to his bank either regarding the functioning of the branches or safety of its property.

No Branch Manager should therefore, be present in the Branch Premises during the strike. Officers working in small branches need not likewise come to the bank but must remain at the headquarters. At large branches, Regional offices/Divisional Offices/Local Head Offices and other big establishments, Officers should assemble and demonstrate.

VII. OFFICIAL ACTS OF BRANCH MANAGERS:

The Branch Managers should not sign any notification regarding the strike. If any notice, duly signed by the General Manager or the Regional Manager or the Zonal Manager is received with the instruction to display it, this may be complied with.

VIII. MANAGEMENT'S THREATS :

8.1 As usual, the Managements and their hirelings will spread rumours with the ulterior motive of sabotaging the cause. Members must not give credence to these and should be guided only according to the official information from their Associations/Federations.

8.2 The bank will come out with threats of adverse remarks in service record break in service, suspension, disciplinary action, termination of service contract etc. particular directed to Officers in scale IV and above. These should be ignored by the Officers. AIBOC and its Affiliates will take full responsibility to fight and prevent any prejudice being caused to service and career of the Officers who follow the directions of AIBOC and go on strike.

8.3 The banks will also indulge in acts of coercion, intimidation, force, duress, insinuation or allurements, which should be completely ignored. Such instances should be brought to the notice of the respective Association/Federation/Confederation promptly.

IX. PICKETING:

Picketing is not illegal. It is a peaceful attempt at mass or group procession of members caught between their duty to the Association and the unconditional pressure exerted by the managements to them. Group assurance enables them to take the right decision to be with their colleagues.

X. INJUNCTIONS:

It is not unlikely that the banks may take all possible steps including legal proceedings to prevent holding of demonstrations in the compound of the bank premises. In that event members should be vigilant enough and be prepared even to court arrest voluntarily.

XI. FRATERNAL SUPPORT:

The strike is Always for a common cause. The sister organisations of workmen extend their full support. They have also agreed to strike work along with us.

Depending upon the local situation, the affiliates may hold joint demonstrations, rallies and meetings on the day of strike. Units/members should also liaise with the trade union organisations, of other institutions and seek their help in our joint struggle.

XII. MEETINGS :

Members working at all the branches and units should hold urgent meetings and make all arrangements for successful implementation of the Action Programme.

SPECIMEN OF THE APPLICATION FOR REQUEST TRANSFER OUTSIDE THE ZONE

The General Manager (HR)
Head Office

Through : The Zonal Manager,
_____ Zone

Dear Sir,

Request for Transfer from _____ Zone
to _____ Zone

I request you to kindly transfer my services from _____
Zone to _____ Zone.

2. The request for transfer is specifically made in view of.

(Specify the reason/s enclosing the documentary evidence wherever necessary)

3. I furnish below, brief particulars about myself :-

- Name & Personnel No.:
- PF No. :
- Present Posting : _____ (Branch/Office)
- Grade & Scale :
- Date of Birth & Age :
- Date of Joining : _____ (As _____)
- Date of Promotion :
to officer cadre
- Place of posting as clerk :
before promotion to
officer cadre
- Place of posting as :
an officer
- Place of 1st posting :
after training
(in case of DRO)

- Home Town : _____ in _____ state
- Name of Zone : _____ zone
where the home town is located
- If Home Town is :
changed, the dt. of approval with designation
- No. of years :
completed in the present zone
- Indicate the state :
the applicant belongs
- The details of previous transfers :

From	To	Date of Transfer	Whether Admin/ Request

4. I shall be obliged if you will accede to my request and transfer me to _____ zone at your earliest.

Yours faithfully

(Signature)

Place :

Date :

Zonal Manager's/ Departmental Head's comments/ Recommendations:-
Comments on disciplinary action contemplated/ Initiated/ Pending, if any, to be given in details.

(Signature of Zonal Manager)

Place :

Date :

Residential Accommodation BOI O.S.R. 1979 Regulation (25)

Category of Officers	At Mumbai Centres	Approx. size of flat Max. carpet Area in Sq. Ft.	All Other Category	Mumbai	Major 'A' Centres (Popu. 7.5 lac & above)	Category 'A' Centres (Popu. 7.5 lac & above)	Category 'B' (Popu. 2 below 2 lacs)	Category 'C' (Popu. above)	Maximum rent at which accommodation may be hired(Rs.)
JMG Scale I	500-600	750		12200	7200	5300	3800	2800	
MMG ScaleII	700	950		12500	7500	5600	3900	3000	
MMG ScaleIII	700	950		12800	7800	5800	4100	3200	
SMG IV	750	1050		13700	8700	6400	4300	3500	

H.O. Cir. No. 103/153 dt. 29.12.2009

(Effective from 1.1.2010.

Major "A" Category Centres.

- i) Ahmedabad (including Gandhi Nagar)
- ii) Bangalore
- iii) Kolkata (including Barasat)
- iv) Hyderabad (including Secunderabad)
- v) Chennai
- vi) Mumbai & Delhi

Note : No brokerage is payable. (Ceilings will be applicable in case of new agreements on or after 1.1.2010 and also for existing agreements upon expiry of present lease.