

CHAPTER II

SALARY & ALLOWANCES

OBC (Officers') Service Regulations, 1982

In exercise of the powers conferred by Section 19 read with Sub section (2) of Section 12 of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1980 (40 of 1980), the Board of Directors of Oriental Bank of Commerce in consultation with the Reserve Bank of India and with the previous sanction of the Central Government hereby makes the following regulations, namely: -

Preliminary:

Regulation 1.

Short Title and Commencement:

1. These regulations may be called Oriental Bank of Commerce (officers') Service Regulations, 1982.
2. These regulations shall come into force on the 1 st day of January, 1983.

Regulation 2.

Officers to whom the Regulations apply:

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

Regulation 3.

Definitions:

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

- a) "Appointed Date" means the 1st day of January, 1983;
- b) "Bank" means Oriental Bank of Commerce;
- c) "Board" means the Board of Directors of the Bank;
- d) "Calendar Year" means the period commencing from the 1 st day of January of a year and ending with the 31 st day of December of the same year.
- e) "Competent Authority" means the authority designated for the purpose by the Board;
- f) "Emoluments" means the aggregate of salary and allowances, if any.
- g) "Family" means and includes the spouse of the officer (if the spouse is also not an employee of the Bank) and the children, parents, brothers and sisters of the officer wholly dependent on the officer but shall not include a legally separated spouse;
- h) "Government" means the Central Government;
- i) "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 19TM 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;
- j) "Managing Director" means the Managing Director of the Bank;

- k) "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 nntea or promoted or appointed and any other employee to whom any of these regulations hae been made aoolicable under Regulation 2;
- l) "Pay" means basic pay including stagnation increment;
- m) "Salary" means the aggregate of the pay and deameess allowance;
- n) "Year" means a continuous period of twelve months;

Regulation 4.

Grades & Categorisation of Posts:

1. Scales of Pay:

a) Effective from 01.11.2002

JMS I	10,000 - 470/6 - 12820 - 500/3 - 14320 - 560/7 - 18240
MMGS II	13820-500/1-14320-560/10-19920
MMGS III	18240 - 560/5 - 21040 - 620/2 - 22280
SMGS IV	20480-560/1-21040-620/5-24140
SMGS V	24140-620/4-26620
TEGS VI	26620-680/4-29340
TEGS VII	29340 - 680/2 - 30700 - 900/1 - 31600 - 1000/1 - 32600

b) Fitment Chart:

stage	Present BP	Revised BP	Stage	Present BP	Revised BP
1	7100	10000	20	13560	19920
2	7440	10470	21	13900	20480
3	7780	10940	22	14240	21040
4	8120	11410	23	14620	21660
5	8460	11880	24	15000	22280
6	8800	12350	25	15380	22900
7	9140	12820	26	15760	23520
8	9480	13320	27	16140	24140
9	9820	13820'	28	16520	24760
10	10160	14320 *	29	16900	25380
11	10500	14880-	30	17280	26000
12	10840	15440"	31	17660	26620
13	11180	16000-	32	18080	27300
14	11520	16560	33	18500	27980
15	11860	17120	34	18920	28660
16	12200	17680	35	19340	29340
17	12540	18240	36	19760	30020
18	12880	18800	37	20180	30700
19	13220	19360	38	20700	31600
			39	21300	32600

Fitment would be on a stage-to-stage basis and the present 39 stages and the seven scales continue. The automatic switchover in Scale I and II as well as stagnation increments in Scale I, II Si III also continue with the same number and frequency as are at present.

C) Know the Running Scales:

Scales I Rs. 10,000 - 470/6 - 12820 - 500/3 - 14,320 - 560/7 - 18,240 5/0
18,800 - 19,360 - 19,920.

After one year of reaching the maximum of the Scale:

For Non-CAIIB - FPP (If already not drawn by the Officer)
For CAIIB - FPP (If already not drawn by the Officer) + PQPI Rs.300
Next Year FPP + PQP II Rs. 750/-
3rd Year (after 19,920) Rs. 20,480
6th Year (after 19,920) Rs. 21,040

Scale II Rs. 13,820 - 500/1 - 14,320 - 560/10 - 19,920 S/0 20,480 - 21,040 -
21,660 - 22,280

After one year of reaching the maximum of the Scale:

For Non-CAIIB - FPP (If already not drawn by the Officer)
For CAIIB - FPP (If already not drawn by the Officer) and PQP I Rs.300
Next Year FPP + PQP II Rs. 750/-
3rd Year (after 22.280) Rs. 22,900

Scale III Rs. 18,240 - 560/5 - 21040 - 620/2 - 22,280

After one year of reaching the maximum of the Scale:

For Non-CAIIB - FPP (If already not drawn by the Officer)
For CAIIB - FPP (If already not drawn by the Officer) + PQP I Rs.300
Next Year FPP + PQP II Rs. 750/-
3rd Year (after 22.280) - Rs. 22,900
6th Year (after 22,280) - Rs. 23,520

Scale IV Rs.20,480 - 560/1 - 21,040 - 620/5 - 24,140

After one year of reaching the maximum of the Scale:

For Non-CAIIB - FPP (If already not drawn by the Officer)
For CAIIB - FPP (If already not drawn by the Officer) + PQP I Rs.300
Next Year FPP + PQP II Rs. 750/-

Scale V Rs.24,140 - 620/4 - 26,620

After one year of reaching the maximum-of the Scale:

For Non-CAIIB - FPP (If already not drawn by the Officer)
For CAIIB - FPP (If already not drawn by the Officer) + PQP I Rs.300
Next Year FPP + PQP II Rs. 750/-

Scale VI Rs. 26,620 - 680/4 - 29,340

After one year of reaching the maximum of the Scale:
For Non-CAIIB - FPP (If already not drawn by the Officer)
For CAIIB - FPP (If already not drawn by the Officer) + PQPI Rs.300
Next Year FPP + PQP II Rs. 750/-

Scale VII Rs.29,340 - 680/2 - 30,700 - 900/1 - 31,600 - 1000/1 - 32,600

After one year of reaching the maximum of the Scale:
For Non-CAIIB - FPP (If already not drawn by the Officer)
For CAIIB - FPP (If already not drawn by the Officer) + PQP I Rs.300
Next Year FPP + PQP II Rs. 750/-

2. Dearness Allowance (Regulation 21):

- a) For the period from 1st November 2002 to 31st January 2005, Dearness Allowance shall be payable for every rise or fall of 4 points over 2288 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960 = 100 at the following rates :-
- 0.18% of 'pay' upto Rs. 9650/-
 - 0.15% of 'pay' above 9650/- and up to Rs. 15350/-
 - 0.09% of 'pay' above 15350/- and up to Rs. 16350/-
 - 0.04% of 'pay' above Rs. 16350/-
- b) **On and from 1st February 2005**, Dearness Allowance shall be payable for every rise or fall of 4 points over 2288 points in the quarterly average of the All India Average Working Class Consumer Price Index (general) Base 1960=100 at **0.18% of Pay**. (i.e. 0.18% of pay for all stages. Which means that there will be one slab constituting 100% DA compensation for all officers.)
- c) PAY Means:
- Pay for the purpose of DA shall mean Basic Pay including Stagnation Increments.
 - Professional qualification allowance shall rank for DA w.e.f. 01.11.1994.

3. House Rent Allowance (Regulation 22) (w.e.f. 01/11/2002):

- a) **Regulation 22 (2b):** Where an officer is not provided any residential accommodation by the bank, he shall be eligible on and from 1.11.2002 for house rent allowance at the following rates.

	Area	Rate of HRA
I	Major "A" Class Cities and Project Area Centres in Group A	8.5 % of pay
II	Other places in Area I and Project Area Centres in Group B	7.5% of pay
III	Other Places not covered I and II	6.5% of Pay

Provided that if an officer produces a rent receipt, the House Rent Allowance payable to him / her shall be the actual rent paid by him / her for the residential accommodation in excess over 1.75% of pay in the first stage of the Scale of pay in which he / she is placed with a maximum of 150% of the House Rent Allowance payable as per aforesaid rates.

b) Area Classified:

a. Major A Class Cities	Ahmedabad, Bangalore, Chennai, Delhi, Hyderabad, Kolkata, Mumbai.
b. Other places in Area I (Places with population of 12 lacs and above)	Agra, Bareilly, Bhopal, Coimbatore, Indore, Jaipur, Kanpur, Lucknow, Ludhiana, Nagpur, Pune, Surat, Vishakhapatnam, Madurai, Varanasi, Kochi, and Patna.
c. Other Places	All the remaining places not covered above.

'Pay' for the purpose of House Rent Allowance shall mean basic pay including stagnation increments and Professional Qualification Pay.

c) Where an officer resides in his own accommodation he shall be eligible for House Rent Allowance on the basis as if he were paying by way of monthly rent a sum equal to one twelfth of the higher of (i) or (ii) below: -

(i) The aggregate of:-

- 1 Municipal taxes payable in respect of the accommodation; and
- 2 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

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

d) Standard Rent - Explanation: -

(i) 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) With effect from 01.07.1997 where accommodation has been hired by the bank, contractual rent payable by the bank or rent calculated in accordance with the procedure in (a) above, whichever is lower.

(ii) Standard Rent - Rates & Calculations:

The standard rent is calculated at Flat Rates of license fee on a uniform basis throughout India based on the living area of accommodation/type of accommodation, the rates are as under.

LIVING AREA (sq. meters)	STANDARD RENT (Rs.)	LIVING AREA (sq. meters)	STANDARD RENT (Rs.)
Upto 50	113	151 to 180	433
51 to 60	135	181 to 225	510
61 to 75	157	226 to 300	728
76 to 90	209	301 to 400	901
91 to 105	252	401 to 550	1073
106 to 120	296	Beyond 550	1250
121 to 150	362	(1 sq.m. = 10.76 sq.ft.)	

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

(a)	Servant Quarter	Rs. 17 per month
(b)	Garages	Rs. 10 per month

(iv) **Living Area:** The living area will be determined on the following basis:-

Main Building

Room, Kitchen, Bath, Latrine, Store and enclosed Veranda	100% of the Floor Area
Veranda, Corridors and Barsati	25% of the Floor Area
Porch	12.5% of the Floor Area
Court Yard Pucca	5% of the Floor area

Out House

Rooms	25% of the Floor Area
Veranda	12.5% of the Floor Area

e) Where an officer is provided with residential accommodation by the bank, on and from 1.11.2002 a sum equivalent to 1.75% of basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation, which ever is less will be recovered from him.

4. City Compensatory Allowance: Regulation 23 (i):

AREA	RATE	MAX. AMOUNT
Places in Area I and in the State of Goa.	4% of Basic Pay	Max. Rs. 540/-
Places with population of 5 lacs & above and State Capitals, Union Territories of Chandigarh, Pondicherry & Port Blair.	3% of Basic Pay	Max. Rs. 375/-

5. Increments: Regulation (5) :

Subject to the provisions of the regulation, the increments shall be granted subject to the following sub-clauses:

- 1 The increments specified in the scales of pay set out in regulation 4(3) 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.
- 2 The period spent as leave on loss of pay shall not count for increments. In view of the fact that the increment is released on the first day of the calendar month in which the date of increment falls due, such anniversary date will be postponed and notionally determined in case the officer avails leave on loss of pay. The effect of postponement would be given when the notional date of increment shifts to the next calendar month. The increment date in each year will be computed by taking into account the leave on loss of pay during the year. In effect, the

postponement, unless condoned, will have cumulative effect through out the career of the Officer, provided that in the cases where the Competent Authority is satisfied that the leave was taken on account of illness or for any other cause beyond the officer's control, it may direct that the period of extraordinary leave may count for increments.

Example -1

Mr. 'X' whose anniversary date of increment falls on 9th May, has availed 25 days' leave on loss of pay during the incremental year 2006-07. The date of his increment for 2007 is determined as follows.

Anniversary date of increment:	9th May
Date of release of increment in	: 1st May
Terms of Regulation 5(1)	
Notional date of increment due to	: 3rd June
availment of 25 days' leave on	
loss of pay	

Hence the increment of Mr. X for the year 2007 is released on 1st June 2007 in terms of Regulation 5(1).

Example - 2

MR.T whose anniversary date of increment falls on 10th September, avails of leave on loss of pay 20 days during the incremental year 2006-07. The date of his increment for 2007 will be determined as under:

Anniversary date of increment	:	10th September
Date of release of increment in	:	1st September
terms of Regulation 5(1)		
Date of Increment notionally due to :		30th September
availing of 20 days' leave on		
loss of pay		

Since the notional date of increment does not shift to the next calendar month, the increment will be released on 1st September 2007.

But if Mr. T avails of further 10 days' leave on loss of pay after 30.09.2007, the date of his increment for the year 2008 will be determined as follows:

Date of increment (notional)	:	30th September
Date of release of increment in	:	1st September
Terms of Regulation 5(1)		
Notional Date of Increment	:	10th October
notionally due to availing of		
10 days' leave on loss of pay		

Here, the notional date of increment shifts to the next calendar month and as such the increment of Mr. T for the year 2008 will be released on 1st October 2008.

All officers who are in the Bank's permanent service as on 01.11.1993 will get one advance increment in the scale of pay. Officers who are on probation on 01.11.1993 will get one advance increment one year after confirmation. There shall be no change in the date of annual increment because of advance increment.

An officer who is at the maximum of scale or who is in receipt of Stagnation Increments as on 01.11.1993, will draw a FPP from 01.11.1993 which shall be equivalent to an amount of last increment drawn plus DA payable thereon as on 01.11.1993 plus HRA at such rates as applicable in terms of Regulation 22.

6. stagnation increment: Regulation 5(1) (b):

- 1 Officers in Scale I and Scale II, one year after reaching the maximum in their respective scales, shall be granted further increments including stagnation increments in the next higher scale only as specified under subject to their crossing the efficiency bar as per guidelines of the Government. {Regulation 5(1) (b)}.
- 2 Officers including those referred to as above who reach the maximum of the Middle Management Grade Scales II and III shall draw stagnation increments for every three completed years of service after reaching the last stage of the Scale II or Scale III as the case may be subject to a maximum of two such increments of Rs. 560/- each for officers in the last stage of Scale II and one such increment of Rs.620/- for officers in the last stage of Scale III. {Regulation 5(1) (c)}.

Provided that on and from 01.11.1994 Officers in substantive Scale III i.e. those who are recruited in or promoted to Scale III shall be eligible for second stagnation increment three years after having received the first stagnation increment. {Regulation 5(1) (c)}.

Refusal of Promotion: Provided further that such increments in the higher Scale / Stagnation increments shall not be allowed to an offer who refuses Promotion when Offered. (Amendment w.e.f. 12.02.07)

Explanation: An officer who refuses to accept promotion when offered shall stand to forfeit movement to next higher scale as also Stagnation Increment provided for at the top of the Scale. Consequently, he will not be entitled to Professional Qualification Pay also.

Note: Regulation 5(I)(c): Grant of such increments in the next higher scale shall not amount to promotion. Officers even after receipt of such increments shall continue to get privileges, perquisites, duties, responsibilities or posts of their substantive Scale I or Scale II as the case may be.

7. Professional Qualification Pay (PQP):

On and from 01.11.2002, 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 PQP in lieu of additional increments in consideration of passing CAIIB examination as under

- | | | |
|---|---|---|
| 1 | Those who have passed only
CAIIB - Part I or JAIIB | Rs. 300/- p.m. after one year
On reaching the maximum of Scale. |
| 2 | Those who have passed both
Parts of CAIIB | (a) Rs. 300/- p.m. after one year
On reaching top of the scale.
(b) Rs. 750/- p.m. after two years
On reaching top of the scale. |

- i) On and from 1.11.1999 there shall be no change in the schedule of release of Professional Qualification Pay as in Explanation III under sub-regulation (2) of Regulation 5 of Officers' Service Regulation on account of release of FPP. Whereby any

installment of PQP, which on account of the earlier provision has been shifted by a year and is scheduled of release on or after 1.11.1999, it shall be released to the officer on and from this date and second installment of PQP, if any, shall be released on 1.11.2000.

- ii) The benefit of additional increment would accrue from the date *Spsar/ing on result advice / certificate*.
- iii) The grant of such increment would not effect the anniversary date of subsequent annual increment.
- iv) Directly recruited officers who have passed CAIIB/JAIIB before their joining the Bank's service are granted additional increments as from the date of their joining the Bank.
- v) Provided that officers who are in Scale I or Scale II and are granted further increments in the next higher scale (Stagnation Increments etc.) as in OSR sub-regulation 5 (I)(b), shall draw PQP after one / two years, as the case may be, on reaching the maximum in such higher scales.
- vi) Note: If an officer who is in receipt of PQP is promoted to next higher scale, he shall be granted, on fitment in such higher scale, additional increments for passing CAIIB to the extent increments are available in the scale and if no increments are available in the scale, the officer shall be eligible for PQP in lieu of increments.

- a) An officer shall not be eligible for PQP, as above, if he refuses to accept promotion when offered.
- b) The PQP shall rank for DA, HRA and superannuation benefits.
- c) **Effect of Punishment on PQP:** Officers already sanctioned PQP would continue to draw it even if his Basic Pay is reduced consequent to punishment of reduction in Basic Pay. However, an officer subjected to punishment of reduction in Basic Pay before reaching maximum would start drawing PQP only after reaching the maximum and completing one year/two years at that stage.
- d) 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.

8. Fixed Personal Pay (FPP):

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

INCREMENT COMPONENT	DA AS ON 01.11.2002 [B]Rs.	TOTAL FPP PAYABLE WHERE BANK'S ACCOMMODATION IS PROVIDED. [C]Rs.
560	23	583
620	25	645
680	28	708
1000	41	1041

Note:

- i) The HRA payable on the basis of officers' entitlement shall have to be added to the above total of the FPP amount.

- ii) FPP as indicated above *shall be payable to those officer employees who are provided with Bank's accommodation.*
- iii) FPP for officers eligible for HRA *shall be 'A'+ 'B'+ 'HRA' drawn by the concerned officer employees when the last increment of the relevant scale of pay as specified to sub regulation [2] and [3] of Regulation 4 is earned.*
- iv) The increment component Of FPP shall rank for superannuation benefits i.e. PF/Graduaty/Pension.
- v) An officer who has earned the advance increment shall draw the quantum of FPP as mentioned above, one year after reaching the maximum of the scale.

Example: An Officer in JM Grade I has reached its maximum scale on 01.01.2006 i.e. his Basic Pay was Rs.18240/- as on 01.01.2006. Then he is eligible for further increments subject to crossing the efficiency bar and consequently his Basic Pay will be:

As on 01.01.2007	:	Rs.18,800/-
As on 01.01.2008	:	Rs.19,320/-
As on 01.01.2009	:	Rs.19,920/-i.e. max. of MM Grade II

Thereafter he will be eligible for Stagnation Increment of Rs.560/- on 01.01.2012; i.e. his Basic Pay will be as under:

As on 01.01.2012	:	Rs.20,480/-
As on 01.01.2016	:	Rs.21,040/-

In between he will also be eligible for FPP + PQP of Rs.300/- (If he has passed JAIB) as on 01.01.2010 & as on 01.01.2011 PQP of Rs. 750/- (If he has passed CAIB)

9. Provident Fund:

- a) Provident fund @10% of the basic pay shall be deducted every month and an equal amount shall be contributed by the bank (C.P.F.) in case of PF optees. In case of pension optees only the employee's contribution shall be deducted towards provident fund at the same rate.
- b) In recent Wage Revision the contribution to PF shall continue to be 10% and it is effective from 01.11.2002 on the Revised Pay.
- c) "Pay" for the purpose of Provident Fund & Pension shall mean Basic Pay including Stagnation Increments, PQP, Increment component c . . 'P and Officiating Allowance.

10. Pension:

- a) Officer retiring or dying while in service on or after 1st May 2005 who is a member of the Pension Fund shall be granted provisional pension having regard to the final amendment in Pension Regulation Act. "Pay" for the purpose of pension shall be the pay last drawn by the officer employee prior to his retirement /death.
- b) **Pay:** "Pay" for the purpose of Provident Fund and Pension shall mean Basic Pay including Stagnation Increment, Professional Qualification Pay, Increment component of Fixed Personal Pay and Officiating allowance.
- c) The anomaly in respect of the Pension being fixed for the retirees from 01.04.1998 at 1616 points of CPI without loading and without linking It to the last Wage Revision index point of 1684 as a result of which about 7 to 8% of the Basic Pension being drawn by them less than the entitlement

has been rectified in this Wage Revision and they have their increased Basic Pension w.e.f. 01.05.2005.

- d) In respect of the retirees from 01.11.2002 to 30.04.2005 the Basic pension will be revised as if they have retired during this Wage Revision and accordingly in respect of the period the pension will be paid at 50% of the last drawn pay taking into account the additional loading that is given for existing employees. Their pension to be revised w.e.f. 01.05.2005
- e) All the retirees who will be retiring on or after 01.05.2005 will be drawing their Basic Pension at the rate of 50% of the last drawn pay taking into account the Basic Pay fixed for the existing Employees / Officers.
- f) **Pension Calculation:** In respect of an employees retiring on or after 01.05.2005, 'Average Emoluments' as defined in Pension Regulations for the purpose of Pension, be calculated reckoning pay last drawn during the **Last Ten Months** of the employees' service in the Bank.

11. Halting / Diem Allowance (w.e.f. 01/06/2005):

Scale	Special Places*	Major 'A' Centres	Areal	Other Places
Scale IV & above	Rs.700	Rs.600	Rs.550	Rs.500
Scale I to III	-----	Rs.550	Rs.500	Rs.400

* Delhi, Mumbai, Kolkata & Chennai.

12. Project Area Allowance: Regulation 23 (iii):

On and from 1st November 2002, Project Area Compensatory allowance shall be payable at the following rates.

Project Areas falling in Group A - Rs.210/-pm.
Project Areas falling in Group B - Rs.185/-pm.

13. Split Duty Allowance: Regulation 23 (viii):

On and from 1.11.2002 if his working hours during a day are split with minimum interval of 2 "hours, a Split Duty Allowance of Rs. 125/- p.m.

14. Hill & Fuel Allowance: Regulation 23 (x), [w.e.f. 01/11/2002]:

	Places	Rate
a	Places with an altitude of 1000 meters and above but less than 1500 meters and Mercara Town.	2% of Pay subject to a maximum of Rs.400/- pm
b	Places with an altitude of 1500 meters and above but less than 3000 meters.	2.5% of Pay subject to a maximum of Rs.500/- pm
c	Places with an altitude of 3000 meters and above.	5% of Pay subject to a maximum of Rs.1150/- pm

Note: - Officers posted at places with an altitude of not less than 750 meters and which are surrounded by hills of higher altitude which cannot be reached without crossing an altitude of 1000 meters or more will be paid hill and fuel allowance at the same rate as is payable at centers with an altitude of 1000 meters and above.

**15.Special Area Allowance: Regulation 23 (ii), (w.e.f. 01/11/2002):
Government Guidelines - F.No-4/4/2/2001-IR dated 11.01.2002**

Ad hoc temporary incentives to the officers transferred from outside and posted to Andaman and Nicobar Island and Lakshadweep Island will be entitled to ad hoc and temporary incentives of 12.5% of basic pay subject to a maximum of Rs.1500/- p.m. w.e.f. 1st January 2002. This will be in addition to the Special Area Allowance as applicable to these Islands.

**Government Guidelines - F.NO.4/4/2/2001-IR dated 11.01.2002
Regulation 23(ii)**

Further to Government letter No. 4/4/1/91-IR dated 15.7.1991,inter-alia, Government guidelines under Regulation 23(H) of OSR with reference to Special Area Allowance. It has now been decided to revise the Special Area Allowance to the officers serving in the specified remote localities of the country as per rates given. These rates may come into effect from 1.11.1999. Other provisions of the Government guidelines issued vide letter no. 4/4/1/91-IR dated 15.7.1991 shall remain unchanged.

a) At places where Special Area Allowance is payable in terms of regulations 23[ii] of OSR, the said allowance shall be payable at rates as under:

S. No.	Center	Column 1	Column 2
		Pay From Rs. 10,000 to Rs. 14,000	Pay From Rs. 14,001 & above.
1	Sikkim	1,000	1,300
2	Assam	1,000	1,300
	Jammu & Kashmir		
	a). Kathu, Doda, Leh, Udhampur, and Barmulla districts Areas upto Goel from Kamban side and areas upto Arnas from Keasi side in Tehsil Mohre (Udhampur district). & Matchill in Barmulla districts.	1,000	1,300
	b). Poonch, Rajouri districts & areas not included above, but which are within the distance of 8 kms. from the line of actual control or at places which may be declared as qualifying for border allowance from time-to-time by the State Government for their own staff.	800 600	1,050 750
3.	Himachal Pradesh	1,000	1,300
	a). Chamba district (Pangi Tehsil), Lahaul and Spiti districts, Shimla districts (15/20 area of Rampur Tehsil comprising of Panchyats of Koot, Labana-Sadana, Sarpara & Chandi Banda.	800 600	1,050 750
	b). Bharmour Tehsil (Chamba distt.), Kinnaur district, & Dodra-Kawar tehsil, Darkali in Rampur, Kashapath and Munish, Ghori Chaibis.		
	c). Other eligible places		
4.	Uttar Pradesh	1,000	1,300
5.	Uttranchal	800	1,050

16. Incentives for Transfer to North Eastern Area:

- a) The special area allowance @12.5% with maximum of Rs.1500/-, Andaman & Nicobar allowance besides special area allowance are effective from 01.01.2001
- b) Similarly, it is also provided that ad-hoc and temporary incentives @ 12.5% of Basic Pay subject to a maximum of Rs.1500/- p.m. to the officers transferred from other parts of the country to Andaman and Nicobar Islands and Lakshadweep Island w.e.f. 01.01.2002.

17. Mid-Academic Year Transfer Allowance {Regulation 23 (iv)} (01.01.2004):

Rs.500/- p.m. during the period of the academic year in which the transfer has taken place upon completion of the academic year.

Explanation:

- a) An officer will be eligible for mid-academic year transfer allowance when he is transferred from one place to another in the midst of an academic year and if he has one or more of his children studying in school or college in the place from where he is transferred.
- b) An officer shall be deemed to have been transferred in the midst of an academic year, if he is relieved from the office at his former place of posting after commencement of the classes in respect of one or more of his children studying at that place.
- f) An officer shall be paid mid-academic year transfer allowance irrespective of whether he shifts his family to the new place of posting or not, subject to a child/children continuing the studies in the former place. Mid-academic year transfer allowance shall not be payable or shall cease to be payable in the following cases: -
 - i) Where the children of the officer are studying at a place other than the former place of posting.
 - ii) Where the children continue studying at the former place of posting for some time, but thereafter they shift for studying to the new place of posting of the officer or to any other place during the academic year. In this event, mid-academic year transfer allowance shall be payable from the date of reporting of the officer at the new place of posting till the date of relieving the children of the officer from the school or the college at the former place.
 - iii) All the children cease to study at the former place of posting before the officer reports at the new place of posting.
 - iv) Mid-academic year transfer allowance shall not be payable to officer in the case of his deputation from one place to another.
 - v), This allowance shall not be payable in case of transfer of an officer from one office to another office at the same place.
 - vi) The mid-academic year transfer allowance shall not be payable for the period wherever an officer is paid halting allowance at the new place of his posting for any reason whatsoever.

18. Deputation Allowance: Regulation 23 (v):

- a) On and from 1.6.2005 if an officer is deputed to serve outside the bank he may opt to receive the emoluments attached to the post to which he is deputed. Alternatively he may in addition to his pay, draw a deputation allowance of 7.75% of pay maximum of Rs.1500/- and such other allowance as he would have drawn had he been posted in the bank's service at that place.

b) Provided that where he is deputed to an organisation, which is located at the same place where he was posted immediately prior to his deputation, he shall receive deputation allowance equal to 4%

Of his pay maximum of Rs.750/- p.m.

Provided further that an officer on deputation to the Training Establishment of the bank as a faculty member or to a Banking Service Recruitment Board shall be eligible for deputation allowance at 4% of his pay maximum of Rs.750/- p.m.

Bank's circular: Regulation 23 (v)
Est. Cir. No. Per/43/25/97 dated 04-03-1986:

The explanation given below the proviso to Regulation 23 (v) Stands deleted and a second proviso stands added as under:

"Provided further that an officer on deputation to the Training Institute of the Bank, District Industries Center or Banking Service Recruitment Board shall be eligible for deputation allowance@10% of his basic pay subject to the conditions that the basic pay in his parent department from time to time plus deputation allowance does not exceed the maximum of the scale of pay of the posted on deputation."

The above amendment is effective 1.3.1986

19.Custodian - Diem Allowance: Regulation 23 (ix):

If an officer is required to work as custodian of a vault or locker on a holiday a Diem Allowance at the rate to which he is entitled.

20.Allowance for Inspection Duty:

Diem allowance of Rs.10/- per day of halt out side headquarters on inspection duty is paid to inspecting officers. This allowance is in addition to halting allowance/actual hotel expenses, and payable only for the days on halt outside headquarters on inspection duty and not for the period spent on journey.

21.Officiating Allowance:

Regulation 23 (vi): On and from 01.11.99 if he is required to officiate in a post in a higher scale for a continuous period of not less than 7 days at a time or an aggregate of 7 days during a calendar month, he shall receive an Officiating Allowance equal to 6% of his pay, pro-rata for the period for which he

officiates. Officiating Allowance will rank as Pay for purposes of Provident Fund / Pension and not for other purposes.

Provided that where an officer comes to officiate in a higher scale, as a consequence solely of the review of the Categorization of posts under Regulation 6, he shall not be eligible for the Officiating Allowance for a period of One Year from the date on which the review of the Categorisation takes effect.

- a) Officiating allowance is payable as prescribed in Regulation 23 (VI) of OSR, besides, pro-rata conveyance and entertainment expenses to the Managers in Scale I and Scale II who are posted as Incumbent In charge of Medium and Large branches respectively. However, it is clarified that when Scale - III officers are required to officiate against Scale -IV posts where official car has been provided, an officer who officiates will get the reimbursement of petrol expenses only up to his own entitlement and nothing extra on this account would be payable.

51

They will however be allowed pro rata difference of the entitlement of entertainment expenses. Further the instructions given in Est. Cir. Per/44/72/87/330/ dated 21.09.87 and Per /45/61/165/ dated 27.07.88 in the matter should invariably be followed. The eligible Managers must obtain prior permission of Regional Head concerned.

- b) In terms of Regulation 23 of OSR "Officiating allowance is payable to an officer n* ne is required to officiate in a post in a higher scale for continuous period of not less than *7days at a time* an aggregate of 7 days during a *calendar month*. The officiating allowance is payable as above for the period for which an officer officiates in a higher scale. Officiating allowance ranks as pay for purpose of PF and not for any other purpose.

22. Payment of Bonus:

- a) Every employee (including Probationer / part time / temporary employees) on the rolls of the Bank at any time during financial year will be entitled to Bonus @20% of Salary / Wages, or as per decision from time to time.
- b) Provided the employee had worked for a minimum 30 working days in the period and the Salary

/ Wages payable to him / her did not exceed Rs.3,500/- per month.

- c) For the purpose of counting minimum working days, Sundays, Public Holidays and Days of Leave without Pay are not to be counted. Salary for this purpose includes Basic Pay, DA, CCA, PQP & FPP excluding Leave encashment and Officiating allowance.

Truth, Purity, and Unselfishness - wherever these are present, there is no power below or above the Sun to crush the possessor thereof. Good motives, Sincerity and *infinite* love can conquer the world. *One single* soul possessed of these virtues *can* destroy the dark design of millions of hypocrites and brutes.