

ORIENTAL BANK OF COMMERCE***(OFFICERS') SERVICE REGULATIONS, 1982*****OFFICER EMPLOYEES (CONDUCT) REGULATIONS, 1982*****OFFICER EMPLOYEES (DISCIPLINE AND APPEAL) REGULATIONS, 1982****Private**

For circulation to Officer Employees of
Oriental Bank of Commerce

ORIENTAL BANK OF COMMERCE**(A Government of India Undertaking)****Human Resource Development Department Corporate Office****Plot No – 5, Sector – 32****GURGAON 122001****ORIENTAL BANK OF COMMERCE****(OFFICERS') SERVICE REGULATIONS, 1982**

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ORIENTAL BANK OF COMMERCE (OFFICERS') SERVICE REGULATIONS, 1982

In exercise of 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:-

CHAPTER – I

PRELIMINARY

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 1st day of January, 1983.

2. Officers to whom the Regulations apply

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

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

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

3. Definitions:

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

	“Appointed Date” means the 1st day of January, 1983; “Bank” means Oriental Bank of Commerce; (a) (b) (c) “Board” means the Board of Directors of the Bank; (d) “Calendar year” means the period commencing from the 1st day of January of a year and ending with the 31st day of December of the same year; (e) (f) “Competent Authority” means the authority designated for the purpose by the Board ; “Emoluments” means the aggregate of salary and allowances, if any
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(g) “Family” means the spouse of the officer (who is not an employee of the Bank), wholly dependent unmarried children (including dependent step and legally adopted children) and parents ordinarily residing with and wholly dependent on the officer.

Note:

In terms of Joint Note 27.04.2010, family is defined as under:

For the purpose of medical facilities and for the purpose of leave fare concession, the expression ‘family’ of an officer shall mean an officer’s spouse, wholly dependent unmarried children (including step children and legally

adopted children), physically challenged brother/sister with 40% or more disability, as also parents ordinarily residing with and wholly dependent on the officer.

(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 19th July, 1973 as accepted by Government together with modifications or alterations thereof as may, from time to time, have been or be made by the Government;

(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 fitted or promoted or appointed and any other employee to whom any of these regulations has been made applicable under Regulation 2;

(l) "Pay" means basic pay including stagnation increment;

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

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

(o) "Wholly dependent children or parents" mean children or parents having an income not exceeding Rs.2,550/- per month

Note: If the income of one of the parents exceeds Rs.2,550/- per month or the aggregate income of both the parents exceeds Rs.2,550/- per month, both the parents shall not be considered as wholly dependent on the employee;

Note:

In terms of Joint Note 27.04.2010, family is defined as under:

The term wholly dependent child/parent, wholly dependent physically challenged brother/ sister shall mean such member of the family having a monthly income not exceeding Rs.3500/- p.m.

If the income of one of the parents exceeds Rs.3,500/- p.m. or the aggregate income of both the parents exceeds Rs.3,500/- p.m., both the parents shall not be considered as wholly dependent on the officer.

CHAPTER –II

GRADES AND CATEGORISATION OF POSTS

4. Grades and Scales of Pay:

(1) On and from 01.11.1987, the scales of pay specified against each grade shall be as under:-

(a) Top Executive Grade:

Scale- VII – Rs.6400 – 150 - 7000

Scale –VI – Rs.5950 – 150 - 6550

(b) Senior Management Grade

Scale- V – Rs.5350 – 150 -5950

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

(c) Middle Management Grade

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

Scale –II - Rs.3060 – 120 -4360 – 130 - 4390

(d) Junior Management Grade

Scale- 1- Rs.2010 – 120 – 120 - 4020

(2) On and from 01.07.1993, the scales of pay specified against each grade shall be as under:-

(a) Top Executive Grade:

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

Scale –VI – Rs.11450 – 300 - 12650

(b) Senior Management Grade

Scale- V – Rs.10450 – 250 – 11450

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

(c) Middle Management Grade

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

Scale –II - Rs.6210 – 230 - 8740

(d) Junior Management Grade

Scale- 1- Rs.4250 – 230 – 4940 – 350 – 5290 -23- 8050

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

(a) Top Executive Grade:

Scale- VII – Rs.19340 – 420 – 20180 – 520 – 20700 – 600 - 21300

2 1 1

Scale –VI – Rs.17660 – 420 – 19340

4

(b) Senior Management Grade

Scale- V – Rs.16140 – 380 - 17660

4

Scale – IV – Rs.13900 – 340 – 14240 – 380 - 16140

1 5

(c) Middle Management Grade

Scale – III – Rs.12540 – 340 – 14240 – 380 – 15000

5 2

Scale –II - Rs.9820 – 340 - 13560

11

(d) Junior Management Grade

Scale- 1- Rs.7100 – 340 – 12540

16

(4)

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

(a) Top Executive Grade:

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

Scale –VI – Rs.26620-680/4-29340

(b) Senior Management Grade

Scale- V – Rs.24140-620/4-26620

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

(c) Middle Management Grade

Scale – III – Rs.18240-560/5-21040- 620/2-22280 Scale –II - Rs.13820-500/1-14320- 560/10-19920 8

(d) Junior Management Grade

Scale- 1- Rs.10000-470/6-12820-500/3- 14320-560/7-18240

Note :

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

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

Note:

As per Joint Note dated 27.04.2010, on and from the 1st day of November 2007, the scales of pay specified against each grade shall be as under:-

(a) Top Executive Grade:

Scale VII - 46800 1300 52000

4

Scale VI - 42000 1200 46800

4

(b) Senior Management Grade

Scale V - 36200 1000 38200 1100 40400

2 2

Scale IV - 30600 900 34200 1000 36200

4 2

(c) Middle Management Grade

Scale III - 25700 800 29700 900 31500

5 2

Scale II - 19400 700 20100 800 28100

1 10

(d) Junior Management Grade

Scale I - 14500 600 18700 700 20100 800 25700 7 2 7

Fitment:

Fitment shall be stage-to-stage, i.e. on corresponding stages from 1st stage onwards and the increments shall fall on the anniversary date as usual.

5. Increments:

(1) Subject to the provisions of sub-regulation (4) of Regulation 4, on and from 1st day of November 2002, the increments shall be granted subject to the following conditions, namely :-

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

(b) Officers in Scale - I and Scale - II, one year after reaching the maximum in their respective scales, shall be granted further increments including stagnation increment(s) in the next higher scale only as specified in (c) below subject to their crossing the efficiency bar as per guidelines of the Government.

(c) Officers including those referred to in (b) above who reach the maximum of the Middle Management Grade Scales II and III shall draw stagnation increment(s) for every three completed years of service after reaching the last stage of the Scale II or Scale III as the case may be subject to a maximum of two such increments of Rs.560/- each for officers in the last stage of Scale II and one such increment of Rs.620/- for officers in the last stage of Scale III.

Provided that on and from 1st day of November 1994 the officers in substantive Scale III i.e. those who are recruited in or promoted to Scale III shall be eligible for second stagnation increment three years after having received the first stagnation increment.

Provided further that such increment/s in the next higher scale / stagnation increment/s shall not be allowed to an officer who refuses promotion when offered.

Note :

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

Note:

In terms of Joint Note date 27.04.2010, Officers in Scale- I, II & III shall be eligible for Stagnation Increments as under:

a. Officers in JM Grade Scale I who have moved to scale of pay for MMG Scale II in terms of Regulation 5(b) after reaching maximum of the higher scale shall be eligible for four stagnation increments for every three completed years of service of which first two shall be Rs.800/- each and next two Rs.900/- each.

Provided that officers who have completed three years or more after receipt of the second stagnation increment as on 1.11.2007 will get the third stagnation increment on 1.11.2007 and another stagnation increment on or after 1.11.2008 on their completion of six years after receipt of second stagnation increment.

b. Officers in MMG Scale II who have moved to scale of pay for MMG Scale III in terms of Regulation 5(b) after reaching maximum of higher scale shall be eligible for three stagnation increments of Rs.900/- each for every three completed years of service.

Provided that officers who have completed three years or more after receipt of the first stagnation increment as on 1.11.2007 will get the next stagnation increment with effect from 1.11.2007 and a subsequent stagnation increment on or after 1.11.2008 on their completion of six years after receipt of the first stagnation increment.

Provided further those officers in substantive MMG Scale III i.e. those who are recruited in or promoted to MMG Scale III shall be eligible for four stagnation increments of Rs.900/- each for every three completed years of service. Those who have already received two stagnation increments and completed more than three years of service after receipt of second stagnation increment as on 1.11.2007 will get the third stagnation increment on

1.11.2007 and the fourth stagnation increment, on or after 1.11.2008 on their completion of six years after receipt of second stagnation increment

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

Explanation :-

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

(b) On and from 1st day of November, 1987, officers who reach or have reached the maximum in the pay scale and are unable to move further except by way of promotion shall subject to Government guidelines, if any, be granted Professional Qualification Allowance in lieu of additional increments as specified in the Table below :-

Table

Those who have passed only Part I of Certified Associate of Indian Institute of Bankers	(i)	Rs.100/- per month after one year, of which Rs.75/- shall rank for superannuation benefits.
Those who have passed both parts of Certified Associate of Indian Institute of Bankers	(i)	Rs.100/- per month after one year, of which Rs.75/- shall rank for superannuation benefits.
	(ii)	Rs.250/- per month after two years, of which Rs.200/- shall rank for superannuation benefits.
(c)	On and from 1st day of November, 1994, other things being equal, the quantum of	

Professional Allowance shall stand revised as specified in the table below:-

Table

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

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

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

Table

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

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

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

Those who have passed Junior					(i)	Rs.300/- per month after one year on reaching maximum of the scale.
Associate	of	Indian	Institute	of		

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

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

Note :-

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

(ii) On and from 1st day of November, 1994, Professional Qualification Allowance or Professional Qualification Pay, as the case may be, shall rank for Dearness Allowance, House Rent Allowance and Superannuation Benefits.

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

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

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

Note:

In terms of Joint Note dated 27.04.2010, on and from 1st day of November, 2007, other things being equal, the quantum of Professional Qualification Pay shall stand revised as specified in the table below :-

Table

(A)																					
(B)	<table><tr><td>Those</td><td>who</td><td>have</td><td>passed</td></tr></table>				Those	who	have	passed	(i)	<table><tr><td>Rs.410/-</td><td>per</td><td>month</td><td>one</td><td>year</td><td>after</td></tr></table>						Rs.410/-	per	month	one	year	after
Those	who	have	passed																		
Rs.410/-	per	month	one	year	after																
	Junior Associate of Indian Institute of Bankers or Part I of Certified Associate of Indian Institute of					reaching top of the scale.															

Bankers								
Those who have passed both parts of Certified Associate of Indian Institute of Bankers	(i)	<table><tr><td>Rs.410/-</td><td>per</td><td>month</td><td>one</td><td>year</td><td>after</td></tr></table> reaching top of the scale.	Rs.410/-	per	month	one	year	after
Rs.410/-	per	month	one	year	after			
	(ii)	Rs.1030/- per month two years after 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 instalment of PQP and the release of subsequent Instalments of PQP shall be with reference to the date of release of first instalment of PQP.

Provided further that in a case where an officer, as on the date of this Joint Note, 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

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

Note :-

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

(b)	An officer who is at the maximum of the scale or who is in receipt of stagnation increment(s) as on 1st day of November, 1993, will draw a Fixed Personal Allowance from 1st day of November, 1993 which shall be equivalent to an amount of last increment drawn plus dearness allowance payable thereon as on 1st day of
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November, 1993, plus house rent allowance, at such rates as applicable in terms of Regulation 22 and the Fixed Personal Allowance together with House Rent Allowance, if any, as specified in the table below shall remain valid till further revised :-

TABLE

Increment Component	Dearness Allowance as on 01.11.1993 on the increment component	Total Fixed Personal Allowance payable where bank's accommodation is provided.
(A)	(B)	(C)

Rs.	Rs.	Rs.
230	5.79	236
250	6.30	257
300	7.56	308
400	10.08	411

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

Increment Component	Dearness Allowance as on 01.11.1997 on the increment component	Total Fixed Personal Allowance payable where bank's accommodation is provided.
(A)	(B)	(C)
Rs.	Rs.	Rs.
340	4.28	345
380	4.78	385
420	5.29	426
600	7.56	608

(d)	On and from 1st day of November, 2004 other things being equal, the Fixed Personal
-----	--

Pay with House Rent Allowance, if any, shall be as specified in the table below and shall remain frozen for the entire period of service :-

TABLE

Increment Component	Dearness Allowance as on 01.11.2002 on the increment components	Total Fixed	Personal	Pay
		payable	where	bank's

		accommodation is provided.
(A)	(B)	(C)
Rs.	Rs.	Rs.
560	23	583
620	25	645
680	28	708

Note :-

(i) Fixed Personal Allowance/Fixed Personal Pay as indicated under column (C) of the tables in clauses (b), (c) and (d) of sub-regulation (3) of regulation (5) shall be payable to those officers who are provided with bank's accommodation.

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

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

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

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

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

Note:

In terms of Joint Note dated 27.04.2010, on and from 1st day of November, 2007 other things being equal, Fixed Personal Pay together with House Rent Allowance shall be at the following rates and shall remain frozen for the entire period of service.

Increment Component (Rs.)	DA as on 01.11.2007 (Rs.)	Total F.P.P. payable where bank's accommodation is provided (Rs.)
(A)	(B)	(C)

800	58	858
900	65	965
1000	72	1072
1100	79	1179
1200	86	1286
1300	94	1394

Note:

- (i) F.P.P. as indicated in “C” above shall be payable to those officer employees who are provided with bank’s accommodation.
- (ii) F.P.P. for officers eligible for House Rent Allowance shall be “A” + “B” plus House Rent Allowance payable on the last increment of the relevant scale of pay.
- (iii) The increment component of F.P.P. shall rank for superannuation benefits.

6. Categorization

(1) Having regard to the responsibilities and functions exercisable, every post of an officer in the Bank shall be categorized by the Board or any Authority specified by the Board or any Authority specified by the Board in this behalf as falling in any one of the grades or scales mentioned in Regulation 4 and such categorization may be reviewed by the Board or such Authority. Provided that the categorization of the posts in existence on the appointed date shall be done before the expiry of two years from that date in accordance with guidelines of the Government, if any, and shall, in respect of the posts in Senior Management and Top Executive Grades, be done by a Committee of the Managing Director and such other persons as may be appointed by the Government for the purpose.

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

CHAPTER III

FITMENT OF EXISTING OFFICERS AND PROMOTEES IN THE NEW GRADES AND SCALE OF PAY

7. Categorization on the Appointed Date

Subject to the provisions of Regulation 6 the Officers in the Bank in the existing posts or scales immediately before the appointed date shall be categorised as specified in the Table below:-

Table

Posts of Scales immediately on the appointed date	Grade or Scale in which placed
1	2

General Manager (Scale Rs.2500-2800)	Top Executive Grade Scale VII
Joint General Manager (Scale Rs.2500-2800) Deputy General Manager (Scale Rs.2200-2600)	Top Executive Grade Scale VI
Assistant Gen, Manager (Scale Rs.1900-2500)	Senior Management Grade Scale V
Regional Managers/ Chief Managers (Scale Rs.1700-2300)	Senior Management Grade Scale IV
Posts of Scales immediately on the appointed date	Grade or Scale in which placed
Officers in Scale “A” (Scale Rs.1380-2080)	Middle Management Grade Scale III
Officers in Scale “B” (Scale Rs.950-1920)	Middle Management Grade Scale II
Officers in Scale “C” (Scale Rs.700-1800)	Junior Management Grade Scale I

Provided that any difficulties and anomalies arising out of the above categorisation shall be referred to a Committee consisting of the Managing Director and such other persons as may be appointed by the Government for this purpose, for its decision

8. Fitment in the Scales of Pay:

(1) Every officer of the Bank who has been categorised as per Regulation 7 in the grade or scale specified in column 2 of the Table thereof as on the appointed date shall be fitted in the scale of Pay applicable to the grade or scale in accordance with the guidelines of the Government

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

(3) Where two or more officers of different seniorities in the Scale of pay immediately prior to the appointed date are fitted at the same stage in the new Scale of Pay, different dates may be fixed for the eligibility of such officer for the next increments in the new Scales of Pay.

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

9. Adjustment Allowance

If the pay of an officer after fitment in the new Scale of Pay in the manner referred to in Regulation 8 is at the maximum of that scale and even then the salary of such officer is lower than the aggregate of pay and Dearness Allowance payable to him immediately before such fitment, together with additional increment if any, that may be taken into account for fitment of an officer in the category to which he belongs, the difference shall be paid to him

by way of Adjustment Allowance till such time as he is promoted to a higher scale, If salary on such promotion is still less than the aggregate of salary and Adjustment Allowance payable to him immediately before such promotion, the difference shall continue to be paid to him as Adjustment Allowance, however the Adjustment Allowance payable after such promotion shall be absorbed in the future increment to the extent of 33-1/3 percent of each such increment or 33-1/3 percent of the increase in salary as a consequence of such increment, whichever is lower .

10. Personal Allowance:

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

Explanation:

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

- (i) House Rent Allowance, wherever payable
- (ii) Post Allowance
- (iii) Transfer Allowance
- (iv) Faculty Allowance
- (v) Personal Allowance
- (vi) Conveyance Allowance

Note: The House Rent Allowance, wherever payable shall mean;

(a) Where a House Rent Allowance was payable to the officer immediately before such fitment, the amount of such allowance

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Or

(b) Where immediately before such fitment in accordance with the rules of service then applicable, an officer had been provided with free unfurnished accommodation or allowed to hire accommodation on reimbursement basis, an amount equivalent to 10% of the new basic pay on fitment and where an officer has been provided with free furnished accommodation, an additional amount equivalent to 2-1/2 % of the new basic pay on fitment.

Provided that where an officer is eligible for House Rent Allowance in terms of Regulation 22, the amount of Personal Allowance, if any, payable to him shall be set off against such House Rent Allowance and difference, if any, after such set off, shall alone be payable to him.

(2) For the purpose of computation of Personal Allowance provided in sub-regulation I above, such of the foregoing allowances, excluding City Compensatory Allowance, as mentioned in the explanation above would have ceased at any time to be payable to the officer under the rules applicable to him before fitment in the new scale shall be excluded.

(3) The Conveyance Allowance as mentioned in explanation above would be included in the Personal Allowance of an Officer provided it was offered for income-tax. However, such an officer would not be eligible for

reimbursement of conveyance expenses on day-to-day basis or on consolidated basis, or if such expenses were covered by Conveyance Allowance before fitment.

11. Absorption against future increments and increases

For the purpose of absorbing the allowances mentioned in Regulations 9 and 10, the 33-1/3 percent referred to therein shall be applied firstly for absorbing the Adjustment Allowance.

12. Option for Existing Officers:

(1) Notwithstanding anything contained in these regulations, an officer in the service of the bank immediately before the appointed date shall have the option to continue even after that date in the Scale of Pay applicable to him immediately before the appointed date by communication to the Bank within 30 days of the receipt of the intimation regarding his fitment in the new scale of pay. Provided that such option shall continue to have the effect only till the officer is promoted to a scale in the Scales of Pay set out in Regulation 4 higher than the Scale of Pay to which the Scale of Pay under his entitlement immediately before the appointed date corresponds in accordance with Regulation 7.

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

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

(3) Any officer who has exercised option referred to in Sub-regulation (1) and continues to draw pay and allowances according to his entitlement in the service of the bank immediately prior to the appointed date, in terms of Sub-regulation (2) shall be allowed to opt for pay and allowances as applicable under these regulations on and from 01.02.1984. On exercising such option, he will be fitted notionally on the appointed date into the new scale of pay in the manner referred to in Regulation 8 and after granting him the increments he would have received in terms of these regulations upto 31.01.1984, he shall be fitted in the scale of Pay set out in Regulation 4(1) as on 01.02.1984, in accordance with the guidelines of the Government issued there under.

Provided that if the aggregate of pay and allowances payable under these regulations to the officer after fitment as above is lower than the aggregate of pay and allowances that were payable to him as on 31.01.1984 before such fitment, the difference shall be paid to him as a Personal Allowance which shall be absorbed in the future increments to the extent of 33-1/3 percent of each such increments or 33-1/3 percent of the increase in the salary as a consequence of such increment, whichever is lower.

(4) Any Officer, -

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

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

13. Appeal against Fitment

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

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

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

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

CHAPTER IV

APPOINTMENT, PROBATION, CONFIRMATION, PROMOTION, SENIORITY AND TERMINATION

14. Appointments:

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

15. Probation

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

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

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

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

16. Confirmation

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

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

(2) If in the opinion of the Competent Authority an officer has not satisfactorily completed either or both the trainings referred to in Sub-regulation (1) or if the officer has not passed the test referred to therein, the officer's probation may be extended by further period not exceeding one year.

(3) Where during the period of probation, including the period of extension, if any the Competent Authority is of the opinion that the officer is not fit for confirmation:

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

17. Promotions:

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

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

18. Seniority

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

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

(3) Subject to the provisions of Sub-regulation (2):-

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

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

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

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

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

19. Age of Retirement

(1) The age of retirement of an officer employee shall be as determined by the Board in accordance with the guidelines issued by the Government from time to time. Provided that the Bank may, at its discretion, on review by the Special Committee/Special Committees as provided hereinafter in sub-regulation (2) retire, if it is of the opinion that it is in the public interest, an officer employee on or at any time after the completion of 55 years of age or on or at any time after the completion of 30 years of total service as an officer employee or otherwise, whichever is earlier. Provided further that before retiring an officer employee, at least three months' notice in writing or an amount equivalent to three months' substantive pay and allowances, shall be given to such officer employee;

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

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

Explanation :

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

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

(2) The Bank shall constitute a Special Committee/Special Committees, consisting of not less than three members, to review, whether an officer employee should be retired in accordance with the first provision to Sub-regulation (1). Such Committee/Committees shall, from time to time review the case of each officer employee; and no order of retirement shall be made unless the Special Committee/Special Committees recommend/s in writing to the Competent Authority the retirement of the officer employee.

20. Termination of Service

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

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

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

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

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

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

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

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

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

(3) (i) An officer against whom disciplinary proceedings are pending shall not leave/discontinue or resign from his service in the Bank without the prior approval in writing of Competent Authority and any notice of resignation

given by such an officer before or during the disciplinary proceedings shall not take effect unless it is accepted by the Competent Authority.

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

(iii) The officer against whom disciplinary proceedings have been initiated will cease to be in service on the date of superannuation but the disciplinary proceedings will continue as if he was in service until the proceedings are concluded and final order is passed in respect thereof. The concerned officer will not receive any pay and/or allowance after the date of superannuation. He will also not be entitled for the payment or retirement benefits till the proceedings are completed and final order is passed thereon except his own contributions to CPF.

CHAPTER V

ALLOWANCES

21. Dearness Allowance

(1) On and from 01.11.87, Dearness Allowance Scheme shall be as under :-

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

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

(i) 0.67% of 'pay' upto Rs.2500/- plus.

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

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

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

(2) On and from 01.07.1993, Dearness Allowance Scheme shall be as under:-

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

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

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

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

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

(d)

0.09% of 'pay' above Rs.8200/- **Note:**

(i) 'pay' for the purpose of Dearness Allowance shall mean basic pay including Stagnation Increments.

(ii) Professional Qualification Allowance shall rank for dearness allowance with effect from 01.11.1994.

(3) On and from 01.01.1998, Dearness Allowance Scheme shall be as under:-

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

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

(i) 0.24% of 'pay' upto Rs.7100/- plus.

(ii) 0.20% of 'pay' above Rs.7100/- to Rs.11300/- plus,

(iii) 0.12% of 'pay' above Rs.11300/- to Rs.12025/- plus,

(iv) 0.06% of 'pay' above Rs.12025/-

Note:

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

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

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

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

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

(i) 0.18% of 'pay' upto Rs.9,650/- plus,

(ii) 0.15% of 'pay' above Rs.9,650/- and upto Rs.15,350/- plus,

(iii) 0.09% of 'pay' above Rs.15,350/- and upto Rs.16,350/- plus,

(iv) 0.04% of 'pay' above Rs.16,350/-

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

Note:

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

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

Note :

In terms of Joint Note dated 27.04.2010, on and from 1.11.2007, Dearness Allowance shall be payable for every rise or fall of four points over 2836 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960=100 at 0.15% of Pay.

22. House Rent Allowance

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

(b)	Where an officer is not provided any residential accommodation by the Bank he shall be eligible on and from 1st day of November, 1999, the House Rent
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Allowance as specified in the table below namely :-

TABLE

Where the place of work is in	HRA payable shall be
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(1)		(2)
(i)	Major 'A' Class Cities specified as such from time to time in accordance with the guidelines of the Government & Project Area Centres in Group 'A'	9% of the pay per month
(ii)	Places in Area I and Project Area Centres in Group 'B'	8% of the pay per month
(iii)	Area II i.e. all places not covered by (i) and (ii) above.	7% of the pay per month

Provided that if an officer produces a rent receipt, the House Rent Allowance payable to him shall be the actual rent paid by him for his residential accommodation in excess over 2.5% of the pay in the first stage of the scale of pay in which he is placed or 150% of the House Rent Allowance payable as per Column (2) of the above table, whichever is lower.

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

(b)	Where an officer is not provided any residential accommodation by the Bank he shall be eligible on and from 1st day of November, 2002, the House Rent Allowance
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as specified in the table below namely :-

TABLE

Where the place of work is in		HRA payable shall be
(1)		(2)
(i)	Major 'A' Class Cities & 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	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 Column (2) of the above table.

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

(A)

The aggregate of :

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

(B)

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

Explanation :-

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

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

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

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

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

(4) For the purpose of sub-regulation (1) and (2) of this Regulation and Regulation 23, Area I and Area II shall mean as under :-

Area - I Places with a population of more than 12 lakhs. Area - II All places not included in Area-I.

Note:

In terms of Joint Note dated 27.04.2010,

(a) On and from 1st day of November, 2007, where an officer is provided with residential accommodation by the Bank, a sum equal to 1.20% of the basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation, whichever is less, will be recovered from him.

(b)	Where an officer is not provided any residential accommodation by the Bank he shall be eligible on and from 1st day of November 2007, the House Rent
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Allowance as specified in the table below namely :-

TABLE

Where the place of work is in		HRA payable shall be
(1)		(2)
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	6.5% of Pay
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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 1.2% 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 mentioned in Column II above.

Note:

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

23. Other Allowances

(1) On and from the 1st day of November, 2002, an officer shall be eligible for the City Compensatory Allowance as specified in the table below, namely :-

TABLE

	Places	Rates
	(1)	(2)
(a)	Places in Area Iand in the State of Goa	4% of basic pay subject to a maximum of Rs.540 per month
(b)	Places with population of 5 lakhs and over and State Capitals and Chandigarh, Pondicherry and Port Blair not covered by (a) above,	3% of basic pay subject to a maximum of Rs.375 per month.
(c)	Other places	Nil

(2)	On and from 1st day of November, 2002, the rates of Special Area Allowance shall
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be as specified in the Schedule-I to these regulations.

Note:

In terms of Joint Note dated 27.04.2010, on and from 1st day of November, 2007, the rate of Special Area Allowance shall be as specified in the Schedule –II to these Regulations.

(3) On and from 1st day of November, 2002, if an officer is serving in an area to be specified as Project Area falling under Group A or Group B, he shall be eligible for a Project Area Compensatory Allowance at the rate of Rs.210/- per month or Rs.185/- per month according to the classification of the area as Group A or Group B.

Note:

In terms of Joint Note dated 27.04.2010, on and from 1st November 2007, Project Area Compensatory Allowance shall be payable at the following rates :

Project Areas falling in Group A – Rs.290/- p.m.

Project Areas falling in Group B – Rs.255/- p.m.

(4) On and from the 1st day of January, 2004, if an officer is transferred from one place to another in the midst of an academic year and if he has one or more children studying in school or college, in the former place, he shall be eligible for a mid academic year transfer allowance at the rate of Rs.500/- per month from the date he reports to the later place upto the end of the academic year in respect of all the children studying.

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

Note:

In terms of Joint Note dated 27.04.2010, On and from 1st May 2010, Mid Academic Year Transfer Allowance shall be payable at Rs.700/- p.m. subject to other conditions.

(5) On and from the 1st day of June, 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 or he may in addition to his pay, draw a deputation allowance at the rate of 7.75% of pay subject to a maximum Rs.1,500/- per month and such other allowances as he would have drawn had he been posted in the bank's service at that place.

Provided that where he is deputed to an organisation which is located at the same place where he was posted immediately prior to his deputation, he shall receive a deputation allowance equal to 4% of his pay, subject to a maximum Rs.750/- per month.

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

Note:

In terms of Joint Note dated 27.04.2010, on and from 1st May 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.2,300/- p.m.

b) An officer deputed to an organization at the same place or to the training establishment of the bank – 4% of Pay with a maximum of Rs.1200/- p.m.

(6) If an officer 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 and officiating allowance will rank as pay for purposes of Provident Fund and Pension only.

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

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

(8) On and from 01st day of November, 2002, if the working hours during a day are split with minimum interval of two hours, an officer shall be eligible for a Split Duty Allowance at the rate of Rs.125/- per month.

Note:

In terms of Joint Note dated 27.04.2010, on and from 1st November 2007, Split Duty Allowance shall be payable at Rs.165/- p.m.

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

(10) On and from the 1st day of November, 2002, an officer shall be eligible for the Hill and Fuel Allowance as specified in the table below, namely :-

TABLE

	Place	Rate		
	(1)	(2)		
(i)	Place with an altitude of 3000 metres and above	5% of pay subject to a maximum of Rs.1,150/- per month		
(ii)	Place with an altitude of 1500 metres and above	2.5% of pay subject to a maximum of Rs.500/- per month		
	<table><tr><td>but</td><td>less</td><td>than</td><td>3000</td></tr></table> metres		but	less
but	less	than	3000	
(iii)	Place with an altitude of 1000 metres and above but less than 1500 metres and Mercara Town	2% of pay subject to a maximum of Rs.400/- per month		

Note :-

(a) Officers posted at places with an altitude of not less than 750 metres and which are surrounded by hills with higher altitude which cannot be reached without crossing an altitude of 1000 metres or more shall be paid hill and fuel allowance at the same rate as is payable at centres with an altitude of 1000 metres and above.

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

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

Note:

In terms of Joint Note dated 27.04.2010, on and from the 1st day of November, 2007, an officer shall be eligible for the Hill and Fuel Allowance as specified in the table below, namely :-

Table

	Place	Rate
a)	Places with an altitude of 1000 metres and above but less than 1500 metres and Mercara	2% of Pay subject to a maximum of Rs.550/-p.m.

b)	Places with an altitude of 1500 metres and above but less than 3000 metres.	2.5% of Pay subject to a maximum of Rs.680 p.m.
c)	<i>Places with an altitude of 3000 metres and above.</i>	<i>5% of Pay subject to a maximum of Rs.1570/- p.m.</i>

CHAPTER VI

PERQUISITIES

24. Medical Aid

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

(a) Medical Expenses

On and from 1st day of February, 2004, an officer shall be eligible for reimbursement of medical expenses for self and family on the strength of the officer's own certificate of having incurred such expenditure supported by a statement of accounts for the amounts claimed as specified in table below, namely :-

TABLE

Grade	Maximum limit of reimbursement
Junior Management and Middle Management Grade	Rs.3750 or the amount incurred whichever is less
Senior Management and Top Executive Grade	Rs.5000 or the amount incurred whichever is less

Note :-

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

(ii) For the year 2004 the reimbursement of medical expenses under the medical aid scheme shall be enhanced proportionately for eleven months i.e. February 2004 to December 2004.

Explanation :-

“Family” of an officer for the purpose of this regulation shall mean the family as defined in clause (g) of regulation 3.

Note:

In terms of Joint Note dated 27.04.2010, on and from 1st November 2007, reimbursement of medical expenses(Medical Aid) to an officers shall be as under:

a) Officers in JMG & MMG Scales–Rs.5100/-p.a. b) Officers in SMG & TEG Scales - Rs.6320/-p.a.

(b) Hospitalization Expenses

(i) Hospitalization charges shall be reimbursed to the extent of 100% in the case of an officer and 75% in the case of his family members in respect of all cases which require hospitalization.

(ii) On and from the 1st day of May 2005, reimbursement of hospitalization expenses to an officer under this regulation shall be in accordance with terms & conditions of Hospitalization Scheme laid down under the Bi-partite Settlement dated the 2nd day of June, 2005 for workmen employees, subject to the limits as specified in the table below, namely :-

TABLE

(a)	Junior Management Grade Scale - I and Middle Management Grades Scales – II and III	(i)	Bed Charges Self – Rs.600 per day Family – Rs.450 per day				
		(ii)	Other charges – At the scale of 125% of the limits <table border="1" data-bbox="951 792 1466 875"><tr><td>laid</td><td>down</td><td>under</td><td>the</td></tr></table> Hospitalisation Scheme applicable to workmen employees.	laid	down	under	the
laid	down	under	the				
(b)	Senior Management Grade Scales – IV and V and Top Executive Grade Scales – VI and VII	(i)	Bed Charges Self – Rs.800/- per day Family – Rs.600/- per day				
		(ii)	Other charges – At the scale of 150% of the limits <table border="1" data-bbox="951 1285 1466 1368"><tr><td>laid</td><td>down</td><td>under</td><td>the</td></tr></table> Hospitalisation Scheme applicable to workmen employees.	laid	down	under	the
laid	down	under	the				

Note:

The cost of medicines etc. in respect of domiciliary treatment shall be reimbursed for the period stated in the Specialist's prescription. If no period is stated, the prescription for the purpose of reimbursement shall be valid for a period not exceeding 90 days.

(2) Notwithstanding the medical benefits (including hospitalization etc.) specified in sub- regulation (1) above and, in complete substitution of the same, the Board may decide to retain in an unaltered

form medical benefits (including hospitalization etc.) as available in the Bank on the appointed date and if the Board so decides, all officers shall be eligible for reimbursement of medical expenses only as per the terms & conditions obtaining in the Bank on the appointed date for grant of medical benefits (including hospitalization, etc.)

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

Note:

In terms of Joint Note dated 27.04.2010 on and from 1st May 2010, reimbursement of hospitalisation expenses under Regulation 24(1(b)(i) of Officers' Service Regulations, 1979/1982, shall be in terms of the Hospitalisation Scheme laid down under Bipartite Settlement dated 27th April 2010 for workmen employees, subject to following limits:-

Scale of Officer Scale of Officer Limits a) Junior Management i) Bed Charges

Grade Scale I and Middle Management Grade

Self – Rs.700/- per day.

Family – Rs.525/- per day.

Scales II & III. ii) Other charges –

At the scale of 125% of the limits laid down under

the	Hospitalisation	Scheme	applicable	to
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workmen employees

b) Senior Management i) Bed Charges

Grade Scales IV & V and Top Executive Grade

Scales VI & VII.

Self – Rs.900/- per day.

Family – Rs.675/- per day.

ii) Other charges –

At the scale of 150% of the limits laid down under

the	Hospitalisation	Scheme	applicable	to
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workmen employees

25. Residential Accommodation:

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

(2) It shall, however, be open to the Bank to provide residential accommodation to an officer on payment by the officer, on and from 1st day of November, 2002, a sum equal to 1.75% of the basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation, whichever is less.

Provided that where the officer is provided with furniture at such residence, a further sum equal to 0.4% of basic pay in the first stage of the scale of pay in which he is placed, will be recovered by the Bank from him.

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

Note:

In terms of Joint Note dated 27.04.2010, on and from 01.11.2007

(i) House rent recovery shall be @ 1.20 % 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 @ 0.25% of the first stage of the scale of pay in which the officer is placed

26. Bank's Car for personal purposes

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

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

27. Loans for the purchase of the Conveyance:

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

28. Loans for the purchase of houses:

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

29. Entertainment expenses and club membership fees:

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

30. Preferential Interest rates on deposits :

The Bank may allow 1% additional rate of interest over its ruling rate of interest on Fixed Deposits, Saving Deposits and Recurring Deposits in the name of an officer, individually or jointly with any member of his family.

CHAPTER VII

LEAVE 31. Kinds of Leave:

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

(a) Casual Leave

(b) Privilege Leave

(c) Sick Leave

(d) Special Sick Leave

(e) Maternity Leave

(g) Special Casual Leave and Special Leave

32. Casual Leave:

(1) An officer shall be eligible for Casual Leave on full emoluments for 12 working days in a year provided that not more than four days Casual Leave may be availed of at any one time.

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

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

33. Privilege Leave:

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

(2) An officer on Privilege Leave shall be entitled to full emoluments for the period of leave.

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

(4) On and from 01.01.1990, Privilege Leave may be accumulated upto not more than 240 days except where leave has been applied for and it has been refused.

Provided that where an officer was under the terms and conditions of service applicable to him immediately before the date of coming into force of this regulation, eligible to accumulate Privilege Leave for a period longer than 180 days, he shall be eligible to accumulate leave for such longer period.

(5) An officer desiring to avail of Privilege Leave shall ordinarily give not less than one month's notice of his intention to avail of such leave.

34. Sick Leave:

(1) On and from 01.01.1989 an officer shall be eligible for 30 days of sick leave for each completed year of service subject to a maximum of 18 months during the entire service. Such leave can be accumulated upto 540 days during the entire service and may be availed of only on production of medical certificate by a medical practitioner acceptable to the bank or at the bank's discretion nominated by it at its cost.

(2) In respect of the Sick Leave, an officer shall be eligible to receive one half of the full emoluments. Provided that if an officer so desires, the Bank may permit him to draw full emoluments in respect of any portion of the Sick Leave granted to him twice the amount of such period on full emoluments being debited against Sick Leave Account.

(3) The Bank may require any officer desiring to resume duty on the expiry of Sick Leave, to produce medical certificate saying that he is fit for duty.

35. Additional Sick Leave:

On and from 01.01.1989, where an officer has put in a service of 24 years, he shall be eligible to additional sick leave at the rate of one month for each year of service in excess of 24 years subject to a maximum of three months of additional sick leave.

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

36. Maternity Leave:

(1) On and from 1st day of April 2000, leave upto a period of 6 months at a time may be granted by way of Maternity Leave including in respect of post-natal period or at the time of miscarriage or abortion or medical termination of pregnancy:

Provided that not more than 12 months of such leave shall be available during the entire period of service of the officer.

(2) Leave may also be granted once during service to a childless female employee for legally adopting a child which is below one year of age till it reaches the age of one year, subject to a maximum period of two months on the following terms and condition:-

(i) Leave will be granted for adoption of only one child.

(ii) The adoption of child should be through a proper legal process and the employee should produce the adoption deed to the Bank for sanctioning such leave.

Note:

In terms of Joint Note dated 27.04.2010, following provisions shall apply for Maternity Leave w.e.f. 1.5.2010:

(a) Maternity leave, which shall be on substantive pay, shall be granted to a female employee for a period not exceeding 6 months on any one occasion and 12 months during the entire period of her service.

(b) Within the overall period of 12 months, leave may also be granted in case of miscarriage/abortion/MTP.

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

An officer shall be eligible for Extraordinary Leave on loss of pay and allowances for not more than 360 days during the entire period of service. Such leave may not be availed of except for sufficient reasons for more than 90 days at a time.

Provided that in very special circumstances, the Board may grant extraordinary leave on loss of pay to an officer upto a total period of 720 days.

37.A. An officer may be granted Special Casual Leave and any Special leave as may be decided by the Board in accordance with the guidelines of the Government.

38. Lapse of Leave:

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

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

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

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

39. Recall for Duty:

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

40. Furnishing the leave address to the Bank:

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

CHAPTER VIII

REIMBURSEMENT OF EXPENSES OF TRAVEL

41. Mode of travel and expenses on Travel

(1) On and from the 2nd day of June, 2005, an officer shall be eligible for the following while traveling on duty, namely:-

(i) an officer in Junior Management Grade is entitled to travel by 1st Class or AC 2-tier Sleeper by train. He may, however, travel by air (economy class) if so permitted by the Competent Authority, having regard to the exigencies of business or public interest.

(ii) an officer in Middle Management Grade is entitled to travel by 1st Class or AC 2-tier Sleeper by train or he may travel by air (economy class) if the distance to be travelled is more than 1000 kms. or for a shorter distance if so permitted by the Competent Authority, having regard to the exigencies of business or public interest.

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

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

(v) any other officer may be authorised by the Competent Authority, having regard to the exigencies of business, to travel by his own vehicle or by taxi or by the Bank's vehicle.

(2)	(i)	For air or rail travel, a single fare for the Officer will be reimbursed
	(ii)	For travel by road by his own vehicle, such rate on a kilometer basis as may be

decided by the Bank from time to time, having regard to the type of vehicle used, the cost to be incurred and the terrain covered, will be reimbursed.

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

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

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

Note:

In terms of Joint Note dated 27.04.2010, w.e.f. 1.5.2010 the following provisions shall apply wherever an officer is required to travel on duty :

(a) An officer in Junior Management Grade is entitled to travel by 1st Class or AC 2-tier Sleeper by train. He may, however, travel by air (economy class) if so permitted by the Competent authority, having regard to the exigencies of business or public interest.

(b) An officer in Middle Management Grade is entitled to travel by 1st Class or AC 2-tier Sleeper by train. He may, however, travel by air (economy class) if the distance to be travelled is more than 1000 kms. He may, however, travel by air (economy class) even for a shorter distance if so permitted by the Competent Authority, having regard to the exigencies of business or public interest.

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

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

(e) Any other officer may be authorised by the Competent Authority, having regard to the exigencies of business, to travel by his own vehicle or by taxi or by the Bank's vehicle.

The remaining provisions as in Sub-regulations (2) & (3) of Regulation 41 of Officers' Service Regulations shall remain unchanged.

(4) (a) Halting Allowance :-

On and from the 1st day of June, 2005 an officer shall be entitled to 'per diem Halting Allowance as specified in the table below, namely:-

TABLE

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

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

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

Explanation :-

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

Note:

In terms of Joint Note dated 27.04.2010, on and from the 1st day of May, 2010 an officer shall be entitled to 'per diem Halting Allowance as specified in the table below, namely:- **Table**

Grade / Scales of Officers	Major 'A' Class Cities (Rs.)	Area I (Rs.)	Other Places (Rs.)
Officers in Scale IV & above	1000/-	800/-	700/-
Officers in Scale I/II/III	800/-	700/-	600/-

Provided that in the case of officers in Scale IV and above, halting allowance payable per diem while on outstation work at the four metros, viz. Delhi, Mumbai, Kolkata and Chennai, shall be Rs.1200/- and for officers in Scale I/II/III Rs.1000/-.

(b) **Lodging Expenses:-** An officer in the Grades/Scales set out in column 1 of the Table below may be reimbursed the actual hotel expenses, restricting to single room accommodation charges in ITDC hotels of the corresponding star category set out in column 2 below.

Grades/Scales of officers	Eligibility of stay
Scale VI & VII	4* Hotel
Scale IV & V	3* Hotel
Scale II & III	2* Hotel(Non AC)
Scale I	1* Hotel(Non AC)

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

(c) Boarding Expenses:-

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

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

(e) Where boarding is provided at Bank's cost or arranged through the Bank free of cost, ½ of the Halting Allowance will be admissible.

(f)	Where lodging and boarding are provided at the Bank's cost or arranged through the Bank free of cost, 1/4th of the Halting Allowance will be admissible.
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Provided that , in the case of an officer claiming boarding expenses on a declaration basis without production of bills for actual expenses incurred, he shall not be eligible for 1/4th of the Halting Allowance.

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

42. Transfer Travelling allowance etc:

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

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

Explanation:

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

(2)	(i)	On and from the 1st day of April, 1998 an officer on transfer will be reimbursed
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expenses for transporting his baggage by goods train upto the following limits:-

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

(ii)	On and from 01.01.1987, if an officer eligible for full wagon avails of the facility of
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‘Container Service’ by railways will be reimbursed actual charges for one container if he is in Junior or Middle Management Grade and for two containers if he is in senior or Top Management Grade. If the baggage is transported by road between places connected by rail, the reimbursement will be limited to the actual freight charges against submission of bills subject to the cost not exceeding the cost of transport of the maximum permissible quantity by goods train. If there is no railway station or railway out agency at the old or new places of posting, the officer will be paid the actual cost of transporting the baggage by road up to the nearest railway station or railway out agency. If both the places do not have railway station/out agency, the officer will be paid actual cost of transporting the baggage by road up to the stipulated weights by an approved transport operator.

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

(iv) An officer who owns a scooter, motor cycle or any other vehicle, will be eligible to claim the cost of transporting it to the place of transfer at goods train rate, and if the vehicle is transported by lorry, the actual lorry charges. If the vehicle is driven by road, the officer will be eligible to claim at the rates decided by the Board.

(3) On and from the first day of April, 1997 an officer on transfer shall be eligible to draw a lump sum amount for expenses connected with packing, local transportation, insuring the baggage, etc. as specified in the table below, namely :-

TABLE

Grade	Lump Sum
Top Executive & Senior Management	Rs.5,000
Middle Management & Junior Management	Rs.4,000

Provided that on and from the first day of May, 2005 the provisions of this sub-regulation shall have effect as if for the letters and figures "Rs.5000" and "Rs.4000". the letters, words and figures "Rs.8750" and "Rs.7000" had been respectively substituted.

Note:

In terms of Joint Note dated 27.04.2010, on and from the first day of May, 2010, an officer on transfer will be eligible to draw a lumpsum amount as indicated below for expenses connected with packaging, local transportation, insuring the baggage etc.

<i>Grade/Scale of Officer</i>	<i>Rs.</i>
<i>Officers in Scale IV and above</i>	<i>12,000/-</i>
<i>Officers in Scale I, II and III</i>	<i>9,000/-</i>

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

Provided that on and with effect from 30.10.1987 where no residential accommodation is made available by the Bank to an officer at the new place of posting where such an officer may incur additional expenses in the process of taking over charge, for reasons beyond his control, the Competent Authority may consider on merit, grant of halting allowance to him upto a maximum period of 15 days or till the time the quarters are made available to him, whichever is earlier.

43. Travelling Allowance on retirement:

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

44. Leave Travel Concession

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

(2) An officer, by exercising an option at anytime during a block of four years or two years, as the case may be, may also surrender and encash his Leave Travel Concession (other than travel to home town) upon which he shall be entitled to receive an amount equivalent to 75% of the eligible fare for the class of travel by train to which he is entitled upto a distance of 4500 kms. (one way) for officers in JMG Scale - I and MMG Scale - II & III and 5500

kms (one way) for officers in SMG Scale - IV and above and while opting to encash his Leave Travel Concession shall prefer the claim for himself or herself and his or her family members only once during the block or term in which such encashment is availed of and the facility of encashment of privilege leave while availing of Leave Travel Concession shall also be available while encashing the facility of Leave Travel Concession.

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

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

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

Note:

As per Joint Note dated 27.04.2010, the following provisions shall be applicable for Leave Travel Concession w.e.f. 1.5.2010:

1. During each block of 4 years, an officer shall be eligible for leave travel concession for travel to his place of domicile once in each block of two years. Alternatively, he may travel in one block of two years to his place of domicile and in another block of two years to any place in India by the shortest route.

2. Alternatively, an officer, by exercising an option anytime during a 4 year block or two year block, as the case may be, surrender and encash his LTC (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 a distance of 4500 kms. (one way) for officers in JMG Scale I 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 Fare Concession is also available while encashing the facility of LTC.

3. The mode and class by which an officer may avail of Leave Travel Concession shall be the same as the officer is normally entitled to travel on transfer and other terms and conditions subject to which the Leave Travel Concession may be availed of by an officer, shall be as decided by the Board from time-to-time. Provided that w.e.f. 1st May 2010 an officer in Junior Management Grade Scale I while availing LTC will be entitled to travel by air in the lowest fare economy class in which case the reimbursement will be the actual fare or the fare applicable to AC 1st Class fare by train for the distance travelled whichever is less. The same rules shall apply when an officer in Middle Management Grade Scale II and Middle Management Grade Scale III while availing LTC where the distance is less than 1000 kms.

CHAPTER IX

TERMINAL BENEFITS

45. Provident Fund and Pension:

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

(2) The Provident Fund rules framed shall provide that on and from 01.11.1993:-

(a) In case of an officer governed by the Pension Scheme, contribution to the Provident Fund shall be made only by the officer at the rate of 10% of pay without any matching contribution on the part of the bank. Provided that no adjustment on account of provident fund contributions already made for the period 01.07.1993 to 31.10.1993 shall be made.

(b) In case of an officer not governed by the Pension Scheme, contribution to Provident Fund by the officer and a matching contribution by the bank shall be made at the rate of 10% of pay. Provided that no adjustment on account of provident fund contributions already made for the period 01.07.1993 to 31.10.1993 shall be made.

(3) Officers joining the bank's service on or after 29.09.1995 shall be governed by the Pension Scheme.

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

(a) An officer who was in service of the bank prior to 29.09.1995, unless he has specifically exercised an option to become member of the Pension Scheme in response to bank's notice to that effect.

(b) An officer who is recruited on or after 29.09.1995 at the age of 35 years and above, and who has elected to forego his right to Pension in terms of the Pension Scheme.

Note: 'Pay' for the purposes of Provident Fund shall mean basic pay including Stagnation Increment, Officiating Allowance, Professional Qualification Allowance and increment component of Fixed Personal Allowance.

Note: In terms of Joint Note dated 27.04.2010, following provisions shall be applicable for Provident Fund:

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

(b) Officers who are presently covered under Contributory Provident Fund Scheme who do not opt for Pension Scheme being made available under Joint Note dated 27th April, 2010 shall continue under the Contributory Provident Fund Scheme as hitherto.

(c) 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 w.e.f. 1st January 2004 and modified from time to time.

(d) 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 Government 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 September 1995/ 26 th March 1996 shall be carried out following the procedure in this regard.

46. Gratuity:

(1) Every officer, shall be eligible for gratuity on:-

(a) Retirement

(b) Death

(c) Disablement rendering him unfit for further service as certified by a medical officer approved by the Bank;

(d) Resignation after completing ten years of continuous service' or

(e) Termination of service in any other way except by way of punishment after completion of 10 years of service.

(2) The amount of gratuity payable to an officer shall be one month's pay for every completed year of service, subject to a maximum of 15 months' pay. Provided that where an officer has completed more than 30 years of service, he shall be eligible by way of gratuity for an additional amount at the rate of one half of a month's pay for each completed year of service beyond 30 years.

Provided further that pay for the purpose of Gratuity for an officer who ceased to be in service during the period 01.07.1993 to 31.10.1994 shall be with regard to scale of pay as specified in sub-regulation (1) of regulation 4.

Provided also that pay for the purpose of Gratuity of an officer who ceased to be in service during the period 01.04.1998 to 31.10.1999 shall be with regard to scale of pay as specified in sub-regulation (2) of Regulation 4.

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

CHAPTER X

TRANSFERABILITY

47. Transferability:

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

48. Every officer shall be available for Banks duties at any time of the day.

49. Joining time on transfer:

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

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

Or

(b) To join a new post on return from leave.

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

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

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

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

CHAPTER XI

MISCELLANEOUS

50. Power to implement regulations:

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

51. Government's decision to be construed as initial decision of the Board:

Where ever these regulations require that any matter shall be in accordance with the decision of the Board and where such a matter is covered by the recommendations made in the Report of the Committee constituted by Government's Resolution N.F. 4(26)/72/IR, dated 19th July, 1973, as accepted by the Government, together with modifications or alterations there of as may, from time to time, have been or be made by the government, such recommendations shall, until varied, be deemed to be decision of the Board.

52. Interpretation of 'service'

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

53. Revocation of earlier rules etc.

Any rule, regulation, order, agreement, resolution or other instrument, or any usage, custom, convention or practice, governing any matter dealt with in any of these regulations including allowances, perquisites and facilities, shall on the date when such regulation comes into force and unless the contrary is provided in these regulations, shall cease to have effect in regard to such matter. Provided that these shall not effect the validity of anything done or any claim arising prior to that date in pursuance of such agreement, rule, regulation, resolution, other provision or usage, custom, convention or practice.

54. Interpretation:

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

Schedule - I Schedule to Oriental Bank of Commerce (Officers') Service Regulations, 1982 (See, sub-regulation (2) of regulation 23)

With effect from the 1st day of November, 2002, an officer shall be eligible for the Special Area Allowance till such time they are withdrawn or modified either wholly or partially, as specified in the Table below, namely :-

TABLE

Serial Number	Places where the allowance is payable	Rates of allowance payable	
		Pay from Rs.10,000/- to Rs.14,000/-	Pay from Rs.14,001/- & above
		(Rs.)	(Rs.)
1.	Mizoram	1,000	1,300
	(a) Chhimtuipui District of Mizoram and areas beyond 25 kms. from	800	1050
	Lunglei Town in Lunglei District of Mizoram.	600	750

	(b) Throughout Lunglei District excluding areas beyond 25 kms. from Lunglei town of Mizoram.						
	(c) Throughout Aizawl District of Mizoram						
3.	Andaman and Nicobar Islands					800 1,000	1,050 1,300
	(a)	South Andaman (including Port Blair)			Little		
	(b)	North	and	Middle Andaman,			
	Andaman, Nicobar and Narcondum Islands						
4.	Sikkim					1,000	1,300
5.	Lakshadweep Islands					1,000	1,300
6.	Assam					160	200
8.	Tripura					800 600	1,050 750
	(a) Difficult areas of Tripura						
	(b) Throughout Tripura except difficult areas.						

Serial Number	Places where the allowance is payable	Rates of allowance payable	
		Pay from Rs.10,000/- to Rs.14,000/-	Pay from Rs.14,001/- & above
		(Rs.)	(Rs.)
10.	Arunachal Pradesh	1,000 800	1,300 1,050
	(a) Difficult areas of Arunachal Pradesh (b) Throughout Arunachal Pradesh except difficult areas.		
11.	Jammu and Kashmir	1,000	1,300
	(1) Kathua District		
	(a) Niabat Bani		
	(b) Lohi		
	(c) Malhar		
	(d) Macchodi		

(2)	(a)	Udhampur District			
	(b)	(i)	Dudu Basantgarh		
		(ii)	Lander Bhamag IIIaqa		
		(iii)	Thakrakote		
		(iv)	Nagote	1,000	1,300
		All areas in Mohre Tehsil other than		1,000	1,300
		800	1,050		
		1,000	1,300		
those included in 2(c).					
(c) Areas upto Goel from Kamban Side and areas upto Arnas from Keasi side in Tehsil Mohre.					
(3) Doda District					
Illaqas of Padder and Niabat Nowgam in					
Kishtwar Tehsil					

Serial Number	Places where the allowance is payable				Rates of allowance payable		
					Pay from Rs.10,000/- to Rs.14,000/-	Pay from Rs.14,001/- & above	
					(Rs.)	(Rs.)	
	(4) Leh District All places in the District				1,000	1,300	
	(5)	Barmulla District			1,000 800	1,300 1,050	
		(a)	Entire	Gurez-Nirabat,			Tangdar
			Sub-Division and Keran Illaqa				
(b)		Matchill					
	(6) Poonch and Rajouri District:				600	750	

	Areas in Poonch and Rajouri District excluding the towns of Poonch and Rajouri and Sunderbani and other urban areas in the two Districts.														
	(7) Areas not included in (I) to (6) above, but which are within the distance of 8 kms. from the line of Actual Control or at places which may be declared as qualifying for border allowance from time-to-time by the State Government for their own staff.				600	750									
12	Himachal Pradesh				1,000 800 600	1,300 1,050 750									
	(1) Chamba District														
	1(a) Pangi Tehsil														
	1(b) Following Panchayat and Villages of Bharmour Tehsil														
	(i) Panchayats : Badgaun. Bajol, Deol Kugti. Nayagam and Tundah														
	<table><tr><td>(ii)</td><td>Villages:</td><td>Ghatu</td><td>of</td><td>Gram</td></tr></table>						(ii)	Villages:	Ghatu	of	Gram				
(ii)	Villages:	Ghatu	of	Gram											
	Panchayat Jagat, Kanarsi of Gram Panchayat Chauhata														
	<table><tr><td>2.</td><td>Bharmour</td><td>Tehsil,</td><td colspan="2">excluding</td></tr></table>				2.	Bharmour	Tehsil,	excluding							
2.	Bharmour	Tehsil,	excluding												
	Panchayats and Villages included in Part I.b above.														
	<table><tr><td rowspan="2">3.</td><td>Jhandru</td><td>Panchayat</td><td>in</td><td>Bhatiyat</td></tr><tr><td colspan="2">Tehsil,Churah</td><td>Tehsil,</td><td>Dalhousie</td></tr></table>				3.	Jhandru	Panchayat	in	Bhatiyat	Tehsil,Churah		Tehsil,	Dalhousie		
3.	Jhandru	Panchayat	in	Bhatiyat											
	Tehsil,Churah		Tehsil,	Dalhousie											
	Town (including Banikhet proper).														

Serial Number	Places where the allowance is payable	Rates of allowance payable									
		Pay from Rs.10,000/- to Rs.14,000/-	Pay from Rs.14,001/- & above								
		(Rs.)	(Rs.)								
	<table border="1"> <tr> <td>(2)</td><td>Kinnaur District :</td><td>Chitkul</td><td>and</td></tr> <tr> <td>(a)</td><td>Asrang,</td><td></td><td></td></tr> </table> HangoKuno/Charang Panchayats, 15/20 Area comprising the Gram Panchayats of Chhota Kham ba,	(2)	Kinnaur District :	Chitkul	and	(a)	Asrang,			1,000 600 1,000 600 1,000 1,000	1,300 750 1,300 750 1,300 1,300
(2)	Kinnaur District :	Chitkul	and								
(a)	Asrang,										

<table><tr><td>Nathpa</td><td>and</td><td>Rupi,</td><td>Pooh</td><td>Sub-</td></tr></table>					Nathpa	and	Rupi,	Pooh	Sub-	800	1,050
Nathpa	and	Rupi,	Pooh	Sub-							
Division, excluding the Panchayat Areas specified above.											
(b) Entire District other than Areas included in (a) above											
(3)	Kullu District :		Area	of	Nirmand	Tehsil,					
	3(a)	15/20									
comprising the Gram Panchayats of Kharga, Kushwar and Sarga											
3(b) Outer-Seraj (excluding villages of Jakat-Khana and Burrow in Nirmand Tehsil) and entire District (excluding outer Seraj area and pargana of											
Pandrabis		but	including		villages						
JagatKhana and Burrow of Tehsil Nirmand).											
(4) Lahaul and Spiti District :											
Entire area of Lahaul and Spiti.											
(5)	Shimla District :			of	Rampur	Tehsil					
	(a)	15/20	area								
comprising of Panchayats of Koot,											
Labana-Sadana,			Sarpara		and						
Chad i-Branda.											
(b)	Dodra-Kawar		Tehsil,		Gram						
Panchayat of Darkali in Rampur, Kashapath Tehsil and Munish, Ghori Chaibis of Pargana Sarahan Chopal Tehsil and Ghoris.											

Serial Number	Places where the allowance is payable	Rates of allowance payable	
		Pay from Rs.10,000/- to Rs.14,000/-	Pay from Rs.14,001/- & above

		(Rs.)	(Rs.)								
	(c) Chopal Tehsil and Ghoris, Panjgaon, Patsnau, Naubis and Teen Koti of <table border="1"> <tr> <td>Pargana</td><td>Sarahan,</td><td>Deothi</td><td>Gram</td></tr> </table> Panchayat of Taklesh Area, Pargana Barabis, Kasba Rampur and Ghori Nog of Pargana Rampur of Rampur Tehsil, Shimla Town and its suburbs (Dhalli, Jatog, Kasumpti, Mashobra, Taradevi and Tutu). (6) Kangra District: (a) Areas of Bar a Bhangal and Chhota Bhangal <table border="1"> <tr> <td>Dharamshala</td><td>Town</td><td>of</td><td>Kangra</td></tr> </table> District and the following offices located outside the Municipal limits (b) but included in Dharamshala Town- Women's ITI, Dari, Mechanical Workshop, Ramnagar, Child Welfare and Town and Country Planning Offices, Sakoh, CRSF Office at lower Sakoh, Kangra Milk Supply Scheme, Dugiar, HRTC Workshop, Sadher, Zonal Malaria Office, Dari, Forest Corporation Office, Sham nagar, Tea Factory, Dari, I.P.H. Sub-Division, Dan, Settlement Office, Sham nagar, Binwa Project, Sham nagar. Office/Jersey Farm, Banuri, Sericulture Office/Indo-German Agriculture Workshop/HPPWD Division. Bundla, Electrical Sub- Division, Lohna, D.P.O. Corporation, Bundla, Electrical HPSEE Division, Ghuggar.	Pargana	Sarahan,	Deothi	Gram	Dharamshala	Town	of	Kangra	600 800 600	750 1,050 750
Pargana	Sarahan,	Deothi	Gram								
Dharamshala	Town	of	Kangra								

Serial Number	Places where the allowance is payable	Rates of allowance payable									
		Pay from Rs.10,000/- to Rs.14,000/-	Pay from Rs.14,001/- & above								
		(Rs.)	(Rs.)								
	(7) Mandi District : Chhuvar Valley of Jogindernagar Tehsil, Panchayats in thunag Tehsil-of Bagraa, Chatra, Chhotdhar, Garagushain, Gatoo, Garyas, Janjehli, Jaryar, Johar, Kalhani, <table border="1"> <tr> <td>Kalwan,</td><td>Kholanal,</td><td>Loth,</td><td>Silibagi,</td></tr> <tr> <td>Somachan,</td><td>Thachdhar,</td><td>Tachi,</td><td>Thana,</td></tr> </table>	Kalwan,	Kholanal,	Loth,	Silibagi,	Somachan,	Thachdhar,	Tachi,	Thana,	600 600 600 160	750 750 750 200
Kalwan,	Kholanal,	Loth,	Silibagi,								
Somachan,	Thachdhar,	Tachi,	Thana,								

	Panchayats of Dharampur Block- Binga, Kamiah, Saklana, Tanyar and Tarakholah, Panchayats of Karsog Tehsil- Balidhar, Bagra, Gopalpur, Khajol, Mahog, Mehudi, Manj, Pekhi, Sainj, Sarahan and Teban, Panchayats of Sundernagar Tehsil- Bohi, Batwara, Dhanyara, Paura- Kothi, Seri and Shoja.											
	<table><tr><td rowspan="2">(8)</td><td colspan="2">Sirmaur District :</td><td rowspan="2">of</td><td rowspan="2">Bani,</td><td rowspan="2">Bakhali</td></tr><tr><td>(a)</td><td>Panchayats</td></tr></table>			(8)	Sirmaur District :		of	Bani,	Bakhali	(a)	Panchayats	
(8)	Sirmaur District :		of		Bani,	Bakhali						
	(a)	Panchayats										
	(Pachhad Tehsil), Bharog Bheneri (Paonta Tehsil),											
	<table><tr><td>Birla</td><td>(Nahan</td><td>Tehsil),</td><td>Dibber</td></tr></table>			Birla	(Nahan	Tehsil),	Dibber					
Birla	(Nahan	Tehsil),	Dibber									
	(Pachhad Tehsil) and Thana Kasoga (Nahan Tehsil).											
	(b) Thansgiri Tract											
	(9) Solan District :											
	Mangal Panchayat.											
	<table><tr><td>(10)</td><td colspan="2">Remaining areas of Himachal Pradesh not included in (I) to (9) above.</td></tr></table>			(10)	Remaining areas of Himachal Pradesh not included in (I) to (9) above.							
(10)	Remaining areas of Himachal Pradesh not included in (I) to (9) above.											
13	Uttar Pradesh : Areas under Chamoli, Pithoragarh and Uttar Kashi Districts : <table><tr><td>2</td><td>(a)</td><td>Other area of District</td></tr></table> Pithoragarh and Uttarkashi (including District Headquarters of Uttarkashi). <table><tr><td>2</td><td>(b)</td><td>Champawat District (including area of</td></tr></table> Lohaghat).			2	(a)	Other area of District	2	(b)	Champawat District (including area of	1,000 <		
2	(a)	Other area of District										
2	(b)	Champawat District (including area of										

Serial Number	Places where the allowance is payable	Rates of allowance payable	
		Pay from Rs.10,000/- to Rs.14,000/-	Pay from Rs.14,001/- & above
		(Rs.)	(Rs.)
14	Uttaranchal : Areas under Rudraprayag and Champavat Districts.	800	1,050

Schedule - II

Schedule to Oriental Bank of Commerce (Officers') Service Regulations, 1982

(See, sub-regulation (2) of regulation 23)

In terms of Joint Note dated 27.04.2010, with effect from the 1st day of November, 2007, an officer shall be eligible for the Special Area Allowance payable in terms of Regulation 23(ii) of Officers' Service Regulations, 1982, till such time they are withdrawn or modified either wholly or partially, as specified in the Table below, namely :-

Sr.No.	Places where the allowance is payable		Rates of allowance payable	
			Pay below Rs.14,700/-	Pay above Rs.14,700/-
			(Rs.)	(Rs.)
1	2		3	4
1.	Mizoram			
	a)	Throughout Lunglei District excluding reas beyond 25 kms. from Lunglei town of Mizoram.	2000	2600
	b)	Throughout Aizawl	1600	2100
	c)	District of Mizoram	1200	1500
2.	Nagaland		2100	1600
3.	Andman and Nicobar Islands			
	a)	North Andaman, Middle Andamans, Little Andaman, Nicobar & Narcondum Islands	2000	2600
	b)	South Andaman (including Port Blair)	1600	2100
4.	Sikkim		2000	2600
5.	Lakshadweep Islands		2000	2600
6.	Assam		320	400
7.	Meghalaya		320	400
8.	Tripura			
	a)	Difficult areas of Tripura	1600	2100

	b)	Throughout Tripura except difficult areas	1200	1500
9.		Manipur	1200	1500
10.		Arunachal Pradesh		
	a)	Difficult areas of Arunachal Pradesh	2000	2600
	b)	Throughout Arunachal Pradesh other than difficult areas.	1600	2100

Sr.No.	Places where the allowance is payable		Rates of allowance payable	
			Pay below Rs.14,700/-	Pay above Rs.14,700/-
			(Rs.)	(Rs.)
1	2		3	4
11.	Jammu & Kashmir			
	1)	Kathua District: Niabat Bani, Lohi, Malhar and Machhodi	2000	2600
	2)	Udhampur District		
	a)	Dudu Basantgarh, Lander Bhamag Illaqa, other than those included in Part 2(b).	2000	2600
	b)	Areas upto Goel from Kamban Side and areas upto Arnas from Keasi side in Tehsil Mohre.	1600	2100
	3)	Doda District		
		Illaquas of Padder and Niabat Nowgam in Kishtwar Teshil	2000	2600
	4)	Leh Distrcit		
		All Places in the district	2000	2600
	5)	Barmulla Distrcit		
	a)	Entire Gurez-Nirabat, Tangdar Sub-Division and Keran Illaqua		
	b)	Matchill	1600	2100

	6)	Poonch & Rajouri Distrcit :		
	a)	Areas in Poonch and Rajouri District excluding the towns of Poonch and Rajouri and Sunderbani and other urban areas in the two Districts	1200	1500
	b)	Areas not included in (1) to (6) above, but which are within the distance of 8 kms. from the line of Actual Control or at places which may be declared as qualifying for border allowance from time-to-time by the State Government for their own staff.	1200	1500

Sr.No.	Places where the allowance is payable			Rates of allowance payable						
				Pay below Rs.14,700/-	Pay above Rs.14,700/-					
				(Rs.)	(Rs.)					
1	2			3	4					
13.	Himachal Pradesh									
	1)	Chamba District:								
		(a)	Pangi Tehsil, Bharmour Tehsil, Panchayats : Badgaun, Bajol, Deol <table><tr><td>Kugti,</td><td>Nayagam</td><td>and</td><td>Tundah,</td></tr></table> Villages: Ghatu of Gram Panchayat Jagat, Kanarsi of Gram Panchayat Chauhata		Kugti,	Nayagam	and	Tundah,	2000	2600
Kugti,	Nayagam	and	Tundah,							
		(b)	<table><tr><td>Bharmour</td><td>Tehsil,</td><td>excluding</td></tr></table> Panchayats and Villages included in (a) above.		Bharmour	Tehsil,	excluding	1600	2100	
Bharmour	Tehsil,	excluding								
		(c)	Jhandru Panchayat in Bhatiyat Tehsil,Churah Tehsil, Dalhousie Town (including Banikhet proper).		1200	1500				
	2)	Kinnaur District:								
		a)	Asrang, Chitkul and Hango Kuno/ Charang Panchayats,15/ 20 Area comprising the Gram Panchayats of Chhota Khamba, Nathpa and		2000	2600				

			Rupi, Pooh Sub-Division, excluding the Panchayat Areas specified above.		
			Entire District other than Areas included in (a) above.	1600	2100
	3)	Kullu District:			
		a)	15/20 Area of Nirmand Tehsil, comprising the Gram Panchayats of Kharga, Kushwar and Sarga	2000	2600
		b)	Outer-Saraj (excluding villages of Jakat-Khana and Burrow in Nirmand Tehsil) and entire District excluding outer Seraj area and pargana of Pandrabis but including villages Jagat-Khana and Burrow of Tehsil Nirmand).	1200	1500
	4)	Lahaul and Spiti District :			
			Entire area of Lahaul and Spiti	2000	2600

Sr.No.	Places where the allowance is payable				Rates of allowance payable										
					Pay below Rs.14,700/-	Pay above Rs.14,700/-									
					(Rs.)	(Rs.)									
1	2				3	4									
	5)	Shimla District :													
		a)	<table><tr><td>15/20</td><td>area</td><td>of</td><td>Rampur</td><td>Tehsil</td></tr></table> comprising of Panchayats of Koot, <table><tr><td>Labana-Sadana,</td><td>Sarpara</td><td>and</td></tr></table> Chadi-Branda.			15/20	area	of	Rampur	Tehsil	Labana-Sadana,	Sarpara	and	2000	2600
15/20	area	of	Rampur	Tehsil											
Labana-Sadana,	Sarpara	and													
		b)	Dora-Kawar Tehsil, Gram Panchayat of Darkali in Rampur, Kashapath Tehsil and Munish, Ghori Chaibis of Pargana Sarahan.			1600	2100								
		c)	Chopal Tehsil and Ghoris, Panjgaon, Patsnau, Naubis and Teen Koti of Pargana Sarahan, Deothi Gram Panchayat of Taklesh Area, Pargana Barabis, Kasba Rampur and Ghori Nog of Pargana Rampur of Rampur			1200	1500								

			Tehsil, Simla Town and its suburbs (Dhalli, Jatog, Kasumpti, Mashobra, Taradevi and Tutu).					
	6)	Kangra District:						
		a)	Areas of Bara Bhangal and Chhota Bhangal	1600	2100			
		b)	Dharamshala Town of Kangra District and the following offices located outside the Municipal limits but included in Dharamshala Town- Women's ITI, Dari, <table><tr><td>Mechanical</td><td>Workshop,</td><td>Ramnagar,</td></tr></table> Child Welfare and Town and Country Planning Offices, Sakoh, CRSF Office at lower Sakoh, Kangra Milk Supply Scheme, Dugiar, HRTC Workshop, Sadher, Zonal Malaria Office, Dari, Forest Corporation Office, Shamnagar, Tea Factory, Dari, I.P.H. Sub- Division, Dan, Settlement Office, Shamnagar, Hinwa Project, Shamnagar. Palampur Town of Kangra District including HPKV Campus at Palampur and the following offices located outside its municipal limits but included in Palampur Town – H.P. Krishi Vishwavidyalaya Campus, Cattle Development Office/Jersey Farm, Banuri, Sericulture Office/Indo- German Agriculture Workshop/HPPWD Division, Bundla, Electrical Sub-Division, Lohna, D.P.O. Corporation, Bundla, Electrical HESEE Division, Ghuggar	Mechanical	Workshop,	Ramnagar,	1200	1500
Mechanical	Workshop,	Ramnagar,						

Sr.No.	Places where the allowance is payable			Rates of allowance payable						
				Pay below Rs.14,700/-	Pay above Rs.14,700/-					
				(Rs.)	(Rs.)					
1	2			3	4					
	7)	Mandi District:								
			Chhuhar Valley of Jogindernagar Tehsil, Panchayats in thunag Tehsil-of Bagraa, Chatri, Chhotdhar, Garagushain, Gattoo, Garyas, Janjehli, Jaryar, Johar, Kalhani, Kalwan, Kholanal, Loth, Silibagi,			1200	1500			
			<table><tr><td>Somachan,</td><td>Thachdhar,</td><td>Tachi,</td></tr></table>			Somachan,	Thachdhar,	Tachi,		
Somachan,	Thachdhar,	Tachi,								

		Thana, Panchayats of Dharampur Block- Binga, Kamlah, Saklana, Tanyar and Tarakholah, Panchayats of Karsog Tehsil – Balidhar, Bagra, Gopalpur, Khajol, Mahog, Mehudi, Manj, Pekhi, Sainj, Sarahan and Teban, Panchayats of Sundernagar Tehsil – Bohi, Batwara, Dhanyara, Paura-Kothi, Seri and Shoja.										
	8)	Sirmaur District:										
		<table><tr><td>Panchayats</td><td>of</td><td>Bani,</td><td>Bakhali</td></tr></table> (Pachhad Tehsil), Bharog Bheneri <table><tr><td>(Paonta</td><td>Tehsil),</td><td>Birla</td><td>(Nahan</td></tr></table> Tehsil), Dibber (Pachhad Tehsil) and Thana Kasoga (Nahan Tehsil) and Thansgin Tract	Panchayats	of	Bani,	Bakhali	(Paonta	Tehsil),	Birla	(Nahan	1200	1500
Panchayats	of	Bani,	Bakhali									
(Paonta	Tehsil),	Birla	(Nahan									
	9)	Solan District :										
		Mangal Panchayat.	1200	1500								
	10)	Remaining areas of Himachal Pradesh not included in (1) to (9) above.	320	400								
14.	Uttar Pradesh: Areas under Chamoli, Pithoragarh and Uttar Kashi Districts		2000	2600								
15.	Uttaranchal (Uttarakhand): Areas under Rudraprayag and Champavat Districts.		1600	2100								

ORIENTAL BANK OF COMMERCE OFFICER EMPLOYEES (CONDUCT) REGULATIONS, 1982

In exercise of the powers conferred by section 19 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 and with the previous sanction of the Central Government hereby makes the following regulations namely:-

1. Short title Commencement and application:

- (1) These regulations may be called Oriental Bank of Commerce Officer Employees (Conduct) Regulations 1982,
- (2) They shall come into force on 01.04.1982.
- (3) They shall apply to all officer employees of the bank, recruited in India whether working in India or outside India but shall not apply to:
 - (i) The Chairman of the bank;
 - (ii) The Managing Director of the bank;

- (iii) Any whole time Director, if any;
- (iv) Those who are in casual employment or paid from the contingencies;
- (v) Award staff.

2. Definitions:

In these regulations unless the context otherwise requires:

- (a) "Act" means the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1980 (40 of 1980);
- (b) "Award staff" means the persons covered by the "award" as defined in the Industrial Disputes (Banking Companies) Decision Act, 1955 (41 of 1955);
- (c) "Bank" means Oriental Bank of Commerce;
- (d) "Board" means the Board of Directors of the Bank;
- (e) "Competent Authority" means the authority appointed by the Board for the purposes of these regulations;
- (f) "family" means:-
 - (i) In the case of male officer employee, his wife, whether residing with him or not, but does not include a legally separated wife and in the case of woman officer employee her husband, whether residing with her or not but does not include a legally separated husband.
 - (ii) Children or step-children of the officer employee, whether residing with the officer employee or not, and wholly dependent on such officer employee but does not include children or step-children of whose custody the officer employee has been deprived of by or under any law; and
 - (iii) Any other person related to, by blood or marriage, to the officer employee or to his spouse and wholly dependent upon such officer employee;
- (g) "Government" means the Central Government.
- (h) "Managing Director" means the Managing Director of the Bank;
- (i) "Officer employee" means a person who holds a supervisory, administrative or managerial post in the bank or any other person who has been appointed and is functioning as an officer of the bank, by whatever designation called and includes a person whose services are temporarily placed at the disposal of the Central Government or a State Government or any other Government undertaking or any other Public Sector Bank or the Reserve Bank of India or any other organisation but shall not include casual, work charged or contingent staff or the award staff.
- (j) "Public sector banks" means:-
 - (i) A corresponding new Bank specified in the first schedule to the Act;
 - (ii) A corresponding new Bank specified in the first schedule to the Banking Companies (Acquisition and Transfer of Undertaking) Act, 1980;
 - (iii) The State Bank of India constituted under the State Bank of India Act, 1955 (23 of 1955)
 - (iv) A Subsidiary bank constituted under the State Bank of India (Subsidiary Banks) Act, 1959 (138 of 1959); and
 - (v) Any other bank which the Central Government may determine to be a public sector bank for the purpose of these regulations, having regard to its manner of incorporation.

3. General

(1) Every officer employee shall, at all times take all possible steps to ensure and protect the interests of the bank and discharge his duties with utmost integrity, honesty, devotion and diligence and do nothing which is unbecoming of an officer employee.

(2) Every officer employee shall maintain good conduct and discipline and show courtesy and attention to all persons in all transactions and negotiations.

(3) No officer employee shall, in the performance of his official duties or in the exercise of powers conferred on him, act otherwise than in his best judgement except when he is acting under the direction of his superior official.

Provided wherever such directions are oral in nature, the same shall be confirmed in writing by superior official.

(4) Every officer employee shall take all possible steps to ensure the integrity and devotion to duty of all persons for the time being under his control and authority.

4. Observance of secrecy:

Every officer employee shall maintain the strictest secrecy regarding the bank's affairs and the affairs of its constituents and shall not divulge directly or indirectly any information of a confidential nature either to a member of the public or to an outside agency or to any other employee of the bank not entitled to such information unless:-

(i) Divulging of such information is in accordance with the law or in accordance with the practices and usages customary amongst banks;

(ii) He is compelled to divulge such information by judicial or other authority;

(iii) Instructed to do so by a superior officer in the discharge of his duties.

5. Employment of members of family of bank Officers in firms enjoying the bank's clientage and grant of facilities to such concerns:

(1) No officer employee shall use his position or influence directly or indirectly to secure employment for any person related, whether by blood or marriage to the employee or to the employee's wife or husband, whether such a person is dependent on the employee or not.

(2) No officer employee shall except with the prior permission of the competent authority permit his son, daughter or any other member of his family to accept employment in any private undertaking with which he has official dealings or in any other undertaking having to his knowledge official dealings with the Bank.

Provided that where the acceptance of the employment cannot wait prior permission of the competent authority or is otherwise considered urgent, the matter shall be reported to the competent authority within three months from the date of the receipt of offer of employment and the employment may be accepted provisionally subject to the permission of the competent authority.

(3) No officer employee shall, in the discharge of his official duties, knowingly grant or authorise the grant of any advance or banking facilities to or enter into or authorise entering into by or on behalf of the bank any contract, agreement, arrangement or proposal in any matter or give or sanction any contract or loan to any undertaking or person if any member of his family is employed in that undertaking or under that person or if he or any member of his family has interests in such matters or contracts in any other manner and the officer employee shall refer every such matter or contract or loan to his superior officer and the matter or contract or loan shall thereafter be disposed of according to the instructions of the authority to whom such reference is made.

Explanation:-

A person is not deemed to have any interest in an undertaking for the purpose of this regulation, if he is only a shareholder having not more than 2% of the paid up capital of the undertaking in his name.

6. Taking up outside employment:

1. No officer employee shall, except with the previous sanction of the bank, engage directly or indirectly in any trade or business or undertake any other employment.

Provided that an officer employee may, without such sanction undertake honorary work of a social or charitable nature or occasional work of a literary, artistic, scientific, professional, cultural, educational, religious or social character, subject to the condition that his official duties do not thereby suffer but he shall not undertake or shall discontinue such work if so directed by the competent authority after recording reasons for the same.

Explanation:-

Canvassing by an officer employee in support of the business of insurance agency or commission agency, owned or managed by a member of his family shall be deemed to be a breach of this sub-regulation.

(2) Every officer employee shall report to the bank if any member of his family is engaged in a trade or business or owns or manages an insurance agency or commission agency.

(3) No officer employee shall, without the previous sanction of the bank except in the discharge of his official duties, take part in the registration, promotion or management of any bank or other company which is required to be registered under the Companies Act, 1956 (1 of 1956) or any other law for the time being in force or any cooperative society for commercial purposes.

Provided that an officer employee may take part in registration, promotion or management of a co-operative society registered under the Co-operative Societies Act, 1912 (2 of 1912) or any other law for the time being in force, or of a literary, scientific or charitable society registered under the Societies Registration Act, 1860 (21 of 1860) or any corresponding law in force.

(4) No officer employee shall accept any payment, in the form of fee, remuneration, honorarium and the like in cash or kind for any work done by him for any public body or any private person without the sanction of the competent authority.

(5) No officer employee shall act as an agent of, or canvass business in favour of, an Insurance Company or Corporation in his individual capacity.

7. Contribution to newspapers, radio etc.

(1) No officer employee shall except with the previous sanction of the competent authority, own wholly or in part or conduct or participate in the editing or management of any newspaper or any other periodical publication.

(2) No officer employee shall except with the previous sanction of the competent authority or except in the bonafide discharge of his duties participate in radio broadcast or contribute any article or write any letter either in his own name or anonymously or in the name of any other person to any newspaper or periodical or make public or publish or cause to be published or pass on to others any document, paper or information which may come into his possession in his official capacity.

(3) No officer employee shall except with the previous sanction of the competent authority publish or cause to be published any book or any similar printed matter of which he is the author or not or deliver talk or lecture in public meetings or otherwise.

Provided that no such sanction is, however, required if such broadcast or contribution is of a purely literary, artistic, scientific, professional, cultural, educational, religious or social character.

8. Demonstration:

No officer employee shall engage himself or participate in any demonstration which is prejudicial to the interests of the sovereignty and integrity of India, the security of the State, friendly relations with foreign States, public order, decency or morality or which involves contempt of court, defamation or incitement to an offence.

9. Joining of association prejudicial to interests of the country:

No officer employee shall join, or continue to be member of an association, the objects or activities of which are prejudicial to the interests of the sovereignty and integrity of India or public order or morality.

10. Giving evidence:

(1) Save as provided in sub-regulation (3) no officer employee shall, except with the previous approval of the competent authority, give evidence in connection with any enquiry conducted by any person, committee or authority.

(2) Where any approval has been accorded under sub regulation (1), no officer employee giving such evidence shall criticise the policy or any action of the Government or of a State Government or of the Bank.

(3) Nothing in this regulation shall apply to any evidence given:-

(a) At an enquiry before an authority appointed by the Government, State Government, Parliament or a State legislature, or

(b) In any judicial enquiry; or

(c) At any departmental enquiry ordered by the competent authority.

11. Public Demonstrations in honour of bank officers:-

(1) No officer employee shall, except with the previous sanction of the competent authority, receive any complimentary or valedictory address or accept any testimonial or attend any meeting or entertainment held in his honour, or in the honour of any other employee of the bank:

Provided that nothing in this sub-regulation shall apply to:-

(a) A farewell entertainment of a substantially private and informal character held in honour of the officer employee or any other employee of the bank on the occasion of his retirement or transfer or any person who has recently quitted the service of the Bank; and

(b) The acceptance of simple and inexpensive entertainment arranged by association of employees of the bank.

(2)	(a)	No officer employee shall either directly or indirectly exercise pressure or
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influence on any employee of the bank to induce or compel him to subscribe towards any farewell entertainment.

(b) No officer employee shall collect subscription for farewell entertainment from any intermediate or lower grade employee for the entertainment of any employee belonging to any higher grade.

12. Seeking to influence:

No officer employee shall bring or attempt to bring any political or other outside influence to bear upon any superior authority to further his interests in respect of matter pertaining to his service under the bank.

13. Absence from duty:

(1) No officer employee shall absent himself from his duty or be late in attending office or leave the station without having first obtained the permission of the competent authority;

Provided that in the case of unavoidable circumstances where availing of prior permission is not possible or is difficult, such permission may be obtained later subject to the satisfaction of the competent authority that such a permission could not have been obtained.

(2) No officer employee shall ordinarily absent himself in case of sickness of accident without submitting a proper medical certificate;

Provided that in the case of temporary indisposition or sickness of a casual nature, the production of a medical certificate may, at the absolute discretion of the competent authority, be dispensed with.

14. Acceptance of Gifts:

(1) Save as otherwise provided in these regulations, no officer employee shall accept or permit any member of his family or any person acting on his behalf to accept any gift.

Explanation:

The expression "gift" shall include free transport, boarding, lodging or other service or any other pecuniary advantage when provided by any person other than a near relative or a personal friend having no official dealings with the officer employee.

Note:

A casual meal, lift or other social hospitality shall not be deemed to be a gift.

(2) On occasions such as marriages, anniversaries, funerals or religious functions when the making of gifts is in conformity with the prevailing religious or social practice, an officer employee may accept gifts from his near relatives but he shall make a report to the competent authority if the value of the gifts exceeds Rs.500/-

(3) On such occasions as specified in sub-regulation (2) an officer employee may also accept gifts from his personal friends having no official dealings with him but he shall make a report to the competent authority if the value of such gifts exceeds Rs.200/-

(4) In any other case, the officer employee shall not accept any gifts without the sanction of the competent authority if the value of the gifts exceeds Rs.75/-

Provided that when more than one gift has been received from the same person or concern within a period of 12 months, the matter shall be reported to the competent authority if the aggregate value thereof exceeds Rs.500/-.

(5) No officer employee shall:-

(i) Give or take or abet the giving or taking of dowry; or

(ii) Demand, directly or indirectly from the parents or guardian of a bride or bridegroom, as the case may be, any dowry.

Explanation:

For the purpose of this Regulation. "Dowry" has the same meaning as in the Dowry Prohibition Act, 1961 (28 of 1961).

Note:-

As a normal practice an officer employee shall not accept any gift from any person or institution having official dealings with the officer employee.

15. Lendings and borrowings:

No officer employee shall, in his individual capacity:-

- (i) Borrow or permit any member of his family to borrow or otherwise place himself or a member of his family under a pecuniary obligation to a broker or a money lender or a subordinate employee of the bank or any person, association of persons, firm, company or institution, whether incorporated or not, having dealings with the bank;
- (ii) buy or sell stocks, share or securities of any description without funds to meet the full cost in the case of a purchase of scrips or delivery in the case of sale;
- (iii) Incur debts at a race meetings;
- (iv) Lend money in private capacity to a constituent of the bank or have personal dealings with such constituent in the purchase or sale of bills of exchanges, Government paper or any other securities; and
- (v) Guarantee in his private capacity the pecuniary obligation of another person or agree to indemnify in such capacity another person from loss except with previous permission of the competent authority;

Provided that an officer employee may give to or accept from a relative or personal friend a purely temporary loan of a small amount free of interest, or operate a credit account with a bonafide tradesman or make an advance of pay to his private employee.

Provided further that an officer employee may obtain a loan from a co-operative credit society of which he is a member or stand as a surety in respect of loan taken by another member from a co-operative credit society of which he is a member.

16. Advance drawl of salary:

No officer employee shall draw his salary in advance or over draw his account with the bank against security or otherwise, without the previous sanction of the competent authority.

17. Subscriptions:

No officer employee shall, except with the previous sanction of the competent authority , ask for or accept contribution to or otherwise associate himself with raising of any funds or other collection in cash or in kind in pursuance of any objectives whatsoever.

18. Speculation in Stocks and Shares and Investment :

No officer employee shall speculate in any stock, share or securities or Commodities or Valuables of any description or shall make investment which are likely to embarrass or influence him in the discharge of his duties;

Provided that nothing in this regulation shall be deemed to prohibit an officer employee from making a bonafide investment of his own funds in such security as he wish to buy .

Note:

Frequent Purchase or sale or both of shares or securities or other investment shall be deemed to be speculation for the purpose of this regulation .

19. Indebtedness:

An officer employee shall so manage his private affairs as to avoid habitual indebtedness or insolvency. An officer employee against whom any legal proceedings are instituted for the recovery of any debt due from him or for adjudging him as an insolvent shall forthwith report the full facts of the legal proceeding to the bank.

20. Movable, Immovable and valuable property:

(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;

(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 regulation come into force, shall submit a return in term of this regulation within three months of coming into force of these regulation, 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 and valuable property including liquid assets like shares, debentures as on 31st March of that year to the bank before the 30th day of 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 that 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 officers employee shall report to the competent authority every transaction concerning movable property owned or held by him either in his own name or the name of a member of his family if the value of such a property exceeds 25000/-

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;

(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 source from which such property was acquired.

21. Vindication of acts and character of an officer employee;

No officer employee shall except with the previous sanction of the bank, have recourse to any court or to the press for the vindication of any official act which has been the subject matter of adverse criticism or an attack of a defamatory character;

Providing that nothing in the regulation shall be deemed to prohibit an employee from vindicating his private character or any act done by him in his private capacity and where any action for vindicating his private character or any act done by him in private capacity is taken, the officer employee shall submit a report to his immediate superior within a period of three months from the date such action is taken by him.

22. Restriction regarding marriage :

- (1) (i) No officer employee shall enter into, or contract marriage with a person having a spouse living and;
- (ii) No officer employee, having a spouse living, shall enter into, or contract, a marriage with any person; Provided that the bank may permit an officer employee to enter into, or contract, any such marriage as is referred to in clause (i) or clause (ii) if it is satisfied that :-
 - (a) Such marriage is permissible under the personal law applicable to such officer employee and the other party to the marriage; and
 - (b) There are other grounds for doing so.
- (2) An officer employee who has married or marries a person other than of Indian Nationality shall forthwith intimate the fact to the bank.

23. Consumption of intoxicating drinks and drugs:

An officer employee shall :-

- (a) Strictly abide by any law relating to intoxicating drinks or drugs in force in any area in which he may happen to be for the time being;
- (b) Not be under the influence of any intoxicating drink or drug during the course of his duty and shall also take due care that the performance of his duties at any time is not affected in any way by the influence of such drink or drug;
- (c) Refrain from consuming any intoxicating drink or drug in a public place;
- (d) Do not appear in a public place in a state of intoxication;
- (e) Not use any intoxicating drink or drug in excess.

Explanation:

For the purpose of this rule 'public place' mean any place or premises (including clubs, even exclusively meant for members where it is permissible for the members to invite non-members as guests, bars and restaurant, conveyance) to which the public have or are permitted to have access, whether on payment or otherwise.

24. Acts of misconduct:

A breach of any of the provision of these regulation shall be deemed to constitute a misconduct punishable under the Oriental Bank of Commerce Office Employees (Discipline and Appeal) Regulations, 1982.

A. Prohibition of Sexual Harassment of Working Women :

- (1) No officers employee shall indulge in any act of sexual harassment of any woman at her work place.

(2) Every Officer employee who is in charge of a work place shall take appropriate steps to prevent sexual harassment to any woman at such work place.

Explanation-

For the purpose of this regulation , “sexual harassment ” includes such unwelcome sexually determined behaviour (whether directly or otherwise) as –

- (a) Physical contact and advances;
- (b) A demand or request for sexual favours;
- (c) Sexually coloured remarks;
- (d) Showing pornography; or
- (e) Any other unwelcome physical, verbal or non-verbal conduct of a sexual nature.

25. Interpretation :

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

26. Repeal and saving :

(1) Every rule, regulation, bye-law or every provision in any agreement or resolution corresponding to any of the regulations herein contained and in force immediately before the commencement of these regulations and applicable to the officer employee to whom these regulations are applicable is hereby repealed.

(2) Notwithstanding such repeal any order made or action taken under the provisions so repealed shall be deemed to be made or taken under the corresponding provisions of these regulations.

**ORIENTAL BANK OF COMMERCE OFFICER EMPLOYEES (DISCIPLINE AND APPEAL)
REGULATIONS, 1982**

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

1. Short title and commencement :

- (i) These regulations may be called Oriental Bank of Commerce Officer Employees’ (Discipline and Appeal) Regulations, 1982.
- (ii) They shall come into force on 01.04.1982.

2. Application :

These regulation shall apply to all officer employee of the bank, but shall not apply to :-

- (i) The chairman of the bank;
- (ii) The Managing Director,
- (iii) Any whole time Director , if any;

- (iv) Those who are in casual employment or paid from contingencies ;
- (v) The award staff; and
- (vi) The officer on contract ;

3. Definitions :

In these regulation, unless the context otherwise requires :-

- (a) “Act” means the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1980 (40 of 1980);
- (b) “Appellate authority” means the authority specified in the Schedule to dispose of appeal;
- (c) “Award staff” means the persons covered by the “award” as defined in the Industrial Dispute (Banking Companies) Decision” Act, 1955 (41 of 1955);
- (d) “Bank” means Oriental Bank of Commerce;
- (e) “Board” means the Board of Directors of the Bank.
- (f) “Competent Authority” means the authority appointed by the Board for the purpose of these regulations;
- (g) “Disciplinary Authority” means the authority specified in the Schedule which is competent to impose on an officer employee any of the penalties specified in regulation 4;
- (h) “Government” means the Central Government;
- (i) “Managing Director” means the Managing Director of the bank.
- (j) “Officer Employee” means a person who holds a supervisory, administrative or managerial post in the bank or any other person who has been appointed and is functioning as an officer of the bank, by whatever designations called and includes a person whose services are temporarily placed at the disposal of the Central Government or a State Government or any other Government undertaking or any other public sector bank or the Reserve Bank of India or any other organisation, but shall not include casual, work charged or contingent staff or the award staff;
- (k) “Public financial institution” means :-
 - (i) The industrial credit and Investment Corporation of India Limited, a company owned and registered under the Companies Act, 1956 (1 of 1956);
 - (ii) The industrial Finance Corporation of India, established under section 3 of the Industrial Finance Corporation Act, 1948 (15 of 1948);
 - (iii) The Industrial Development Bank of India, established under section 3 of the Industrial Development Bank of India Act, 1964 (18 of 1964);
 - (iv) The life insurance Corporation of India ,established under section 3 of the Life Insurance Corporation Act, 1956 (31 of 1956);

- (v) The Unit Trust of India, established under section 3 of the Unit Trust of India Act, 1963 (52 of 1963);
- (vi) Any other financial institution which is declared by the central government by notification to be a public financial institution;
- (l) “Public sector bank ” means:-
 - (i) A corresponding new bank specified in the first scheduled of the Act;
 - (ii) A corresponding new bank specified in first schedule to the banking companies (Acquisition and the transfer of Undertakings) Act, 1980;
 - (iii) The State Bank of India constituted under the State Bank of India, Act, 1955 (23 of 1955);
 - (iv) A Subsidiary bank constituted under the State Bank of India (Subsidiary Banks) Act,1959 (38 of 1959);and
 - (v) Any other bank which the central government may determine to be a public sector bank for the purpose of these regulations having regard to its manner of incorporation;
- (m) “Public servant” means a person as defined as public servant in section 21 of the Indian Penal Code (45 of 1860);
- (n) “Reviewing authority” means the authority specified in the schedule;
- (o) “Schedule” means the Schedule appended to these regulation.

4. Penalties :

The following are the penalties which may be imposed on an officer employee, for acts of misconduct or for any other good and sufficient reasons :

Minor Penalties :

- (a) Censure :
- (b) Withholding of increment of pay with or without cumulative effect;
- (c) Withholding of promotion ;
- (d) Recovery from pay or such other amount as may be due to him of the whole or part of any pecuniary loss caused to the bank by negligence or breach of orders.
- (e) Reduction to a lower stage in the time-scale of pay for a period not exceeding 3 years, without cumulative effect and not adversely affecting the officer’s pension

Major Penalties :

- (f) Save as provided for in (e) above reduction to a lower stage in the time-scale of pay for a specified period with further directions as to whether or not the officer will earn increments of pay during the period of such reduction and whether on expiry of such period the reduction will or will not have the effect of postponing the future increments of his pay;
- (g) Reduction to a lower grade or post;
- (h) Compulsory retirement;
- (i) Removal from service which shall not be a disqualification for future employment ;
- (j) Dismissal which shall ordinarily be a disqualification for future employment.

Explanation :

The following shall not amount to a penalty within the meaning of this regulation namely:-

- (i) Withholding of one or more increments of an officer employee on account of his failure to pass a prescribed departmental test or examination in accordance with the terms of appointment to the post which he holds.
- (ii) Stoppage of pay of an officer employee at the efficiency bar in a time scale on the ground of his unfitness to cross the bar;
- (iii) Non-promotion, whether in an officiating capacity or otherwise, of an officer employee to a higher grade or post for which he may be eligible for consideration but for which he is found unsuitable after consideration of his case;
- (iv) Reversion to a lower grade or post, of an officer employee officiating in a higher grade or post, on the ground that he is considered, after trial, to be unsuitable for such higher grade or post or on administrative grounds unconnected with his conduct;
- (v) Reversion to his previous grade or post, of an officer employee appointed on probation to another grade or post, during or at the end of the period of probation, in accordance with the terms of his appointment or rules or orders governing such probations;
- (vi) Reversion of an officer employee to his parent organisation in case he had come on deputation;
- (vii) Termination of the service :-
 - (a) of an officer employee appointed on probation, during or at the end of the period of probation, in accordance with the terms of his appointment, or the rules or orders governing such probation;
 - (b) of an officer employee appointed in a temporary capacity otherwise than under a contract or agreement, on the expiry of the period for which he was appointed, or earlier in accordance with the terms of his appointment;
 - (c) of an officer employee appointed under a contract or agreement, in accordance with the terms of such contract or agreement and
 - (d) of an officer employee on abolition of post;
- (viii) Retirement of an officer employee on his attaining the age of superannuation in accordance with the rules and orders governing such superannuation;
- (ix) Termination of employment of a permanent officer employee by giving 3 month's notice or on payment of 3 month's pay and allowances in lieu of notice;
- (x) Termination of employment of an officer employee on medical grounds, if he is declared unfit to continue in bank's service by the bank's medical officer.

5. Authority to Institute disciplinary proceedings and impose penalties :

- (1) The Managing Director or any other authority empowered by him by general or special order may institute or direct the Disciplinary Authority to institute disciplinary proceedings against an officer employee of the bank.
- (2) The Disciplinary Authority may himself institute disciplinary proceedings.
- (3) The Disciplinary Authority or any authority higher than it may impose any of the penalties specified in regulation 4 on any officer employee.

6. Procedure for imposing major penalties :

(1) No order imposing any of the major penalties specified in clauses (f) (g) (h) (i) and (j) of regulation 4 shall be made except after an inquiry is held in accordance with this regulation.

(2) Whenever the Disciplinary Authority is of the opinion that there are grounds for inquiries into the truth of any imputation of misconduct or misbehaviour against an officer employee, it may itself enquire into, or appoint any other person who is, or has been, a public servant (hereinafter referred to as the Inquiring Authority) to inquire into the truth thereof.

Explanation :

When the Disciplinary Authority itself holds the inquiry any reference in sub-regulation (8) to sub-regulation (21) to the Inquiring Authority shall be construed as reference to Disciplinary Authority.

(3) Where it is proposed to hold an enquiry, the Disciplinary Authority shall, frame definite and distinct charges on the basis of the allegations against the officer employee and the articles of charge, together with a statement of the allegations, list of documents relied on along with copy of such documents and list of witness, if any, along with copy of statement of witness, if any, on which they are based, shall be communicated in writing to the officer employee, who shall be required to submit, within such time as may be specified by the Disciplinary Authority (not exceeding 15 days), or within such extended time as may be granted by the said Authority, a written statement of his defence.

Provided that wherever it is not possible to furnish the copies of documents, disciplinary authority shall allow the officer employee inspection of such documents within a time specified in this behalf.

(4) On receipt of the written statement of the officer employee, or if no such statement is received within the time specified, an enquiry may be held by the Disciplinary Authority itself, or if it considers it necessary to do so, appoint under sub-regulation (2) an Inquiring Authority for the purpose.

Provided that it may not be necessary to hold the inquiry in respect of the articles of charge admitted by the officer employee in his written statement but shall be necessary to record its findings on each such charge.

(5) The Disciplinary Authority shall, where it is not the inquiring authority, forward to the inquiring authority;

(i) A copy of the articles of charges and statement of imputation of misconduct or misbehaviour;

(ii) A copy of the written statement of defence, if any, submitted by the officer employee;

(iii) A list of documents by which and list of witnesses by whom the articles of charge are proposed to be substantiated;

(iv) A copy of statements of the witnesses; if any;

(v) Evidence proving the delivery of article of charges under sub-regulation (3);

(vi) A copy of the order appointing the 'Presenting Officer in terms of sub-regulation (6).

(6) Where the Disciplinary Authority itself enquires or appoints any inquiring authority for holding an inquiry, it may, by an order, appoint a public servant to be known as the "Presenting Officer" to present on its behalf the case in support of the articles of charge.

(7) The officer employee may take the assistance of any other officer employee but may not engage a legal practitioner for the purpose, unless the Presenting Officer appointed by the Disciplinary Authority is a legal practitioner or the Disciplinary Authority, having, regard to the circumstances of the case, so permits.

Note :

The officer employee shall not take the assistance of any other officer employee who has two pending disciplinary cases on hand in which he has to give assistance.

(8)	(a)	The inquiring authority shall by notice in writing specify the day on which the
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officer employee shall appear in person before the inquiring authority.

(b) On the date fixed by the inquiring authority, the officer employee shall appear before the inquiring authority at the same time, place and date specified in the notice.

(c) The inquiring authority shall ask the officer employee whether he pleads guilty or has any defence to make and if he pleads guilty to any of the articles of charge, the inquiring authority shall record the plea, sign the record and obtain the signature of the officer employee concerned thereon.

(d) The inquiring authority shall return a finding of guilt in respect of those articles of charge to which the officer employee concerned pleads guilty.

(9) If the officer employee does not plead guilty, the inquiring authority shall adjourn the case to a later date not exceeding 30 days or within such extended time as may be granted by the inquiring authority.

(10) The inquiring authority while adjourning the case as in sub-regulation (9) shall also record by an order that the officer employee may for the purpose of preparing defence-

(i) Complete inspection of the documents as in the list furnished to him immediately and in any case not exceeding 5 days from the date of such order if he had not done so earlier as provided for in the provision to sub-regulation (3);

(ii) Submit a list of documents and witnesses, that he wants for the inquiries,

(iii) Give notice within ten days of the order or within such further time not exceeding ten days as the Inquiring Authority may allow for the discovery or production of the documents referred to in items (ii).

Note :

The relevancy of the documents and the examination of the witnesses referred to in item (ii) shall be given by the officer employee concerned.

(11) The inquiring authority shall, on receipt of the notice for the discovery or production of the documents, forward the same or copies thereof to the authority in whose custody or possession the documents are kept with a requisition for the production of the documents on such dates as may be specified.

(12) On receipt of the requisition under sub-regulation (11), the authority having the custody or possession of the requisitioned documents, shall arrange to produce the same before the inquiring authority on the date, place and time specified in the requisition :-

Provided that the authority having the custody or possession of the requisition documents may claim privilege if the production of such documents will be against the public interest or the interest of the bank. In that event, it shall inform the inquiring authority accordingly.

(13) On the date fixed for the inquiry, the oral and documentary evidence by which the articles of charge are proposed to be proved shall be produced by or on behalf of the disciplinary authority. The witnesses produced by

the Presenting officer shall be examined by the Presenting officer and may be cross examined by or on behalf of the officer employee. The Presenting officer shall be entitled to re-examine his witnesses on any points in which they have been cross examined, but not on a new matter, without the leave of the inquiring authority. The inquiring authority may also put such question to the witnesses as it thinks fit.

(14) Before the close of the case, in support of the charges, the inquiring authority may, in its discretion, allow the Presenting officer to produce evidence not included in the charge-sheet or may itself call for new evidence or recall or re-examine any witness. In such case the officer employee shall be given opportunity to inspect the documentary evidence before it is taken on record, or to cross-examine a witness, who has been so summoned. The inquiring authority may also allow the officer employee to produce new evidence, if it is of opinion that the production of such evidence is necessary in the interest of justice.

(15) When the case in support of the charge is closed, the officer employee may be required to state his defence, orally or in writing as he may prefer. If the defence is made orally, it shall be recorded and the officer employee shall be required to sign the record. In either case, a copy of the statement of defence shall be given to the Presenting officer, if any appointed.

(16) The evidence on behalf of the officer employee shall then be produced. The officer employee may examine himself in his own behalf, if he so prefers. The witnesses produced by the officer employee shall then be examined by the officer employee and may be cross-examined by the Presenting officer. The officer employee shall be entitled to re-examine any of his witnesses on any point on which they have been cross-examined, but not on any new matter without the leave of the inquiring authority.

(17) The inquiring authority may, after the officer employee closes his evidence and shall, if the officer employee has not got himself examined, generally question him on the circumstances appearing against him in the evidence for the purpose of enabling the officer employee to explain any circumstances appearing in the evidence against him.

(18) The inquiring authority may, after the completion of the production of evidence, here the presenting officer, if any appointed and the officer employee, or permit them to file written briefs of their respective cases within 15 days of the date of completion of the production of evidence, if they so desire.

(19) If the officer employee does not submit the written statement of defence referred to in sub-regulation (3) on or before the date specified for the purpose or does not appear in person, or through the assisting officer or otherwise fails or refuses to comply with any of the provision of these regulation, the inquiring authority may hold the inquiry *ex parte*.

(20) Whenever any inquiring authority, after having heard and recorded the whole or any part of the evidence in any inquiry ceases to exercise jurisdiction therein, and is succeeded by another inquiring authority which has, and which exercise, such jurisdiction, the inquiring authority so succeeding may act on the evidence so recorded by its predecessor, or partly recorded by its predecessor and partly recorded by itself.

Provided that if the succeeding inquiring authority is of the opinion that further examination of any of the witnesses whose evidence has already been recorded is necessary in the interest of justice, it may recall, examine, cross-examine and re-examine any such witnesses as herein before provided.

(21) (i) On the conclusion of the enquiry the inquiring authority shall prepare a report which shall contain the following :-

(a) A gist of the articles of charge and the statement of the imputation of misconduct or misbehaviour;

- (b) A gist of the defence of the officer employee in respect of each article of charge;
- (c) An assessment of the evidence in respect of each article of charge;
- (d) The findings on each article of charge and the reasons thereof.

Explanation :-

If, in the opinion of the inquiring authority, the proceedings of the inquiry establish any article of charge different from the original article of charge, it may record its findings on such article of charge;

Provided that the findings on such article of charge, shall not be recorded unless the officer employee has either admitted the facts on which such article of charge is based or has had a reasonable opportunity of defending himself against such article of charge.

(ii) The inquiring authority, where it is not itself a Disciplinary Authority, shall forward to the Disciplinary Authority the records of inquiry which shall include :-

- (a) The report of the inquiry prepared by it under clause (i);
- (b) The written statement of defence, if any, submitted by the officer employee referred to in sub-regulation (15);
- (c) The oral and documentary evidence produced in the course of the inquiry;
- (d) Written briefs referred to in sub-regulation (18); if any; and
- (e) The order, if any, made by the Disciplinary Authority and the inquiring authority in regard to the inquiry.

7. Action on the inquiry report :

(1) The Disciplinary Authority, if it is not itself the inquiring authority, may, for reasons to be recorded by it in writing remit the case to the inquiring authority for fresh or further inquiry and report and the inquiring authority shall there upon proceed to hold the further inquiry according to the provision of regulation 6 as far as may be.

(2) The Disciplinary Authority shall, if it disagrees with the findings of the inquiring authority on any article of charge, record its reasons for such disagreement and record its own findings on such charge, if the evidence or record is sufficient for the purpose.

(3) If the Disciplinary Authority, having regards to its findings on all or any of the articles of charge, is of the opinion that any of the penalties specified in regulation 4 should be imposed on the officer employee it shall, notwithstanding anything contained in regulation 8, make an order imposing such penalty.

(4) If the Disciplinary Authority having regards to its findings on all or any of the articles of charge, is of the opinion that no penalty is called for, it may pass an order exonerating the officer employee concerned.

8. Procedure for imposing minor penalties :

(1) Where it is proposed to impose any of the minor penalties in clauses (a) to (e) of regulation 4, the officer employee concerned shall be informed in writing of the imputation of the lapses against him and given an opportunity to submit his written statement of defence within a specified period not exceeding 15 days or such extended period as may be granted by the Disciplinary Authority and the defence statement, if any, submitted by the officer employee shall be taken into consideration by the Disciplinary Authority before passing orders.

(2) Where, however, the Disciplinary Authority is satisfied that an enquiry is necessary; it shall follow the procedure for imposing a major penalty as laid down in regulation 6.

(3) The record of the proceedings in such cases shall include:-

- (i) A copy of the statement of imputation of lapses furnished to the officer employee;
- (ii) The defence statement, if any, of the officer employee; and
- (iii) The order of the Disciplinary Authority together with the reasons therefore.

9. Communication of order :

Orders made by the Disciplinary Authority under regulation 7 or regulation 8 shall be communicated to the officer employee concerned, who shall also be supplied with a copy of the report of inquiry, if any

10. Common proceedings :

Where two or more officer employees are concerned in a case, the authority competent to impose a major penalty on all such officer employees may make an order directing that disciplinary proceedings against all of them may be taken in a common proceedings.

11. Special procedure in certain cases :

Notwithstanding anything contained in regulation 6 or regulation 7 or regulation 8, the Disciplinary Authority may impose any of the penalties specified in regulation 4 if the officer employee has been convicted on a criminal charge, or on the strength of facts or conclusion arrived at by the judicial trial. Provided that the officer employee may be given an opportunity of making representation on the penalty proposed to be imposed before any order is made.

12. Suspension :

(1) An officer employee may be placed under suspension by the competent authority:-

- (a) Where a disciplinary proceeding against him is contemplated or is pending; or
- (b) Where a case against him in respect of any criminal offence is under investigation, inquiry or trial.

(2) An officer employee shall be deemed to have been placed under suspension by an order of the competent authority:-

- (a) With effect from the date of his detention, if he is detained in custody, whether on a criminal charge or otherwise, for a period exceeding forty-eight hours;
- (b) With effect from the date of conviction, if in the event of the conviction for an offence, he is sentenced to a term of imprisonment exceeding forty-eight hours and is not forthwith dismissed or removed or compulsorily retired consequent to such conviction.

Explanation:

The period of forty-eight hours referred to in clause (b) of this sub-regulation shall be computed from the commencement of the imprisonment after the conviction and for this purpose, intermittent periods of imprisonment, if any, shall be taken into account.

(3) Where a penalty of dismissal, removal or compulsory retirement from service imposed upon an officer employee under suspension is set aside in appeal or on review under these regulation and the case is remitted for further inquiry or action or with any direction, the order of his suspension shall be deemed to have continued in force on and from the date of the original order of dismissal, removal or compulsory retirement and shall remain in force until further orders.

(4) Where a penalty of dismissal, removal or compulsory retirement from service imposed upon an officer employee under suspension is set aside or declared or rendered void in consequences of or by a decision of a court of law, and the disciplinary authority, on consideration of the circumstances of the case, decided to hold further inquiry against him on the allegation on which the penalty of dismissal, removal or compulsory retirement was originally imposed, the officer employee shall be deemed to have been placed under suspension by the competent authority from the date of the original order of dismissal, removal or compulsory retirement and shall continue to remain under suspension until further orders.

(5)	(a)	An order of suspension made or deemed to have been made under this regulation
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shall continue to remain in force until it is modified or revoked by the authority competent to do so.

(b) An order of suspension made or deemed to have been made under this regulation may at any time be modified or revoked by the authority which made or is deemed to have made the orders.

13. Leave during suspension :

No leave shall be granted to an officer employee under suspension.

14. Subsistence allowance during suspension :

(1) an officer employee who is placed under suspension shall, during the period of such suspension and subject to sub-regulation (2) to (4) be entitled to receive payment from the bank by way of subsistence allowance on the following scale, namely :-

(a) Basic Pay

(i) For the first three months of suspension 1/3 of the basic pay which the officer employee was receiving on the date prior to the date of suspension irrespective of the nature of enquiry

(ii) For the subsequent period after 3 months from the date of suspension.

(1) Where the enquiry is held departmentally by the bank, 1/2 of the basic pay, the officer employee was drawing on the date prior to the date of suspension; and

(2) Where the enquiry is held by outside agency, 1/3 of the basic pay which the officer employee was drawing on the date prior to the date of suspension for the next three months and 1/2 of the of the basic pay which the officer employee was drawing on the date prior to the date of suspension for the remaining period of suspension.

(b) Allowance :

(1) For the entire period of suspension, dearness allowance, and other allowance excepting conveyance allowance, entertainment allowance and special allowance will be calculated on the reduced pay as specified in items (i) and (ii) of clause (a) and at prevailing rates or at rates applicable to similar category of officers.

(2) During the period of suspension an officer employee shall not be entitled to occupation of a rent-free house or free use of the bank's car or receipt of conveyance or entertainment allowance or special allowance.

(3) No officer employee of the bank shall be entitled to receive payment of subsistence allowance unless he furnishes a certificate that he is not engaged in any other employment, business, profession or vocation.

(4) If, during the period of suspension an officer employee retires by reason of his attaining the age of superannuation, no subsistence allowance shall be paid to him from the date of his retirement.

15. Pay, allowance and treatment of service on termination of suspension :

(1) Where the Competent Authority holds that the officer employee has been fully exonerated or that the suspension was unjustifiable, the officer employee concerned shall be granted the full pay to which he would have been entitled, had he not been suspended, together with any allowance of which he was in receipt immediately prior to his suspension, or may have been sanctioned subsequently and made applicable to all officer employees.

(2) In all cases other than the those referred to in sub-regulation (1), the officer employee shall be granted such proportion of pay and allowances as the Competent Authority may direct.

Provided that the payment of allowances under this sub-regulation shall be subject to all other conditions to which such allowances are admissible;

Provided further that the pay and allowances granted under this sub-regulation shall not be less than subsistence and other allowances admissible under regulation 14.

(3)	(a)	In a case falling under sub-regulation (1) the period of absence from duty shall, for
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all purposes, be treated as a period spent on duty;

(b) In a case falling under sub-regulation (2) the period of absence from duty shall not be treated as a period spent on duty unless the Competent Authority specifically directs, for reasons to be recorded in writing that it shall be so treated for any specific purpose.

16. Employees on deputation from the Central Government, State government etc.;

(1) Where an order of suspension is made or disciplinary proceeding is taken against an officer employee, who is on deputation to the bank from the Central Government or the State Government, or Reserve Bank of India or another public sector bank or banking company or a public financial institution or an institution wholly or substantially owned by the Reserve Bank of India or a public financial institution or public undertaking, or a local authority, the authority lending his service (here in after referred to as the “Lending Authority”) shall forthwith be informed of the circumstances leading to the order of his suspension, or the commencement of the disciplinary proceedings, as the case may .

(2) In the light of findings in the disciplinary proceeding taken against the officer employee:-

(a) If the Disciplinary Authority is of the opinion that any of the minor penalties should be imposed on him, it may pass such order on the case as it deems necessary after consultation with the Lending Authority;

Provided that in the event of a difference of opinion between the Disciplinary Authority and Lending Authority, the services of the employees shall be placed at the disposal of the Lending Authority.

(b) If the Disciplinary Authority is of the opinion that any of the major penalties should be imposed on him, it should replace his services at the disposal of the Lending Authority and transmit to it the proceedings of the enquiry of such action as it deems necessary.

(3) If the officer employee submits an appeal against an order imposing a minor penalty on him under clause (a) of sub-regulation (2), it will be disposed of after consultation with the Lending Authority;

Provided that if there is a difference of opinion between the Appellate Authority and the Lending Authority, the services of the officer employee shall be placed at the disposal of the Lending Authority, and the proceedings of the case shall be transmitted to that authority for such action as it deems necessary.

17. Appeals :

(1) An officer employee may prefer an appeal to the Appellate Authority within 45 days from the date of receipt of the order imposing upon him any of the penalties specified in Regulation 4 or against the order of suspension referred to in Regulation 12 :

Provided that the Appellate Authority may entertain the appeal after the expiry of the said period, if it is satisfied that the appellant had sufficient cause for not preferring appeal in time.

(2) The appeal shall be presented to the Appellate Authority with a copy being forwarded by the appellant to the authority which made the order appealed against. It shall contain all material statements and arguments on which the appellant relies but shall not contain any disrespectful or improper language and shall be complete in itself.

(3) The authority which made the order appealed against shall, on receipt of a copy of the appeal from the appellant, forward the same with its comments thereon together with the relevant records to the Appellate Authority within a period not exceeding 45 days from the date of the receipt of the appeal.

(4) The Appellate Authority shall on receipt of the comments and records of the case from the authority whose order is appealed against, consider whether the order of suspension/findings are justified or whether the penalty is excessive or inadequate and pass appropriate order. The Appellate Authority may pass an order confirming, enhancing, reducing or setting aside the penalty/suspension or remitting the case to the authority which imposed the penalty or to any other authority with such directions as it may deem fit in the circumstances of the case.

Provided that :

(i) If the enhanced penalty, which the Appellate Authority proposed to impose is a major penalty specified in clauses (f), (g), (h), (i), (j) of regulation 4 and an enquiry as provided in regulation 6 has not already been held in the case, the Appellate Authority shall direct that such an enquiry be held in accordance with the provisions of regulation 6 and thereafter consider the record of the enquiry and pass such orders as it may deem proper;

(ii) If the Appellate Authority decides to enhance the punishment but an enquiry has already been held as provided in regulation 6, the Appellate Authority shall give a show cause notice to the officer employee as to why the enhanced penalty should not be imposed upon him and shall pass final order after taking into account the representation, if any, submitted by the officer employee.

(5) The Appellate Authority shall dispose of the appeal within the period of ninety days from the date of its receipt from the appellant :

Provided that the limit specified in this regulation shall not apply to cases having a vigilance angle and where major/minor penalty proceedings against the officer employee have commenced on recommendation of the Police or Central Bureau of Investigation or Central Vigilance Commission, as the case may be, investigating the matter.

(6) The cases lying pending over ninety days shall be reviewed periodically by the Appellate Authority and reasons for non-disposal of the cases shall be recorded in writing.

18. Review :

Notwithstanding anything contained in these regulations, the Reviewing Authority may at any time within six months from the date of the final order, either on his own motion or otherwise review the said order, when any new material or evidence which could not be produced or was not available at the time of passing the order under review and which has the effect of changing the nature of the case, has come or has been brought to his notice and pass such orders thereon as it may deem fit :

Provided that-

(i) If any enhanced penalty, which the Reviewing Authority proposes to impose, is a major penalty specified in clauses (f), (g), (h), (i), (j) of regulation 4 and an enquiry as provided in regulation 6 has not already been held in the case, the Reviewing Authority shall direct that such an enquiry be held in accordance with the provisions of regulation 6 and thereafter consider the record of the enquiry and pass such orders as it may deem proper;

(ii) If the Reviewing Authority decides to enhance the punishment but an enquiry has already been held as provided in regulation 6, the Reviewing Authority shall give a show cause notice to the officer employee as to why the enhanced penalty should not be imposed upon him and shall pass final order after taking into account the representation, if any, submitted by the officer employee.

19. Consultation with Central Vigilance Commission :

The bank shall consult the Central Vigilance Commission wherever necessary, in respect of all disciplinary cases having a vigilance angle.

20. Services of Orders, notice, etc.

Every order, notice and other process made or issued under these regulations shall be served in person on the officer employee concerned or communicated to him by registered post at his last known address.

21. Power to relax time-limit and to condone delay:

Save as otherwise expressly provided in these regulations, the authority competent under these regulation to make any order may, for good and sufficient reasons or if sufficient cause is shown, extend the time specified in these regulation for anything required to be done under these regulation or condone any delay.

22. Repeal and Saving :

(1) Every rule, regulation, bye-law or every provision in any agreement or a resolution corresponding to any of the regulations herein contained and in force immediately before the commencement of these regulations and applicable to the officer employee is hereby repealed.

(2) Notwithstanding such repeal :-

(a) Any order made or action taken under the provisions so repealed shall be deemed to have been made or taken under the corresponding provisions of these regulations;

(b) Nothing in these regulations shall be construed as depriving any person to whom these regulations apply, of any right to appeal which had accrued to him under any of the provision so repealed;

(c) An appeal pending at the commencement of these regulations against an order made before the commencement of these regulations shall be considered and orders thereon shall be made, in accordance with these regulations;

(d) Any proceeding which have already been initiated but not yet been completed at the commencement of these regulation shall be continued and disposed as far as may be, in accordance with the provisions of these regulations, as if such proceedings were under these regulations.

SCHEDULE

S.No.	Name/Category Of post	Disciplinary Authority	Appellate Authority	Reviewing Authority
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1.	Officer in JMGS-I, MMGS-II under respective RO	Asstt. General Manager at Regional Office looking after HRD Deptt. Or in his absence Dy. General Manager at Regional Office	General Manager (HRD) at Head Office.	Executive Director or in his <table><tr><td>absence</td><td>Chairman</td><td>&</td></tr></table> Managing Director.	absence	Chairman	&							
absence	Chairman	&												
2.	Officer in JMGS-I, MMGS-II under Head Office including STCs and Regional Inspectorates	Asstt. General Manager(HRD) or in his absence Dy. General Manager <table><tr><td>(HRD)</td><td>at</td><td>Head</td></tr></table> Office	(HRD)	at	Head	General Manager (HRD) at Head Office.	Executive Director or in his <table><tr><td>absence</td><td>Chairman</td><td>&</td></tr></table> Managing Director.	absence	Chairman	&				
(HRD)	at	Head												
absence	Chairman	&												
3.	Officers in MMGS-III	Asstt. General Manager(HRD) or in his absence Dy. General Manager <table><tr><td>(HRD)</td><td>at</td><td>Head</td></tr></table> Office	(HRD)	at	Head	General Manager (HRD)	Executive Director or in his <table><tr><td>absence</td><td>Chairman</td><td>&</td></tr></table> Managing Director.	absence	Chairman	&				
(HRD)	at	Head												
absence	Chairman	&												
4.	Scale-IV & V	General Manager (HRD)	Executive Director or in his absence Chairman & Managing Director	<table><tr><td>Chairman</td><td>&</td><td>Managing</td></tr><tr><td>Director</td><td>or</td><td>in</td><td>his</td></tr></table> absence/in case he has <table><tr><td>acted</td><td>as</td><td>Appellate</td></tr></table> Authority, the committee of the Board.	Chairman	&	Managing	Director	or	in	his	acted	as	Appellate
Chairman	&	Managing												
Director	or	in	his											
acted	as	Appellate												
5.	Scale VI	Executive Director or in his absence Chairman & Managing Director	Chairman & Managing Director or in his absence/in case he has acted as Disciplinary Authority the Committee of the Board.	Board										

6.	Scale VII	Chairman & Managing Director or in his absence Executive Director.	Committee of the Board	Board
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