

FOREWORD

The Andhra Bank Officers' Service Regulations, 1982 adopted by the Board have come into force with effect from 01.01.1983.

Many changes have taken place since this book was last printed during 1997. This reprint incorporates the amendments upto 01.09.2003.

I am sure that this revised edition will help all the officers to keep themselves updated with their service conditions.

S. SURYANARAYANA
GENERAL MANAGER (PERSONNEL)

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ANDHRA BANK (OFFICERS') SERVICE REGULATIONS, 1982

In exercise of the powers conferred by Section 19 read with subsection (2) of Section 12 of Banking Companies (Acquisition and Transfer of Undertakings) Act, 1980 (40 of 1980), the Board of Directors of Andhra Bank, 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

- (i) These Regulations may be called Andhra Bank (Officers') Service Regulations, 1982.
- (ii) These Regulations shall come into force on the 1st day of January, 1983

2. Officers to whom the Regulations apply

- (i) These Regulations shall apply to all Officers of the Bank and 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.
- (ii) 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.
- (iii) They shall, however, not apply to employees appointed / engaged in any country outside India and permanently serving there.

3. Definitions

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

- a) "Appointed date" means the 1st day of January, 1983;
- b) "Bank" means Andhra Bank;
- 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) "Competent Authority" means the authority designated for the purpose by the Board;
- f) "Emoluments" means the aggregate of salary and allowances if any;

- g) "Family" means and includes the spouse of the Officer (if the spouse is also not an employee of the Bank) and the children, parents, brothers and sisters of the Officer wholly dependent on the Officer but shall not include a legally separated spouse;
- h) "Government" means the Central Government;
- i) "Guidelines of the Government" shall mean such guidelines as may be issued by the Government and shall include the recommendations made in the report of the Committee constituted by the Government Resolution no. F.4(26)/72/IR, dated 19th July, 1973, as accepted by the Government together with modifications or alterations thereof as may, from time to time have been or be made by the Government;
- 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 grade 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 have 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.

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CHAPTER-II

GRADES AND CATEGORIZATION OF POSTS

4. Grades and Scales of pay

4(1) On and from 01.11.1987, the scales of pay specified against each grade shall be as under : -

(a) Top Executive Grade:

Scale VII - Rs.6400-150- 7000

Scale VI - Rs.5950-150-6550

(b) Senior Management Grade:

Scale V - Rs.5350-150-5950

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

(c) Middle Management Grade:

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

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

(d) Junior Management Grade:

Scale I - Rs.2100-120-4020

4(2) On and from 01.07.1993, the scales of pay specified against each grade shall be revised as under: -

(a) Top Executive Grade:

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

Scale VI - Rs. 11450-300-12650

(b) Senior Management Grade:

Scale V - Rs.10450-250-11450

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

(c) Middle Management Grade:

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

Scale II - Rs.6210-230-8740

(d) Junior Management Grade:

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

4(3) With effect from 01.04.1998; the scales of pay specified against each grade shall be as under : ~

(a) Top Executive Grade:

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

Scale VI - Rs.17660-420-19340

(b) Senior Management Grade:

Scale V - Rs.16140-380-17660

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

(c) Middle Management Grade:

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

Scale II - Rs.9820-340-13560

(d) Junior Management Grade:

Scale I - Rs. 7100-340-12540

Note: Every Officer who is governed by the scales of pay as in force as on 31.03.1998 shall be fitted in the scale of pay set out as in this Sub-Regulation as on 01.04.1998 on stage to stage basis i.e. on corresponding stages from first stage onwards in the respective scales and the increments shall fall on the anniversary date as usual except where provided otherwise.

4(4) Nothing in Sub-Regulations (1), (2) and (3) shall be construed as requiring the Bank to have at all times, Officers serving in all these grades.

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5. Increments:

- (1) Subject to the provisions of Sub-Regulation (3) of Regulation 4, on and from 1.4.1998, the increments shall be granted subject to the following Sub-clauses.
 - (a) The increments specified in the scales of pay set out in 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, 1 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 Scale II or Scale III as the case may be subject to a maximum of two such increments of Rs.340/- each for Officers in the last stage of Scale II and one such increment of Rs.380/- for Officers in the last stage of Scale III.

Provided that on and from 1.11.1994 Officers in substantive Scale III i.e. those who are recruited in or promoted to Scale III shall be eligible for second stagnation increment three years after having received the first stagnation increment.

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.

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

Explanation:

- (a) In the case of an Officer who has passed Part I or Part II of Certified Associate of Indian Institute of Bankers Examination as an Officer before the appointed date, the additional increment, or increments as the case may be, shall be given effect to from the appointed date provided that he has not received any increment or received only one increment, for passing both parts of the said Examination.
- (b) On and from 1.11.1987, Officers who reach or have reached the maximum in the pay scale and are unable to move further except by way of promotion shall subject to Government guidelines, if any, be granted Professional Qualification Allowance in lieu of additional increments in consideration of passing CAIIB Examination as under:-

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

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

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

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

(d) On and from 01.11.1999, other things being equal, the quantum of Professional Qualification Pay shall stand revised as under:-

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

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

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 JAIIB / CAIIB to the extent increments are available in the scale and if no increments are available in the scale, the Officer shall be eligible for Professional Qualification Pay in lieu of increment(s).
- (ii) On and from 1.11.1994 Professional Qualification Allowance or Professional Qualification Pay, as the case may be, shall rank for Dearness Allowance, House Rent Allowance and Superannuation Benefits.

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

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

(b) An Officer who is at the maximum of the scale or who is in receipt of stagnation increment(s) as on 1st November, 1993, will draw a Fixed Personal Allowance from 1st November, 1993 which shall be equivalent to an amount of last increment drawn plus dearness allowance payable thereon as on 1st November, 1993, plus house rent allowance, at such rates as applicable in terms of Regulation 22. The Fixed Personal Allowance given hereunder together with House Rent Allowance, if any, shall remain frozen for the entire period of service:

Increment Component	DA as on 01.11.93	Total FPA payable where bank's accommodation is provided
(A) Rs	(B) Rs	(C) Rs
230	5.79	236
250	6.30	257
300	7.56	308
400	10.08	411

(c) On and from 1st November, 1999 other things being equal, the Fixed Personal Pay with House Rent Allowance, if any, shall be as given hereunder:-

Increment Component	DA as on 01.11.1997	Total F.P.P. Payable where bank's] accommodation is provided
(A) Rs.	(B) Rs.	(C) Rs.
340	4.28	345
380	4.78	385
420	5.29	426
600	7.56	608

Note:

- (i) Fixed Personal Allowance/Fixed Personal Pay as indicated under Column (c) in clause (b) and (c) shall be payable to those Officer Employees 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 drawn by the concerned Officer Employees when the last increment of the relevant scale of pay as specified in Sub-Regulation (2) and (3) of Regulation 4 is earned.
- (iii) On and from 1st November, 1999 there shall be no change in the schedule of release of Professional Qualification Pay as in Explanation (c) under Sub-Regulation (2) on account of release of Fixed Personal Pay:

Provided that where any instalment 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 November, 1999 it shall be released to the Officer on and from this date and second instalment of Professional Qualification Pay, if any, shall be released on 1st November, 2000

- (iv) The increment component of Fixed Personal Allowance/Fixed Personal Pay shall rank for superannuation benefits.
- (d) An Officer who has earned the advance increment as in (a) above shall draw the quantum of Fixed Personal Allowance/Fixed Personal Pay as mentioned in (b) or (c) above, one year after reaching the maximum of the scale:

Guidelines issued by the Government under Regulation 5 of the Andhra Bank Officers' Service Regulations - 1982

The movement of Officers in Scale -I and Scale II to the higher stages, in the next scale after reaching the maximum in their respective scales shall be subject to their crossing the Efficiency Bar which shall apply only in the following cases:-

- i) Where an Officer Employee is under suspension;
- ii) Where a disciplinary action has been initiated against an Officer Employee;
- iii) Where an Officer Employee has earned an adverse remark from the Reporting Authority in the Reporting Year preceding the date on which the Officer Employee is due to cross the Efficiency Bar and the same has been conveyed to the Officer Employee.

Note:

- a) Where the Efficiency Bar operates in terms of (ii) above, the case of the concerned Officer Employee shall be reviewed every year well before the next due date for crossing the Efficiency Bar. The delay in crossing the Efficiency Bar under this provision shall not be more than three years after which if the disciplinary proceedings are still not concluded, the increments shall be released with retrospective effect.
- b) Where the Efficiency Bar has been applied in terms of (iii) above, but the rating improves subsequently, the increment shall be released after one year. Average remark or rating shall not be treated as adverse for this purpose.

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 in this behalf as falling in any one of the grades or scales mentioned in Regulation 4 and such categorization may be reviewed by the Board or such Authority.

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

- (2) For the purpose of categorization of posts under sub Regulation (1), every branch of the Bank shall be classified by the Bank, in accordance with the criteria to be approved by the Government as Small, Medium, Large, Very Large or Exceptionally Large Category.

GUIDELINES ISSUED BY THE GOVERNMENT IN TERMS OF REGULATION 6 OF THE ANDHRAI.. BANK OFFICERS' SERVICE REGULATIONS - 1982.

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- 1) The categorization of posts in existence on the appointed date shall be done keeping the **following criterion in mind:**
- (i) The Top Executive Grade would normally include all Executives under the Managing Director such as General Managers, Joint General Managers/Deputy General Managers etc. The main criterion for this categorization will be their share in the policy making, review and control functions of the Bank as a whole.
 - ii) The Senior Management Grade would include Asst. General Managers and Heads of functional departments in the Head Office exercising either operational or advisory responsibilities in both policy making and areas reserved for Head Office function. Officers having full functional responsibilities for certain large geographical areas with supervision over a sizeable portion of the Branches of the Bank, Managers of exceptionally large Metropolitan Branches and Very Large Branches and the principal Officer responsible for training may also be at this level.
 - iii) The Middle Management Grade would include Managers of large and medium size branches, Second line Officers in large branches as well as Regional/ Area/Division/ District and like Officers will also fall in this category.
 - (iv) The Junior Management Grade would comprise all other Officers. It would include Managers of small branches and pay offices, Accountants or second line Officers in small and medium branches and other Officers.
 - (v) In the cases of experts/specialists like Economists, Statisticians, Law Officers etc., as the role of all these Officers vary from Bank to Bank the grades of these Officers will have to be determined by the Board on the basis of their experience, expertise and standing in their respective professions.
 - (vi) The categorization of posts as on the appointed date in each of the grades and scales (including that of the experts/specialists) should be done in such a manner that as far as possible the aggregate of Basic Pay and D.A. of an official in the new scale bears a reasonable relationship to the aggregate of Basic Pay and D. A. drawn by an Officer immediately prior to the appointed date.

(vii) Regarding classification of branches for the purpose of categorization of Managers w.e.f. financial year 1995. The following norms shall be adopted:

Category of Branch	Business Criteria	Incumbency
(a) Small Branches	Average aggregate deposits and advances below Rs.2 crores during the last two years.	Scale - I
(b) Medium/ Main Branches	Average aggregate deposits and advances of Rs.2 crores and above but below Rs. 15 crores during the last two years.	Scale-II
(c) Large Branches	Average aggregate deposits and advances of Rs. 15 crores and above but below Rs. 50 crores during the last two years.	Scale-III
(d) Very Large Branches	Average aggregate deposits and advances of Rs: 50 crores and above but below Rs. 150 crores during the last two years.	Scale-IV
(e) Exceptionally Large Branches	Average aggregate deposits and advances of Rs.150 crores and above during the last two years	Scale -V

Note:

1. There will be no staff linkage to the above norms.
2. Each year in the month of May, the bank may undertake an exercise in the matter of classification of branches on the basis of the above criteria and upgrade- or downgrade branches taking into account two years of average business, i.e., average aggregate deposits and advances during each of the last two financial years.

CHAPTER - III

FITMENT OF EXISTING OFFICERS AND PROMOTEEES IN THE NEW GRADES AND SCALES 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 categorized as specified in the Table below>

T A B L E

Posts or Scales immediately on the appointed date (1)	Grade or Scale in which placed (2)
General Managers (Scale - Rs. 2500 - 3000)	Top Executive Grade Scale VII
Deputy General Managers (Scale - Rs. 2000 - 2500)	Top Executive Grade Scale VI
Assistant General Managers (Scale - Rs. 1500 - 2200)	Senior Management Grade Scale V
Special Grade (Scale Rs. 1625 - 1925) & Selection Grade (Scale Rs. 850 - 1625)	Senior Management Grade Scale IV
Grade - I Officers appointed in/ promoted to the Grade prior to 15.04.1980 (Scale Rs. 510- 1300}	Middle Management Grade Scale III
Grade-I Officers other than those fitted in Scale-III and Grade-II Officers appointed in / Promoted to the Grade prior to 15.04.1980 (Scale Rs. 400 - 1020)	Middle Management Grade Scale II
Grade-II Officers other than those fitted in Scale-II (Scale Rs. 400 - 1020) and Grade III Officers (Scale Rs. 350 - 910)	Junior Management Grade Scale I

Provided that any difficulties and anomalies arising out of the above categorization 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 categorized 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 that 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 scales of pay immediately prior to the appointed date are fitted at the same stage in the new scale of pay, different dates may be fixed for the eligibility of such Officers for the next increment in the new scale of pay.
4. Where in the course of aforesaid scheme of fitment, Officers have to be fitted in two different scales depending on whether they are located in the Head Office or in the field or metropolitan areas or other areas the mere fact that on the appointed date they happen to be posted at a particular place or office shall not by itself entitle them to a fitment in a particular grade and the Bank may make suitable changes in placements so as to fit them in an appropriate grade, having due regard to their inter-se seniority.

Guidelines issued by the Government in terms of Regulation 8 of the Andhra Bank Officers' Service Regulations, 1982.

- 1) Subject to what is stated in the following paragraphs, an Officer shall be fitted in the new scale of pay as indicated in Regulation 7 at a stage where his salary (consisting of basic pay + DA) will be equal to or just above the aggregate of pay and DA drawn by him before 01.07.1979.
- 2) In respect of Officers in Junior Management Grade i.e., Scale-I under the new scales of pay an amount equivalent to the next increment due to him in the scale applicable to him as on 30th June, 1979 shall be added to the pay to arrive at the notional pay as on 01.07.1979 in the new scale. Where, however, an Officer has reached the maximum in such existing scale of pay, the amount of increment to be added shall be the last increment drawn by him. In either cases the amount to be added shall be the actual quantum of the increment alone and not the DA paid thereon. In respect of an Officer fitted in Scale - II and above in the new scales, the benefit of additional increment referred to above would also be available provided his basic pay in the scale as on 30th June, 1979 is equal to the basic pay in such existing scale of an Officer fitted into Junior Management Grade i.e., Scale - I.

- 3) For the purpose of arriving at DA as on 30.06.1979 the following procedure shall be followed:
- a) Where the rate of DA is paid on a percentage basis take DA calculated @ 3% of basic pay for every rise of 4 points above 100 in the quarterly average of the All India Working Class Consumer Price index (CPI 1960 = 100) subject to maximum DA on basic pay of Rs. 641/- per annum,
 - b) Where the basic pay plus DA calculated as above exceeds Rs. 2,750/-, the DA should be reduced to the extent the aggregate exceeds Rs. 2750/- except in respect of Officers who were actually drawing prior to 01.07.1979, an aggregate of basic pay plus DA exceeding Rs. 2750/-. In such cases, the DA actually paid shall be taken into account.
 - c) Where the DA paid is not on a percentage basis, the actual DA paid, shall be taken into account.
 - d) Where the DA payable at higher stages as on 30th June, 1979 was limited due to the application of a ceiling on the aggregate of basic pay and DA or where no DA was payable beyond certain stages in the existing scale of pay, the DA payable as on 01.07.1979 under the Government guidelines issued separately in terms of Regulation 21 shall be assumed to be the DA drawn for the purpose of fitment only and not for the purpose of calculation of adjustment allowance and personal allowance under Regulation 9 and 10.
- 4) a) After so arriving at the basic pay in the new scales of pay as on 01.07.1979, he will be granted increments in the new scale of pay on the anniversary date of his last increment, to arrive at the basic pay as on the appointed date.
- b) An Officer fitted in the new scales of pay in terms of these guidelines will draw his annual increments on the anniversary date as stated above. However, when Officers in a number of stages in the old scales of pay are combined into one stage in the new scales of pay then their date of increment shall be suitably preponed so, however, that the Officer in the highest stages amongst the clubbed stages may be given a date of increment as on 01.07.1979 and dates of increment of Officers at other stages suitably adjusted.
- 5) a) Where an Officer has been promoted to a higher scale of pay between the period 01.07.1979 and the appointed date, for the purpose of notional fitment as on 01.07.1979 the scale appropriate to his position as on 30th June, 1979, shall be taken. After arriving at the notional basic pay on the date of such promotion in the manner prescribed above, he will be notionally fitted in the higher scale of pay applicable to him at the stage equivalent to or next above the notional pay and the pay as on the appointed date arrived at provided that his basic pay as on the appointed date shall not be more than what an Officer in the higher scale as on 01.07.1979 with a similar basic pay as on 31.12.1982 would have drawn on fitment in the new scale of pay.

- b) Where an Officer has been appointed between the period 01.07.1979 and the appointed date, he shall be fitted in the new scale of pay on a stage to stage basis so however, that he does not draw a pay higher than another Officer with an equivalent pay fitted in the new scales of pay in accordance with these Regulations.

6. General Principles :

- a) The basic pay of an Officer as on 31.12.1982 shall not be reduced on his fitment in the new scale of pay as on the appointed date except where the Officer is drawing basic pay beyond the maximum in the new scale of pay in which case the pay prior to the appointed date shall be protected by way of personal pay,
- b) Pay drawn immediately prior to 01.07.1979 shall include besides basic pay, such other pay/allowances (other than any special pay or special allowance granted for passing any part of CAIIB examination) as have the same character as basic pay and reckoned as such for the purpose of both DA and Superannuation benefits.

7. For the calculation of adjustment allowance and personal allowance as on the appointed date, in terms of Regulation 10 and 11, only the actual salary (i.e., basic pay plus DA) drawn on that date shall be taken into account.

8. Payment of arrears:

- a) In the case of Officers whose scales of pay were not revised on or after 01.7.1979, an adhoc amount equivalent to Rs.150/- per month shall be payable by way of arrears for the period from 01.07.1979 till 14.04.1980, subject to the adjustment of any amount received by way of interim/ad hoc allowance.
- b) In the case of all Officers the arrears shall be calculated and paid on the following basis for the period from 15.04.1980 to 31.12.1982.

Where the aggregate of notional basic pay and the DA arrived at the manner stipulated above is higher than the actual basic pay and DA drawn by him, the difference shall be paid by way of arrears. However, in calculating the arrears, adhoc / interim relief, if any given during the period shall be adjusted.

9. Adjustment Allowance :

If the pay of an officer after fitment in the new scale of pay in the manner referred to in Regulation 8 is at the maximum of that scale and even then the salary of such officer is lower than the aggregate of pay and dearness allowance payable to him immediately before such fitment, together with additional increment, if any, that may be taken into account for fitment of an officer, in the category to which he belongs, the difference shall be paid to him by way of Adjustment Allowance till such time as he is promoted to a higher scale. If salary on such promotion is still less than the aggregate of salary and Adjustment Allowance payable to him immediately before such promotion, the difference shall continue to be paid to him as Adjustment Allowance; so, however, the Adjustment Allowance payable after such promotion shall be absorbed in the future increments to the extent of $33\frac{1}{3}\%$ of each such increment of $33\frac{1}{3}\%$ of the increase in salary as a consequence of such increment, whichever is lower.

10. Personal Allowance:

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

Explanation :

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

- i) House Rent Allowance, wherever payable
- ii) Out of State Allowance
- iii) Central Office Allowance
- iv) Chief Officer Allowance
- v) Deputy Chief Officer Allowance
- vi) P.A. to Chairman Allowance
- vii) P.A. to General Manager Allowance
- viii) City Compensatory Allowance

ix) Project Area Allowance and

x) Faculty Allowance

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

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

or

b) Where immediately before such fitment in accordance with the rules of service then applicable, an Officer had been provided with 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 had 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 the Personal Allowance provided in Sub-Regulation (1) above, such of the foregoing allowances, excluding City Compensatory Allowance, as mentioned in the Explanation above would have ceased at any time to be payable to the Officer under the rules applicable to him before fitment in the new scale shall be excluded.

11. Absorption against future increments and increases :

For the purpose of absorbing the allowances mentioned in Regulations 9 and 10, the 33 1/3 per cent referred to therein shall be applied first for absorbing the Adjustment Allowance, if so necessary, and then the Personal Allowance.

12. Option for existing Officers :

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

Provided that such option shall continue to have effect only till the Officer is promoted to a scale in the scales of pay set out in Regulation 4 higher than the scales 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 him under these Regulations.

- 3) Any Officer who has exercised option referred to in Sub-Regulation (1) and continues to draw pay and allowances according to his entitlement in the 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 increment 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 scales of pay, may prefer an appeal to the Committee constituted by the Board for this purpose.
- 2) Such appeal shall be preferred within 30 days of the receipt of the communication of the fitment accorded to him.
- 3) The Committee may, after giving an opportunity to the Officer concerned to make his representation in the matter, make such decision as it thinks fit.

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

CHAPTER-IV

APPOINTMENT, PROBATION, CONFIRMATION, PROMOTION, SENIORITY AND TERMINATION

14. Appointments:

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

Guidelines issued by the Government in-terms of Regulation 14 of the Andhra Bank Officers' Service Regulations - 1982.

The Competent Authority for the purpose of promotions to various scales in the Officers' cadre shall be as follows:-

For promotion from	Committee comprising
1. Junior Management Grade Scale I to Middle Management Grade Scale II	One Deputy General Manager & Two Asst. General Managers.
2. Middle Management Grade Scale II to Middle Management Grade Scale III	One General Manager and Two Deputy General Managers
3. Middle Management Grade Scale III to Senior Management Grade Scale IV	The Executive Director and Two General Managers
4. Senior Management Grade Scale IV to Senior Management Grade Scale V	The Chairman and Managing Director, the Executive Director and one General Manager (Another General Manager in the case the post of either Chairman & Managing Director or Executive Director is vacant)
5. Senior Management Grade Scale V to Top Executive Grade Scale VI	The Chairman and Managing Director, the Executive Director and one of the nominee Directors of Govt. or RBI
6. Top Executive Grade Scale VI to Top Executive Grade Scale VII	The Chief Executive of the Bank (Executive Director in case the post of Chairman and Managing Director is vacant), Govt. Nominee Director and RBI Nominee Director

Note: For promotion from JMGS I to MMGS II and from MMGS II to MMGS III, the composition of the Committee would be as mentioned at S. No. I and 2. However, if an SC / ST Officer of the designation mentioned therein is available within the Bank, he would be included as a member of the Committee.

But, in case where no Officer of the designation mentioned in the composition of the Committee is available, member belonging to SC/ST may be co-opted. In that case, the composition of the Committee would be 4 Officers instead of 3 Officers as mentioned against S.No.1 and 2. The co-opted member may be *one* scale above the level for which promotion is made and *he / she* will, function like other regular members and participate in all the meetings of the Committee.

In case such SC/ST Officers with requisite seniority are not available within the Bank suitable persons from outside may be associated with these committees on adhoc basis as communicated in Ministry of Finance letter F. No: 1/61/78/SCT(B) dated 21.12.1978.

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.

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- 3) Where during the period of probation, including the period of extension, if any, the Competent Authority is of the opinion that the Officer is not fit for confirmation.
 - a) In the case of a direct appointee, his services may be terminated by one 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 avoidance of doubts, it is clarified that this Regulation shall also apply to promotions of any category of employees to the Junior Management Grade.

Guidelines issued by the Government in Terms of Regulation 17 of the Andhra Bank Officers' Service Regulations, 1982.

- 1) The Board shall formulate the eligibility criteria and details of the processes to be employed for promotion of Officers from one Scale/Grade to another, subject to the following provision. This should be done not later than six months from the appointed date. Till such time as the new Promotion Policy is formulated, the Bank may, subject to the approval of the Board, continue with the existing promotion practices.
- 2) Subject to the availability of vacancies and the eligibility criteria given below, all promotions whether from one scale to another or one grade to another shall be on the basis of merit with weightages, if any, for service record, educational/professional qualifications, etc., may be prescribed by the Board from time to time, except that the Board shall not provide any weightage for seniority.
 - (a) From Junior Management Grade Scale - I to Middle Management Grade Scale - II.

7 years of satisfactory service in JMG Scale - I provided that the Officer has put in a minimum of two years service in rural branch. As regards a Specialist Officer, he should take the requisite rural branch experience as and when he switches over to the main stream of banking.

Note: The proviso to the above guidelines will become operative in respect of promotions to be made with effect from 01.06.1988.

- b) From Middle Management Grade Scale - II to Middle Management Grade Scale -III

5 years of satisfactory service in Middle Management Grade Scale- IL

Provided that the Officer has put in a minimum service of 3 years as an Officer in a "rural" and / or "semi-urban" branch. This is inclusive of the two years rural branch experience prescribed for promotion from JMG Scale -I to MMG Scale - II. As regards the Specialist Officer he should take the requisite rural/semi-urban branch experience as and when he switches over to the main stream of banking.

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Note: The proviso to the above guidelines will become operative with effect from 01.06.1988.

- c) From Middle Management Grade Scale - III to Senior Management Grade Scale-IV.

5 years of satisfactory service in MMG Scale-III.

- d) From Senior Management Grade Scale -IV to Senior Management Grade Scale-V.

3 years of satisfactory service in SMG Scale - N.

- e) From Senior Management Grade Scale - V to Top Executive Grade Scale-VI.

2 years of satisfactory service in SMG Scale - V.

- f) From the Top Executive Grade Scale - VI to Top Executive Grade Scale - VII.

3 years of satisfactory service in Top Executive Grade Scale - VI.

- 3) The above eligibility criteria may be relaxed suitably in case where the number of eligible Officers is less than 3 times the number of posts available in the next higher grade/scale.
- 4) The number of persons to be considered for promotion from one scale to another shall normally be restricted to 3 to 4 times the number of posts for which the promotions are being considered.

Provided that the Board of Directors may relax this criterion in exceptional circumstances after recording the reasons therefor in writing.

- 4) a) All promotions will be made only prospectively. In case, the implementation of promotions is delayed due to unavoidable reasons, promotions can be effected from a date not earlier than the date on which DPC/ Competent Authority cleared the promotions .
- 5) All promotions to Top Executive Grade Scale VI & VII will be made by a Committee of Directors consisting of the Managing Director, the Govt. Director and the RBI's Director on the Board of the Bank, on the basis of evaluation of the past performance and the assessment of the potential of the eligible Officers by such committee.
- 6) a) There shall be no appeal against the decision of the Committee of Directors (Indicated at para 5 above). However, an Officer aggrieved with the decision of the Committee may make a representation to the said Committee within a period of 3 months from the date on which the promotion was announced. The Committee should consider such representations as soon as they are received and in any case, not later than six months from the receipt of the representation and review or modify its earlier decisions, if considered necessary. The decision of the Committee shall be recorded in writing.
- b) The decisions of the Committee have to be placed before the Board of Directors for ratification before being implemented.
- c) The aforementioned guidelines notwithstanding, an Officer Employee of the bank, whether he/she is recruited as a sports person or otherwise, be considered for one out-of-tum promotion in his/her entire career, after he/she wins a medal for the country or is awarded a National Award by the Government of India or a prize in an individual event or in a team event as a playing member of the team in Olympics, Asiad or any other international event in which either all the nations are eligible to participate or a few, selected on the basis of their performance and past record, have been invited to participate.

If an Officer Employee wins an award, prize, medal in any other international event, or in exceptional cases, if an Officer Employee has been continuously performing well and winning tournaments, championships, prizes, medals etc., at the National Level, and the bank considers the Officer's case fit for out-of-tum promotion, the bank may promote him/her after seeking the views of the Bank's Sports Board.

Further, as a one time measure, those sports persons who have given repeated outstanding performances at the International-level in the past, after joining the Bank's service and have won medals/trophies/tournaments/championships in major international events but have not been given any out of tum promotion, may also be considered by the bank for out of tum promotion, if necessary, in consultation with the Bank's Sports Board.

18. Seniority :

- 1) Each year the Bank shall prepare a list of Officers in its service showing their names in the order of their seniority on an all India basis and containing such other particulars as the Bank may determine. A copy of such list shall be kept at every branch or office of the Bank.
- 2) Seniority of an Officer in a grade or scale shall be reckoned with reference to the date of his appointment in that grade or scale. Where there are two or more Officers of the same length of service in that grade or scale, their inter-se seniority shall be reckoned with reference to their seniority in the immediately preceding grade or scale or the previous cadre to which they belonged in the Bank's service. Where two or more Officers have the same length of service in such preceding grade or scale in 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-sq seniority of Officers directly recruited in a batch to any grade or scale shall be reckoned with reference to the rank allotted to them at the time of such recruitment;
 - b) If Officers recruited under the general category and reserved category are allotted to any Bank, the seniority inter-se amongst the candidates so allotted who join on the same date shall be determined in accordance with the marks obtained by such candidates without adding notional marks for the reserved candidates;
 - c) If two or more categories of Officers such as Technical Field Officers, Agricultural Field Officers and General Officers join on the same date and if there is no system of maintaining separate seniority list for the different categories of Officers, seniority in the common seniority list shall be determined on the basis of their date of birth.
- 4) In the case of an Officer whose probation has been extended his seniority shall be reckoned just below all the Officers, if any, recruited or promoted in the same batch along with him.
- 5) Nothing in this Regulation shall affect the seniority among themselves of the Officers as existing immediately prior to the appointed date.

19. Age of Retirement:

- 1) The age of retirement of an Officer Employee shall be as determined by the Board in accordance with the guidelines issued by the Government from time to time.

Provided that the Bank may, at its discretion, on review by the Special Committee / Special Committees as provided hereinafter in Sub-Regulation (2) retire, if it is of the opinion that it is in the public interest, an Officer Employee on or at any time after the completion of 55 years of age or on or at any time after the completion of 30 years of total service as an Officer Employee or otherwise, whichever is earlier.

Provided, further that before retiring an Officer Employee, at least three months' notice in writing or an amount equivalent to three months' substantive salary and allowances, shall be given to such Officer Employees;

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

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

Explanation :

An Officer Employee 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 after noon of the last day of the preceding month on attaining the age of retirement .

- 2) The Bank shall constitute of Special Committee/Special Committees consisting of not less than three members, to review, whether an Officer Employee should be retired in accordance with the first proviso to 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 recommends in writing to the Competent Authority the retirement of the employee.

Guidelines issued by the Government in terms of Regulation 19 of Andhra Bank Officers' Service Regulations, 1982.

The age of retirement of an Officer Employee in the Bank shall be determined in accordance with the following conditions: -

- a) Subject to the provisions of the rules, every Officer shall retire from the service on the afternoon of the last day of the month in which he attains the age of 60 years. Provided that the Officer whose date of birth is 1st of month, shall retire from the service on the afternoon of the last day of the preceding month on attaining the age of 60 years.
- b) No extension shall be given to any Officer Employee beyond 60 years of age.

20. Termination of Service:

1. a) Subject to Sub-Regulation 3 of Regulation 16, where the Bank is satisfied that the performance of an Officer is unsatisfactory or inadequate or there is a bonafide suspicion about his integrity or his retention in the Bank's service would be prejudicial to the interests of the Bank and where it is not possible or expedient to proceed against him as per the disciplinary procedure, the Bank may terminate his services on giving him three months' notice or emoluments in lieu thereof in accordance with the guidelines issued by the Government from time to time.
- b) Order of termination under this Sub-Regulation shall not be made unless such Officer has been given a reasonable opportunity of making a representation to the Bank against the proposed order.
- c) The decision to terminate the services of an Officer Employee under Sub-Regulation (a) above will be taken only by the 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 3 months and shall be submitted to the Competent Authority as prescribed in these Regulations.

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

3. (i) An Officer against whom disciplinary proceedings are pending shall not leave/discontinue or resign from his service in the bank without the prior approval in writing of Competent Authority and any notice or resignation given by such an Officer before or during the disciplinary proceedings shall not take effect unless it is accepted by the Competent Authority.
- (ii) Disciplinary proceedings shall be deemed to be pending against any employee for the purpose of this Regulation if he has been placed under suspension or any notice has been issued to him to show cause why disciplinary proceedings shall not be instituted against him and will be deemed to be pending until final orders are passed by the Competent Authority.
- (iii) The Officer against whom disciplinary proceedings have been initiated will cease to be in service on the date of Superannuation but the disciplinary proceedings will continue as if he was in service until the proceedings are concluded and final order is passed in respect thereof. The concerned Officer will not receive any pay and/or allowance after the date of superannuation.

He will also not be entitled for the payment of retirement benefits till the proceedings are completed and final order is passed thereon except his own contributions to CPF.

Guidelines issued by Government in terms of Regulation 20 (i)(a) of the Officers' Service Regulations 1979 / 1982.

The option to terminate the services of an Officer shall be exercised only where: -

- (i) Decisions taken by the Officer Employee in his capacity as an Officer Employee has put the bank to monetary loss though no misconduct as such can be proved against him;
- (ii) The Officer Employee for any reasons, has not been attending to his duties in the bank continuously for a period of 90 days after exhausting all leave due to him or after his request for leave or extension of leave has been refused in writing;
- (iii) The Officer Employee employed on the basis of a particular expertise or skill or qualification, ceases to possess such an expertise or skill or qualification, for any reason whatsoever.
- (iv) The Officer Employee, for three consecutive years in annual appraisal of his performance, has received ratings of less than average and despite the appraisal reports of the first two years having been communicated to him there has been no improvement or insufficient improvement in his performance.
- (v) Situation is such that due to violence, insurgency or general indiscipline, insubordination, holding an enquiry against the Officer Employee is not possible.
- (vi) The evidence to be relied upon to prove the misconduct gets destroyed or the principal witness(es) becomes unavailable for reasons beyond management's control.
- (vii) There is such other cause as would reasonably lead the Bank to believe that the retention of the Officer Employee would prejudice the Bank's interest.

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CHAPTER-V
ALLOWANCES

21. Dearness Allowance:

(1) On and from 01.11.1987, Dearness Allowance Scheme shall be as under:

- (i) Dearness allowance shall be payable for every rise or fall of 4 points over 600 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960 = 100
- (ii) Dearness Allowance shall be payable as per the following rates:-
 - (i) 0.67% of 'pay' 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/-.

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

- (a) Dearness Allowance shall be payable for every rise or fall of 4 points over 1684 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960=100.
- (b) Dearness Allowance shall be payable as per the following rates:-
 - (i) 0.24% of 'pay' 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.";

22. House Rent Allowance:-

- (1) (a) On and from 1st November, 1994 where an Officer is provided with residential accommodation by the Bank, a sum equal to 4% 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 1.11.1992 for House Rent Allowance at the following rates:

Column I	Column II
Where the place of work is in	HRA payable shall be
(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'	13 % of the pay p.m.
(ii) Places in Area I and Project Area Centres in Group 'B'	12 % of the pay p.m.
(iii) Area II and State Capitals and Capitals of Union Territories not covered by (i) and (ii) above	10 ½ % of the pay p.m.
(iv) Area III	9 ½ % of the pay p.m.

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 $\frac{4}{100}$ 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 II above whichever is lower.

- (2) (a) 'On and from 1st 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 01.11.1999 for House Rent Allowance at the following rates:-

Column I	Column II
Where the place of work is in	HRA payable shall be
(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 p.m.
(ii) Places in Area I and Project Area Centres in Group 'B'	8% of the pay p.m.
(iii) Area II i.e., all places not covered by (i) & (ii) above	7% of the pay p.m.

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 II above, whichever is lower.

f Note: (i) 'Pay' for the purpose of House Rent Allowance shall mean basic pay including stagnation increments.

(ii) Professional Qualification Allowance or Professional Qualification Pay, as the case may be, shall rank for House Rent Allowance with effect from 1.11.1994.

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 sub Regulation (1)(b) and 2 (b) as if he were paying by way of monthly rent a sum equal to one twelfth of the higher of A or B below:-

A

The aggregate of: -

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

B

..

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

Explanation:-

(1) For the purpose of this Regulation "Standard Rent" means:-

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

- (b) Where accommodation has been hired by the bank, contractual rent payable by the bank or rent calculated in accordance with the procedure in (A) above, whichever is lower.
- (2) In this Regulation, for the purpose of Sub-Regulation (1) Area I, Area II and Area III shall mean as under: -
- Area I Places with a population of more than 12 lakhs.
- Area II All Cities other than those included in Area I which have a population of 1 lakh or more
- Area III -- All places not included in Area I and Area II
- (3) For the purpose of Sub-Regulation (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

23. Other Allowances:

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

- (i) On and from 01.11.1999, if he is serving in a place mentioned in column 1 of the Table below, a City Compensatory Allowance at the rate mentioned in column 2 thereof against that place shall be payable.

Places 1	Rates 2
(a) Places in Area I and in the State of Goa	4 % of basic pay subject to a maximum of Rs.375/- 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.250/- per month.

- (ii) A Special Area Allowance at such places and at such rates as may be decided by the Board, from time to time having regard to the guidelines of the Government.
- (iii) If he is serving in an area to be specified as Project Area falling in Group A or Group B, a project area compensatory allowance at the rate of Rs.40/- p.m. or Rs.25/- p.m. according as the area has been classified as Group A or Group B.

Provided that on and from the first day of April, 1997, if he is serving in an area to be specified as Project Area falling in Group A or B, a project area compensatory allowance at the rate of Rs. 125/- p.m. or Rs. 100/- p.m. according as the area has been classified as Group A or Group B.

(iv) On and from 01.04.1997, 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, a mid-academic year transfer allowance of Rs.300/- p.m. from the date he reports to the latter place upto the end of the academic year in respect of all the children, provided that such allowance shall cease if all the children cease studying at the former place.

(v) On and from 01.11.1999, if an Officer is deputed to serve outside the bank, he may opt to receive the emoluments attached to the post to which he is deputed. Alternatively, he may in addition to his pay, draw a deputation allowance of 7.75% of pay subject to a maximum Rs.1000/- p.m. and such other allowances he would have drawn had he been posted in the bank's service at that place.

Provided that where he is deputed to an organisation which is located at the same place where he was posted immediately prior to his deputation, he shall receive a deputation allowance equal to 4% of his pay, subject to a maximum Rs.500/- 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 of Rs.500/- p.m.

vi) On and from 01.11.1999 if he is required to officiate in a post in a higher scale for a continuous period of not less than 7 days at a time or an aggregate of 7 days during a calendar month, he shall receive an officiating allowance equal to 6% of his pay, pro-rata for the period for which he officiates. Officiating Allowance will rank as pay for purposes of Provident Fund /Pension and not for other purposes. •

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

vii) On and from financial year 1997-98 if he is posted at a branch where books are closed on 31st March and 30th September a closing allowance of Rs.250/- for each of the two closings.

viii) On and from 01.04.1997, if his working hours during a day are split with a minimum interval of 2 hours, a Split Duty Allowance of Rs. 70/- p.m.

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

x) On and from 01.11.1999, if the Officer is serving in a place mentioned in Column 1 of the table below, he shall receive a hill and fuel allowance. at the rate mentioned in column 2 thereof:-

	Place 1	Rate 2
(i)	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.220/-
(ii)	Place with an altitude of 1500 meters and above but less than 3000 metres.	2 Yi% of pay subject to a maximum of Rs.260/-
(iii)	Place with an altitude of 3000 metres and above	5% of pay subject to maximum of Rs.750/-

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, will be paid hill and fuel allowance at the same rate as is payable at centers with an altitude of 1000 metres and above.
- (b) Hill and Fuel Allowance presently paid at any centre not covered by the above classification shall stand withdrawn.

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

23 (ii) Special Area Allowance :

With effect from 1.11.1999 Special Area Allowance may be paid to the Officer Employees at places indicated in Column 1 below and at the rates indicated in Column 2 till such time they are withdrawn or modified either wholly or partially. Provided that if at any of the places indicated in Column 1 below, Hill and Fuel Allowance as provided under Regulation 23(x) is also payable, then the Officer shall be eligible to draw only higher of the two allowances and not both. Provided further that if such higher of the two allowances is less than the aggregate of Special Area Allowance and Hill and Fuel Allowance drawn by the Officer on 31.12.1989 then such difference shall be protected as personal allowance till such time the Officer remains at that place.

Column I

Column II

	Pay from Rs. 7100 to Rs.9500	Pay from Rs. 9501 & above
1.MIZORAM		
a) Chanptuipui District of Mizoram and areas beyond 25 Kms from Lunglei town in Lunglei District of Mizoram	600	780
b) Through out Lunglei District excluding areas beyond 25 Kms from Lunglei Town of Mizoram	480	630
c) Through out Aizawl District of Mizoram	360	450
2. NAGALAND	480	630
3. Andaman & Nicobar Islands		
a) South Andaman (including Port Blair)	480	630
b) North & Middle Andaman, Little Andaman, Nicobar & Narcondum Islands	600	780
4. SIKKIM	480	630
5. Lakshadweep Islands	600	780
6. Assam	96	120
7. Meghalaya	96	120
8. Tripura		
a) Difficult areas of Tripura	480	630
b) Throughout Tripura except difficult areas	360	450
9. Manipur	360	450
10. Arunachal Pradesh		
a. Difficult Areas of Arunachal Pradesh	600	780
b. Throughout Arunachal Pradesh except Difficult area	480	630
11. Jammu & Kashmir		
1) Kathua District	600	780
a. Niabat Bani		
b. Lohi		
c. Mallar		
d. Machhodi		
2. i) Udhampur District:		
a. Dudu Basantgarh)	600	780
b. Lender Bhamag Illaqa)		
c. Thakrakote)		
d. Nagote)		
ii) Tehsil Mahore		
i) For areas upto Goel from Kamban side and areas upto Amas from Keasu side.	480	630
ii) For the rest of the areas	600	780

3) Doda District a) Illaquas of Paddar in Kishtwar Tehsil b) Niabat Nowgam in Kishtwar Tehsil	600	780
4) Leh District a) Zanskar, Noyama and Nobre b) All places in the District other than those covered in (a) above	600 360	780 450
5) Barmulla District a) Entire Gurez - Niabat, Tangdar Sub-Division and Keran Illaqua b) Matchill	600 480	780 630
6) Poonch & Rajouri District Areas in Poonch and Rajouri District, excluding the towns of Poonch and Rajouri and Sunderbani and other urban areas in the Two districts	360	450
7) 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.	360	450
12. HIMACHAL PRADESH		
1) a) Pangi sub-division of Chamba District	600	780
b) Bharmour Sub-division of Chamba Dist	600	780
c) Lahaul & Spiti District	600	780
d) Kinnaur District	600	780
e) Dodra-Kawar Tehsil and Paraganas of Chhaibis Pandrabis, Gram Panchayat of Munish Darakali and Kashapat of Rampat Tehsil of Simla District	600	780
f) Pargana of Pandrabis of Kulu District	600	780
g) Simla Division of Kangra District	600	780
h) Janadru Panchayat area of Bhatiyat Tehsil of Chamba District	600	780
i) Mahog, Sarhan, Gopalpur, Tehan, Pokhi, Nanj, Khanmoj, Bagra, Sainj Mahudi & Balidhar Panchayats of Karsog Tehsil	600	780
j) Simla Town and its suburbs (Mashobra, Dhalli, Taradevi Kasumbpti Jatgog and Tutu)	600	780
k) Gram Panchayat Deothi (Taklech areas) and paraganas of Naubis, saraban and Barabis of Rampur Tehsil of Simla District	600	780

1) Chhuhar Valley of Jogindemagar Tehsil, Panchayats of Gattioo, Bagraa Chatri, Thachadhar Garragus Hain, Kalahani, Thana Silibagi, Chetdbar, Chanvar, Tachi, Johar, Kholanal, Somachan, Loth Jaryar, Janjehli and Kalwanr of Thunag Tahsil of Mandi District	600	780
m) Mangal Panchayat area of solan District	600	780
n) Outer-Saraj and Malana Panchayat-area of Kulu District	600	780
o) Trans- Giri Tract of Sirmur District	600	780
2) a) Janjehli Block (Excluding area covered in 1(1) above Chachoit Tehsil of Mandi District	360	450
b) Trah Chopal Tehsil of Simla District	360	450
c) Churah Tehsil of Chamba District	360	450
d) Munr Panchayat & Bealar Pargana of Chamba District	360	450
e) Dalhousei Town	360	450
f) Rampur Tehsil	360	450
g) Karsog Tehsil Minus the Panchayat indicated under 2(c) above	360	450
3) Manali - Ujhi areas, Parvati & Lagg valley and Banjar Block of Kulu District	96	120
13. UTTAR PRADESH		
1) a. Chamoli District		
b) Dharchula		
c) Munsiyari		780
d) Bhatwari Development Blocks (Except District Head Quarters of Uttarkashi)	600	450
2) Other areas of Border Districts of Pithorgarh and Uttarkashi (including District Head quarters of Uttarkashi)	360	

CHAPTER-VI
PERQUISITES

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 1.11.1999 reimbursement of medical expenses to an Officer in the grade specified in column 1 of the Table below and his family may be made on the strength of the Officer's own certificate of having incurred such expenditure supported by a statement of accounts for the amounts claimed Subject to the limit specified in column 2 thereof:-

TABLE	
GRADE	REIMBURSEMENT LIMIT p.a.
1	2
Junior Management and Middle Management Grade	Rs.2225/-
Senior Management and Top Executive Grade	Rs.3000/-

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 1999 the reimbursement of medical expenses under the medical aid scheme shall be enhanced proportionately for two months, i.e., November and December, 1999.

Explanationi-

"Family" of an Officer for the purpose of this Regulation shall consist of spouse, wholly dependent children and wholly dependent parents only.

(b) Hospitalisation expenses:-

- (i) On and from 1.11.1994, hospitalisation charges will 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 hospitalisation. Reimbursement on the basis of bills, vouchers, etc., of expenses incurred shall be subject to ceilings determined from time to time in accordance with the guidelines of the Government.

(ii) The Officers or members of their families(as the case may be) are expected to secure admission in a Government or Municipal Hospital or any private hospital, ie., hospital under the management of a Trust, Charitable Institution or a religious mission. But in unavoidable circumstances the Officers or their family members or both may avail themselves of the services of one of the approved private nursing homes or private hospitals approved by the Bank. Reimbursement in such cases should, however, be restricted to the amount which would have been reimbursable in case the patient was admitted to one of the hospitals mentioned above.

(iii) On and from 01.11.1994, medical expenses incurred in respect of the following diseases which need domiciliary treatment as may be certified by the recognized hospital authorities and Bank's medical Officer shall be deemed as hospitalisation expenses and reimbursed to the extent of 100% in case of an Officer and 75% in case of his family members:-

Cancer, Leukaemia, Thalassemia, Tuberculosis, Paralysis, Cardiac Ailment, Leprosy, Kidney Ailment, Epilepsy, Parkinson's Disease, Psychiatric Disorder and Diabetes.

(iv) On and from 1st November, 1999 in addition to diseases mentioned in para (iii) above, the following diseases shall also become eligible for domiciliary treatment, other conditions remaining unchanged.

Hepatitis-B, Haemophilia and Myasthenia gravis.

Note: (1) 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 hospitalisation etc.) listed 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 hospitalisation, 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 and conditions obtaining in the Bank on the appointed date for grant of medical benefits (including hospitalisation, etc.)

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

GUIDELINES UNDER REGULATION 24 OF ANDHRA BANK OFFICERS' SERVICE REGULATIONS, 1982 :-

Reimbursement of hospitalisation expenses under Regulation 24 (i) (b) (i) shall be in, terms of Hospitalisation Scheme laid down under the Bipartite Settlement for workmen employees, subject to the following limits :-

Scale of Officer	Limits
a) Junior Management Grade Scale I and Middle Management Grade Scales II & III	i) Bed Charges - Self - Rs. 225/- ; Family - Rs. 180/- ii) Other Charges One and a Quarter times the limit laid down under hospitalisation scheme applicable to workmen employees.
b) Senior Management Grade Scales IV & V and Top Executive Grade Scales VI & VII	i) Bed Charges - Self - Rs. 300/- ; Family- Rs. 240/- ii) Other Charges One and a half times the limits laid down under hospitalization scheme applicable to 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 November, 1999, a sum equal to 25% 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 0.5% 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.

26. Bank's car for personal purposes:

- 1) No Officer, other than the Officers authorized by the Board, in accordance with the guidelines of the Government, shall be allowed the use of the 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.

Guidelines issued by the Government in terms of Regulation 26 of the Andhra Bank Officers' Service Regulations - 1982.

- 1) The facility of personal use of the Bank's car should normally be confined to Executives in the Top Executive Cadre of the Bank. The Board may, however, extend this facility to such other Officers as may be considered necessary having regard to the special circumstances of the Bank.
- 2) An Officer of the Bank who is provided by the Board to use the car for personal purposes would be required to pay as follows:

Non-air conditioned cars

Below 16 H.P. Rs.150/- per month.

Above 16 H.P. Rs.225/- per month

- 3) The car shall be used for personal purposes upto a maximum of 500 Kms. per month; for use beyond 500 Kms. per month the Officer shall be required to pay to the Bank a sum calculated at such rate as may be decided by the Board.

27. Loans for the purchase of conveyance :

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

Guidelines issued by the Government in terms of Regulation 27 of the Andhra Bank Officers' Service Regulations 1982.

The Board shall lay down the terms and conditions on the basis of which loans for the purchase of motor car or other forms of conveyance shall be sanctioned to an Officer subject, however, to the following conditions :

- 1) An Officer drawing a basic pay of less than Rs. 9820/- p.m. shall not be eligible for a loan for purchase of a motor car.

However, a physically handicapped Officer drawing a basic pay of less than Rs.9820/- p.m. shall be eligible for a loan for purchase of special motor car marketed by Maruti Udyog Ltd., provided he has completed 5 years of continuous service in the Bank.

- 2) The maximum amount of loan that may be granted for purchase of motor car shall be 80% of the cost of the motor car or Rs. 3,50,000/-, whichever is less. The maximum amount for purchase of motor cycle/ scooter shall be 90% the cost of the vehicle or Rs. 60,000/- whichever is less.

The Maximum ceiling of Rs. 60,000/- mentioned at Para 2 above will not be applicable in the case of Agricultural Field Officers and Marketing Officers; in their cases, the amount of loan will be subject to a ceiling of 90% of the cost of the vehicle.

An Officer is also eligible for Rs. 10,000/- as loan towards repairs of Motor Car once in every 5 years repayable in 60 monthly instalments at 12% p.a. (simple)

- 3) The rate of interest on the above loans will be as follows:-

Motor Car Loan - 8.5% p.a. (simple) for loan upto Rs. 80,000/- and higher of Bank Rate or 12% p.a. (simple) for loan beyond Rs.80,000/-.

Scooter/Motor Cycle Loan - 7.5% pa (simple) for loan upto Rs.15,000/- and higher of Bank Rate or 12% p.a.(simple) for loan beyond Rs.15,000/-.

- 4) Loan, together with interest thereon shall be repayable in not more than 200 monthly instalments in the case of motor car and in not more than 84 monthly installments in the case of loan for purchase of any other conveyance.

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.

Guidelines issued by the Government in terms of Regulation' 28 of the Andhra Bank Officers' Service Regulations - 1982.

The Board shall lay down detailed terms and conditions on the basis of which loans may be sanctioned to an Officer confirmed in the bank service for purchase of land or for construction of a house or for purchase of or for construction of a house/flat/apartment subject to the following conditions :-

1. Eligibility :

- i) Officers with at least 5 years continuous service in the Bank.
- ii) Ex-Servicemen may account their past military service for the purpose of eligibility after their confirmation in the Bank.
- iii) If the husband and wife either working in the same bank or in different banks or the spouse is working in Central Government/State Government or Public Enterprises or some other Government Institute or local Body etc. HBA will be admissible to only one of them. The Bank will obtain certificate from the employee that no HBA has been availed of by his/her spouse or will be availed by him/her.
- iv) A Bank Officer on deputation to a Government department or on foreign service will be entitled for HBA from his/her parent bank only.
- v) Officers under suspension will also be eligible for HBA but they should furnish collateral securities in the form of sureties from two permanent Officers of the Bank.
- vi) The Officer shall be entitled to housing loan only once in his service career and under no circumstances he will be sanctioned a second or additional HBA. If an Officer has availed himself of HBA for construction of house etc. as specified in para S(i) he/she will not be entitled to HBA for enlargement of accommodation specified in para S(ii) and vice versa.

2. Purposes :

- i) Acquiring a plot and constructing a house thereon
- ii) Constructing a new house on the plot already owned by the Official or jointly with his/her spouse.
- iii) Getting a plot under co-operative schemes and building a house, where title will vest on the official after the house is built.

- iv) Enlarging living accommodation in an existing house owned by the official or jointly with spouse. The total cost of the existing structure (excluding cost of land) and the proposed additions should not exceed the prescribed cost ceiling.
- v) Conversion of hire-purchase into outright purchase of house/flat from State Housing Board or similar Government Controlled bodies and outright purchase of new ready built house or flat from Government, semi-Government or local bodies Housing Boards, Development Authorities etc., and from private parties.
- vi) Purchasing of house/flat under self-financing housing scheme and cooperative Group Housing Societies.
- vii) Repayment of loan taken from bank/private source for house construction even if the construction has already commenced.
- viii) Constructing the residential portion alone of the building on a plot which is earmarked as a shop-cum-residential plot in a residential colony.

3. Conditions :

- i) The official should not have availed of any loan or advance for the purpose from any other Government source and Housing Boards, other semi-Government or local bodies Development Authorities etc. Where such loan has been availed of, HBA can be granted if the Bank Employee undertakes to repay the outstanding loan forthwith in one lump sum.
- ii) The official or spouse or minor child should not already own a house in the town / urban agglomeration where the house is proposed to be constructed or acquired.
- iii) The title to the land should be clear.
- iv) Advance for ready built house or flat is admissible for outright purchase only. This purchase can be from Government/Semi-Government bodies, Housing Boards Development Authorities, Registered Co-operative Societies, etc., from private parties.

4. Cost ceiling:

- i) Cost of house excluding cost of land should not exceed Rs.18 lakhs for Major 'A' Class cities and Rs.6 lakhs for other cities. The ceiling may be relaxed upto 25% based on merit by the bank. It would, however, be incumbent on the sanctioning authority to satisfy himself regarding means of finance and sources thereof before accepting cost of house in individual loans.

- ii) In the case of enlargement to existing accommodation the total cost of the existing structure and the cost of enlargement should not exceed the limit.
- iii) If CPF withdrawal is also taken for house building, the total amount of CPF withdrawal and the house building advance should not exceed the limits.
- iv) If the advance is for constructing residential part of the building on a shop-cum-residential plot situated in a Residential Colony:-
 - a) The cost of land, the cost of superstructure of the proposed residential portion and shop(s) should not exceed the ceiling limit.
 - b) The entire property including the shop(s) and the residential portion should be mortgaged.
 - c) The entire building including the shop(s) should be insured against fire, lightning, floods etc.,

5. Amount of Advance :

- i) Rs.7.50 lakhs (Rupees seven lakh fifty thousand 'only) in the case of Officers in Junior Management Grade Scale-I and above.

OR

The estimated cost of purchase/construction whichever is least in the case of

- (a) Construction of a new house on an existing plot.
- (b) Purchasing a plot and constructing a house thereon.
- (c) Purchase of a ready built house/flat which has not been occupied.
- ii) In case of enlarging the accommodation on existing house the amount admissible is 50 times monthly pay or Rs.2,00,000/- or estimated cost of enlargement, whichever is less.

6. Disbursement:

- i) Disbursement of instalment is to be related to the progress in the construction of the housing unit. However, where individual land documents are available Equitable Mortgage should be essential before disbursement of the loan. This should be a subject to legal opinion to be furnished to the sanctioning authority.

- ii) For purchase of ready built flat/house: In one lump sum.
- iii) For purchase of house/flat from Co-operative Group Housing Societies - 30% on execution of mortgage deed and the balance in suitable installment on receipt of demand.

7. Time limit for Utilisation of Advance:

- i) Purchase of land : Deal for purchase of land should be completed and the sale deed should be produced within six months failing which the amount should be refunded in lumpsum.
- ii) Purchase of house/new flat : It should be completed within three months unless extension of time is granted.

8. Surety in certain cases :

In addition to execution of mortgage/agreement, the surety of an approved permanent official is necessary before releasing the sanctioned advance or any part thereof to

- a) Officials who are not permanent.
- b) Officials who are due to retire from service within 18 months following the date of application for advance.
- c) Permanent officials (covered by (b) above) requiring the advance for the purchase of a ready built house.

9. Construction :

- i) Adherence to plans : The construction should be exactly according to the approved plan and specifications, on the basis of which the advance was sanctioned. Prior concurrence of the Ministry of Urban Development or other concerned local body as the case may be is necessary for any deviation.
- ii) Time limit: The construction should be completed within 18 months of the date on which the first instalment is drawn. Extension of time limit is permissible upto one year by the competent authority and for a longer period by the CMD or ED if the work is delayed due to the circumstances beyond the bank Officer's control.
- iii) Maintenance : The house should be maintained in good repair at owner's cost and kept free from all encumbrances. The official should pay all taxes regularly and furnish a certificate annually to that effect. Annual inspection may be carried out by the competent authority for checking up the maintenance.

10. interest:

- i) Upto Rs.1.10 lakhs - 9 % p.a.(simple)
- ii) Above Rs.1.10 lakhs & upto Rs.5.00 lakhs - 10 % p.a.(simple)
- iii) Above Rs.5.00 lakhs - 11 % p.a.(simple)

11. Repayment of Advance :

- i) The loan together with interest thereon shall be repayable in not more than 240 monthly instalments provided that the Officer may select to repay in a shorter period if he so desires. The amount of interest on housing loan should be recovered in 60 monthly instalments only after the principal has been adjusted in full in 180 instalments. In case, however, the repayment is to be effected in a shorter period the number of instalments towards principal and interest should be in the ratio of 3:1 the principal being adjusted first in full.
- ii) In the case of construction of new house, recovery will commence from the pay of the month following the completion of the house or the 18th month after the date of payment of loan whichever is earlier. If the loan is taken for purchase of ready built house, recovery will commence from the pay of the month following that in which the advance is taken.
- iii) The interest will be charged from the date of the payment of the loan or the first instalment of loan where such loan is paid in instalments. The amount of interest will be calculated on the balance outstanding on the last day of the month.
- iv) In the process of recovery the portion of the loan having higher rate of interest will be treated as having been refunded first.

12. Applicability and option :

This scheme will be applicable to all the Officer Employees who join the bank on or after 01.03.1992. However, an Officer Employee, who joined the bank before 01.03.1992 may have the option to apply for loan under the existing scheme of the bank or the revised scheme provided he has not already availed himself of any housing loan either from the bank or any other Central/State Government Institutions or local body. However, he will have to exercise his option within 3 months of the issue of circular by the bank and option once exercised shall be final. In case no option is received it will be assumed that the employee has exercised option for the new scheme.

An Officer who has already taken the house building advance under the bank's existing scheme before 01.03.1992 and desires to avail of the facility as per the revised guidelines issued by the Government on 26.2.92, his request may be considered provided the construction has not been completed and application is made within a period of 18 months from the withdrawal of the first instalment for construction of the house. In case, the Officer has taken loan for construction of the house under self-financing scheme or any other scheme of Delhi Development Authority / Cooperative Society and the possession has not yet been handed-over to him, his request may also be considered for revision in the limit provided the request is made within 3 years from withdrawal of the first instalment. The total loan (including additional loan) should not exceed the cost of construction originally estimated and the Officer will have to abide by all terms and conditions stipulated in the revised guidelines.

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.

Guidelines issued by the Government in terms of Regulation 29 of the Andhra Bank Officers' Service Regulations - 1982.

1. The Board of each Bank which fulfill the criteria stipulated would be permitted to have its own policy with regard to eligibility and entitlement for reimbursement of Entertainment Expenditure and fee for Club Membership and fix the rates, ceilings and modalities for reimbursement of such expenses keeping in view the functional requirements of the Officers covered under the Scheme.
2. The Scheme formulated in this regard shall be transparent and objective and reimbursement of such expenses shall cover the expenses actually incurred by the Officer concerned subject to the ceilings specified by the Board and it does not become a source of profit for the Officer.

30. Preferential Interest Rates on Deposits :

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

CHAPTER - VII LEAVE

31. kinds of Leave :

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

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

32. Casual Leave :

- 1) An Officer shall be eligible for Casual Leave on full emolument for 12 working days in a year provided that not more than four days Casual Leave may be availed of in 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.

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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 a time shall be the period which he has earned, less the period of leave availed off.

- (4) On and from 1.1.90, Privilege Leave may be accumulated up to not more than 240 days except where leave has been applied for and it has been refused.
- (5) An Officer desiring to avail 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 1.1.1989, 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 period of Sick Leave an Officer shall be eligible to receive one half of the full emoluments.

Provided that if an Officer so desires, the Bank may permit him to draw full emoluments in respect to 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 up to 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 conditions:

- (i) Leave will be granted for adoption of only one child.
- (ii) The adoption of a child should be through a proper legal process and the employee should produce the adoption deed to the Bank for sanctioning such leave.

37. Extraordinary Leave :

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.

- 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.

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.

(4)(a) Halting Allowance:

On and from 1st day of June, 2001 an Officer in the Grades/Scales set out in column 1 of the Table below shall be entitled to 'per diem' Halting allowance at the corresponding rates set out in column 2 thereof:

Grades /Scales of Officer	Major 'A' Class Cities	Area I	Other Places
1	2		
	Rs	Rs	Rs
Officers in Scale IV & above	275	220	190
Officers in Scale I/II/ID	220	190	165

Provided that where the total period of absence is less than 8 hours but more than 4 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 24 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. Where the total period of absence is less than 24 hours 'per diem' shall mean a period of not less than 8 hours.

(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 to Stay
1	2
Scale VI & VII	4* hotel
Scale IV & V	3* hotel
Scale II & ID	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.

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- (c) Boarding Expenses: An Officer shall be entitled to per diem boarding expenses at the rates set out in Sub-Regulation 4(a) above.
 - (d) Where lodging is provided at bank's cost or arranged through the bank free of cost, 3/4th of the Halting Allowance will be admissible.
 - (e) Where boarding is provided at bank's cost or arranged through the bank free of cost, 1/2 of the Halting Allowance will be admissible.
 - (f) Where lodging and boarding are provided at bank's cost or arranged through the bank free of cost, 1/4th of the Halting Allowance will be admissible.

Provided that in the case of an Officer claiming boarding expenses on a declaration basis without production of bills for actual expenses incurred, he shall not be eligible for 1/4th of 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.

Explanation :

For the purpose of computing Halting Allowance 'per diem' shall mean each period of 24 hours or any subsequent part thereof, reckoned from the reporting time for departure in the case of air travel and the schedule time of departure in other cases, to the actual time of arrival. Where the total period of absence is less than 24 hours, 'per diem' shall mean a period of not less than 8 hours.

Guidelines issued by the Government in terms of Proviso (c) to Regulation 41 of the Andhra Bank Officers' Service Regulations 1982

With effect from 4.10.1996, if Officers in Top Executive Grade (Scales VI & VII) are unable to stay in ITDC hotels in Delhi and in other hotels in Kolkata & Mumbai within the tariff limit of ITDC Hotels, they may be reimbursed actual lodging expenses for staying in other hotels not exceeding 125% of the tariff of their entitled class at Mumbai, Kolkata and Delhi.

42. Transfer Travelling Allowances, 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 actual or the 1st class rail fare for the distance covered, whichever is less.

Explanation :

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

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

Pay Range	Where an Officer has family	Where an Officer has no family
Rs.7,100/- per month to Rs.9,820/- per month	3000 Kgs	1500 Kgs
Rs.9,821/- per month 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 'Container service' by Railways, he will be reimbursed actual charges for one container if he is in Junior or Middle Management Grade and for two containers if he is in Senior or Top Management Grade. If the baggage is transported, by road between places connected by rail, the reimbursement will be limited to the actual freight charges against submission of bills subject to the cost not exceeding the cost of transport of the maximum permissible quantity by goods train. If there is no railway station or railway out-agency at the old or new place of posting, the Officer will be paid the actual cost of transporting the baggage by road upto the nearest railway station or railway out-agency. If both the places do not have railway station/out-agency, the Officer will be paid actual cost of transporting the baggage by road upto 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, motorcycle 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 01.01.1987 but before 01.04.1997, an Officer on transfer will be eligible to draw a lump sum amount as indicated below for expenses connected with packing, local transportation, insuring the baggage, etc.,

Grade	Lump sum
Top Management & Senior Management	Rs. 1500/-
Middle Management & Junior Management	Rs. 1000/-

))(a) On and from 1st day of April 1997, an Officer on transfer will be eligible to draw a lump sum amount as indicated below for expenses connected with packing, local transportation, insuring the baggage, etc.

Grade	Lump sum
Top Executive and Senior Management	Rs.5000/-
Middle Management and Junior Management	Rs.4000/-

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

Provided that on and from 30.10.1987, where no residential accommodation is made available by the Bank to an Officer at the new place of posting and where such an Officer may incur additional expenses in the process of taking over charge, for reasons, beyond his control, the Competent Authority may consider, on 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. Traveling Allowance on retirement :

On retirement, an Officer Will be eligible to claim Traveling 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 :

i) 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. Alternatively; he may travel in one block of two years to his home town and in the other block to any place in India by the shortest route.

ii) On and from 1.6.1991 once in every 4 years when an Officer avails of Leave Travel Concession he may be permitted to surrender and encash his Privilege Leave not exceeding one month at a time. Alternatively, he may whilst traveling 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 15 days in each block or 30 days in one block. For the purpose of leave encashment all the emoluments payable for the month during which the availment of the Leave Travel Concession commences 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 authorising the Bank to remit the amount to the Fund.

iii)The mode and class by which an Officer may avail of Leave Travel Concession shall be the same as in the case of 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.

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 1.7.1993 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 purpose of Provident Fund shall mean basic pay including Stagnation Increments, Officiating Allowance, Professional Qualification Allowance and increment component of Fixed Personal Allowance.

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 1.7.1993 to 31.10.1994 shall be with regard to scale of pay as specified in Sub-Regulation(1) of Regulation 4.

Provided also that pay for the purpose of Gratuity of an Officer who ceased to be in service during the period 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.

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CHAPTER-X TRANSFERABILITY

47. Transferability:

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

48. Duties:

Every Officer shall be available for Bank's 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 oldpost.

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 relief 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 a 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 Regulations.

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

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

52. Interpretation of "Service" :

In interpreting any of these Regulations, unless the context otherwise requires, service of an Officer shall be regarded as including his 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 allowance, perquisites and facilities shall, on the date when such Regulation comes into force unless the contrary is provided in these Regulations, shall cease to have effect in regard to such matter.

Provided that these shall not affect the validity of any thing 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.