

CHAPTER II
GRADES AND CATEGORISATION OF POSTS

Regulation 4 : GRADES AND SCALES OF PAY

(B.M. 28.08.1996) w.e.f. 01.11.1995 (Ref BC90 / 135 dt 8.11.96)

1 On and from 1.07.1993), the scale of pay specified against each grade shall be as under:

(a) Top Executive Grade

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

Scale VI - Rs.11450 – 300 – 12650

(b) Senior Management Grade

Scale V - Rs.10450 – 250 – 11450

(c) Middle Management Grade

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

Scale II - R 6210 – 230 – 8740

(d) Junior Management

Grade – Scale I Rs.4250 – 230 – 49540 – 350 –
5290 – 230 – 8050

Guidelines of the Government under Regulation 4 (1) (BC 92 / 106 dated 15.09.1997)

Guidelines issued in terms of Regulation 4 (1) of the Bank of India (Officers) Service Regulation, 1979.

1. Every Officer who is governed by the scale of pay as in force as on 31.10.1992 shall be fitted in the scale of pay set out in Regulation 4 (1) as on 1.7.1993 on stage to stage basis i.e. on corresponding stages from first stage onward and the increments shall fall on the anniversary date usual except where provided otherwise.
2. Officers in substantive Scale III i.e. those who are recruited or promoted to Scale III and who are in receipt of first stagnation increment shall be given second stagnation increment w.e.f 1.11.1994, or three years after having received the first stagnation increment, whichever is later.

As per Government's decision conveyed by Indian Bank's Association,**HO IOM P/IR/SAH/1806 dated 9.2.2000**

On and from 0.104.1998 the scale of pay specified against each grade shall be as under:-

Junior Management Grade Scale I	7100 – 3401 / 16 – 12540
Middle Management Grade Scale II	9820 – 340 / 11 – 13560
Middle Management Grade Scale III	12540 – 340/5 – 14240-3802-15000
Senior Management Grade Scale IV	13900-340/1-14240-380/5-16140
Senior Management Grade Scale V	16140-380/4-17660
Top Executive Grade Scale VI	17660-420/4-19340
Top Executive Grade Scale VII	19340-420/2-21180-520/1 20700-600/1-21300

Provided that every officer who is governed by the scale of pay as in force on the appointed date having been fitted into the said scale of pay in accordance with the guidelines of the Government issued under Regulation 8, shall be fitted in the scale of pay set out above in accordance with the guidelines of the Government.

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

Salary revision w.e.f 1.4.1998 : (Ref No HO IOM / P / SAH / 1806 dated 9.2.2000)

**Chart Showing the fitment of officers in Bank's service
As on 31.03.1998 into new Scale of Pay**

	Junior Management Grade Scale – I		Middle Management Grade Scale – II		Middle Management Grade Scale – III	
	OLD BP	NEW BP	OLD BP	NEW BP	OLD BP	NEW BP
Stages	Basic Pay as on 31.03.1998 (Rs.)	Fitment as on 01.04.1998 (Rs)	Basic Pay as on 31.03.1998 (Rs.)	Fitment as on 01.04.1998 (Rs)	Basic Pay as on 31.03.1998 (Rs.)	Fitment s on 01.04.1998 (Rs)
1	4250	7100	6210	9820	8050	12540
2	4480	7440	6440	10160	8250	12880
3	4710	7780	6670	10500	8510	13220

4	4940	8120	6900	10840	8740	13560
5	5290	8460	7130	11180	8970	13900
6	5520	8800	7360	11520	9200	14240
7	5750	9140	7590	11860	9450	14620
8	5980	9480	7820	12200	9700	15000
9	6210	9820	8050	12540	9950	15380
10	6440	10160	8280	12880	10200	15760
11	6670	10500	8510	13220		
12	6900	10840	8740	13560		
13	7130	11180	8970	13900		
14	7360	11520	9200	14240		
15	7590	11860	9450	14620		
16	7820	12200	9700	15000		
17	8050	12540	9950	15380		
18	8280	12880				
19	8510	13220				
20	8740	13560				
+1	8970	13900				
+2	9200	14240				

+ Indicates Stagnation Increment

Stages	Senior Management Grade Scale - IV		Senior Management Grade Scale - V		Senior Management Grade Scale - VI		Senior Management Grade Scale - VII	
	OLD BP	NEW BP	OLD BP	NEW BP	OLD BP	NEW BP	OLD BP	NEW BP
	Basic Pay as on 31.03.98 (Rs)	Fitment as on 01.04.98 (Rs)	Basic Pay as on 31.03.98 (Rs)	Fitment as on 01.04.98 (Rs)	Basic Pay as on 31.03.98 (Rs)	Fitment as on 01.04.98 (Rs)	Basic Pay as on 31.03.98 (Rs)	Fitment as on 01.04.98 (Rs)
1	8970	13900	10450	16140	11450	17660	12650	19340
2	9200	14240	10700	16520	11750	18080	12950	19760
3	9450	14620	10950	16900	12050	18500	13250	20180
4	9700	15000	11200	17280	12350	18920	13600	20700
5	9950	15380	11450	17660	12650	19340	14000 21300	
6	10200	15760						
7	10450	16140						

Fitment – Summary (w.e.f. 101.04.1998) as under:

JMI – I		MM-II		MM-III		SM-IV		SM-V		SE-VI		SE-VII	
REVI	OLD	REVI	OLD	REVI	OLD	REVI	OLD	REVI	OLD	REVI	OLD	REVI	OLD
7100	4250												
7440	4480												
7780	4710												
8120	4940												
8460	5290												
8800	5520												
9140	5750												
9480	5980												
9820	6210	9820	6210										
10160	6440	10160	6440										
10500	6670	10500	6670										
10840	6900	10840	6900										
11180	7130	11180	7130										
11520	7360	11520	7360										
11860	7590	11860	7590										
12200	7820	12200	7820										
	8050	12540	8050	12540	8050								
		12880	8280	12880	8280								
		13220	8510	13220	8510								
		13560	8740	13560	8740								
				13900	8970	13900	8970						
				14240	9200	14240	9200						
				14620	9450	14620	9450						
				15000	9700	15000	9700						
						15380	9550						
						15760	10200						
						16140	10450	16140	10450				
								16520	107070				
								16900	10950				
								17280	11200				
								17660	11450	17660	11450		
										18080	11750		
										18500	12050		
										18920	12350		
										18920	12350		
										19340	12650	19340	12650
												19760	12950
												20180	13250
												20700	13600
												21300	14000

Regulation 5 : INCREMENTS

B.M. 28.08.96 (Ref BC 90 / 135 dt. 8.11.96)

1. Subject to the provisions of Regulation 4 (1), on and from 1.11.1992 the increments shall be granted subject to the following sub-clauses:-
 - a. The increments specified in the scale of the 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, one year after reaching the maximum in their respective scales, shall be granted further increments including stagnation increment(s) in the next higher scale only as specified in (c) below subject to their crossing the efficiency bar as per the guidelines of the Government.
 - c. Officers including those referred to in (b) above who reach the maximum of the Medical Management Grade Scale 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 maximum of two such increments of rs.230/- each for officer in the last stage of Scale II and one such increments of Rs.230/- each for officer in the last stage of Scale II and one such increment of Rs.250/- for officer in the last state of Scale III.

Revised w.e.f. 01.04.1998 IOM P / IR SAH 1806 dated 9.2.2002

Officers including those referred to in (b) above who reach the maximum of the Middle Management Grade Scale II and III shall draw stagnation increment(s) for every three completed years of service after reaching the last state of the scale II or scale III as the case may be subject to 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 officer in the last state 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 increment shall continue to get privileges, duties, responsibilities or post of their substantive Scale I or Scale II as the case may be.

STAGNATION INCREMENT (w.e.f.01.04.1998)

Scale	Amount Rs.	1 st Stagnation increment due	2 nd Stagnation increment due
I	340/-	After 3 years on reaching top scale	After 3 years of 1 st stagnation released
ii	380/-	After 3 years on reaching top of scale	... N I L ...
III	380/-	After 3 years on reaching top of scale	After 3 years of 1 st stagnation released

Professional Qualification Pay

Renaming of Professional Qualification Allowance as Professional Qualification Pay w.e.f. 1.11.1999 (Ref BC 95 / 41 dated 07.07.2001)

2. An additional increment shall be granted in the scale of pay for passing each part of Certified Associate of Indian Institute of Bankers Examination on or after the appointed ate.

Explanation: 1

In the case of an officer who has passed Part I or Part II of Certified Associate of Indian Institute 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.

Explanation : 2

On and from 1.11.1994, 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 Government Guidelines, if any, be granted Professional Qualification Pay in lieu of additional increments in consideration of passing CAIIB (JAIIB / CAIIB) Examination as under:-

- a. On and from 1.11.1994, other things being equal, the quantum of Professional Qualification Pay shall stand revised as under:

Those who have passed Only part I of CAIIB (JAIIB)	i.	Rs.120/- p.m. after one year on reaching top of The scale
Those who have passed Both part of CAIIB (JAIIB AND CAIIB)	ii.	Rs.120/- p.m. after one year on reaching top of the scale
	iii.	Rs.300/- p.m. after two years on reaching to of the scale.

b. On and from 1.11.1999, other things being equal, being equal, the quantum of Professional Qualification Pay shall stand revised as under:

- | | |
|--|--|
| Those who have passed
Only part I of CAIIB (JAIIB) | i. Rs.135/- p.m. after one
year on reaching top of The scale |
| Those who have passed
Both part of CAIIB
(JAIIB AND CAIIB) | ii. Rs.135- p.m. after one year on
reaching top of the scale |
| | iii. Rs.340/- p.m. after two years on
reaching to of the scale. |

Guidelines of the Government issued under Regulation 5 increments

Branch Circular No.95/41 dated 07.07.2001 (w.e.f.1.11.1999)

Provision of clause 10 of Joint Note dated 14.12.1999	Revised rates as approved by Government of India now
i. Those who have passed only CAIIB – Part I (JAIIB) Rs.135 pm. After on year on reaching top of the scale	i. those who have passed only CAIIB Part I (JAIIB) Rs.150 p.m. after one year on reaching top of the scale.
ii. Those who have passed both parts of CAIIB- (JAIIB AND CAIIB)	ii. Those who have passed both parts of CAIIB- (JAIIB AND CAIIB)
a. Rs.135/- p.m. after one year on reaching top of the scale	a. Rs.150/- p.m. after one year on reaching top of the scale
b. Rs.340/- p.m. after two years on reaching top of the scale.	b. Rs.360/- p.m. after two years on reaching top of the scale.

Provided that officer who are eligible to draw Fixed personal Pay 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 II, as the case may be

Note :

1. If an officer who is in receipt of Professional Qualification Pay is promoted to next higher scale, additional increment(s) for passing CAIIB (JAIIB / CAIIB) to the extent increments are available in the scale and if no increments are available in the scale or only one increment is available in the scale the officer shall be eligible for Professional qualification Pay in lieu of increment(s)
2. On and from 01.11.1994 revised Professional Qualification Pay shall rank for Dearness Allowance, House Rent Allowance & Superannuation benefits.

Release of Professional Qualification Pay :

On and from 1.11.1999, there shall be no charge in the schedule of release of Professional Qualification Pay as in Explanation (iii) under sub-regulation (2) of Regulation 5 of Officer Service Regulation on account of release of Fixed personal Pay; Where any installment of Professional Qualification Pay which on account of the earlier provision has been shifted by a year and is scheduled for release on or after 1.11.1999, it shall be released to the officer on and from this date and second installment of professional qualification pay, if any shall be released on 1.11.2000.

The implication of the above provision relating to release of professional Qualification Pay is clarified as under:-

- i. The prevailing guidelines relating to release of PQP first installment one year after payment of FPP and release of second installment of PQR one year thereafter stands modified w.e.f.1.11.1999, in so far as the first and second installment of PQR will be released on their due dates i.e. first installment of PQR after one year on reaching top of the scale and both installments of PQR after two year on reaching top of the scale.
- ii. Those cases where first installment of PQP have been released prior to 1.11.1999 will remain unaffected.
- iii. By virtue of payment of Fixed personal Pay prior to 1.11.1999, if first installment of Professional Qualification pay (PQP) has been shifted by one year and scheduled for release after 1.11.1999, the same shall be released to the officers on 1.11.1999 and second installment of PQR, if any, shall be released on 1.11.2000

Similarly, by virtue of payment of Fixed Personal Pay, if first installment of Professional Pay, if first installment of Professional Qualification Pay was shifted by one year and released prior to 1.11.1999 and second installment of PQR was scheduled for release after 1.11.1999, the same i.e. second installment of PQR shall be released to the officers on 1.11.1999.

Ref. BC 95/41 dated 7.7.2001

PQA renamed as PQR w.e.f. 1.11.99

FIXED PERSONAL PAY

Renaming of Fixed Personal Allowance as Fixed Personal Pay w.e.f. 1.11.1999
(Ref BC 95/41 dated 07.07.2001)

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 Pay from 1st November 1993, which shall be equivalent to an amount of last increment drawn, plus Dearness Allowance payable thereon as on 1st November 1998, plus House Rent Allowance, at such rates as applicable in terms of Regulation 22. The Fixed Personal pay given hereunder together with House Rent Allowance if any, shall remain frozen for the entire period of services;

Increment Component	DA s on 1.11.1993	Total F.P.P. 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

Note :

- ii. F.P.P. as indicated in (c) above shall be payable to those officer employees who are provided with bank's accommodation
- iii. F.P.P. 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) of Regulation 4 is earned.
- iv. Professional Qualification Pay, if any, payable in the year of receipt of F.P.P shall stand shifted to next year.
- v. The increment component of Fixed Personal Pay shall count for superannuation benefits.
- c. An Officer who has earned this advance increment shall draw the quantum of Fixed Personal Pay as mentioned in (b) above, one year after reaching the maximum of the scale.

HO / P / IR / SAH / 1766 dated 05.02.2000

Applicability of the revised F.P.P. to those Officers who were already in receipt of F.P.P. Prior to 1.11.1999

The Officers, who were in receipt of F.P.P. before 1.11.1999 and continuing in Banks' service, would be eligible for payment of corresponding revised F.P.P. in the case of Officers where H.R.A. was included in the quantum of F.P.P. paid to them (i.e those Officers who were not provided with Bank's accommodation when F.P.P. was first released to them), the revised amount of H.R.A. to be included in F.P.P. would be calculated at the revised rates of H.R.A. corresponding to the area of posting Officers, when F.P.P. was first released to them. For e.g an officer was posted at Lucknow (an Area / Centre) when F.P.P. was first released to him and at that time he was not provided with Banks accommodation, irrespective of his present place of posting. HRA to be included in F.P.P. would be @ 8% on the corresponding revised increment component of F.P.P.

Correction in the quantum of F.P.P.

The total F.P.P. shown against increment component of Rs.420/- at Clause 9 of Annexure I is to be read as Rs.426/- instead of Rs.425/- (where Bank's accommodation is provided), as is done in other increment components rounded upto to the next higher rupee.

The Indian Bank's Association has also clarified that revision in the quantum of F.P.P. to a promotee officer will also undergo a change and this may depend upon the outcome of industry level negotiations with the workmen unions.

Accordingly the F.P.P. drawn by these promotee officers who are drawing the frozen clerical in Officer's Cadre, will undergo revision only after the wage settlement of Award Staff is finalized.

Increment Component	DA as on 1.11.1999	Total FPP payable where Bank's Accommodation provided
(a) Rs	(b) Rs	(c) Rs
340	4.28	345
380	4.78	385
420	5.29	426
600	7.58	608

FIXED PERSONAL PAY – w.e.f.1.11.93 and 1.11.1999

Scale	F.P.P. w.e.f.01.11.1993				F.P.P.w.e.f.01.1.1999			
	Basic Pay Rs	DA 01.11.93	Total FPA payable where Bank's accomm	HRA	Basic Pay Rs	DA 01.11.99	Total FPA payable where Bank's accommo dation	HRA

			odation provided				provided	
I	230	5.79	236	HRA at the rate for place of posting when FPP due. If no accommo dation provided	340	4.28	345	HRA at the rate for place of posting when FPP due. If no accommo dation provided
II to V	250	6.30	257		380	4.78	385	
VI	300	7.56	308		420	5.29	426	
VII	400	10.08	411		600	7.58	608	

Guidelines under Regulation 5 of the Bank of India (Officers') Service Regulations, 1979, (BC 92 / 106 dated 15.09.1997)

The movement of officers in Scale – I and Scale II to the higher stages in the next scale after reaching the maximum in the 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 are Reporting year proceeding the date of 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 of crossing the Efficiency Bar. The delay in crossing the Efficiency Bar under this provision shall not be more than three year after which if the disciplinary proceedings are still not concluded, the increments shall be released with retrospective effect.

- a. Where the Efficiency Bar has been applied in terms of (iii) above, but the rating improve subsequently, the increment shall be released after one year. Adverse remark or rating shall not be treated as adverse for this purpose.

Competent Authority to sanction annual increments: (B.M.201.0.2000)

Grade of officers	Competent Authority to sanction annual increments within the Scale / Grade
1. All officers working in the Branches including Branch manager in the Region and those working in the Region and those working in the Regional offices including Officers working in LDM office but excluding Chief Regional Manager and Assistant General Manager at Exceptionally Large Branches.	Chief Regional Manager

<p>2. Chief Regional Managers, Assistant General Managers at Exceptionally Large Branches / Corporate Banking Branches and officers working under the control of Zonal Office including ZTCs, Officers on deputation to RRBs, Ombudsman, etc.</p> <p>a. Officers in Scale, I, II and III</p> <p>b. Officers in Scale IV</p> <p>c. Officers in Scale V</p> <p>d. Officer in Scale VI</p>	<p>Chief Manager (H.R) at Zonal Office Jt. Zonal Manager Zonal Manager Zonal Manager, Where Zone is headed by General Manger General manager (HR) where Zone is headed by Dy. General Manager</p>
<p>3. Officers working under the control of H.O including Zonal Audit Offices</p> <p>a. Officers in Scale I, II & III</p> <p>b. Officer in Scale IV & V</p> <p>c. Officers in Scale VI</p>	<p>Chief Manager of Respective Department Deputy General Manager / General Manager of respective Department General Manager in charge of respective Department</p>
<p>4. All officers in Scale VII</p>	<p>Executive Director / Chairman & Managing Director</p>

The above revision in the Competent Authorities for release of annual increment to the Officers within respective Grade / Scale is effective from 20.10.2000

As per the prevailing instruction, the increments could be sopped / with held only under the following circumstances:-

- a. As per the Orders of Penalty against an officer;
- b. As per the guidelines of the Government, on crossing, the Efficiency Bar by the Officers in Scale I and II

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

Note :

- i. If an officer is in receipt of Professional Qualification Pay is promoted to next higher scale, he shall be granted, on fitment into such higher scale, additional increment(s) for passing CAIIB (JAIIB / CAIIB) to the extent increments are available in the scale or only one increment is available in the scale, the officer shall be eligible for Professional Qualification Pay in lieu of increment(s).
- ii.

Administrative Instructions:

1. Branch Managers must submit to the appropriate authority at least one month in advance, names of officers whose increment falls due in the following month along with their recommendations. Wherever increments have been stopped by the Disciplinary Authority such facts should be brought out by the Branch Manager when submitting recommendations to the Competent Authority.
2. Where the advice of the Competent Authority is not received in time, the increment may be released as laid down in the regulation excepting where the officer is on Efficiency Bar. However, the concerned officer should be advised that in case the increment is not sanctioned by the Competent Authority, Appropriate recovery shall be made in the subsequent month.
3. Increments will not be allowed
 - a. When an officer had reach the maximum of his grade / scale
 - b. When the Efficiency Bar is applied to the officer, and

For information in this regard consequent upon salary revision w.e.f. 1.11.1987, please refer to Br Cir.Nos. 83 / 159, 83 / 227, 83 / 364 and 84 / 139 dt. 10.07.1989, 30.09.1989, 07.03.1990 and 17.09.1990 respectively.

4. Board norms for imposition of Efficiency Bar (Prior to 1.11.1987)
 - a. The general test should be whether the employee's work has fallen below that standard of efficiency normally expected of him at that stage of his carrier when the efficiency at the start has been reinforced by the experience from which he should have been profit.
 - b. The circumstances necessitating the proposed imposition of the Bar with the communicated necessitating to the employee an the employees should be given an opportunity to submit an explanation which shall be duly considered.
 - c. The officers so held up at the Efficiency Bar at the end of year.

GUIDELINES FOR EFFICIENCY BAR (w.e.f.1.11.1987)

The movement of officers in Scale – I and Scale II to the higher stages in the next scale after reaching the maximum in he respective scales shall be subject to their crossing the Efficiency Bar, which shall be 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 proceeding the date of 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 more 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 (iii) above but the rating improves subsequently, the increment shall be released after one year;
 - c. Adverse remark or rating shall not be treat shall not be treated as adverse for this purpose.

Date of increment of officers who are fitted on the same basic pay under new scale of pay with effect from 01.07.1979.

Officers who have been clubbed and fitted on such basis pay under the new Regulation would draw directly increment as under:

<p>I. Basic Pay (Old)</p> <p>Rs.740/-</p> <p>Rs.820/-</p> <p>Rs.655/-</p> <p>Rs.1050/-</p> <p>Rs.1200/-</p>	<p>Date of increment unless Postponed in future</p> <p>1st July</p> <p>Date of Increment unless Postponed in futur</p>
<p>II. Basic Pay</p> <p>Rs.700/-</p> <p>Rs.780/-</p> <p>Rs.910/-</p> <p>Rs.1000/-</p> <p>Rs.1150/-</p>	<p>1st July</p> <p>Anniversary date of the last increment</p>

Note : Officers under II above whose annual increment due in July will also drawn their increment on 1st July.

6. Normally, the period spent as leave on loss of pay shall not count for increments. However, in view of the fact that the increment in the case of officer is released on the first day of the calendar month in which it falls due, such anniversary date of increment will be postponed and notionally determined. The effect of postponement would be given when the notional date of increment shifts to the next calendar month. In effect, the postponement unless condoned by the Competent Authority, will have cumulative effective throughout the career of the officer.

7. Date of increment of officers who have opted to continue in the old scale of pay.

The officer will continue to draw annual increment on the anniversary date of his last increment unless specifically postponed / stopped by the competent Authority / Disciplinary Authority. Increment will be released only from the date on which it falls due.

The annual increments as above will be released in the ordinary course till the officer reaches the maximum of the Grade (old)

8. Increments for direct recruit officers.

- a. the first increment will be due on the anniversary date of joining and will be payable on the first day of the month in which it is due.
- b. The second increment will be due on the date of confirmation only accordingly, until the confirmation of the officer is advised, the second increment will not be released. Subsequent increments, unless postponed by the Competent Authority, shall fall due on the anniversary date of confirmation.

9. Date of Increment of Promotee officers in terms of Memorandum of Settlement dated 3.10.1980.

The annual increment in the scale of pay of an officer will accrue on annual basis from the date of promotion.

Date of increment for promotee officers in terms of Memorandum of Settlement dated 11.3.1982.

- a. Unless otherwise postponed by the Competent Authority, the date of increment of promotee officer will be as follows:

Promotee officers with basic pay of Rs.485/- and below in the clerical grade immediately prior to the date of promotion will draw their first increment on the anniversary date of promotion.

- b. In the case of promotion officers with basic pay of Rs.515/- and above, their clerical date of increment will be maintained.

Date of increment of promotee officers in terms of Memorandum of Settlement dated 28.1.1987.

Clause 2 regarding increments in the Settlement dated 11th March, 1982 stands deleted and the following provisions will be substituted

The members of Clerical staff, who are promoted on or after 1st September 1978 and before 30th June, 1983, as Officers, except the cases of Officers covered by Clause 1 (h) of the Settlement, will have their dates of increment of fitment on or after 1st July, 1979, in the Junior Management Grade Scale I as follows, unless otherwise postponed or any reasons.

- i. The promotee Officer, who was drawing immediately prior to his promotion, Basic Pay of Rs.485/- p.m. and above (after reduction of increments in Clerical cadre for passing CAIIB examination as stated in para 1 (f) of the settlement in the Clerical scale of pay, after fitment of his Basic Pay, will in the normal course draw his next annual increment in the Officer's scale of pay on the anniversary date of his last increment drawn in the Clerical scale of pay and thereafter he will draw his annual increments every year on the same anniversary date.
- ii. The promotee Officer, who was drawing immediately prior to his promotion, Basic Pay Rs.455/- and below (after reductions of increment in Clerical cadre for passing CAIIB examination as stated in para 1 (f) of the settlement, in the Clerical scale of pay, after being fitted at the minimum Officer's scale pay, will draw his next increment on the anniversary date of his promotion. However in the case of an Officer having date of increment fixed as anniversary date of his Promotion, his date of increment, wherever necessary after adjusting his Basic Pay on account of passing CAIIB examination will be adjusted to his anniversary date of increment last drawn in the Clerical scale of pay.
- iii. The promotee Officer, who has completed more than one year at the maximum in the Clerical scale of pay viz. Basic Pay Rs.1,040/- Basic Pay Rs.1,100/- (including one stagnation increment) and Basic Pay Rs.1,160/- (including two stagnation increments) (after reduction of increments in Clerical cadre for passing CAIIB examination as stated in para 1 (f) of the settlement will be given his next increment immediately (i.e. on the date of promotion) on fitment in the Officer's scale of Pay for Junior Management Grade Scale I and will draw his further annual increments on the anniversary date of his promotion.

Date of Increment of clerks promoted to officer's cadre on or after 1.2.1984. (In terms of Memorandum of Settlement dated 28.1.1987)

The members of Clerical staff, who are promoted on or after 1st February 1984, as Officers, will have their dates of increments on fitment on or after 1st February 1984 in the Junior Management Grade Scale I as follows, unless otherwise postponed for any reasons.

- i. The promotee Officer, who was drawing immediately prior to his promotion Basic Pay of Rs.775/- p.m. and above (after reduction on increment in Clerical cadre for passing CAIIB examination as stated in para 1 (b) of the settlement in the Clerical scale of pay,

after fitment of his Basic Pay, as above, will in the normal course draw his next annual increment in the Officer's scale of pay on the anniversary date of his last increment drawn in the Clerical scale of pay and thereafter he will draw his further increments every year on the same anniversary date.

- ii. The promotee Officer who was drawing immediately prior to his promotion, Basic Pay of Rs.730/- and below per month (after reduction of increments in Clerical cadre for passing CAIIB examination as stated in para 1 (b) of the settlement in the Central scale of pay, after being fitted at the minimum of Officer's scale of pay, will draw his next increment on the anniversary date of his promotion. However, in case of an Officer having date of his increment fixed as anniversary date of promotion, his date of increment wherever necessary after adjusting his Basic Pay on account of passing CAIIB examination will be adjusted to his anniversary date of increment last drawn in the Clerical scale of pay.
 - iii. The promotee officer, who has completed more than one year at Basic Pay R.1660/- Basic Pay Rs.1,755/- (including one stagnation increment) or Basic Pay Rs.1,850/- (including two stagnation increments) in the Clerical scale of pay after reduction of increments in Clerical cadre for passing CAIIB examination as stated in para 1 (b) will be given his next increment immediately on fitment in the Officer's scale for Junior Management Grade Scale I and will draw his further annual increments on the anniversary date of his promotion.
10. Increments on promotion from one Scale / Grade to the next higher Scale / Grade
- a. Where an officer has already reached the maximum in the previous scale the date of his further increment will be the anniversary date of promotion.
 - b. Where an officer gets increase in the basic pay equivalent to 2 or more increments in the previous scale of pay on such fitment in the higher scale, the date of his future increment will be the anniversary date of promotion.
 - c. In respect of officers other than those covered by (a) and (b) above, the date of increment will be retained at the anniversary date in the previous scale.

Amendment to Instruction w.e.f.1.11.1987

- a. The increment shall accrue on an annual basis subject to being sanctioned by the Competent Authority.
- b. There will be no change in the date of increment consequent upon fitment in the revised scales of pay except in the following cases.
 - i. where 2 stages in the old scale are combined in the new scale, the next increment for those in the lower stage shall be on the anniversary of 1.11.1987.

- ii. Where the fitment of the last stage in the old scale falls short of the last state in the new scale, the next increment in the new scale fall due on anniversary of 1.11.1987.

Fitment formula on Promotion to higher scales of pay
Modified Annexure 'A' of BC 84 / 139 dated 17.9.1990)

1. At the time fitment of an officer on promotion to the higher scale of pay, the number of increments he would have earned for passing each part of CAIIB (JAIIB / CAIIB) Examination shall be first reduced from the existing pay of the concerned officer, prior to his fitment in the higher scale of pay. If however the officer is at the top of the scale, the following procedure be adopted:-

- a. If the stagnation at the top of the scale is for less than one year, the officer would not be drawing any Professional Qualification Pay. The number of increments as the case may be for CAIIB (JAIIB / CAIIB), included in is basis pay should be reduced in the existing scale.
- b. If the stagnation at the top of the scale is for a year or more but for less than 2 years, the officer would be drawing a Professional Qualification Pay of Rs.150/- per month (and Fixed Personal Pay shall remain frozen for the entire period of services). In such cases, if he has passed both examination i.e. JAIIB and CAIIB, then one increment should be reduced 150/- is for JAIIB (Part – 1) only, then no increment need be reduced from the existing scale.
- c. If the stagnation at the top of the scale is for 2 years or more, the officer who has passed both parts of CAIIB (JAIIB & CAIIB) would be drawing a Professional Qualification Pay of Rs.360/- In his case, there would be no scope for reducing the increments for CAIIB (JAIIB AND CAIIB as even without CAIIB increments the officer would be at the ceiling of the scale. However Fixed Personal Pay shall remain frozen for the entire period of services;

Note :

The purpose of the above exercise is to determine as to what stage of scale of pay the officer would have been, had he not been granted increments for passing CAIIB (JAIIB / CAIIB).

2. Thereafter, one increment shall be notionally added in the Id scale from which the officer is being promoted and his pay shall be fixed at the appropriate stage in the new scale which is equal to or just above it. Where in the pre-promoted scale, the officer has already reached the maximum the notional increment to be added would be equal to the last increment drawn by him in the scale.
3. After such fitment in the higher scale of pay one or two increments shall be added to the basic pay so fixed in respect of Part – I (JAIIB) or both parties of CAIIB (JAIIB & CAIIB) as the case may be. If, however two increments are available in the scale or only one increment is available in the scale, the officer shall be eligible for Professional Qualificaiton Pay in lieu of such increment(s).

4. Normally where an officer is promoted from one scale to another, the date of his increment shall be the anniversary date in the previous scale of pay. Where, however, an officer had reached the maximum in the previous scale of pay or on promotion gets an increase in the basic pay equivalent to two or more increments in the previous scale of pay, the date of increment to two or more increments in the previous scale of pay, the date of increment shall be the anniversary date of promotion. However, if the basic pay after reducing of CAIIB (JAIIB & CAIIB) increments is not at the maximum then the date of increment shall be the anniversary of last increment. Provided further that if an officer is promoted to higher scale after reaching the maximum in the previous scale of pay but before drawing stagnation increment, the date of his increment in the higher scale shall be the anniversary date of promotion or due date of stagnation increment in the previous scale whichever is earlier.

Note : In the case of officer in Scale I and II promoted after moving into the higher scales II and III because of stagnation movement, the notional increment to be added shall be the increment drawn by him on the date of promotion and the next and subsequent increment shall be on the anniversary date.

The following illustrations will clarify the points : PROMOTION FROM JM01 to MM-II

Officer promoted from Scale I to Scale II on say, 1.4.2002 with annual increment falling due on say 1 st November	Non-CAIIB Non-stagnant	Non CAIIB non-stagnant	JAIIB (Pat-I) the top of scale on 1.11.2000	CAIIB
Basic pay before promotion from scale I to II on say 31.03.2002 Add : PQP Add : FPA Add: Stagnation Increment	(Rs) 12,200/-	13,560/-	13,560/- 150/- 345/-	13560/- 360/- 345/-
Less: JAIIB/CAIIB increment(s) and /or PQP from the existing scale	NA	NA	Nil	
Add: One notional increment for scale promotion / one or two increment / CAIIB Increment	340/-	340-	340/-	340/-
Basic Pay on promotion (i.e. 01.04.2002)	12,540/-	13,900/-	(JAIIB) 13,900/- 340/- 345/-	14620/- 345/-
Date of first increment immediately after promotion. Date of Annual Increment	1.11.2002 1 st Nov	1.11.2002 1 st Nov.	1.4.2003 1 st April	1.4.2003 1 st April

PROMOTION FROM MM-II to III

Officer promoted from Scale II to Scale III on say, 1.4.2002 with annual increment falling due on say 1 st Nov.	CAIIB and stagnant
Basic Pay before promotion from Scale II to III on say 31.03.2002 Add : PQP Add : FPA Add : Stagnation Increment	(Rs) 15,380/- 360/- 385/- ---
Less : JAIIB / CAIIB increment (s) and / or PQP from the existing scale	NA
Add: One notional increment for scale promotion / one or two increment	NA
Basic Pay on promotion (i.e. 01.04.2002)	15, 380/- (Stagnation Inc (in Scale II) Substantive 380/- 380/- 385/-
Date of first increment immediately after promotion. Date of Annual Increment	Stagnation increment in Scale III will be released on 1.11.2002

PROMOTION FROM SCALE MM – III T SM – IV

Officer promoted from Scale III to Scale IV on say, 1.4.2002 with annual increment falling due o say 1 st Nov.	Non-CAIIB and Non-stagnant	JIIB & stagnant	CAIIB	CAIIB & the top of scale III
Basic pay before promotion from Scale I to II on say 31.03.2002 Add : PQP Add : FPA Add: Stagnation Increment	(Rs) 15,000	15,380/- 150/- 385/-	15,380/- 360/- 385/-	15,760/- 360/- 385/-
Less : JAIIB / CAIIB increment(s) and / or PQP from the existing scale	NA	NA	Nil	

Add:One notional increment for scale promotion / one or two increment	380/-	380/- (JAIIB 380/-	380/- (CAIIB) 380/-	380/-
Basic Pay on promotion (i.e 01.04.2002) PQP FPP	15380/-	16140/- 385/-	16140/- 150/- 385/-	16140/- 360/- 385/-
Date of first increment immediately after promotion. Date of Annual Increment	1.4.2003 1 st April	1.4.2003 1s April	1.4.2003 1 st April	1.4.2003 1 st April

Regulation 6 : CATEGORISATION

1. Having regard to the responsibilities and functions exercisable, every post of an officer in the Bank shall be categorized by the Board or any authority specified by the Board in this behalf as falling in any one of the grades or scales mentioned in regulation 4 and such 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.

Explanation :

The categorization of posts in existence on the appointed date shall be done keeping the following criteria 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 Assistant 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 functions. 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 branches and the principle officer responsible for training will 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 Region / 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 offices;
- v. In the case of experts / specialists like Economists, Statisticians, Law Officers, etc. as the role of all these officers vary from bank of Bank, the grade 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 grade 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, the following norms shall generally be adopted

**Guidelines under Regulation : 6 of the Bank of India (officers') Service Regulations, 1979
BC 92 / 106 dated 15.09.1997**

Category of Branch	Business criteria	Incumbency
a. Small branches	Average aggregate deposits and advances below Rs.2 crores during the last two calendar 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 calendar 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 calendar 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 calendar years.	Scale – IV

e.Exceptionally large Branches	Average aggregate deposits and advances of Rs.150 crores and above during the last two calendar years.	Scale – V
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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 deposits and advances during each of the last two financial years.

Considering the cost VRS developments and the increasing use of technology at the branches, it has been decided to revise the number of designated second line positions at the Branches as follows:

Category of Branch	Second – line positions
Exceptionally Large Branches	Chief Manager (Note : 2 nd Chief Manager may be provided to the Branch having substantial Credit, Foreign Exchange portfolio)
Very large Branches	Dy. Chief Manager (Credit & Foreign Exchange) Dy Chief Manager (Deposit and Administration & Services) Total – 2 (Note : However where Credit portfolio is less than 10 crores, Credit Department may directly be supervised by the Chief Manager. In such a situation, there would be only one Dy.Chief Manager responsible for Deposits and Administration & Services)
Large Branches	Dy Manager (Credit & Foreign Exchange) Dy. Manager (Deposit and Administration & Services) Total – 2 (Note : However where credit portfolio is less than 7.5 crores, Credit Department may directly be supervised by the Manager. In such a situation, there would be only one Dy.Manager responsible for Deposits and Administration & Services)
Medium Branches	Asst. Manager (Deposit and Administration & Services) Total – 1

Administrative Circular 2001 – 02/05 dated 11.08.2001