

CHAPTER V ALLOWANCES

Regulation : 21 DEARNESS ALLOWANCE (B.M 26.2.1991)

On and from 1.07.1993, 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

- i. 0.35% of 'pay' upto Rs.4800/- plus
- ii. 0.29% of 'pay' above Rs.4800/- to Rs.7700/- plus
- iii. 0.17% of 'pay' above Rs.7700/- to Rs.8200/- plus,
- iv. 0.09% of 'pay' above Rs.4260/-

Note :

i. 'Pay' for the purpose of Dearness Allowance shall mean basic pay including Stagnation Increment's.

i. Professional Qualification Allowance shall rank for dearness allowance with effect from 1.11.1944.

(B.M.28.08.96) Ref BC 90 / 135 dated 8.11.1996

On and from 1.04.1998, Dearness Allowance Scheme shall be as under

i. 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

ii. 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,
- ii. 0.06% of 'pay' above Rs.12025/-

(Ref. BC P / IR / SAH / 1866 Dated 09.02.2000)

Regulation 22 : HOUSE RENT ALLOANCE

(B.M.28.08.96) BC 90 / 135 dated 8.11.1996

1. Where an officer is provided with residential accommodation by the Bank, on and from 1.11.1994, a sum equal to 4% of the pay in the first stage of the scale of pay in which he is placed or the standard rent of the accommodation, whichever is less, will be recovered from him.
2. 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	Other places in Area I and Project Area Centres in Group 'B'	12% of the pay p.m.
iii	Area II and state Capitals and Capital of Union Territories not covered by (i) and (ii) above	10% of the pay p.m.
iv.	Area III	9½% of the pay pm.

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 4% of the pay in the first stage of the scale of pay in which he is placed or at the rates indicated in Column II with a maximum of 150% of the maximum House Rent Allowance payable otherwise, whichever is Lower.

Note :

- i. "Pay" for the purpose of House Rent Allowance Shall mean basis pay including stagnation increments in terms of revised pay scales as on 1.7.1993.
- ii. Professional Qualification Allowance shall rank for House Rent Allowance w.e.f.1.11.1994

Modification in House Rent Allowance w.e.f.1.11.1999

(IOM NO P / IR / SAH / 1806 dated 9.02.2000)

Where an officer is not provided any residential accommodation by the Bank, he shall be eligible on and from 1.11.1999 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	Other places in Area I and Project Area Centres in Group 'B'	8% of the pay p.m.
iii	Other Places	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 at the rates indicated in Column II with a maximum of 150% of the maximum House Rent Allowance payable otherwise, whichever is Lower.

Note :

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

Clarification

Determination of "Standard Rent" in respect of accommodation owned / hired by the Bank.

In terms of Regulation 22 (1) where an Officer is provided with residential accommodation by the Bank, on and from 1st November 1994, a sum equal to 4% (from 1.11.1999 a sum of 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.

The "Standard rent" is defined by way of an explanation to the Regulation give below:

- a. In the case of accommodation owned by the Banks, the standard rent calculated in accordance With the procedure for such calculation in vogue in the government
- b. W.e.f. 1st April 1990, where accommodation has been hired by the Bank, contracted rent payable by the Bank, or rent calculated in the accordance with the procedure in (a) above, whichever is lower.

Vice BC 84 / 148 dated 27.9.1990, circulated the flat rates for calculation of standard rent in respect of owned accommodation provided to officer employees, in terms of Regulation 22.

(The Personnel committee of Indian Banks' Association at its meeting held on 11th June, 1997 considered Modification in standard rent in respect of owned / hired accommodation provided to officer employees

(Ref BC 91 / 90 dated 19.08.1997)

The revision in rates of licence fees for government servants and approved the revision in standard rent, as given below:

LIVING AREA (Sq Meters)	LIVING AREA (Sq Feet)	MONTHLY LICENCE Fees Rs
Up to 050	0538.20	113 (75)
051 to 060	0549 to 0646	135 (90)
061 to 075	0657 to 0807	157 (115)
076 to 090	0818 to 0969	209 (145)
091 to 105	0980 to 1130	252 (175)
106 to 120	1140 to 1292	296 (200)
121 to 150	1302 to 1615	362 (250)
151 to 180	1625 to 1938	433 (275)
181 to 225	1948 to 2422	510 (350)
226 to 300	2433 to 3229	728 (450)
301 to 400	3239 to 4305	901 (500)
401 to 550	4316 to 5920	1073 (600)
Beyond 550	Beyond 5920	1250 (700)

(1 sq.metre + 10.76 sq.ft.)

(Figure in brackets indicate the existing rates.)

The living area will be determined on the following basis:

MAIN BUILDING:

- | | | |
|----|--|------------------------|
| a) | Rooms, Kitchen bath, latrine, store and closed veranda | 100% of the floor area |
| b) | Veranda, corridors and Barsati | 25% do |
| c) | Porch | 12.5% do |
| d) | Court yard pucca | 5% do |

OUT HOUSE

- a) Rooms 25% of the floor area
- b) Veranda 12.5% of the floor area

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

- a) Servant Quarters Rs.17 (10) per month
- b) Garage Rs.10 (5) per month
(Figures in brackets indicate the existing rates)

(BC 91/90 dated 19.08.1997)

A) or 'A' Class cities will mean cities, which have been notified by the Central, Government from time to time. For the present, the following will be the Major 'A' class cities : - Ahmedabad, Bangalore, Bombay, Calcutta, Delhi, Hyderabad and Madras.

B) Area I : Places with population of 12 lakhs and over.

C) Area II : Places with population of 1 lakh and over but upto 12 lakhs and State Capitals and Capitals of Union Territories not covered by (A) and (B) above.

D) Area III Places with population below 1 lakh.

Note :

- (a) Population as per census of 1981 shall be taken as basis for the above purpose.
- (b) Unless specifically advised, classification of branches shall not be altered on the ground that the population of a place has subsequently undergone change.
- (c) All places falling under an urban agglomeration shall be taken as one unit and classification of branches falling under the urban agglomeration will be on the basis of population of the urban agglomeration.
- (d) Areas, which are treated as higher area under the Bipartite Settlement for award staff on the principle of contiguity shall be treated as higher areas.
- (e) There is no change in the existing instructions regarding.
- (f) Determining standard rent for the above purpose.

- ii. determining house rent where an officer resides in his own accommodation. (iii) obtaining documentary evidence for claiming H.R.A.

Revised classification of Centres is given herein below:

Major 'A' Mumbai, Calcutta, Delhi, Chennai, Ahmedabad, Hyderabad and Bangalore.

'A' Other centres with population of 7.5 lakhs & above.

'B' Centres with population of above 2 lakhs but below 7.5 lakhs.

'C' all other centres.

The above limits would be effective from 1st April, 2000

The aforesaid rental ceilings will be applicable in the cases of new agreements and renewal of the existing agreements. In the case of officers who were permitted to acquire house at a rent higher than the pre-revised rental limits the aforesaid revised limits may be made available from 1st April 2000, or from the date of acquisition of house, whichever is later. Non, the ceiling mentioned above are the maximum limits whereas the actual rent should be commensurate with the rate prevailing in particular place / area.

The classification of Centres would be based on 1991 population Census. It may please be noted that in the classification of Centres conveyed vide Branch Circulate No.85/7 dated 9.4.1991, some of the Centres were accorded special status and hence classified under higher category 'A' or 'B'. It is advised that such higher classification of Centres would remain unchanged.

BC 94/63 dated 6.7.2000

Regulation 22(3) (B.M.22-2-90)

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 (2) 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 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 are

(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) With effect from 1.4.1990, 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 and in Regulation 23, Area I, Area II and Area III shall mean as under:-

- | | |
|-----------------|---|
| Area I | Places with a population of more than 12 lakhs. |
| Area II
more | All cities other than those included in Area I which have a population of 1 lakh and more |
| Area III | All places not included in Area I and Area II. |

Clarification:

In terms of Regulation 42(4) an officer transferred to any station shall be eligible to claim halting allowance if nor residential accommodation is made available by the Bank 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 halting allowance so payable will be restricted to the period of taking over charges of the new post. Accordingly when officers who are transferred and posted as Branch Managers of first (Main) Branch at a Centre claim halting allowance during the period of taking over charge of a Branch, they will not be eligible for House Rent Allowance for that period.

Clarification :

Items which could be considered as generally forming part of capital cost of accommodation are:

- a. Cost of land – in case accommodations is part of a building the proportionate share of the capital cost attributable to that accommodation – excluding the cost of special fixtures like air – conditioners.
- b. Expenses on items generally provided for in the house / flat and of permanent nature such as kitchen platform, lofts and permanent enclosure to the balcony.

Documentary Evidence for claiming H.R.A.

- a. Rent receipt or Agreement with the landlord, if any.
- b. Purchase Agreement / Deed / any other documentary evidence or where the officer is member of a Co-operative Housing Society, the certificate from the Society about the allotment of the flat to the officer and its purchase price. (Architect's certificate, bills of materials purchased and those of labor contractors in the case of own house).
- c. Municipal / local authority bills for annual taxes.

Administrative instructions:

In terms of Regulation 22, when an officer is not provided with residential accommodation by the Bank, he shall be eligible for House Rent Allowance being a sum equivalent to the excess of the actual rent paid by him for his residential accommodation over 6% of the 1st stage of the scale of pay in which he is placed subject to the ceiling stipulated in the Regulation.

The documentary evidence for this purpose shall be either the rent receipt issued by the landlord or where the rent receipt cannot be produced for some reason, declaration by the officer about the actual rent paid by him (Where the rent is paid by cheque on our Bank the same may be verified). Where the officer is staying in a lodge or as a paying guest, the receipt of such lodge / paying guest representing lodging charges shall be obtained.

The evidence of actual rent paid as above shall be obtained immediately when of the officer claims House Rent Allowance. Thereafter, once in a year the same shall be again verified.

An officer has option to change the basis for claiming House Rent Allowance. Thus, on acquiring and occupying new premises, the officer may like to claim revised House Rent Allowance. For administrative reasons such option shall be given effect to once in a quarter i.e. in the months of March / June / September / December, However, it will be effective from the date of exercising option.

Note i. The existing instructions regarding obtaining declaration from the concerned officer continue to be operative.

- ii. While H.R.A. would change with change in Basic Pay on promotion, it should not go below the minimum H.R.A. payable at the centre.
- iii. H.R.a. is payable on the basis of place of posting, (Where an officer who is eligible the Bank's accommodation at the place of posting, has been specifically allowed by the Competent Authority to have accommodation temporarily at nearby centre / place, H.R.A. as applicable to that centre / place of posting will be payable)

General

1. House Rent Allowance changes with the change in basic pay. However, it shall be ensured that House Rent Allowance payable to an officer does not go below the minimum HRA payable at that centre.
2. House Rent Allowance is payable on the basis of place of posting and not on the basis of permanent residence of the officer. However, where an officer has been specifically allowed by the Competent Authority to take accommodation at the nearby centre / place, House Rent Allowance as applicable at that centre may be considered.
3. Where an officer claims minimum House Rent Allowance without reference to the actual rent paid / rental value of his own house, he shall furnish a certificate to the bank.
4. Where an officer has claimed House Rent Allowance on production of rent receipt and his / her spouse who is also working as an officer request for payment of minimum House Rent Allowance, such request may be considered on merit. In this connection, officer shall give a certificate to the Bank.

1. For the purpose of calculation of H.R.A. where accommodation is owned by the officer / where an officer resides in the house / flat / accommodation rented / hired by him, please be guided by the illustrations given on page No.9 and 10 of BC No.83 / 159 dated 10.7.1989.

1. DETERMINATION / CALCULATION OF HRA WHERE ACCOMMODATION IS OWNED BY THE OFFICER

Mr. 'X' an officer of Mumbai (Main) Branch, in scale I with Basic pay of Rs.11520/- owns a flat, details of which are as under:

a.	Capital cost of the flat	Rs.2,40,000
b.	Annual Municipal taxes	Rs. 3,840
c.	annual Rental value	Rs. 8,000
i.	12% of the capital cost of the flat	Rs. 28,800
	Add : Annual Municipal Taxes	Rs. 3,800

		Rs.32,640.00
	1/12 of (A)	Rs. 2,720.00 (B)
	1/12 of the annual rental value	
	Taken for Municipal assessment	Rs. 666.66 (C)

ii.	Monthly rent of the accommodation Being higher of (B) & (C)	Rs. 2,720.00
	Less : 2.5% of the first stage of Basic Pay	Rs. 177.50
		Rs. 2,542.50 (D)

The ceiling on H.R.A at Mumbai being lower of (i) and (ii) below:-

i.	15% of 9% of Basic Pay of Rs.11520/-	Rs. 1,555.20
ii.	12% of the annual rental value Less 2.5% of the first stage of BP In the scale	Rs. 2,542.50
	H.R.A. being lower (i) and (ii)	Rs. 1,555.20 (E)

The actual amount of H.R.A. payable will be lower of (D) and (E) i.e.

Rs. 1,555.20

CALCULATION OF HRA WHERE AN OFFICER RESIDES IN THE HOUSE FLAT / ACCOMMODATION HIRED BY HIM.

Mr. 'Y' an officer at Bhavnagar (Other Places) with basic Pay of Rs.12540/- in Grade Scale II Pays monthly rent of Rs.2000/- for his accommodation.

i.	Actual rent paid per month	Rs.2000.00
	Less : 2.5% of first stage in the scale of pay In which the officer is placed (i.e. Rs.9820/-)	Rs. 245.50
		Rs.1754.50 (A)
ii.	Ceiling on H.R.a. being lower of (a) and (b) below	
(a)	150% of % of Basic Pay (Rs.12540/-)	Rs.1316.70
(b)	Actual Rent paid Less : 2.5% of first stage in the scale pay In which the officer is placed	Rs.1754/50
	H.R.a. being lower of (a) and (b)	Rs.1316.70 (B)

Actual amount of HRA payable is lower of

(a) and (b) i.e.

Rs.1316.70

Regulation 23 : OTHER ALLOWANCES

An officer shall be eligible for the following other allowances

1. City Compensatory Allowance
(B.M. 28.08.96)
BR 90 / 135 dated 8.11.1996

On and from 01.11.1993, 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	Rates (2)
a.	Places in Area I and in the State of Goa	4 1/2 % of basic Pay subject to a maximum of Rs.335/- 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 1/2% of basic pay subject to a maximum of Rs.230/- per month.

Amendment to Regulation 23 (1)
(IOM P/IR/SAH/1806 dated 09.02.2000)

On and from 01.11.1999, if he is serving in 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	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. Special Area Allowance

A special area allowance at such places and at such rates a may be decided by the Board from time to time having regard to the Guidelines of the Government (Please see Annexure 8 for the various places where special area allowance is payable and the rates thereof).

Revision in limits

The Govt. of India vide their letter bearing reference F. No.4/4/2/2001 IR dated 11.1.2002 has advised us revision in Special Area Allowance payable to the Officer serving in the specified remote localities of the Country, as the rates given in the Annexure to the circular. The board in its meeting held on 9.3.2002 adopted the above revision in limits. The revision in the Specia Area Allowance would come into effect from 1.11.1999. Ref BC 96/2 dated 1.4/2002

iii. Project Area Allowance

Amendment to Regulation (w.e.f.1.4.1997)

Ref BC 94 / 4 dated 22.4.2000

If an officer 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.125/- p.m. or Rs.100/- p.m. according as the area has been classified as Group A or Group B. (Please see Annexure 9 for branches classified as Project Area branches falling in Group A and Group B.)

iii. Mid-academic Year Transfer Allowance

Amendment to Regulation (w.ef. 1.4.1997)

Ref BC 94 / 4 dated 22.4.2000

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 Es.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.

Clarification:

1. a. to officers (including) promotee officer if they are posted away from their former place of posting) who have one or more children who are residing with him and studying at the place from where they are transferred. (Payment of the allowance at the former place of posting with the officer).
- b. If the officer has been transferred after the commencement of academic year or before the completion of the academic year.
2. Payment of the allowance will be restricted to studies undertaken in recognized schools and colleges whether private or public (If a particular course or class, does not form integral part of the education in that State, e.g. student in K.G. no mid-academic year transfer allowance will be payable).

3. The officer shall produce alongwith his application for payment of the allowance, a certificate from the school / college institution where his child is studying clearly indicating the commencement and completion of the academic year.
4. Payment of the allowance will commence from the actual date or reporting of the officer to the new place of posting and cease on;
 - a. conclusion of that academic year (and not completion of the course)

OR

 - b. the last date on which his last child ceases studying at the place from where he is transferred.

Whichever is earlier.

Note : Where the last child of the officer ceases studying at the former place of posting before the completion of the academic year, the officer shall inform in writing to Bank accordingly.

GENERAL

1. The material point while deciding payment of mid-academic year transfer allowance is non-shifting of child / children to the new place of posting on account of their studies – shifting of other family members to the new place of posting has not relevance in this connection.
2. The allowance will be restricted in respect of children who are dependent upon the officer.
3. The allowance will not be payable where the place of new posting and the place of former posting are taken as one unit.
4. The allowance will not be admissible where the officer has been transferred at his own request.

Regulation 23 (v) Deputation Allowance (B.M. 22.2.1990)

Amendment of regulation (w.e.f.1.4.1997)

Ref BC 94/4 dated 22.4.2000

On and from 01.04.1997, 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 12% of pa – maximum Rs.1000/- and such other allowance as he would have drawn had he been posted in the bank's service at that place.

Provided that where he is deputed to an organization which is located at the same place where he was posted immediately prior to his deputation he shall receive a deputation allowance equal to 6% of his pay, maximum Rs.500/-

Provided further that an officer on deputation to the Training Establishment of the bank as a faculty member or to Banking Service Recruitment Board shall be eligible for deputation allowance at 6% of his pay maximum Rs.500/-

Revision in Deputation Allowance (w.e.f.1.11.1999)
Ref IOMP / IR / SA / 1806 dated 9.2.2000

Deputation Allowance shall be at the following rates:

- | | | |
|----|--|-------|
| a. | An officer deputed to serve outside the Bank of Pay with a maximum of Rs.1000/- p.m. | 7.75% |
| b. | An officer deputed to an organisation at the same place or to the training establishment of the Bank of Pay with a maximum of s.500/- p.m. | 4% |

Clarification

Where an officer on deputation opts to draw pay & allowance applicable to the place of his deputation, he may in addition to the pay and allowances, draw 6% / 12% of this basis pay subject to a maximum of Rs.700/- Rs.350/- as the case may be, as Deputation Allowance till such time he is on deputation.

REGULATION 23 (VI) OFFICIATING ALLOWANCE

On and from 01.11.1987 if he is required to officiate in a post in a higher scale for continuous period of not less than 7 days at a time or an aggregate of 7 day-s during a calendar month, he shall receive an officiating allowance equal to 6% of his pay, subject to a maximum of Rs.250/- p.m. for the period for which he officiates. Officiating Allowance will rank as pay for purpose of Provident Fund 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 of which the review of the categorization take effect.

Guidelines for payment of Officiating Allowance and assignment of officiating duties.

1. Eligibility for Officiating Allowance

In order to be eligible for Officiating Allowance, an officer must work in a post in a higher grade / scale.

either

For a continuous period of not less than 7 days at a time

Or

For an aggregate of 7 days during a calendar month

For the purpose of computing 'Officiating period', the following points shall be kept in mind

- i. The day on which charge of 'Officiating post' is taken shall be counted in the 'Officiating period' provided the charge is taken at the start of business hours;
- ii. Sundays / Holidays falling in between shall be included in the 'Officiating period'
- iii. Leave taken during 'Officiating Period' except 'Casual Leave' shall be excluded

2. Calculation of officiate Allowance

Officiating allowance may be calculated in the individual cases keeping in view the following

- a. Where an officer officiates for a full calendar month (i.e. 1st day of the month to the last day of the same month), officiating allowance payable to him shall be equal to the difference between his salary and the salary applicable at the start of the scale / grade in which he officiate subject to the limits with regards to the minimum and maximum as laid down in the Regulation.
- b. where the officiating period is less than one month, pro-rata Officiating Allowance will be payable. For this purpose, the month shall be taken to consist of 30 days
- c. Where the officiating period is spread over two (or more) calendar months, the entire period shall be taken as one unit. In such cases, officiating allowance shall be calculated on the basis of salary payable at the time when the officiating period concludes. However, officiating allowance may be paid on month to month basis in cases where the officiating period is not pre-determined.

Norms for assignment of officiating duties

- i. Where the officiating period is for a short duration say, for a month or so, arising out of the permanent incumbent proceeding on leave, normally the senior most official in the Branch or Office would be entrusted with the officiating responsibility. Where the senior most official is not suitable to hold charge, the Zonal Office may depute another suitable official from some other office or branch to officiate during this period.
- ii. Where the officiating period is fairly long and the placement authority has no immediately plans for posting an official in the appropriate scale on a permanent basis, the selection of the official to be posted on an officiating basis must be made taking into consideration.
 - a. Seniority
 - b. Suitability &
 - c. Availability.

iii. The normal rule in such cases would be that the official selected for the officiating position should be eligible for promotion to the higher scale at least in the next promotion process. In exceptional cases this rule can be waived subject to prior approval of the Head Office.

It may also be noted that

- i. Generally, Specialist Officers should not be assigned officiating duties in the generalist post and vice versa except in special circumstances.
 - i. While officiating, duties should generally be assigned to officer confirmed in the Bank service, probationary officers may be considered for assignment of officiating duties depending on circumstances of each case. (Please see Annexure 10 for Letter to be issued when assigning officiating duties.)

GENERAL

- i. An Officer to whom officiating duties have been assigned may have to perform the same over and above his normal duties;
 - i. Officiating in a post in higher scale will not ipso facto make an officer eligible for promotion.
 - ii. An officer to whom officiating duties have been assigned shall not be immune from transfer during the officiating – period.
 - iii. An officer who has opted scales of pay existing prior to 1.7.1979, will not be eligible for officiating allowance;
 - iv. During the officiating period, the – concerned officer will be entitled to exercise lending & non-lending powers enjoyed by the permanent incumbent;
 - v. Officiating allowance shall rank for Provident Fund only.
 - vi. For the purpose of officiating allowance, classification of branches and categorization of posts will be advised by Head Office from time to time.

Competent Authority to assign officiating duties

	Category of officers	Competent Authority to assign officiating duties Assignment of officiating duties for a period	
		Not exceeding one month	Beyond one month
a.	At Branches Officers other than Branch Manager	Branch Manager Regional Manager in the case of small,	Regional Manager in the case of small, medium & large

	Branch Managers	medium & large branches and Zonal Manager in the case of exceptionally large Branches.	branches and Zonal Manager in the case of exceptionally large Branches.
b.	At Regional officers other than Regional Managers Regional Manager	Regional Manager Zonal Manager	Regional Manager in case of Scale I & II positions Zonal Manager in case of Scale III Position Zonal Manager in consultation with Head Office
C	At Zonal Offices Officers other than Zonal Managers / Deputy Zonal Managers Deputy zonal Manager Zonal Manager	Deputy Zonal Manager Zonal Manager Top Management at Head Office	In the case of position upto Scale III – Zonal Manager Zonal Manager in consultation with Head Office. To Management at Head Office.

Note : Where suitable officer is not available, Competent Authority will refer to the next higher Competent Authority for deputing suitable officer

(vii) Closing Allowance

Amendment to Regulation (w.e.f.1.4.1997)

Ref BC 94 / 4 dated 22.4.2000

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

Rules for Payment of Closing Allowance w.e.f.1.2.1989 (B.M.25.3.1989)

- i. Officers upto and including Senior Management Grade Scale IV will be eligible to receive closing allowance;
- ii. Cases of officers who were on leave on 'No Pay & No Allowance' basis during March and / or September, to be referred to Head Office, Personnel Department with full and recommendations through Regional Office / Zonal Office for considering of payment of Closing Allowance to them;

iii. Promotee / Direct Recruit Officers joining the Bank's service in the month of March / September will be eligible for payment of Closing Allowance PROVIDED they have been in the service of the Bank for full month of March / September;

- ii. Closing Allowance for September half yearly closing will be payable in October and for March half yearly closing in April
- iii. The Branch which has paid salary for March / September shall pay Closing Allowance to the concerned Officer.

Administrative Instructions : Officers working at administrative offices will not be eligible for Closing Allowance.

Administrative Instructions regarding payment of closing Allowance
(C.C.C. Meeting 3.9.90)

It has been decided that officers deputed from Administrative Offices to Branches for a minimum, continuous period of a one month (in the month of March / September) for doing closing work shall be paid closing allowance of Rs.150/- for that half year. It may please be noted that deputation of officers from Administrative Offices to Branches for doing the closing work, if warranted may be considered only in the exigencies of services, keeping in view the actual strength and the volume of work prevailing at the Branch/es to which the officers are deputed. These instructions are effective from the half year ended 30.9.1990.

(viii) Split Duty Allowance
Amendment to Regulation (w.e.f. 1.4.1997)

Ref BC 94 / 4 dated 22.4.2000

On and from 1.4.97, if his working hours during a days are split with a minimum interval of 2 hours, a Split Duty Allowance of Rs.70/- p.m.

(ix) Diem Allowance

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.

Clarification:

All the officers who are required to attend vault on holidays will be entitled to Vault Allowance as above.

(For Diem Allowance please see Regulation 41 (4).

x. Hill & Fuel allowance

On and from 0.11.1987, if he is serving in a place mentioned in column 1 of the table below, a hill and fuel allowance at the rate mentioned in column 2 thereof:

	Place	Rate
I	Place with an altitude of 1000 metres and above and above but less than 1500 metres and Mercara Town.	5% of pay subject to a maximum of Rs.130/-
ii	Place with a altitude of 1500 metres and above but less than 3000 metres	6 ½ % of pay subject of maximum of Rs.160/-
iii.	Place with an altitude of 3000 metres and above.	15% of pay subject to a maximum of Rs.600/-

Revision w.e.f. 1.11.1999

IOM P/SAH/IR/1806 dated 9.2.2000 & BC 95 / 41 dated 7.7.2001

	Place	Rate	Rate Revised w.e.f.1.11.99 vide BC 95 / 41 dated 7.7.2001
i.	Place with an altitude of 1000 metres and above and above but less than 1500 metres and Mercara Town.	2% of pay subject to a maximum of Rs.180/-	2% of pay subject to a maximum of Rs.220/-
ii	Place with a altitude of 1500 metres and above but less than 3000 metres	2.5% of pay subject to a maximum of Rs.220/-	2.5% of pay subject to a maximum of Rs.260/-
iii	Place with an altitude of 3000 metres and above.	5% of pay subject to a maximum of Rs.725/-	5% of pay subject to a maximum of Rs.750/-

Revision w.e.f. 1.11.1999

BC 95 / 41 dated 07.07.2001

	Place	Rate
I	Place with an altitude of 1000 metres and above and above but less than 1500 metres and Mercara Town.	2% of pay subject to a maximum of Rs.180/-
ii	Place with a altitude of 1500 metres and above but less than 3000 metres	2.5% of pay subject of maximum of Rs.220/-
iii.	Place with an altitude of 3000 metres and above.	5% of pay subject to a maximum of Rs.725/-

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 centres with an altitude of 1000 metres and above.

b. Hill and Fuel Allowance presently paid at any centre not covered by the above Classification shall stand withdrawn. The allowance already paid between 01.11.1987 and 30.04.1989 shall not be recovered. From 1st May, 1989, onwards the quantum of allowance paid as on 30th April under the old provisions alone shall be protected in the case of officers posted at that centre on or before that date till the time they remain posted at that centre on or before that date till the time they remain posted at that centre in the same scale of pay.

(Please see Annexure 11 for places where Hill and Fuel Allowance is payable for the present)

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