STATE BANK OF INDIA OFFICERS' SERVICE RULES, 1992
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State Bank of India,
HR Department,
Policy & Pensioners' Management Department,
Corporate Centre,
Mumbai

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PRELIMINARY

In exercise of the powers conferred by sub-section (1) of Section 43 of the State Bank of India Act, 1955 (23 of 1955), the Central Board of the State Bank of India hereby makes these Rules determining terms and conditions of the appointment and service of officers in the Bank as hereinafter appearing, namely :-

CHAPTER I - GENERAL

Short Title and Commencement

1. (1) These rules may be called "State Bank of India Officers' Service Rules, 1992".

1. (2) Except otherwise provided in these rules, they shall come into force with effect from the 1st day of January 1992.

Officers to Whom the Rules Shall Apply

2. (1) These rules shall apply to all officers of the Bank who are appointed or promoted to any of the grades mentioned in Rule 4 and also to whom any of the following sets of Rules as amended or as deemed to have been amended by the Central Board or the Executive Committee are applicable, namely: -

(i) Rules governing the service of Officers in the Imperial Bank of India;
(ii) Rules governing the service of Assistants in the Imperial Bank of India;
(iii) State Bank of India (Supervising Staff) Service Rules; and
(iv) State Bank of India Officers (Determination of Terms and Conditions of Service) Order, 1979.

2. (2) These rules shall also apply to such other employees, officers and advisers of the bank to whom these may be made applicable by the competent authority to the extent and subject to such conditions as it may decide.

2. (3) These rules 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.

2. (4) These rules shall, however, not apply to employees, officers and advisers appointed/engaged in any country outside India and permanently serving there.

Definitions

3. (1) In these rules, unless there is anything repugnant to the subject or context -

(a) **"Appointing Authority"** means such authority as designated in accordance with Regulation 55 of the State Bank of India General Regulations, 1955;

(b) **"Bank"** means the State Bank of India;

(c) **"Calendar Year**" means the period commencing from 1st day of January of a year and ending with the 31st day of December of the same year;

(d) **"Central Board"** means the Central Board of Directors of the Bank;

(e) **"Chief General Manager"** means the Chief General Manager of the Circle in the case of an officer serving in a Circle and the Chief General Manager in charge of personnel area in the case of an officer serving in **Corporate Centre** establishments;

(ee) **"Circle Cadre"** shall in respect of a Circle in the Bank mean and imply the officers who have been recruited against vacancies declared by the Bank for this Circle. For the purpose of this clause the expression "Circle" shall mean the administrative units under the control of Local Head Office having control over one or more States of India, as per Gazette notification issued.

(f) **"Competent Authority"** means the authority designated as such for specific purposes by the Central Board or the Executive Committee;

(g) **"Deputy Managing Director**" means a Deputy Managing Director appointed as such by the Bank;

(h) **"Disciplinary Authority", "Appellate Authority",** and **"Reviewing Authority"** means respectively the authorities specified as such by the Executive Committee from time to time;

(i) **"Emoluments"** means the aggregate of salary and allowances, if any;

(j) **"Executive Committee"** means the Executive Committee of the Central Board;

(k) **"Family"** means and includes spouse of the officer (if the spouse is 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 the legally separated spouse;

(l) **"Managing Director"** means the Managing Director of the Bank and shall include a Deputy Managing Director;

(m) **"Officer"** means a person fitted into or appointed to or promoted to any of the grades specified in rule 4 and shall also include any specialist or technical person so fitted or promoted or appointed and any other employee or adviser to whom the provisions of these rules have been made applicable under rule 2;

(n) "Pay" means basic pay including stagnation increments, PQP, FPP, Special pay and officiating pay if any

(o) **"Probationary Officer**" means an officer appointed as such and fitted in the Junior Management Grade;

(p) **"Promoting Authority"** means such authority as designated in accordance with the Regulation 55 of the State Bank of India General Regulations, 1955;

(q) **"Public Servant"** means a person defined as such in Section 21 of the Indian Penal Code as amended from time to time;

(r) **"Salary"** means the aggregate of pay and other allowances including dearness allowance

(s) **"Trainee Officer"** means a person appointed as such from the staff of the Bank and fitted in the Junior Management Grade;

(t) **"Year"** means a continuous period of twelve months.

(u) **"Perquisites"** means the various facilities that have been specified in Chapter VI.

Note: Terms and words not defined in these rules shall have the meaning assigned to them in the State Bank of India Act, 1955, and the Regulations framed under Section 50(2) thereof.

3. (2) The Central Board reserves the right of changing the rules here laid down from time to time.
Provided that every new rule or alteration in an existing rule shall take effect, unless otherwise directed by the Central Board, from the date on which the new rules or alteration is passed by it in a resolution.

3. (3) When a new rule or alteration in an existing rule is passed by the Central Board, it shall be issued in the form of a circular.

CHAPTER II - GRADES AND CATEGORISATION OF POSTS

Grades and Scales of Pay

4.1. On and from first day of November, 2017, the scales of pay specified against each of the grades are as under: -

Scales of Pay

Top Executive Grade:

Special Scale II - Rs.183950-5500/4-205950

Special Scale I - Rs.166350-4400/4-183950

Scale I - 36000 - 1490/7 - 46430 – 1740/2 – 49910 – 1990/7 - 63840

Scale II – 48170 - 1740/1 - 49910 - 1990/10 - 69810

Scale III – 63840 – 1990/5 – 73790 – 2220/2 - 78230

Scale IV – 76010 – 2220/4 – 84890 – 2500/2 - 89890

Scale V – 89890 – 2500/2 – 94890 – 2730/2 - 100350

Scale VI – 104240 - 2970/4 - 116120

Scale VII – 116120 - 3220/4 – 129000

Fitment:

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

Fitment shall be stage to stage upto TEGS VII. For TEGSS I and TEGSS II fitment shall be as advised from time to time.

4. (2) Notwithstanding anything contained in sub-rule (1), a Probationary Officer and a Trainee Officer, appointed on and from first day of November, 2017 shall on appointment, be placed at the stage of Rs. 41,960/- in Scale I in the Junior Management Grade.

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

4. (4) Subject to the provision of sub-rule (2) and unless otherwise directed by the Executive Committee, the pay of an officer on his appointment to a grade or scale shall be the pay of that grade or scale.

Provided that the officer shall enter that grade or scale either at the minimum or at a stage in accordance with any fitment formula laid down by the Executive Committee.

Increments

5. (1) On and from first day of July, 1993, the increments shall be granted subject to the following: -

(a) The increments specified in the various scales of pay set out in rule 4(1) shall accrue on an annual basis and, subject to the sanction of the competent authority, be effective on the first day of the month in which these fall due.

Provided that an Officer whose probation has been extended by the Competent Authority shall not be eligible for annual increment for the period of extended probation and subject to confirmation of such officer, the increment date shall be shifted accordingly by the period of extended probation.

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

(c) Officers in JMGS I who have moved to scale of pay for MMGS II in terms of Regulation 5 (b) after reaching maximum of the higher scale are presently eligible for four stagnation increments. With effect from 1st November 2017, these officers will be eligible for five stagnation increments. Each of the first four stagnation increments will be released after every two completed years of service upon reaching the maximum in the higher scale. Of these four stagnation increments, the first two shall be of Rs.1990/- each and next two shall be of Rs. 2220/- each. The fifth stagnation increment of Rs.2220/- will be released two years after receipt of fourth stagnation increment or w.e.f. 1st November 2017, whichever is later.

(d) Officers in MMGS II who have moved to Scale of Pay for MMGS III in terms of Regulation 5 (b) after reaching maximum of higher scale are presently eligible for four stagnation increments. With effect from. 1st November 2017 these officers will be eligible for five stagnation increments. Each of the first four stagnation increments of Rs.2220/- will be released after every two completed years of service after reaching the maximum on the

higher scale. The fifth stagnation increment of Rs.2220/- will be released two years after release of fourth stagnation increment or w.e.f. 1st November 2017, whichever is later.

(e) Officers in substantive MMGS III i.e. those who are recruited in or promoted to MMGS III are presently eligible for five stagnation increments. These officers shall now be eligible for total six stagnation increments. First four stagnation increments of Rs. 2220/- after every two completed years and next two increments of Rs. 2500/- each, two years after receipt of the fourth stagnation increment. The sixth stagnation increment of Rs. 2500/- will be released two years after release of fifth stagnation increment or w.e.f. 1st November 2017, whichever is later.

(f) Officers in SMGS IV are presently eligible for one stagnation increment of Rs. 2500/- two years after reaching maximum of scale. These officers will now be eligible for one additional stagnation increment of Rs. 2730/- after two years of receipt of first stagnation increment or w.e.f. 1st November 2017, whichever is later.

Provided further that the Stagnation increment/s received by the Officers from Scale I to Scale IV who are/were in service of the Bank as on 1st November, 2017 as per periodicity hereinbefore would be readjusted from three year periodicity to two year periodicity from the date of reaching their maximum and officer shall be notionally eligible for stagnation increments w.e.f. 01.11.2017 in terms of this Joint Note as per the revised periodicity which will qualify for superannuation benefits. However, monetary benefit on account of such revised and readjusted periodicity of stagnation increment/s shall be payable from 1st November 2020 or the actual date of entitlement whichever is later.

(g) Officers in SMGS V shall be eligible for one stagnation increment of Rs.2970/- two years after reaching the maximum of scale or w.e.f. 1st November 2020, whichever is later.

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

Provided further that an officer shall also not be eligible for Professional Qualification Pay, as above, if he opts out of promotion process / refuses to accept promotion when offered.

Officers who subsequently opt for the promotion to next higher grade will be allowed the increment/stagnation increment/PQP as applicable, in the higher grade in running scale from the date of his annual increment falling due subsequent to the date of appearing for the promotion exercise.

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

5. (2) An additional increment shall be granted in the scale of pay for passing each part of Certified Associate of Indian Institute of Bankers (CAIIB) Examination.

Provided that in the case of an officer who has passed Part I or both Parts of Certified Associate of Indian Institute of Bankers (CAIIB) Examination before his/her appointment in the Bank, he/she will be granted additional increment or increments, as the case may be, from the date of his/her appointment in the Bank.

(A) On and from first day of November, 2017, the aforesaid professional qualification pay shall be payable as under:

i) Those who have passed only CAIIB – Part I / JAIIB:

Rs. 1,020/- p.m. one year after reaching top of the scale.

ii) Those who have passed both parts of CAIIB –

a) Rs. 1,020- p.m. one year after reaching top of the scale.

b) Rs. 2,550/- p.m. two years after reaching top of the scale.

Note (1): If an officer who is in receipt of Professional Qualification Allowance/Pay is promoted to next higher scale, he shall be granted, on fitment into such higher scale, additional increment(s) for passing CAIIB to the extent increments are available in the scale and if required number of increment(s) is/are not

available in the scale, the officer shall be eligible for Professional Qualification Allowance/Pay in lieu of increment(s).

Note (2): On and from first day of November, 1994, the Professional Qualification Allowance/Pay shall rank for dearness allowance, house rent allowance and superannuation benefits.

Note (3): An Officer employee acquiring JAIIB/CAIIB (either or both parts) qualifications after reaching the maximum of the scale of pay, shall be granted from the date of acquiring such qualification the first instalment of PQP and the release of subsequent instalments of PQP shall be with reference to the date of release of first instalment of PQP.

Provided further that in a case where an officer, as on the 2nd June 2005 has already acquired any of the above said qualifications and has not earned any increment or PQP on account of acquiring such qualification/s, he may be, with effect from 1st November 2002 or the date of acquiring such qualification/s, whichever is later, released PQP as provided herein above.

5. (3) (a) All officers, who are in the bank's permanent service as on 1st November, 1993, except those officers who had received an advance increment on account of computerisation in the clerical cadre and received benefit of such an increment by way of fitment/ adjustment in officer's scale of pay, 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 rule 22.

(c) Fixed Personal Pay together with House Rent Allowance shall be at the following rates and shall remain frozen for the period officers remain in that scale. When the officer is promoted to next higher cadre/scale after drawing FPP under lower cadre/scale then he/she will continue to get the amount of FPP in the promoted scale (except when FPP is changed on account of wage revision)

till such time he/she reaches the maximum in promoted cadre/scale. On completion of stipulated one year on maximum of the promoted cadre/scale, he/she shall be sanctioned FPP as applicable to the higher cadre scale in which he/she is placed.

Increment Component (Rs.)	DA as on 1.11.2017(Rs.)	Total F.P.P. payable where Bank's accommodation is provided (Rs.)
(A)	(B)	(C)
1990	53	2043
2220	59	2279
2500	66	2566
2730	73	2803
2970	79	3049
3220	86	3306
4400	117	4517
5500	146	5646

Note:

(i) F.P.P. as indicated in "C" above shall be payable to those officer employees who are provided with Bank's accommodation.

(ii) F.P.P. for officers eligible for House Rent Allowance shall be "A" + "B" plus House Rent Allowance payable on the last increment of the relevant scale of pay.

(iii) The increment component of F.P.P. shall rank for superannuation benefits.

(iv) Only officers who were in the service of the bank on or before 1.11.93 will be eligible for F.P.P one year after reaching the maximum scale of pay they are placed.

Categorisation

6. (1) Having regard to the responsibilities and functions exercisable, every post of an officer in the Bank shall be categorised by the Central Board or the Executive Committee or the competent authority as falling in any one of the grades or scales mentioned in rule 4 and such categorisation may be reviewed from time to time by the Central Board or the Executive Committee or the competent authority.

6. (2) For the purpose of categorisation of posts under sub-rule (1), every branch or office of the Bank shall be classified by the Bank in accordance with the criteria to be approved by the Central Board or the Executive Committee.

CHAPTER III

PLACEMENT AND FITMENT OF OFFICERS IN THE GRADES AND SCALES OF PAY

Placement of Officers

7. (1) The post that an officer is to occupy at any time shall be decided by the competent authority. Provided however, where an officer has been selected against a vacancy declared for any Circle, such officer shall continue to occupy a post within such Circle as shall be decided by the competent authority.

7. (2) Subject to exigencies of service or availability of posts, an officer shall be placed in a post corresponding to his grade/scale. However, the mere fact that an officer belongs to a particular grade or scale shall not by itself entitle him to be posted in a post categorised as such.

Officiating in Higher Grade

8. The competent authority may require an officer to officiate in a higher grade in a temporary or permanent vacancy.

Adjustment Allowance

9. The adjustment allowance being paid to an officer consequent upon his fitment in the scale of pay as on 1.10.1979 or such portion of the adjustment allowance which is yet to be absorbed in accordance with the rules relating to such absorption in vogue, shall continue to be paid to the officer till such time he is promoted to a higher scale. If the salary on such promotion is still lower than the aggregate of salary and adjustment allowance payable to him immediately before such promotion, the difference shall continue to be payable 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 33-1/3% of each such increment or of 33-1/3% of the increase in salary as a consequence of such increment, whichever is lower.

Personal Allowance

10. Personal allowance being paid to an officer consequent upon his fitment in the scale of pay as on 01.10.1979 or such portion of the personal allowance which is yet to be absorbed, shall continue to be paid to the officer till such time it is absorbed from increment or increase in pay to the

extent of 33-1/3% of such increment or of 33-1/3% of the increase in salary as a consequence of such increment or increase in pay, whichever is lower.

Provided that, where an officer is eligible for house rent allowance in terms of rule 22, the element of house rent allowance reckoned for calculation of personal allowance, shall be set off against such house rent allowance and the difference, if any, after such set off shall alone be payable to him.

As on 01.11.2012, Personal Allowance/Adjusting Allowance payable to the officers, if any, shall not be reduced on account of initial fitment in the new scales. Such adjustment, however, shall be made on account of any increment or Professional Qualification Allowance on or after 01.11.2012.

Absorption Against Future Increments and Increases

11. For the purpose of absorbing the allowances mentioned in rules 9 and 10, the amount equivalent to 33-1/3% referred to therein shall be applied firstly for absorbing the adjustment allowance, if so necessary, and then the personal allowance.

Option

12. Notwithstanding anything contained in these rules, an officer in the service of the Bank prior to 1.10.1979, who has opted for continuing in the old scale of pay shall continue to be governed by such option in accordance with the guidelines issued by the Executive Committee from time to time.

Appeal Against Fitment

13. (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 Chairman for this purpose.

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

CHAPTER IV

APPOINTMENT, PROBATION, CONFIRMATION, PROMOTION, SENIORITY, RETIREMENT AND TERMINATION

Appointment

14. (1) All appointments in, and promotions to, the officers' grades shall be made by the competent authority in accordance with the policy or guidelines, if any, laid down in this behalf by the Central Board or the Executive Committee.

Note (1): Subject to such norms as may be prescribed by the Bank, such appointments and promotions will be subject to medical fitness and sound constitution of the person concerned to be certified by one or more qualified medical practitioners approved by the Bank.

Note (2):Such appointments may be subject to verification of antecedents, as may be prescribed by the Bank from time to time.

Probation

15. (1) A person appointed as a Probationary Officer shall be on probation period of maximum two years (excluding extension, if any, granted by the competent authority), while a Trainee Officer shall be on a probation period of one year (excluding extension, if any, granted by the competent authority).

15. (2) Any other employee promoted as an officer to the Junior Management Grade shall be on probation for a period of one year.

15. (3) Any other person appointed to any grade including the Junior Management Grade shall be on probation for such period as may be decided by the competent authority.

Provided that the competent authority may, in the case of any officer, reduce or dispense with the period of probation under this rule.

Confirmation

16. (1) An officer referred to in rule 15 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 Bank may at its discretion subject to the merit and suitability of a Probationary Officer/Trainee Officer for future leadership role, being determined through a screening process to be prescribed by the Central Human Resources Committee may confirm and give placement (fitment) to such officers in MMGS II.

Provided that an officer directly recruited in any grade may be required also to pass a test in a language other than his mother tongue or a professional course.

16. (2) If, in the opinion of the competent authority, an officer has not satisfactorily completed either or both the trainings referred to in sub-rule (1) or if the officer has not passed the test referred to therein or an officer's service is not satisfactory, the officer's probation may be extended by a further period not exceeding one year.

16. (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 service, he may be reverted to the grade or cadre from which he was promoted.

Promotion

17. (1) Promotions to all grades of officers in the Bank shall be made in accordance with the policy laid down by the Central Board or the Executive Committee from time to time.

17. (2) Permanent vacancies in officers grades/scales shall be filled by promotions or otherwise, but the Appointing Authority reserves the right not to fill all or any such vacancy.

17. (3) No permanent vacancy in any grade/scale of officers shall be deemed to have occurred unless in accordance with the guidelines laid down by the Executive Committee in this regard.

Explanation: For the avoidance of doubts, it is clarified that the provisions of this rule shall also apply to promotions of any category of employees to the Junior Management Grade.

Seniority

18. (1) Each year, the Bank shall maintain lists of officers in its service showing their names in the order of their seniority and containing such other particulars as the Bank may determine. Such lists will be prepared on a Circle basis in respect of officers belonging to the Junior Management Grade and Middle Management Grade Scales II and III, and on an all-India basis in respect of officers belonging to other grades.

18. (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.

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

Provided that in case, one or more POs recruited through the all-India open competition and campus recruitment join, by any chance, on the same date, the POs recruited through all-India open competition shall be deemed to be inter-se senior to those recruited through campus recruitment.

18. (4) In the case of an officer whose probation has been extended, the period of extended probation shall not be counted as eligible service for seniority and promotion.

18. (5) Nothing herein contained shall affect the seniority among themselves of the officers who were in the service of the Bank immediately prior to 1.10.1979.

18. (6) It shall be the duty of the officer to draw attention immediately to any mistake which he may notice in the list.

A record of each officer's service shall be maintained at Regional Business Office, Administrative Office or Local Head Office of the Circle in which he is serving or, in the case of an officer serving in or under Corporate Centre, at Corporate Centre or its establishments or as may be decided by the Executive Committee from time to time.

Retirement

19. (1) An officer shall retire from the service of the Bank on attaining the age of sixty years or upon the completion of thirty years' service or thirty years' pensionable service, if he is a member of the Pension Fund, whichever occurs first.

Provided that the competent authority may, for reason to be recorded in writing, extend the period of service of an officer who has completed thirty years' service or thirty years' pensionable

service, as the case may be, should such extension be deemed desirable in the interest of the Bank.

Provided further that an officer who has attained the age of 60 years shall not be granted any further extension in service.

Provided further that an officer may, for reason to be recorded in writing, be retired from the Bank's service after he has attained 50 years of age or has completed 25 years' service or 25 years' pensionable service, as the case may be, by giving him three months' notice in writing or pay in lieu thereof.

Provided further that an officer who has completed 20 years' service or 20 years' pensionable service, as the case may be, may be permitted by the competent authority to retire from the Bank's service, subject to his giving three months' notice in writing or pay in lieu thereof unless this requirement is wholly or partly waived by it.

19. (2) Notwithstanding anything to the contrary in these rules, no officer who has ceased to be in the Bank's service by the operation of, or by virtue of, any provision shall be deemed to have retired from the Bank's service for the purpose of the Imperial Bank of India Employees' Pension and Guarantee Fund Rules or the State Bank of India Employees' Pension Fund Rules unless such cessation of service has been sanctioned as retirement for the purpose of either of the said pension fund rules as may be applicable to him.

19. (3) In case disciplinary proceedings under the relevant rules of service have been initiated against an officer before he ceases to be in the Bank's service by the operation of, or by virtue of, any of the said rules or the provisions of these rules, the disciplinary proceedings may, at the discretion of the competent authority, be continued and concluded by the authority by which the proceedings were initiated in the manner provided for in the said rules as if the officer continues to be in service, so however, that he shall be deemed to be in service only for the purpose of the continuance and conclusion of such proceedings.

Explanation: An officer shall retire from the service on the afternoon of the last day of the month in which he completes the stipulated service or 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.

Termination of Service

20. (1) 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 the service or resign. The period of notice required shall be three months and shall be submitted to the competent authority.

Provided that the competent authority may at its discretion permit an officer to resign without notice or payment of three months' emoluments in lieu of notice or reduce the period of notice.

20. (2) (a) Notwithstanding anything to the contrary contained in the sub-rule (1), 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 the competent authority and any notice of resignation given by such an officer before or during the disciplinary proceedings shall not take effect unless it is accepted by the competent authority.

(b) Disciplinary proceedings shall be deemed to be pending against an officer for the purpose of this rule if he has been placed under suspension or any notice has been issued to him to show cause why disciplinary proceedings should not be instituted against him or where any charge-sheet has been issued against him and will be deemed to be pending until final orders are passed by the competent authority.

Explanation: A show cause notice or order of suspension or charge-sheet shall be deemed to have been issued prior to or during the period of notice, if it has been signed by the authority empowered in this behalf under the rules and put on a course of transmission prior to or during the said period whether or not it was actually received by the officer.

20. (3) The Bank reserves the right to terminate by an order of the Appointing Authority the service of an officer without notice or notice money in lieu thereof on his being certified by the Medical Board, appointed by the Bank for the purpose, to be permanently incapacitated for further continuous service in the Bank.

CHAPTER V

ALLOWANCES

Dearness allowance

21. On and from first day of 01 November, 2017, Dearness Allowance shall stand revised as under:

On and from 1.11.2017, Dearness Allowance shall be payable for every rise or fall of four points over 6352 points in the quarterly average of the All-India Average Working-Class Consumer Price Index (General) Base 1960=100 at 0.07% of Pay.

Note:

(ii) "Pay" for the purpose of Dearness Allowance shall mean basic pay including Stagnation Increments, Special pay and Special Allowance.

(i) Professional Qualification Allowance/Pay shall rank for Dearness Allowance with effect from 01.11.1994.

House Rent Allowance

22. (1) Where an officer is not provided any residential accommodation by the bank, he / she shall be eligible on and from first day of November, 2012, for house rent allowance at the following rates: -

	I	II
i)	Major "A" Class Cities and Project Area Centres in Group A	9% of Pay
ii)	Other places in Area I, and Project Area Centres in Group B and State of Goa	8% of Pay
iii)	Other places	7% of Pay

Provided that, from first day of November, 2017, if an officer produces a rent receipt, the House Rent Allowance payable to him/her shall be the actual rent paid by him/her for the residential accommodation in excess over 0.50% of Pay

in the first stage of the Scale of Pay in which he/she is placed with a maximum of 150% of the House Rent Allowance payable as per aforesaid rates mentioned in Column II above.

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

22. (2) Where an officer resides in his own accommodation, he shall be eligible for a house rent allowance on the same basis as mentioned in sub-rule (1) above 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 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 rule, "standard rent" shall mean -

(i) 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;

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

(2) In this rule and in rule 23;

(i) Area I means places with a population of more than 12 lakhs.

Area II means all cities other than those included in Area I which have a population of 1 lakh and more.

Area III means all places not included in Area I and Area II.

(ii) Project Area centres in Groups A and B shall have same meanings as have been accepted for the purposes of service conditions of the workmen staff in the Bank.

Other Allowances

23. An officer shall be eligible for the following other allowances, viz.:-

(i) **City Compensatory Allowance** (w.e.f. 1.11.2017)

	Area	Maximum Amount
(i)	Places in Area 1 and in the State of Goa	Rs. 1,400/- p.m.
(ii)	Places with population of five lakhs and over and State Capitals and Chandigarh, Puducherry, and Port Blair	Rs. 1,150/- p.m.

(i)-(A) Location Allowance (Non-CCA Centres) (w.e.f. 1.11.2017)

Effective 1.11.2017 a fixed allowance of Rs.700/- p.m. is payable to all Officers posted in areas other than the areas that are eligible for CCA. This fixed allowance shall not be reckoned for payment of DA, superannuation benefits, viz, pension including NPS, PF and Gratuity.

(ii) **Special Area Allowance:** A special area allowance at such places and at such rates as may be decided by the Central Board or the Executive Committee from time to time.

(iii) **Project Area Compensatory Allowance**:

On and from 1st November 2017, Project Area Compensatory Allowance shall be payable at the following rates:

Project Areas falling in Group A – Rs. 600/- p.m.

Project Areas falling in Group B – Rs. 525/- p.m.

Explanation:

(a) For the purpose of this allowance, the project areas in Group A will be the same as have been accepted as Group A areas in respect

of the workmen staff in the Bank and project areas in Group B will be those listed under Group B and Group C for that category.

(b) If at a centre both City Compensatory Allowance / Location Allowance (Non-CCA Centres) and Project Area Compensatory Allowance are payable to an officer, only the highest of the three shall be payable.

(iv) **Mid-Academic Year Transfer Allowance**: 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, on and from the first day of November, 2020, of Rs. 1,650/- p.m. from the date he / she reports to the latter place up to 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) **Deputation Allowance:** 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 and such other allowances as he would have drawn had he been posted in the Bank's service at that place.

Deputation Allowance shall be at the following rates w.e.f. 01.11.2020:	
An officer deputed to serve outside the Bank	7.75% of Pay with a maximum of Rs. 6,000/- p.m.
An officer deputed to an organization at the same place or to the training establishment of the Bank (not applicable in case of non-teaching staff)	4% of Pay with a maximum of Rs. 3,000/- p.m.

Deputation Allowance shall be at the following rates w.e.f. 01.01.2017	
For Officers TEGSS-I & II	15% of Basic Pay p.m.

(vi) **Officiating Allowance**: If an officer is required by the competent authority to officiate in a post in a higher grade or 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, for the period for

which he officiates. Officiating allowance will rank as pay for purposes of provident fund and not for other purposes.

Provided further that consequent upon review of the posts in existence, if it is found that an officer was working in a post categorised to as that of grade or scale higher than the one in which he is placed, he will be paid officiating allowance from the date of circularisation of the categorisation and not from the effective date of categorisation.

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

(viii) **Split Duty Allowance:** If the working hours of an officer during a day are split with a minimum interval of 2 hours, a split duty allowance, on and from 1st November 2017, Split Duty Allowance shall be payable at 300/- p.m.

(ix) **Hill and Fuel Allowance:** On and from the 1st day of November 2019, if an officer is serving in a place mentioned in Column 1 of the table below, a hill and fuel allowance as mentioned in Column 2 thereof shall be payable against that place without any ceiling.

	(1)	(2)
	In places with Altitude of	Rate
(a)	1000 metres & above, upto 1499 mts	3% of Pay p.m.
(b)	1500 metres & above, upto 2999 mts	4% of Pay p.m.
(c)	3000 metres & above	8% of Pay p.m.

Note : 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.

(x) **Discomfort Allowance:** If an officer is required to work in shifts involving hardships or has to perform onerous duties beyond normal working hours, he shall be paid a discomfort allowance of Rs.75/- p.m. The categories of officers to whom such allowance can be paid and terms and conditions of such payment shall be decided by the Bank from time to time.

(xi) **Special Allowance:** With effect from 01.11.2017, officers shall be paid Special Allowance as under:

Grade	Special Allowance
Scale I-III	16.40% of Basic Pay + applicable Dearness Allowance thereon
Scale IV-V	19% of Basic Pay + applicable Dearness Allowance thereon
Scale VI-VII	20% of Basic Pay + applicable Dearness Allowance thereon

Note : The special allowance with applicable DA thereon shall not be reckoned for superannuation benefits, viz, pension including NPS, PF and Gratuity

(xii) **Learning Allowance**

With effect from 1.11.2017, Officers shall be paid Learning Allowance of Rs.600/- together with applicable Dearness Allowance thereon.

CHAPTER VI

PERQUISITES

Medical Aid

24. (1) For the purpose of this rule -

(a) **"Authorised Doctor"** means registered medical practitioner nominated by the Bank for attendance on its employees at a place where an officer or his family undergoes treatment;

(b) **"Doctor"** means any qualified registered medical practitioner;

(c) **"Eligible parents and children"** shall mean the legitimate parents and children of the officer who ordinarily reside with and are wholly dependent on him and shall include legally adopted parents or children;

On and from 21st December, 2020, if in the case of the parents either of them is earning and having an income of over Rs.12,000/-p.m. or if a child is earning and having an income of over Rs.12,000/- per mensem, they will not be deemed to be dependent on the officer;

Note (ii): Married children shall not be eligible but widowed daughters shall be eligible provided they are wholly dependent on and reside with the officer.

(d) **"Family"** means:

i) The employee's spouse, wholly dependent unmarried children (including step children and legally adopted children), wholly dependent physically and mentally challenged brother/ sister with 40% or more disability, widowed daughters and dependent divorced/ separated daughters, sisters including unmarried/ divorced/ abandoned or separated from husband/ widowed sisters as also parents wholly dependent on the employee.

ii) The term wholly dependent family member shall mean such member of the family having a monthly income not exceeding **₹12,000/- p.m**. If the income of one of the parents exceeds **₹12,000/- p.m**. or the aggregate income of both the parents exceeds **₹12,000/- p.m**., both the parents shall not be considered as wholly dependent on the officer employee.

iii) A married female employee may include her natural parents or parents-in-law under the definition of family, but not both, provided that the parents/parents-in-law are wholly dependent on her.

Note: For the purpose of medical expenses reimbursement scheme, for all employees, i.e. male/female *any two of the dependent parents / parents-in-law* shall be covered. The officer employee will have the choice to substitute either of the dependents or both.

Physically challenged children of employees to be defined as dependents irrespective of age or marital status, subject to income criteria.

(e) **"Sanctioning Authority"** means the authority empowered to sanction medical bills under the Scheme of Delegation of Financial Powers in force from time to time.

24. **(2) Medical Benefits**

Subject to the provisions contained herein w.e.f. 10.11.2017, the amount of medical, surgical and hospital expenses as are actually and necessarily incurred by an officer in respect of any injury, disease or illness suffered by him or dependent family member shall be reimbursed in full by the Bank.

24. **(3) Treatment by a Doctor Other Than Authorised Doctor**

Reimbursement shall normally be admissible only if the attending doctor is an authorised doctor nominated by the Bank. However, where the attendance or treatment is by a doctor other than an authorised doctor, the reimbursement may be ordered at the discretion of the sanctioning authority to such extent as the authorised doctor considers the expenditure to be reasonable having regard to the circumstances of the case. While prior consultation of the authorised doctor for treatment by another doctor need not be insisted upon (excepting in cases mentioned hereunder), all such bills shall require to be scrutinised by the authorised doctor from the point of view of reasonableness as well as the need for the treatment having regard to the nature of the

ailment and an effort shall be made to see the requirements of the patients in each case.

24. **(4) Visiting and Consulting Charges**

Visiting and consulting charges are reimbursable, on such scales as may be laid down by the Bank from time to time for various centres. Travelling expenses incurred by the doctor or the officer in this regard are, however, not reimbursable.

24. **(5) Consultation with Specialists**

Consultation with specialists, wherever considered essential by the attending doctor, may be allowed both in the case of the officer and his family. Ordinarily, such consultations should take place in the consulting room of the specialist, but in exceptional circumstance, where the attending doctor certifies in writing that the removal of a patient to a hospital or to the consulting room of a specialist was dangerous or injurious to life, consultation or treatment at the residence may be allowed. Except in emergent cases and where prior consultation with the authorised doctor for any reason is not possible, all consultations with specialists will be subject to the prior approval of the authorised doctor.

24. **(6) Hospitalisation**

Except in emergent cases, and where prior consultation with authorized doctor for any reason is not possible, an officer or his family may, with the prior approval of the authorized doctor, be admitted for treatment in a private hospital or nursing home. In the former case, the authorized doctor should be informed of the full particulars of the case as soon as possible after the patient has been admitted. The hospital expenses, nursing home fees and the expenses in connection with surgical treatment may be reimbursed to a reasonable extent, depending upon the nature of treatment / surgery, area / place of treatment / surgery and the grade / scale of the officer, as provided in the circulars / guidelines issued by the bank from time to time.

24. **(7) Engagement of Nurses**

The charges for engaging special nurses will not be normally reimbursable, but in special circumstances and where such engagement is considered absolutely essential by the Medical Superintendent/Medical Officer-in-charge of the hospital/nursing

home where the treatment is taken, the charges may be reimbursed to a reasonable extent by the Bank.

24. **(8) Treatment in Places Other Than the Headquarters**

(i) An officer shall be entitled for reimbursement under these provisions only if treatment is received at his headquarters. However, an officer who falls ill at a station other than his headquarters while on tour or during leave shall be eligible for the benefit in respect of treatment at the station where he falls ill.

(ii) Benefits in respect of members of the family shall also be admissible only if treatment is received at the headquarters of the officer. However, if a member of the family of the officer falls ill at a station other than the headquarters of the officer during a casual visit, the benefits shall be available in respect of treatment taken at that station where the member of the family falls ill. Such outstation treatment shall not be admissible if the member of the family normally resides at that station.

(iii) In the case of an officer transferred to a new headquarter and whose family remains at the old headquarters, the benefits shall be available in respect of treatment of the members of the family at the old headquarters provided the family continues to reside at the old headquarters for good and sufficient reasons.

(iv) In respect of children who are prosecuting whole time studies in recognised educational institutions at a station in India other than the headquarters of the officer, benefits in respect of treatment availed of at that station shall be admissible.

(v) In respect of illness where adequate facilities for treatment thereof are not available at the headquarters of the officer or at another station permissible under sub-clauses (i),(ii),(iii) and (iv) above, treatment at the nearest appropriate place shall be permissible provided

(a) the attending doctor certifies that adequate facilities are not available for treatment at the said station and that treatment at the other station is necessary;

(b) where the attending doctor is not the authorised doctor, prior approval of the authorised doctor where possible is obtained; and

(c) the sanctioning authority permits such treatment on being satisfied in this regard.

In cases of emergency, such outstation treatment can be commenced and ex-post facto permission from the authorised doctor and the sanctioning authority may be obtained. Such permission will be granted only if the authority is satisfied regarding the need for such outstation treatment and also on the point regarding emergency on account of which prior permission could not be obtained.

(vi) In no case, however, travelling expenses incurred in such outstation treatment shall be reimbursable.

(vii) Expenses incurred on treatment in a country outside India will not be reimbursable unless the officer is posted for duty in that country.

(viii) Notwithstanding, anything contained in sub-clause (i) to (vii) of Rule 24 (8) hereinabove, in case of treatment at any empanelled hospital of the Bank, prior approval from authorised doctor / Bank Medical Officer and prior permission from sanctioning authority will not be required.

24. **(9) General**

(i) On no account shall travelling expenses incurred by an officer in connection with his treatment or of the member of his family be reimbursable. However, where hospitalization becomes necessary, ambulance charges for removing an officer or a member of his family from residence to the hospital/nursing home for treatment shall be reimbursable by the Bank.

(ii) With the prior approval of the sanctioning authority an officer or a member of his family may be admitted to a sanatorium for treatment of T.B. Such sanatorium charges including charges for post-sanatorium treatment as are considered reasonable will be reimbursable by the Bank.

(iii) Reimbursement for any specialised method of treatment shall be permissible only if the treatment is undertaken with the prior approval of the authorised doctor who should certify at the time of claiming reimbursement that the treatment has been completed or that the case has reached the stage of maximum benefit from the treatment.

24. **(10) Exclusions**

Benefits in respect of the following are excluded from the scope of this rule :-

(a) Disease, injury or disablement directly or indirectly due to breach of law or hunting, steeple chasing, polo, winter sports, riding or driving in races or engaging in aviation or ballooning or entering, leaving or travelling in any aircraft or balloon; but this provision shall not be deemed to exclude injury resulting from an accident whilst travelling as a passenger in a fully licensed standard type of aircraft operated by a recognised airline on a regular scheduled air route.

(b) Circumcision or stricture or vaccination fees or inoculation fees or change of sex or beauty treatment of any description or hearing aid, intentional self-injury or dissipation or general debility or 'run-down' condition or venereal disease or intemperance or the use of intoxicating drugs or liquors or any disease, injury or disablement directly or indirectly due to any or more of them.

(c) Dental or eye treatment other than treatment for some disease with the prior approval of the authorised doctor. Cost of dentures or spectacles is in any case not reimbursable.

(d) General check-up in respect of a member of the family.

(e) Nervous breakdown in respect of a member of the family, except in cases where it necessitates hospitalisation in which case, benefits shall be admissible for a maximum total period of three months.

(f) Treatment of insanity of a member of the family beyond the first three months of insanity.

(g) Charges incurred in respect of a member of the family for diagnosis, X-ray, laboratory examinations, etc., not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any disease, illness or injury.

(h) Medical and/or non-surgical treatment for diseased or enlarged tonsils and/or adenoids in respect of a member of the family.

(i) Vitamins and/or tonics and/or orthopaedic appliances unless they are forming a necessary part of treatment of any specific illness or disease or injury or forming a necessary part of convalescence treatment.

(j) Expenses in connection with the maternity of an officer or the officer's family, including pre-natal or post-natal treatment except where a caesarean operation or forceps delivery has to be performed to save the life of the mother/child and

(k) Fees or charges of attending physician, specialist, surgeon or nurse, who is a near relative of the officer - near relative for this purpose shall mean husband, wife, father, mother, son, daughter, brother, sister, son-in-law or daughter-in-law.

24. (11) In cases where the employees have obtained medical insurance cover for dependent family members, reimbursement may be allowed up to the unsettled amount provided the total medical expenses is within admissible limit and subject to fulfilment of other terms and conditions

24. (12) An officer making a false claim or furnishing any false information shall be guilty of misconduct and shall render himself liable to disciplinary action and consequent punishment including dismissal.

Residential Accommodation

25. (1) No officer shall be entitled as of right to be provided with residential accommodation by the Bank. It shall, however, be open to the bank to provide residential accommodation on payment by the officer on and from the 1st day of November 2017 House rent recovery shall be a sum equal to @ 0.50 % of the first stage of the scale of pay in which the officer is placed or the standard rent for the accommodation, whichever is less.

Explanation:

For the purpose of this rule, "standard rent" shall mean:

(i) 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.

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

25. (2) Where residential accommodation is provided by the Bank, the charges for electricity, water, gas and conservancy shall be borne by the officer.

25. (3) Wherever possible, the Bank may at its discretion provide essential furniture to eligible officers on such scale as may be prescribed by the Bank from time to time, subject to the recovery of a monthly rental of 0.10% (w.e.f. 01.11.2017) of the pay in the first stage of the scale of pay in which he / she is placed.

25. (4) An officer provided with such accommodation shall vacate it, if he / she is transferred to another station, on the day on which he / she hands over charge of his / her appointment or if he / she proceeds on leave, on the day from which his leave commences.

Provided that the competent authority may permit retention of such accommodation by the officer for such time on such terms and conditions laid down by the Bank from time to time.

Bank's Car for Personal Purposes

26. No officer, other than officers in the Top Executive Grade Scale VI and above and such officers to whom the Central Board or the Executive Committee considers the extension of this facility necessary, shall be allowed the use of the Bank's car for personal purposes. The use of the bank's car for personal purposes will be subject to the rules formulated by the Central Board or the Executive Committee from time to time.

Loan for the Purchases of Conveyance

27. i) The bank may grant to an officer confirmed in the Bank's service, loan for the purchase of a motor car or other conveyance subject to such terms and conditions as the Central Board or the Executive Committee may decide, either generally or with reference to any particular loan.

ii) The Bank may grant a two-wheeler loan to an officer on probation, subject to the conditions decided by the Bank from time to time.

Loans for the Purchase/Construction etc. of House

28. (1) The Bank may grant to an officer confirmed in the Bank' service, a loan for the purchase of land for construction of a house and/or for purchase or construction of a house/flat/apartment or for extension or renovation of a house/flat/apartment on such terms and conditions as the Central Board or the Executive Committee may decide generally or with reference to any particular loan.

28. (2) Until otherwise decided by the Central Board or the Executive Committee, if any officer desires to join a co-operative house society of Bank employees/officers under the existing scheme for grant of housing loans he will be governed by the terms and conditions of that scheme.

Entertainment Expenses and Club Membership Fees

29. 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 Central Board or the Executive Committee.

Preferential Interest Rates on Deposits

30. The Bank may allow one per cent additional rate of interest over its ruling rate of interest on term deposits, savings deposits and recurring deposits

in the name of an officer individually or jointly with any member of his family as decided by the Bank from time to time.

CHAPTER VII-LEAVE

Kinds of Leave

31. (1) Subject to the grant of leave by the competent authority, 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) Study leave;

(e) Maternity leave;

(f) Extraordinary leave on loss of pay;

(g) Special casual leave & special leave.

(h) Paternity Leave

(i) Bereavement Leave

31. (2) Unless an officer is required or permitted to do so by the authority which granted his leave, an officer may not return to duty before the expiry of the period of leave granted to him.

31. (3) (i) An officer proceeding on leave shall hand over charge of his post at the close of the last working day preceding the date on which he proceeds on leave.

(ii) The last day of an officer's leave shall be the last working day preceding that upon which he reports his return to duty.

31. (4) (i) When an officer on leave returns to duty, he shall invariably report his return in writing to the authority empowered to grant him leave.

(ii) Unless otherwise instructed, an officer on leave shall return to duty at the place whence he proceeded on leave.

Casual Leave

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

Provided that an inspecting official on continuous mobile duty may avail casual leave without the ceiling of four days.

Provided that casual leave shall not be granted in combination with any other kind of leave.

Provided that the incumbents of certain posts as may be declared by the Bank from time to time having regard to the nature of duties performed by them, shall be deemed to be ineligible for casual leave. The balance of casual leave in their cases shall be converted to privilege leave and added to the next year's balance.

32. (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 2017 or in any subsequent year may be suffixed or prefixed to sick leave in the following five years.

Privilege Leave

33. (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.

Provided that maximum period of privilege leave admissible to an officer at any one time shall be 4 calendar months.

Provided further that a member of the Bank's staff promoted as an officer shall have such privilege leave as may be due to him at the time of promotion credited to him as privilege leave earned under this rule.

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

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

33. (4) On and from 01.06.2015, Privilege Leave may be accumulated up to not more than 270 days except where leave has been applied and it has been refused. However, encashment of Privilege Leave shall be restricted up to a maximum of 240 days.

33. (5) An officer desiring to avail of privilege leave shall ordinarily give not less than 10 days' notice of his/her intention to avail of such leave.

Provided that applications for leave will be called for periodically at the time considered most convenient for the bank to make necessary arrangements.

Sick Leave

34. (1) 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.

34. (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 of any portion of the sick leave granted to him, twice the amount of such period on full emoluments being debited against sick leave account.

34. (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.

34. (4) – a) 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 3 months of additional sick leave.

b) An officer employee upon completion of 30 years of service, shall be eligible for further additional sick leave of 3 months at the rate of one month for each year of service in excess of 30 years, subject to a maximum of 720 days in entire service.

c) Women officer employees can avail sick leave for the sickness of their children of 8 years and below subject to production of medical certificate.

34. (5) a. So long as privilege leave is due, an officer who proceeds on leave on medical grounds may exercise the option of availing himself of sick leave or privilege leave.

b. With effect from the 1.6.2015, Special Sick Leave up to 30 days may be granted to an officer employee once during his/her entire period of service for donation of kidney/ organ.

Study Leave

35. An officer may be granted study leave for such period and on such terms and conditions as may be decided by the Central Board or the Executive Committee.

Maternity Leave

36. (1) (a) On and from first day of April, 2000, leave upto a period of six months at a time may be granted, if the request is supported by sufficient medical certificate, 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, so however, that not more than 12 months of such leave shall be available during the entire period of service of the officer.

(b) On and from 25th day of May, 2015, Maternity leave, which shall be on substantive pay, shall be granted to a female officer for a period not exceeding 6 months on any one occasion and 12 months during the entire period of her service.

Note: (i) in case of delivery of twins, the period of Maternity Leave shall be 8 months.

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

In case of miscarriage/MTP/abortion, maternity leave may be granted as a rule upto 6 weeks on the basis of medical certificate/advice of a competent medical practitioner, i.e. a qualified gynecologists. In special/exceptional cases involving medical complications, associated with miscarriage/MTP/abortion, maternity leave may be granted beyond 6 weeks if advised by a competent medical practitioner (qualified gynecologist) but upto 6 months only on any one occasion, within the overall limit of 12 months during the entire period of service.

(d) Within the overall period of 12 months, leave may also be granted in case of hysterectomy upto a maximum of 60 days.

Note: In the case of employees who have availed and exhausted Maternity Leave of 12 months, leave of 15 days shall be sanctioned over and above the same, subject to production of Medical Certificate.

(e) Leave may also be granted once during service to a childless female employee for legally adopting a child who is below one year of age, for a maximum period of nine months, subject to 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.

(iii) The permanent part-time employees are also eligible for grant of leave for adoption of a child.

(iv) The leave shall also be available to biological mother in cases where the child is born through surrogacy.

(v) The leave shall be availed within overall entitlement of 12 months during the entire period of service.

(f) Within the overall period of 12 months, leave may also be granted in case of hospitalisation on account of the following gynaecological ailments/ treatments upto a maximum of 30 days:

i. AUB (Abnormal Uterine Bleeding)
ii. Ovarian Tumour
iii. Tubectomy/Tubectomy reversal
iv. Post-Partum Depression (PPD)
v. Post-Partum Haemorrhage (PPH)
vi. Acute Pelvic Inflammatory Disease (Acute PID)
vii. Dysfunction Uterine Bleeding; Dysfunction (DUB)

36. (2) Maternity Leave may be availed combining with any other kind of leave except casual leave.

36. (3) Maternity leave may be combined with leave of any other kind unless provided otherwise in these rules.

36. (4) An officer on maternity leave shall be entitled to full emoluments for the period of leave.

Extraordinary Leave

37. (1) An officer shall be eligible for extraordinary leave on loss of pay for not more than 360 days during the entire period of service. Such leave may not be availed of except for sufficient reasons not more than 90 days at a time.

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

Provided further that extraordinary leave granted under this rule shall not count as service for pension.

Extraordinary Leave on loss of pay in continuation to Maternity Leave may be granted to female officers under following circumstances: -

i. Extraordinary leave on loss of pay may be granted to a female officer when no privilege leave is due to her and when, having regard to her length of service, sick leave is not considered justified by the authority empowered to grant leave. All cases for sanction of extraordinary leave should be critically screened by the controlling authorities before making recommendation to the competent authority.

ii. Such leave may be sanctioned when applied for in continuation with the Maternity Leave and the reasons for such leave could be for post natal care/rearing of newly born child etc. or on health grounds of the female officer.

iii. Such leave (i.e., Extraordinary Leave on loss of pay) may not be granted for more than 360 days during the entire period of service. However, such leave may not be availed of for more than 180 days at a time.

iv. Such leave will not count for pension, increment, etc and the seniority of the officer will be affected to the extent of such leave granted to her.

v. Since any period of extraordinary leave on loss of pay will have the effect of postponing the date of increment/seniority of the official concerned, as and when the extraordinary leave on loss of pay is granted to /availed of by the members of the supervising staff, a letter to this effect must be placed in the respective service file to enable the concerned controlling authority to take proper care thereof while releasing next annual increments.

vi. The authority to grant such leave should be the officer as decided by the Bank from time to time.

37. (2) Subject to any other rule, extraordinary leave may be granted in combination with or in continuation of any kind of leave and the competent authority may commute retrospectively periods of absence without leave into extraordinary leave.

Special Casual Leave and Special Leave

37. A (i) An officer may be granted special casual leave and any special leave by the competent authority in accordance with the guidelines issued in this regard.

(ii) A women officer may be granted special leave up to a period of three months if recommendations for such grant of special leave are received from the Internal Committee (IC) under section 12(1) of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013.

37.B **Paternity Leave**

With effect from 1.6.2015, male officer employees with upto two surviving children shall be eligible for 15 days paternity leave during his wife's confinement. This leave may be combined with any other kind of leave except casual leave. The leave shall be applied upto 15 days before or upto 6 months from the date of delivery of the child.

Note: Paternity Leave as above shall be allowed to employees with upto two surviving children for legally adopting a child who is below one year of age

37.C **Bereavement Leave**

I. An officer shall be eligible for "Bereavement Leave" on the demise of a family member of the employee. For the purpose of the Bereavement Leave, the expression 'family' of an employee shall be limited to following members, irrespective of being dependent or not:

i. Spouse of the employee

ii. Children of the employee

iii. Parents of the employee and

iv. Parents-in-law of the employee

II. This leave to be sanctioned for a maximum period of 'Seven Days' at each instance. Intervening holidays will form part of the Bereavement Leave.

III. The entire period of Bereavement Leave will have to be completed 'at a Single Instance' 'within a maximum period of Fifteen Days' from the date of demise of family member.

IV. The leave, if not taken within the stipulated period, will lapse. There will not be any provision for carry over or extension of leave beyond the period stipulated above.

V. It will be available to all categories of Permanent Employees/ Officers/ Permanent Part Time Medical Officers. Employees on contract basis will also be covered.

Lapse of Leave

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

(i) where an officer retires from the Bank's service, he / she 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.

(ii) where an officer dies while in service, 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, shall be payable to his legal representatives.

(iii) Where an officer resigns from service on or after 1st April 2001 after giving due notice, as provided in sub-rule (1) of Rule 20, he / she may be paid a sum equivalent to the emoluments in respect of privilege leave to the extent of half of such leave to his credit on the date of cessation of service, subject to a maximum 120 days.

Recall for Duty

39. 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.

Furnishing Leave Address, Overstaying Leave, Unauthorised Absence etc.

40. (1) 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.

40. (2) An officer who overstays his leave, except in circumstances beyond his control, shall not be entitled to any salary or allowance for the period of his absence without leave and shall also be liable to any of the penalties specified in rule 67.

40. (3) Where an officer who has not submitted an application for leave or where an officer having submitted his application was refused sanction of leave, absents himself for a period of 90 or more consecutive days or overstays the sanctioned leave by 90 or more consecutive days notwithstanding the provisions of sub-rule(2), the Bank may at any time thereafter give a notice to the officer at his last known address available with the bank calling upon him to report for duty within 30 days of the notice. If the officer does not report for duty within the stipulated period, he may, by an order of the Appointing Authority, be deemed to have voluntarily vacated his employment on the expiry of the said period set out in the notice. In such cases the officer shall also be liable to pay to the Bank such notice monies as are payable in case of resignation as if he has been permitted to pay the emoluments in lieu of notice.

Provided, however, that an officer may appeal to the competent authority within a period of three years from the date of order recording voluntary vacation under the aforesaid rule. The Competent Authority shall consider such appeal to treat the said order as rescinded if it is satisfied that the officer was prevented by any sickness incapacitating him from reporting for duty within the

prescribed time or for any other sufficient cause, and pass such orders as it may deem fit in the circumstances of the case.

CHAPTER VIII-REIMBURSEMENT OF EXPENSES ON TRAVEL

Mode of Travel and Expenses on Travel

41. (1) The following provisions shall apply whenever an officer is required to travel on duty :

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

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

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

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

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

Note: Entitlement by Steamer – Delux Cabin

41. (2) (i) For air or rail travel, a single fare for the officer will be reimbursed.

(ii) For travel by road by his own vehicle, such rate on a kilometre basis as may be decided by the Bank from time to time, having regard to the type of vehicle used, the cost to be incurred and the terrain covered, will be reimbursed.

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

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

Provided further that an officer on mobile inspection duty shall be entitled to such other facilities as may be decided by the Executive Committee from time to time.

41. (3) (i) Actual expenses incurred for transport and porterage will be reimbursed.

(ii) Cost of aviation insurance, if travelled by air, on such scale as may be prescribed by the Executive Committee, from time to time, will be reimbursed.

On and from 1st day of November, 2020 an officer in the grades/scales as set out in the table below shall be entitled to halting allowances at the corresponding rates set out against the grades/scales;

Grade/ Scale of Officers	Metro (Rs.)	Major 'A' class cities (Rs.)	Area I (Rs.)	Other Places (Rs.)
Officers in Scale VI & above	2700	1950	1650	1425
Officers in Scale IV & V	2250	1950	1650	1425
Officers in Scale I/II/III	1950	1650	1425	1200

Provided that -

(a) where the total period of absence is less than 8 hours but more than 4 hours, Halting Allowance at one-half of the above rates shall be payable.

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

(c) where boarding is provided at bank's cost/arranged through the bank free of cost, 1/2 of the Halting Allowance will be admissible.

(d) where lodging and boarding are provided at bank's cost/arranged through the bank free of cost, 1/4th of the Halting Allowance will be admissible. Where, however, an officer claims boarding expenses on a declaration basis without production of bills for actual expenses incurred, then he shall not be eligible for 1/4th of the Halting Allowance.

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.

41. (4) Officers in Top Executive Grade Special Scales shall be entitled to reimbursement of hotel expenses, boarding charges and halting allowance as may be decided by the Executive Committee from time to time.

Note (i) : All bills for travelling expenses and halting allowance shall be submitted to the recognised higher authority for verification and approval before being passed for payment.

Note (ii): An officer claiming travelling expenses shall certify in the bill that the claim represents actual cost incurred. Where a claim is in respect of excess luggage it shall be supported, if possible, by a receipt from the airline, railway or steamship company.

Note (iii) : It must be regarded as a fundamental principle that travelling bills are not to be a source of profit.

Transfer Travelling Allowance, etc.

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

(ii) When the members of the family travel by road, the entitlement will be the actual or the 1st class rail fare for the distance covered, whichever is less.

Explanation: "Family" for the purpose of this rule will be limited to the spouse as also children, parents, brothers and sisters residing with and wholly dependent on the officer.

42(2)(i) On and from 01.07.2011, officers may claim reimbursement of expenses towards transportation of personal effects on transfer at such rates as may be decided by the Central Board or the Executive Committee from time to time.

42(2)(ii)

(a) 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.

(b) If the baggage is transported 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.

(c) If the baggage is transported by road between places connected by rail, the reimbursement will be limited to actual freight charges up to the stipulated weights against submission of bills, subject however to provisions contained in Rule 42(2)(i).

(d) If there is no railway station or railway out-agency at the old or new place of posting, the officer may be paid the actual cost of transporting the baggage by road up to the nearest railway station or railway out-agency.

(e) If both the places do not have railway station/out-agency, the officer may be paid actual cost of transporting the baggage by road up to the stipulated weights against submission of bills, subject however to provisions contained in Rule 42(2)(i).

42(2)(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 Central Board or the Executive Committee.

Provided further that officers owning both car and motorcycle/scooter will not be eligible for reimbursement of expenses for transportation of motorcycle/scooter. The expenses in this regard will be within the entitlement of household goods.

42(2) (iv)

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

42(2) (v)

An officer will be eligible to claim the actual cost of road conveyance incurred by him and his family at the old and new headquarters.

42(3)

On and from 26.03.2021, an officer on transfer will be eligible to draw a lump-sum amount, as may be decided by the Central Board or the Executive Committee, from time to time.

Grade/ Scale of Officer	Lump Sum amount (Rs.)
TEGS VI & Above	45,000/-
Officers in Scale IV and V	35,000/-
Officers in Scale I, II & III	30,000/-

Further, in the case of administrative transfer (i.e. other than request transfer) outside the Circle, the officer will be eligible for additional amount of Rs.10,000/- towards lumpsum expenses.

42. (4) An officer transferred to any station shall be eligible to claim halting allowance for the period spent on journey and for the joining time and period of taking over charge of his post as specified by the competent authority at the same rates as in the case of travel on tour.

Travelling Allowance on Retirement

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

Leave Travel Concession and Leave Encashment

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

(b) Alternatively, an officer, by exercising an option anytime during a 4 year block or two year block, as the case may be, surrender and encash his/her LTC (other than travel to place of domicile) upon which he/she shall be entitled to receive an amount equivalent to the eligible fare for the class of travel by train to which he/she is entitled up to a distance of 4500 kms one way) for officers in JMG-Scale-I and MMG – Scale II & III and 5500 kms (one way) for officers in SMG- Scale IV & above.

(c) An officer opting to encash his/her LTC shall prefer the claim for himself / herself and his / her family members only once during the block / term in which such encashment is availed of. The facility of encashment of privilege leave while availing of Leave Fare Concession is also available while encashing the facility of LTC.

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

For the purpose of this rule :

(a) **"headquarter"** means the place of posting of the officer;

(b) **"home town"** means the place declared by an officer to be his place of domicile in India (Form 'B'- Appendix-I);

(c) **"designated place"** means the place the officer has declared to travel to under this rule;

(d) **"onward journey"** means a journey from the headquarter of an officer or place from where he or his family members proceed to his home town or to the designated place;

(e) **"return journey"** means a journey from the home town or the designated place to headquarters or to place of commencement of the onward journey;

(f) **"Family"** for the purpose of this rule will be limited to the spouse as also children, parents, brothers and sisters residing with and wholly dependent on the officer. In the case of female officer "family" shall include her husband only if he is not an employee of the Bank. If an officer and his wife are employed in the Bank although each will be entitled to leave travel concession in his/her own right, the family including the husband and wife taken together will not be eligible for the concession more than once in the relative period;

On and from first day of November, 2020, for the purpose of medical facilities and for the purpose of leave fare concession, the expression **'family'** of an employee shall mean

(i) The employee's spouse, wholly dependent unmarried children (including step children and legally adopted children), wholly dependent physically and mentally challenged brother/ sister with 40% or more disability, widowed daughters and dependent divorced/ separated daughters, sisters including unmarried/ divorced/ abandoned or separated from husband/ widowed sisters as also parents wholly dependent on the employee.

(ii) The term wholly dependent family member shall mean such member of the family having a monthly income not exceeding **₹12,000/- p.m**. If the income of one of the parents exceeds **₹12,000/- p.m**. or the aggregate income of both the parents exceeds **₹12,000/- p.m**., both the parents shall not be considered as wholly dependent on the officer employee.

(iii) A married female employee may include her natural parents or parents-in-law under the definition of family, but not both, provided that the parents/parents-in-law are wholly dependent on her.

Note: for the purpose of medical expenses reimbursement scheme, for all employees. i.e., male/female *any two of the dependent parents / parents in law* shall be covered. The officer employee will have the choice to substitute either of the dependents or both.

(g) **"permissible distance"** means the shortest distance between the headquarter and home-town or designated place;

(h) **"travelling expenses"** means a single air/rail/steamer/road fare by the entitled class for the permissible distance, or the actual cost of travelling, whichever is lower;

44. (2) An officer who proceeds to his / her home town or designated place during leave granted under these rules shall be entitled to claim from the Bank, the travelling expenses in respect of one onward journey and one return journey performed by himself and by each member of his / her family.

44. (3) 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 Central Board or the Executive Committee from time to time.

44. (4) No claim for travelling expenses shall be admitted under this rule unless,

(a) the officer has completed one year's service in the Bank before the date on which the onward journey to which the claim relates is commenced.

Provided that this restriction shall not apply to an officer who has completed one year's service including the service in the cadre immediately preceding his appointment in the present grade.

(b) The time gap between the commencement of onward journey by a member of the family and that of the officer is not more than 6 months.

(c) The time gap between the termination of return journey by a member of the family and that of the officer is not more than 6 months.

(d) The officer certifies that he / she and the members of his / her family in respect of whom travelling expenses are claimed

actually performed the journey and incurred the expenditure the reimbursement of which is claimed, and produces satisfactory evidence of the expenditure by way of money receipts or tickets, or otherwise.

44. (5) Where an officer is not able to avail himself of the leave travel concession during a particular two year block, the concession will be carried forward subject to a maximum of two concessions outstanding at any one time."

* Incidentally, the above provision for doing away with the requirement of approval of competent authority will not be applicable where extension of LTC/HTC block is required beyond the date of superannuation from the Bank's service and permission will need to be obtained as per the guidelines.

44. (6) Once in every 4 years when an officer avails of leave travel concession, he / she may be permitted to surrender and encash his / her privilege leave not exceeding one month at a time. Alternatively, he / she may whilst travelling in one block of two years to his / her 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.

Where there is a carryover of LTC/ HTC block during service period of an officer, subject to stipulation of maximum of two encashment blocks outstanding at any one time, the privilege leave encashment block, if due, may also be carried over along with the respective LTC/ HTC block period and no separate permission will be required for the purpose.

Provided further that facility of Leave encashment with leave travel concession may be extended to the officers, in case extension in LTC/ HTC beyond retirement has been granted by the competent authority, subject to officer giving undertaking to proceed on the LTC/ HTC or encash the LTC within the extended period or refund the gross amount of leave encashment including the TDS component.

Provided that an officer at his option shall be permitted to encash one day's additional privilege leave for donation to the Prime Minister's Relief Fund

subject to his giving a letter to the Bank to that effect and authorizing the Bank to remit the amount to the Fund.

44 (7) Where an officer is not able to avail himself of the Leave Travel Concession (LTC) / Home Travel Concession (HTC) as he is due for superannuation (which at present is 60 years of age), either of LTC or HTC facility may be permitted by the competent authority to be carried forward, subject to his availing the same on such terms and conditions as Bank may decide, upto a period of 4 months from the date of superannuation. Further, two months carry forward of LTC or HTC (i.e. not more than 6 months from the date of superannuation, under any circumstances) can be permitted only in certain deserving cases by the competent authority on such terms and conditions as Bank may decide. However, where both LTC and HTC are due, only one of the facilities will be carried forward.

Provided further that an officer who has been allowed to carry forward of LTC after superannuation at the age of 60, may surrender and encash his/her LTC (other than travel to place of domicile i.e. the officer will not be eligible to surrender and encash HTC) within that period, upon which he / she shall be entitled to receive an amount equivalent to the eligible fare for the class of travel by train to which he/she is entitled upto a distance of 4500 kms (one way) for officers in JMGS-I and MMGS-II & III; and 5500kms (one way) for officers in SMGS- IV and above. An officer opting to encash his LTC shall prefer the claim for himself/herself and his/her family members.

44. (7) (i)The officer, after retirement but within the period he/ she has been allowed to carry forward of LTC, may surrender and encash his/her LTC (other than travel to place of domicile i.e. the officer will not be eligible to surrender and encash HTC) upon which he/she shall be entitled to receive an amount equivalent to the eligible fare for the class of travel by train to which he/she is entitled up to a distance of 4500 kms (one way) for officers in JMG-Scale-I and MMG – Scale II & III and 5500 kms (one way) for officers in SMG- Scale IV & above. An officer opting to encash his/ her LTC shall prefer the claim for himself/ herself and his/ her family members.

(ii)Leave encashment with leave travel concession, in case where extension in LTC/ HTC beyond retirement has been granted by the competent authority:

a. Facility of Leave encashment with leave travel concession, in case where extension in LTC/ HTC beyond retirement has been granted by

the competent authority, may be extended to the officers as per extant norms.

b. The encashment has to be sanctioned and credited preferably before the salary date of the last month of retirement to take care of TDS etc., but in any case, not beyond date of retirement, following sanction of extension of LTC/ HTC beyond retirement by the competent authority. Otherwise, TDS at appropriate rate shall be accounted for before release of encashment amount.

c. If an officer fails to proceed on LTC/ HTC within the extended period after retirement, the amount of leave encashment along with consequential tax liability, if any, will be recovered from the officer.

d. Above leave encashment will have no bearing and will not affect Rule 38 (i) of SBIOSR 1992, where an officer when retires from the Bank's service, 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, and the same will remain separate in nature i.e. on Retirement and on LTC/HTC

CHAPTER IX -TERMINAL BENEFITS

45. Provident Fund and Pension

(i). Unless otherwise directed by the competent authority and subject to the provisions of the rules of the State Bank of India Employees' Provident Fund and the State Bank of India Employees' Pension Fund, every officer shall become a member of each of the said funds, if he is not already a member, and shall subscribe and agree to be bound by the rules of these funds.

(ii). Notwithstanding anything contained in Rule (45) (i) above any officer who joins the service of the Bank on or after 1st August 2010 shall not become and shall not be entitled to become member of the State Bank of India Employees' Pension Fund. Such officer shall be eligible to become member of the Defined Contribution Pension Scheme or any other pension scheme as may be decided by the Executive Committee of Central Board subject to such terms and conditions as may be stipulated.

Gratuity

46. (1) An officer who is not governed by the pension scheme referred to in rule 45 shall be eligible for gratuity on :

(a) retirement;

(b) death;

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

(d) resignation after completion of 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.

46. (2) The amount of gratuity payable to an officer shall be one month's pay for every completed year of service, subject to a maximum of 15 months' pay.

Provided that where an officer has completed more than 30 years of service, he shall be eligible by way of gratuity for an additional amount at the rate of one half of a month's pay for each completed year of service beyond 30 years.

Provided further that pay for the purpose of Gratuity for an officer who ceased to be in service during the period 01.07.1993 to 31.10.1994 shall be with regard to scale of pay effective immediately prior to 01.07.1993.

Provided further that pay for the purpose of Gratuity for an officer who ceased to be in service during the period 01.4.1998 to 31.10.1999 shall be with regard to scale of pay immediately prior to 01.04.1998.

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

CHAPTER X-TRANSFERABILITY, DUTY TIME AND JOINING TIME

Transferability and Deputation

47. Every officer is liable for transfer to any office or branch of the Bank or to any place or deputation to any other organisation, in India. Every officer who is selected against the vacancy declared for a Circle and therefore identified as belonging to that Circle Cadre is liable for transfer to any office or branch of the Bank within that Circle upto Senior Management Grade Scale IV. No such officer shall be entitled to seek any transfer to any Circle other than the Circle to whose cadre he/ she belongs.

Duty Time

48. Every officer shall be available for the Bank's duties at any time of the day.

Joining Time on Transfer

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

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

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

Note: Where an officer is transferred on an emergency basis and is not permitted to avail himself of the joining time for administrative reasons immediately, he may be permitted to charge the Bank with the cost of his fare as per his entitlement for his journey to and from his previous headquarters to enable him to bring his family to the new station.

49. (2) During the joining time, an officer shall be eligible to draw the emoluments at the place of the old or new posting, whichever are less.

During the joining time, an officer shall be eligible to draw the emoluments at the rate equivalent to the rate of new place of posting while availing joining time.

49. (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.

Provided that if joining time is granted in continuation of leave, the last day of leave shall be the day preceding the day on which joining time commences.

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

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

CHAPTER XI-CONDUCT, DISCIPLINE AND APPEAL

SECTION 1 – CONDUCT

General observance of good conduct, discipline, integrity, diligence, fidelity, etc.

50. (1) Every officer shall conform to and abide by these rules and shall observe, comply with and obey all lawful and reasonable orders and directions which may from time to time be given to him by any person under whose jurisdiction, superintendence or control he may for the time being be placed.

50. (2) Every officer shall undertake and perform his duties as an official of the Bank in such capacity and at such place as he may from time to time be directed by the Bank.

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

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

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

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

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

50. (7) Every officer shall make a declaration of fidelity and secrecy in the form set out in the Second Schedule to the State Bank of India Act, 1955 and shall be bound by the declaration.

50. (8) No officer shall take or give or attempt to take or give any unfair assistance or use or attempt to use any unfair methods or means in respect of any examination or test conducted or held by the bank or any other authority or institution.

50. (9) No officer shall abuse or fail to comply with any of the terms and conditions in respect of any loan, advance or other facility granted by the Bank either directly or indirectly to the officer or through any other agency, including loans for purchase of vehicles or construction of houses.

50. (10) **Prohibition of sexual harassment of working women:**

i. No officer shall indulge in any act of sexual harassment of any woman at work place.

ii. Every officer who is in-charge of a work place shall take appropriate steps to prevent sexual harassment to any woman at such work place.

Explanation: For the purpose of this rule, "sexual harassment" shall have the meaning as assigned to the said term in "The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013"

50. (11) No officer shall breach any rule of business of the Bank or instructions issued by the Bank in any matter concerning the work/job which he is performing or any other laid down instructions issued by way of circular or official communication. The officer of the Bank shall not do any act prejudicial to the interest of the Bank and shall ensure that he acts diligently without any negligence

51. **Engaging in trade, business, employment, acceptance of fee, association with news papers, other communication systems, etc.**

(1) No officer shall, except with the previous sanction of the competent authority, engage directly or indirectly in any trade or business or undertake any other employment.

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

Explanations:

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

(ii) Prior sanction under this rule is not necessary for holding an office ex-officio outside the Bank, under any law or rules, regulations or bye laws made thereunder, for the time being in force, or under directions from any authority to whom the officer is subordinate.

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

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

Provided that an officer may take part in registration, promotion, or management of a co-operative society intended for the benefit of the Bank employees/officers and registered under the Co-operative Societies Act, 1912 or any other law for the time being in force, or of a literary, scientific or charitable society registered under the Societies Registration Act, 1860 or any corresponding law in force.

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

51. (5) No officer shall act as an agent of or canvass business in favour of an insurance company or corporation in his individual capacity except that he may act as agent for an insurance company or corporation for or on behalf of the Bank.

51. (6) No officer shall, except with the previous sanction of the competent authority or in the bona fide discharge of his duties:

(i) Own wholly or in part or conduct or participate in the editing or management of any newspaper or any other periodical publication, or

(ii) Participate in any electronic media / social media, radio broadcast or contribute any article or write any letter either in his own name or anonymously or in the name of any other person, to any newspaper or periodical or make public, or publish or cause to be published or pass on to others any documents, papers or information which may come into his possession in his official capacity, or

(iii) Publish or cause to be published any book or any similar printed matter of which he is the author or not, or deliver talk or lecture in public meetings or otherwise.

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

51. (7) No officer shall in any electronic / social media or in any radio broadcast or in any published document or communication to the press or in public utterance make any statement which has the effect of disparaging the Bank or its management or bringing the same into disrepute.

Use of position or influence in matters of employment, sanction of loan, etc. to relatives.

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

52. (2) No officer shall, except with the prior permission of the competent authority, permit his son, daughter or any other member of his family to accept employment in any private undertaking which is obligated

to the Bank through his official dealings or in any other undertaking which to his knowledge is obligated to the Bank.

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

52. (3) (i) No officer shall grant on behalf of the Bank any loan or advance to himself or his spouse, a Joint Hindu Family of which he or his spouse is a member or a partnership with which he or his spouse is connected in any manner or a trust in which he or his spouse is a trustee, or a private or public limited company, in which he or his spouse hold substantial interest.

(ii) Save and except against specified security or in cases as may otherwise be specified by the Central Board from time to time and subject to clause (i) above, no officer shall grant on behalf of the Bank any loan or advance to-

(a) a relative of his;

(b) an individual in respect of whom a relative is a partner or guarantor;

(c) a Joint Hindu Family in which a relative is a member;

(d) a firm in which a relative is a partner, manager or guarantor; and

(e) a company in which a relative holds substantial interest or is interested as director, manager or guarantor.

(iii) No officer shall in discharge of his official duties knowingly enter into or authorise the entering into by or on behalf of the Bank any contract, agreement, arrangement or proposal not being related to a loan or advance referred to in clause (i) or (ii) above, with any undertaking or person if any of his relatives is employed in that undertaking or under that person or if he or any of his relatives has interest in any other manner in such contract, agreement, arrangement or proposal and the officer shall refer every such matter, contract, agreement, arrangement or proposal to his superior and the matter of such contract, agreement, arrangement or proposal shall

thereafter be disposed of according to the instructions of the authority to whom such a reference is made.

Explanations:

(i) For the purpose of clauses (i) and (ii) of this sub-rule, the terms "loan or advance", "relative" and "Specified security" shall have the same meaning as has been given to them in the State Bank of India General Regulations, 1955.

(ii) For the purpose of this sub-rule, "substantial interest" shall have the same meaning as in clause (nc) of section 5 of the Banking Regulation Act, 1949.

Active part in politics

53. No officer shall take an active part in politics or political demonstration, or stand for election as member for a municipal council, district board or any legislative body.

Participation in demonstration, association

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

54. (2) No officer shall join, or continue to be a member of an association, the objects or activities of which are prejudicial to the interest of the sovereignty and integrity of India or public order or morality.

Evidence in enquiry, committee etc.

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

54.A. (2) Where any approval has been accorded under sub-rule (1), no officer giving such evidence shall criticise the policy or any action of the Central Government or of a State Government or of the bank.

54.A. (3) Noting in sub-rule (1)&(2) shall apply to any evidence given:-

(a) at an enquiry before an authority appointed by the Central Government, State Government, Parliament or a state legislature; or

(b) in any judicial enquiry; or

(c) at any departmental enquiry ordered by the bank; or

(d) at any action or proceedings taken by or on behalf of the Bank.

Receiving complimentaries, valediction, etc.

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

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

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

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

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

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

Acceptance of gift by self and family, and dowry

56 (1): No gifts will be accepted by any officer or any member of his/ her family or any other person acting on his/ her behalf except as follows:

56 (2): Gifts may be accepted from near relatives on occasions such as weddings, anniversaries, funerals or religious functions. However, the same

should be reported to the competent authority, if the value of any single gift received on one such occasion exceeds:

(i) Rupees fifteen thousand in the case of officers up to Scale V.
(ii) Rupees twenty five thousand in the case of officers in TEGS VI & above.

On these occasions, gifts may also be accepted from the personal friends, no having official dealings with the Bank. However, if the value of any single gift received on one such occasion exceeds Rupees one thousand five hundred, the same should be reported to the competent authority.

56 (3): In any other case, the officer shall not accept any gift without the sanction of the competent authority, if the value of the gift exceeds Rupees One Thousand Five Hundred.

Further, when the official receives more than one gift from the same or different persons / entities within a period of 12 months, the matter shall be reported to the competent authority if the aggregate value of all such gifts exceeds:

(i) Rupees Fifteen Thousand in the case of officers up to Scale V.

(ii) Rupees Twenty five Thousand in the case of officers in TEGS-VI &above.

Note:

(a) Gifts will not be accepted from a person having official dealings with the Bank. However, a casual meal, lift or other social hospitality shall not be deemed as a gift.

(b) The expression "gift" shall include free transport, boarding, lodging or other service or any other pecuniary advantage when provided by any person who has official dealings with the Bank.

56. (5) No officer shall -

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

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

Explanation: For the purpose of this sub-rule, "dowry" has the same meaning as in the Dowry Prohibition Act, 1961 (28 of 1961).

Bringing political or outside influence

57. No officer shall bring or attempt to bring any political or other outside influence including that of individual directors or members of the Local Board to bear upon any superior authority to further his own interest in respect of matters pertaining to his service in the Bank.

Absence from work

58. (1) No officer shall absent himself from his duty or be late in attending office or leave the station without having first obtained the permission of the authority empowered to sanction leave.

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

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

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

58 (3) Officers manning hubs/switch centers, disaster recovery centers or similar sensitive installations requiring round-the-clock maintenance/surveillance and Security Officers required to provide round-the-clock maintenance/surveillance shall not participate in any work stoppage/strike action.

Borrowing, incurring debts, buying and selling shares, lending money, guarantee, etc.

59. No officer shall, in his individual capacity:

(i) Borrow money or permit any member of his family to borrow money or otherwise place himself or a member of his family under a pecuniary obligation to a broker or a money lender or a subordinate employee of the Bank or any person, association of

persons, firm, company or institution, whether incorporated or not, having dealings with the Bank.

Provided that nothing in this clause shall apply to borrowing from the Bank, an Insurance company, a co-operative credit society or any financial institution including a bank subject to such terms and conditions as may be laid down by the Bank.

Provided further that an officer may accept a loan, subject to other provisions of these rules, from a relative or personal friend or operate a credit account with a bona fide tradesman.

(ii) Buy or sell stocks, shares or securities of any description without funds to meet the full cost in the case of purchase or scrips for delivery in the case of a sale;

(iii) Incur debts at a race meeting;

(iv) Lend money in private capacity to a constituent of the Bank or have personal dealings with a constituent in the purchase or sale of bills of exchange, Government paper or any other securities; and

(v) Guarantee in his private capacity the pecuniary obligations of another person or agree to indemnify in such capacity another person from loss, except with the previous permission of the competent authority.

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

Provided further that nothing in this clause shall apply to any guarantee/indemnity that an officer may execute in favour of (a) the President of India in support of a passport application for any relative of his, (b) any financial institution or educational trust for a loan or advance that such institution or trust may give to any relative of his for educational purposes.

Drawing advance salary, discounting cheques, accepting contribution, collecting subscription

60. (1) No officer shall draw his salary in advance of the date on which it is payable without the previous sanction of the competent authority.

60. (2) No officer shall discount or negotiate or cause to be discounted or negotiated cheques or other instruments drawn on his account without sufficient balance therein.

60. (3) No officer shall, except with the previous sanction of the competent authority, ask for or accept contributions to or otherwise associate himself with the raising of any funds or other collections in cash or in kind.

60. (4) No officer shall canvass for membership or collect dues or subscriptions for or carry on any activity in connection with any association, union or other organisation during office hours or within the premises of the Bank without the previous permission in writing of the competent authority.

Speculation, insolvency, indebtedness

61. (1) No officer shall speculate in any stocks, shares or securities or commodities or valuables of any description or shall make investments which are likely to embarrass or influence him in the discharge of his duties.

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

Note: Frequent purchase or sale or both of shares or securities or other investments shall be deemed to be speculation for the purpose of this rule.

61. (2) An officer shall so manage his private affairs as to avoid insolvency or habitual indebtedness. An officer against whom any legal proceedings are instituted for the recovery of any debts due from him or for adjudging him as an insolvent shall forthwith report the full facts of the legal proceedings to the Bank.

Submission of statement of assets and liabilities

62. (1) Every officer shall, on his first appointment either by direct recruitment or by promotion, submit a return of his assets and liabilities giving full particulars regarding:

(a) The immovable property inherited by him or owned or acquired by him or held by him on lease or mortgage, either in his own name or in the name of any member of his family or in the name of any other person;

(b) shares, securities, debentures and cash including bank deposits inherited by him or similarly owned or acquired or held by him;

(c) other movable property inherited by him or similarly owned or acquired or held by him; and

(d) debts and other liabilities incurred by him directly or indirectly.

62. (2) Every officer shall every year submit a return of his movable, immovable, and valuable property including liquid assets like shares, debentures as on 31st March of that year to the Bank before the 30th day of June of that year.

62. (3) No officer shall, except under previous intimation in writing to the competent authority, acquire or dispose of any immovable property by lease, mortgage, purchase, sale, gift or otherwise either in his own name or in the name of any member of his family.

Provided that the previous sanction of the competent authority shall be obtained by the officer if any such transaction is:

(a) with a person obligated to the Bank through official dealings with the officer; or

(b) otherwise, than through a regular or reputed dealer.

62. (4) Every officer shall report to the competent authority every transaction concerning movable property owned or held by him either in his own name or in the name of a member of his family if the value of such property exceeds Rs 25,000/-.

Provided that the previous sanction of the competent authority shall be obtained if any such transaction is:

a) with a person obligated to the bank through official dealings with the officer; or

b) otherwise than through a regular or reputed dealer.

62. (5) The Bank may, at any time, by general or special order, require an officer to furnish, within a period to be specified in the order, a full and complete statement of assets and liabilities including such movable and/or immovable property held or acquired by him or on his behalf or by any member of his family as may be specified in the order. Such a statement shall, if so required by the Bank, include the details of the means by which or the source from which such property was acquired.

Recourse to court

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

Provided that nothing in this rule shall be deemed to prohibit an officer from vindicating his private character or any act done by him in his private capacity and where any action for vindicating his private character or any act done by him in private capacity is taken the officer shall submit a report to his immediate superior within a period of 3 months from the date such action is taken by him.

Second spouse

64. (1) (a) No officer shall enter into, or contract, a marriage with a person having a spouse living; and

(b) no officer having a spouse living shall enter into, or contract, a marriage with any person.

Provided that the competent authority may permit an officer to enter into, or contract, any such marriage as is referred to in clause (a) or clause (b) if it is satisfied that;

(i) such a marriage is permissible under the personal law applicable to such officer and the other party to the marriage; and

(ii) there are other grounds for so doing.

64. (2) An officer who has married or marries a person other than of Indian Nationality shall forthwith intimate the fact to the competent authority.

Consumption of intoxicating drinks, etc.

65. (1) An officer shall strictly abide by any law relating to intoxicating drinks or drugs in force in any area in which he may happen to be posted for the time being.

65. (2) An officer shall refrain from consuming any intoxicating drink or drug in a public place.

65. (3) It is also the duty of the officer to see that;

(a) he is not under the influence of any intoxicating drink or drug during the course of his duty and takes due care that the performance of his duty is not affected in any way by the influence of any intoxicating drink or drug;

(b) he does not appear in public place in a state of intoxication;

(c) he does not use any intoxicating drink or drug to excess.

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

65(A): Mandatory Learning

65 A. (1) Officers of such class or grade as determined by the Bank are required to attend and complete physical / online training programmes / certificate courses / e-lessons organised for skill upgradation from time to time. Training programmes / certificate

courses / e-lessons oriented for specific job assignments (hereinafter called Mandatory Lessons) are required to be completed within timeline prescribed by the Bank in order to ensure that the officer has the required skill for discharging the responsibility for the assignment.

65 A. (2) In order to ensure that Mandatory Lessons are completed by the class or grade of officers within the timeline, the Central Human Resources Committee (CHRC) may stipulate that officers who fail and / or neglect to complete Mandatory Lessons within the prescribed timeline shall be disentitled to claim reimbursement of expenditure that an officer is entitled to as per his grade / scale on monthly basis. The terms and conditions for such disentitlement shall be stipulated by the Central Human Resources Committee (CHRC).

What is misconduct

66. A breach of any of the provisions of these rules shall be deemed to constitute misconduct punishable under rule 67.

Note: For the purpose of rules 51, 52, 56, 59 and 62, "family" shall mean: -

(i) In the case of a male officer, his wife, whether residing with him or not, but does not include legally separated wife and in the case of a female officer, her husband, whether residing with her or not, but does not include a legally separated husband;

(ii) Children or step-children of the officer, whether residing with the officer or not, and wholly dependent on such officer but does not include a child or step-child of whose custody the officer has been deprived of by or under any law; and

(iii) any other person related by blood or marriage, to the officer or to his spouse and wholly dependent on such officer.

SECTION 2 - DISCIPLINE AND APPEAL

Penalties

67. Without prejudice to any other provisions contained in these rules, any one or more of the following penalties may be imposed on an officer, for an act of misconduct or for any other good and sufficient reason to be recorded in writing:-

Minor penalties

(a) Censure;

(b) Withholding of increments of pay with or without cumulative effect;

(c) withholding of promotion;

(d)(i) Recovery from pay or such other amount as may be due to him of the whole or part of any pecuniary loss caused to the Bank by negligence or breach of orders.

(ii) Imposition of fine or monetary penalty.

(e) reduction to a lower stage in time-scale of pay for a period not exceeding 3 years, without cumulative effect and not adversely affecting the officer's pension;

Major penalties

(f) save as provided for in (e) above reduction to a lower stage in the time-scale of pay for a specified period, with further directions as to whether or not the officer will earn increments to pay during the period of such reduction and whether on the expiry of such period the reduction will or will not have the effect of postponing the future increments of his pay;

(g) reduction to a lower grade or post;

(h) compulsory retirement;

(i) removal from service;

(j) dismissal.

Explanations: The following shall not amount to a penalty within the meaning of this rule:

(i) withholding of one or more increments of an officer on account of his failure to pass a prescribed departmental test or examination

in accordance with the terms of appointment to the post which he holds;

(ii) stoppage of increments of an officer at the efficiency bar in a time scale, on the grounds of his unfitness to cross the bar;

(iii) not giving an officiating assignment or non promotion of an officer to a higher grade or post for which he may be eligible for consideration but for which he is found unsuitable after consideration of his case;

(iv) reserving or postponing the promotion of an officer for reasons like completion of certain requirements of promotion or pendency of disciplinary proceedings;

(v) reversion to a lower grade or post of an officer officiating in a higher grade or post, on the ground that he is considered, after trial, to be unsuitable for such higher grade or post, or on administrative grounds unconnected with his conduct;

(vi) reversion to the previous grade or post, of an officer appointed on probation to another grade or post during or at the end of the period of probation, in accordance with the terms of his appointment or rules or orders governing such probation;

(vii) reversion of an officer to his parent organisation in case he had come on deputation;

(viii) termination of service of an officer;

(a) appointed on probation in terms of sub-rule (1) of rule 16(3)(a);

(b) appointed in a temporary capacity otherwise than under a contract or agreement on the expiration of the period for which he was appointed, or earlier in accordance with the terms of his appointment;

(c) appointed under a contract or agreement, in accordance with the terms of such contract or agreement; and

(d) as part of retrenchment.

(iX) termination of service of an officer in terms of sub rule 3 of rule 20;

(x) retirement of an officer in terms of rule 19.

Decision to Initiate and Procedure for Disciplinary Action

68. (1) (i) The Disciplinary Authority may itself, or shall when so directed by its superior authority, institute disciplinary proceedings against an officer.

(ii) The Disciplinary Authority or any Authority higher than it may impose any of the penalties in rule 67 on an officer.

Provided that where the Disciplinary Authority is lower in rank than the Appointing Authority in respect of the category of officers to which the officer belongs, no order imposing any of the penalties specified in clause (e), (f), (g), (h), (i) & (j) of rule 67 shall be made except by the Appointing Authority or any authority higher than it on the recommendations of the Disciplinary Authority.

68. (2) (i) No order imposing any of the penalties specified in clauses (f), (g), (h), (i) & (j) of rule 67 shall be made except after an inquiry is held in accordance with this sub-rule

(ii) Whenever the Disciplinary Authority is of the opinion that there are grounds for inquiring into the truth of any imputation of misconduct against an officer, it may itself inquire into, or appoint any other officer or a public servant (hereinafter referred to as the Inquiring Authority) to inquire into the truth thereof.

Explanation : When the Disciplinary Authority itself holds the enquiry, any reference in clauses (viii) to (xxi) to the Inquiring Authority shall be construed as a reference to Disciplinary Authority.

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

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

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

(v) The Disciplinary Authority shall, where it is not the Inquiring Authority, forward to the Inquiring Authority: -

(a) a copy of the articles of charge and statements of imputations of misconduct;

(b) a copy of the written statement of defence, if any, submitted by the officer;

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

(d) a copy of statements of the witnesses, if any;

(e) evidence proving the delivery of the articles of charge under clause (iii);

(f) a copy of the order appointing the "Presenting Officer" in terms of clause (vi)

Note: The forwarding of the documents referred to in this clause need not necessarily be done simultaneously.

(vi) Where the Disciplinary Authority itself enquires or appoints an Inquiring Authority for holding an enquiry, the Bank may, by an order, appoint an officer or a public servant to be known as the "Presenting Officer" to present on its behalf the case in support of the articles of charge.

(vii) The officer may take the assistance of an officer as defined in clause (m) of rule 3 (hereinafter referred to as officer's representative) but shall not engage a legal practitioner for the purpose.

Provided that where the Presenting Officer is a public servant other than an officer of the Bank, the officer may take the assistance of any public servant.

Note : The officer who has three pending disciplinary cases in hand shall not give assistance to an officer as the representative.

(viii) (a) The Inquiring Authority shall by notice in writing specify the date on which the officer shall appear in person before the Inquiring Authority.

(b) On the date fixed by the Inquiring Authority, the officer shall appear before the Inquiring Authority at the time, place and date specified in the notice.

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

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

(ix) If the officer does not plead guilty, the Inquiring Authority may, if considered necessary, adjourn the case to a later date not exceeding 30 days or within such extended time as may be granted by it.

(x) The Inquiring Authority shall also record an order that the officer may for the purpose of preparing his defence:

I - inspect and take notes of the documents listed within five days of the order or within such further time not exceeding five days as the Inquiring Authority may allow;

II - submit a list of documents and witnesses that he wants for inquiry;

III - be supplied with copies of statements of witnesses, if any, recorded earlier and the Inquiring Authority shall furnish such copies not later than three days before the commencement of the examination of the witnesses by the Inquiring Authority;

IV - give a notice within ten days of the order or within such further time not exceeding ten days as the Inquiring Authority may allow for the discovery or production of the documents referred to at (II) above.

Note: The relevancy of the documents and the examination of the witnesses referred to at (II) above shall be given by the officer concerned.

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

(xii) On receipt of the requisition under clause (xi), the authority having custody or possession of the requisitioned documents shall arrange to produce the same before the Inquiring Authority on the date, place and time specified in the requisition.

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

(xiii) On the date fixed for the inquiry, the oral and documentary evidence by which the articles of charge are proposed to be proved shall be produced by or on behalf of the Bank. The witnesses produced by the Presenting Officer shall be examined by the Presenting Officer and may be cross-examined by or on behalf of the officer. The Presenting Officer shall be entitled to re-examine his witnesses on any points on which they have been cross-examined, but not on a new matter without the leave of the Inquiring Authority. The Inquiring Authority may also put such questions to the witnesses as it thinks fit.

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

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

(xvi) The evidence on behalf of the officer may then be produced. The officer may examine himself as a witness in his own behalf, if he so prefers. The witnesses, if any, produced by the officer shall then be examined by the officer and may be cross-examined by the Presenting Officer. The officer shall be entitled to re-examine any of his witnesses on any points on which they have been cross-examined, but not on any new matter without the leave of the Inquiring Authority.

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

(xviii) The Inquiring Authority may after the completion of the production of the evidence, hear the Presenting Officer, if any, appointed and the officer or his representative, if any, or permit them to file written briefs of their respective cases within 15 days of the completion of the production of evidence, if they so desire.

(xix) If the officer does not submit the written statement of defence referred to in clause (iii) on or before the date specified for the purpose or does not appear in person, or through the officer's representative or otherwise fails or refuses to comply with any of the provisions of these rules which require the presence of the officer or his representative, the Inquiring Authority may hold the enquiry exparte.

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

Provided that if the succeeding Inquiring Authority is of the opinion that further examination of any of the witnesses whose evidence has already been recorded is necessary in the interest of justice, it may recall and cause that to be examined, cross-examined and re-examined as hereinbefore provided.

(xxi) (a) On the conclusion of the inquiry, the Inquiring Authority shall prepare a report which shall contain the following: -

(1) a gist of the articles of charge and the statement of the imputations of misconduct;

(2) a gist of the defence of the officer in respect of each article of charge;

(3) an assessment of the evidence in respect of each article of charge;

(4) the findings on each article of charge and the reasons therefor.

Explanation: If, in the opinion of the Inquiring Authority, the proceedings of the inquiry establish any article of charge different from the original article of charge, it may record its findings on such article of charge.

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

(b) The Inquiring Authority, where it is not itself the Disciplinary Authority, shall forward to the Disciplinary Authority the records of inquiry which shall include: -

(1) the report of the inquiry prepared by it under (a) above;

(2) the written statement of defence, if any, submitted by the officer referred to in clause (xv);

(3) the oral and documentary evidence produced in the course of the inquiry;

(4) written briefs referred to in clause (xviii), if any; and

(5) the orders, if any, made by the Disciplinary Authority and the Inquiring Authority in regard to the inquiry.

68. 3 (i) The Disciplinary Authority, if it is not itself the Inquiring Authority, may, for reasons to be recorded by it in writing, remit the case to the Inquiring Authority - whether the Inquiring Authority is the same or different - for fresh or further inquiry and report, and the Inquiring Authority shall thereupon proceed to hold further inquiry according to the provisions of sub-rule (2) as far as may be.

(ii) The Disciplinary Authority shall, if it disagrees with the findings of the Inquiring Authority on any article of charge, record its reasons for such disagreement and record its record is sufficient for the purpose.

(iii) If the Disciplinary Authority, having regard to its findings on all or any of the articles of charge, is of the opinion that any of the penalties specified in rule 67 should be imposed on the officer, it shall, not-withstanding anything contained in sub-rule (4), make an order imposing such penalty.

Provided that where the Disciplinary Authority is of the opinion that the penalty to be imposed is any of the penalties specified in clauses (e), (f), (g), (h), (i) & (j) of rule 67 and if it is lower in rank to the Appointing Authority in respect of the category of officers to which the officer belongs, it shall submit to the Appointing Authority its recommendations regarding the penalty that may be imposed. Records of the enquiry specified in Clause (xxi) (b) of sub rule (2), shall also be submitted to the Appointing Authority in respect of penalties to be imposed under clauses (f), (g), (h), (i) & (j) of rule 67. The Appointing Authority shall make an order imposing such penalty as it consider in its opinion appropriate.

(iv) If the Disciplinary Authority or the Appointing Authority, as the case may be, having regard to its findings on all or any of the articles of charge, is of the opinion that no penalty is called for, it may pass an order exonerating the officer concerned.

68. (4) (i) Where it is proposed to impose any of the minor penalties specified in clause (a) to (e) of rule 67 the officer shall be informed in writing of the imputations of lapses against him and be given an opportunity to submit his written statement of defence within a specified period not exceeding 15 days or such extended period as may be granted by the Disciplinary Authority. The defence statement, if any, submitted by the officer shall be taken into consideration by the Disciplinary Authority before passing orders.

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

(iii) The record of proceedings in such cases shall include:

(a) a copy of the statement of imputations of lapses furnished to the officer;

(b) the defence statement, if any, of the officer; and

(c) the orders of Disciplinary Authority together with the reasons therefor.

(iv) Notwithstanding anything contained in sub-rules (i), (ii) and (iii) above, if in a case, it is proposed, after considering the written statement of defence, if any, submitted by the officer under sub-rule (i) to withhold increments of pay for a period exceeding three years or to withhold increments of pay with cumulative effect for any period under rule 67 (b), an enquiry shall be held in the manner laid down in sub-rule (2) of rule 68, before making an order imposing on an officer any such penalty.

68. (5) Orders made by the Disciplinary Authority or the Appointing Authority as the case may be under sub rule (3) and (4) shall be communicated to the officer concerned, who shall also be supplied with a copy of the report of inquiry, if any.

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

68. (7) (i) Notwithstanding anything contained in sub-rule (2), (3) and (4), where an officer is at any time or has been adjudicated insolvent or has suspended payments or has compounded with his creditors or is or has been convicted by a criminal court of an offence involving moral turpitude, the Appointing Authority may discharge the officer from the Bank's service without any notice whatsoever, and no appeal shall lie against such discharge.

(ii) Without prejudice to what is stated in clause (i) above and notwithstanding anything contained in sub-rules (2),(3) and (4), the Disciplinary Authority or the Appointing Authority, as the case may be , may impose any of the penalties specified in rule 67, if the officer has been convicted of a criminal charge or on the strength of facts or conclusions arrived at by a judicial trial. Provided that before a penalty is imposed in terms of this clause, the officer employee may be given an opportunity of making representation on the penalty to be imposed, before any order is made.

68 (8): Notwithstanding anything contained in these Rules the report or the recommendations forwarded by the Internal Committee constituted under Section 4 of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (the said Act) shall be treated as report of the enquiry officer and further action be taken as below:

(i) The Disciplinary Authority for the officer against whom complaint under the said Act has been made shall on receipt of the report or recommendation of the Internal Committee take further action for alleged misconduct of sexual harassment {as defined in Rule 50(10)}, pursuant to Rules 68(3)(iii)(iv), and 68(5) on the basis of the report of the Internal Committee. Any reference to charge/ articles of charge in these Rules shall be treated as reference to the allegations in the complaint made to the Internal Committee. There will be no need to appoint any separate enquiring authority and all other actions under these Rules shall be taken against the concerned officer treating the report/recommendations of the Internal Committee as the report of

the Inquiring Authority. The said officer shall have right to appeal as provided under these Rules and the decision in the appeal shall subject to review as provided under these Rules.

(ii) Steps shall be initiated by the Controlling Authority of the officer against whom complaint under the said Act has been made to deduct from the salary or wages of the said officer such sum as recommended by the Internal Committee as provided in Section 13(3)(ii) of the said Act. The officer against whom such a recommendation is made by the Committee for deduction of the sum as mentioned above may appeal against the said recommendations of the Committee within 90 days from the receipt of the order of the Internal Committee to the Internal Appellate Committee appointed/ nominated by the Chairman of the Bank. The said Internal Appellate Committee shall consist of minimum 3 members to be nominated by the Chairman, 2 of whom shall be Dy. Managing Directors of the Bank.

(iii) If the woman complainant who has made complaint to the Internal Committee or the officer against whom complaint under the said Act has been made is not satisfied with the report/recommendations of the Internal Committee under Section 13 of the said Act and/or she/he is aggrieved by the recommendations of the Internal Committee under section 14 of the said Act she/he may appeal to the Internal Appellate Committee constituted under (ii) above, within 90 days from the receipt of the order of the Internal Committee.

(iv) The Internal Appellate Committee shall have power to modify the findings/recommendations of the Internal Committee.

(vi) During the period any appeal under Rule 68(8)(iii) is pending before the Internal Appellate Committee, the proceedings before the Disciplinary authority under Rule 68(8)(i) shall be stayed.

Suspension

68. (A). (1) An officer may be placed under suspension by the Disciplinary Authority :

(a) where a disciplinary proceeding against him is contemplated or is pending; or

(b) where a case against him in respect of any criminal offence is under investigation, inquiry or trial.

(2) If an officer who is detained under custody whether on a criminal charge or otherwise for a period exceeding forty-eight

hours is placed under suspension by an order of the Disciplinary Authority, it shall be open to the Disciplinary Authority to give effect to such suspension from a retrospective date not earlier than the date of such detention or such conviction.

Explanation: The period of forty-eight hours referred to above shall be computed from the commencement of the imprisonment after conviction or detention and for this purpose, intermittent periods of imprisonment or detention, if any, shall be taken into account.

(3) Where a penalty of dismissal, removal or compulsory retirement from service imposed upon an officer under suspension is set aside in appeal or on review under rule 69 and the case is remitted for further inquiry or action or with any directions, the order of his suspension shall be deemed to have continued in force on and from the date of the original order of dismissal, removal or compulsory retirement and shall remain in force until further orders.

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

(5) (a) An order of suspension made under this rule shall continue to remain in force until modified or revoked by the authority which made the order;

(b) An order of suspension made under this rule may at any time be modified or revoked by the authority which made the order.

(6) No leave shall be granted to an officer under suspension.

(7) (i) An officer who is placed under suspension shall be entitled to receive during the period of such suspension and subject to clauses (ii) and (iii) subsistence allowance equal to half his substantive salary and such other allowance as the competent authority may decide.

(ii) During the period of suspension an officer may, subject to such guidelines as decided by the Managing Director, be allowed occupation of such official accommodation as may be decided by the Bank but shall not be entitled to free use of the Bank's car or receipt of conveyance or entertainment allowance or special allowance.

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

(8) (i) Where the Appointing Authority holds that the officer has been fully exonerated or that the suspension was unjustifiable, the officer shall be granted the full pay to which he would have been entitled, had he not been so suspended, together with any allowance of which he was in receipt immediately prior to his suspension or may have been sanctioned subsequently and made applicable to all officers. The period of absence from duty in such a case shall, for all purposes, be treated as period spent on duty.

(ii) In all cases other than those referred to in clause (i) above and where the officer has not been subjected to the penalty of dismissal, the period spent under suspension shall be dealt with in such a manner as the Disciplinary Authority may decide and the pay and allowances of the officer during the period adjusted accordingly.

Appeal Against Punishment or Suspension, Review, Service of Order, Extension of Time Limit, etc.

69. (1) An officer may appeal to the Appellate Authority against an order imposing upon him any of the penalties specified in rule 67 or against the order of suspension referred to in rule 68A.

69.(2) An appeal shall be preferred within 45 days from the date of receipt of the order appealed against. The appeal shall be addressed to the Appellate Authority and submitted to the authority whose order is appealed against. The officer may, if he so desires submit an advance copy to the Appellate Authority. The authority whose order is appealed against shall forward the appeal together with its comments and records of the case to the Appellate Authority. The Appellate Authority shall consider whether the findings are justified and/or whether the penalty is excessive or inadequate and pass appropriate orders. The Appellate Authority may pass an order confirming, enhancing, reducing or setting aside the penalty or remitting the case to the authority which imposed the penalty or to any other authority with such directions as it deems fit in the circumstances of the case.

Provided that:

(i) If the enhanced penalty which the Appellate Authority proposes to impose is a penalty specified in clauses (f), (g), (h), (i) and (j) of rule 67 and an enquiry as provided in sub-rule (2) of rule 68 has not already been held in the case, the Appellate Authority shall direct that such an enquiry be held in accordance with the provisions of sub-rule (2) of rule 68 and thereafter consider the records of the inquiry and pass such orders as it may deem proper.

(ii) If the Appellate Authority decides to enhance the punishment but an enquiry has already been held as provided in sub-rule (2) of rule 68, the Appellate Authority shall give a show-cause notice to the officer as to why the enhanced penalty should not be imposed upon him and shall pass final order after taking into account the representation, if any, submitted by the officer;

(iii) Where the enhanced penalty to be imposed is a penalty specified in clauses (e), (f), (g), (h), (i) & (j) of rule 67 and the Appellate Authority is not of the same rank as or higher than the Appointing Authority in respect of the category of the officers to which the officer belongs, it shall submit to the Appointing Authority the record of the proceedings together with its recommendations and the Appointing Authority shall pass such final order on the appeal as it may deem appropriate.

69.(3)(i) Not withstanding anything contained in this section, the Reviewing Authority may call for the record of the case within six months of the date of the final order and, after reviewing the case, pass such orders thereon as it may deem fit.

Provided that:

(i)if the enhanced penalty, which the Reviewing Authority proposes to impose, is a penalty specified under clauses (f), (g), (h), (i) or (j) of rule 67 and an enquiry as provided under sub-rule (2) of rule 68 has not already been held in the case, the Reviewing Authority shall direct that such an enquiry be held in accordance with the provisions of sub rule (2) of rule 68 and thereafter consider the record of the enquiry and pass such orders as it may deem proper.

(ii) if the Reviewing Authority decides to enhance the punishment but an enquiry has already been held in accordance with sub-rule (2) of rule 68, the Reviewing Authority shall give show-cause notice to the officer as to why the enhanced penalty should not be imposed upon him and shall pass final order after taking into account the representation, if any, submitted by the officer.

69. (4) Every order, notice and other process made or issued under this section shall be served on the officer concerned in person or communicated to him by registered post at his last known address.

69. (5) Save as otherwise expressly provided in the rules in this section, the authority competent thereunder may, for good and sufficient reasons or if sufficient cause is shown, extend the time specified thereunder for anything required to be done thereunder or condone any delay.

Central Vigilance Commission

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

CHAPTER XII-MISCELLANEOUS

Existing Decisions of the Central Board or Executive Committee to Continue Till Altered.

71. Where these rules require that any matter shall be in accordance with the decision of the Central Board or the Executive Committee and where such a matter is covered by decisions or instructions of the Central Board or the Executive Committee already taken or given, such decisions or instructions shall continue to be in force to the extent they are not contrary to any provisions of these rules and until such decisions or instructions are altered by the Central Board or the Executive Committee

Power to Implement

72. A Committee consisting of two Managing Directors and Deputy Managing Director & Corporate Development Officer may, from time to time, issue such instructions or directions as may, in its opinion, be necessary for giving effect to or carrying out the provisions of these rules.

Revocation of Earlier Rules, etc.

73. Any rule, regulation, order, agreement, resolution or other instrument, or any usage, custom, convention or practice governing any matter dealt with in these rules including allowances, perquisites and facilities shall on and from the date of coming into force of these rules cease to have effect in regard to such matter unless the contrary is provided in these rules.

Provided that these rules shall not affect the validity of anything done or any claim arising prior to that date in pursuance of such agreement, rule, regulation, resolution other provision or usage, custom, convention or practice.

Explanation: It is clarified for the purposes of this rule that provisions or practices now obtaining in respect of reimbursement of charges for taking personal accident insurance while on official tours, consideration by the Bank of payment of adhoc compensation in the event of death or injury while discharging official duties and matters of a similar nature will not be considered as perquisites of an officer.

Interpretation

74. If any question arises as to the application or interpretation of any of the provisions of these rules, it shall be referred to the Executive Committee for its decision.

Appeal Against Change of Rules

75. (1) To avoid the possibility of unforeseen hardship upon any officer or group of officers from any change in these rules made under the provisions of sub-rule 2 to rule 3, an officer or group of officers may appeal against the change by addressing the Managing Director in writing stating his or their case(s) in full. Such an appeal shall be submitted through the Chief General Manager in the case of an officer or group of officers serving in a Circle.

75. (2) An appeal in like manner may also be preferred when between those or any of those interested therein a diversity of opinion arises regarding the interpretation of a rule.

Procedure for Dealing with Appeal under Rule 75

76. An appeal submitted under rule 75 through the Chief General Manager shall be forwarded to the Managing Director by the Chief General Manager with his report thereon. The Managing Director shall lay the appeal alongwith his or the Chief General Manager's report before the Executive Committee with his recommendations and the decision of the Executive Committee shall be conveyed in writing over the signature of the Managing Director to the appealing officer or group of officers through the Chief General Manager, where necessary.

Appeal Requesting for Change of Rules

77. Should a group of officers of not less than fifty in number wish to appeal to the Central Board to change the rules in order to remove any hardship to themselves or any of their fellow officers, they may prefer an appeal direct to the Managing Director. The Managing Director shall obtain the

opinions of the Chief General Managers on the subject of appeal and shall then lay the appeal before the Central Board with his recommendations. The decision of the Central Board shall be conveyed in writing over the signature of the Managing Director to the appealing group of officers.

Acknowledgement and Declaration

78. Every officer to whom these rules apply shall be entitled to a copy of the rules and his acknowledgement will be obtained on form A prescribed in Appendix 1 to these rules and an officer who has not already declared his place of domicile shall subscribe to the declaration in form B prescribed in that Appendix.

By order of the Central Board

APPENDIX I

FORM A

Declaration to be bound by the
State Bank of India Officers' Service Rules, 1992

Place

……
……

Date
……
……

I hereby declare that I have received from the Bank a copy of the State Bank of India Officers' Service Rules, 1992 and having read and understood them. I hereby subscribe and agree to be bound by the said Rules

Signature……

Name in full ……

Designation ……

Witness ……

Date ……

APPENDIX I

FORM B

DECLARATION OF DOMICILE

Place .....

Date .....

I, the undersigned, having been appointed to the service of the State Bank of India, hereby declare ..... (Place) in ..... (District) as my place of domicile.

*2. The above is my place of birth

Or

The above is not my place of birth, but has been declared as my place of domicile, for the reasons given below :

.....
.....
.....
.....
.....
.....

Signature.....

Name in full .....

*Strike out whichever is not applicable