

STATE BANK OF HYDERABAD (OFFICERS') SERVICE REGULATIONS 1979
(UPDATED AS ON 31ST MARCH, 2007)
P R E L I M I N A R Y

In exercise of the powers conferred by Section 63 of State Bank of India (Subsidiary Banks) Act, 1959, the Central Board of Directors of State Bank of India in consultation with the Board of Directors of State Bank of Hyderabad and with the previous approval of the Reserve Bank of India hereby makes the following Regulations, namely:

C H A P T E R I

SHORT TITLE AND COMMENCEMENT

1. (1) These regulations may be called State Bank of Hyderabad Officers' Service Regulations 1979.

1. (2) These regulations shall come into force on the 1st day of October, 1979.

Officers to whom the order shall apply

2. (1) These regulations shall apply to all officers' of the bank and to such other employees of the bank to whom they may be made applicable by the competent authority to the extent and subject to such conditions as such Authority may decide.

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

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

(Ref.H.O.Circular No. PER/91-92/83 dated 28th January, 1992)

Definitions

3. in these regulations, unless there is anything repugnant to the subject or context:-

(a) "appointed date" means the 1st of October, 1979;

(b) "Bank" means State Bank of Hyderabad;

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

(d) "Board" means the Board of Directors of the Bank.

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(e) "Competent Authority" means the authority designated by the Board or the Executive Committee and till such authority is designated authority for the purpose immediately prior to the appointed date.

(f) "Emoluments" means the aggregate of salary and allowances if any;

(g) "Executive Committee" means the Executive Committee of the Board;

(h) "Family" means and includes spouse of the Officers (if the spouse is not an employee of the Bank) and the children, parents, brothers and sisters of the Officers wholly dependent on the Officers but shall not include the legally separated spouse;

(i) "Managing Director" means the Managing Director of the Bank.

(j) "Officer" means a person fitted into or appointed to or promoted to any of the grades specified in Regulation 4 and any other person, who immediately prior to the appointed date, was an officer of the Bank, and shall also include any specialists or technical persons so fitted or promoted or appointed and any other employee to whom any of the provisions of these regulations has been made applicable under Regulation 2;

(k) "Pay" means Basic pay including stagnation increment; (Ref.H.O.Cir.No.PER/90-91/5 dated 20th April, 1990)

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

(m) "Salary" means the aggregate of the pay and dearness allowance (Ref.H.O.Cir.No.PER/90-91/5 dated 20th April 1990)

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

(o) "Year" means a continuous period of 12 months;

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

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

(r) "Perquisite means the various facilities that have been specified in Chapter-VI".
(Ref. H.O.Cir.No.PER/2001-2002/12 dt.30.05.2002)

C H A P T E R II
GRADES AND SCALES OF PAY

4 (1) On and from the 1st December, 1990 there shall be the following four grades for Officers with the scales of pay specified against each of the grades;

a) Top Executive Grade:

Special Grade - I : Rs.7150/ (Fixed basic pay)
Scale - VII : Rs.6400 - 150 - 7000
Scale - VI : Rs.5950 - 150 - 6550

b) Senior Management Grade:

Scale - V : Rs.5350 - 150 - 5950
Scale - IV : Rs.4520-130-4910-140-5050-150-5350

c) Middle Management Grade:

Scale - III : Rs.4020-120-4260-130-4910
Scale - II : Rs.3060-120-4260-130-4390

d) Junior Management Grade:

Scale - I : Rs.2100-120-4020

4(2) On and from 1-7-1993, there shall be the following four grades for officers with the scales of pay specified against each of the grades:

a) Top Executive Grade:

Special Scale : Rs.14400/-(Fixed basic pay)-(CGM)
Scale - VII : Rs.12650-300-13250-350-13600-400-14000
Scale - VI : Rs.11450-300-12650

b) Senior Management Grade:

Scale - V : Rs.10450-250-11450
Scale - IV : Rs.8970-230-9200-250-10450

c) Middle Management Grade:

Scale - III : Rs.8050-230-9200-250-9700
Scale - II : Rs.6210-230-8740

d) Junior Management Grade:

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

(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 (PER/1999-2000/75, dated 8-2-2000)

Provided that every officer who is governed by the scale of pay as in force on the appointed date having been fitted into the said scale of pay in accordance with the guidelines issued under the Regulation 8, shall be fitted in the scale of pay set out above in accordance with the State Bank's guidelines (Ref.H.O.Cir.No.PER/91-92/98 dated 25-2-1992)

3) Nothing in sub-regulation (1)& (2) shall be construed as requiring the Bank to have at all times officers serving in all these grades.

INCREMENTS:

5. (1) Subject to the provision of Regulation 4(2), on and from 1st November, 1992, the increments shall be granted subject to the following sub-clauses:-

(a) The increments specified in the scales of the pay set out in Regulation 4 shall, subject to the sanction of the, Competent Authority, accrue on an annual basis and shall be granted on the 1st day of the month in which these fall due;

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

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(c) Officers including those referred to in (b) above who reach the maximum of the Middle Management Grade Scale II & III shall draw stagnation increments for every three completed years of service after reaching the last stage of the scale II or Scale III as the case may be subject to a maximum of two such increments of Rs.230/- each for officers in the last stage of Scale II and one such increment of Rs.250/- for officers in the last stage of Scale III.

Provided than on and from 1-11-1994 officers in substantive scale III i.e., those who are recruited in or promoted to Scale III shall be eligible for second stagnation increment three years after having received the first stagnation increment.

NOTE:

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

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 Examination on or after the appointed date.

Explanation I:

In the case of an officer who has passed Part-I or Part-II of CAIIB examination as an officer before the appointed date, the additional increment, or increments as the case may be, shall be given effect to from the appointed date provided that he has not received any increment or received only one increment, for passing both parts of the said examination.

Explanation II:

a) On and from 1-11-1987 officers who reach or have reached the maximum in the pay scale and are unable to move further except by way of promotion shall subject to Government guidelines, if any, be granted Professional Qualification Allowance in lieu of additional increments in consideration of passing CAIIB Examination as under:

Those who have passed only Part I of CAIIB

i) Rs.100/- p.m., after one year of which Rs.75/- shall rank for superannuation benefits.

Those who have passed both Parts of CAIIB

i) Rs.100/- p.m., after one year, of which Rs.75/- shall rank for superannuation benefits.

ii) Rs.250/- p.m., after two years, of which Rs.200/- shall rank for superannuation benefits.

b) On and from 1-11-1994, other things being equal, the quantum of Professional Qualification Allowance shall stand revised as under:

Those who have passed only Part I of CAIIB

i) Rs.120/- p.m., after one year on reaching top of the scale.

Those who have passed both Parts of CAIIB

i) Rs.120/- p.m., after one year on reaching top of the scale.

ii) Rs.300/- p.m., after two years, on reaching top of the scale.

Provided that officers who are eligible to draw Fixed Personal Allowance in terms of Regulation 5.3(b) shall draw Professional Qualification Allowance one year/two years after receipt of such Fixed Personal Allowance respectively for Part I & II as the case may be.

(c) On and from 1.11.1999, other things being equal, the quantum of Professional Qualification Pay shall stand revised as under:-

Those who have passed JAIB or Part I of CAIIB.

i) Rs.150/- p.m. after one year on reaching maximum of the scale.

Those who have passed JAIB and CAIIB or both Parts of CAIIB.

i) Rs.150/- p.m. after one year on reaching maximum of the scale.

ii) Rs.360/- p.m. after two years on reaching maximum of the scale.

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

NOTE:

i) If an officer who is in receipt of Professional Qualification Allowance 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 no such increments are available in the scale or only one increment is available in the scale, the officer shall be eligible for Professional Qualification Pay in lieu of increment(s). (Ref.PER/90-91/5, dated 20-4-90).

ii) On and from 1-11-94, revised Professional Qualification Allowance shall rank for Dearness Allowance, House Rent Allowance and Superannuation Benefits.

NOTE:

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

ii) On and from 01.11.1994 Professional Qualification Allowance or Professional Qualification Pay, as the case may be, shall rank for Dearness Allowance, House Rent Allowance and Superannuation Benefits.

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

NOTE:

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

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

Increment Component	DA as on 1-11-1993	Total F.P.A., payable where bank's accommodation is provided.
Rs. (A)	Rs. (B)	Rs. (C)
230-00	5-79	236-00
250-00	6-30	257-00
300-00	7-56	308-00
400-00	10-08	411-00

(c) on and from 01.11.1999 other things being equal, the fixed Personal Pay with House Rent Allowance, if any, shall be as given hereunder:-

Increment Component	DA as on 1.11.1997	Total F.P.P. Payable where bank's accommodation is provided
(A)	(B)	(C)
Rs.	Rs.	RS.
340	4.28	345
380	4.78	385
420	5.29	426
600	7.56	608

NOTE:

i) Fixed Personal Allowance/Fixed Personal Pay as indicated under Column (C) in clause (b) and (c) shall be payable to those officers who are provided with bank's accommodation.

ii) Fixed Personal Allowance/Fixed Personal Pay for officers eligible for House Rent Allowance shall be (A) + (B) + House Rent Allowance drawn by the concerned officer when the last increment of the relevant scale of pay as specified in sub-regulation (2) and (3) of Regulation 4 is earned.

iii) On and from 01.11.1999, there shall be no change in the schedule of release of Professional Qualification Pay as in Explanation (c) under sub-regulation (2) and on account of release of Fixed Personal Pay.

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

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

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

CATEGORISATION

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

Provided that the categorisation of the posts in existence on the appointed date shall be done before the expiry of two years from the date and shall, in respect of the posts in the Senior Management and Top Executive Grades, be done by a Committee appointed for the purpose by the Board or the Executive Committee:

(2) For the purpose of Categorisation of posts under sub-regulation (1) every branch or office of the bank shall be classified by the bank in accordance with the criteria to be approved by the Board or the Executive Committee as small, medium, large, very large or exceptionally large category.

-- Concurrent Auditors will be categorised in MMGS III.

-- Branches where Managers of business divisions are categorised in MMGS II or III, the post of Branch Manager will be categorised on scale higher than that of the senior most Manager of business division.

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C H A P T E R I I I

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

PLACEMENT OF EXISTING OFFICERS ON THE APPOINTED DATE IN CORRESPONDING GRADES AND SCALE:

7. Subject to the provisions of Regulation 6, existing officers serving in the grades and scales of pay mentioned in the column no.1 of the table given in Schedule 1 to these regulations shall be placed as on the appointed date in the grade and scale specified there against in column 2 of the said schedule.

8. (1) Every existing officer placed in any of the new grades and scales of pay in accordance with regulation 7, shall be fitted at such stage in the new scale of pay corresponding to the existing grade and scale as specified in schedule II to those regulations.

(2) Subject to sub-regulation (3) on being so fitted in the new scale of pay, such officer shall be eligible to draw the next increment if any, in such new scales on the first day of the month in which he would have been eligible to draw increment in terms of the provisions in this behalf prior to the appointed date, unless intimated to the contrary.

(3) Where two or more officers having different seniority in the scales of pay immediately before the appointed date are fitted at the same stage in the new scale of pay, different months may be fixed for the eligibility of such officers for the next increment in the new scale of pay.

(4) The mere fact on the appointed date an officer happens to be posted in a post categorised as that of a grade or scale higher than the one in which he is placed in accordance with the provision of regulation 7 will not by itself entitle that officer to any higher placement or fitment.

Contd....12

Adjustment Allowance

9. If the pay of an officer after fitment in the new scale of pay in accordance with regulation 8 is at the maximum of that scale and even then the salary of such officer as indicated in column 6 of schedule II to these regulations is lower than the aggregate of pay and dearness allowance payable to him as indicated in column 3 of schedule II to these regulations together with the amount of additional increment, if any, that may be taken for the purpose of fitment, the difference shall be paid to him by way of an adjustment allowance till such time as 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 the increase in salary as a consequence of such increment, whichever is lower.

Personal Allowance

10. (1) If the aggregate of salary as indicated in column 6 of schedule II to these regulations and allowances, if any payable under these regulations to an officer after fitment in the new scale of pay in accordance with regulation 8 is lower than the aggregate of the amount set out in column 3 of schedule II against the corresponding stage and such allowances as are set out in the explanation to this regulation as were payable to him immediately before such fitment, the difference shall be paid to him as a Personal Allowance which shall be absorbed in future increments or increase in pay to the extent of 33 1/3% of each such increment or increase in pay 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 regulation 22, the amount of Personal Allowance, if any, payable to him under clause (a) or (b) or (c), of Note 1 below shall be set off against such house rent allowance and difference, if any, after such set off shall alone be payable to him.

Explanation

The allowances referred to in this regulation as payable before the fitment are the following:-

- i. Acting Allowance
- ii. Adjusting Allowance
- iii. Existing Personal Allowance
- iv. City Compensatory Allowance
- v. Teaching Allowance
- vi. Discomfort Allowance, if any
(except in case of officers on inspection duty)
- vii. House Allowance
- viii. Deputation Allowance
- ix. Goa Allowance, if any
- x. Special Area Allowance
- xi. Mid-academic Year Transfer Allowance
- xii. Hill & Fuel Allowance
- xiii. Split Duty Allowance

NOTE 1:

The House Rent Allowance shall be reckoned, as under:-

a. In the case of officers who were provided with free furnished accommodation by the Bank immediately before the appointed date, the amount to be calculated for purpose will be 12 1/2% of the new basic pay on fitment. (10% for accommodation and 2 1/2% for furniture).

b. In the case of officers, who were provided with free unfurnished accommodation immediately before the appointed date, the amount for the purpose will be calculated at 10% of the new basic pay on fitment plus such amount as was being paid immediately before the appointed date, in lieu of furniture, if any.

c. In respect of officers, who were not provided with free accommodation by the Bank immediately before the appointed date the amount for the purpose will be calculated at 15% of the basic pay immediately before the appointed date with a minimum of Rs.100/-

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NOTE: 2

While calculating the Personal allowance on the appointed date, the Adjusting allowance and/or the existing Personal Allowance, if any, will be first recalculated on the basis that the amount applicable to him in terms of column 2 of Schedule II is the Dearness Allowance payable to him immediately before the appointed date.

For the purpose of computation of the personal allowance provided in sub-regulation (1) above, such of the foregoing allowances as mentioned in the Explanation above, excluding city compensatory allowance, as would have been reduced or would have ceased at any time to be payable to the officer after the appointed date under the rules applicable to him before the appointed date will cease to be included in the personal allowance or the personal allowance will be suitably reduced in the same manner as such allowances would have been dealt with but for the provisions of these regulations.

ABSORPTION AGAINST FUTURE INCREMENTS AND INCREASES

11. For the purpose of absorbing the allowances mentioned in regulation 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 FOR EXISTING OFFICERS

12. (1) Notwithstanding anything contained in these regulations, an existing officer shall have the option to continue even after the appointed date in the scale of pay applicable to him immediately before the appointed date by communicating to the Bank within 30 days of the receipt of the intimation regarding his fitment in the new scale of pay.

Provided that such option shall continue to have effect only till the officer is promoted to a scale in the scales of pay set out in regulation 4 higher than the scale of pay to which the scale of pay under his entitlement immediately before the appointed date corresponds in accordance with regulation 7.

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

Provided that the Dearness Allowance payable to such officers shall be payable under the formula applicable before the appointed date together with the adhoc amount payable before that date and not on the lines of the notional Dearness Allowance taken for the purpose of fitment in the new scales.

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

(3) Any officer who has exercised option referred to in sub-regulation (1) and continues to draw pay and allowances according to his entitlement in the service of the Bank immediately prior to the appointed date in terms of sub-regulation (2) shall be allowed to opt pay and allowances as applicable under these regulations on and from 1st February, 1984. On exercising such option, he will be fitted nationally on the appointed date into the new scale of pay in the manner referred to in Regulation 8 and after granting him the increments he would have received in terms of these regulations up to 31-1-1984, he shall be fitted in the scale of pay set out in Regulation 4 (1) as on 1st February, 1984 in accordance with the State Bank's guidelines issued thereunder.

Provided that if the aggregate of pay and allowances payable under these regulations to the officer after fitment as above is lower than the aggregate of pay and allowances that were payable to him as on 31st January, 1984 before such fitment, the difference shall be paid to him as a Personal Allowance which shall be absorbed in the future increments to the extent of 33 1/3% of each such increment or 33 1/3% of the increase in the salary as a consequence of such increment, whichever is lower.(Ref.H.O.Cir.No.PER/91 of 1986 dated 3-12-1986).

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 Board of the Executive Committee for this purpose.

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

(3) The Committee may after giving a opportunity to the officer concerned to make his representation in the matter make an order and the decision in such order shall be final.

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

C H A P T E R IV

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

APPOINTMENTS

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

(2) A person entering the service of the Bank as a Probationary Officer shall deposit with the Bank in cash a sum of Rs.1000/- as security deposit for the due observance and performance by him of the duties of his employment.

Provided that the Bank may in lieu of a cash deposit accept ;an approved personal surety in which case the Bank shall deduct every month ten per cent of the Probationary Officer's basic pay during the period of his probationary service until an aggregate of Rs.1000/- has been so deducted and the amounts so deducted (with interest accrued thereon) shall be retained by the Bank until dealt with in accordance with sub-regulation (3) or sub-regulation (5).

(3) Should a Probationary Officer who has entered the service of the Bank as such leave the service in contravention of the first proviso to sub-regulation (2) of regulation 20 or should lithe Bank sustain a loss occasioned by dishonesty or neglect of duty on the part of the Probationary Officer, the Bank shall be entitled to forfeit the cash deposit of Rs.1000/- or the sum total of the deductions made from the salary (with all interest accrued thereon) and in the latter case the surety shall be liable to pay to the Bank such amount as is provided for in his security bond.

(4) So long as the security referred to in sub-regulation (2) has not been forfeited in terms of the provisions of sub regulation (3), the Bank shall pay to the Probationary Officer every six months through out his probationary service interest on his cash deposit of Rs.1000/- at the rate applicable to twelve months staff deposits or, if a personal/surety has been accepted in lieu of cash deposit, shall credit the Probationary Officer every six months with interest at the aforesaid rate on the sum total of the deductions made from his salary.

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(5) Provided it has not been forfeited in terms of the provisions of sub-regulation (3), the cash deposit of Rs.1000/- (with interest unpaid, if any) or, if a personal surety has been accepted in lieu of a cash deposit, the sum total of the deductions from salary (plus interest thereon) shall be returned to the officer on his ceasing to serve the Bank as Probationary Officer or shall be paid to his representative in the event of his death.

PROBATION

15. (1) A person appointed as a Probationary Officer or a Trainee Officer shall be on probation for a period of two years.

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

(3) Any other person appointed to any grade including 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.

CONFIRMATION

16 (1) An officer referred in regulation 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 officers may have been deputed for training and the in-service training in the bank.

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

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

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

(a) in the case of 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 bank's service, he may be reverted to the grade or cadre from which he was promoted.

PROMOTIONS

17. Promotions to all grades of officers in the Bank shall be made in accordance with the policies laid down by the Board or the Executive Committee from time to time having regard to the State Bank's guidelines.

Explanation

For the avoidance of doubts, it is clarified that the provisions of this regulation shall be also apply to promotions of any category of employees to the Junior Management grade.

SENIORITY

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

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

(3) Subject to the provision of sub-regulation (2)

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

(b) in case of officers recruited under the general category the seniority inter-se amongst such candidates who join on the same date shall be determined in accordance with the marks obtained by such candidates without adding notional marks for the reserved candidates.

(c) if, however, two or more categories of officers such as Technical Field Officers, Agricultural Field Officers and General Officers join on the same date and if there is no system of maintaining separate seniority list for the different categories of officers in the common seniority list shall be determined on the basis of their date of birth.

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

(5) Nothing herein contained shall affect the seniority among themselves of the existing officers.

AGE OF 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, at its discretion, extend the period of service of an officer who has attained the age of fifty-eight years or has completed thirty years' pensionable service or thirty years' service as the case may be should such extension be deemed desirable in the interest of the Bank, so however, that the service rendered by the concerned officer beyond 58 years of age except to the extent of the period of leave due at that time will not count for purpose of pension.

Provided further that an officer may, at the discretion of the executive committee, be retired from the Bank's service after he has attained 50 years of age or has completed 30 years' service or 30 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 25 years' service or 25 years' pensionable service as the case may be, permitted by the Executive committee 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.

(2) Notwithstanding anything to the contrary in these regulations, 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 State Bank of HYDERABAD Employees' Pension Fund Rules unless such cessation of service has been sanctioned as retirement for the purpose of the said pension fund rules. (as per pension fund scheme any officer with a minimum service of 20 years of service can only opt for Voluntary Retirement)

(3) In case disciplinary proceedings under the relevant regulations 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 regulations or the provisions of these regulations the disciplinary proceedings, may at the discretion of the Managing Director, be continued and concluded by the authority by which the proceedings were initiated in the manner provided for in the said regulations as if the officer continued 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 will retire on the last day of the month in which he completed the stipulated service or age of retirement (IBA letter No.F/OSR/29, dated 23-12-81, if date of birth is 1st of a month, he will retire on the close of the last day of preceding month in which he completes age of retirement; if 1st March is DOB retirement is on 28th Feb. If it is after 1st, he will retire on the last day of that month)

Termination of Service

20. (1) Deleted.

(2) An officer shall not leave or discontinue his service in the bank without first giving a notice in writing of his intention to leave or discontinue the service or resign. The period of notice required shall be 3 months and shall be submitted to the competent authority as prescribed by the Board of the Executive Committee.

Provided that a probationary officer who has entered the service of the Bank as such shall not be entitled to give notice or leave the service of the bank until the expiration of the stipulated period of probation and any breach of this proviso shall entitle the bank to proceed in accordance with the provisions of sub-regulation (3) of regulation 14.

Provided further that the competent authority may, at its discretion, permit an officer to resign without notice or forfeiture of security deposit, or payment in lieu of notice or reduce the period of notice.

3. (a) Notwithstanding anything to the contrary contained in the sub-regulation (2), any 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.

Contd....21..

(b) Disciplinary proceedings shall be deemed to be pending against an officer for the purpose of this regulation as well as Regulation 19(3) if he has been placed under suspension for any notice has been issued to him to show cause why disciplinary proceedings should not be initiated 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 appropriate authority:

Explanation:

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

(c) An officer under suspension on a charge of misconduct shall not be retired or permitted to retire on his reaching the date of compulsory retirement, but shall be retained in service until the enquiry into the charge is concluded and a final order is passed thereon.

Contd...22..

C H A P T E R V A L L O W A N C E S

21 (1) DEARNESS ALLOWANCE:

21 (1) On and from 1-11-87, Dearness Allowance scheme shall be as under:

(I) Dearness allowance shall be payable for every rise or fall of 4 points over 600 points in the quarterly average of the All India Average Working class Consumer Price Index (General) Base 1960 = 100

II) Dearness Allowance shall be payable as per the following rates:

- i) 0.67% of "Pay" up to Rs.2500/- plus,
- ii) 0.55% of "Pay" above Rs.2500/- to Rs.4000/- plus,
- iii) 0.33% of "Pay" above Rs.4000/- to Rs.4260/- plus,
- iv) 0.17% of "Pay" above Rs.4260/-.

21 (2) On and from 1-7-1993, dearness allowance scheme shall be as under:

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

II) Dearness Allowance shall be payable as per the following rates:

- i) 0.35% of "Pay" upto Rs.4800/- plus,
- ii) 0.29% of "Pay" above Rs.4800/- to Rs.7700/- plus,
- iii) 0.17% of "Pay" above Rs.7700/- to Rs.8200/- plus,
- iv) 0.09% of "Pay" above Rs.8200/-.

21 (3) On and from 01.04.1998, Dearness Allowance Scheme shall be as under:-

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

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

- i) 0.24% of 'pay' upto Rs.7100/- plus,
- ii) 0.20% of 'pay' above Rs.7100 to Rs.11300/- plus,
- iii) 0.12% of 'pay' above Rs.11300/- to Rs.12025/- plus,
- iv) 0.06% of 'pay' above Rs.12025/-

NOTE:

- A) "Pay" for the purpose of Dearness Allowance shall mean basic pay including stagnation increments.
- B) Professional Qualification Allowance as specified in Explanation (c) and (d) to sub-regulation (2) of Regulation 5 shall rank for dearness allowance.;

House Rent Allowance

22. (1) (a) On and from 1st November 1994, where an officer is provided with residential accommodation by the Bank, a sum equal to 4% of the basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation, whichever is less will be recovered from him.

(b) Where an officer is not provided any residential accommodation by the bank, he shall be eligible on and from 01.11.1992 House Rent Allowance at the following rates:-

COLUMN I	COLUMN II
<u>Where the place of work is in</u>	<u>HRA payable shall be</u>
(i) Major "A" class cities specified as such from time to time in accordance with the guidelines of the Government and Project Area Centres in Group "A".	13% of the pay p.m.
(ii) Places in Area I and Project Area Centres in Group "B".	12% of the pay p.m.
(iii) Area II and State Capitals and Capitals of Union Territories not covered by (i) and (ii) above.	10 1/2 % of the pay p.m.
iv) Area III	9 1/2% of the pay p.m.

Provided that if an officer produces a rent receipt, the House Rent Allowance payable to him shall be the actual rent paid by him for his residential accommodation in excess over 4% of the pay in the first stage of the scale of pay in which he is placed or 150% of the House Rent Allowance payable as per Column II above, whichever is lower.

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

(b) Where an officer is not provided any residential accommodation by the Bank, he shall be eligible on and from 1-11-1999, for House Rent Allowance at the following rates:

COLUMN I	COLUMN II
<u>Where the place of work is in</u>	<u>HRA payable shall be</u>
(i) Major "A" class cities specified as such from time to time in accordance with the guidelines of the Government and Project Area Centres in Group "A".	9% of the pay p.m.
(ii) Places in Area I and Project Area Centres in Group "B".	8% of the pay p.m.
(iii) Area II i.e. all places not covered by (i) and (ii) above.	7% of the pay p.m.

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

NOTE:

- (i) "Pay" for the purpose of House Rent Allowance shall mean basic pay including stagnation increments.
- (ii) Professional Qualification Allowance or Professional Qualification Pay, as the case may be, shall rank for House Rent Allowance w.e.f. 1.11.1994.

Contd...25..

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

A

The aggregate of : -

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

B

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

Explanation:

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

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

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

2) In this regulation, for the purpose of sub-regulation (1) Area I, Area II and Area III shall mean as under:-

Area I - Places with a population of more than 12 lakhs.

Area II - All cities other than those included in Area I which have a population of 1 lakh or more.

Area III - All places not included in Area I and Area II.

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

Area I - Places with a population of more than 12 lakhs

Area II - All places not included in Area I.

OTHER ALLOWANCES

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

i) **City Compensatory Allowance:**

On and from 1-11-99, if he is serving in a place mentioned in column 1 of the table below, a City Compensatory Allowance at the rate mentioned in column 2 thereof against that place, shall be payable.

Places	Rates
(1)	(2)
a) Places in Area I and in the State of Goa	4% of basic pay subject to a maximum of Rs.375/- p.m.
b) Places with population of 5 lacs and over and State Capitals and Chandigarh, Pondicherry and Port Blair not covered by (a) above.	3% of basic pay, subject to a maximum of Rs.250/- p.m.

23. (ii) A special area allowance at such places and at such rates as may be decided by the Board or the Executive Committee from time to time.

23. (iii) If he is serving in Area to be specified as project area falling in Group A or Group B. Project Area compensatory allowance at the rate of Rs.40/- p.m., or Rs.25/- p.m., according to the area has been classified as Group A or Group B.

(WEF 1-4-97 Ref.No.PER 102 of 97-98)

Provided that on and from the First day of April, 1997, the provisions of this sub-regulation shall have effect as if for the letters, figures and words "Rs.40/- p.m. or Rs.25/- p.m." the letters, figures and words "Rs.125/- p.m". or "Rs.100/- p.m." had been respectively substituted.

Explanation

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.

Contd...27..

23 (iii) (a) if at a center both city compensatory allowance and project area compensatory allowance are payable only higher of the two shall be payable with effect from 1st Feb 84.

23.(iv) If an officer is transferred on and from 1-11-1987 from one place to another in the midst of an academic year and if he has one or more children studying in school or college in the former place, a Mid-Academic Year Transfer Allowance of Rs.150/- p.m., from the date he reports to the latter place upto the end of the academic year in respect of all the children, provided that such allowance shall cease if all the children cease studying at the former place. (WEF 1-4-97, Ref.PER 102 of 97-98, dt 20-3-98)

Provided that on and from the first day of April, 1997, the provisions of this sub-regulation shall have effect as if for the letters and figures "Rs.150/- p.m.", the letters, figures and words "Rs.300 p.m.", had been substituted.

(v) On and from 1-11-1999, if an officer is deputed to serve outside the bank, he may opt to receive the emoluments attached to the post to which he is deputed. Alternatively, he may in addition to his pay, draw a deputation allowance of 7.75% of pay, subject to a maximum of Rs.1000/-p.m. and such other allowances as he would have drawn had he been posted in the Bank's service at that place.

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

Provided further that an officer on deputation to the Training Establishments of the Bank as a faculty member or to Banking Service Recruitment Board shall be eligible for deputation allowance at 4% of his pay with a maximum of Rs.500/- per month.

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

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

(Ref.PER/90-91/5, dated 20.04.1990).

(vii) On and from Financial Year 1989-90 if he is posted at a branch where books are closed on 31st March and 30th September a closing allowance of Rs.150/- for each of the two closings (PER/102 of 97-98)

Provided that on and from the financial year 1997-98, the provisions of the sub-regulation shall have effect as if for the letters and figures "Rs.150/-" the letters and figures "Rs.250/-" had been substituted,;

(viii) on and from 1-1-90, if the working hours of an officer during a day are split with minimum interval of 2 hours a split duty allowance of Rs.35/- p.m.

Provided than on and from the first day of April, 1997 the provisions of this sub-regulation shall have effect as if for the letters and figures "Rs.35/- p.m.." the letters, words and figures "Rs.70/- p.m." had been substituted.

23. (ix) If an officer is required to work as custodian of a vault or locker on a holiday a halting allowance at the rate to which he is entitled.

23. (x) On and from 1-11-1999, if he is serving in a place mentioned in column 1 of the table below, he shall receive a hill and fuel allowance at the rate mentioned in column 2 thereof;

<u>Places</u>	<u>Rates</u>
(1)	(2)
i) Place with an altitude of 1000 mtrs. and above but less than 1500 mtrs. and Mercara Town.	2% of pay subject to a maximum of Rs.220/-
ii) Place with an altitude of 1500 mtrs. and above but less than 3000 mtrs.	2 1/2% of pay subject to a maximum of Rs.260/-
iii) Place with an altitude of 3000 mtrs. and above.	5% of pay subject to a maximum of Rs.750/-.

NOTE:

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

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

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

23 (xi) DELETED (Ref.PER/55, Dt.5-9-88)

23 (xii) If an officer is required to work in shifts involving hardship 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 for such payment will be decided by the Executive Committee.

Contd.....30..

**C H A P T E R VI
P E R Q U I S I T E S**

MEDICAL AID:

24. 1. An officer shall be eligible for reimbursement of Medical expenses actually incurred by him in respect of himself and his family on the following basis namely:-

MEDICAL EXPENSES:

(a) On and from 1-11-1999, reimbursement of medical expenses to an officer in the grade specified in column 1 of the table below and his family may be made on the strength of the officers' own certificate of having incurred such expenditure supported by a statement of accounts for the amounts claimed subject to the limits specified in column 2 thereof.

Grade	Reimbursement Limit p.a.
Junior Management and Middle Management Grade	Rs.2225/-
Senior Management and Top Executive Grade	Rs.3000/-

NOTE:

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

ii) For the year 1999, the reimbursement of medical expenses under the medical aid scheme shall be enhanced proportionately for two months, i.e., November to December, 1999.

Explanation:

"FAMILY" OF AN OFFICER FOR THE PURPOSE OF THIS REGULATION SHALL CONSIST OF SPOUSE, WHOLLY DEPENDENT CHILDREN AND WHOLLY DEPENDENT PARENTS ONLY.

Contd....31..

(B)HOSPITALISATION EXPENSES:

(i) On and from 1st November 1994, hospitalisation charges shall be reimbursed to the extent of 100% in the case of an officer and 75% in the case of his family members in respect of all cases which require hospitalisation. Reimbursement on the basis of bills, vouchers etc., of expenses incurred shall be subject to ceilings determined from time to time in accordance with the guidelines of the Government.

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

(iii) On and from 1.11.94, medical expenses incurred in respect of the following diseases which need domiciliary treatment as may be certified by the recognised hospital authorities and bank's medical officer shall be deemed as hospitalisation expenses and reimbursed to the extent of 100% in case of an officer and 75% in case of his family members.

Cancer, Leukemia, Thalassemia, Tuberculosis, Paralysis, Cardiac ailment, Leprosy, Kidney ailment, Epilepsy, Parkinson's disease, Psychiatric Disorder and Diabetes.

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

Hepatitis-B, Haemophilia and Myaestheniagravis.

NOTE:

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

Contd.....32..

2) Notwithstanding the medical benefits (including hospitalisation etc.) listed in Sub-regulation (i) above and in complete substitution of the same, the Board may decide to retain in an unaltered form medical benefits (including hospitalisation, etc.) as available in the Bank on the appointed date and if the Board so decides, all officers shall be eligible for reimbursement of medical expenses only as per the terms and conditions obtaining in the Bank on the appointed date for grant of medical benefits (including hospitalisation, etc.)

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

RESIDENTIAL ACCOMMODATION

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

(2) It shall, however, be open to the bank to provide residential accommodation to an officer on payment by the officer on and from 1-11-1999, a sum equal to 2.5% of the basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation whichever is less.

Provided that wherever possible, the Bank may at its discretion provide essential furniture to eligible officers on such scale as may be prescribed from time to time by the Board/Executive Committee, subject to the recovery of a monthly rental of 0.50% of the pay in the first stage of the scale of pay in which the officer is placed.

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

(Ref.HO Cir. PER/90-91/5 dated 20.4.1990)

BANK'S CAR FOR PERSONAL PURPOSES

26. No officer, other than officers in the top executive grade 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 Board or the Executive committee from time to time in accordance with the State Bank's guidelines.

Contd...33..

LOAN FOR THE PURCHASE OF CONVEYANCE

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

LOANS FOR THE PURCHASE/CONSTRUCTION ETC OF HOUSES

28 (1) The bank may grant to an officer confirmed in the bank's service, a loan for the purchase of land for construction of a house 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 Board or the Executive committee may decide generally or with reference to any particular loan having regard to the State Bank's guidelines.

2. Until otherwise decided by the Board or the Executive Committee, if any officer desires to join a co-operative housing society or Bank employees/officers under the existing scheme in force immediately before the appointed date 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 Board or Executive Committee in accordance with the State Bank's guidelines.

Preferential interest rates on deposits

30. The Bank may allow one percent 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.

C H A P T E R VII

LEAVE

KINDS OF LEAVE

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

- a. Casual Leave
- b. Privilege Leave
- c. Sick Leave
- d. Study Leave
- e. Maternity Leave
- f. Extraordinary Leave on loss of Pay
- g. Special Casual Leave and Special 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's casual leave may be availed of at any one time.

(2) Casual leave not availed of in any year may be suffixed or prefixed to sick leave in the following three years (PER 102 of 97-98)

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

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.

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

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

(4) On and from 1-1-1990 privilege leave may be accumulated upto not more than days except where leave has been applied for and it has been refused.

(5) An officer desiring to avail of privilege leave shall ordinarily give not less than 1 month's notice of his intention to avail of such leave.

SICK LEAVE

34. (1) On and from 1-1-89, an officer shall be eligible for 30 days of sick leave for each completed year of service subject to a maximum of 18 months during the entire service. Such leave can be accumulated upto 540 days during the entire service and may be availed of only on production of medical certificate by a medical practitioner acceptable to the bank or at the Bank's discretion nominated by it at its cost.

(2) In respect of 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.

(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.

(4) On and from 1-1-1989 where an officer has put in a service of 24 years, he shall be eligible to additional sick leave at the rate of 1 month for each year of service in excess of 24 years subject to a maximum of 3 months of additional sick leave.

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

In this connection, the position is amplified as under;

1. Where an officer has put in less than 24 years of service and has availed sick leave exceeding 18 months (but not exceeding 21 months), he will not be entitled to any further sick leave during the remaining part of 24 years of service, However, after completing 24 years of service, he will be eligible for additional sick leave as provided, after adjusting sick leave already availed of by him in excess of 18 months.

2. Where an officer has put in more than 24 years of service and has availed sick leave of 21 months or more, he will not be entitled for any sick leave during remaining part of his service. However, if he has availed less than 21 months sick leave, he can be sanctioned additional sick leave, subject to a maximum of 3 months but not exceeding 21 months in aggregate.

(Ref.H.O.CIR.No. PER/90-91/74, dated 23-1-1991)

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 board or the Executive Committee.

MATERNITY LEAVE:

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

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

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

EXTRA ORDINARY LEAVE:

37. 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 on more than 90 days at a time.

Provided that in very special circumstances the Board or the Executive Committee may grant extra-ordinary leave on loss of pay to an officer upto a total period of 720 days.

37 (A). An officer may be granted special casual leave and any special leave by the competent authority as may be decided by the Executive Committee in accordance with the State Bank's guidelines.

LAPSE OF LEAVE:

38. All leave shall lapse on the death of the officer or if he ceases to be in the service of the bank provided that where an officer dies while in service there shall be payable to his legal representatives sums which would have been payable to the officer if he had availed of the privilege leave, that he had accumulated at the time of his death.

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

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

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

Provided also that where an officer resigns from service on or after 1st April, 2001 after giving due notice as in Sub-Regulation (2) of Regulation 20 he may be paid a sum equivalent to the emoluments in respect of privilege leave to the extent of half of such leave to his credit on the date of cessation of service, subject to a maximum 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 the leave address to the Bank

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.

Contd...38..

40 (2) An officer who overstays his leave, except in circumstances beyond his control. Shall not be entitled to any salary or allowances 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.

(Ref.H.O.Cir.No.Per/2002-2003/14 dated 03.06.2002)

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 regulation. 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.

Contd...39..

C H A P T E R VIII

REIMBURSEMENT OF EXPENSES ON TRAVEL

MODE OF TRAVEL AND EXPENSES ON TRAVEL

41. On and from the date specified by the Board, the following provisions shall apply whenever an officer is required to travel on duty.

i. An officer in Junior Management Grade may travel by 1st class or A.C.Sleeper by train. He May however, travel by Air (economy class) if so permitted by the competent authority, having regard to the exigencies of the business or public interest.

ii. An officer in Middle Management Grade may travel by 1st class or A.C.Sleeper by train. He may however, travel by Air (economy class) if the distance to be traveled is more than 500 Kms. He may, however travel by air (economy class) even for a shorter distance if so permitted by the competent authority, having regard to the exigencies of business or public interest.

iii. An officer in Senior Management or Top Executive Grade may travel by train A.C. 1st class or by Air (economy class).

iv. An officer in Senior Management or Top Executive Grade may travel by car between places not connected by Air or Rail provided that the distance does not exceed 500 Kms. 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.

v. Any other officer may be authorised by the competent authority, having regard to the exigencies of business, to travel by his own vehicle or by taxi or by the Bank's vehicle. **(Ref.H.O.Cir.No.PER/90-91/5, dated 20-4-1990)**

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

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

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

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

3. Actual expenses incurred for transport and portorage will be reimbursed.

4.(a) HALTING ALLOWANCE: On and from 1st day of June 2001, an officer in the Grades/Scales set out in column 1 of the Table below shall be entitled to 'per diem' Halting Allowance at the corresponding rates set out in column 2 thereof;

Daily Allowance (Rs.)			
(1)	(2)		
Grades/Scale of Officers	Major "A" Class Cities	Area I	Other Places
Officers in Scale IV & above	275.00	220.00	190.00
Officers in Scale I/II/III	220.00	190.00	165.00

Provided that where the total period of absence is less than 8 hours but more than 4 hours, Halting Allowance at half the above rates shall be payable.

Explanation:

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

(b) Lodging Expenses:

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

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

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

BOARDING EXPENSES:

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

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

e. Where boarding is provided at bank's cost/arranged through the bank free of cost, 1/2 of the Halting Allowance will be admissible.

f. Where lodging & boarding are provided at bank's cost/arranged through the bank free of cost, 1/4th of the Halting Allowance will be admissible.

Provided that, in case of an officer claiming 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.

g. A Supplementary Diem Allowance of Rs.10/- per day of halt outside headquarters on inspection duty shall be paid to all inspecting officers.

Explanation::

For the purpose of computing Halting Allowance "per diem" shall mean each period of 24 hours or any subsequent part thereof, reckoned from the reporting time for departure in the case of air travel and the 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. (Ref. PER/91-92-105, dated 26-3-1992)

TRANSFERABILITY

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

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

JOINING TIME AND TRANSFER

44.(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 is appointed while on duty in his old post, or
- (b) to join new post on return from leave.

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

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

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

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

TRANSFER TRAVELING ALLOWANCE, ETC.

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

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

EXPLANATION

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

Contd...43..

TRANSPORT BAGGAGE

45 (2)

(i) On and from 1.4.1998 an officer on transfer will be reimbursed his expenses for transporting his baggage by goods train upto the following limits.

Pay Range	Where he has family	Where has no family
Rs.7100/- p.m. to Rs.9820/- p.m.	3000 kgs.	1500 kgs.
Rs.9821/- p.m. & above	Full wagon	2500 kgs.

(ii) if the baggage is transported by lorry, 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.

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

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

The Executive Committee has considered upward revision in the rates per kilometer for reimbursement of expenses incurred by officers for travel on own vehicles on duty and also for transporting their vehicles by road to the place of transfer as under w.e.f. 1-12-1990.

Contd....44..

Type of Vehicles	Reimbursement rate per Km.
1 Four wheeler Engine capacity of 1000 cc or more	Rs.2.75ps.
2 Four wheeler Engine capacity less than 1000 cc	Rs.2.10ps.
3 Motorcycle & Scooter	Rs.1-10ps.
4 Mopeds	Rs.0.70ps.

(PER/91-92/15 dated 30.05.1991)

45 (2) (i) (a) " On and from the first day of April, 1997, an officer on transfer will be reimbursed his expenses for transporting his baggage by goods train upto the following limits:

Pay range	Where he has family	Where he has no family
Rs.4250/- to Rs.6210/-	3000 kgs	1500 Kgs
Rs.6211/- p.m. & above	Full wagon	2500 Kgs.

45 (3) On and from 1st January, 1987 but before 1.4.1987, an officer on transfer will be eligible to draw a lump sum amount as indicated below for expenses connected with packing, local transportation, insuring the baggage etc.,

Grade	Lumpsum Amount
Top Management & Senior Management	Rs.1500/-
Middle Management & Junior Management	Rs.1000/-

45. 3 (a) On and from the first day of April, 1997 an officer on transfer will be eligible to draw a lump sum amount as indicated below for expenses connected with packing, local transportation, insuring the baggage etc.,

Grade	Lumpsum Amount
Top Management & Senior Management	Rs.5000/-
Middle Management & Junior Management	Rs.4000/-

(WEF 1-4-1997 PER 102 of 97-98)

45. (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 rate as in the case of travel on tour.

Provided that if residential accommodation is provided by the Bank at the new place of posting, no halting allowance will be payable from the date such accommodation is provided.

Traveling allowance on retirement

46. On retirement, an officer will be eligible to claim traveling allowance, baggage and other expenses for himself and his family as on transfer from the last station at which he is posted to the place where he proposes to settle down on retirement within 3 months from date of retirement (PER 63 of 94-95, dated 10-10-94).

LEAVE TRAVEL CONCESSION:

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

(2) On and from 1-6-1991 once in every four years when an officer avails of Leave Travel Concession he may be permitted to surrender and encash his privilege leave not exceeding one month at a time. Alternatively, he may whilst traveling in one block of two years to his home town and in another block to any place in India, he may be permitted encashment of privilege leave with a maximum of 15 days in each block or 30 days in one block. For the purpose of leave encashment all the emoluments payable for the month during which the availment of the Leave Travel Concession commences shall be admissible.

Provided that an officer at his option shall be permitted to encash one day's additional privilege leave for donation to the Prime Minister's Relief Fund subject to his giving a letter to the Bank to that effect and authorising the bank to remit the amount to the Fund (Ref.PER/91-92/105, Dt.26-3-1992)

(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 Board or the Executive Committee from time to time.

Contd.....47..

C H A P T E R IX

TERMINAL BENEFITS

PROVIDENT FUND AND PENSION:

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

2) The Provident Fund rules framed shall provide that on and from 1-11-1993 -

a) in case of an officer governed by the Pension Scheme, contribution to the Provident Fund shall be made only by the officer at the rate of 10% of pay without any matching contribution on the part of the bank.

Provided that no adjustment on account of provident fund contributions already made for the period 1-7-1993 to 31-10-1993 shall be made.

b) in case of an officer not governed by the Pension Scheme, contribution to Provident Fund by the officer and a matching contribution by the bank shall be made at the rate of 10% of pay

Provided that no adjustment on account of provident fund contributions already made for the period 1-7-1993 to 31-10-1993 shall be made.

3) Officers joining the bank's service on or after 29-9-95 shall be governed by the Pension Scheme.

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

a) an officer who was in service of the bank prior to 29-9-95, unless he has specifically exercised an option to become member of the Pension Scheme in response to bank's notice to that effect.

b) an officer who is recruited on or after 29-9-95 at the age of 35 years and above, and who has elected to forego his right to Pension in terms of the Pension Scheme.

Contd....48..

NOTE:

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

GRATUITY

49. (1) Every officer shall be eligible for gratuity on:

- a. retirement
- b. death
- c. disablement rendering him unfit for further service as certified by a medical officer approved by the bank.
- d. resignation after completion of 10 years of continuous service, or,
- e. termination of service in any other way except by way of punishment after completion of 10 years of service.

(2) The amount of gratuity payable to an officer shall be one month's pay for every completed year of service, subject to a max., of 15 month's 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 also further that pay for the purpose of Gratuity of an officer who ceased to be in service during the period 1.4.1998 to 31.10.1999 shall be with regard to scale of pay as specified in sub-regulation (2) of regulation 4.

NOTE :

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

C H A P T E R X

CONDUCT, DISCIPLINE AND APPEAL REGULATIONS

SECTION - 1 CONDUCT

50. (1) Every officer shall conform to and abide by these regulations 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.

(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.

(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 official superior.

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

(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.

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

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

Contd.....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 (Subsidiary Banks) Act 1959, and shall be bound by the declaration.

(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.

(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 the purpose of vehicles or construction of houses.

(10) (i) No officer shall indulge in any act of sexual harassment of any woman at her 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 regulation, "sexual harassment" includes such unwelcome sexually determined behaviour (whether directly or otherwise) as-

- a) Physical contact and advances;
- b) a demand or request for sexual favours;
- c) sexually coloured remarks;
- d) showing pornography; or
- e) any other unwelcome physical, verbal or non-verbal conduct of a sexual nature.

(Rer.H.O.CIR.No.PER/2001-2002/11 dated 30.05.2002)

Contd....51.

51. (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.

(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.

(3) No officer shall, without the previous sanction of the competent authority, excepting 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 cooperative society for commercial purposes.

Provided that an officer may take part in registration, promotion, or management of a cooperative society intended for the benefit of the bank employees and registered under the cooperative 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.

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

(5) No officer 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.

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

(7) No officer shall 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.

52.(1) No officer shall use his position or influence as such employee 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.

(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 **(PER/94-95/57, 27-9-94)**.

(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 holds substantial interest.

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

- (a) a relative of his;
- (b) an individual in respect of whom a relative is a partner or a 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 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 member of his family is employed in that undertaking or under that person or if he or any member of his family 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 purposes of clauses (i) and (ii) of this sub regulation the terms 'loan or advance' 'relative' and 'specified security' shall have the same meaning as has been given to them in the Subsidiary Banks General Regulations 1959

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

53. (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 states, public order, decency or morality, or which involves contempt of court, defamation or incitement to an offense.

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

54. (1) Save as provided in sub-regulation (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.

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

(3) Nothing in sub-regulations (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.

55.(1) No officer shall, except with the previous sanction of the competent authority, receive any complimentary or valedictory address to 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 the sub-regulation shall apply to:

(a) farewell entertainment or 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 in expensive entertainment arranged by employees of the Bank.

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

Contd....55..

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

56 (1) Same as otherwise provided in this regulation, no officer shall accept or permit any member of his family or any person acting on his behalf to accept any gift.

Explanation

The expression "gift" shall include free transport, boarding, lodging or other service or any other pecuniary advantage when provided by any person who is obligated to the Bank through official dealings with the employee other than a near relative or a personal friend.

Note:- A casual meal, lift or other social hospitality shall not be deemed as a gift.

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

(3) On such occasions as specified in sub-regulation (2) an officer may also accept gifts from his personal friends who are not obligated to the Bank through official dealings with the officer but he shall make a report to the competent authority if the value of such gifts exceeds Rs.300/-

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

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

Note:- As a normal practice an officer shall not accept any gift from a person obligated to the Bank through official dealings with the employee.

Regulation 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).

57. No officer shall bring or attempt to bring any political or other outside influence including that of individual directors or members of the Board to bear upon any superior authority to further his own interest in respect of matters pertaining to his service in the Bank. (PER 21 of 15-3-1978)

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.

(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.

59. (1) No officer shall, in his individual capacity 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, the Life Insurance Corporation of India, 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 regulations, from a relative or personal friend or operate a credit account with a bonafide tradesman.

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

(3) incur debts at a race meeting;

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

(5) 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 relation of his for educational purposes.

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.

(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.

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

(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 within the premises of the Bank without the previous permission in writing of the competent authority.

61 (1) No officer shall speculate in any stock, share 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 regulation 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 regulation.

(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.

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;

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

(e) contingent liabilities

Provided that an officer, who is already in service of the Bank on the date these regulations come into force, shall submit a return in terms of these regulations rule within such time as may be specified by the Bank, the return being with reference to the assets and liabilities as enumerated above of the officer on the date these regulations come into force.

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 the year to the Bank before the 30th day of June of that year.

(Ref.HO.Cir.No.PER/94-95/57 dated 27th September, 1994)

(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 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;

(b) otherwise than through a regular or reputed dealer;

(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.25000/-

Provided that the previous sanction of 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.

(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 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.

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 regulation 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 his private capacity is taken, the officer shall submit a report to his immediate superior within a period of three months from the date such action is taken by him.

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.

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

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.

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

(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; and

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

Explanation

For the purpose of this Regulation, '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.

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

Note: For the purpose of regulations 51,52,56,59 and
62 "Family" shall mean

(1) in the case of a male officer, his wife, whether residing with him or not but does not include a 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:

(2) 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

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

Contd....62..

S E C T I O N I I
DISCIPLINE AND APPEAL - PENALTIES

67. Without prejudice to any other provisions contained in these regulations, 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:-

MINOR PENALTIES:

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

MAJOR PENALTIES:

- (f) Save as provided for in (e) above, reduction to a lower stage in the time-scale of pay for a specified period, with further directions as to whether or not the officer will earn increments of pay during the period of such reduction and whether on 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.

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 regulation 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 major penalties specified in clauses (f), (g), (h), (i) and (j) of regulation 67, shall be made except by the Appointing Authority or any authority higher than it on the recommendations of the Disciplinary Authority.

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

(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 clause (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, list of documents relied on along with copy of such documents and list of witnesses along with copy of statement of witnesses, if any, on which they are based, shall be communicated in writing 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. **(Ref.H.O.Cir.No.PER/2002-03/13 dated 30.05.2002)**

(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 imputation 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 (j) of regulation 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 shall not take the assistance of any other officer who has two pending disciplinary cases on hand in which he has to give assistance.

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

Regulation No.68 (2) (x) (a):

Deleted.

Regulation No.68(2)(x):

Clause (b) shall be renumbered as Clause (x) with the following modifications:-

Regulation No.68(2)(x)

The Inquiring Authority, while adjourning the case as in sub-regulation (ix), shall also record by an order that the officer may for the purpose of preparing his defence:

i) complete inspection of the documents as in the list furnished to him immediately and in any case not exceeding 5 days from the date of such order, if he had not done so earlier as provided for in the proviso to sub-regulation 68(2)(iii).

ii) Submit a list of documents and witnesses that he wants for the enquiry;

iii) 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 in item (ii) above.

Note: The relevancy of the documents and the examination of the Witnesses referred 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 of 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 reexamine 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 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 defense, 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 defense 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 reexamine 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 brief of their respective cases within 15 days of the date of 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 regulation which require the presence of the officer or his representative, the Inquiring Authority may hold the enquiry ex-parte.

(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 them to be examined, cross examined and reexamined as herein before 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 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.

Explanations:

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.

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-regulation (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 own findings on such charge, if the evidence on 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 regulation 67 should be imposed on the officer, it shall notwithstanding anything contained in sub-regulation (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 major penalties specified in clauses (f) (g) (h) (i) & (j) of regulation 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 the records of the enquiry specified in clauses (xxi) (b) of sub-regulation (2), together with its recommendations regarding the penalty that may be imposed and the Appointing Authority shall make an order imposing such penalty as it considers 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.

(4) (i) Where it is proposed to impose any of the minor penalties specified in clauses (a) to (e) of regulation 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-regulation (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 the Disciplinary Authority together with the reasons therefor.

(5) Orders made by the Disciplinary Authority or the Appointing Authority as the case may be under sub-regulations (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.

(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.

(7) (i) Notwithstanding anything contained in sub-regulations (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 offense 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-regulation (2), (3) & (4). The Disciplinary Authority or the Appointing Authority as the case may be, may impose any of the penalties specified in regulation 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 proposed to be imposed before any order is made.

69 (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.

Contd...71..

(2) If an officer who is detained under custody whether on a criminal charge or otherwise for a period exceeding forty eight hours or is convicted of an offence to a term of imprisonment exceeding 48 hours is placed under suspension by an order of 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 regulation 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 regulation shall continue to remain enforce until modified or revoked by the authority which made the order;

(b) An order or suspension made under this regulation 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) & (iii) subsistence allowance equal to half of his substantive salary and such other allowances as the competent authority may decide.

(ii) During the period of suspension, an officer may, at the discretion of the Bank be allowed occupation of an official house up to a period of 4 months 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 employee 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 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.

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

(2) An appeal shall be preferred within 45 days from the date of the 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 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 major penalty specified in clauses (f), (g) (h) (i) and (j) of regulation 67 and an enquiry as provided in sub-regulation (2) of regulation 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-regulation (2) of regulation 68 and thereafter consider the records of the Inquiry and pass such orders as it may deem proper;

(ii) If the Appellate Authority decided to enhance the punishment but an enquiry has already been held as provided in sub-regulation (2) of regulation 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 proposed to be imposed is a major penalty specified in clauses (f) (g) (h) (i) and (j) of regulation 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.

Proviso (i) to Rule 70 (3)

If the enhanced penalty, which the Reviewing Authority proposes to impose, is a major penalty specified in clauses (f), (g), (h), (i) and (j) of regulation 67 and an enquiry as provided under sub-regulation (2) of regulation 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-regulation (2) of regulation 68 and thereafter consider the record of the enquiry and pass such orders as it may deem proper.

(3) Notwithstanding 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 major penalty specified in clauses (f) (g) (h) (i) & (j) of regulation 67 and an enquiry as provided under sub-regulation (2) of regulation 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 sub-regulation (2) of regulation 68 and thereafter consider the record of the enquiry and pass such orders as it may deem proper;

(ii) If the Reviewing Authority decided to enhance the punishment but an enquiry has already been held in accordance with sub-regulation (2) of regulation 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.

(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.

(5) Save as otherwise expressly provided in the regulations 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.

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

Contd...75..

C H A P T E R X I

ACCEPTANCE OF JOBS IN PRIVATE SECTOR CONCERNS AFTER RETIREMENT,

72. If an officer wishes to accept employment in a private concern at any time within two years from the date of his retirement from the service of the Bank, he should obtain the previous sanction of the Board of Executive Committee, provided that in the case of officers below the Senior Management grade, such previous sanction could be granted by a competent Authority to whom such powers have been delegated by the Board of Executive Committee. (upto MMIII - CGM; above MMIII - EC/Board of directors; for denial - EC; EC meeting Dt.24-2-97)

NOTE: "Employment in a private concern" means an employment in any capacity including that of an Agency under a company, co-operative society, firm or individual engaged in trading, commercial, industrial, financial or professional business and also includes a directorship of such a company and partnership of such firm but does not include employment under a body corporate wholly or substantially held or controlled by the Government.

72.(2) Where an officer employee has applied for previous sanction to the Board or, as the case may be, to the Competent Authority under sub-regulation (1), the Board or the Competent Authority shall either permit the employee to take up employment in the private concern or refuse such permission after giving the employee an opportunity of being heard:

Provided that where the Board or the Competent Authority does not communicate its permission or refusal to the applicant within ninety days of the receipt of the application by it, the Board or the Competent Authority shall be deemed to have permitted the employee to take up employment in the private concern:

Provided further that where the Board or the Competent Authority has called for further information or clarification from the employee, the period taken by the employee in furnishing the required information or clarification shall be excluded for the purpose of computing the aforesaid period of ninety days.

Contd...76..

C H A P T E R XII

EXISTING DECISIONS OF THE BOARD OF EXECUTIVE COMMITTEE TO CONTINUE TILL ALTERED.

73. Where these regulations require that any matter shall be in accordance with the decision of the Board or the Executive Committee and where such a matter is covered by decisions or instructions of the Board or 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 regulations and until such decisions or instructions as altered by the Board or Executive Committee.

STATE BANK'S GUIDELINES TO BE CONSTRUED AS INITIAL DECISION OF THE BOARD OR THE EXECUTIVE COMMITTEE

74. Wherever these regulations require that any matter shall be in accordance with the State Bank's guidelines, such guidelines shall, until varied be deemed to be decisions of the Board or Executive Committee.

Power to implement regulations

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

Revocation of earlier rules, etc.

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

Provided that these 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 provisions or usage, custom, convention or practice.

Explanation:

It is clarified for the purpose of this regulation that provisions or practices now obtaining in respect 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:

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

