

**Sarva Uttar Pradesh Gramin Bank (Officers And Employees)
Service Regulations, 2008**

[19 February 2008]

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Sarva Uttar Pradesh Gramin Bank (Officers And Employees) Service Regulations, 2008

[19 February 2008]

CHAPTER 1

PRELIMINARY

1. Short title, commencement and application :-

(i) These regulations may be called Sarva U. P. Gramin Bank (Officers and Employees) Service Regulations, 2008. (ii) These regulations shall come into force from 30th of November, 2007. (iii) They shall apply to every Officer and Employee of the Bank: Provided that they shall not apply, except as otherwise provided in these regulations or to such extent as may be specifically or generally specified by the Board to : (a) a person employed temporarily on daily wages or to such person engaged on contract. (b) a person on deputation from Sponsor Bank or the Central Government or the State Government or any other organisation.

2. Definitions :-

In these regulations, unless there is anything repugnant to the subject to context: (a) "Act" means the Regional Rural Banks Act, 1976 (21 of 1976); (b) "Appointed date" means the first day of September, 1987; (c) "Appointing Authority" means the authority prescribed in Regulation 5(1); (d) "Area Manager" means an officer holding the charge of Area Office for the time being; (e) "Bank" means the Uttar Pradesh Gramin Bank, established under sub-section (1) of Section 3 of the Act; (f) "Board" means the Board of Directors of the Bank; (g) "Branch Manager" means an officer holding charge of a branch for the time being; (h) "Calendar Year"

means the period commencing from the 1st day of January of an year and ending with 31st day of December of such year; (i) "Competent Authority" means the Chairman in the case of officers and the officer designated by the Chairman in the case of employees; (j) "duty" includes : (a) service as a probationer; (b) period during which an officer or employee is on joining time; (c) period spent on casual leave, special casual leave duly authorised by the Competent Authority; and (d) period spent on training while in service. (k) "emoluments" means the aggregate of salary and allowances, if any; (l) "Employee" means a person appointed to any of the posts specified in Regulations 3 (a)(2) and (3), and includes such employees whose services are temporarily lent to other organisations; (m) "Family" means and includes the spouse of the officer or employee (if the spouse is also not the officer or employee of the bank) and children, parents, brothers and sisters of the officer or employee but shall not include a legally separated spouse; (n) "Officer" means a person appointed to any of the posts specified in Regulation 3(a)(1); (o) "Pay" means basic pay drawn per month by the officer or employee in a pay scale including stagnation increments and any part to the emoluments which may specifically be classified as pay under these Regulations; (p) "Salary" means the aggregate of pay and dearness allowance; (q) "Sponsor Bank" means the Punjab National Bank; (r) "Senior Manager" means an officer not below the rank of officer in Scale-II holding charge of a department in Head Office.

CHAPTER 2

CLASSIFICATION OF OFFICERS AND EMPLOYEES, APPOINTMENT, PROBATION AND TERMINATION OF SERVICE

3. Classification of officers and employees :-

(a) The officers and employees of the Bank shall be classified as follows : (1) Group A-Officer Cadre (i) Scale-I (ii) Scale-II (iii) Scale-III with designation in relation to any of the scales (i) Officer (ii) Branch Manager (iii) Area Manager (iv) Senior Manager and such other scales or designations as may be specified by the Board from time to time with the approval of the Central Government. (2) Group B-Clerical Cadre Clerical staff, namely Clerk-cum-Cashier, Clerk-cum-Typist, Stenographer and such other categories as may be specified by the Board from time to time with the prior approval of the Central Government. (3) Group C-Subordinate Cadre Subordinate staff, namely Messenger, Messenger-cum-Sweeper, Driver, Driver-cum-Messenger, Part-time Messenger-cum-Sweeper,

Security Guard and such other categories as may be specified by the Board from time to time with the prior approval of the Central Government. (b) Nothing in this Regulation shall be construed as requiring the Bank to have at all times all the cadres or categories of the officers or employees serving the Bank.

4. Temporary Employees :-

Notwithstanding anything to the contrary contained in these Regulations, the Chairman may, subject to such general or specific instructions as may be issued by the Board from time to time engage persons in Clerical Cadre and/or Subordinate Cadre on ad hoc and/or temporary basis for a period not exceeding 60 days in a year to meet any exceptional need or circumstances: Provided that such appointments on ad hoc and/or temporary basis shall be made in consultation with the Sponsor Bank.

5. Appointment in the Banks Service (1) The Chairman shall be the Appointing Authority in respect of Officers. The General Manager shall be the Appointing Authority in respect of employees :-

Provided that if there is no incumbent in the post of General Manager, the Chairman shall be the Appointing Authority in respect of employees also. (2) All appointments in the Bank shall be made in accordance with the rules framed by the Central Government in terms of Section 29 of the Act save as provided in Regulation 4. (3) Every officer or employee on his first appointment in the service of the Bank, shall be required to produce a certificate of fitness by the medical authority as may be prescribed or recognised by the Bank. (4) (i) Disqualification - No person,- (a) who has entered into or contracted a marriage with a person having a spouse living; or (b) who having a spouse living have entered into or contracted a marriage with any person shall be eligible for appointment to the said post: Provided that the Appointing Authority may if satisfied that such marriage is permissible under the personal law applicable to such person and the other party to the marriage and that there are other grounds for so doing, exempt from the operation of this Rule. (ii) Declaration Every officer or employee on his first appointment in the service of the Bank shall furnish a declaration about his marital status as per Schedule II.

6. Scales of Pay and Allowances :-

The scales of pay, allowances and increments of an officer or employee appointed to a post in any of the Groups referred to (a),

Regulation 3, shall be such as may be determined by the Central Government from time to time, under sub-section (1) of Section 17 of the Act.

7. Commencement of Service :-

Service of a person appointed in the Bank shall commence on the working day on which he reports for duty on a post in accordance with the terms and conditions of the offer of appointment made to him: Provided that in the event of his joining in the afternoon of such working day, he shall not be entitled to draw pay and allowances for that day.

8. Probation :-

(i) An officer directly appointed in Scale-I shall be on probation for a period of two years, which shall be extendable by the Appointing Authority for a period not exceeding one year. (ii) An employee promoted to a post in Scale-I of Officer Cadre shall be on probation for a period of one year which shall be extendable by the Appointing Authority for a period not exceeding six months. (iii) An officer promoted in higher scale shall be on probation for a period of one year which shall be extendable by the Appointing Authority for a period not exceeding six months. (iv) (a) An employee directly appointed in Clerical or Subordinate Cadre shall be on probation for a period of one year which shall be extendable by the Appointing Authority for a period not exceeding six months. (b) An employee in Subordinate Cadre promoted to a post in Clerical Cadre shall be on probation for a period of six months which shall be extendable by the Appointing Authority for a period not exceeding three months. (v) Probation period in case of an officer or employee shall be liable to be extended within the permissible limits to the extent of extraordinary leave availed of by him or if in the opinion of Appointing Authority his performance was dissatisfactory during such period.

9. Confirmation :-

(i) An officer or employee shall be confirmed in the Banks Service if in the opinion of the Appointing Authority, the officer or employee has satisfactorily completed his probation. (ii) Where during the period of probation, including the period of extension of probation, if any, the Appointing Authority is of the opinion that the officer or employee is not fit for confirmation in the said post: (a) In the case of a directly appointed officer or employee his services may be terminated after giving one months notice or pay in lieu thereof.

(b) In the case of an officer or employee promoted from the Banks Service he may be reverted to the post from which he was promoted.

10. Termination of Service by Notice :-

(1) (a) No officer or employee shall leave or discontinue his service in the Bank without first giving notice in writing to the Appointing Authority of his intention to leave or discontinue his service or resign. (b) The period of notice required shall be: (i) Three months in the case of an Officer, and (ii) One month in the case of an Employee. (c) In case of breach by an officer or employee of Sub-Regulation (1)(b) he shall be liable to pay to the Bank as compensation, a sum equal to his pay for the period of notice required Of him. (2) Notwithstanding anything to the contrary contained in Sub-Regulation (1), an officer or employee 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 Appointing Authority and any notice of resignation given by such officer or employee before or during the disciplinary proceedings shall not take effect unless it is accepted by the Competent Authority. Explanation:- Disciplinary proceedings shall be deemed to be pending against an officer or employee for the purpose of this Regulation, if he has been placed under suspension or any notice has been issued to him to show-cause, why disciplinary proceedings should not be instituted against him until final orders are passed by the Competent Authority.

11. Superannuation and Retirement :-

(1)(i) An officer or employee shall retire on completion of 60 years of age: Provided that the Chairman may at his discretion, on recommendation by the Special Review Committee as provided hereinafter in Sub-Regulation (2), retire an officer or employee at any time after completion of the 55 years of age or after the completion of 30 years of the total service in the Bank, whichever is earlier: Provided further that no officer or employee shall be retired under this Sub-Regulation unless notice in writing has been served on him at least three months in case of an officer and one month in case of an employee in advance or an amount equivalent to three months pay in case of an officer and one months pay in case of an employee shall be given to such officer or employee in lieu thereof: Provided also that an officer or employee aggrieved by the order of the Chairman, as provided in Sub-Regulation (2), may within one month of the passing of the order give in writing a representation

to the Board against the decision of the Chairman and on receipt of such representation the Board shall take a decision within a period of three months. Where the Board decides that the order passed by the Chairman is not justified, the concerned officer or employee shall be reinstated as if the Chairman had not passed the order. (2) The Chairman shall constitute a Special Review Committee consisting of not less than three members of the Board to review whether an officer or employee should be retired in accordance with the Sub-Regulation (1), such Committee shall, from time to time, review the case of each of such officers or employees and make recommendation to the Chairman. Explanation:- For the purpose of this Regulation the officer or employee whose date of birth is first day of month will retire on superannuation on the last day of the previous month on which he completes the age of superannuation. The officer or employee who attains the age of superannuation on a day other than the first day during a calendar month shall retire on the last day of that month.

CHAPTER 3

RECORD OF SERVICE, SENIORITY, PROMOTION AND REVERSION

12. Record of Service :-

A record of service shall be maintained by the Bank in respect of each officer or employee at such place or places and shall be kept in such form and shall contain such information as may be specified from time to time by the Bank.

13. Seniority :-

(i) The Bank shall maintain separate seniority lists for each cadre of officer or employee and category-wise seniority lists within a cadre, subject to the provisions of SubRegulations (3), (4), (5) and (6) and such instructions and guidelines as may be issued by the Board from time to time. (ii) The seniority lists shall be reviewed and updated at such intervals as may be decided by the Bank and circulated amongst the officers or employees as the case may be. (iii) (a) The seniority of a promotee officer or employee in a cadre or scale shall be reckoned with reference to the date of his appointment in the cadre or scale. (b) Where there are two or more promotee officers or employees having the same length of service in such preceding cadre or scale, their inter-se seniority shall be reckoned with reference to their seniority in the immediately preceding cadre or scale. (c) Where there are two or more promotee officers or employees having the same length of service in such preceding cadre or scale, their seniority shall be determined

with reference to their seniority in the immediately preceding cadre or scale, as the case may be. (iv) The inter-se seniority of the erstwhile Field Officers or Accountants vis-a-vis the Branch Managers who were in the service of the Bank on the date on which the revised pay scales circulated by the Ministry of Finance, Department of Economic Affairs, Banking Division, New Delhi letter No. F. 2/17/79-RRB dated the 29 April 1980 are adopted by the Bank, may be so reckoned that all erstwhile Field Officers and/or Accountants rank junior to all the then existing Branch Managers : Provided that the inter-se seniority of officers or employees amongst themselves within a cadre or scale as existing immediately prior to the Government letter No. 1 I-3/90-RRB(I) dated 22nd February, 1991 shall remain the same. (v) The inter-se seniority of officers or employees directly recruited in a batch to any cadre or scale shall be reckoned with reference to the rank allotted to them at the time of their selection: Provided that if officers or employees recruited under the general or reserved categories are allotted to the Bank, the inter-se seniority amongst the candidates so allotted who joined on the same date shall be determined in accordance with the marks obtained by such candidates without adding notional marks for the reserved category.

14. Promotion :-

All promotions shall be made at the discretion of the Bank and no officer or employee shall claim as a matter of right to be promoted to any post or cadre : Provided that promotions of officers or employees in the Bank shall be made in accordance with the rules framed by the Central Government in terms of Section 29 of the Act.

15. Reversion :-

An officer or employee who has been appointed to officiate in a higher cadre or scale or where confirmation in a higher cadre or scale is subject to the undergoing probation for any specific period or otherwise, shall be liable to be reverted without notice at any time where he is so officiating or undergoing probation.

CHAPTER 4

CONDUCT, DISCIPLINE AND APPEALS

16. Scope of an officers or employees service :-

Every officer or employee shall be a whole time officer or employee of the Bank and shall be at the disposal of the Bank, and he shall serve the Bank in its business in such capacity and at such place as

he may, from time to time, be directed by any person or persons under whose jurisdiction, superintendence or control he may, for the time being, be placed.

17. Liability to abide by the regulations and orders :-

Every officer or employee of the Bank shall conform to and abide by these Regulations, and shall also observe, comply with and obey all orders and directions which may, from time to time, be given to him by any person or persons under whose jurisdiction, superintendence or control he may, for the time being, be placed.

18. Obligation to maintain secrecy :-

Every officer or employee shall maintain the strict secrecy regarding the Banks affairs of its constituents and shall not divulge, directly or indirectly, any information of a confidential nature either to a member of the public or to the Banks staff, unless compelled to do so by judicial or other authority or unless instructed to do so by a Superior Officer in the discharge of his duties. To signify this every staff shall subscribe to a declaration in Schedule No. 1.

19. Obligation to promote the Banks interest :-

Every officer or employee shall serve the Bank honestly and faithfully, and shall use his utmost endeavour to promote the interests of the Bank and shall show courtesy and attention in all transactions and dealings with officers of Government, the Banks constituents and customers.

20. Contribution to Press, Radio, etc :-

No officer or employee shall contribute to the press or radio or television etc., anything relating to the affairs of the Bank without the prior sanction of the Competent Authority or without such sanction make public or publish any document, paper, or information which may come into his possession in his official capacity.

21. Officer or employee not to seek outside employment or business or to promote :-

family business. No officer or employee shall accept, solicit or seek any outside activity, employment or office, whether stipendiary or honorary without the previous sanction of the Competent Authority : Provided that an officer or employee may, without such sanction, undertake honorary work of a social or charitable lecture 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: Provided further that he shall not undertake or shall discontinue such work if so directed by the Competent Authority. Explanation:- (i) Every officer or employee shall report to the Bank if any member of his family is engaged in a trade or business or owns or manages insurance agency or commission agency. (ii) Canvassing by an officer or employee in support of the business of insurance agency or commission agency, owned or managed by a member of his family shall be deemed to be a breach of this Sub-Regulation. (iii) No officer or employee shall, without the previous sanction of the Bank except in the discharge of his official duties, take part in the registration, promotion or management of any bank or other company which is required to be registered under the Companies Act, 1956 (1 of 1956) or any other law for the time being in force or any cooperative society for commercial purposes: Provided that an officer or an employee may take part in registration, promotion or management of a cooperative society registered under the Cooperative Societies Act, 1912(2 of 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 (21 of 1860) or any corresponding law in force. (iv) No officer or employee shall accept any fee for any work done by him for any public body or any private person without the sanction of the Competent Authority.

22. Officer or employee not be absent from duty without permission or be late in attendance :-

(i) An officer or employee shall not absent himself from his duties without having obtained the permission of the Competent Authority, nor shall be absent himself in case of sickness or accident without submitting a proper medical certificate. (ii) An officer or employee who absents himself from duty without leave or overstays his leave shall not be entitled to draw any pay and allowances for the period of such absence or overstayed and shall be liable to such disciplinary measure as the Competent Authority may impose Provided that the Competent Authority may condone such absence or overstayed if he is satisfied that the officer or Employee has remained absent or overstayed his leave under circumstances beyond his control and direct that such absence or overstayed be regularised by admissible leave.

23. Absence from station :-

A n officer or employee shall not absent himself from his headquarters overnight without obtaining previous sanction from

the Chairman, if he holds the charge of a Branch or the Officer-in-Charge or Branch Manager, in other cases.

24. Prohibition to accept gifts and dowry :-

(i) An officer or employee shall not solicit or accept or permit any member of his family or any other person acting on his behalf to accept any gift from a constituent of the Bank or from any subordinate officer or employee (ii) No officer or employee shall,- (a) give or take or abate the giving or taking of dowry; or (b) 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 regulation dowry has the same meaning as in the Dowry Prohibition Act, 1961 (28 of 1961).

25. Speculation in stocks, shares, etc :-

An officer or employee shall not speculate in stocks, shares, securities of any institution or commodities of any description: Provided that nothing in this Regulation shall be deemed to prohibit an officer or employee from making a bona-fide investment of his own funds in such manner as he may wish. Explanation:- Frequent purchase or sale of stocks, shares or securities of any institution or commodities of any description shall be deemed to be speculation for the purpose of this regulation.

26. Restrictions on lendings, borrowings and investment :-

(1) No officer or employee shall, in his individual capacity: (i) borrow or permit any member of his family to borrow or otherwise place himself or a member of his family under a pecuniary obligation to a broker or a money lender or a subordinate officer or employee or any person, association of persons, firms, company or institution, whether incorporated or not having dealings with the Bank; (ii) buy or sell stocks, shares or securities of any description without funds to meet the full cost in the case of a purchase of scrips or delivery in the case of a sale; (iii) incur a debt at a race meeting; (iv) lend money in private capacity to a constituent of the Bank or have personal dealings with such constituent in the purchase or sale of bills of exchange Government paper or any other securities; and (v) guarantee in 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 or employee may give to or accept from a relative or personal friend a purely temporary loan of small amount free of interest or operate a

credit account with a bona fide tradesman or make an advance of pay to his private employee: Provided further that an officer or employee may obtain a loan from a cooperative credit society of which he is a member or stand as surety in respect of a loan taken by another member from a Cooperative Credit Society of which he is a member. (2) An officer or employee shall so manage his private affairs to avoid insolvency or habitual indebtedness. An officer or employee who is in debt shall furnish to the Competent Authority a signed statement of his position half yearly on the 30th June and 31st December and shall indicate in the statement the steps he is taking to rectify his position. An officer or employee who makes a false statement under this Rule or who fails to submit the prescribed statement or appears unable to liquidate his debts within a reasonable time or applies for the protection of an insolvency court shall be liable to dismissal. Explanation 1 : For the purpose of this Rule an officer or employee shall be deemed to be in debt if his total liabilities, exclusive of those, which are fully secured, exceed his substantive pay for twelve months. Explanation 2 : An officer or employee shall be deemed to be unable to liquidate his debts within a reasonable time if it appears, having regard to his personal resources and unavoidable current expenses, that he will not cease to be in debt within a period of two years.

27. Movable, immovable and valuable property :-

(1) Every officer on his first appointment shall 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 name or in the name of any member of his family; (b) shares, debentures and cash including Bank deposits inherited by him or similarly owned or acquired or held by him; (c) other movable property inherited by him or similarly owned or acquired or held by him, and (d) debts and other liabilities incurred by him directly or indirectly : Provided that in the case of an officer who is already in service in the Bank on the date these Regulations come into force, shall submit a return in terms of this Regulation within three months of coming into force of these Regulations, the return being with reference to the assets and liabilities as enumerated above, of the officer on the date of these Regulations come into force. (2) Every officer shall submit a return of the immovable/movable property to the Bank as on 31st March of each year before 30th April of that year. (3) No officer shall except with the prior intimation to the Competent

Authority acquire or dispose of any immovable property by lease, mortgage, purchase, sale, gift or otherwise either in his own name or in the name of any member of his family: Provided that the previous sanction of the Competent Authority shall be obtained by the officer if any such transaction is : (a) with a person having official dealings with the officer; or (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 name or in the name of a member of his family if the value of such a property exceeds Rs. 10,000: Provided that the previous sanction of the Competent Authority shall be obtained if any such transaction is : (a) with a person having official dealings with the officer; or (b) otherwise than through a regular or reputed dealer. (5) Notwithstanding anything contained in the foregoing Sub-regulation the Competent Authority may at any time, by general or special order, require an officer or employee to furnish within a period to be specified in the order a full and complete statement of such movable or immovable property held or acquired by him or on his behalf or by any member of his family as may be specified in the order and such statement, if so required by the Bank, include the details of the means by which or the sources from which such property was acquired.

28. Restrictions regarding marriage :-

(1) (i) No officer or employee shall enter into, or contract, a marriage with a person having a spouse living, (ii) No officer or employee, having a spouse living shall enter into or contract, a marriage with any person: Provided that the Competent Authority may permit an officer or employee to enter into or contract, any such marriage as referred to in clause (i) or clause (ii) if it is satisfied that : (a) Such marriage is permissible under the personal law applicable to such officer or employee and the other party to the marriage; and (b) There are other grounds for so doing. (2) An officer or employee who has married, or marries a person other than of Indian Nationality shall forthwith intimate the fact to the Bank.

29. Officer or employee arrested for debt or on a criminal charge :-

(1) An officer or employee who is arrested for debt or on a criminal charge or is detained in pursuance of any process of law may, if so directed by the Competent Authority, be treated as being or having

been under suspension from the date of his arrest, or as the case may be, of his detention, upto such date or during such period as the Competent Authority may direct: Provided that in respect of the period in regard to which he is so treated he shall be paid subsistence allowance as specified in Regulation 44. (2) Any payment made to an officer or employee under Sub-Regulation (1) shall be subject to adjustment of his pay and allowances which shall be made according to the circumstances of the case and in the light of the decision as to whether such period is to be accounted for as a period of duty or leave : Provided that full pay and allowances shall be admissible only if the officer or employee,- (a) is treated as on duty during such period, and (b) is acquitted of all charges or satisfies the Competent Authority, in case of his release from detention or his detention being set aside by the Competent Court that he had not been guilty of improper conduct resulting in his detention. (3) (a) An officer or employee shall be liable to dismissal or to any of the other penalties referred to in Regulation 38, if he is committed to prison for debt or is convicted of an offence which in the opinion of the Competent Authority, either involves moral turpitude, or has a bearing on any of the affairs of the Bank or on the discharge by the officer or employee of his duties in the Bank, the opinion in this respect of the Competent Authority shall be conclusive and binding on the officer or employee. (b) Such dismissal or other penalty may be imposed as from the date of his committal to prison or conviction and nothing in Regulation 35 shall apply to such imposition. (4) Where an officer or employee has been dismissed in pursuance of Sub-Regulation (3) and the relative conviction is set aside by a higher court and the officer or employee is honourably acquitted, he shall be reinstated in service. (5) Where the absence of an officer or employee from duty is without leave or his overstay is due to his having been arrested for debt or on criminal charge or to his having been detained in pursuance of any process of law, the provisions of Regulation 22 shall also apply and for the purpose of that Regulation as so applied, the officer or employee shall be treated as having absented himself without leave or as the case may be, overstayed otherwise than under circumstances beyond his control.

30. Prohibition against participation in politics and contesting elections :-

No officer or employee shall take an active part in politics or in any political demonstration or contest election as member for a

Municipal Council, Zilla Parishad, District Board or any other local or Legislative Body.

31. Prohibition against joining certain associations, strikes, etc. :-

(1) No officer who is not a workman within the meaning of the Industrial Disputes Act, 1947, shall,- (a) become or continue be a member or office-bearer of, or be otherwise directly or indirectly associated with, any trade union of the employees of the Bank who are workman within the meaning of that Act, or a federation of such trade unions., (b) resort to, or in any way abet, any form of strike or participate in any violent, unseemly or indecent demonstration in connection with any matter pertaining to his conditions of service or the conditions of service of any other employee of the Bank. (2) In relation to any employee who officiates in a grade or post which is not a grade or post of a Workman as aforesaid, this Regulation shall also apply so long as such employee officiates in such higher grade or post. (3) No employee shall join or continue to be a member of an association, the objects or activities of which are prejudicial to the interest of sovereignty and integrity of India, the security of the State, friendly relations with foreign States, public order, defamation or incitement to offence.

32. Giving evidence :-

(i) No officer or employee shall, except with the previous approval of the Competent Authority, give evidence in connection with any enquiry conducted by any person, committee or authority. (ii) Where any approval has been accorded under Sub-Regulation (i); no officer or employee giving such evidence shall-criticise the policy or any action of the Central Government or of the State Government or of the Bank.

33. Function in honour of officer or employee :-

(i) No officer or employee shall, except with the previous sanction of the Competent Authority, receive any complimentary or valedictory address or accept any testimonial or attend any meeting or entertainment held in his honour or in the honour of any other officer or employee : Provided that nothing in this Sub-Regulation shall apply to : (a) a farewell entertainment of, a substantially private and informal character held in honour of the officer or employee or any other officer or employee on the occasion of his retirement or transfer or any person who has recently quit the

service of the Bank; and (b) the acceptance of simple and inexpensive entertainment arranged by association of officers or employees. (ii) (a) No officer or employee shall either directly or indirectly exercise pressure or influence on any officer or employee to induce or compel him to subscribe towards any farewell entertainment. (b) No officer or employee shall collect subscription for farewell entertainment from any intermediate or lower grade officer or employee for the entertainment of any officer or employee belonging to any higher grade.

34. Canvassing :-

No officer or employee shall bring or attempt to bring any political or other outside influence to bear upon any superior authority to further his interests in respect of matters pertaining to his service in the Bank.

35. Subscriptions :-

No officer or employee shall, except with the previous sanction of the Competent Authority, ask for or accept contributions or otherwise associate himself with the raising of any funds or other collections in cash or in kind from constituents or customers in pursuance of any objective whatsoever.

36. Consumption of intoxicating materials :-

An officer or employee shall: (a) strictly abide by any law relating to intoxicating drinks; drugs or other materials in force in any area in which he may happen to be for the time being ; (b) not be under the influence of any intoxicating drinks, drugs or other materials during the course of his duty and shall also take due care that the performance of his duties at any time is not affected in any way by the influence of such drinks, drugs or materials ; (c) refrain from consuming any intoxicating drinks, drugs or other materials in a public place ; (d) not appear in a public place, in a state of intoxication. 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) to which the public have or are permitted to have access, whether on payment or otherwise.

37. Sexual harassment :-

No officer or employee shall commit any act of sexual harassment of women at work places. 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) Demand or request for sexual favours, (c) Sexually coloured remarks, (d) Showing any pornography, or (e) Any other unwelcome physical, verbal or non-verbal conduct of a sexual nature.

38. Penalties :-

Without prejudice to foregoing Regulations of this Chapter an officer or employee who commits a breach of these Regulations or who displays negligence, inefficiency or indolence or who commits acts detrimental to the interests of the Bank or in conflict with its instructions, or who commits a breach of discipline or is guilty of any other acts of misconduct, shall be liable for any one or more penalties as prescribed hereinafter. I. Officers (a) Minor Penalties (i) Censure. (ii) Withholding or stoppage of increments of pay with or without cumulative effect. (iii) Withholding of promotion. (b) Major Penalties (i) Recovery from emoluments or such other amounts as may be due to him, of the whole or part or any pecuniary loss caused to the Bank by negligence or breach of orders. (ii) Reduction to a lower grade or post, or to a lower scale in a time scale. (iii) Compulsory retirement. (iv) Removal from service which shall not be a disqualification for future employment. (v) Dismissal. Explanation:- The following shall not amount to a penalty within the meaning of this Regulation : (i) withholding of one or more increments of an officer on account of his failure to pass a prescribed departmental test or examination in accordance with the terms of appointment to the post which he holds. (ii) stoppage of increment(s) of an officer at the efficiency bar in a time scale, on the grounds of his unfitness to cross the bar. (iii) not giving an officiating assignment or non-promotion of an Officer to a higher grade or post for which he may be eligible for consideration, but for which he is found unsuitable after consideration of his case. (iv) reserving or postponing the promotion of an Officer for reasons like completion of certain requirement for promotion or pendency of disciplinary proceeding. (v) Reversion to a lower grade or post of an Officer officiating in a higher grade or post, on the ground that he is considered, after trial, to be unsuitable for such higher grade or post, or on administrative grounds unconnected with his conduct. (vi) Reversion to the previous grade or post of an Officer appointed on probation to another grade or post during or at the end of the period of probation, in accordance with the terms of his appointment or rules, or orders governing such probation. (vii)

Reversion of an Officer on deputation to his parent organisation.

(viii) Termination of service of an Officer:- (a) Appointed in a temporary capacity otherwise than under a contract or agreement on the expiration of the period for which he was appointed, or earlier in accordance with the terms of his appointment; (b) Appointed under a contract or agreement, in accordance with the terms of such contract or agreement; and (c) As part of retrenchment : Provided that where it is proposed to impose any of the minor penalties specified in subclauses (i) to (iii) of clause I of this Regulation, the officer concerned shall be informed in writing of the imputations of lapses against him and 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 Competent Authority and the defence statement, if any, submitted by the officer shall be taken into consideration by the Competent Authority before passing orders : Provided further that no order imposing any of the major penalties specified above shall be made except by an order in writing signed by the Competent Authority and no such order shall be passed without the charge or charges being formulated in writing and given to the officer and enquiry held so that he shall have reasonable opportunity to answer the charge or charges and defend himself: Provided also that an enquiry need not be held if: (i) The misconduct in such cases even if proved, the Bank does not intend to impose the punishment of removal or dismissal; and (ii) The Bank has issued a show-cause notice to the officer advising him of the misconduct and the punishment for which he may be liable for such misconduct; and (iii) The officer makes a voluntary admission of his guilt in his reply to the aforesaid show-cause notice.

II. Employees (a) Penalties for minor misconduct (i) Censure; (ii) Recording of adverse remarks against him; (iii) Withholding of increment for a period not exceeding 6 months. (b) Penalties for major misconduct (i) Fine; (ii) Withholding of increment (s); (iii) Withdrawal of special allowance; (iv) Reduction of pay to next lower stage up to a maximum period of 2 years in case the staff has reached the maximum in the scale of pay; (v) Removal from service which shall not be a disqualification for future employment; (vi) Dismissal: "Provided that no order imposing any of the penalties specified above for major misconduct shall be made except by an order in writing signed by the Competent Authority and no such order shall be passed without the charge or charges being formulated in writing and given to the employee and enquiry held so that he shall

have reasonable opportunity to answer the charge or charges and defend himself: Provided further that an enquiry need not be held if : (i) The misconduct is such that even if proved, the Bank does not intend to impose punishment of removal or dismissal; and (ii) The Bank has issued a show cause notice to the employees advising him of the misconduct and the punishment for which he may be liable for such misconduct; and (iii) The employee makes a voluntary admission of his guilt in his reply to the aforesaid show cause notice.

39. Waiver of the procedure :-

The requirements of Regulation 38 may be waived by the Competent Authority: (a) If the facts on the basis of which penalty is to be imposed on the officer or employee have been established in the Court of Law or Court martial; or (b) Where the officer or employee has been convicted on a criminal charge; or (c) Where the officer or employee has been absconding; or (d) Where it is for any other reason impracticable to communicate with him; or (e) Where it is reasonably not practicable to observe the procedure prescribed under Regulation 38 : Provided that no requirements of Regulation 38 may be waived unless reasons for doing so are recorded in writing and placed before the Board.

40. Delegation of the power to enquire :-

The enquiry under Regulation 38 and the procedure with the exception of final order, may be delegated by the Competent Authority to an officer who is senior to the officer against whom the proceedings are instituted and in the case of an employee to any officer: Provided that the Competent Authority may, in his discretion, nominate any Officer working in the Bank, including those deputed from other institutions, to conduct the enquiry.

41. Common enquiry :-

Notwithstanding anything contained in these Regulations, if two officers in different grades or an officer and an employee are involved jointly in an incident and disciplinary proceedings are sought to be instituted against both of them and the Chairman is of the opinion that having regard to the facts and circumstances of the case, the Competent Authority in respect of both the officer and employee should be the same, the Chairman may direct that the Competent Authority in respect of the officer shall be the Competent Authority in respect of both the officer and employee involved and a common enquiry shall be held into the charges

against both of them and the delegation of power to enquire under Regulation 40 and the procedure, with the exception of the final order shall be in favour of the same enquiry officer.

42. Corrupt practices :-

Notwithstanding anything contained in these Regulations, the following provisions shall apply where it is alleged that an officer or employee has been guilty of corrupt practices, namely : (i) Where it is alleged that an officer or employee is possessed of disproportionate assets or that he has committed an act of criminal misconduct or where the investigation and proof of the allegation would require the evidence of persons who are not officers or employees of the Bank or where, in the opinion of the Chairman, the investigation into the allegations cannot be conveniently undertaken by the Bank, the investigation into the allegations may be entrusted to the Central Bureau of Investigation or the Central Vigilance Commission or such other Authority as may be approved by the Chairman. (ii) If after considering the report on the investigation, the Competent Authority is satisfied that there is a prima facie case of instituting disciplinary proceedings against the officer or employee, he may send the investigation report to the Central Vigilance Commission or such other Authority as may be decided by the Chairman from time to time in this behalf, for its advice whether disciplinary proceedings should be taken up against the officer or employee concerned. (iii) If after considering the advice of the Central Vigilance Commission or such other Authority, as the case may be, the Competent Authority is of the opinion that disciplinary proceedings should be instituted against the employee concerned, then, the enquiry under this Regulation may be entrusted to a Commissioner for Departmental Enquiries or any other person who may be nominated by the Central Vigilance Commission for this purpose. (iv) The Enquiry Officer shall submit his report to the Competent Authority and the report shall be forwarded by the Competent Authority to the Central Vigilance Commission for its advice as to whether the charge or charges, as the case may be, can be considered to have been established and the penalty or penalties to be imposed under Regulation 38. The penalty or penalties to be imposed shall be decided by the Competent Authority after considering the advice of the Central Vigilance Commission. Explanation:- An officer or employee shall be deemed to be guilty of corrupt practices if he has committed an act of criminal misconduct as defined in Sections 13, 14, 15 and 16 of

the Prevention of Corruption Act, 1988 or he has acted for an improper purpose or in a corrupt manner or had exercised or refrained from exercising his powers with an improper or corrupt motive.

43. Restriction on engagement of a Legal Practitioner :-

For the purpose of enquiry, the officer or employee shall not engage a legal practitioner without prior permission of the Competent Authority.

44. Disciplinary proceedings after retirement :-

(i) An officer or employee under suspension of a charge of misconduct who attains the age of superannuation, shall be deemed to be in service even after the age of superannuation for the specific purpose of continuation and conclusion of the disciplinary proceedings and issue of final orders thereon. Such suspended officer or employee shall not be eligible for any subsistence allowance for the period beyond the date of superannuation. (ii) The officer or employee against whom disciplinary proceedings have been initiated will cease to be in service on the date of superannuation but the disciplinary proceedings will continue as if he was in service until the proceedings are concluded and final order is passed in respect thereof. The concerned officer or employee will not receive any pay and/or allowances after the date of superannuation. He will also not be entitled for the payment of retirement benefits till the proceedings are completed and final order is passed thereon except his own contribution to CPF. Explanation:- The normal retirement benefits such as encashment of Privilege Leave and Gratuity should be withheld till the completion of the disciplinary proceedings and passing of final order by the Competent Authority. The release of benefits would be as per the final order of the said Authority.

45. Suspension :-

An officer or employee may be placed under suspension by the Competent Authority. During such suspension the officer or employee shall be entitled for subsistence allowance as under : I. In case of an Officer (A) Basic Pay:- (i) For the first three months of suspension 1/3rd of the basic pay which the officer was drawing on the date prior to the date of suspension irrespective of the nature of enquiry. (ii) For the subsequent period: (a) Where the enquiry is held departmentally by the Bank 1/2 of the basic pay the officer was drawing on the date prior to the date of suspension. (b) Where

the enquiry is held by an outside agency 1/3rd of the basic pay for the next three months and one half of the remaining period of suspension. (B) Allowances:- For the entire period of suspension, dearness allowance and other allowances excepting special allowance, if any, will be calculated on the reduced pay as specified in terms of (i) and (ii) of Clause (A) at the prevailing rates or at rates applicable to similar category of officers. II. In case of an employee (A) Basic Pay:- (i) For the first three months of suspension 1/3rd of the basic pay which the employee was drawing on the date prior to the date of suspension irrespective of the nature of enquiry. (ii) For subsequent period: (a) Where the enquiry is held departmentally by the Bank, 1/2 of the basic pay, the employee was drawing on the date prior to the date of suspension; (b) After one year full pay if the departmental enquiry is not delayed for reasons attributable to the concerned employee or any of his representative(s); (c) Where the enquiry is done by an outside agency and the said agency has come to the conclusion not to prosecute the employee, full pay will be payable after six months from the date of receipt of report of such agency or one year after suspension, whichever is later, and in the event the enquiry is not delayed for reasons attributable to the employee or any of his representative(s). (B) Allowances:- For the entire period of suspension dearness allowance and other allowances excepting special allowance, if any, will be calculated on the reduced pay as specified in terms of Sub-clauses (i) and (ii) (a) of Clause (A) at the prevailing rates or at rates applicable to similar category of employees : Provided that no officer or employee shall be entitled to receive payment of subsistence allowance unless he furnishes a declaration that he is not engaged in any other employment, business, profession or vocation: Provided further that if during the period of suspension, an employee retired by reason of his attaining the age of superannuation. No subsistence allowance shall be paid to him from the date of his retirement.

46. Treatment of suspension period and allied matters :-

The Competent Authority may, while imposing penalty, also direct whether the officer or employee shall be paid the difference between the subsistence allowance and the emoluments; which he would have received but for such suspension, for the period he was under suspension and that, if the Competent Authority decides otherwise, no order shall be passed which shall have the effect of compelling the officer or employee to refund such subsistence

allowance. The period during which an officer or employee is under suspension shall, if he is not removed/dismissed from the services, be treated as period spent on duty or otherwise as the Competent Authority may direct.

47. Right to appeal :-

(i) An officer or employee shall have right of appeal against any order passed under these Regulations which injuriously affects his interest. (ii) The appeal shall be preferred to the Appellate Authority mentioned in Regulation 48 within 45 days of the date of receipt of the order appealed against. The Appellate Authority shall consider the appeal and pass suitable order preferably within a period of 6 months.

48. Appellate authorities :-

An appeal shall lie,- (i) To the Board where the Chairman or Committee of Directors is the Competent Authority, (ii) To the Chairman where any other officer is the Competent Authority.

49. Requirement of an appeal :-

Every appeal shall comply with the following requirements: (a) it shall be in writing and couched in polite and respectful language and shall be free from unnecessary padding or superfluous verbiage. (b) it shall contain all material statements and arguments relief on and shall be complete in itself. (c) it shall specify the relief desired. (d) it shall not be addressed to directors personally.

CHAPTER 5

PAY AND ALLOWANCES

50. When accrue and payable :-

Subject to the provisions of these Regulations, pay and allowances shall accrue from the commencement of the service of an officer or employee and shall become payable on the last working day of the each month in respect of the service performed during the said month.

51. When ceases :-

(i) Pay and allowances shall cease to accrue as soon as an officer or employee ceases to be in service ; (ii) In case of an officer or employee dismissed from the Banks service, the pay and allowances shall cease from the date of dismissal; (iii) In the case of an officer or employee who dies while in service, the pay and allowances shall cease from the day following that on which the death occurs.

52. Increments :-

In a scale, the increment shall accrue on the completion of each specified period of service on each stage of that scale, whether such service be probationary, officiating or substantive : Provided that an officer or employee shall draw increment on the first day of the month in which it falls due irrespective of the actual date of its accrual.

CHAPTER 6

LEAVE AND JOINING TIME

53. Kinds of leave :-

Subject to the provisions of these Regulations an officer or employee may be eligible for the following kinds of leave: (a) Casual Leave (b) Privilege Leave (c) Sick Leave (d) Extraordinary Leave (e) Special Casual Leave and Special Leave (f) Maternity Leave.

54. Authorities empowered to grant leave :-

The power to grant leave shall vest in the Competent Authority.

55. Power to refuse leave or recall an officer or employee on leave :-

(i) Leave cannot be claimed as a right. When exigencies of the service so require, discretion to refuse or revoke leave of any description is reserved to the Competent Authority. (ii) An officer or employee on leave may be recalled to duty by the Competent Authority whenever the Bank deems fit to do so : Provided that if the officer or employee is at that time out of headquarters, he shall be eligible to be paid the actual expenses incurred by him and the members of his family for returning to the headquarters.

56. Place of reporting on return from leave :-

An officer or employee on leave shall, unless otherwise instructed to the contrary, return for duty to the place where he was posted before proceeding on leave.

57. xxx :-

Leave not admissible for an officer or employee placed under suspension No leave shall be granted to an officer or employee under suspension

58. Casual Leave :-

(1) An officer or employee shall be eligible for casual leave on full emoluments for 12 working days in a calendar year: Provided that

not more than four days casual leave may be availed of at any one time; and Provided further that holidays and Sundays may not be combined with such leave in such a manner as to increase the absence at any one time beyond six days. (2) Casual leave to an officer or employee during the first calendar year of his service shall be admissible on a pro rata basis at the rate of one day for each completed month or part thereof. (3) (a) Casual leave not availed of in a calendar year may be suffixed or prefixed to sick leave in the following year in respect of an officer. (b) Casual leave not availed of in a calendar year may be converted into sick leave on full substantive pay in respect of employees. Such sick leave shall be in addition to the eligible sick leave limits prescribed in Regulation 60. (4) Casual leave may not be granted in combination with any other kind of leave, except as provided under subregulation (3)(a) above, special casual leave under Regulation 62 and maternity leave under Regulation 63.

59. Privilege Leave :-

(a) Scale on which Privilege leave is earned,- (1) An officer or employee 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) The period of privilege leave to which an officer or employee is entitled at any time shall be the period which he has earned less the period availed of. (3) An officer or employee on privilege leave shall be entitled to full emoluments for the period of leave. (4) Privilege leave may be accumulated upto 31st December, 1989 for an aggregate period upto 180 days and from 1st January, 1990, the privilege leave may be accumulated upto not more than 240 days. (b) When application should be submitted:- (i) Application for privilege leave shall be submitted by an officer or employee one month before the date from which leave is required, (ii) Application which does not satisfy the above requirement of sub-regulation (b) (i) may be refused without assigning any reason : Provided that if the Competent Authority is satisfied that such notice was not possible, he may waive this requirement at his discretion.

60. Sick Leave :-

(1) The sick leave/medical leave account of every officer or employee shall be credited with medical leave in advance, in two instalments of 10 days each on the first day of January and July of every calendar year. (2) (a) The leave shall be credited to the said

leave account at the rate of 5/3 days for each completed calendar month of service, which he is likely to render, in the sick leave/medical leave of the calendar year in which he is appointed. (b) The credit for the sick leave/medical leave in which an officer or employee is due to retire or resign from the service shall be allowed at the rate of 5/2 days per completed calendar month upto the date of retirement or resignation. (c) When an officer or employee is removed or dismissed from service or dies while in service, credit to sick leave/ medical leave shall be allowed at the rate of 5/3 days per completed calendar month upto end of the calendar month preceding the calendar month in which he is removed or dismissed from service or dies in service. (d) Where a period of absence or suspension of an officer or employee has been treated as "dies non" in a sick leave/medical leave, the credit to be afforded to his sick leave/medical leave account at the commencement of next sick leave/medical leave shall be reduced by one eighteenth of the period of "dies non" subject to a maximum of ten days: Provided that sick leave/medical leave can be accumulated during his entire service subject to the following conditions : (i) An officer or employee shall be eligible to receive one month's full emoluments during the period of sick/ medical leave: Provided that if an officer or employee so desires, the Bank may permit him to draw full emoluments in respect of any portion of sick leave granted to him twice the amount of such period on full emoluments being debited against his sick/medical leave account. (ii) Sick/medical leave will be granted on pro rata basis during the first year of service. (iii) Sick/medical leave may be availed of only on production of medical certificate issued by medical practitioner acceptable to the Bank. (iv) Any officer or employee desirous of resuming duty on expiry of sick/medical leave shall produce medical certificate to the satisfaction of the Bank saying that he is fit for duty. Explanation:- (1) Till the appointed date" an officer or employee is eligible for 20 days sick/medical leave for each completed year of service. Such leave can be accumulated upto 180 days. (2) From the "appointed date" an officer or employee shall be eligible for 30 days of sick/medical 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.

61. Extraordinary Leave :-

(1) Extraordinary leave may be granted to an officer or employee when no ordinary leave is due to him and when having regard to his length of service, sick leave is not considered justified by the Competent Authority. The duration of extraordinary leave to be granted to an officer or employee shall not exceed 90 days on any occasion and 360 days during the entire period of his service : Provided that in exceptional circumstances the Chairman may with the approval of Board grant extraordinary leave upto a total period of 720 days to an officer or employee : Provided further that in case of chronic sickness of an officer or employee, the Chairman may with the approval of the Board grant extraordinary leave in excess of 720 days to him and the Board, while according such approval, shall record the specific reasons therefor in writing. (2) The Competent Authority may grant extraordinary leave in combination with or in continuation of leave of any other kind admissible to the officer or employee save as otherwise provided in these Regulations. (3) No pay and allowances are admissible during the period of extraordinary leave and the period spent on such leave shall not count for increment. Provided that where the Competent Authority is satisfied that sanction of extraordinary leave was necessitated on account of illness or any other reason beyond the control of officer or employee, he may direct that the period of extraordinary leave would count for increment.

62. Special Casual Leave and Special Leave :-

An officer or employee may be granted special casual leave and special leave for sports, donation of blood, family planning, defending another officer or employee in an enquiry, or for joining civil defence service or any other purpose as may be decided by the Board in accordance with the guidelines of the Central Government.

63. Maternity Leave :-

(i) Leave up to a period of six 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, so however, that not more than 12 months of such leave shall be available during the entire period of service of a female officer or employee. (ii) Maternity leave may be combined with any other kind of leave but any leave applied for in continuation of the former may be granted only if the request is supported by a certificate issued by a medical practitioner acceptable to the Bank.

64. Lapse of Leave :-

All leave shall lapse on the death of an officer or employee or if he ceases to be in the service of the Bank : Provided that where an officer or employee dies in service, there shall be payable to his legal representatives, sums which would have been payable to the officer or employee as if he has availed of the privilege leave that he had accumulated at the time of his death subject to Sub-Regulation (a)(4) of Regulation 59 : Provided further that where a staff retires from the Banks services, he shall be eligible to be paid a sum equivalent to the emoluments for the period of privilege leave he had accumulated subject to Sub-Regulation (a)(4) of Regulation 59 : Provided also that in respect of the employee where his services are terminated owing to retrenchment, he shall be paid pay and allowances for the period of privilege leave at his credit.

65. Furnishing of leave address to the Bank :-

An officer or employee 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 headquarters.

66. Commencement and termination of Leave :-

(i) The first day of leave of an officer or employee is the working day succeeding that upon which he hands over charge. (ii) The last day of leave of an officer or employee is the working day preceding that upon which he reports his return to duty.

67. Joining time :-

(1) An officer or employee shall be eligible for joining time on one occasion to enable him: (a) to join a new post to which he is appointed while on duty in his old post, or (b) to join a new post on return from leave. (2) The period of joining time shall be: (a) in respect of an officer, a period not exceeding seven days exclusive of the number of days spent on travel, and (b) in respect of an employee a period not exceeding six days exclusive of the number of days spent on travel. (3) During the period spent on joining time, an officer or employee shall be eligible to draw the emoluments at the place of old or new posting, whichever is less. (4) In calculating the joining time admissible to an officer or employee, the day on which he is relieved from his post shall be excluded : Provided that public holidays following the day of his relieve shall not be included in computing the joining time. (5) No joining time shall be admissible to an officer or employee when the

transfer does not involve a posting to a different place. (6) No joining time shall be admissible to an officer or employee when his posting is of temporary nature, irrespective of the fact that the posting is to a place or station other than the one at which he is permanently posted. (7) No joining time shall be admissible to an officer or employee when the transfer is at his own request.

CHAPTER 7

MISCELLANEOUS

68. Provident Fund and Pension :-

(1) An officer or employee who has completed continuous minimum service as specified in the Employees Provident Fund and Miscellaneous Provisions Act, 1952 (19 of 1952) shall be a member of the Employees Provident Fund. The contribution to the Provident Fund by the officer or employee and the Bank shall be in accordance with provisions of the aforesaid Act. (2) (a) An officer or employee covered under the provisions of Employees Provident Fund and Miscellaneous Provisions Act, 1952 (19 of 1952) shall be governed by the provisions of Employees Pension Scheme, 1995 framed by the Government of India in exercise of the powers conferred by Section 6A of the said Act. (b) The Pension Scheme so framed shall come into force from the 16th day of November, 1995.

69. Gratuity :-

(1) An officer or employee shall be eligible for payment of gratuity in accordance with the Sub-Regulation (2) hereunder. (2) The amount of gratuity payable to an officer or employee shall be either as per the provisions of the Payment of Gratuity Act, 1972 or as per Sub-Regulation (3) hereunder whichever is higher. (3) (i) Every officer or employee 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, or (d) Resignation after completing 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: Provided that in respect of an employee there shall be no forfeiture of gratuity for dismissal on account of misconduct except in cases where such misconduct causes financial loss to the bank and in that case to that extent only. (ii) The amount of gratuity payable to an officer or employee shall be one months pay for every completed year of service or part thereof in excess of six months subject to a maximum of 15 months pay: Provided that where an officer or employee 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 months pay for each completed year of service beyond 30 years: Provided further that in respect of an officer the gratuity is payable based on the last pay drawn: Provided also that in respect of an employee pay for the purpose of calculation of the gratuity shall be the average of the basic pay (100%), dearness allowance and special allowance and officiating allowance payable during the 12 months, preceding death, disability, retirement, resignation or termination of service, as the case may be.

70. Domicile :-

(1) Every officer or employee shall on his appointment declare his domicile in writing to the Bank in Form B in Schedule III and if such domicile is not his place of birth he must establish the same to the satisfaction of the Appointing Authority. (2) No officer or employee who has once indicated his domicile, shall be allowed to after the same unless he satisfies the Bank that the change is bona fide and in no case may an officer or employee be permitted to change his domicile in such a manner as to increase the cost to the Bank of any such concession.

71. Transferability :-

Every officer or employee is liable for transfer to any office or branch of the Bank.

72. Implementation and Interpretation of Regulations :-

(1) The Chairman may, from time to time, issue such instructions or directions as he may, consider necessary for giving effect to, or carrying out the provisions of these Regulations. (2) The Government of India may after consultation with the National Bank interpret these Regulations as and when considered necessary.

73. Repeal and Savings :-

(1) Every rule, regulation, bye-law, or any provision in any agreement or a resolution corresponding to any of the regulations herein contained and in force immediately before the commencement of these regulations and applicable to officers and employees is hereby repealed. (2) Notwithstanding such repeal, any order made or action taken under the provisions so repealed shall be deemed to have been made or taken under the provisions of these regulations. Sd./- Illegible, Chairman

(See Regulation 18)

Declaration of Fidelity and Secrecy

Place:.....

Date:I.....do hereby declare that I will faithfully, truly and to the best of my skill and ability execute and perform the duties required of me as officer or employee of the.....Bank, and which properly relate the office or position held by me in the said Bank.

I further declare that I will not divulge or allow to be divulged to any person not legally entitled thereto any information relating to the affairs of the said Bank or to the affairs of any person having any dealing with the said Bank and nor will I allow any such person to inspect or have access to any books or documents or electronic records belonging to or in possession of the said Bank and relating to the business of the said Bank or the business of any person having any dealing with the said Bank.

Signed before me. Signature

Name in full:

Designation. :

Signature

Name in full:

Designation. :

CARE: (To be on the lines of GOI Rules)

SCHEDULE 2

SCHEDULE II

[See Regulation 5 (4)]

Declaration to be obtained from every officer or employee on first appointment I,
Shri/Smt./Kum.....S/o, W/o,
D/o.....declare as under:

(i) That I am unmarried/a widower/widow.

(ii) That I am married and have only one spouse living.

(iii) That I have entered into or contracted a marriage with a person having a spouse living.

Application for grant of exemption is enclosed.

(iv) To be modified.

2. I solemnly affirm that the above declaration is true and I understand that in the event of the declaration being found to be incorrect after my appointment, I shall be liable to be dismissed from service.

Date:

Signature

SCHEDULE 3

SCHEDULE III