

A Publication to mark the
AIBOC SILVER JUBILEE CELEBRATIONS



**SALARY REVISION FOR OFFICERS
IN
PUBLIC SECTOR BANKS
AND
PENSION OPTION TO CPF OPTEEES**



Shri.M.V.Nair, Chairman IBA handing over joint notes on Pension and Salary Revision
to Com.K.S.Shetty, President and Com.G.D.Nadaf Gen.Sec, AIBOC on 27-04-2010

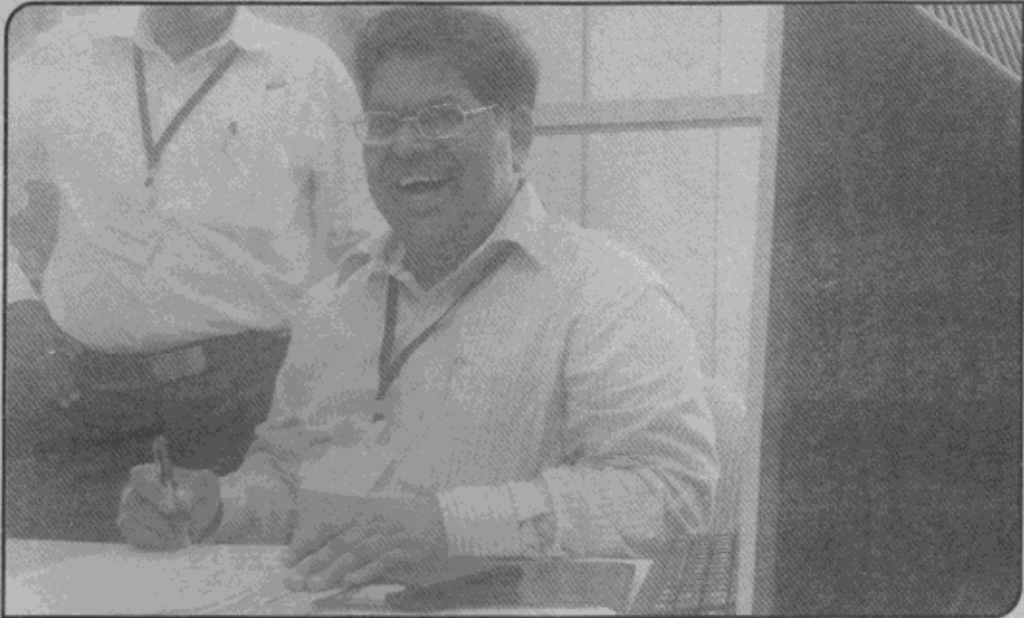
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ALL INDIA BANK OFFICERS' CONFEDERATION

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Glimpses of Signing Ceremony of 9th Bipartite ; Salary Revision and Pension Option



FOREWORD



It is a momentous and historical settlement signed by AIBOC and other Officers' Organisations on 27.04.2010 at IBA Mumbai in the sense that 2nd Option on Pension, which had become elusive for nearly 15 years, has now become a reality besides fair Salary Revision bringing cheers to more than 2 lac Officers in the Banking Industry. This Red Letter Day was not possible but for the tough negotiations and conclusion of broad understandings reached with IBA on 10.04.2010. On that day the four Officers' Organisations in the Banking Industry were able to finalise the distribution of the load. It was a comprehensive understanding between the Indian Banks' Association and Officers' Organisations on Salary Revision and on another Option for Pension.

2. It is for the first time that after protracted negotiations interspersed with extreme trade union action and intervention of the Chief Labour Commissioner, an understanding was reached. During this period talks have been like chasing a mirage. Considerable home work was done by the leadership on construction of Scales, stagnation increments, another option on pension revision in ceilings of various allowances etc.

3. The IBA understood the emotions, sentiments and expressions of the officers as conveyed by the leadership across the negotiating table. The long struggle indicated as to how deep was the resentment against the indifference of IBA and the Government to the basic issues of Officers.

4. Several features emerge out of this experience. Bank Officers under the banner of AIBOC demonstrated that they are a determined lot. This determination transcended the barriers of Banks, scales and geography. The determination strengthened the leadership to remain fiercely firm on the basic demands. This in turn compelled the IBA and Government to have serious negotiations with the AIBOC.

5. The highlights of the settlement need to be underlined:

- Another option on Pension to CPF Optees is achieved.
- Two additional stagnation increments for Scales I, II, and III have been introduced to take care of stagnation at lower levels.
- The PQP and FPP have been revised.

- The quantum of lump sum on transfer, medical allowance, Halting allowance have been enhanced substantially
- The costing on Hospitalization expenses has been reduced to a great extent. The costing on HRA has also been pruned down.
- The basic pay structure has been constructed in such a fashion so as to benefit all the Officers across the board.
- The scales of SMGS -IV have been extended by two more stages.
- Improvement in mode of travel on LTC for officers in JMGS-I and Middle Management Grade Scales.

6. AIBOC has redeemed its commitment to the Bank Officers of a fair revision within a reasonable time. If this could be achieved against heavy odds and hostile forces, the credit must go to the valiant soldiers who were prepared to go to the streets and strike work, not one day but indefinitely. It is such determination which yields results. In the ultimate analysis it is a great victory for the unity and solidarity of the Membership of the Confederation.

Many other issues remain to be settled. These are:

- Issues like regulated working hours, 5 day week, compensation for extra hours of work, including working on weekly off and holidays.
- The Bank employees should be treated on par with Government employees for the purpose of Income Tax and Perquisite Tax.
- The various loan facilities to officers should be introduced uniformly in the Banking Industry as to the quantum, repayment schedule etc. and should carry concessional rate of interest.
- Appeal and Review procedures vary from Bank to Bank and the systems should be made uniform.
- There should be a structured forum at IBA level for consultations with IBA on all the issues concerning the service matters and also the Banking Industry.
- Accumulation of 300 days of privilege leave etc.,

The above list is only illustrative not exhaustive.

7. We have to follow-up with the IBA for amendments to Pension Regulation to take care of CPF Optees who have resigned after putting 20 years of service for 2nd Option on Pension, improvements as regards family pension, additional service to be added for pension purpose to physically challenged etc.

8. In sum, Bank Officers have every reason to rejoice at a momentous time in their movement. The movement has reached a crucial stage in its Silver Jubilee Year. The gains of 25 years culminating in this year's historical settlement, need to be consolidated.

9. Notwithstanding the detractors, AIBOC and Bank Officers will march on, to a meaningful future, under a non-political, independent banner. In this effort every Bank Officer should join, so that what is due for an Officer - dignity, respect and the right to carve his destiny will be given.

10. AIBOC will continue to carry on the unending crusade to achieve the wholesome good of Officers. Let us march on together to realise our dreams, hopes and aspirations.

The woods are lovely, dark and deep.

I have promises to keep.

I have many miles to go before I sleep.

.. Robert Frost

11. We have the immense pleasure to hand over this booklet published by the Confederation and we hope our Comrades will get a comprehensive view of the settlement.

With warm greetings,

Yours Sincerely,



(G.D. NADAF)
GENERAL SECRETARY

Place: Bangalore
Date: 27.04.2010

JOINT NOTE

SALARY REVISION FOR OFFICERS CONCLUSION OF DISCUSSIONS BETWEEN THE IBA AND THE OFFICERS' ASSOCIATIONS

The Negotiating Committee of Indian Banks' Association (IBA) representing the managements of banks held several rounds of discussions with the authorised representatives of the Officers' Associations on salary revision and other issues concerning service conditions for officers in Banks. In the course of the deliberations, common viewpoints have emerged between the two parties. The outcome of the discussions acceptable to both sides is listed in Annexure I to this Note. The representatives of the Officers' Associations have also agreed that the existing service conditions be modified to the extent what has been stated in Annexure I.

2. The representatives of the Officers' Associations, a part of United Forum of Bank Unions (UFBU) and IBA entered into a Memorandum of Understanding on 25th February 2008 on various issues. Extending another option for pension to those who did not opt for pension when Bank Employees' Pension Regulations, 1995 dated 29th September 1995/ 26th March 1996 were implemented was one of the issues to be considered. After several rounds of discussions and valuing the liability through an actuarial calculation, it is agreed to extend another option to join the pension scheme to those who did not opt for pension when Bank Employees' Pension Regulations, 1995 dated 29th September 1995/ 26th March 1996 were implemented, on the terms and conditions agreed and incorporated in the Joint Note dated 27th April 2010 signed between the parties.
3. IBA agreed that it shall recommend to the Public Sector Banks, as in Annexure II, to initiate the process of amending the Officers' Service Regulations and Bank Employees' Pension Regulations, 1995 dated 29th September 1995/ 26th March 1996, in order to implement what is stated in Annexure I. The IBA shall also recommend to the Government

of India to approve the amendments and to issue appropriate guidelines necessary for this purpose.

4. IBA shall take steps to recommend to the Private Sector Banks which are listed in Annexure III and which have authorised the IBA in this regard, to give effect to the salary revision for their officers upto Scale III on the same lines as mentioned in Annexure I.
5. The representatives of Officers' Associations have requested that pending formal amendments to the Officers' Service Regulations as per procedure laid down under Section 19(1) of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970/1980, IBA may advise the banks to disburse immediately an ad-hoc amount, equivalent to the net arrears payable for the period from 1st November 2007 to 30th April 2010 and continue to pay revised salary and allowances on ad-hoc basis. IBA has agreed to make suitable recommendations to the Government in this regard for its consideration.
6. The Officers' Associations on behalf of the officer-employees in banks listed in Annexures II & III agree that the understandings reached as detailed in Annexure I hereto are in full satisfaction of their demands.
7. Management proposed that a scheme for introduction of performance linked variable pay in addition to fixed pay be considered as part of this wage revision exercise to increase efficiency in operations. After preliminary discussions, it was decided to pursue the matter further.
8. Representatives of the Officers' Associations have assured full co-operation on their part, their affiliates and members, in implementation of measures aimed at improving customer service, optimum utilisation of manpower, expansion of banking activities to

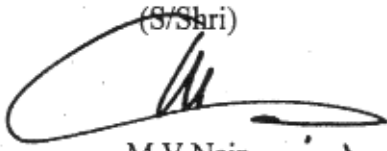
take on the competition and challenges confronting the industry and maintenance of healthy and harmonious industrial relations in the banking industry.

Place : Mumbai

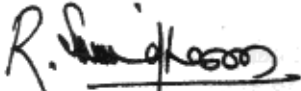
Date : 27th April 2010

For Indian Banks' Association

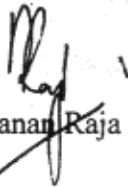
(S/Shri)



M V Nair



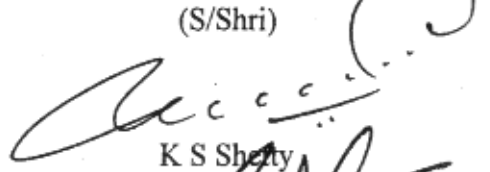
R Sridharan



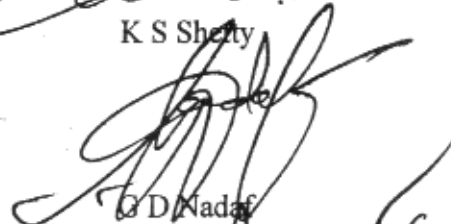
Narayanan Raja

For All India Bank Officers' Confederation

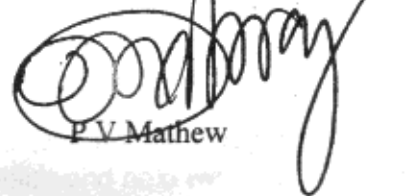
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K S Shetty

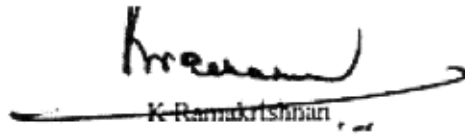


G D Nadaf



P V Mathew

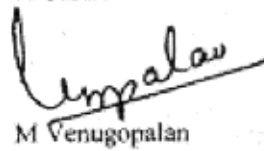


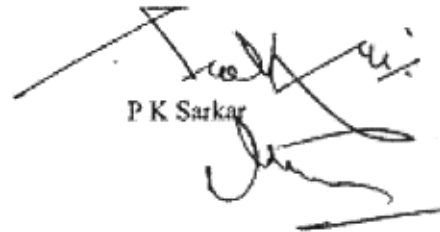

K Ramakrishnan


Rajeev Rishi

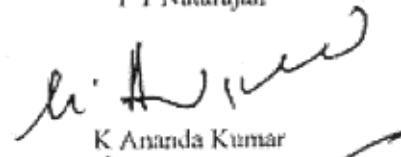

B B Das

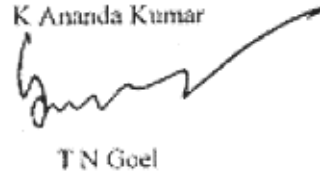

K Unnikrishnan


M Venugopalan

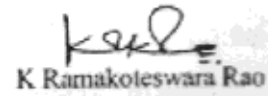

P K Sarkar

T T Natarajan


K Ananda Kumar


T N Goel


S K Kohli


K Ramakoteswara Rao


G Muthuswamy


K D Kheda

SCALES

Annexure 1

Scale I	14500 800/7	600/7 25700	18700	700/2	20100
Scale II	19400	700/1	20100	800/10	28100
Scale III	25700	800/5	29700	900/2	31500
Scale IV	30600	900/4	34200	1000/2	36200
Scale V	36200	1000/2	38200	1100/2	40400
Scale VI	42000	1200/4	46800		
Scale VII	46800	1300/4	52000		

FITMENT:

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

2) STAGNATION INCREMENTS

- a. Officers in JM Grade Scale I who have moved to scale of pay for MMG Scale II in terms of Regulation 5(b) after reaching maximum of the higher scale shall be eligible for four stagnation increments for every three completed years of service of which first two shall be Rs.800/- each and next two Rs.900/- each.

Provided that officers who have completed three years or more after receipt of the second stagnation increment as on 1.11.2007 will get the third stagnation increment on 1.11.2007 and another stagnation increment on or after 1.11.2008 on their completion of six years after receipt of second stagnation increment.

- b. Officers in MMG Scale II who have moved to scale of pay for MMG Scale III in terms of Regulation 5(b) after reaching maximum of higher scale shall be eligible for three stagnation increments of Rs.900/- each for every three completed years of service.

Provided that officers who have completed three years or more after receipt of the first stagnation increment as on 1.11.2007 will get the next stagnation increment with effect from 1.11.2007 and a subsequent stagnation increment on or after 1.11.2008 on their completion of six years after receipt of the first stagnation increment

Provided further those officers in substantive MMG Scale III i.e. those who are recruited in or promoted to MMG Scale III shall be eligible for four stagnation increments of Rs.900/- each for every three completed years of service. Those who have already received two stagnation increments and completed more than three years of service after receipt of second stagnation increment as on 1.11.2007 will get the third stagnation increment on 1.11.2007 and the fourth stagnation increment, on or after 1.11.2008 on their completion of six years after receipt of second stagnation increment

3) DEARNNESS ALLOWANCE

On and from 1.11.2007, Dearness Allowance shall be payable for every rise or fall of four points over 2836 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960=100 at 0.15% of Pay.

4) HOUSE RENT ALLOWANCE

	I	II
i)	Major "A" Class Cities and Project Area Centres in Group A	8.5% of Pay
ii)	Other places in Area I and Project Area Centres in Group B	7.5% of Pay
iii)	Other places	6.5% of Pay

Provided that if an officer produces a rent receipt, the House Rent Allowance payable to him/her shall be the actual rent paid by him/her for the residential accommodation in excess over 1.2% of Pay in the first stage of the Scale of Pay in which he/she is placed with a maximum of 150% of the House Rent Allowance payable as per aforesaid rates mentioned in Column II above.

NOTE:

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

5) CITY COMPENSATORY ALLOWANCE

	Area	Rate	Maximum Amount
i)	Places in Area 1 and in the State of Goa	4% of Basic Pay	Rs.540/- p.m.
ii)	Places with population of five lakhs and over and State Capitals and Chandigarh, Puducherry and Port Blair	3% of Basic Pay	Rs.375/- p.m.

5) PROVIDENT FUND

- (a) While the officers who are presently covered under the Pension Scheme and those who will join the Pension Scheme in terms of option being made available under Joint Note dated 27th April, 2010 shall continue to contribute 10% of the Pay towards Provident Fund, there shall be no matching contribution.
- (b) Officers of State Bank of India will continue to be covered by Contributory Provident Fund Scheme as hitherto.
- (c) Officers who are presently covered under Contributory Provident Fund Scheme who do not opt for Pension Scheme being made available under Joint Note dated 27th April, 2010 shall continue under the Contributory Provident Fund Scheme as hitherto.
- (d) There shall be no Provident Fund to officers joining the services of banks on or after 1st April 2010. They shall be covered by a Defined Contributory Pension Scheme, where the officer will contribute 10% of Pay plus Dearness Allowance and the bank will make a matching contribution. The Scheme shall be governed by the provisions of the Contributory Pension Scheme as introduced for employees of Central Government w.e.f. 1st January 2004 and modified from time to time.

7) PENSION (OTHER THAN STATE BANK OF INDIA)

- 1. The terms of the Bank Employees' Pension Regulations, 1995 dated 29th September 1995/ 26th March 1996 shall not apply to the officers who join the services of Banks on or after 1st April 2010; and they shall be covered by a Defined Contributory Pension Scheme, which shall be governed by the provision of the Contributory Pension Scheme introduced for officers of the Central Government w.e.f. 1st January 2004, and as modified from time to time. Necessary amendments to the relevant provisions of the Bank Employees' Pension Regulations, 1995 dated 29th September 1995/ 26th March 1996 shall be carried out following the procedure in this regard.
- 2. Further to Clause 6 of the Joint Note signed on 2nd June 2005 between representatives of Officers' Associations and IBA, it is agreed between the parties as under:
 - (i) With effect from 1st May 2005, the pension of officers who retired or died while in service during the period 1st April 1998 to 31st October 2002 will be re-fixed based on the definition of 'Pay' as defined in Clause 5 of the Joint Note dated 14th December 1999. No arrears of pension and commuted value of pension will be payable on account of such re-fixing of pension.

- (ii) With effect from 1st May 2005, the pension of officers who retired or died while in service during the period 1st November 2002 to 30th April 2005 will be re-fixed based on the definition of 'Pay' as defined in Clause 6 of the Joint Note dated 2nd June 2005. No arrears of pension or commuted value of pension will be payable on account of such re-fixation of pension.

3. Further to Clause 2(b) of the Joint Note dated 2nd June 2005, it is agreed between the parties as under:

- (i) On and from 1.5.2005, in the case of officers who retired during the period 1.4.1998 to 31.10.2002, dearness relief shall be payable for every rise or be recoverable for every fall, as the case may be, of every 4 points over 1684 points in the quarterly average of the All India Average Consumer Price Index for Industrial Workers in the series 1960=100. Such increase or decrease in dearness relief for every said four points shall be calculated in the manner given below:

Scale of Basic Pension per month	The rate of Dearness Relief payable as a percentage of Basic Pension
(i) Upto Rs. 3550	0.24 percent
(ii) Rs.3551 to Rs.5650	0.24 per cent of pension exceeding Rs.3550 plus 0.20 per cent of the basic pension in excess of Rs.3550
(iii) Rs.5651 to Rs.6010	0.24 per cent of Rs.3550 plus 0.20 per cent of the difference between Rs.5650 and Rs. 3550 plus 0.12 per cent of basic pension in excess of Rs.5650
(iv) Above Rs.6010	0.24 per cent of Rs. 3550 plus 0.20 per cent of the difference between Rs.5650 and Rs.3550 plus 0.12 per cent difference between Rs.6010 and Rs.5650 plus 0.06 per cent of basic pension in excess of Rs. 6010

- (ii) In respect of retirees for the period 1.11.2002 to 30.4.2005 for whom pension has been revised w.e.f. 1.5.2005 based on definition of pay in terms of Clause 6(2) of the Joint Note dated 2nd June 2005, dearness relief shall be payable w.e.f. 1.5.2005 for every rise or be recoverable for every fall as the case may be of every four points over 2288 points in the quarterly average of All India Average

Consumer Price Index for Industrial Workers in the series 1960=100 @ 0.18% of the basic pension.

- (iii) In respect of officers who retire on or after 1.5.2005, dearness relief shall be payable for every rise or be recoverable for every fall, as the case may be, of every four points over 2288 points in the quarterly average of the All India Average Consumer Price Index for Industrial Workers in the series 1960=100, at the rate of 0.18 per cent of basic pension.
- (iv) In respect of officers who retired or died while in service on or after 1.05.2005 Dearness Relief shall be payable at 0.18% of the basic pension or family pension or invalid pension or compassionate allowance as the case may be. Dearness Relief in the above manner shall be paid for every rise or fall of 4 points over 2288 points in the quarterly average of the All India Average Consumer Price Index for industrial workers in the series 1960 = 100.

NOTE:

The Dearness Relief as above shall be payable for the half year commencing from the 1st day of February and ending with 31st day of July on the quarterly average of index figures published for the months October, November and December of the previous year and for the half year commencing from 1st day of August and ending with the 31st day of January on the quarterly average of the index figures published for the months of April, May and June of the same year.

8) MEDICAL AID

On and from 1st November 2007, reimbursement of medical expenses shall be as under :

- a) Officers in JMG & MMG Scales Rs.5100/-p.a.
- b) Officers in SMG & TEG Scales Rs.6320/-p.a.

9) HOSPITALISATION EXPENSES

On and from 1st May 2010, reimbursement of hospitalisation expenses under Regulation 24(1(b)(i) of Officers' Service Regulations, 1979/1982, shall be in terms of the

Hospitalisation Scheme laid down under Bipartite Settlement dated 27th April 2010 for workmen employees, subject to following limits:-

Scale of Officer	Limits
a) Junior Management Grade Scale I and Middle Management Grade Scales II & III.	i) Bed Charges Self – Rs.700/- per day. Family – Rs.525/- per day. ii) Other charges – At the scale of 125% of the limits laid down under the Hospitalisation Scheme applicable to workmen employees.
b) Senior Management Grade Scales IV & V and Top Executive Grade Scales VI & VII.	i) Bed Charges Self – Rs.900/- per day. Family – Rs.675/- per day. ii) Other charges – At the scale of 150% of the limits laid down under the Hospitalisation Scheme applicable to workmen employees.

8) RECOVERY OF HOUSE/FURNITURE RENT

- i. House rent recovery shall be @ 1.20 % of the first stage of the scale of pay in which the officer is placed or the standard rent for the accommodation, whichever is less.
- ii. Furniture rent recovery shall be @ 0.25% of the first stage of the scale of pay in which the officer is placed.

9) FIXED PERSONAL PAY (W.E.F 1.11.2007)

Fixed Personal Pay together with House Rent Allowance shall be at the following rates and shall remain frozen for the entire period of service.

Increment Component (Rs.)	DA as on 01.11.2007 (Rs.)	Total F.P.P. payable where bank's accommodation is provided (Rs.)
(A)	(B)	(C)
800	58	858
900	65	965
1000	72	1072
1100	79	1179
1200	86	1286
1300	94	1394

NOTE:

- (i) F.P.P. as indicated in "C" above shall be payable to those officer employees who are provided with bank's accommodation.
- (ii) F.P.P. for officers eligible for House Rent Allowance shall be "A" + "B" plus House Rent Allowance payable on the last increment of the relevant scale of pay.
- (iii) The increment component of F.P.P. shall rank for superannuation benefits.

12) PROFESSIONAL QUALIFICATION PAY (PQP) (W.E.F. 1.11.2007)

(A) Officers shall be eligible for professional qualification pay as under :

- (i) Those who have passed only CAIIB – Part I / JAIIB
Rs.410/- p.m. one year after reaching top of the scale.
- (ii) Those who have passed both parts of CAIIB –
 - a. Rs.410/- p.m. one year after reaching top of the scale.
 - b. Rs.1030/- p.m. two years after reaching top of the scale.

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

Provided further that in a case where an officer, as on the date of this Joint Note, has already acquired any of the above said qualifications and has not earned any increment or PQP on account of acquiring such qualification/s, he may be, with effect from 1st November 2007 or the date of acquiring such qualification/s, whichever is later, released PQP as provided herein above.

13) OTHER ALLOWANCES**(I) DEPUTATION ALLOWANCE**

On and from 1st May 2010, Deputation Allowance shall be at the following rates :

- a) An officer deputed to serve outside the bank – 7.75% of Pay with a maximum of Rs.2,300/- p.m.
- b) An officer deputed to an organization at the same place or to the training establishment of the bank – 4% of Pay with a maximum of Rs.1200/- p.m.

(II) HILL AND FUEL ALLOWANCE (W.E.F 1.11.2007)

	Place	Rate
a)	Places with an altitude of 1000 metres and above but less than 1500 metres and Mercara Town	2% of Pay subject to a maximum of Rs.550/-p.m.
b)	Places with an altitude of 1500 metres and above but less than 3000 metres.	2.5% of Pay subject to a maximum of Rs.680 p.m.
c)	Places with an altitude of 3000 metres and above.	5% of Pay subject to a maximum of Rs.1570/- p.m.

(III) HALTING ALLOWANCE (W.E.F 1.5.2010)

Grade / Scales of Officers	Major 'A' Class Cities (Rs.)	Area I (Rs.)	Other Places (Rs.)
Officers in Scale IV & above	1000/-	800/-	700/-
Officers in Scale I/II/III	800/-	700/-	600/-

Provided that in the case of officers in Scale IV and above, halting allowance payable per diem while on outstation work at the four metros, viz. Delhi, Mumbai, Kolkata and Chennai, shall be Rs.1200/- and for officers in Scale I/II/III Rs.1000/-.

(IV) SPECIAL AREA ALLOWANCE (W.E.F. 1.11.2007)

At places where special area allowance is payable in terms of Regulation 23(ii) of Officers' Service Regulations, 1979/1982, the said allowance shall be payable at rates as in Annexure IV.

(V) MODE OF TRAVEL AND EXPENSES ON TRAVEL (W.E.F. 1.5.2010)

The following provisions shall apply wherever an officer is required to travel on duty :

- (a) An officer in Junior Management Grade is entitled to travel by 1st Class or AC 2-tier Sleeper by train. He may, however, travel by air (economy class) if so permitted by the Competent authority, having regard to the exigencies of business or public interest.
- (b) An officer in Middle Management Grade is entitled to travel by 1st Class or AC 2-tier Sleeper by train. He may, however, travel by air (economy class) if the distance to be travelled is more than 1000 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.
- (c) An officer in Senior Management or Top Executive Grade is entitled to travel by AC 1st Class by train or by air (economy class).
- (d) An officer in Senior Management or Top Executive Grade may travel by car between places not connected by air or rail provided that the distance does not exceed 500 km. However, when a major part of the distance between the two places can be covered by air or rail only the rest of the distance should normally be covered by car.
- (e) Any other officer may be authorised by the Competent Authority, having regard to the exigencies of business, to travel by his own vehicle or by taxi or by the Bank's vehicle.

The remaining provisions as in Sub-regulations (2) & (3) of Regulation 41 of Officers' Service Regulations shall remain unchanged.

(VII) LEAVE TRAVEL CONCESSION (W.E.F. 1.5.2010)

1. During each block of 4 years, an officer shall be eligible for leave travel concession for travel to his place of domicile once in each block of two years. Alternatively, he may travel in one block of two years to his place of domicile and in another block of two years to any place in India by the shortest route.
2. Alternatively, an officer, by exercising an option anytime during a 4 year block or two year block, as the case may be, surrender and encash his LTC (other than travel to place of domicile) upon which he shall be entitled to receive an amount equivalent to 75% of the eligible fare for the class of travel by train to which he is entitled upto a distance of 4500 kms. (one way) for officers in JMG Scale I and MMG Scale II & III and 5500 kms (one way) for officers in SMG Scale IV and above. An officer opting to encash

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

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

(VII) DEFINITION OF FAMILY:

- a. For the purpose of medical facilities and for the purpose of leave fare concession, the expression 'family' of an officer shall mean an officer's spouse, wholly dependent unmarried children (including step children and legally adopted children), physically challenged brother/sister with 40% or more disability, as also parents ordinarily residing with and wholly dependent on the officer.
- b. The term wholly dependent child/parent, wholly dependent physically challenged brother/sister shall mean such member of the family having a monthly income not exceeding Rs.3500/- p.m.

If the income of one of the parents exceeds Rs.3,500/- p.m. or the aggregate income of both the parents exceeds Rs.3,500/- p.m., both the parents shall not be considered as wholly dependent on the officer.

14) Project Area Allowance

On and from 1st November 2007, Project Area Compensatory Allowance shall be payable at the following rates :

Project Areas falling in Group A – Rs.290/- p.m.
Project Areas falling in Group B – Rs.255/- p.m.

15) MID ACADEMIC YEAR TRANSFER ALLOWANCE

On and from 1st May 2010, Mid Academic Year Transfer Allowance shall be payable at Rs.700/- p.m. subject to other conditions.

16) SPLIT DUTY ALLOWANCE

On and from 1st November 2007, Split Duty Allowance shall be payable at Rs.165/- p.m.

17) COMPENSATION ON TRANSFER (W.E.F 1.5.2010)

An officer on transfer will be eligible to draw a lumpsum amount as indicated below for expenses connected with packaging, local transportation, insuring the baggage etc.

<u>Grade/Scale of Officer</u>	<u>(Rs.)</u>
Officers in Scale IV and above	12,000/-
Officers in Scale I, II and III	9,000/-

18) MATERNITY LEAVE (W.E.F 1.5.2010)

- (a) Maternity leave, which shall be on substantive pay, shall be granted to a female employee for a period not exceeding 6 months on any one occasion and 12 months during the entire period of her service.
- (b) Within the overall period of 12 months, leave may also be granted in case of miscarriage/abortion/MTP.
- (c) Within the overall period of 12 months, leave may also be granted in case of hysterectomy upto a maximum of 45 days.

19) PROVISION FOR STATE BANK OF INDIA

The disposal of the balancing cost of pension in respect of State Bank of India arising out of this Joint Note shall be decided by the bank with the concurrence of Government of India.

- 20) The Officers' Associations who are parties to this Joint Note have offered and agreed that all officers in the service of the banks as on 27th April 2010 and who exercise their option to join the Pension Scheme in terms of the Joint Note dated 27th April 2010 for the purpose will contribute from their arrears on account of wage revision in terms of this Joint Note, an amount of Rs.922 crores towards their share in the amount of Rs.1800 crores offered by UFBU towards 30% of the estimated funding gap of Rs.6000 crores. The said amount is worked out @2.8 times of the revised pay payable for the month of November 2007.

21) DATE OF EFFECT

For payment of arrears, the benefits under various provisions as above, shall be from 1st November 2007, unless otherwise specified against the relevant provisions.

RELEASE OF STAGNATION INCREMENTS

JMGS-I	STAGNATION INCREMENT
<p>Officers in JMGS-I who are drawing basic pay of Rs.21040 PM and have completed 3 years or more as on 01.11.2007 i.e. who have received 2nd stagnation increments on or before 1.1.2004</p>	<p>1st Additional stagnation increment of Rs. 900/- (i.e.Rs. 30.600/-) would be released on 1.11.2007</p>
<p>Officers in JMGS-I who are drawing the basic pay of Rs. 21040 and completed six years or more as on 01.11.2007 i.e. officers who have received 2nd stagnation increment on or before 1.11.2002</p>	<p>2nd additional stagnation increment of Rs. 900/- would be release on 1.11.2008 (i.e.Rs.31,500)</p>
<p>MMGS- II</p> <p>Officers in MMGS-II who are drawing Basic pay of Rs. 22.900/- PM.,and completed 3 years or more as on 01.11.2007 i.e. officers who have received the 1st stagnation increment on or before 1.11.2004</p>	<p>1st additional stagnation increment of Rs.900/- would be released on 1.11.2007 (i.e.Rs.33,300/-)</p>
<p>Officers who are drawing basic pay of Rs. 22.900/- PM and have completed six years or more as on 01.11.2007 i.e. officers who have received the 1st stagnation increment on or before 1.11.2002.</p>	<p>2nd additional stagnation increment of Rs.900/- would be released on 1.11.2008 (i.e. Rs. 34,200/-)</p>
<p>MMGS-III</p> <p>Officers in MMGS-III who are drawing Basic pay of Rs. 23,520/- PM and completed 3 years or more as on 01.11.2007 i.e. officers who have received the 2nd stagnation increment on or before 1.11.2004.</p>	<p>1st additional stagnation increment of Rs.900/- would be released on 1.11.2007 (i.e. Rs.34,200/-)</p>
<p>Officers in MMGS-III who are drawing Basic Pay of Rs. 23,520/-PM. and completed 6 years or more as on 1.11.2007 i.e. officers who have received the 2nd stagnation increment on are before 1.11.2002</p>	<p>2nd additional stagnation increment of Rs.900/- would be released on 1.11.2008 (i.e. Rs. 35,100/-)</p>

List of Public Sector Banks

1. Allahabad Bank
2. Andhra Bank
3. Bank of Baroda
4. Bank of India
5. Bank of Maharashtra
6. Canara Bank
7. Central Bank of India
8. Corporation Bank
9. Dena Bank
10. Indian Bank
11. Indian Overseas Bank
12. Oriental Bank of Commerce
13. Punjab & Sind Bank
14. Punjab National Bank
15. Syndicate Bank
16. UCO Bank
17. Union Bank of India
18. United Bank of India
19. Vijaya Bank
20. State Bank of India
21. State Bank of Bikaner & Jaipur
22. State Bank of Hyderabad
23. State Bank of Indore
24. State Bank of Mysore
25. State Bank of Patiala
26. State Bank of Travancore

List of Private Sector Banks

1. Bank of Rajasthan Ltd.
2. The Catholic Syrian Bank Ltd.
3. The Dhanalakshmi Bank Ltd.
4. The Federal Bank Ltd.
5. ING Vysya Bank Ltd
6. The Jammu & Kashmir Bank Ltd.
7. The Karnataka Bank Ltd.
8. The Karur Vysya Bank Ltd.
9. The Lakshmi Vilas Bank Ltd.
10. The Nainital Bank Ltd
11. The Ratnakar Bank Ltd.
12. The South Indian Bank Ltd.

Special Area Allowance

Sr. No.	Area	Allowances (Rs.)	
		Pay below Rs.14,700/-	Pay above Rs.14,700/-
1	2	3	4
1.	Mizoram		
	a) Throughout Lunglei District excluding areas beyond 25 kms. from Lunglei town of Mizoram.	2000	2600
	b) Throughout Aizawl	1600	2100
	c) District of Mizoram	1200	1500
2.	Nagaland	1600	2100
3.	Andaman & Nicobar Islands		
	a) North Andaman, Middle Andamans, Little Andaman, Nicobar & Narcondum Islands	2000	2600
	b) South Andaman (including Port Blair)	1600	2100
4.	Sikkim	2000	2600
5.	Lakshadweep Islands	2000	2600
6.	Assam	320	400
7.	Meghalaya	320	400
8.	Tripura		
	a) Difficult areas of Tripura	1600	2100
	b) Throughout Tripura except difficult areas.	1200	1500
9.	Manipur	1200	1500
10.	Arunachal Pradesh		
	a) Difficult areas of Arunachal Pradesh	2000	2600
	b) Throughout Arunachal Pradesh other than difficult areas.	1600	2100

Sr. No.	Area	Allowances (Rs.)	
		Pay below Rs.14,700/-	Pay above Rs.14,700/-
1	2	3	4
11.	Jammu & Kashmir		
	1) Kathua District:		
	Niabat Bani, Lohi, Malhar and Machhodi	2000	2600
	2) Udhampur District:		
	a) Dudu Basantgarh, Lander Bhamag Illaqa, other than those included in Part 2(b).	2000	2600
	b) Areas upto Goet from Kamban Side and areas upto Arnas from Keasi side in Tehsil Mohre.	1600	2100
	3) Doda District:		
	Illaqas of Padder and Niabat Nowgam in Kishtwar Tehsil	2000	2600
	4) Leh District :		
	All places in the District	2000	2600
	5) Barmulla District		
	a) Entire Gurez-Nirabat, Tangdar Sub-Division and Keran Illaqua	2000	2600
	b) Matchill	1600	2100
	6) Poonch and Rajouri District :		
	Areas in Poonch and Rajouri District excluding the towns of Poonch and Rajouri and Sunderbani and other urban areas in the two Districts	1200	1500
	7) Areas not included in (1) to (6) above, but which are within the distance of 8 kms. from the line of Actual Control or at places which may be declared as qualifying for border allowance from time-to-time by the State Government for their own staff.	1200	1500
12.	Himachal Pradesh		
	(1) Chamba District		
	(a) Pangi Tehsil, Bharmour Tehsil, Panchayats : Badgaun, Bajol, Deol Kugti, Nayagam and Tundah, Villages: Ghatu of Gram Panchayat Jagat, Kanarsi of Gram Panchayat Chauhata	2000	2600

Sr. No.	Area	Allowances (Rs.)	
		Pay below Rs.14,700/-	Pay above Rs.14,700/-
1	2	3	4
	(b) Bharmour Tehsil, excluding Panchayats and Villages included in (a) above.	1600	2100
	(c) Jhandru Panchayat in Bhatiyat Tehsil, Churah Tehsil, Dalhousie Town (including Banikhet proper).	1200	1500
	(2) Kinnaur District:		
	a) Asrang, Chitkul and Hango Kuno/ Charang Panchayats, 15/ 20 Area comprising the Gram Panchayats of Chhota Khamba, Nathpa and Rupi, PooH Sub-Division, excluding the Panchayat Areas specified above.	2000	2600
	b) Entire District other than Areas included in (a) above.	1600	2100
	(3) Kullu District:		
	a) 15/20 Area of Nirmand Tehsil, comprising the Gram Panchayats of Kharga, Kushwar and Sarga	2000	2600
	b) Outer-Saraj (excluding villages of Jakat-Khana and Burrow in Nirmand Tehsil) and entire District excluding outer Seraj area and pargana of Pandrabis but including villages Jagat-Khana and Burrow of Tehsil Nirmand).	1200	1500
	(4) Lahaul and Spiti District :		
	Entire area of Lahaul and Spiti	2000	2600
	(5) Shimla District :		
	a) 15/20 area of Rampur Tehsil comprising of Panchayats of Koot, Labana-Sadana, Sarpara and Chadi-Branda.	2000	2600
	b) Dora-Kawar Tehsil, Gram Panchayat of Darkali in Rampur, Kashapath Tehsil and Munish, Ghori Chaibis of Pargana Sarahan.	1600	2100
	c) Chopal Tehsil and Ghoris, Panjgaon, Patsnau, Naubis and Teen Koti of Pargana Sarahan, Deothi Gram Panchayat of Taklesh Area, Pargana Barabis, Kasba Rampur and Ghori Nog of Pargana Rampur of Rampur Tehsil, Simla Town and its suburbs (Dhalli, Jatog, Kasumpti, Mashobra, Taradevi and Tutu).	1200	1500

Sr. No.	Area	Allowances (Rs.)	
		Pay below Rs.14,700/-	Pay above Rs.14,700/-
1	2	3	4
	(6) Kangra District:		
	a) Areas of Bara Bhangal and Chhota Bhangal	1600	2100
	b) Dharamshala Town of Kangra District and the following offices located outside the Municipal limits but included in Dharamshala Town-Women's ITI, Dari, Mechanical Workshop, Ramnagar, Child Welfare and Town and Country Planning Offices, Sakoh, CRSF Office at lower Sakoh, Kangra Milk Supply Scheme, Dugiari, HRTC Workshop, Sadher, Zonal Malaria Office, Dari, Forest Corporation Office, Shamnagar, Tea Factory, Dari, I.P.H. Sub-Division, Dan, Settlement Office, Shamnagar, Hinwa Project, Shamnagar.	1200	1500
	Palampur Town of Kangra District including HPKVV Campus at Palampur and the following offices located outside its municipal limits but included in Palampur Town - H.P. Krishi Vishwavidyalaya Campus, Cattle Development Office/Jersey Farm, Banuri, Sericulture Office/Indo-German Agriculture Workshop/HPPWD Division, Bundla, Electrical Sub-Division, Lohna, D.P.O. Corporation, Bundla, Electrical HESEE Division, Ghuggar.		
	(7) Mandi District:		
	Chuhar Valley of Jogindernagar Tehsil, Panchayats in thunag Tehsil-of Bagraa, Chatri, Chhotdhar, Garagushain, Gattoo, Garyas, Janjehli, Jaryar, Johar, Kalhani, Kalwan, Kholanal, Loth, Silibagi, Somachan, Thachdhar, Tachi, Thana, Panchayats of Dharampur Block- Binga, Kamlah, Saklana, Tanyar and Tarakholah, Panchayats of Karsog Tehsil - Balidhar, Bagra, Gopalpur, Khajol, Mahog, Mehudi, Manj, Pekhi, Sainj, Sarahan and Teban, Panchayats of Sundernagar Tehsil - Bohi, Batwara, Dhanyara, Paura-Kothi, Seri and Shoja.	1200	1500
	(8) Sirmaur District:		
	Panchayats of Bani, Bakhali (Pachhad Tehsil), Bharog Bheneri (Paonta Tehsil), Birla (Nahan Tehsil), Dibber (Pachhad Tehsil) and Thana Kasoga (Nahan Tehsil) and Thansgin Tract	1200	1500
	(9) Solan District :		
	Mangal Panchayat.	1200	1500

Sr. No.	Area	Allowances (Rs.)	
		Pay below Rs.14,700/-	Pay above Rs.14,700/-
1	2	3	4
	(10) Remaining areas of Himachal Pradesh not included in (1) to (9) above.	320	400
13.	Uttar Pradesh: Areas under Chamoli, Pithoragarh and Uttar Kashi Districts	2000	2600
14.	Uttaranchal (Uttarakhand): Areas under Rudraprayag and Champavat Districts.	1600	2100

REVISED BASIC ON REVISION OF SALARY											
SCALE I			SCALE II			SCALE III			SCALE V		
Stages	Present Basic	Revised Basic	Stages	Present Basic	Revised Basic	Stages	Present Basic	Revised Basic	Stages	Present Basic	Revised Basic
1	10000	14500	1	13820	19400	1	18240	25700	1	24140	36200
2	10470	15100	2	14320	20100	2	18800	26500	2	24760	37200
3	10940	15700	3	14880	20900	3	19360	27300	3	25380	38200
4	11410	16300	4	15540	21700	4	19920	28100	4	26000	39300
5	11880	16900	5	16000	22500	5	20480	28900	5	26620	40400
6	12350	17500	6	16560	23300	6	21040	29700	SCALE VI		
7	12820	18100	7	17120	24100	7	21660	30600	1	26620	42000
8	13320	18700	8	17680	24900	8	22280	31500	2	27300	43200
9	13820	19400	9	18240	25700	+1	22900	32400	3	27980	44400
10	14320	20100	10	18800	26500	+2	23520	33300	4	28860	45600
11	14880	20900	11	19360	27300	+3		34200	5	29340	46800
12	15440	21700	12	19920	28100	+4		35100	SCALE VII		
13	16000	22500	13	20480	28900				1	29340	46800
14	16560	23300	14	21040	29700				2	30020	48100
15	17120	24100	15	21660	30600				3	30700	49400
16	17680	24900	16	22280	31500	1	20480	30600	4	31600	50700
17	18240	25700	+1	22900	32400	2	21040	31500	5	32600	52000
18	18800	26500	+2		33300	3	21660	32400			
19	19360	27300	+3		34200	4	22280	33300			
20	19920	28100				5	22900	34200			
+1	20480	28900				6	23520	35200			
+2	21040	29700				7	24140	36200			
+3		30600									
+4		31500									

+ INDICATES STAGNATION INCREMENT

D A ON REVISION OF SALARY				
	Present		Revised	
Month	Slabs	D A %	Slabs	D A %
Nov 07	185	33.30	48	7.20
DEC				
JAN 08				
FEB	192	34.56	55	8.25
MAR				
APR				
MAY	200	36.00	63	9.45
JUN				
JULY				
AUG	221	39.78	84	12.60
SEPT				
OCT				
NOV	253	45.54	116	17.40
DEC				
JAN 09				
FEB	270	48.60	133	19.95
MAR				
APR				
MAY	272	48.96	135	20.25
JUN				
JULY				
AUG	291	52.38	154	23.10
SEPT				
OCT				
NOV	350	63.00	213	31.95
DEC				
JAN 10				
FEB	382	68.76	245	36.75
MAR				
APR				

D.A. REVISED

Stages	Basic Pay	Conversion factor	01.11.2007	01.02.2008	01.05.2008	01.08.2008	01.11.2008	01.02.2009	01.05.2009	01.08.2009	01.11.2009	01.02.2010
1	14500		48	55	63	84	116	133	135	154	213	245
2	15100	21.750	1044.00	1196.25	1370.25	1827.00	2523.00	2892.75	2936.25	3349.50	4632.75	5328.75
3	15700	22.650	1087.20	1245.75	1426.95	1902.60	2627.40	3012.45	3057.75	3498.10	4824.45	5549.25
4	16300	23.550	1130.40	1295.25	1483.65	1978.20	2731.80	3132.15	3179.25	3626.70	5016.15	5769.75
5	16900	24.450	1173.60	1344.75	1540.35	2053.80	2836.20	3251.85	3300.75	3765.30	5207.85	5990.25
6	17500	25.350	1216.80	1394.25	1597.05	2129.40	2940.60	3371.55	3422.25	3903.90	5399.55	6210.75
7	18100	26.250	1260.00	1443.75	1653.75	2205.00	3045.00	3491.25	3543.75	4042.50	5591.25	6431.25
8	18700	27.150	1303.20	1493.25	1710.45	2280.60	3149.40	3610.95	3665.25	4181.10	5782.95	6651.75
9	19400	28.050	1346.40	1542.75	1767.15	2356.20	3253.80	3730.65	3786.75	4319.70	5974.65	6872.25
10	20100	29.100	1396.80	1600.50	1833.30	2444.40	3375.60	3870.30	3928.50	4481.40	6198.30	7129.50
11	20900	30.150	1447.20	1658.25	1899.45	2532.60	3497.40	4009.95	4070.25	4643.10	6421.95	7386.75
12	21700	31.350	1504.80	1724.25	1975.05	2633.40	3636.60	4169.55	4232.25	4827.90	6677.55	7690.75
13	22500	32.550	1562.40	1790.25	2050.65	2734.20	3775.80	4329.15	4394.25	5012.70	6933.15	7974.75
14	23300	33.750	1620.00	1856.25	2126.25	2835.00	3915.00	4486.75	4556.25	5197.50	7188.75	8268.75
15	24100	34.950	1677.60	1922.25	2201.85	2935.80	4054.20	4648.35	4718.25	5382.30	7444.35	8562.75
16	24900	36.150	1735.20	1988.25	2277.45	3036.60	4193.40	4807.95	4880.25	5567.10	7699.95	8856.75
17	24900	37.350	1792.80	2054.25	2353.05	3137.40	4332.60	4967.55	5042.25	5751.90	7955.55	9150.75
18	25700	38.550	1850.40	2120.25	2428.65	3238.20	4471.80	5127.15	5204.25	5936.70	8211.15	9444.75
19	26500	39.750	1908.00	2186.25	2504.25	3339.00	4611.00	5286.75	5366.25	6121.50	8466.75	9738.75
20	27300	40.950	1965.60	2252.25	2579.85	3439.80	4750.20	5446.35	5528.25	6306.30	8722.35	10032.75
21	28100	42.150	2023.20	2318.25	2655.45	3540.60	4889.40	5605.95	5690.25	6491.10	8977.95	10326.75
22	28900	43.350	2080.80	2384.25	2731.05	3641.40	5028.60	5765.55	5852.25	6675.90	9233.55	10620.75
23	29700	44.550	2138.40	2450.25	2806.65	3742.20	5167.80	5925.15	6014.25	6860.70	9489.15	10914.75
24	30600	45.900	2203.20	2524.50	2891.70	3855.60	5324.40	6104.70	6196.50	7088.60	9776.70	11245.50
25	31500	47.250	2268.00	2598.75	2976.75	3969.00	5481.00	6284.25	6378.75	7276.50	10064.25	11576.25
26	32400	48.600	2332.80	2673.00	3061.80	4082.40	5637.60	6463.80	6561.00	7484.40	10351.80	11907.00
27	33300	49.950	2397.60	2747.25	3146.85	4195.80	5794.20	6643.35	6743.25	7692.30	10639.35	12237.75
28	34200	51.300	2462.40	2821.50	3231.90	4309.20	5950.80	6822.90	6925.50	7900.20	10926.90	12568.50
29	35100	52.650	2527.20	2895.75	3316.95	4422.60	6107.40	7002.45	7107.75	8108.10	11214.45	12899.25
30	36200	54.300	2606.40	2986.50	3420.90	4561.20	6298.80	7221.90	7330.50	8362.20	11565.90	13303.50
31	37200	55.800	2678.40	3069.00	3515.40	4687.20	6472.80	7421.40	7533.00	8593.20	11885.40	13671.00
32	38200	57.300	2750.40	3151.50	3609.90	4813.20	6646.80	7620.90	7735.50	8824.20	12204.90	14038.50
33	39300	58.950	2829.60	3242.25	3713.85	4951.80	6838.20	7840.35	7958.25	9078.30	12556.35	14442.75
34	40400	60.600	2908.80	3333.00	3817.80	5090.40	7029.60	8059.80	8181.00	9332.40	12907.80	14847.00
35	42000	63.000	3024.00	3465.00	3969.00	5292.00	7308.00	8379.00	8505.00	9702.00	13419.00	15435.00
36	43200	64.800	3110.40	3564.00	4082.40	5443.20	7516.80	8618.40	8748.00	9979.20	13802.40	15876.00
37	44400	66.600	3196.80	3663.00	4195.80	5594.40	7725.60	8857.80	8991.00	10256.40	14185.80	16317.00
38	45600	68.400	3283.20	3762.00	4309.20	5745.60	7934.40	9097.20	9234.00	10533.60	14569.20	16758.00
39	46800	70.200	3369.60	3861.00	4422.60	5896.80	8143.20	9336.60	9477.00	10810.80	14952.60	17199.00
40	48100	72.150	3463.20	3968.25	4545.45	6060.60	8369.40	9595.95	9740.25	11111.10	15367.95	17676.75
41	49400	74.100	3556.80	4075.50	4668.30	6224.40	8595.60	9855.30	10003.50	11411.40	15783.30	18154.50
42	50700	76.050	3650.40	4182.75	4791.15	6388.20	8821.80	10114.65	10266.75	11711.70	16198.65	18632.25
43	52000	78.000	3744.00	4290.00	4914.00	6552.00	9048.00	10374.00	10530.00	12012.00	16614.00	19110.00
410	0.615		29.52	33.83	38.75	51.66	71.34	81.80	83.03	94.71	131.00	150.68
1030	1.545		74.16	84.96	97.34	129.78	179.22	205.49	208.58	237.93	329.09	378.53

DEARNESS ALLOWANCE PAYABLE - RATE PER SLAB

Stages	SCALE I			RATE PER SLAB		
	Present Basic	Revised Basic		Old	New	
1	10000	14500		18.00	21.75	
2	10470	15100		18.85	22.65	
3	10940	15700		19.69	23.55	
4	11410	16300		20.54	24.45	
5	11880	16900		21.38	25.35	
6	12350	17500		22.23	26.25	
7	12820	18100		23.08	27.15	
8	13320	18700		23.98	28.05	
9	13820	19400		24.83	29.10	
10	14320	20100		25.78	30.15	
11	14880	20900		26.78	31.35	
12	15440	21700		27.79	32.55	
13	16000	22500		28.80	33.75	
14	16560	23300		29.81	34.95	
15	17120	24100		30.82	36.15	
16	17680	24900		31.82	37.35	
17	18240	25700		32.83	38.55	
18	18800	26500		33.84	39.75	
19	19360	27300		34.85	40.95	
20	19920	28100		35.86	42.15	
+1	20480	28900		36.86	43.35	
+2	21040	29700		37.87	44.55	
+3		30600			45.90	
+4		31500			47.25	

Stages	SCALE II			RATE PER SLAB		
	Present Basic	Revised Basic		Old	New	
1	13820	19400		24.88	29.10	
2	14320	20100		25.78	30.15	
3	14880	20900		26.78	31.35	
4	15540	21700		27.97	32.55	
5	16000	22500		28.80	33.75	
6	16560	23300		29.81	34.95	
7	17120	24100		30.82	36.15	
8	17680	24900		31.82	37.35	
9	18240	25700		32.83	38.55	
10	18800	26500		33.84	39.75	
11	19360	27300		34.85	40.95	
12	19920	28100		35.86	42.15	
13	20480	28900		36.86	43.35	
14	21040	29700		37.87	44.55	
15	21660	30600		38.99	45.90	
16	22280	31500		40.10	47.25	
+1	22900	32400		41.22	48.60	
+2		33300			49.95	
+3		34200			51.30	

+ INDICATES STAGNATION INCREMENT

DEARNESS ALLOWANCE PAYABLE - RATE PER SLAB

SCALE III			RATE PER SLAB	
Stages	Present Basic	Revised Basic	Old	New
1	18240	25700	32.83	38.55
2	18800	26500	33.84	39.75
3	19360	27300	34.85	40.95
4	19920	28100	35.86	42.15
5	20480	28900	36.86	43.35
6	21040	29700	37.87	44.55
7	21660	30600	38.99	45.90
8	22280	31500	40.10	47.25
+1	22900	32400	41.22	48.60
+2	23520	33300	42.34	49.95
+3		34200		51.30
+4		35100		52.65

+ INDICATES STAGNATION INCREMENT

SCALE V			RATE PER SLAB	
Stages	Present Basic	Revised Basic	Old	New
1	24140	36200	43.45	54.30
2	24760	37200	44.57	55.80
3	25380	38200	45.68	57.30
4	26000	39300	46.80	58.95
5	26620	40400	47.92	60.60

SCALE VI			RATE PER SLAB	
Stages	Present Basic	Revised Basic	Old	New
1	26620	42000	47.92	63.00
2	27300	43299	49.14	64.95
3	27980	44400	50.36	66.60
4	28860	45600	51.95	68.40
5	29340	46800	52.81	70.20

SCALE IV			RATE PER SLAB	
Stages	Present Basic	Revised Basic	Old	New
1	20480	30600	36.86	45.90
2	21040	31500	37.87	47.25
3	21660	32400	38.99	48.60
4	22280	33300	40.10	49.95
5	22900	34200	41.22	51.30
6	23520	35100	42.34	52.65
7	24140	36200	43.45	54.30

SCALE VII			RATE PER SLAB	
Stages	Present Basic	Revised Basic	Old	New
1	29340	46800	52.81	70.20
2	30020	48100	54.04	72.15
3	30700	49400	55.26	74.10
4	31600	50700	56.88	76.05
5	32600	52000	58.68	78.00

HRA - "MAJOR "A" CLASS

scale -1

1	2	3	4	5	6	7	8	9	10	
Existing	HRA	150%	NEW	HRA	DIFF -HRA	ARREARS	150%	DIFF -HRA	ARREARS	
BP	8.50%	12.75%	B.P	8.50%		30 MONTHS	12.75%	3 & 8	30 MONTHS	
10000	850.00	1275.00	14500	1232.50	382.50	11475.00	1848.75	573.75	17212.50	
10470	889.95	1334.93	15100	1283.50	393.55	11806.50	1925.25	590.33	17709.75	
10940	929.90	1394.85	15700	1334.50	404.60	12138.00	2001.75	606.90	18207.00	
11410	969.85	1454.78	16300	1385.50	415.65	12469.50	2078.25	623.48	18704.25	
11880	1009.80	1514.70	16900	1436.50	426.70	12801.00	2154.75	640.05	19201.50	
12350	1049.75	1574.63	17500	1487.50	437.75	13132.50	2231.25	656.63	19698.75	
12820	1089.70	1634.55	18100	1538.50	448.80	13464.00	2307.75	673.20	20196.00	
13320	1132.20	1698.30	18700	1589.50	457.30	13795.00	2384.25	685.95	20578.50	
13820	1174.70	1762.05	19400	1649.00	474.30	14229.00	2473.50	711.45	21343.50	
14320	1217.20	1825.80	20100	1708.50	491.30	14739.00	2562.75	736.95	22108.50	
14880	1264.80	1897.20	20900	1776.50	511.70	15351.00	2664.75	767.55	23026.50	
15440	1312.40	1968.60	21700	1844.50	532.10	15963.00	2766.75	798.15	23944.50	
16000	1360.00	2040.00	22500	1912.50	552.50	16575.00	2868.75	828.75	24862.50	
16560	1407.60	2111.40	23300	1980.50	572.90	17187.00	2970.75	859.35	25780.50	
17120	1455.20	2182.80	24100	2048.50	593.30	17799.00	3072.75	889.95	26698.50	
17680	1502.80	2254.20	24900	2116.50	613.70	18411.00	3174.75	920.55	27616.50	
18240	1550.40	2325.60	25700	2184.50	634.10	19023.00	3276.75	951.15	28534.50	
18800	1598.00	2397.00	26500	2252.50	654.50	19635.00	3378.75	981.75	29452.50	
19360	1645.60	2468.40	27300	2320.50	674.90	20247.00	3480.75	1012.35	30370.50	
19920	1693.20	2539.80	28100	2388.50	695.30	20859.00	3582.75	1042.95	31288.50	
Stag-1	20480	1740.80	2611.20	28900	2456.50	715.70	21471.00	3684.75	1073.55	32206.50
Stag-2	21040	1788.40	2682.60	29700	2524.50	736.10	22083.00	3786.75	1104.15	33124.50
Stag-3	21040	1788.40	2682.60	30600	2601.00	812.60	24378.00	3901.50	1218.90	36567.00
Stag-4	21040	1788.40	2682.60	31500	2677.50	889.10	26673.00	4016.25	1333.65	40009.50

HRA - "MAJOR "A" CLASS

scale -II

1	2	3	3	4	5	6	8	9	10	
Existing	HRA	1%	NEW	HRA	DIFF -HRA	ARREARS	150%	DIFF -HRA	ARREARS	
BP	8.50%	150%	B.P	8.50%	2 & 4	30 MONTHS	12.75%	3 & 8	30 MONTHS	
13820	1174.70	1762.05	19400	1649.00	474.30	14229.00	2473.50	711.45	21343.50	
14320	1217.20	1825.80	20100	1708.50	491.30	14739.00	2562.75	736.95	22108.50	
14880	1264.80	1897.20	20900	1776.50	511.70	15351.00	2664.75	767.55	23026.50	
15440	1312.40	1968.60	21700	1844.50	532.10	15963.00	2766.75	798.15	23944.50	
16000	1360.00	2040.00	22500	1912.50	552.50	16575.00	2868.75	828.75	24862.50	
16560	1407.60	2111.40	23300	1980.50	572.90	17187.00	2970.75	859.35	25780.50	
17120	1455.20	2182.80	24100	2048.50	593.30	17799.00	3072.75	889.95	26698.50	
17680	1502.80	2254.20	24900	2116.50	613.70	18411.00	3174.75	920.55	27616.50	
18240	1550.40	2325.60	25700	2184.50	634.10	19023.00	3276.75	951.15	28534.50	
18800	1598.00	2397.00	26500	2252.50	654.50	19635.00	3378.75	981.75	29452.50	
19360	1645.60	2468.40	27300	2320.50	674.90	20247.00	3480.75	1012.35	30370.50	
19920	1693.20	2539.80	28100	2388.50	695.30	20859.00	3582.75	1042.95	31288.50	
20480	1740.80	2611.20	28900	2456.50	715.70	21471.00	3684.75	1073.55	32206.50	
21040	1788.40	2682.60	29700	2524.50	736.10	22083.00	3786.75	1104.15	33124.50	
21660	1841.10	2761.65	30600	2601.00	759.90	22797.00	3901.50	1139.85	34195.50	
22280	1893.80	2840.70	31500	2677.50	783.70	23511.00	4016.25	1175.55	35266.50	
Stag-1	22900	1946.50	2919.75	32400	2754.00	807.50	24225.00	4131.00	1211.25	36337.50
Stag-2	22900	1946.5	2919.75	33300	2830.50	884.00	26520.00	4245.75	1326.00	39780.00
Stag-3	22900	1946.5	2919.75	34200	2907.00	960.50	28815.00	4360.50	1440.75	43222.50

scale -III

HRA - "MAJOR "A" CLASS

	1	2	3	3	4	5	6	8	9	10
	Existing	HRA	150%	NEW	HRA	DIFF -HRA	ARREARS	150%	DIFF -HRA	ARREARS
	BP	8.50%	12.75%	B.P	8.50%	2 & 4	30 MONTHS	12.75%	3 & 8	30 MONTHS
	18240	1550.40	2325.60	25700	2184.50	634.10	19023.00	3276.75	951.15	28534.50
	18800	1598.00	2397.00	26500	2252.50	654.50	19635.00	3378.75	981.75	29452.50
	19360	1645.60	2468.40	27300	2320.50	674.90	20247.00	3480.75	1012.35	30370.50
	19920	1693.20	2539.80	28100	2388.50	695.30	20859.00	3582.75	1042.95	31288.50
	20480	1740.80	2611.20	28900	2456.50	715.70	21471.00	3684.75	1073.55	32206.50
	21040	1788.40	2682.60	29700	2524.50	736.10	22083.00	3786.75	1104.15	33124.50
	21660	1841.10	2761.65	30600	2601.00	759.90	22797.00	3901.50	1139.85	34195.50
	22280	1893.80	2840.70	31500	2677.50	783.70	23511.00	4016.25	1175.55	35266.50
Stag-1	22900	1946.50	2919.75	32400	2754.00	807.50	24225.00	4131.00	1211.25	36337.50
Stag-2	23520	1999.20	2998.80	33300	2830.50	831.30	24939.00	4245.75	1246.95	37408.50
Stag-3	23520	1999.20	2998.80	34200	2907	907.8	27234.00	4360.50	1361.70	40851.00
Stag-4	23520	1999.20	2998.80	35100	2983.50	984.30	29529.00	4475.25	1476.45	44293.50

scale -IV

	1	2	3	3	4	5	6	8	9	10
	Existing	HRA	150%	NEW	HRA	DIFF -HRA	ARREARS	150%	DIFF -HRA	ARREARS
	BP	8.50%	12.75%	B.P	8.50%	2 & 4	30 MONTHS	12.75%	3 & 8	30 MONTHS
	20480	1740.80	2611.20	30600	2601.00	860.20	25806.00	3901.50	1290.30	38709.00
	21040	1788.40	2682.60	31500	2677.50	889.10	26673.00	4016.25	1333.65	40009.50
	21660	1841.10	2761.65	32400	2754.00	912.90	27387.00	4131.00	1369.35	41080.50
	22280	1893.80	2840.70	33300	2830.50	936.70	28101.00	4245.75	1405.05	42151.50
	22900	1946.50	2919.75	34200	2907.00	960.50	28815.00	4360.50	1440.75	43222.50
	23520	1999.20	2998.80	35200	2992.00	992.80	29784.00	4488.00	1489.20	44676.00
	24140	2051.90	3077.85	36200	3077.00	1025.10	30753.00	4615.50	1537.65	46129.50

scale -V

1	2	3	3	4	5	6	8	9	10
Existing	HRA	150%	NEW	HRA	DIFF -HRA	ARREARS	150%	DIFF -HRA	ARREARS
BP	8.50%	12.75%	B.P	8.50%	2 & 4	30 MONTHS	12.75%	3 & 8	30 MONTHS
24140	2051.90	3077.85	36200	3077.00	1025.10	30753.00	4615.50	1537.65	46129.50
24760	2104.60	3156.90	37200	3162.00	1057.40	31722.00	4743.00	1586.10	47583.00
25380	2157.30	3235.95	38200	3247.00	1142.40	34272.00	4870.50	1634.55	49036.50
26000	2210.00	3315.00	39300	3340.50	1183.20	35496.00	5010.75	1695.75	50872.50
26620	2262.70	3394.05	40400	3434.00	1224.00	36720.00	5151.00	1756.95	52708.50

scale -VI

HRA - "MAJOR "A" CLASS

1	2	3	3	4	5	6	8	9	10
Existing	HRA	150%	NEW	HRA	DIFF -HRA	ARREARS	150%	DIFF -HRA	ARREARS
BP	8.50%	12.75%	B.P	8.50%	2 & 4	30 MONTHS	12.75%	3 & 8	30 MONTHS
26620	2262.70	3394.05	42000	3570.00	1307.30	39219.00	5355.00	1960.95	58828.50
27300	2320.50	3480.75	43200	3672.00	1409.30	42279.00	5508.00	2027.25	60817.50
27980	2262.70	3567.45	44400	3774.00	1453.50	43605.00	5661.00	2093.55	62806.50
28660	2262.70	3654.15	45600	3876.00	1613.30	48399.00	5814.00	2159.85	64795.50
29340	2320.50	3740.85	46800	3978.00	1715.30	51459.00	5967.00	2226.15	66784.50

scale -VII

1	2	3	3	4	5	6	8	9	10
Existing	HRA	150%	NEW	HRA	DIFF -HRA	ARREARS	150%	DIFF -HRA	ARREARS
BP	8.50%	12.75%	B.P	8.50%	2 & 4	30 MONTHS	12.75%	3 & 8	30 MONTHS
29340	2493.90	3740.85	46800	3978.00	1484.10	44523.00	5967.00	2226.15	66784.50
30020	2551.70	3827.55	48100	4088.50	1594.60	47838.00	6132.75	2305.20	69156.00
30700	2493.90	3914.25	49400	4199.00	1647.30	49419.00	6298.50	2384.25	71527.50
31600	2493.90	4029.00	50700	4309.50	1815.60	54468.00	6464.25	2435.25	73057.50
32600	2551.70	4156.50	52000	4420.00	1926.10	57783.00	6630.00	2473.50	74205.00

scale -1

1	2	3	4	5	6	7	8	9	10	
Existing	HRA	150%	NEW	HRA	DIFF -HRA	ARREARS	150%	DIFF -HRA	ARREARS	
BP	7.50%	11.25%	B.P	7.50%	2 & 4	30 MONTHS	11.25%	3 & 8	30 MONTHS	
10000	750.00	1125.00	14500	1087.50	337.50	10125.00	1631.25	506.25	15187.50	
10470	785.25	1177.88	15100	1132.50	347.25	10417.50	1698.75	520.88	15626.25	
10940	820.50	1230.75	15700	1177.50	357.00	10710.00	1766.25	535.50	16065.00	
11410	855.75	1283.63	16300	1222.50	366.75	11002.50	1833.75	550.13	16503.75	
11880	891.00	1336.50	16900	1267.50	376.50	11295.00	1901.25	564.75	16942.50	
12350	926.25	1389.38	17500	1312.50	386.25	11587.50	1968.75	579.38	17381.25	
12820	961.50	1442.25	18100	1357.50	396.00	11880.00	2036.25	594.00	17820.00	
13320	999.00	1498.50	18700	1402.50	403.50	12105.00	2103.75	605.25	18157.50	
13820	1036.50	1554.75	19400	1455.00	418.50	12555.00	2182.50	627.75	18832.50	
14320	1074.00	1611.00	20100	1507.50	433.50	13005.00	2261.25	650.25	19507.50	
14880	1116.00	1674.00	20900	1567.50	451.50	13545.00	2351.25	677.25	20317.50	
15440	1158.00	1737.00	21700	1627.50	469.50	14085.00	2441.25	704.25	21127.50	
16000	1200.00	1800.00	22500	1687.50	487.50	14625.00	2531.25	731.25	21937.50	
16560	1242.00	1863.00	23300	1747.50	505.50	15165.00	2621.25	758.25	22747.50	
17120	1284.00	1926.00	24100	1807.50	523.50	15705.00	2711.25	785.25	23557.50	
17680	1326.00	1989.00	24900	1867.50	541.50	16245.00	2801.25	812.25	24367.50	
18240	1368.00	2052.00	25700	1927.50	559.50	16785.00	2891.25	839.25	25177.50	
18800	1410.00	2115.00	26500	1987.50	577.50	17325.00	2981.25	866.25	25987.50	
19360	1452.00	2178.00	27300	2047.50	595.50	17865.00	3071.25	893.25	26797.50	
19920	1494.00	2241.00	28100	2107.50	613.50	18405.00	3161.25	920.25	27607.50	
Stag-1	20480	1536.00	2304.00	28900	2167.50	631.50	18945.00	3251.25	947.25	28417.50
Stag-2	21040	1578.00	2367.00	29700	2227.50	649.50	19485.00	3341.25	974.25	29227.50
Stag-3	21040	1578.00	2367.00	30600	2295.00	717.00	21510.00	3442.50	1075.50	32265.00
Stag-4	21040	1578.00	2367.00	31500	2362.50	784.50	23535.00	3543.75	1176.75	35302.50

HRA - AREA - I

scale -II

1	2	3	3	4	5	6	8	9	10	
Existing	HRA	150%	NEW	HRA	DIFF -HRA	ARREARS	150%	DIFF -HRA	ARREARS	
BP	7.50%	11.25%	B.P	7.50%	2 & 4	30 MONTHS	11.25%	3 & 8	30 MONTHS	
13820	1036.50	1554.75	19400	1455.00	418.50	12555.00	2182.50	627.75	18832.50	
14320	1074.00	1611.00	20100	1507.50	433.50	13005.00	2261.25	650.25	19507.50	
14880	1116.00	1674.00	20900	1567.50	451.50	13545.00	2351.25	677.25	20317.50	
15440	1158.00	1737.00	21700	1627.50	469.50	14085.00	2441.25	704.25	21127.50	
16000	1200.00	1800.00	22500	1687.50	487.50	14625.00	2531.25	731.25	21937.50	
16560	1242.00	1863.00	23300	1747.50	505.50	15165.00	2621.25	758.25	22747.50	
17120	1284.00	1926.00	24100	1807.50	523.50	15705.00	2711.25	785.25	23557.50	
17680	1326.00	1989.00	24900	1867.50	541.50	16245.00	2801.25	812.25	24367.50	
18240	1368.00	2052.00	25700	1927.50	559.50	16785.00	2891.25	839.25	25177.50	
18800	1410.00	2115.00	26500	1987.50	577.50	17325.00	2981.25	866.25	25987.50	
19360	1452.00	2178.00	27300	2047.50	595.50	17865.00	3071.25	893.25	26797.50	
19920	1494.00	2241.00	28100	2107.50	613.50	18405.00	3161.25	920.25	27607.50	
20480	1536.00	2304.00	28900	2167.50	631.50	18945.00	3251.25	947.25	28417.50	
21040	1578.00	2367.00	29700	2227.50	649.50	19485.00	3341.25	974.25	29227.50	
21600	1624.50	2436.75	30600	2295.00	670.50	20115.00	3442.50	1005.75	30172.50	
22280	1671.00	2506.50	31500	2362.50	691.50	20745.00	3543.75	1037.25	31117.50	
Stag-1	22900	1717.50	2576.25	32400	2430.00	712.50	21375.00	3645.00	1068.75	32062.50
Stag-2	22900	1717.50	2576.25	33300	2497.50	780.00	23400.00	3746.25	1170.00	35100.00
Stag-3	22900	1717.50	2576.25	34200	2565.00	847.50	25425.00	3847.50	1271.25	38137.50

HRA - AREA -I

scale -III

	1	2	3	3	4	5	6	8	9	10
	Existing	HRA	150%	NEW	HRA	DIFF -HRA	ARREARS	150%	DIFF -HRA	ARREARS
	BP	7.50%	11.25%	B.P	7.50%	2 & 4	30 MONTHS	11.25%	3 & 8	30 MONTHS
	18240	1368.00	2052.00	25700	1927.50	559.50	16785.00	2891.25	839.25	25177.50
	18800	1410.00	2115.00	26500	1987.50	577.50	17325.00	2981.25	866.25	25987.50
	19360	1452.00	2178.00	27300	2047.50	595.50	17865.00	3071.25	893.25	26797.50
	19920	1494.00	2241.00	28100	2107.50	613.50	18405.00	3161.25	920.25	27607.50
	20480	1536.00	2304.00	28900	2167.50	631.50	18945.00	3251.25	947.25	28417.50
	21040	1578.00	2367.00	29700	2227.50	649.50	19485.00	3341.25	974.25	29227.50
	21660	1624.50	2436.75	30600	2295.00	670.50	20115.00	3442.50	1005.75	30172.50
	22280	1671.00	2506.50	31500	2362.50	691.50	20745.00	3543.75	1037.25	31117.50
Stag-1	22900	1717.50	2576.25	32400	2430.00	712.50	21375.00	3645.00	1068.75	32062.50
Stag-2	23520	1764.00	2646.00	33300	2497.50	733.50	22005.00	3746.25	1100.25	33007.50
Stag-3	23520	1764.00	2646.00	34200	2565.00	801	24030.00	3847.50	1201.50	36045.00
Stag-4	23520	1764.00	2646.00	35100	2632.50	868.50	26055.00	3948.75	1302.75	39082.50

scale -IV

	1	2	3	3	4	5	6	8	9	10
	Existing	HRA	150%	NEW	HRA	DIFF -HRA	ARREARS	150%	DIFF -HRA	ARREARS
	BP	7.50%	11.25%	B.P	7.50%	2 & 4	30 MONTHS	11.25%	3 & 8	30 MONTHS
	20480	1536.00	2304.00	30600	2295.00	759.00	22770.00	3442.50	1138.50	34155.00
	21040	1578.00	2367.00	31500	2362.50	784.50	23535.00	3543.75	1176.75	35302.50
	21660	1624.50	2436.75	32400	2430.00	805.50	24165.00	3645.00	1208.25	36247.50
	22280	1671.00	2506.50	33300	2497.50	826.50	24795.00	3746.25	1239.75	37192.50
	22900	1717.50	2576.25	34200	2565.00	847.50	25425.00	3847.50	1271.25	38137.50
	23520	1764.00	2646.00	35200	2640.00	876.00	26280.00	3960.00	1314.00	39420.00
	24140	1810.50	2715.75	36200	2715.00	904.50	27135.00	4072.50	1356.75	40702.50

HRA - AREA - I

scale -V

1	2	3	3	4	5	6	8	9	10
Existing	HRA	150%	NEW	HRA	DIFF -HRA	ARREARS	150%	DIFF -HRA	ARREARS
BP	7.50%	11.25%	B.P	7.50%	2 & 4	30 MONTHS	11.25%	3 & 8	30 MONTHS
24140	1810.50	2715.75	36200	2715.00	904.50	27135.00	4072.50	1356.75	40702.50
24760	1857.00	2785.50	37200	3162.00	1305.00	39150.00	4185.00	1399.50	41985.00
25380	1903.50	2855.25	38200	3247.00	1390.00	41700.00	4297.50	1442.25	43267.50
26000	1950.00	2925.00	39300	3340.50	1437.00	43110.00	4421.25	1496.25	44887.50
26620	1996.50	2994.75	40400	3434.00	1484.00	44520.00	4545.00	1550.25	46507.50

scale -VI

1	2	3	3	4	5	6	8	9	10
Existing	HRA	150%	NEW	HRA	DIFF -HRA	ARREARS	150%	DIFF -HRA	ARREARS
BP	7.50%	11.25%	B.P	7.50%	2 & 4	30 MONTHS	11.25%	3 & 8	30 MONTHS
26620	1996.50	2994.75	42000	3150.00	1153.50	34605.00	4725.00	1730.25	51907.50
27300	2047.50	3071.25	43200	3240.00	1243.50	37305.00	4860.00	1788.75	53662.50
27980	2098.50	3147.75	44400	3330.00	1282.50	38475.00	4995.00	1847.25	55417.50
28660	2149.50	3224.25	45600	3420.00	1321.50	39645.00	5130.00	1905.75	57172.50
29340	2200.50	3300.75	46800	3510.00	1360.50	40815.00	5265.00	1964.25	58927.50

scale -VII

1	2	3	3	4	5	6	8	9	10
Existing	HRA	150%	NEW	HRA	DIFF -HRA	ARREARS	150%	DIFF -HRA	ARREARS
BP	7.50%	11.25%	B.P	7.50%	2 & 4	30 MONTHS	11.25%	3 & 8	30 MONTHS
29340	2200.50	3300.75	46800	3510.00	1309.50	39285.00	5265.00	1964.25	58927.50
30020	2251.50	3377.25	48100	3607.50	1407.00	42210.00	5411.25	2034.00	61020.00
30700	2302.50	3453.75	49400	3705.00	1453.50	43605.00	5557.50	2103.75	63112.50
31600	2370.00	3555.00	50700	3802.50	1500.00	45000.00	5703.75	2148.75	64462.50
32600	2445.00	3667.50	52000	3900.00	1530.00	45900.00	5850.00	2182.50	65475.00

HRA - OTHER AREA

scale -1

	1	2	3	4	5	6	7	8	9	10
	Existing	HRA	150%	NEW	HRA	DIFF -HRA	ARREARS	150%	DIFF -HRA	ARREARS
	BP	6.50%	9.75%	B.P	6.50%	2 & 4	30 MONTHS	9.75%	3 & 8	30 MONTHS
	10000	650.00	975.00	14500	942.50	292.50	8775.00	1413.75	438.75	13162.50
	10470	680.55	1020.83	15100	981.50	300.95	9028.50	1472.25	451.43	13542.75
	10940	711.10	1066.65	15700	1020.50	309.40	9282.00	1530.75	464.10	13923.00
	11410	741.65	1112.48	16300	1059.50	317.85	9535.50	1589.25	476.78	14303.25
	11880	772.20	1158.30	16900	1098.50	326.30	9789.00	1647.75	489.45	14683.50
	12350	802.75	1204.13	17500	1137.50	334.75	10042.50	1706.25	502.13	15063.75
	12820	833.30	1249.95	18100	1176.50	343.20	10296.00	1764.75	514.80	15444.00
	13320	865.80	1298.70	18700	1215.50	349.70	10491.00	1823.25	524.55	15736.50
	13820	898.30	1347.45	19400	1261.00	362.70	10881.00	1891.50	544.05	16321.50
	14320	930.80	1396.20	20100	1306.50	375.70	11271.00	1959.75	563.55	16906.50
	14880	967.20	1450.80	20900	1358.50	391.30	11739.00	2037.75	586.95	17608.50
	15440	1003.60	1505.40	21700	1410.50	406.90	12207.00	2115.75	610.35	18310.50
	16000	1040.00	1560.00	22500	1462.50	422.50	12675.00	2193.75	633.75	19012.50
	16560	1076.40	1614.60	23300	1514.50	438.10	13143.00	2271.75	657.15	19714.50
	17120	1112.80	1669.20	24100	1566.50	453.70	13611.00	2349.75	680.55	20416.50
	17680	1149.20	1723.80	24900	1618.50	469.30	14079.00	2427.75	703.95	21118.50
	18240	1185.60	1778.40	25700	1670.50	484.90	14547.00	2505.75	727.35	21820.50
	18800	1222.00	1833.00	26500	1722.50	500.50	15015.00	2583.75	750.75	22522.50
	19360	1258.40	1887.60	27300	1774.50	516.10	15483.00	2661.75	774.15	23224.50
	19920	1294.80	1942.20	28100	1826.50	531.70	15951.00	2739.75	797.55	23926.50
Stag-1	20480	1331.20	1996.80	28900	1878.50	547.30	16419.00	2817.75	820.95	24628.50
Stag-2	21040	1367.60	2051.40	29700	1930.50	562.90	16887.00	2895.75	844.35	25330.50
Stag-3	21040	1367.60	2051.40	30600	1989.00	621.40	18642.00	2983.50	932.10	27963.00
Stag-4	21040	1367.60	2051.40	31500	2047.50	679.90	20397.00	3071.25	1019.85	30595.50

scale -II				HRA - OTHER AREA						
1	2	3	3	4	5	6	8	9	10	
Exisiting	HRA	150%	NEW	HRA	DIFF -HRA	ARREARS	150%	DIFF -HRA	ARREARS	
BP	6.50%	9.75%	B.P	6.50%	2 & 4	30 MONTHS	9.75%	3 & 8	30 MONTHS	
13820	898.30	1347.45	19400	1261.00	362.70	10881.00	1891.50	544.05	16321.50	
14320	930.80	1396.20	20100	1306.50	375.70	11271.00	1959.75	563.55	16906.50	
14880	967.20	1450.80	20900	1358.50	391.30	11739.00	2037.75	586.95	17608.50	
15440	1003.60	1505.40	21700	1410.50	406.90	12207.00	2115.75	610.35	18310.50	
16000	1040.00	1560.00	22500	1462.50	422.50	12675.00	2193.75	633.75	19012.50	
16560	1076.40	1614.60	23300	1514.50	438.10	13143.00	2271.75	657.15	19714.50	
17120	1112.80	1669.20	24100	1566.50	453.70	13611.00	2349.75	680.55	20416.50	
17680	1149.20	1723.80	24900	1618.50	469.30	14079.00	2427.75	703.95	21118.50	
18240	1185.60	1778.40	25700	1670.50	484.90	14547.00	2505.75	727.35	21820.50	
18800	1222.00	1833.00	26500	1722.50	500.50	15015.00	2583.75	750.75	22522.50	
19360	1258.40	1887.60	27300	1774.50	516.10	15483.00	2661.75	774.15	23224.50	
19920	1294.80	1942.20	28100	1826.50	531.70	15951.00	2739.75	797.55	23926.50	
20480	1331.20	1996.80	28900	1878.50	547.30	16419.00	2817.75	820.95	24628.50	
21040	1367.60	2051.40	29700	1930.50	562.90	16887.00	2895.75	844.35	25330.50	
21660	1407.90	2111.85	30600	1989.00	581.10	17433.00	2983.50	871.65	26149.50	
22280	1448.20	2172.30	31500	2047.50	599.30	17979.00	3071.25	898.95	26968.50	
Stag-1	22900	1488.50	2232.75	32400	2106.00	617.50	18525.00	3159.00	926.25	27787.50
Stag-2	22900	1488.50	2232.75	33300	2164.50	676.00	20280.00	3246.75	1014.00	30420.00
Stag-3	22900	1488.50	2232.75	34200	2223.00	734.50	22035.00	3334.50	1101.75	33052.50

HRA - OTHER AREA

scale -III

	1	2	3	3	4	5	6	8	9	10
	Exisiting	HRA	150%	NEW	HRA	DIFF -HRA	ARREARS	150%	DIFF -HRA	ARREARS
	BP	6.50%	9.75%	B.P	6.50%	2 & 4	30 MONTHS	9.75%	3 & 8	30 MONTHS
	18240	1185.60	1778.40	25700	1670.50	484.90	14547.00	2505.75	727.35	21820.50
	18800	1222.00	1833.00	26500	1722.50	500.50	15015.00	2583.75	750.75	22522.50
	19360	1258.40	1887.60	27300	1774.50	516.10	15483.00	2661.75	774.15	23224.50
	19920	1294.80	1942.20	28100	1826.50	531.70	15951.00	2739.75	797.55	23926.50
	20480	1331.20	1996.80	28900	1878.50	547.30	16419.00	2817.75	820.95	24628.50
	21040	1367.60	2051.40	29700	1930.50	562.90	16887.00	2895.75	844.35	25330.50
	21660	1407.90	2111.85	30600	1989.00	581.10	17433.00	2983.50	871.65	26149.50
	22280	1448.20	2172.30	31500	2047.50	599.30	17979.00	3071.25	898.95	26968.50
Stag-1	22900	1488.50	2232.75	32400	2106.00	617.50	18525.00	3159.00	926.25	27787.50
Stag-2	23520	1528.80	2293.20	33300	2164.50	635.70	19071.00	3246.75	953.55	28606.50
Stag-3	23520	1528.80	2293.20	34200	2223.00	694.2	20826.00	3334.50	1041.30	31239.00
Stag-4	23520	1528.80	2293.20	35100	2281.50	752.70	22581.00	3422.25	1129.05	33871.50

scale -IV

	1	2	3	3	4	5	6	8	9	10
	Exisiting	HRA	150%	NEW	HRA	DIFF -HRA	ARREARS	150%	DIFF -HRA	ARREARS
	BP	6.50%	9.75%	B.P	6.50%	2 & 4	30 MONTHS	9.75%	3 & 8	30 MONTHS
	20480	1331.20	1996.80	30600	1989.00	657.80	19734.00	2983.50	966.70	29601.00
	21040	1367.60	2051.40	31500	2047.50	679.90	20397.00	3071.25	1019.85	30595.50
	21660	1407.90	2111.85	32400	2106.00	698.10	20943.00	3159.00	1047.15	31414.50
	22280	1448.20	2172.30	33300	2164.50	716.30	21489.00	3246.75	1074.45	32233.50
	22900	1488.50	2232.75	34200	2223.00	734.50	22035.00	3334.50	1101.75	33052.50
	23520	1528.80	2293.20	35200	2288.00	759.20	22776.00	3432.00	1138.80	34164.00
	24140	1569.10	2353.65	36200	2353.00	783.90	23517.00	3529.50	1175.85	35275.50

scale -V				HRA - OTHER AREA					
1	2	3	3	4	5	6	8	9	10
Exisiting	HRA	150%	NEW	HRA	DIFF -HRA	ARREARS	150%	DIFF -HRA	ARREARS
BP	6.50%	9.75%	B.P	6.50%	2 & 4	30 MONTHS	9.75%	3 & 8	30 MONTHS
24140	1569.10	2353.65	36200	2353.00	783.90	23517.00	3531.31	1177.66	35329.80
24760	1609.40	2414.10	37200	2418.00	808.60	24258.00	3628.86	1214.76	36442.80
25380	1649.70	2474.55	38200	2483.00	873.60	26208.00	3726.41	1251.86	37555.80
26000	1690.00	2535.00	39300	2554.50	904.80	27144.00	3833.72	1298.72	38961.45
26620	1730.30	2595.45	40400	2626.00	936.00	28080.00	3941.02	1345.57	40367.10

scale -VI				HRA - OTHER AREA					
1	2	3	3	4	5	6	8	9	10
Exisiting	HRA	150%	NEW	HRA	DIFF -HRA	ARREARS	150%	DIFF -HRA	ARREARS
BP	6.50%	9.75%	B.P	6.50%	2 & 4	30 MONTHS	9.75%	3 & 8	30 MONTHS
26620	1730.30	2595.45	42000	2730.00	999.70	29991.00	4095.00	1499.55	44986.50
27300	1774.50	2661.75	43200	2808.00	1077.70	32331.00	4212.00	1550.25	46507.50
27980	1818.70	2728.05	44400	2886.00	1111.50	33345.00	4329.00	1600.95	48028.50
28660	1862.90	2794.35	45600	2964.00	1145.30	34359.00	4446.00	1651.65	49549.50
29340	1907.10	2860.65	46800	3042.00	1179.10	35373.00	4563.00	1702.35	51070.50

scale -VII				HRA - OTHER AREA					
1	2	3	3	4	5	6	8	9	10
Exisiting	HRA	150%	NEW	HRA	DIFF -HRA	ARREARS	150%	DIFF -HRA	ARREARS
BP	6.50%	9.75%	B.P	6.50%	2 & 4	30 MONTHS	9.75%	3 & 8	30 MONTHS
29340	1907.10	2860.65	46800	3042.00	1134.90	34047.00	4563.00	1702.35	51070.50
30020	1951.30	2926.95	48100	3126.50	1219.40	36582.00	4689.75	1762.80	52884.00
30700	1995.50	2993.25	49400	3211.00	1259.70	37791.00	4816.50	1823.25	54697.50
31600	2054.00	3081.00	50700	3295.50	1300.00	39000.00	4943.25	1862.25	55867.50
32600	2119.00	3178.50	52000	3380.00	1326.00	39780.00	5070.00	1891.50	56745.00

		CITY COMPENSATORY ALLOWANCE			
SCALE - 1					
1	2	3	4	5	6
Existing	CCA	NEW	CCA	DIFF -CCA	ARREARS
BP	4%-MAX.RS.540/-	BP	4%-MAXRS.540/-		30 MONTHS
10000	400.00	14500	540.00	140.00	4200.00
10470	418.80	15100	540.00	121.20	3636.00
10940	437.60	15700	540.00	102.40	3072.00
11410	456.40	16300	540.00	83.60	2508.00
11880	475.20	16900	540.00	64.80	1944.00
12350	494.00	17500	540.00	46.00	1380.00
12820	512.80	18100	540.00	27.20	816.00
13320	532.80	18700	540.00	7.20	216.00
13820	540.00	19400	540.00	0.00	0.00
14320	540.00	20100	540.00	0.00	0.00
14880	540.00	20900	540.00	0.00	0.00
15440	540.00	21700	540.00	0.00	0.00
16000	540.00	22500	540.00	0.00	0.00
16560	540.00	23300	540.00	0.00	0.00
17120	540.00	24100	540.00	0.00	0.00
17680	540.00	24900	540.00	0.00	0.00
18240	540.00	25700	540.00	0.00	0.00
18800	540.00	26500	540.00	0.00	0.00
19360	540.00	27300	540.00	0.00	0.00
19920	540.00	28100	540.00	0.00	0.00
Stag-1	20480	28900	540.00	0.00	0.00
Stag-2	21040	29700	540.00	0.00	0.00
Stag-3	21040	30600	540.00	0.00	0.00
Stag-4	21040	31500	540.00	0.00	0.00

SCALE - II

CITY COMPENSATORY ALLOWANCE

1	2	3	4	5	6
Existing	CCA	NEW	CCA	DIFF -CCA	ARREARS
	4%-MAX.RS.540/-	BP	4%-MAXRS.540/-		30 MONTHS
14320	540.00	20100	540.00	0.00	0.00
14880	540.00	20900	540.00	0.00	0.00
15440	540.00	21700	540.00	0.00	0.00
16000	540.00	22500	540.00	0.00	0.00
16560	540.00	23300	540.00	0.00	0.00
17120	540.00	24100	540.00	0.00	0.00
17680	540.00	24900	540.00	0.00	0.00
18240	540.00	25700	540.00	0.00	0.00
18800	540.00	26500	540.00	0.00	0.00
19360	540.00	27300	540.00	0.00	0.00
19920	540.00	28100	540.00	0.00	0.00
20480	540.00	28900	540.00	0.00	0.00
21040	540.00	29700	540.00	0.00	0.00
21660	540.00	30600	540.00	0.00	0.00
22280	540.00	31500	540.00	0.00	0.00
Stag-1	22900	32400	540.00	0.00	0.00
Stag-2	22900	33300	540.00	0.00	0.00
Stag-3	22900	34200	540.00	0.00	0.00

CITY COMPENSATORY ALLOWANCE

scale -III

1	2	3	4	5	6
Existing	CCA	NEW	CCA	DIFF -CCA	ARREARS
BP	4%-MAXRS.540/-	B.P	4%-MAXRS.540/-		30 MONTHS
18240	540.00	25700	540.00	0.00	0.00
18800	540.00	26500	540.00	0.00	0.00
19360	540.00	27300	540.00	0.00	0.00
19920	540.00	28100	540.00	0.00	0.00
20480	540.00	28900	540.00	0.00	0.00
21040	540.00	29700	540.00	0.00	0.00
21660	540.00	30600	540.00	0.00	0.00
22280	540.00	31500	540.00	0.00	0.00
22900	540.00	32400	540.00	0.00	0.00
23520	540.00	33300	540.00	0.00	0.00
23520	540.00	34200	540.00	0.00	0.00
23520	540.00	35100	540.00	0.00	0.00

Stag-1

Stag-2

Stag-3

Stag-4

scale -IV

1	2	3	4	5	6
Existing	CCA	NEW	CCA	DIFF -CCA	ARREARS
BP	4%-MAXRS.540/-	B.P	4%-MAXRS.540/-		30 MONTHS
20480	540.00	30600	540.00	0.00	0.00
21040	540.00	31500	540.00	0.00	0.00
21660	540.00	32400	540.00	0.00	0.00
22280	540.00	33300	540.00	0.00	0.00
22900	540.00	34200	540.00	0.00	0.00
23520	540.00	35200	540.00	0.00	0.00
24140	540.00	36200	540.00	0.00	0.00

scale -V

CITY COMPENSATORY ALLOWANCE

1	2	3	4	5	6
Existing	CCA	NEW	CCA	DIFF -CCA	ARREARS
BP	4%-MAXRS.540/-	B.P	4%-MAXRS.540/-		30 MONTHS
24140	540.00	36200	540.00	0.00	0.00
24760	540.00	37200	540.00	0.00	0.00
25380	540.00	38200	540.00	0.00	0.00
26000	540.00	39300	540.00	0.00	0.00
26620	540.00	40400	540.00	0.00	0.00

scale -VI

1	2	3	4	5	6
Existing	CCA	NEW	CCA	DIFF -CCA	ARREARS
BP	4%-MAX.RS.540/-	B.P	4%-MAX.RS.540/-		30 MONTHS
26620	540.00	42000	540.00	0.00	0.00
27300	540.00	43200	540.00	0.00	0.00
27980	540.00	44400	540.00	0.00	0.00
28660	540.00	45600	540.00	0.00	0.00
29340	540.00	46800	540.00	0.00	0.00

scale -VII

1	2	3	4	5	6
Existing	CCA	NEW	CCA	DIFF -CCA	ARREARS
BP	4%-MAXRS.540/-	B.P	4%-MAX.RS.540/-		30 MONTHS
29340	540.00	46800	540.00	0.00	0.00
30020	540.00	48100	540.00	0.00	0.00
30700	540.00	49400	540.00	0.00	0.00
31600	540.00	50700	540.00	0.00	0.00
32600	540.00	52000	540.00	0.00	0.00

FIXED PERSONAL PAY (FPP)

Increment Component	D.A. as on 01.11.2002	Total FPP payable Where Bank's Accommodation is provided	Increment Component	D.A. as on 01.11.2007	Total FPP payable Where Bank's Accommodation is provided
1	2	3	4	5	6
560	23	583	800	58	858
620	25	645	900	65	965
680	28	708	1000	72	1072
1000	41	1041	1100	79	1179
			1200	86	1286
			1300	94	1394

PROFESSIONAL QUALIFICATION PAY (PAP)

ELIGIBILITY	PQP			PQP		
	1 year After Reaching Max		Difference	2 year After Reaching Max		Difference
	Old	New		Old	New	
CAIIB Part - I /						
JAIIB	300	410	110	300	410	110
CAIIB (Both Parts)	300	410	110	750	1030	280

SCHEDULE V

SCHEDULE FOR REIMBURSEMENT OF HOSPITALISATION EXPENSES

1. Hospitalisation expenses will be reimbursed to workmen staff in the bank to the extent of 100 per cent in case of self and 75 per cent in case of dependent members of family subject to the procedure for reimbursement of hospitalisation expenses as enumerated hereunder:
 - (a) Hospitalisation charges to the extent stated above will be reimbursed in case of all ailments and major accidents which require hospitalisation.
 - (b) A workman or his dependent family member(s) will be considered to have been hospitalised only if they are admitted as indoor patient(s) in the hospital in respect of diseases/accidents as mentioned above in sub-para (a). However, cases where the patient is admitted as an out-patient and discharged the same day after surgical procedures involving advanced techniques may also be considered for reimbursement of hospitalisation expenses.
 - (c) Medical expenses incurred for the hospitalisation will be reimbursed on the strength of bills/vouchers to the extent of 100% in case of self and 75% in case of family members subject to limits prescribed hereunder.

2. For the purpose of medical facilities :

The expression 'family' of an employee shall mean the employee's spouse, wholly dependent unmarried children (including step children and legally adopted children), wholly dependent physically challenged brother/sister with 40% or more disability, as also parents ordinarily residing with and wholly dependent on the employee.

- (a) The term wholly dependent child/parent, wholly dependent brother/sister shall mean such member of the family having a monthly income not exceeding Rs.3500/- p.m. If the income of one of the parents exceeds Rs.3,500/- p.m. or the aggregate income of both the parents exceeds Rs.3,500/- p.m., both the parents shall not be considered as wholly dependent on the employee.
- (b) A married female employee may include her natural parents or parents-in-law under the definition of family – but not both – provided that the parents/parents-in-law are ordinarily residing with and wholly dependent on her.

3. The reimbursement of hospitalisation expenses will be restricted to the following charges:

Sr. No.	Details	Extent of reimbursement
3.1	(a) Hospital Registration Fees	100% for self and 75% for dependent family members of the amount actually incurred or Rs.220/- whichever is lower.
	(b) Surcharge/tax on hospital bills	Proportionate to the extent of the bill passed by the bank
3.2	Charges for bed per day (excluding boarding charges)	100% for self and 75% for dependent family members of the amount actually incurred or Rs.450/- whichever is lower.
3.3	ICU/CCU/Neo-natal Nursery	100% for self and 75% for dependent family members of the amount actually incurred or Rs.550/- per day, whichever is lower. This is in addition to bed charges.
3.4	Diagnostic material charges, X-rays, Pathological tests, ECGs, etc.	As per Annexure I hereto
3.5	Medicines, drugs, injections (including disposable syringes), bandage and dressing materials, etc. except tonics/vitamins. (However, tonics/vitamins which are prescribed by the attending doctor and certified as essential for the period of hospitalisation, may be considered for reimbursement.)	100% or 75% as the case may be of actual expenses.
3.6	Operation charges, etc.	As per Annexure-II hereto

3.7 Physician's and Consultant's fees per visit:

	100% for self and 75% for dependent family members of the amount actually incurred the amount as mentioned below against the item, whichever is lower	
	Major 'A' Class cities viz. Mumbai, Chennai, Delhi, Kolkata, Ahmedabad, Bangalore & Hyderabad	Other Place
	<i>Rs. per visit</i>	<i>Rs. per visit</i>
VISIT AT THE CHAMBER		
First Consultation	220/-	130/-
Subsequent Consultations	85/-	70/-
VISIT AT RESIDENCE		
In case of emergency leading to Hospitalisation	330/-	210/-
Second Consultation	250/-	165/-
Subsequent Consultations	165/-	110/-
VISIT MADE BY SPECIALISTS AT THE HOSPITAL:- SPECIAL VISIT		
During the day time	140/-	95/-
During the night time	330/-	165/-
Routine visits	140/-	95/-

4. The workmen or members of their families (as the case may be) are expected to secure admission in a Government/Municipal Hospital or any 'private' hospital (i.e., hospitals under the management of a Trust, Charitable Institution or a religious mission). The reimbursement will be restricted to the percentage applicable to the workman / dependent family member, i.e. 100% or 75% of the charges applicable to the lowest paying bed in such hospitals according to hospital rules or the maximum amounts mentioned above, whichever is lower.
5. Normally, the workman and members of family should avail of services of hospital as mentioned in paragraph 4 above. However, if he feels, that it is unavoidable to seek services of a private nursing home/hospital, he can do so in one of the hospitals/nursing homes, approved by the bank. Reimbursement in such cases will, however, be restricted to the extent of the amount which would have been reimbursable in case of admission to a public or private hospital as mentioned in paragraph 4 above.

Medical expenses incurred within 30 days of 'pre' and post-hospitalisation period on medical advice, on account of the ailment/disease for which the person was hospitalised, will be considered as hospitalisation expenses for reimbursement purpose. However,

in cases of hospitalisation involving special or major operations, medical expenses incurred for a period not exceeding 45 days of post-hospitalisation will be considered for reimbursement, subject to medical advice.

7. Charges for engaging a nurse/attendant will not be reimbursed. However, nursing charges, if any, charged by hospital authorities in respect of days spent in ICU / CCU/ neo-natal nursery may be considered for reimbursement on the basis of certificate issued by the hospital authorities and in consultation with bank's Medical Officer. Reimbursement in such cases shall be 100% for workmen and 75% for family members of the actual charges.
8. Hospitalisation charges in connection with maternity will not be reimbursable. However, the expenditure incurred by an employee in cases involving operative interference because of complicated labour and caesarean operation and subsequent hospitalisation thereto will be reimbursed under the hospitalisation scheme to the extent of expenditure incurred in excess of normal maternity charges and consequent hospitalisation thereto subject to the condition that such reimbursement shall be 70% of the amount actually incurred or the limits as per Annexure II hereto, whichever is less.
9. The purchase of drugs/medicines will be restricted to approved chemists and arrangements will be made by banks wherever possible to make direct payments to the chemists.
10. Banks will have discretion to refuse payment of bills in cases where they are not satisfied about the genuineness of the bills.

11. AMBULANCE CHARGES

Ambulance charges for removing the workman or his dependent family member from residence to the hospital/nursing home or from hospital/nursing home to residence on discharge or from one hospital/nursing home to another hospital/nursing home, within the urban agglomeration or municipal limits may be reimbursed in full.

Actual expenses incurred on conveyance by mode other than ambulance shall be reimbursed subject to the maximum as under:

- | | | |
|----------------------|---|---|
| (i) By public taxi | - | Actuals subject to maximum of Rs.165/- per trip |
| (ii) By autorickshaw | - | Actuals subject to maximum of Rs.85/- per trip |

In case the patient is to be moved to a hospital/nursing home outside the urban agglomeration/municipal limits, then the expenses incurred on conveyance may be reimbursed at the rate of Rs.6.00 per kilometer, with a maximum of Rs.1100/- per trip or the amount actually incurred, whichever is the least.

Normally, services of an ambulance should be availed of. Where ambulance is not available or the facility of ambulance is not established, public mode of transport i.e. taxi/ auto rickshaw could be used. The bank shall consider such claims on merits and facts.

Abuse of the facility will be dealt with treating **such claims as acts of gross misconduct.**

12. **DOMICILIARY TREATMENT**

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 a workman and 75% in the case of his family.**

Cancer, Leukaemia, Thalassaemia, Tuberculosis, Paralysis, Cardiac Ailment, Pleuresy, Leprosy, Kidney ailment, Epilepsy, Parkinson's Disease, Psychiatric disorder, Diabetes, Hepatitis-B, Hepatitis-C, Haemophilia, Myastheniagravis, Wilson's disease, Ulcerative Colitis, Epidermolysis bullosa, Venous Thrombosis (not caused by smoking), Aplastic Anaemia, Psoriasis, Third Degree Burns, Rheumatoid Arthritis, **Hypothyroidism and Hyperthyroidism.**

NOTE:-

- (i) 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.**
- (ii) Expenses incurred on **radiotherapy and chemotherapy** in the treatment of cancer and leukaemia shall be considered for **reimbursement under domiciliary treatment to the extent of 100% in case of a workman and 75% in the case of his family.**

13. The medical aid and reimbursement of **expenses under the hospitalisation scheme under this Settlement will also be available for medical treatment under the recognised systems of medicines, viz., Ayurvedic, Unani, Sidha, Homeopathy and Naturopathy if such treatment is taken in a clinic/hospital recognised by the Central/State Government.** Further, reimbursement shall be limited to such expenses within the prescribed ceilings as would have been reimbursable in case the treatment was taken in a **Government/ Municipal hospital, subject to the overall limits under the scheme, i.e., 100% of approved expenses for self and 75% in case of family.**

14. PACKAGE CHARGES

Some hospitals are charging on the basis of 'package' for specialised treatment for diseases pertaining to heart, kidney, coronary, etc. These package charges generally include all charges pertaining to a particular treatment/procedure including admission charges, accommodation charges, ICU/CCU charges, monitoring charges, operation charges, anesthesia charges, operation theater charges, procedural charges/ Surgeon's fee, cost of disposables, cost of consumables like catheters, guide wires, etc., surgical charges and cost of medicine used during hospitalisation, related routine investigations, physiotherapy charges etc.

In the following cases, package charges will be reimbursed to the extent of 100% in the case of self and 75% in the case of dependent members of family, subject to the limits specified below:-

(a) Coronary Bypass Surgery	Rs.1,60,000/-
(b) Coronary Angiography	Rs.16,500/-
(c) Angioplasty/Stentoplasty	Rs.80,000/-
(d) Kidney Transplant	Rs.1,80,000/-
(e) Liver Transplant	Rs.2,20,000/-

NOTE:-

- (i) For the above ailments, workmen employees can claim either as per schedule of expenses prescribed or package charges whenever the treatment is taken under package charges scheme.
- (ii) In the case of stentoplasty, cost of medicated stent(s), wires/balloon, implanted during surgery may be reimbursed at the rate of 75% for family members and 100% for workman himself at rates not exceeding the rates applicable to lowest paying bed of AIIMS, New Delhi, in addition to the package charges indicated above.
- (iii) Liver transplant charges are not reimbursable in cases where damage to the liver has been caused by alcoholism.

Annexure I

**SCHEDULE FOR REIMBURSEMENT OF CHARGES INCURRED BY
WORKMEN FOR PATHOLOGICAL ETC. INVESTIGATIONS**

NAME OF PROCEDURE	100% for self and 75% for dependent family members of the amount actually incurred or the amount as mentioned below against each item, whichever is lower (Rupees)
CLINICAL PATHOLOGY	
Urine Routine	45
Urine for Albumin	45
Urine for 17 Ketosteroids	400
Urine Culture	125
Urine for Column Count Test	125
Sensitivity Test	165
Urine for Acid Fast Bacilli (T B Culture)	115
Urine Bile Pigment and Salt	45
Urine Urobilinogen	45
Urine Occult Blood	45
Urine Total Proteins	90
Urine Sodium	90
Urine Chloride	90
Bence Jones Protein	55
Stool Routine	45
Stool Occult Blood	45
Smear Analysis	65
Body Fluids-C.S.F./Plural/Ascitic, etc. Chemistry, Sugar, Protein, etc	185
Malignant Cells	150
HAEMATOLOGY	
Blood Count with Indices (Hb, TLC, DLC)	80
Blood Count without Indices (Hb, TLC, DLC)	75
RBC and Hb with Indices	80
RBC and Hb without Indices	60
Total WBC and Differential Count (TC/DC)	60
Blood Smears for parasites (MP, etc.)	45
Peripheral smear examination	50
Blood for Microfilaria	110
Platelet Count	80
Bleeding and Coagulation time (BT CT)	75
Clot Retraction Time	75
Prothrombin Time	85
Erythrocytes Sedimentation Rate (Westergren's method)	35
Sedimentation Rate (Both Methods) ESR	35
Hb, TLC, DLC, ESR	95
Blood Culture	175
Clot Culture	175
Glucose Phosphate Dehydrogenase (G&PD)	165

NAME OF PROCEDURE	100% for self and 75% for dependent family members of the amount actually incurred or the amount as mentioned below against each item, whichever is lower (Rupees)
Reticulocyte Count	50
Absolute Eosinophil Count	45
Packed Cell Volume (PCV)	45
R.B.C. Fragility Test	80
L.E. Cell	105
Haemogram	95
Bone Marrow Smear Examination	225
Partial Thromboplastin	150
BLOOD BANK	
Coomb's Test direct (for coating antibodies)	165
Coomb's Test (for complete and incomplete indirect antibodies)	220
Blood Grouping and Rh Factor only (not for matching) for Non-maternity Cases	75
Blood Transfusion per Bottle and Donor's fees (including Pathologist's attendance and cross-matching)	400
Packed Cell Preparation	280
BIOCHEMISTRY	
Blood Urea/Calcium/Phosphorus/Phosphatase/ Sodium/Potassium each	110
Blood Urea Nitrogen	110
Urea Clearance Test	190
Creatinine Clearance Test	190
Serum Proteins or Plasma Proteins	110
Serum Proteins Electrophoresis	220
Blood for Fibrinogen	120
Blood for Creatinine	85
Blood Uric Acid	110
Blood Sugar Curve (Glucose Tolerance Test) GTC or GTT	310
CO ₂ Combining Power of Plasma	145
Blood Cholesterol	85
Blood Protein Bound Iodine (PBI)	330
Blood Chlorides (S Cl)	110
Serum Sodium (S Na)	95
Serum Potassium (S K)	95
Serum Iron (S Fe)	145
Serum Iron Studies	240
Serum Calcium (S Ca)	95
Serum Phosphorous (S.P.)	95
Serum Alkaline Phosphatase	85
Serum Acid Phosphatase	150
Serum Glutamic Oxalic Transaminase (SG OT)	85
Serum Lipase	145
Serum Glutamic Pyruvic Transaminase (SG PT)	85
Serum Amylase	215

NAME OF PROCEDURE	100% for self and 75% for dependent family members of the amount actually incurred or the amount as mentioned below against each item, whichever is lower (Rupees)
C P K	345
Glucose 6 Phosphate Dehydrogenase	185
Serum Lactic Dehydrogenase(LDH)	160
Serum Lactic Dehydrogenase with Isoenzyme	415
SMA 12-2 (14 Blood Chemistry)	690
BACTERIOLOGY & SEROLOGY	
Brucella Agglutination Test*	145
Cold Agglutination Test for Virus Pneumonia	145
Paul Bunnel Test	165
C Reactive Proteins**	150
Smear Gram-Strain Examination	55
Sputum Smear A.F.B. Stain	55
V.D.R.L.	85
Widal Test	85
R.A. Test	110
Culture & Sensitivity (other specimens)	165
Vibro Cholera Culture	145
Conjunctival Swab for Microscopic and Culture Examination	155
Smear Examination for Micro Organisms	105
Fluids or Exudates for Malignant Cells	155
* For hospitalised patients only	
** For Rheumatic disease to be reimbursed for hospitalised patient	
X-RAY	
Fluroscopy Chest	135
Abdomen AP Erect (One Film)	150
Abdomen Lateral View (One Film)	150
Abdomen for Pregnancy	150
Chest PA View (One Film)	150
Chest Oblique or Lateral (One Film)	150
Mastoids	150
Extremities, Bones and Joints (One Film)	150
Pelvis (One Film)	150
Paranasal Sinuses (One Film)	150
T.M. Joints (One Film)	150
Abdomen & Pelvis for K.U.B.	250
Skull A.P. & Lateral	250
Spine AP & Lateral	250
Barium Swallow	580
Sinography/Sialography	660
Cystography/Urethrography	990
Arthrography	745
Retrograde Pyelography	825
Oral or I.V. Cholecystography	825
Barium Enema	1075

NAME OF PROCEDURE	100% for self and 75% for dependent family members of the amount actually incurred or the amount as mentioned below against each item, whichever is lower (Rupees)
Barium Meal Upper or Lower	1075
Bronchography	1155
I.V. Urography	1155
Myelography	1320
Pneumo Encephalography	990
Barium Meal Complete	1320
Cerebral/Femoral Angiography	1570
CT SCAN/MRI	
CT Scan	2750
CT Scan (with contrast)	4400
MRI	5500
MRI (with contrast)	7200
ULTRA SONOGRAPHY AND ECHOCARDIOGRAPHY	
Electro Cardiogram (ECG)	150
Infual Test	155
U C G (Phono-cardiography, Telemetry C, Cardiac Ex Test, Stress Test)	760
Echo Cardiography	870
Cardio Version	560
Ultra Sonography	435
US Guided Biopsy	580
SKIN	
Tuberculin Test (Mantoux) TT or MT	115
Scraping for Fungus	60
Skin Clipping & smear for Leprosy	115
Nasal smear for leprosy	95
LIVER FUNCTION TESTS	
Thymol Turbidity Test	100
Cephalin Cholesterol Flocculation Test	100
Vanden Berghn Reaction and Icterus Index (Quantitative Bilirubin)	165
Takata Ara Reaction	110
Bromsulphalein Excretion Test (Excluding injection charges)	240
PLEURAL AND PERICARDIAL AND ASCITIC FLUIDS	
Pleural Fluid for Routine Examination	155
Pleural Fluid for Cultural Pericardial and Ascitic Fluids	155
SPUTUM EXAMINATION	
Sputum Routine	100
Sputum for Acid Fast Bacilli only (Sputum AF B)	100
Sputum for Culture (Culture for TB)	155
CSF for Diptheria	140
Culture for Diptheria	115

OPERATION CHARGES

	100% for self and 75% for dependent family members of the amount actually incurred or the amount as mentioned below against each item, whichever is lower		
	Rs.	Rs.	Rs.
	Special Operation	Major Operation	Minor Operation
(a) Operation Theatre Charges	3,300/-	2,200/-	715/-
(b) Anaesthetist's Charges	3,300/-	2,200/-	715/-
(c) Surgeon's Fees for Operation (including Fees for Assistants)	11,000/-	7,150/-	2,310/-
(d) Expenses for dialysis, blood transfusion, Heart valve replacement, angiography, implanted items during surgery wherever they do not form part of package charges and pace-maker may be reimbursed at the rate of 75% for family members and 100% for workman himself at rates not exceeding the rates applicable to lowest paying bed of AIIMS, New Delhi.			

Indicative list of Special, Major and Minor operations is appended below:

SPECIAL OPERATIONS :
Cardiac including By-Pass Surgery, Brain, Lung and Cancer Operations, Kidney/Liver Transplantation Operation, Bone Marrow transplant and Multiple Fractures (time taken is more than 3 hours).

MAJOR OPERATIONS :
Kidney Stone (including lithotripsy), Prostate, Thyroid, Caesarean Delivery, Gastrectomy, Hysterectomy, Fractures, Amputations, S.P.Nailing, Discoideotomy, Retina Detachment, Liver & Gall Bladder, Plastic Surgery (not for beautification), Cataract(wih IOL), Hernia subject to Bank's discretion (Time taken approximately 1 to 3 hours).

MINOR OPERATIONS :
D & C, Fissure, Circumcision, Small Hydrocele, Dilatation, Vasectomy, Abscess, Bilat, Hydrocele, Appendix, Tubectomy, Piles, Fistula, Minor Operations of the Eye, Nose and Ear (Time taken approximately 60 minutes or less).

Note:-
Operative interference done using state-of-the-art medical techniques taking less than the time indicated as above will not alter the nature of the operations.

Joint Note on agreed conclusions reached between the Indian Banks' Association on behalf of the Managements of Banks listed in the Schedule and All India Bank Officers' Confederation (AIBOC), All India Bank Officers' Association (AIBOA), Indian National Bank Officers' Congress (INBOC) and National Organisation of Bank Officers (NOBO)

- (A) A Joint Note for introducing Pension Scheme in the Banking Industry as second retiral benefit in lieu of Contributory Provident Fund was signed between Indian Banks' Association (IBA) on behalf of Management of Banks and their officers represented by All India Bank Officers' Confederation (AIBOC), All India Bank Officers' Association (AIBOA) and Indian National Bank Officers' Congress (INBOC) on 29th October 1993. The terms of the said Joint Note were incorporated in the Bank Employees' Pension Regulations, 1995 notified in the official Gazette of India by all the Nationalised Banks on 29th September 1995 and by Associate Banks of State Bank of India on 26th March 1996.
- (B) According to the Joint Note dated 29th October 1993 and Bank Employees' Pension Regulations, 1995/1996 framed incorporating the terms of Joint Note, Pension in lieu of Contributory Provident Fund was introduced in respect of those Officers who opted for the said Pension Scheme.
- (C) Those Officers who were in the service of the banks prior 29th September 1995 in case of Nationalized Banks / 26th March 1996 in case of Associate Banks of State Bank of India and continued to be in service of the banks on or after 29th September 1995 /26th March 1996 respectively and did not exercise the option to join the Pension Scheme were eligible only for the Contributory Provident Fund Scheme.
- (D) The United Forum of Bank Unions (UFBU) representing workmen and officers in Banks were requesting to allow another option to those who were in the service of the Banks prior to 29th September 1995 in case of Nationalized Banks / 26th March 1996 in case of Associate Banks of State Bank of India and continued in service on or after that date and did not opt for pension when offered as per the Scheme. IBA was not agreeable to the demand and reiterated its inability to extend the present Pension Scheme to those who had not opted for pension on cost consideration. However, both the parties agreed to discuss alternate proposals. The same was incorporated in the fifth paragraph of the Joint Note on salary revision for officers dated 2nd June 2005. The UFBU pursued the demand inspite of the above position and offered to share a portion of the initial funding liability on one-time basis for extending pension to the non optees. Protracted negotiations were held between the parties over a period of time. An actuarial valuation of liability by

actuaries appointed by mutual consent was carried out and based on this, the funding gap was estimated as Rs.6000/- crores. The employees offered to contribute Rs.1800/- crores, being 30% of the estimated funding gap, for extending pension to those employees who were in the service of the bank prior to 29th September 1995 in the case of Nationalised banks and 26th March 1996 in case of Associate Banks of State Bank of India and continue to be in service thereafter and did not opt for pension. They had also requested to extend the Pension Scheme to –

- (a) Those who were in the service of the Banks prior to 29th September 1995 in case of Nationalized Banks / 26th March 1996 in case of Associate Banks of State Bank of India, did not opt for pension and had retired after that date.
 - (b) The family of those officers who were in service of Banks prior to 29th September 1995 in case of Nationalized Banks / 26th March 1996 in case of Associate Banks of State Bank of India, did not opt for pension and had died while in service after that date.
 - (c) The family of those officers who were in service of the Banks prior to 29th September 1995 in case of Nationalized Banks / 26th March 1996 in case of Associate Banks of State Bank of India, retired from service of the Banks after that date and died thereafter.
- (E) Subject to their opting to be under the Pension Scheme and refunding the banks' contribution to Provident Fund with interest paid to them at the time of retirement/ death of the officer concerned and also contribute their share in meeting 30% of the funding gap. An actuarial valuation on similar lines as conducted for serving employees had estimated the funding gap as Rs.3115 crores for those retirees/ family of retirees.

The parties held various rounds of discussions in the matter and have now reached conclusions as set out hereunder:

- (1) All officers who are in the service of the bank as on the date of this Joint Note who exercise option to join the Pension Scheme in terms of this Joint Note will contribute from their arrears on account of wage revision in terms of the Joint Note between the parties dated 27th April 2010 an amount of Rs.922 crores towards their share in the amount of Rs.1800 crores offered by UFBU towards 30% of the estimated funding gap of Rs.6000 crores. The said amount is worked out @2.8 times of the revised pay for the month of November 2007, for individual officers.

Another option for joining the existing Pension Scheme shall be extended to those Officers who:-

- (2) (a) were in the service of the bank prior to 29th September 1995 in case of Nationalized Banks / 26th March 1996 in case of Associate Banks of State Bank of India and continue in the service of the bank on the date of this Joint

NOTE;

- (b) exercise an option in writing within 60 days from the date of offer, to become a member of the Pension Fund and
- (c) authorise the Trust of the Provident Fund of the bank to transfer the entire contribution of the bank along with interest accrued thereon to the credit of the Pension Fund.

- (3) (a) were in service of the bank prior to 29th September 1995 in case of Nationalized Banks / 26th March 1996 in case of Associate Banks of State Bank of India and retired after that date and prior to the date of this Joint Note;

- (b) exercise an option in writing within 60 days from the date of offer to become a member of the Pension Fund and

- (c) refund within 30 days after expiry of the said period of 60 days, the entire amount of the banks contribution to the Provident Fund and interest accrued thereon received by the officer on retirement together with his share in contribution towards meeting 30% of Rs.3115 crores which is estimated and reckoned as the funding gap for those eligible under Clause (3), (4) and (5) of this Joint Note. On an individual basis, the payment over and above the bank's contribution to Provident Fund and interest thereon has been worked out at 56% of the said amount of bank's contribution to Provident Fund and interest thereon received by the officer on retirement.

- (4) The family of those officers who were in the service of the bank prior to 29th September 1995 in case of Nationalized Banks / 26th March 1996 in case of Associate Banks of State Bank of India retired after that date and had died will be eligible for family pension, provided –

- (a) the family of the deceased officer exercises option in writing within 60 days of the offer to become a member of the Pension Fund and

- (b) refund within 30 days after expiry of the said period of 60 days, the entire amount of the bank's contribution to the Provident Fund and interest accrued thereon received by the deceased officer on retirement together with his share in contribution towards meeting 30% of Rs.3115 crores which is estimated and reckoned as the funding gap for those eligible under Clause (3), (4) and (5) of this agreement. On an individual basis, the payment over and above the bank's contribution to Provident Fund and interest thereon has been worked out at 56% of the said amount of bank's contribution to Provident Fund and interest thereon received by the officer on retirement.
- (5) The family of those officer who were in the service of the bank prior to 29th September 1995 in case of Nationalized Banks / 26th March 1996 in case of Associate Banks of State Bank of India, but have died while in service of the bank after that date will be eligible for family pension, provided –
- (a) the family of the deceased officer exercises an option in writing within 60 days of the offer to become a member of the Pension Fund and
- (b) refund within 30 days after expiry of the said period of 60 days, the entire amount of the bank's contribution to the Provident Fund and interest accrued thereon received upon death of the employee together with his share in contribution towards meeting 30% of Rs.3115 crores which is estimated and reckoned as the funding gap for those eligible under Clause (3), (4) and (5) of this agreement. On an individual basis, the payment over and above the bank's contribution to Provident Fund and interest thereon has been worked out at 56% of the said amount of bank's contribution to Provident Fund and interest thereon received on death of the officer.
- (6) (i) The existing pension scheme will not be applicable to those who join the services of banks on or after 1st April 2010. ✓
- (ii) Officers joining the services of banks on or after 1st April 2010 shall be eligible for the Defined Contributory Pension Scheme, the banks will be introducing for them. The Defined Contributory Pension Scheme proposed to be introduced for them will be one as governed by the provisions of New Pension System introduced

- for employees of Central Government w.e.f. 1st January 2004 and as modified from time to time. The Scheme shall be regulated and administered by the Pension Fund Regulatory and Development Authority (PFRDA).
- (iii) The officers joining the services of the banks on or after 1st April 2010 shall contribute 10% of Pay and Dearness Allowance towards the Defined Contributory Pension Scheme and the bank shall make a matching contribution in respect of these officers.
 - (iv) There shall be no separate Provident Fund for officers joining services of Banks on or after 1st April 2010.
- (7) Officers who ceased to be in service on or after 29th September 1995 in case of Nationalized Banks / 26th March 1996 in case of Associate Banks of State Bank of India on account of voluntary retirement under special scheme after rendering service for a minimum period of 15 years, shall be eligible to exercise an option to join the Pension Scheme subject to the terms and conditions mentioned for retiring officers opting for joining the Scheme.
- (8) Pension/ Family Pension to those who opt to join the pension scheme complying with the terms of this Joint Note shall be payable with effect from 27th November 2009, provided that officers who retired after that date shall get pension from the respective dates of their retirement. All the Regulations of the Bank Employees' Pension Regulations, 1995 / 1996 shall be applicable to those who opt for the Pension Scheme in terms of this Joint Note except to the extent mentioned in the foregoing Clauses of this Joint Note.
- (9) The terms of this Joint Note shall not be applicable to State Bank of India.
- (10) The conclusions arrived and recorded in the above Clauses together with a copy of the Scheme of Pension will be forwarded to the Government by the IBA for their approval and further action in terms of Section 19 of The Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970/1980 by complying with the procedure for amendment of the relevant Pension Regulations.

- (11) The terms of this Joint Note shall be applicable to officers of Private Sector Banks who are parties to this Joint Note in respect of those who were in the service of the bank on date of implementation of the Pension Scheme in terms of the Joint Note dated 29th October 1993 and did not opt for pension.
- (12) National Organisation of Bank Officers (NOBO), which is not a party to the Joint Note dated 29th October 1993, hereby endorses all the terms of the said Joint Note.
- (13) The Associations which are parties to this Joint Note agree that during the operation of this Joint Note, they will not raise any demand of any nature whatsoever on any banks in respect of matters covered by this Joint Note.
- (14) Any difference of opinion regarding interpretation of any of the provisions of this Joint Note, the matter will be taken up only at the level of the Indian Banks' Association and the Officers' Associations for discussion.

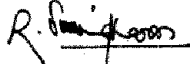
Mumbai

Dated: 27th April 2010

For Indian Banks' Association



M V Nair



R Sridharan



Narayana Raja



K Ramakrishnan

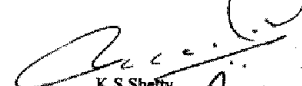


Rajeev Rishi



B B Das

For All India Bank Officers' Confederation



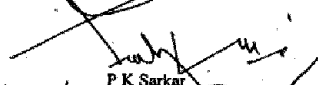
K S Shetty




D Madan



P V Mathew



P K Sarkar



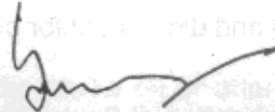
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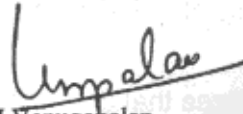
K Ananda Kumar



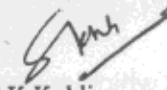
K Unnikrishnan



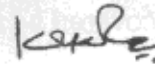
T N Goel



M Venugopalan



S K Kohli



K Ramakoteswara Rao



G Muthuswamy



K D Kheda

SCHEDULE

LIST OF BANKS

1. Allahabad Bank
2. Andhra Bank
3. Bank of Baroda
4. Bank of India
5. Bank of Maharashtra
6. Canara Bank
7. Central Bank of India
8. Corporation Bank
9. Dena Bank
10. Indian Bank
11. Indian Overseas Bank
12. Oriental Bank of Commerce
13. Punjab & Sind Bank
14. Punjab National Bank
15. Syndicate Bank
16. UCO Bank
17. Union Bank of India
18. United Bank of India
19. Vijaya Bank
20. State Bank of India
21. State Bank of Bikaner & Jaipur
22. State Bank of Hyderabad
23. State Bank of Indore
24. State Bank of Mysore

25. State Bank of Patiala
26. State Bank of Travancore
27. Bank of Rajasthan Ltd.
28. The Catholic Syrian Bank Ltd.
29. The Dhanalakshmi Bank Ltd.
30. The Federal Bank Ltd.
31. ING Vysya Bank Ltd
32. The Jammu & Kashmir Bank Ltd.
33. The Karnataka Bank Ltd.
34. The Karur Vysya Bank Ltd.
35. The Lakshmi Vilas Bank Ltd.
36. The Nainital Bank Ltd.
37. The Ratnakar Bank Ltd.
38. The South Indian Bank Ltd.
39. ABN-AMRO Bank, N.V.
40. Bank of America N.A.
41. The Bank of Tokyo-Mitsubishi UFJ, Ltd.
42. BNP Paribas
43. Citibank, N.A.
44. The Hongkong & Shanghai Banking Corporation Ltd.
45. Sonali Bank
46. Standard Chartered Bank

Glimpses of Signing Ceremony of 9th Bipartite ; Salary Revision and Pension Option



Glimpses of Signing Ceremony of 9th Bipartite ; Salary Revision and Pension Option

