A Publication to mark the AIBOC SILVER JUBILEE CELEBRATIONS





# SALARY REVISION FOR OFFICERS IN PUBLIC SECTOR BANKS AND PENSION OPTION TO CPF OPTEES



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, AlBOC on 27-04-2010

### **Published by**

### **ALL INDIA BANK OFFICERS' CONFEDERATION**

State Bank Building, St.Mark's Road, Bangalore-560 001.

Phone: 2221 1006, 2227 0619 Fax: 2221 4956 www.aiboc.org

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 calumniating 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 on 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,

Place: Bangalore (G.D.NADAF)
Date: 27.04.2010 GENERAL SECRETARY

### 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

(<del>S/S</del>hri)

M V Nair

Jours.

R Sridharan

Narayanan Raja

For All India Bank Officers' Confederation

(S/Shri)

K S Sheety

D Madat

Rajeev Rishi

K Unnikrishnan

M Venugopalan

P K Sarkag

TT Natarajan

K Ananda Kumar

TN Goel

S K Kohli

G Muthuswamy

K D Kheda

### SCALES

100000					
Scale I	14500	600/7	18700	700/2	20100
ta tag	800/7	25700			
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) DEARNESS 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

	The state of the s	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

1,70	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		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 27<sup>th</sup> 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 27<sup>th</sup> 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 1<sup>st</sup> 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. 1<sup>st</sup> January 2004 and modified from time to time.

### 7) PENSION (OTHER THAN STATE BANK OF INDIA)

- 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.
- Further to Clause 6 of the Joint Note signed on 2<sup>nd</sup> 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 1<sup>st</sup> May 2005, the pension of officers who retired or died while in service during the period 1<sup>st</sup> November 2002 to 30<sup>th</sup> April 2005 will be re-fixed based on the definition of 'Pay' as defined in Clause 6 of the Joint Note dated 2<sup>nd</sup> June 2005. No arrears of pension or commuted value of pension will be payable on account of such re-fixation of pension.
- Further to Clause 2(b) of the Joint Note dated 2<sup>nd</sup> 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
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 2<sup>nd</sup> 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	i) Bed Charges
Management Grade Scales	Self – Rs.700/- per day.
II & III.	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.
	i) Bed Charges
Grade Scales IV & V and	Solf _ Rs 900/- per day
Top Executive Grade Scales VI & VII.	Family – Rs.675/- per day.
VI & VII.	ii) Other charges –
and the second of the second o	At the scale of 150% of the limits laid down under
<b>海</b> 拉沙·	the Hospitalisation Scheme applicable to workmen
e takir ko ku	employees.

### 8) RECOVERY OF HOUSE/FURNITURE RENT

- 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.
- 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.E. 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	Total F.P.P. payable where bank's accommodation is provided (Rs.)
	(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.
  - Bs.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.E. 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)	ASSOCIATION OF THE PROPERTY OF	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 1<sup>st</sup> 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 1<sup>st</sup> 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)

- 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.
- 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.

Grade/Scale of Officer	(KS.)
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

### STAGNATION INCREMENT JMGS-I 1st Additional stagnation increment of Rs. 900/-Officers in JMGS-I who are drawing basic pay of (i.e.Rs. 30.600/-) would be released on 1.11.2007 Rs.21040 PM and have completed 3 years or more as on 01.11.2007 i.e. who have received 2<sup>nd</sup> stagnation increments on or before 1.1.2004 Officers in JMGS-I who are drawing the basic pay of 2<sup>nd</sup> additional stagnation increment of Rs. 900/would be release on 1.11.2008 (i.e. Rs.31,500) 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 MMGS- II 1st additional stagnation increment of Rs.900/- would Officers in MMGS-II who are drawing Basic pay of be released on 1.11.2007 (i.e.Rs.33,300/-) 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 1.11.20004 Officers who are drawing basic pay of Rs. 22.900/-2<sup>nd</sup> additional stagnation increment of Rs.900/-PM and have completed six years or more as on would be released on 1.11.2008 (i.e. Rs. 34,200/-) 01.11.2007 i.e. officers who have received the 1st stagnation increment on or before 1.11.2002. MMGS-III Officers in MMGS-III who are drawing 1st additional stagnation increment of Rs.900/- would Basic pay of Rs. 23,520/- PM and completed 3 years be released on 1.11.20007 (i.e. Rs.34,200/-) or more as on 01.11.2007 i.e. officers who have received the 2<sup>nd</sup> stagnation increment on or before 1.11.2004. Officers in MMGS-III who are drawing Basic Pay of 2<sup>nd</sup> additional stagnation increment of Rs.900/-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

would be released on 1.11.2008 (i.e. Rs. 35,100/-)

### List of Public Sector Banks

- Allahabad Bank
- Andhra Bank
- Bank of Baroda
- 4. Bank of India
- Bank of Maharashtra
- Canara Bank
- Central Bank of India
- 8. Corporation Bank
- 9. Dena Bank
- Indian Bank
- 11. Indian Overseas Bank
- 12. Oriental Bank of Commerce
- 13. Punjab & Sind Bank
- Punjab National Bank
- 15. Syndicate Bank
- 16. UCO Bank
- 17. Union Bank of India
- 18. United Bank of India
- 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

- Bank of Rajasthan Ltd.
- 2. The Catholic Syrian Bank Ltd.
- The Dhanalakshmi Bank Ltd.
- The Federal Bank Ltd.
- 5. ING Vysya Bank Ltd
- 6. The Jammu & Kashmir Bank Ltd.
- The Karnataka Bank Ltd.
- 8. The Karur Vysya Bank Ltd.
- 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.	-	Allowances (Rs.)	
No.	Area	Pay below Rs.14,700/-	Pay above Rs.14,700/
1	2	3	4
1.	Mizoram  a) Throughout Lunglei District excluding areas beyond	2000	2600
	25 kms. from Lunglei town of Mizoram. 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 Tripura		
	a) Difficult areas of Tripura	1600	2100
	b) Throughout Tripura except difficult areas.	1200	1500
9.	Manipur	1200	1500
10.	Arunachal Pradesh	2 17 1	K AN POR
	a) Difficult areas of Arunachal Pradesh	2000	2600
	b) Throughout Arunachal Pradesh other than difficult areas.	1600	2100
	The first of the second		

Sr. No.	Nat Zgora & Area	Allowan Pay below Rs.14,700/-	Pay above Rs.14,700/-
1	2	3	4
11.	Jammu & Kashmir		
	1) Kathua District:		48
	Niabat Bani, Lohi, Malhar and Machhodi 2) Udhampur District:	2000	2600
	a) Dudu Basantgarh, Lander Bhamag Illaqa, other than those included in Part 2(b).	2000	2600
	<ul> <li>b) Areas upto Goef from Kamban Side and areas upto Arnas from Keasi side in Tehsil Mohre.</li> </ul>	1600	2100
	3) Doda District:		ا در الازار المراجع المراجع
	Illaquas of Padder and Niabat Nowgam in Kishtwar Tehsil	2000	2600
	4) Leh District:		
	All places in the District 5) Barmulla District	2000	2600
	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
2.	Himachal Pradesh		1874 - 7811.
	(1) Chamba District	en en la casa de la esta en la est En la esta en la est	ra i i
	(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

r.	A ST HELL ARE HOLDER TO THE REAL PROPERTY OF THE PROPERTY OF THE REAL PROPERTY OF THE REAL PROPERTY OF THE REAL PROPERTY OF THE REAL PROPERTY OF THE PROPERTY OF	Allowances (Rs.)	
0.	Area	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:	erganosii. Pravi oipij	
	<ul> <li>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.</li> </ul>	2000	2600
	b) Entire District other than Areas included in (a) above.	1600	2100
	(3) Kullu District:	Sugnes of	
	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 :	Mark Control	\$ 57/4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
	Entire area of Lahaul and Spiti (5) Shimla District:	2000	2600
	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

	en particula planta activimenta de militare de militare de managementa arrigida y en el escala de militare de m Particular de militare de		ices (Rs.)
Sr. No.	Area	Pay below Rs.14,700/-	Pay above Rs.14,700/-
1	2	3	4
	<ul><li>(6) Kangra District:</li><li>a) Areas of Bara Bhangal and Chhota Bhangal</li><li>b) Dharamshala Town of Kangra District and the</li></ul>	1600	2100
	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, Dugiar, 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 Vishwavidhalaya 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: Chhuhar Valley of Jogindernagar Tehsil, Panchayats in thunag Tehsil-of Bagraa, Chatri, Chhotdhar, Garagushain, Gatoo, 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

C-		Allowan	ces (Rs.)
Sr. No.	Area	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

Scale   Stages   Present Ravised Basic Basi		1 1 100	-		The second secon			The second second				
Present         Revised         Stages         Present         Revised         Stages         Basic         1         24140         1         24160         1         24160         2         24760         1         24160         2         24760         24760         2         24760         2         24760         2         24760         2         24760         2         24760         2         24760<		SCAL T			SCALE II			SCALE III				Y Talenton of
10000         14500         1         13820         19400         1         18240         25700         1         24140           10470         15100         2         14320         20100         2         18800         25500         2         24760           10940         15700         3         14880         20900         3         19360         2         24760           11410         16300         4         16540         21700         4         19920         28100         4         26620           11820         17500         6         16560         23300         6         20480         28900         5         26620           13320         18100         7         17120         24100         7         21660         33600         5         26620           13820         18700         8         17880         24900         8         22280         37500         1         26620           13820         18700         9         17880         25700         +2         23500         27300         1         28600           14880         20900         11         19360         2500         14         22900		Present	Revised	Stages	Present	Revised	Stages	Present Basic	Revised	Stages	Present Basic	Revised Basic
10470         15100         2         14320         20100         2         18800         26500         2         24760           10940         15700         3         14880         20900         3         19360         27300         3         25300           11410         16300         4         15540         21700         4         19320         28100         4         26200           11480         16300         5         16600         23300         6         21040         29700         5         26200           12350         18700         6         16560         23300         6         21040         29700         5         2620           13320         18700         8         17680         24900         8         22280         31500         1         2620           13320         18700         9         18240         25700         +1         22900         32400         2         27300           14320         20100         10         18800         25700         +2         23500         3         2800           14880         20900         11         19360         27300         4         21040		10000	14500		13820	19400	,	18240	25700		24140	36200
10940	0	10470	15100	2	14320	20100	2	18800	26500	2	24760	37200
11410   16300   4   15540   21700   4   19920   28100   4   26000     11880   16900   5   16000   22500   5   20480   28900   5   26620     12350   17500   6   16560   23300   6   21040   29700   5   26620     13820   18100   7   17120   24100   7   21660   33600   1   26620     13820   19400   9   18240   25700   +1   22900   32400   2   27300     14880   20900   11   19360   27300   +2   23520   33300   3   27980     15440   21700   12   19920   28100   +4   35100   5   29340     16000   22500   13   20480   28900   +4   35100   5   29340     16000   22500   14   21040   29700   +4   31600   32400   1   20340     16000   22500   14   21040   29700   4   20480   33500   4   31600     16200   26500   +2   22900   31500   32400   3   30700     18240   25700   +1   22900   32400   2   21040   31500   2   30020     19360   27300   +2   22900   32400   3   20600   4   22000     19360   27300   +2   22900   32400   3   20000     19360   28900   +2   22900   34200   5   32600     20480   28900   +2   29000   4   20000   4   20000     20480   28900   +2   20000   4   20000   4   20000     20480   28900   +3   34200   5   22900   34200   5   32600     20480   28900   +2   20000   4   20000   4   20000     20480   28900   4   20000   4   20000   4   20000     20480   28900   4   20000   4   20000   4   20000     20480   28900   4   20000   4   20000   4   20000     20480   28900   4   20000   4   20000   4   20000     20480   28900   4   20000   4   20000   4   20000     20480   28900   4   20000   4   20000   4   20000     20480   28900   4   20000   4   20000   4   20000     20480   28900   4   20000   4   20000   4   20000     20480   28900   4   20000   4   20000   4   20000     20480   28900   4   20000   4   20000   4   20000     20480   28900   4   20000   4   20000   4   20000     20480   28900   4   20000   4   20000   4   20000     20480   28900   4   20000   4   20000   4   20000     20480   28900   4   20000   4   20000   4   20000   4     20480   28900   4   20000   4   20000   4   20000   4     20480   2	3 6	10940	15700	3	14880	20900	3	19360	27300	3	25380	38200
11880         16900         5         16000         22500         6         20480         28900         5         26620           12350         17500         6         16560         23300         6         21040         29700         5         2620           13220         18100         7         17120         24100         7         21660         33600         1         2620           13320         18700         8         17680         24900         41         22900         32400         2         27300           14320         20100         10         18240         27300         42         23520         33300         3         27980           14820         20100         11         19360         27300         43         23400         2         27300           14800         21700         12         19920         28100         44         35100         5         29340           16000         22500         13         20480         28900         4         20480         3600         1         29340           16500         22500         13         20480         22280         31600         1         29340	4	11410	16300	4	15540	21700	4	19920	28100	4	26000	39300
12350         17500         6         16560         23300         6         21040         29700         SCALE VI           12820         18100         7         17120         24100         7         21660         30600         1         2620           13320         18700         8         17680         24900         8         22280         31500         1         26500           14320         20100         10         18800         26500         +1         22900         32400         27300           14880         20900         11         19360         27300         +3         34200         4         28860           16560         22500         13         20480         28900         +4         35100         5         29340           16600         22500         13         20480         28900         +4         20480         28900         1         20480         28900         1         20480         28900         1         20480         28900         1         20480         22280         31600         1         29340           1720         2490         16         22280         31600         22000         32400 <t< td=""><td>. 22</td><td>11880</td><td>16900</td><td>2</td><td>16000</td><td>22500</td><td>2</td><td>20480</td><td>28900</td><td>2</td><td>26620</td><td>40400</td></t<>	. 22	11880	16900	2	16000	22500	2	20480	28900	2	26620	40400
12820         18700         7         17120         24100         7         21660         30600         SCALE VI           13820         18700         8         17680         24900         8         22280         31500         1         26520           13820         18700         9         18240         25700         +1         22900         32400         2         27300           14880         20900         11         19360         27300         +3         23500         4         28860           14880         20900         11         19360         27300         +4         35100         4         28860           16000         22500         13         20480         28900         +4         35100         5         29340           1650         23300         14         21040         29700         +4         3600         1         29340           1650         23300         14         21040         29700         1         20480         3600         1         29340           1780         2400         22280         31500         1         20480         32400         1         29340           1880	9	12350	17500	9	16560	23300	9	21040	29700			
13220         18700         8         17680         24900         8         22280         31500         1         26620           13820         19400         9         18240         25700         +1         22900         32400         2         27300           14320         20100         10         18800         26500         +2         23520         33300         3         27980           14880         20900         11         19360         27300         +3         35100         4         28860           15440         21700         12         19920         28900         +4         35100         5         29340           16560         22500         13         20480         28900         +4         35100         5         29340           16560         23300         14         21040         29700         1         20480         35100         1         29340           1720         24100         15         21660         32600         1         20480         31600         1         29340         1         29340         1         29340         1         29340         1         29340         1         29340	-	12820	18100	7	17120	24100	7	21660	30600	54 Apr. 3 cd	SCALE VI	
13820         19400         9         18240         25700         +1         22900         32400         2         27300           14320         20100         10         18800         26500         +2         23520         33300         3         27980           14880         20100         11         19360         27300         +3         34200         4         28860           15440         21700         12         19920         28100         +4         35100         5         29340           16000         22500         13         20480         28900         +4         35100         5         29340           16560         23300         14         21040         29700         +4         \$CALE IV         \$CALE VI           17680         24900         16         22280         31500         1         20480         3300         1         29340           18800         25700         +2         22800         32400         2         21040         32400         3         30700           19300         27300         +3         34200         4         22280         33200         4         31600           2048	00	13320	18700	8	17680	24900	00	22280	31500	,	26620	42000
1520         20100         10         18800         26500         +2         23520         33300         3         27980           14880         20900         11         19360         27300         +3         34200         4         28860           15440         21700         12         19920         28100         +4         35100         5         29340           16500         22500         13         20480         28900         +4         35100         5         29340           16560         23300         14         21040         29700         5         20480         3600         1         29340           1720         24900         16         22280         31500         1         20480         30600         1         29340           18800         25700         +1         22900         32400         2         21040         31500         2         30020           18800         25700         +3         34200         4         22280         33500         4         31600           20480         28900         +3         34200         5         22900         34200         5         32600	0	13820	19400	6	18240	25700	+	22900	32400	2	27300	43200
14880         20900         11         19360         27300         +4         34200         4         28860           15440         21700         12         19920         28100         +4         35100         5         29340           16000         22500         13         20480         28900         +4         35100         5         29340           16560         23300         14         21040         29700         1         20480         30600         1         29340           17120         24100         15         21660         30600         1         20480         30600         1         29340           17680         25700         +1         22900         32400         2         21040         31600           18800         25700         +2         33300         4         31600         3020           18800         25700         +3         34200         4         22280         33500         4         31600           19920         28900         +3         34200         4         22280         35200         5         32600           20480         28900         4         24140         36200	2	14320	20100	10	18800	26500	+2	23520	33300	3	27980	44400
1540         21700         12         19920         28100         +4         35100         5         29340           16040         22500         13         20480         28900         +4         35100         5         29340           16560         23300         14         21040         29700         30600         1         20480         30600         1         29340           17120         24100         15         21660         30600         1         20480         30600         1         29340           18800         25500         +1         22900         32400         2         21660         32400         3         30700           18800         +2         33300         4         31600         4         31600         4         31600           19360         +3         34200         4         22280         33200         4         31600           20480         28900         +3         4         31600         5         22300         5         22300         5         32600           21040         29700         +3         4         31600         5         24140         36200         6         23500 </td <td>1</td> <td>14880</td> <td>20900</td> <td>1</td> <td>19360</td> <td>27300</td> <td>+3</td> <td>918</td> <td>34200</td> <td>4</td> <td>28860</td> <td>45600</td>	1	14880	20900	1	19360	27300	+3	918	34200	4	28860	45600
16000         22500         13         20480         28900         SCALE IV         SCALE VII           16560         23300         14         21040         29700         SCALE IV         SCALE VII           17120         24100         15         21660         30600         1         20480         30600         1         29340           17680         24900         16         22280         31500         1         20480         2         21040         31500         2         30020           18800         26500         +2         23400         3         21660         3         30700         3         30700         31600         4         31600         4         31600         4         31600         5         22000         32400         5         32600         5         32600         4         31600         5         32600         5         32600         5         32600         7         24140         36200         5         32600         7         24140         36200         7         24140         36200         6         23500         7         24140         86200         8         8         8         8         8         8 <t< td=""><td>12</td><td>15440</td><td>21700</td><td>12</td><td>19920</td><td>28100</td><td>+4</td><td></td><td>35100</td><td>ß</td><td>29340</td><td>46800</td></t<>	12	15440	21700	12	19920	28100	+4		35100	ß	29340	46800
16560         23300         14         21040         29700         SCALE IV         SCALE VI           17120         24100         15         21660         30600         1         20480         30600         1         29340           17680         24900         16         22280         31500         1         20480         30600         1         29340           18800         25700         +1         22280         31500         2         30020         30020           18800         26500         +2         233300         4         32280         33300         4         31600           19320         28100         +3         34200         4         22280         33500         4         31600           20480         28900         +3         4         22280         35200         5         32600           21040         28900         +3         4         22280         35200         5         32600           21040         28900         +3         4         31600         5         32600           21040         38500         7         24140         36200         8         8           21040	13	16000	22500	13	20480	28900						
17120         24100         15         21660         30600         1         SCALE VII           17680         24900         16         22280         31500         1         20480         30600         1         29340           18800         26500         +2         22900         32400         2         21040         31500         2         30020           19360         27300         +3         34200         4         22280         33300         4         31600           20480         28900         6         23500         35200         5         32600           21040         29700         7         24140         36200         7           30600         7         24140         36200         8	14	16560	23300	14	21040	29700					ja ja	
17680         24900         16         22280         31500         1         20480         30600         1         29340           18240         25700         +1         22900         32400         2         21040         31500         2         30020           18800         26500         +2         33300         4         21660         32400         3         30700           19360         27300         +3         34200         4         22280         33300         4         31600           20480         28900         7         24140         36200         5         32600           21040         29700         7         24140         36200         5           30600         7         24140         36200         7           31500         7         24140         36200	1.5	17120	24100	15	21660	30600		SCALE IV	7.7		SCALE VII	
18240         25700         +1         22900         32400         2         21040         31500         2         30020           18800         26500         +2         , 33300         3         21660         32400         3         30700           19360         27300         +3         34200         4         22280         33300         4         31600           20480         28900         6         22900         34200         5         32600           21040         29700         7         24140         36200         5         32600           31500         31500         7         24140         36200         6         6         23520	16	17680	24900	16	22280	31500	-	20480	30600	-	29340	46800
18800         26500         +2         \$\sigma\$ 33300         3         21660         32400         3         30700           19360         27300         +3         34200         4         22280         33300         4         31600           19920         28100         5         22900         34200         5         32600           20480         28900         6         23520         35200         5         32600           21040         29700         7         24140         36200         6         23500         6           31500         31500         7         24140         36200         6         6         23500         6	17	18240	25700	7	22900	32400	2	21040	31500	2	30020	48100
19360         +3         34200         4         22280         33300         4         31600           19920         28100         5         22900         34200         5         32600           20480         28900         6         23520         5         32600           21040         29700         7         24140         36200         8           31500         31500         8         8         8         8	18	18800	26500	+2		√ 33300	3	21660	32400	ဗ	30700	49400
19920     28100     5     22900     34200     5     32600       20480     28900     6     23520     35200       21040     29700     7     24140     36200       30600     7     24140     36200       31500     8     8	0,0	19360	27300	+3		34200	4	22280	33300	4	31600	20700
20480         28900         6         23520           21040         29700         7         24140           30600         31500         6         23520	20	19920	28100				2	22900	34200	2	32600	52000
21040     29700       30600     7       31500	+	20480	28900				9	23520	35200			
130	+2	21040	29700				7	24140	36200	0.0		
10	+3		30600						20			
	+4	.0	31500							0		

leter stage	Pres	ent	Revi	sed
Month	Slabs	DA%	Slabs	D A %
Nov 07		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		
DEC	185	33.30	48	7.20
JAN 08			1 1 1 1	
FEB				
MAR	192	34.56	55	8.25
APR				
MAY				
JUN	200	36.00	63	9.45
JULY			100	
AUG				B 10 10 10 10 10 10 10 10 10 10 10 10 10
SEPT	221	39.78	84	12.60
OCT				
NOV				
DEC	253	45.54	116	17.40
JAN 09				
FEB				
MAR	270	48.60	133	19.95
APR				
MAY				
JUN	272	48.96	135	20.25
JULY				
AUG	3 7 7 8 7			
SEPT	291	52.38	154	23.10
OCT	I have been to be			
NOV	10 10 10 10 11- 10 11 11 11 11-	1000		
DEC	350	63.00	213	31.95
JAN 10				
FEB				
MAR	382	68.76	245	36.75
APR				

=
4
ಠ
_
Ĕ
IART

Stages	Basic Pay	conversion	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
		factor	185	192	200	221	253	270	272	291	350	382
	10000	18.000	3330.00	3456.00	3600.00	3978.00	4554.00	4860.00	4896.00	5238.00	6300.00	6876.00
2	10470	18.846	3486.51	3618.43	3769.20	4164.97	4768.04	5088.42	5126.11	5484.19	6596,10	7199,17
3	10940	19.692	3643.02	3780.86	3938.40	4351.93	4982.08	5316.84	5356.22	5730.37	6892.20	7522.34
4	11410	20.538	3799.53	3943.30	4107.60	4538.90	5196.11	5545.26	5586.34	5976.56	7188.30	7845.52
5	11880	21.384	3956.04	4105.73	4276.80	4725.86	5410,15	5773.68	5816,45	6222.74	7484.40	8168.69
9	12350	22.230	4112.55	4268.16	4446.00	4912.83	5624.19	6002.10	6046.56	6468.93	7780.50	8491.86
7	12820	23.076	4269.06	4430.59	4615.20			6230.52	6276.67	6715.12	8076.60	8815.03
8	13320	23.976	4435.56	4603,39	4795.20	5298.70		6473.52	6521.47	6977.02	8391.60	9158.83
9	13820	24.876	4602.06	4776.19	4975.20	5497.60	6293.63	6716.52	6766.27	7238.92	8706.60	9502.63
10	14320	25.776	4768.56	4948.99	5155.20		6521.33	6959.52	7011.07		9021.60	
	14880	26.784	4955.04	5142.53	5356.80	5919.26	4		7285.25			i
12	15440	27.792	5141.52	5336,06	5558.40	6142.03	H	7503.84		8087.47	9727.20	10616.54
13	16000	28.800	To reduce	5529.60	5760.00		7286.40	7776.00	7833.60	8380.80	10080.00	11001.60
14	16560	29.808	5514.48	5723.14	5961.60		7541.42	8048.16	8107.78	8674.13	10432.80	11386.66
15	17120	30.816	5700.96	5916.67	6163.20	6810.34	7796.45				10785.60	11771.71
16	17680	31.824	5887,44	6110.21	6364.80	7033.10	8051.47	8592.48	8656.13	9260.78	11138.40	12156.77
17	18240	32.832	6073.92	6303.74	6566.40	7255.87	8306.50	8864.64	8930.30	9554.11		12541.82
18	18800	33.840	6260.40	6497.28	6768.00	7478.64	8561.52	9136.80	9204.48	9847.44	11844.00	12926.88
19	19360	34.848	6446.88	6690,82	6969.60	7701.41	8816.54	9408.96	9478.66	10140.77	12196.80	13311.94
20	19920	35.856	6633.36	6884,35	7171.20	7924.18	9071.57	9681.12	9752.83	10434.10	12549.60	13696.99
21	20480	36.864	6819.84	7077.89	7372.80	8146.94	9326.59	9953.28	10027,01	10727.42	12902.40	14082.05
22	21040	37.872	7006.32	7271.42	7574.40	8369.71	9581.62	10225.44	10301.18	11020.75	13255.20	14467.10
23	21660	38.988	7212.78	7485.70	7797.60	8616.35	9863.96	10526.76	10604.74	11345.51	13645.80	14893.42
24					8020.80				10908.29	i di	14036.40	15319.73
25	22900				8244.00		10428.66	11129.40	11211.84	11995.02	14427.00	15746.04
26	23520				8467.20		10711.01	11430.72	11515.39	12319.78	14817.60	16172.35
27	24140	43,452			8690,40	9602.89	10993.36	11732.04	11818.94	12644.53	15208.20	16598.66
28	24760	u	H		8913,60	9849.53	11275.70	12033.36	12122.50	12969.29	15598.80	17024.98
28	25380	45.684			9136.80	10096.16	11558.05		12426.05	13294.04	15989.40	17451.29
30		1 46.800	8658.00		9360.00	10342.80	11840.40	12636.00	12729.60	13618.80	16380.00	17877.60
31					8913.60		11275.70	12033.36	12122.50	12969.29	15598.80	17024.98
32	25380	45.684		8771.33	9136.80	10098,16	11558.05	12334.68	12426.05	13294.04	15989,40	17451.29
33	26000	46,800	8658.00		8360.00	10342.80	11840.40	12636.00	12729.60	13618.80	16380.00	17877.60
34	26620	47.916	8864.46	9199.87	9583,20	10589.44	12122.75	12937.32	13033.15	13943.56	16770.60	18303.91
35	26620	47.916	8864.46	9199.87	9583.20	10589.44	12122.75	12937.32	13033.15	13943.56	16770,60	18303.91
36	27300	1 49.140	9090.90	9434.88	9828.00	10859.94	12432.42	13267.80	13366.08	14299.74	17199,00	18771.48
37	27980	50.384	9317.34	9669.89	10072.80	11130,44	12742.09	13598,28	13699.01	14655.92	17627.40	19239.05
38	28660	51.588	9543.78	9904.90	10317.60	11400.95	13051.76		14031.94	E	18055.80	
39	29340	52.812		10139.90	10562.40	11671.45	13361,44	14259.24	14364.86	15368.29	18484.20	20174.18
40	30020	54.036		10374.91	10807.20	11941.96	13671,11	14589,72	14697.79	15724.48	18912.60	20641.75
41	1000		릵	10609.92	11052.00		13980.78	14920.20	15030.72	16080,66	19341.00	21109.32
42				10920.96	11376.00		14390,64		15471.36	16552.08	19908.00	21728.16
43	32		¥	1	11736.00	12	14	15	16	17	20538.00	
	300	0.540	99.90	103.68	108.00							
	757				270.00	298.35	341.55	384 50	367.20	202 205	472 50	

Control   Cont												
Tactor   48	Basic Pay	Conversion	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
2,1750         1044,00         1166.25         1370.25         1827.00         2223.00 <th< td=""><td></td><td>factor</td><td>48</td><td>55</td><td>63</td><td>84</td><td>116</td><td>133</td><td>135</td><td>154</td><td>213</td><td>245</td></th<>		factor	48	55	63	84	116	133	135	154	213	245
2.2 6.90         10.087.20         12.45.75         14.26.95         1992.60         227.34         310.245           2.3 5.50         11.30.40         12.45.75         14.26.95         1978.20         273.13         317.245           2.4 4.50         11.20.40         13.44.75         14.87.65         20.50.00         224.60         327.15           2.5 3.50         12.60.30         13.44.75         15.40.35         20.50.00         224.60         337.15           2.6 2.50         12.60.20         13.44.75         14.67.75         14.60.50         22.60.00         347.15           2.8 0.50         13.46.40         13.44.75         14.67.75         14.67.75         22.60.00         34.47.40         347.60         347.60           2.8 0.50         13.40.40         14.43.75         14.67.75         14.67.75         14.44.70         24.44.40         23.45.40         34.75.70           2.8 0.50         13.40.40         14.43.75         14.67.75         14.67.40         34.44.40         34.74.70         34.74.70           2.8 0.50         14.60.20         14.60.20         14.60.20         14.60.20         34.44.40         34.74.70         34.74.70         34.74.70         34.74.70         34.74.70         34.74.70	14500	21,750	1044.00	1196.25	1370.25	1827.00	2523.00	2892.75		3349.50	4632.75	5328.75
23 550         1130 40         1265 25         1483 65         1978 20         2731 80         3122 15           24 450         1173 60         1244.75         1540 36         1269 36         2251 80         2896 50         3251 15           25 350         1260 30         1244.75         1540 35         1260 30         344 25         344 40         344 25           26 250         1260 30         1244.40         2240,60         346 20         346 125           28 050         1346 40         1443.75         1653.75         2206 50         346 50         346 125           28 050         1346 40         1443.75         1653.75         2206 50         346 50         346 125           28 050         1346 40         1443.75         1658.25         1444.40         346 50         346 20         346 125           28 050         1346 40         1443.75         1469 45         2526 50         346 50         346 50         346 50           31 350         1447 20         1668 25         1464 40         3375 40         4009 50           32 4 50         1660 00         1443.75         1464 40         3375 40         4009 50           34 50         1660 00         1442 50         263 4	15100	22.650	1087.20	1245.75	1426.95	1902.60	2627.40	3012.45		3488.10	4824.45	5549.25
24 450         1173 60         1344 75         1540 25         2053 80         2295 50         3271 85           25 350         1270 00         1424 25         1587 05         2729 40         2540 00         3371 55           26 250         1303 20         1454 25         1770 46         2296 00         344 30         3871 25           27 150         1303 20         1452 75         1770 46         2296 00         3445 40         3871 25           28 050         1346 40         1668 25         1774 40         2296 00         3497 40         4008 25           29 100         1396 26         1600 50         3487 40         3407 40         4008 25           31 350         1562 40         1774 25         1989 45         2526 60         3497 40         4008 25           31 350         1650 40         1752 25         1899 45         2522 60         3497 40         4008 65           32 50         1650 40         1868 25         1899 45         2522 60         3497 40         4008 65           32 50         1650 40         1898 25         1899 46         2528 60         3497 40         4008 65           34 50         1650 40         1898 25         2108 56         2628 60 <t< td=""><td>15700</td><td>23.550</td><td>1130.40</td><td>1295.25</td><td>1483.65</td><td>1978.20</td><td>2731.80</td><td>3132.15</td><td></td><td>3626.70</td><td>5016.15</td><td>5769.75</td></t<>	15700	23.550	1130.40	1295.25	1483.65	1978.20	2731.80	3132.15		3626.70	5016.15	5769.75
25 350         1216 80         1394 25         1587 05         2128 40         2940 60         3371 55           26 250         1205 00         1437 75         1205 00         1443 75         2206 50         3149 40         3491 25           28 050         1303 20         1437 35         170 45         2286 60         3149 40         3610 56           28 050         1346 40         1542 75         170 45         2286 20         3149 40         3610 56           30 150         1346 40         1542 75         1767 15         2286 20         3253 80         3730 65           30 150         1346 50         1498 25         2283 80         375 60         3497 60         4889 46           31 350         1562 40         1720 25         2285 80         3457 40         4088 55         387 50           32 550         1562 40         1732 25         2277 45         2285 80         4054 80         387 50           34 550         1562 40         1732 20         2283 80         375 80         4887 50         387 56           34 550         1562 40         1724 25         2201 85         2232 80         4054 50         375 50           34 550         1660 50         1727 40         22	16300	24.450	1173.60	1344.75	1540.35	2053.80	2836.20	3251.85		3765.30	5207.85	5990.25
26 250         1260,00         1443.75         1653.75         2200.00         3044.00         3491.25           27 159         1303.20         1443.25         1710.45         2290.00         3045.00         3491.25           28 050         1346.40         1542.75         1771.45         2290.00         3143.40         3670.55           29 100         1396.80         1600.50         1853.30         2444.40         3375.60         3870.30           30 150         1447.20         1658.25         1859.44         2375.60         3497.40         4008.55           31 350         1562.40         1770.25         2833.40         2856.60         4468.75         3870.56           32 550         1562.40         1752.20         2212.62.5         2233.40         365.60         4468.75           33 750         1650.40         1752.20         2126.25         2233.60         3375.00         4468.75           34 550         1650.40         1752.20         2204.25         2235.00         3375.00         4468.75           34 550         1650.40         1752.25         2274.86         3233.00         4471.80         5127.15           34 550         1650.40         2120.25         2242.86	16900	25.350	1216.80	1394,25	1597.05	2129.40	2940.60	3371.55		3903.90	5399,55	6210.75
27.150         1393.20         1493.25         1710.46         2280.60         3149.40         351.05           29.050         1346.40         152.75         1787.15         2286.20         3149.40         373.05           29.100         1396.80         1600.50         1833.30         244.40         3375.80         387.05           30.150         1396.80         1600.50         1833.30         244.40         3375.80         387.05           31.50         1447.20         1650.25         1899.45         2532.60         3497.40         4009.95           31.50         1564.80         1775.80         468.83         4775.80         4782.80         4786.87           33.750         1620.20         2201.85         2201.85         2232.80         4477.40         466.83           34.950         1677.60         1988.25         2201.85         2283.40         4479.40         4867.85           37.350         1775.80         1988.25         2271.45         2835.80         4648.75         4477.80           37.50         1988.25         2274.25         2283.00         4475.40         488.75         448.75           37.50         1986.20         2774.25         2774.25         2774.25 </td <td>17500</td> <td>26.250</td> <td>1260.00</td> <td>1443.75</td> <td>1653.75</td> <td>2205.00</td> <td>3045.00</td> <td>3491.25</td> <td></td> <td>4042.50</td> <td>5591.25</td> <td>6431.25</td>	17500	26.250	1260.00	1443.75	1653.75	2205.00	3045.00	3491.25		4042.50	5591.25	6431.25
28 050         1346.40         1542.75         1767.15         2356.20         3253.80         373.56           29 100         1346.80         1600.50         1833.30         2444.40         3375.60         3870.30           29 100         1346.80         1600.50         1833.30         2444.40         3375.60         3477.60         400.85           31 350         1562.40         1772.20         1782.20         3477.60         3467.40         400.85           32 550         1562.40         1782.20         3775.80         3477.60         468.55           34 550         1722.00         1868.25         2278.65         2734.20         3475.60         468.75           34 550         1722.00         1868.25         2278.65         2734.20         3775.80         486.75           34 550         1722.00         1868.25         2278.65         2237.60         446.75         464.87           34 550         1722.00         2186.25         2278.65         2734.40         486.75         446.25           34 550         1722.40         218.25         2267.25         2267.86         374.40         574.60         374.60           44 550         1722.20         218.25         2267.86 </td <td>18100</td> <td>27.150</td> <td>1303.20</td> <td>1493.25</td> <td>1710.45</td> <td>2280.60</td> <td>3149.40</td> <td>3610.95</td> <td>3665.25</td> <td>4181.10</td> <td>5782.95</td> <td>6651.75</td>	18100	27.150	1303.20	1493.25	1710.45	2280.60	3149.40	3610.95	3665.25	4181.10	5782.95	6651.75
29.100         1396.80         1600.50         1839.30         2444.40         3375.60         3870.30           30.150         1472.0         1658.25         1899.45         2532.60         3497.40         4009.65           31.350         1450.40         1724.25         1975.05         2633.40         3636.60         4169.65           31.350         150.40         1724.25         2050.65         2633.40         3457.40         4009.65           33.750         1620.00         1866.25         2126.25         2635.00         3915.00         4468.75           33.750         1620.00         1856.25         2201.85         2838.60         4468.75         4468.75           33.750         1702.80         1792.20         22217.45         3036.60         4468.75         4468.75           33.750         1702.80         1792.20         22217.45         3038.60         4471.80         5127.15           33.750         1702.40         2138.40         2262.25         2259.85         3338.00         4471.80         5127.15           34.250         2138.40         2262.25         2259.85         3422.00         4471.80         572.40           44.250         2138.40         2262.25	18700	28.050	1346.40	1542.75	1767.15	2356.20	3253.80	3730.65	3786.75	4319.70	5974.65	6872.25
39.150         1447.20         1658.25         1889.45         2532.60         3497.40         4009.65           31.350         1564.80         1772.25         1975.05         2633.40         3775.60         4169.55           32.550         1562.40         1772.25         2050.65         2734.20         3775.60         4648.35           33.750         1562.40         1792.25         2200.65         2734.20         3775.60         4648.35           36.50         1677.60         1656.25         2207.65         2267.65         0         4648.35           36.50         1752.80         1792.80         3137.40         4332.60         4648.35           38.50         1792.80         272.25         22428.65         3339.60         4674.70         4648.35           38.50         1792.80         272.25         22428.65         3549.80         467.60         4648.35           40.55         27.50         27.50         27.50         447.80         574.55         564.55           44.55         27.50         27.50         27.40         37.50         4648.35         564.70           44.55         27.50         27.40         37.40         47.50         56.67         56.67	19400	29.100	1396.80	1600.50	1833,30	2444.40	3375.60	3870.30	3928.50	4481.40	6198.30	7129.50
31.350         1504.80         1724.25         1975.05         2633.40         3636.60         4168.55           32.550         1562.40         1790.25         2050.65         2774.20         3775.80         4488.75           33.750         1620.00         1856.25         2201.85         2835.00         3915.00         4488.75           34.50         1792.20         1922.25         2201.85         2935.00         4488.75         4487.50         4488.75           36.150         1792.20         1988.25         2277.45         3036.00         4193.26         4887.55           39.750         1792.80         2712.25         2293.05         3137.40         4332.60         4887.55           39.750         1986.20         2262.25         2293.05         3137.40         432.60         4867.55           40.950         1965.60         2262.25         252.27.85         2349.80         4611.00         5286.25           40.950         1965.60         2262.45         2578.85         3349.80         4611.00         5286.25           40.950         1966.60         2262.45         265.46         2262.40         4617.80         5266.25           44.550         2282.40         2262.40	20100	30.150	1447,20	1658.25	1899,45	2532.60	3497.40	4009.95	4070.25	4643.10	6421.95	7386.75
32 550         1562 40         1790 26         2050 65         2734 20         3775 80         4329 15           33,750         1620,00         1856.25         2186 25         2855 00         3915,00         4488.75           34,950         1620,00         1856.25         218 56         4054.20         4648.35           36,150         1792,20         1988 25         2277.45         3036 60         4193.40         4807.85           37,350         1792,20         2120.25         2277.45         3036 60         4471.80         5127.15           39,750         1798,00         2186.25         2277.45         3339.00         4611.00         5286.75           40,950         1968,00         2186.25         2564.26         3339.00         461.00         5127.15           40,950         1968,00         2186.25         2565.45         3239.00         461.00         5127.15           40,950         1968,00         2186,24         2566.45         3239.00         4417.80         5127.15           40,950         1968,00         2186,24         2564.5         3339.00         4417.80         5127.15           40,90         20         2284.25         274.26         3589.00         4611.	20900	31.350	1504.80	1724.25	1975.05	2633.40	3636.60	4169.55	4232.25	4827.90	6677.55	7680.75
33.750         1620.00         1856.25         2126.25         2635.00         3915.00         4488.75           34.950         1677.60         1822.25         2201.85         2835.80         4054.20         4646.35           36.150         1735.20         1988.25         2201.85         2835.80         4054.20         4646.35           37.350         1722.20         2120.25         2233.05         3137.40         4807.55         4807.55           38.550         1850.40         2120.25         2242.865         3339.00         4611.00         5286.75           39.750         1908.00         2120.25         2262.25         3339.00         4611.00         5286.75           39.750         1908.00         2242.25         2504.25         3339.00         4611.00         5286.75           40.950         1956.60         2262.25         2504.25         3339.00         4611.00         5286.75           42.150         220.00         2262.25         2504.25         3339.00         4611.00         5127.15           43.950         223.24         2242.25         2806.60         2262.40         6107.00         5127.15           44.550         213.24         222.25         2806.60         <	21700	32.550	1562.40	1790.25	2050.65	2734.20	3775.80	4329.15	4394.25	5012.70	6933.15	7974.75
34 950         1677 60         1922.25         2201.85         2935.80         4054.20         4648.35           36.150         1755.20         1988.25         2277.45         3036.60         4193.40         4807.85           36.150         1752.20         1988.25         2237.45         3036.60         4193.40         4807.85           38 550         1850.40         2102.25         2428.65         3339.00         4417.80         5127.15           39 750         1965.60         2252.25         2559.85         3339.00         4417.80         5127.15           40.950         1965.60         2252.25         2559.85         3439.80         4750.20         5446.35           40.950         1965.60         2234.25         2559.85         3439.80         4750.20         5446.35           40.950         1965.60         2342.25         2569.55         3761.40         5628.40         5765.55           44.550         2732.80         245.40         2462.40         2462.40         5762.80         5841.40         5637.60           45.90         2804.00         2742.25         2569.75         376.80         5762.40         6143.35           45.80         2804.00         2804.00 <t< td=""><td>22500</td><td>33.750</td><td>1620,00</td><td>1856.25</td><td>2126.25</td><td>2835.00</td><td>3915.00</td><td>4488.75</td><td></td><td>5197.50</td><td>7188.75</td><td>8268.75</td></t<>	22500	33.750	1620,00	1856.25	2126.25	2835.00	3915.00	4488.75		5197.50	7188.75	8268.75
36,150         1735,20         1988,25         227745         3036,60         4193,40         4807,95           37,350         1772,80         2034,25         2338,00         4471,80         5127,15           38,550         1850,40         2120,25         2538,05         3338,00         4611,00         5286,75           40,950         1908,00         2120,25         2559,85         3339,00         4611,00         5286,75           40,950         1908,00         2222,25         2559,85         3439,80         4750,20         5463,35           42,150         2023,00         2342,25         2579,86         3742,20         5167,80         5765,55           44,550         2738,40         2342,25         2866,50         3864,40         5605,96         5765,55           45,500         2732,00         2452,45         2866,75         2866,75         3866,50         5540,00         5643,00           47,250         2732,80         2673,00         2867,60         2874,00         643,00         566,53           48,600         232,70         2866,75         2816,70         3869,70         569,70         643,00         566,70           52,800         286,40         286,70         386	23300	34.950	1677.60	1922.25	2201.85	2935.80	4054.20	4648.35		5382.30	7444.35	8562.75
37 350         1792,80         2054.25         2353.05         3137.40         4332.60         4967.55           38.550         1850,40         2120.25         228.85         3238.20         4471.80         5127.15           39.550         1850,40         2120.25         2568.55         3339.00         4611.00         5286.75           40.950         1965.60         2252.25         2578.65         3349.60         4861.00         5286.75           42.150         2023.20         2234.25         2578.65         3544.60         5665.85         3446.35           43.350         2080.80         2234.25         2731.05         3641.40         5028.60         5765.55           44.550         2138.40         2450.25         2806.65         3742.20         5167.80         5565.55           45.900         2203.20         22524.60         2891.70         3864.40         5028.60         5765.55           49.900         2203.20         2673.00         2678.70         2742.40         5643.80         5643.80           52.800         2237.80         2788.70         2742.80         5646.80         7721.40           52.800         2237.40         2740.00         3224.20         2740.80	24100	36,150	1735.20	1988.25	2277.45	3036.60	4193.40	4807.95		5567.10	7699,95	8856.75
38.550         1850.40         2120.25         2428.65         3238.20         4471.80         5121.15           39.750         1908.00         2186.25         2504.25         3339.00         4611.00         5286.75           40.950         1908.00         2262.25         2598.85         3339.00         4611.00         5286.75           40.950         2023.20         2284.25         2598.65         36.41.40         5605.96         56.56.56           44.550         2138.40         2244.25         2281.70         3641.40         5605.96         5765.50           44.550         2208.20         2244.50         2244.60         2244.60         5605.96         5765.40         5762.60           44.550         2208.20         2248.60         2247.25         2861.70         3624.40         6104.10         5605.50           48.600         2332.80         2673.00         2673.00         2673.00         2663.60         5461.20         5762.90           48.600         2332.40         2472.60         6463.00         5764.20         6643.35         5264.20         5764.20         6643.35           55.800         2324.40         2346.60         3242.25         3146.85         4495.80         5764.80 <td>24900</td> <td>37.350</td> <td>1792.80</td> <td>2054.25</td> <td>2353.05</td> <td>3137.40</td> <td>4332.60</td> <td>4967.55</td> <td>5042.25</td> <td>5751.90</td> <td>7955,55</td> <td>9150,75</td>	24900	37.350	1792.80	2054.25	2353.05	3137.40	4332.60	4967.55	5042.25	5751.90	7955,55	9150,75
39.750         1908.00         2186.25         2504.25         3339.00         4611.00         5286.75           40.950         1965.60         2252.25         2579.85         3439.80         4750.20         5446.35           42.150         2023.20         2318.25         2554.45         35.40         60.4750.20         5446.35           43.350         2023.20         2318.25         2655.45         3541.40         5628.60         5746.55           45.900         2203.20         2254.62         2804.70         366.80         5746.00         5784.50           45.900         2232.80         2524.60         2894.75         2906.00         5446.36         6746.36           45.900         2232.80         2524.70         2806.60         3747.20         562.80         5734.00         664.35           48.600         2322.80         267.70         2806.60         3746.85         4195.80         5794.20         6643.35           51.300         2482.40         2804.00         3264.40         2804.40         3722.40         664.83         7722.40           52.800         2824.40         2804.00         332.64         4687.20         6648.80         722.40           54.800	25700	38.550	1850,40	2120.25		3238.20	4471.80			5936.70	8211.15	9444.75
40.950         1965.60         2252.26         2579.85         3439.80         4750.20         5446.35           42.150         2023.20         2318.25         2555.45         3540.60         4889.40         5605.95           43.350         2080.80         2384.25         2731.05         3641.40         5028.60         5765.55           44.550         218.40         2450.25         2896.75         3641.40         5028.60         5765.55           45.900         2203.20         2554.50         2897.70         3855.60         5481.00         66284.25           48.600         2323.280         2563.76         2391.60         3648.00         5637.60         6463.35           48.600         2332.80         2673.00         3081.60         4309.20         5637.60         6463.35           48.600         2387.60         2462.40         2821.50         3221.90         4309.20         6632.90           52.800         252.72         2895.75         3316.95         4422.60         6104.70         7024.40           52.800         252.40         2896.50         3320.40         4561.20         6790.80         7221.90           52.800         2520.40         3320.40         3320.40	26500	39.750	1908.00	2186.25	Į.	3339.00	4611.00		k	6121.50	8466.75	9738.75
42.150         2023.20         2316.25         2655.45         3540.60         4889.40         5605.95           43.350         2080.80         2334.25         2731.05         3641.40         5028.60         5765.55           44.550         2138.40         2450.25         2806.65         3742.20         5167.80         5925.15           45.500         2203.20         2524.50         2897.70         3855.60         5637.40         6104.70           46.600         2322.80         2698.75         2976.75         3969.00         5637.60         6463.80           48.600         2322.80         2747.30         3246.80         3244.00         6643.80         6463.80           48.600         2327.20         2895.75         3146.85         4195.80         6124.70         6463.80           52.800         2462.40         2821.60         3221.90         4309.20         6124.80         7221.90           52.800         252.40         296.50         3221.90         4309.20         6124.80         7221.90           52.800         252.40         296.40         332.40.90         4222.80         6124.80         7221.90           52.800         258.00         296.40         332.40.90	27300	40.950	1965,60	2252.25		3439.80	4750.20			6306.30	8722.35	10032.75
43.350         2080.80         2384.25         2731.05         3841.40         5028.60         5765.55           44.550         2138.40         2450.25         2806.65         3742.20         5167.80         5825.15           45.900         2203.20         2524.50         2891.70         3855.60         5324.40         6104.70           47.250         2268.00         2598.75         2891.70         3855.60         5481.00         6284.25           48.600         2332.80         2673.00         2747.25         2895.75         3689.00         6463.80           48.600         2337.60         2747.26         2895.75         371.88         471.26         667.74         7002.45           52.800         256.40         2862.70         3826.90         4425.20         6107.40         7022.40           52.800         255.40         369.00         3515.40         4437.20         664.80         7221.90           55.800         256.40         369.00         369.90         4437.20         6448.80         7221.90           55.800         260.80         373.30         341.86         4437.20         6447.80         7221.90           55.800         260.80         374.22         374.86 <td>28100</td> <td>42.150</td> <td></td> <td>2318.25</td> <td></td> <td>3540.60</td> <td>4889.40</td> <td></td> <td>Į.</td> <td>6491.10</td> <td>8977.95</td> <td>10326.75</td>	28100	42.150		2318.25		3540.60	4889.40		Į.	6491.10	8977.95	10326.75
44,550         2138,40         2450.26         2806.65         3742,20         5167.80         5926.15           45,900         2203,20         2524,50         2891.70         3655.60         5324.40         6104.70           47,250         2268.00         2598.75         2976.75         3969.00         5481.00         6284.25           48,600         2322.80         2673.00         3061.80         4082.40         5637.60         6463.80           51,300         2387.60         2747.25         3146.85         4195.80         5637.80         643.35           52,800         2584.40         2895.75         3316.95         4422.60         6107.40         7022.40           52,800         2564.0         3320.40         4435.20         6472.80         7221.90           54,300         2606.40         3320.40         4637.20         6472.80         7221.40           55,800         2678.40         3151.50         3420.90         4613.20         6428.80         7221.90           56,800         2606.40         3151.50         3669.00         3420.00         64487.20         6428.80         7221.90           56,800         2600         3100.80         31242.25         312.80 <t< td=""><td>28900</td><td>43.350</td><td></td><td>2384.25</td><td></td><td>3641,40</td><td>5028.60</td><td></td><td></td><td>6675.90</td><td>9233.55</td><td>10620,75</td></t<>	28900	43.350		2384.25		3641,40	5028.60			6675.90	9233.55	10620,75
45.900         2203.20         2524.50         2891.70         3855.60         5324.40         6104.70           45.900         2208.00         2598.75         2976.75         3969.00         5481.00         6284.25           48.600         2332.80         2673.00         3061.80         4022.40         5637.60         6463.80           49.950         2387.60         2747.25         3146.85         4165.80         5597.80         66483.80           51.300         2462.40         2821.50         3231.90         4309.20         5990.80         6643.35           52.800         255.40         2896.75         3316.95         4435.20         664.80         7221.90           55.800         255.40         2966.40         3320.40         342.20         664.80         7221.90           55.800         267.40         369.90         342.20         4561.20         664.80         7221.90           55.800         280.80         315.50         3609.90         4695.20         7224.80         7221.90           55.800         280.80         315.50         3609.90         4695.80         7221.80         7221.90           55.800         280.00         3465.00         3409.00         3409.10	29700	44.550	2138.40	2450.25	1	3742.20	5167.80		6014.25	6860.70	9489.15	10914,75
47.250         2268.00         2598.75         2976.75         3969.00         5481.00         6284.25           48.600         2332.80         2673.00         3061.80         4062.40         5537.60         6463.80           48.600         2332.80         2673.00         3746.85         4195.80         5537.60         6463.80           51.300         2462.40         2821.60         3214.85         4195.80         5794.20         6643.35           52.800         2462.40         2821.60         3316.95         4435.20         6643.35         6622.80           52.800         2554.40         2896.50         3326.40         4435.20         6646.80         7022.40           55.800         266.40         3696.50         3420.90         4435.20         664.80         7221.90           55.800         267.840         3696.50         367.50         4667.80         7221.80         7221.80           55.800         267.840         3696.60         3342.5         3713.85         4951.80         664.80         7221.40           55.800         273.00         3465.00         3465.00         369.00         7725.60         8857.80           66.60         310.40         3564.00         442	30600	45.900	2203.20	2524.50		3855.60	5324.40	- 31	6196.50	7068.60	9776,70	11245.50
48.600         2332.80         2673.00         3061.80         4062.40         5637.60         6463.80           49.950         2397.60         2747.25         3146.85         4195.80         5794.20         6643.35           51.300         2462.40         2821.50         3231.90         4399.20         5960.80         6622.90           52.800         2557.20         2895.75         3316.95         4432.60         6107.40         7002.45           52.800         2554.40         2896.50         3320.40         4435.20         6107.40         7002.40           55.800         266.40         3151.50         3609.00         4657.20         6472.80         7221.90           55.800         273.40         3151.50         3609.90         4657.20         646.80         7221.90           55.800         280.80         3151.50         3609.90         4657.20         6472.80         7421.40           55.800         280.80         3151.50         3609.90         4691.80         684.80         7421.40           55.800         280.80         3151.50         3609.00         3290.40         7725.60         8658.40           66.60         310.40         3564.00         4082.40         772	31500	47.250	2268.00	2598.75	2976.75	3969.00	5481.00		6378.75	7276.50	10064.25	11576.25
49.950         2397 60         2747.25         3146.85         4195.80         5794.20         6643.35           51.300         2462.40         2821.50         3231.90         4309.20         5960.80         6822.90           52.850         2527.20         2895.75         3316.95         4422.60         6107.40         7002.45           52.800         2534.40         2996.50         3320.40         4435.20         6107.40         7022.40           54.300         2676.40         2998.50         3420.90         4561.20         6124.80         7221.90           55.800         267.40         3151.50         361.50         4637.20         6472.80         7421.40           56.900         267.40         3151.50         360.90         4637.20         6472.80         7421.40           56.900         273.00         3151.50         369.90         4651.80         684.80         7421.40           60.600         310.60         333.00         3465.00         3491.80         6646.80         740.35           66.600         310.60         3465.00         369.00         5292.00         7725.60         8678.40           66.60         3196.80         363.00         4402.20         5744.0 </td <td>32400</td> <td>48.600</td> <td>2332.80</td> <td>2673.00</td> <td>3061.80</td> <td>4082.40</td> <td>5637.60</td> <td></td> <td>6561.00</td> <td></td> <td>10351.80</td> <td>11907.00</td>	32400	48.600	2332.80	2673.00	3061.80	4082.40	5637.60		6561.00		10351.80	11907.00
51.300         2462.40         2821.50         3231.90         4309.20         5950.60         6622.90           52.650         2527.20         2895.75         3316.95         4422.60         6107.40         7002.45           52.800         253.440         2904.00         3326.40         4455.20         6124.80         7022.40           54.300         260.40         2988.50         3420.90         4651.20         6124.80         7221.90           55.800         2678.40         3069.00         3515.40         4637.20         6472.80         7221.90           56.950         2750.40         311.50         3609.00         4637.20         6472.80         7221.90           56.950         280.200         3333.00         3471.80         4647.20         6472.80         7240.35           60.600         392.80         3333.00         3450.00         5292.00         7224.00         8678.00           64.800         3110.40         3564.00         4092.40         5292.00         7338.00         8678.00           66.000         3196.80         3663.00         4422.60         5294.40         7725.60         8878.40           70.200         3369.60         4422.60         574.60 <t< td=""><td>33300</td><td>49.950</td><td></td><td>2747.25</td><td>3146.85</td><td>4195.80</td><td>5794.20</td><td></td><td></td><td>7692.30</td><td>10639.35</td><td>12237.75</td></t<>	33300	49.950		2747.25	3146.85	4195.80	5794.20			7692.30	10639.35	12237.75
52.650         252.720         2895.75         3316.95         4422.60         6107.40         7002.45           52.800         253.440         2904.00         3325.41         4435.20         6124.80         7022.40           55.800         2606.40         2906.50         3420.90         4671.20         6124.80         7022.40           55.800         2678.40         3069.00         3451.50         4672.80         7421.40           56.950         275.040         3151.50         3609.90         4813.20         646.80         7421.40           56.950         280         3242.25         3713.85         4951.80         6646.80         7620.90           60.600         3924.00         3465.00         3569.00         7729.60         8059.80           64.800         3110.40         3564.00         4082.40         7726.60         8618.40           66.00         3196.80         3669.00         5292.00         7308.00         8659.80           68.400         3283.20         4492.40         5443.20         7514.80         8659.80           70.20         3369.60         4422.60         5745.60         8955.80         9955.80           70.20         3369.60         4422.60 </td <td>34200</td> <td>51.300</td> <td></td> <td>2821.50</td> <td>3231.90</td> <td>4309.20</td> <td>5950.80</td> <td></td> <td></td> <td>7900.20</td> <td>10926.90</td> <td>12568.50</td>	34200	51.300		2821.50	3231.90	4309.20	5950.80			7900.20	10926.90	12568.50
52.800         253.440         2904.00         3326.40         4435.20         6124.80         7022.40           54.300         2606.40         2996.50         3420.90         4561.20         6298.80         7221.90           55.800         2678.40         3069.00         3515.40         4661.20         6298.80         7221.90           57.300         2750.40         3151.30         3609.90         4813.20         646.80         7620.90           58.950         2829.60         3242.25         3713.85         4951.80         6646.80         7620.90           60.600         2908.80         3465.00         3869.00         7729.60         8059.80           64.800         3110.40         3564.00         3369.00         7726.60         8678.00           68.600         3196.80         3663.00         4195.80         5594.40         7725.60         8857.80           68.600         3196.80         3663.00         4309.20         5745.60         7934.40         9097.20           70.20         3369.60         3861.00         4422.60         5896.80         8143.20         9356.60           70.20         3369.60         3468.25         4545.45         6060.60         8959.40         <	35100	52.650	2527 20	2895,75	3316.95	4422.60	6107.40		7107.75	8108.10	11214.45	12899.25
54,300         2606.40         2986.50         3420.90         4561.20         6298.80         7221.90           55,800         2678.40         3069.00         3515.40         4697.20         6472.80         7421.40           57,300         2750.40         3151.50         3669.90         4813.20         6646.80         7620.90           58,950         2829.60         3242.25         3713.85         4951.80         6648.80         7620.90           63,000         3024.00         3465.00         3857.80         7729.60         8059.80           64,800         3196.80         3564.00         7725.60         8379.00           68,600         3196.80         3663.00         4928.80         5594.40         7725.60         8658.80           68,600         3196.80         3663.00         4309.20         5745.60         7934.40         9097.20           70,200         3369.60         3861.00         4422.60         5896.80         8143.20         9356.60           70,200         3369.60         3868.25         4545.45         6060.60         8959.40         9555.30           76,00         356.80         4075.50         4668.30         8143.20         9356.95           74	35200	52.800	2534.40	2904.00	i	4435.20	6124.80		S	8131.20	11246.40	12936.00
55.800         2678.40         3069.00         3515.40         4687.20         6472.80         7421.40           57.300         2750.40         3151.50         3609.90         4813.20         6646.80         7620.90           58.950         2829.60         3242.25         3713.85         4951.80         6838.20         7620.90           60.600         2908.80         3333.00         3817.80         5090.40         7029.60         8059.80           63.000         3024.00         3465.00         3365.00         7029.60         8059.80         8059.80           64.800         3110.40         3564.00         4082.40         7029.60         8857.80         8657.80           68.400         3196.80         3663.00         4495.80         5594.40         7725.60         8857.80           70.200         3283.20         3762.00         4309.20         5745.60         7934.40         9097.20           70.200         3369.60         3861.00         4422.60         5896.80         8143.20         9936.55           74.100         3556.80         4075.50         4688.30         6522.00         7934.0         9955.30           76.65         365.04         4182.75         4688.30         <	36200	54,300	2606.40	2986.50		4561.20	6298.80	7221.90	K	8362.20	11565,90	13303.50
57.300         2750.40         3151.50         3609.90         4813.20         6646.80         7620.90           56.950         2829.60         3242.25         3713.85         4951.80         6838.20         7840.35           60.600         2908.80         3333.00         3817.80         5090.40         7029.60         7040.35           63.000         3024.00         3465.00         3369.00         5292.00         7308.00         8059.80           64.800         3110.40         3563.00         4082.40         7725.60         8657.80           66.600         3196.80         3663.00         4195.80         5594.40         7725.60         8857.80           70.200         3369.60         3861.00         4432.60         5745.60         7934.40         9097.20           70.200         3369.60         3861.00         4422.60         5866.80         8143.20         9336.60           74.100         3556.80         4075.50         4688.30         6224.40         7725.60         9855.30           76.050         3460.04         4075.50         4688.30         5286.80         9855.30         10114.65           76.050         3650.40         4075.50         4688.30         6224.00	37200	55.800		3069.00		4687.20	6472.80	7421.40		8593.20	11885.40	13671.00
56.950         2829.60         3242.25         3713.85         4951.80         6838.20         7840.35           60.600         2908.80         3333.00         3817.80         5090.40         7029.60         8059.80           63.000         3024.00         3465.00         3569.00         7308.00         8379.00           64.800         3110.40         3564.00         4082.40         7725.60         8857.80           66.600         3196.80         3663.00         4195.80         5745.00         7725.60         8857.80           68.400         3283.20         3762.00         4309.20         5745.60         7934.40         9097.20           70.200         3369.60         3861.00         4422.60         5866.80         8143.20         9336.60           74.100         3556.80         4075.50         4688.30         6224.40         7934.40         9095.50           74.100         3556.80         4075.50         4686.30         63224.40         8956.60         9855.30           76.050         3650.40         4182.75         4668.30         61224.40         89595.60         9855.30           76.10         3556.80         4182.75         4791.15         6382.1.30         10114.65	38200	57.300		3151.50		4813.20	6646.80	7620.90	g	8824.20	12204.90	14038.50
60 600         2908.80         3333.00         3817.80         5090.40         7029.60         8059.80         81           63 000         3024.00         3465.00         3569.00         5292.00         7308.00         8379.00         85           66 00         310.40         3564.00         4082.40         5292.00         7516.80         8618.40         87           66 00         3196.80         3663.00         4195.80         5594.40         7725.60         8857.80         86           70 200         3369.60         3861.00         4422.60         5896.80         8143.20         9336.0         94           72 150         3463.20         4688.30         6224.40         8959.40         9556.55         94           72 150         3463.20         4688.30         6224.40         8959.40         9356.50         94           74 100         3556.80         4075.50         4688.30         6224.40         8959.40         9655.50         107           78 050         3650.40         4182.75         4791.15         6388.20         8855.50         10714.65         107           76 050         3650.40         4290.00         4791.15         6388.20         9655.50         10774.00	39300	58.950		3242.25		4951.80	6838.20	7840.35		9078.30	12556.35	14442.75
63 000         3024 00         3465.00         3969.00         5292.00         7308.00         8379.00         86           64 800         3110.40         3564.00         4082.40         5443.20         7516.80         8618.40         97           66 600         3196.80         3663.00         4185.80         5594.40         7725.60         8857.80         86           70 200         3369.60         3762.00         4309.20         5745.60         7934.40         9097.20         92           72 150         3369.60         3861.00         4422.60         5896.80         8143.20         9336.0         94           72 150         3463.20         4075.50         4688.30         6224.40         8596.40         9556.55         97           72 150         356.00         4182.75         4688.30         6224.40         8595.40         9556.55         97           78 050         3650.40         4182.75         4688.30         6224.40         8595.60         9855.30         100           78 050         3650.40         4182.75         4791.15         6388.20         9855.30         10714.65         10714.65         107374.00           76 150         3650.40         4290.00 <td< td=""><td>40400</td><td>60.600</td><td></td><td>3333.00</td><td>1</td><td>5090.40</td><td>7029.60</td><td>8059.80</td><td>1</td><td>9332.40</td><td>12907.80</td><td>14847.00</td></td<>	40400	60.600		3333.00	1	5090.40	7029.60	8059.80	1	9332.40	12907.80	14847.00
64,800         3110,40         3564,00         4082,40         5443,20         7516,80         8618,40         87           66,600         3196,80         3663,00         4195,80         5594,40         7725,60         8857,80         89           70,200         3283,20         3762,00         4309,20         5745,60         7934,40         9097,20         92           70,200         3369,60         3861,00         4422,60         5896,80         8143,20         9336,60         94           74,100         3355,80         4075,50         4688,30         6224,40         8595,60         9555,95         97           76,050         3650,40         4781,75         6288,20         8459,40         9555,50         102           74,100         3556,80         4075,50         4688,30         6224,40         8595,60         9855,30         107           78,000         3744,00         4290,00         4791,15         6388,20         8821,80         10374,00         10574,00           6,44         4280,00         4290,00         4290,00         4290,00         10574,00         10574,00         10574,00         10574,00         10574,00         10574,00         10574,00         10574,00         10574	42000	63.000		3465.00	1	5292.00	7308.00	8379.00		9702.00	13419.00	15435.00
66 600         3196.80         3663.00         4195.80         5594.40         7725.60         8857.80         86           68 400         3283.20         3762.00         4309.20         5745.60         7334.40         9097.20         92           70 200         3369.60         3861.00         4422.60         5896.80         8143.20         9336.60         94           72 150         3463.20         3968.25         455.45         6060.60         869.40         9555.50         94           74 100         3556.80         4075.50         4688.30         6224.40         8595.60         9855.30         100           78 050         346.00         4182.75         4791.15         6388.20         8821.80         10314.00         10314.00         10574	43200	64.800		3564.00	100	5443.20	7516:80	8618,40	8748.00	9979.20	13802.40	15876.00
68 400         3283.20         3762.00         4309.20         5745.60         7934.40         9097.20         92           70 200         3369.60         3861.00         4422.60         5896.80         8143.20         9336.60         94           72 150         3463.20         3968.25         4545.45         6060.60         8369.40         9595.95         97           74 100         3556.80         4075.50         4688.30         6224.40         8595.60         9855.30         100           78 050         3744.00         4290.00         4791.15         6388.20         8821.80         10374.00         10374.00         10374.00         10374.00         10374.00         10374.00         10574.00         10574.00	44400	66.600	3196.80	3663.00	4195.80	5594.40	7725.60	8857.80	8991,00	10256.40	14185.80	16317.00
70 200         3369 60         3861.00         4422.60         5896.80         8143.20         9336.60         94           72.150         3463.20         3968.25         4545.45         6060.60         8369.40         9595.95         97           74.100         3556.80         4075.50         4688.30         6224.40         8895.60         9855.30         100           78.050         3460.40         4182.75         4791.15         6388.20         8821.80         10.114.65         102           78.050         4290.00         4290.00         4290.00         4290.00         10.314.00         10.314.00         10.014.65	45600	68.400	3283.20	3762.00		5745.60	7934.40	9097,20	9234.00	10533.60	14569.20	16758.00
72.150         3463.20         3968.25         4545.45         6060.60         8369.40         9585.95         97           74.100         3556.80         4075.50         4668.30         6224.40         8595.60         9855.30         100           76.050         3650.40         4182.75         4791.15         6388.20         8821.80         10114.65         102           78.000         3744.00         4290.00         4914.00         6552.00         9048.00         10374.00         10374.00         10374.00         105	46800	70.200	3369.60	3861.00	4422.60	5896.80	8143.20	ŀ	9477.00	10810.80	14952.60	17199.00
74.100 3556.80 4075.50 4668.30 6224.40 8595.60 9855.30 1007 78.050 356.40 4182.75 4791.15 6388.20 8221.80 10114.65 102 78.000 3744.00 4290.00 4914.00 6552.00 9048.00 10374.00 105 0.81 0.81 0.81 0.81 0.81 0.81 0.81 0.81	48100	72.150	3463.20	3968.25		6060.60	8369.40			11111.10	15367.95	17676.75
78.000 3744.00 4290.00 4914.00 6552.00 9048.00 10374.00 105 0.645 206 23 23 26 75 51.68 71.44 24 24 25 25 25 25 25 25 25 25 25 25 25 25 25	49400	74.100	3556.80	4075.50	H	6224.40	8595.60			11411.40	15783.30	18154.50
78.000 3744.00 4290.00 4914.00 6552.00 9048.00 10374.00 105	50700	76.050	3650.40	4182.75		6388.20	8821.80	Ĭ		11711.70	16196.65	18632.25
0 615 90 69 99 99 99 99 99 61 68 71 94 01 00	52000	78.000	i	4290.00	1	6552.00	9048.00	3	10530.00	12012.00	16614.00	19110.00
20.00	410	0.615		33.83	38.75	51.66	71.34		83.03	94.71	131.00	150.68
84.98 97.34 129.78 179.22 205.49	1030	1.545		84.98		129.78	179.22	205.49		237.93	329.09	378,53

DEARNESS ALLOWANCE PAYABLE - RATE PER SLAB

RATE PER SLAB

New

Revised Basic Old

SCALE II Present

Basic

Stages

24.88 25.78 26.78

19400 20100 20900 21700

13820 14320 14880

0 0

15540

27.97

29.81

23300

24100 24900 25700

17120

18240

ထတ

22500

16560

4001

SC	Stages B	1	2 1	3	4 1	5	6 1	7 1	8	9 1	10 1,	11 1		13 10	14 10	15 1		17 18	18 18	19 18	20 18	+1 2(	+2 2	
SCALE	Present Basic	100001	10470	0940	11410	1880	12350	12820	3320	3820	14320	4880	15440	16000	16560	17120	17680	18240	8800	19360	19920	20480	21040	
Pik.	Revised Basic	14500	15100	15700	16300	16900	17500	18100	18700	19400	20100	20900	21700	22500	23300	24100	24900	25700	26500	27300	. 28100	28900	29700	
RATE PER SLAB	PIO	18.00	18.85	19.69	20.54	21.38	22.23	23.08	23.98	24.88	25.78	26.78	27.79	28.80	29.81	30.82	31.82	32.83	33.84	34.85	35.86	36.86	37.87	
SLAB	New	21.75		23.55	24.45	25.35	26.25	27.15	28.05	29.10	30.15	31.35	32.55	33.75	34.95	36.15	37.35	38.55	39.75	40.95	42.15	43.35	44.55	STATE OF THE PROPERTY OF THE P

30.15 31.35 32.55 32.55 33.75 36.15 40.95 44.55 44.55

> 30.82 32.83 32.83 34.85 36.86 36.86 37.87 40.10

> > 26500

27300

19360

28900

19920

29700

20480 21040 21660

30600

31500

22280

34200

33300

+ INDICATES STAGNATON INCREMENT

# DEARNESS ALLOWANCE PAYABLE - RATE PER SLAB

	SCALE III	9.0	RATE PER SLAB	SLAB
Stages	Present Basic	Revised	PIO	New
,	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
9	21040	29700	37.87	44.55
7	21660	30600	38.99	45.90
80	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

'n		
.1	Z	
	Z	7
i	ī	ī
1	á	_
	2	2
ï		п
ľ	÷	2
- [	2	
1		٦
a	=	ú
	۷	5
	7	p
1	Ę	ξ
1	2	J
:	۰	
1	-	7
. 1	◁	E
	j	į
	2	
(	_	J
	d	
1	ď	١
3		
ા	J	)
1		
-5	J	J
1	1	1
ī	ū	
4	_	,
1	٩	Ļ
(	E	)
	Ξ	
1		1
٠	5	,
:		
	4	
	Ŧ	

SCALE IV			RATE PER SLAB	SLAB
Stages	п.	Revised		
,	Basic	Basic Old	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
				å

	SCALE V		RATE PER SLAB	SLAB
Ctococ	Present	Revised		
Stages	Basic	Basic Old	PIO	New
1.0	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	SLAB
Stages	Present	Revised		
9	Basic	Basic	DIO	New
	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
2	29340	46800	52.81	70.20

	SCALE VII		RATE PER SLAB	SLAB
Stages	Present	Revised Basic Old	inac	New
-	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

- 100 T	1	- 1	S	cale -1			1 1 1 1 1 1		-
1.00	2	3	4	5	6	7	8	9	10
Exisiting	HRA	150%	NEW	HRA	DIFF +!" A	ARREARS	150%	DIFF -HRA	ARREARS
BP	8.50%	12.75%	B.P	8.50%	9-17	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	13719.00	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	31283.50
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
21040	1788.40	2682.60	30600	2601.00	812.60	24378.00	3901.50	1218.90	36567.00
21040	1788.40	2682.60	31500	2677.50	889.10	26673.00	4016.25	1333.65	40009.50

Stag-1 Stag-2

Stag-3 Stag-4

# HRA - "MAJOR "A" CLASS

	1	2	3	3	4	5	6	8	9	10
	Exisiting	HRA	1%	NEW	HRA	DIFF -HRA	ARREARS	150%	DIFF -HRA	ARREARS
	ВР	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
10	22280	1893.80	2840.70	31500	2677.50	783.70	23511.00	4016.25	1175.55	35266.50
	22900	1946.50	2919.75	32400	2754.00	807.50	24225.00	4131.00	1211.25	36337.50
	22900	1946.5	2919.75	33300	2830.50	884.00	26520.00	4245.75	1326.00	39780.00
1	22900	1946.5	2919.75	34200	2907.00	960.50	28815.00	4360.50	1440.75	43222.50

1	scale -III				HRA - "MA	JOR "A" CLAS	S	,	
1	2	3	3	4	5	6	8	9	10
Exisiting	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
22900	1946.50	2919.75	32400	2754.00	807.50	24225.00	4131.00	1211.25	36337.50
23520	1999.20	2998.80	33300	2830.50	831.30	24939.00	4245.75	1246.95	37408.50
23520	1999.20	2998.80	34200	2907	907.8	27234.00	4360.50	1361.70	40851.00
23520	1999.20	2998.80	35100	2983.50	984.30	29529.00	4475.25	1476.45	44293.50

Stag-1 Stag-2 Stag-3 Stag-4

	scale -IV						1700	E		
1	2	3	3	4	5	6	8	9	10	
Exisiting	HRA	150%	NEW	HRA	DIFF -HRA	ARREARS	150%	DIFF -HRA	ARREARS	
ВР	8.50%	12.75%	В.Р	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	

1	2	3	3	4	- 5	6	8	9	10
Exisiting	HRA	150%	NEW	HRA	DIFF -HRA	ARREARS	150%	DIFF -HRA	ARREARS
ВР	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	10.63		HRA - "MAJOR "A" CLASS							
1	2	3	3	4	5	6	8	9	10		
Exisiting	HRA	150%	NEW	HRA	DIFF-HRA	ARREARS	150%	DIFF -HRA	ARREARS		
ВР	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		

1	2	3	3	4	5	6	8	9	10
Exisiting	HRA	150%	NEW	HRA	DIFF -HRA	ARREARS	150%	DIFF -HRA	ARREARS
ВР	8.50%	12.75%	в.Р	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	4158.50	52000	4420.00	1926.10	57783.00	6630.00	2473.50	74205.00

1		2	3	4	5	6	7	8	00019	10
Exisiti	na	HRA	150%	NEW	HRA	DIFF-HRA	ARREARS	150%	DIFF-HRA	ARREARS
BP		7.50%	11.25%	B.P	7.50%	284	30 MONTHS	11.25%	3&8	30 MONTHS
14.5	0000	750.00	1125.00	14500	1087.50	337.50	10125.00	1631.25	506.25	15187.50
10	470	785.25	1177.88	15100	1132.50	347.25	10417.50	1698.75	520.88	15626.25
10	940	820.50	1230.75	15700	1177.50	357.00	10710.00	1766.25	535.50	16065.00
1	410	855.75	1283.63	16300	1222.50	366.75	11002.50	1833.75	550.13	16503.75
1	1880	891.00	1336.50	16900	1267.50	376.50	11295.00	1901.25	564.75	16942.50
1	2350	926.25	1389.38	17500	1312.50	386.25	11587.50	1968.75	579.38	17381.25
1	2820	961.50	1442.25	18100	1357.50	396.00	11880.00	2036.25	594.00	17820.00
1	3320	999.00	1498.50	18700	1402.50	403.50	12105.00	2103.75	605.25	18157.50
_ 1	3820	1036.50	1554.75	19400	1455.00	418.50	12555.00	2182.50	627.75	18832.50
1	4320	1074.00	1611.00	20100	1507.50	433.50	13005.00	2261.25	650.25	19507.50
1	4880	1116.00	1674.00	20900	1567.50	451.50	13545.00	2351.25	677.25	20317.5
1	5440	1158.00	1737.00	21700	1627.50	469.50	14085.00	2441.25	704.25	21127.5
-16	6000	1200.00	1800.00	22500	1687.50	487.50	14625.00	2531.25	731.25	21937.5
1	6560	1242.00	1863.00	23300	1747.50	505.50	15165.00	2621.25	758.25	22747.5
1	7120	1284.00	1926.00	24100	1807.50	523.50	15705.00	2711.25	785.25	23557.5
	7680	1326.00	1989.00	24900	1867.50	541.50	16245.00	2801.25	812.25	24367.5
	8240	1368.00	2052.00	25700	1927.50	559.50	16785.00	2891.25	839.25	25177.5
	8800	1410.00	2115.00	26500	1987.50	577.50	17325.00	2981.25	866.25	25987.5
5 15 15 12 15 15	9360	1452.00	2178.00	27300	2047.50	595.50	17865.00	3071.25	893.25	26797.5
1	9920	1494.00	2241.00	28100	2107.50	613.50	18405.00	3161.25	920.25	27607.5
	0480	1536.00	2304.00	28900	2167.50	631.50	18945.00	3251.25	947.25	28417.5
	1040	1578.00	2367.00	29700	2227.50	649.50	19485.00	3341.2	974.25	29227.5
	21040	1578.00	2367.00	30600	2295.00	717.00	21510.00	3442.50	1075.50	815 L
1	21040	1578.00	2367.00	31500	2362.50	784.50	23535.00	3543.7	1176,7	35302.5

1 1	2	3 :	3	4	5	6	8	9	10
Exisiting	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
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
22900	1717.50	2576.25	32400	2430.00	712.50	21375.00	3645.00	1068.75	32062.50
22900	1717.50	2576.25	33300	2497.50	780.00	23400.00	3746.25	1170.00	35100.00
22900	1717.50	2576.25	34200	2565.00	847.50	25425.00	3847.50	1271.25	38137.50

Stag-1 Stag-2

Stag-3

1.	2	3	3	4	5	6	8	9	10
Exisiting	HRA	150%	NEW	HRA	DIFF -HRA	ARREARS	150%	DIFF -HRA	ARREARS
ВР	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
22900	1717.50	2576.25	32400	2430.00	712.50	21375.00	3645.00	1068.75	32062.50
23520	1764.00	2646.00	33300	2497.50	733.50	22005.00	3746.25	1100.25	33007.50
23520	1764.00	2646.00	34200	2565.00	801	24030.00	3847.50	1201.50	36045.00
23520	1764.00	2646.00	35100	2632.50	868.50	26055.00	3948.75	1302.75	39082.50
	scale -IV								
1000	2	3	3	4	5	6	8	9	10
Exisiting	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
	- 1								The second second

36

904.50

27135.00

40702.50

1356.75

2715.00

36200

24140

1810.50

2715.75

	scale -V	cale -V										
1.	2	3	3	4	5	6	8	9	10			
Exisiting	HRA	150%	NEW	HRA	DIFF -HRA	ARREARS	150%	DIFF-HRA	ARREARS			
ВР	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					-			TEAN.
1	2	3	3	4	5	6	8	9	10
Exisiting	HRA	150%	NEW	HRA	DIFF -HRA	ARREARS	150%	DIFF-HRA	ARREARS
ВР	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

1	2	3	3	4	5	6	8	9	10
Exisiting	HRA	150%	NEW	HRA	DIFF -HRA	ARREARS	150%	DIFF-HRA	ARREARS
ВР	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

1	2	3	4	5	6	7	-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
10000	650.00	975.00	14500	942.50	292.50	8775.00	1413.75	438.75	13162.5
10470	680.55	1020.83	15100	981.50	300.96	9028.50	1472.25	451.43	13542.7
10940	711.10	1066.65	15700	1020.50	309.40	9282.00	1530.75	464.10	13923.0
11410	741.65	1112.48	16300	1059.50	317.85	9535.50	1589.25	476.78	14303.2
11880	772.20	1158.30	16900	1098.50	326.30	9789.00	1647.75	489.45	14683.5
12350	802.75	1204.13	17500	1137.50	334.75	10042.50	1706.25	502.13	15063.7
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	15736.5
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
21040	1367.60	2051.40	30600	1989.00	621.40	18642.00	2983.50	932.10	27963.00
21040	1367.60	2051.40	31500	2047.50	679.90	20397.00	3071.25	1019.85	30595.50

		cale -II		- 111	· ·		HRA - OTHER	AREA	<del>i iilaasa</del>	
	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
g-1	22900	1488.50	2232.75	32400	2106.00	617.50	18525.00	3159.00	926.25	27787.50
g-2	22900	1488.50	2232.75	33300	2164.50	676.00	20280.00	3246.75	1014.00	30420.00
g-3	22900	1488.50	2232.75	34200	2223.00	734.50	22035.00	3334.50	1101.75	33052.50

#### HRA - OTHER AREA

104(00)	2	3	3	4	5	6	8	9	10
Exisiting	HRA	150%	NEW	HRA	DIFF -HRA	ARREARS	150%	DIFF -HRA	ARREARS
ВР	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
22900	1488.50	2232.75	32400	2106.00	617.50	18525.00	3159.00	926.25	27787.50
23520	1528.80	2293.20	33300	2164.50	635.70	19071.00	3246.75	953.55	28606.50
23520	1528.80	2293.20	34200	2223.00	694.2	20826.00	3334.50	1041.30	31239.0
23520	1528.80	2293.20	35100	2281.50	752.70	22581.00	3422.25	1129.05	33871.50
	scale -IV		-				. Tarran		
1	2	3	3	4	5	6	8	9	10
Exisiting	HRA	150%	NEW	HRA	DIFF -HRA	ARREARS	150%	DIFF -HRA	ARREARS
ВР	6.50%	9.75%	B.P	6.50%	2 & 4	30 MONTHS	9.75%	3 & 8	30 MONTH
20480	1331.20	1996.80	30600	1989.00	657.80	19734.00	2983.50	986.70	29601.00
21040	1367.60	2051.40	31500	2047.50	679.90	20397.00	3071.25	1019.85	30595.5
21660	1407.90	2111.85	32400	2106.00	698.10	20943.00	3159.00	1047,15	31414.5

Stag-1 Stag-2 Stag-3

Stag-4

22280

22900

23520

24140

1448.20

1488.50

1528.80

1569.10

2172.30

2232.75

2293.20

2353.65

33300

34200

35200

36200

2164.50

2223.00

2288.00

2353.00

32233.50

33052.50

34164.00

35275.50

1074.45

1101.75

1138.80

1175.85

3246.75

3334.50

3432.00

3529.50

21489.00

22035.00

22776.00

23517.00

716.30

734.50

759.20

783.90

	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

100.0	scale -VI	. j. 6-8	00.048 j	4.71		: 			
1	2	3	3	4	5 00	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

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 CON	PENSATORY	ALLOWANC	E
SCALE - 1					
1	2	3	4	5	6
Exisiting	CCA	NEW	CCA	DIFF -CCA	ARREARS
ВР	4%-MAX.RS.540/-	BP	4%-MAXRS.540/-		30 MONTH
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
<ul><li>19360</li></ul>	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
21040	540.00	30600	540.00	0.00	0.00
21040	540.00	31500	540.00	0.00	0.00

Stag-1 Stag-2 Stag-3 Stag-4

SCALE - II				5	6
1	2	3	4	DIFF -CCA	
Exisiting	CCA	NEW	CCA	DIFF -CCA	
49	6-MAX.RS.540/-	BP 4%	6-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
22900	540.00	32400	540.00	0.00	0.00
22900	540.00	33300	540.00	0.00	0.00
22900	540.00	34200	540.00	0.00	0.00

Stag-1 Stag-2 Stag-3

#### CITY COMPENSATORY ALLOWANCE

scale -III

V -, -	scale -III							
1	2	3	4	5	6			
Exisiting	CCA	NEW	CCA	DIFF -CCA	ARREARS			
ВР	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

4.3	-2	3	4	5	6	
Exisiting	CCA	NEW	CCA	DIFF -CCA	ARREARS	
ВР	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 COMPEN	SATORY AL	LOWANCE	
1	2	3	4	5	6	
Exisiting	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	

S			

	scale -vi	Gardin .			
1	2	3	4	5	6
Exisiting	CCA	NEW	CCA	DIFF -CCA	ARREARS
ВР	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	
Exisiting	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		QP
	1 year /		Difference	ference 2 year After Reaching Max		Difference
	Old	New		Old	New	1 - 176
CAIIB Part - I /		edvance				1.7
JAIIB	300	410	110	300	410	110
the the date of						
CAIIB (Both Parts)	300	410	110	750	1030	280
,						

#### SCHEDULE V

### SCHEDULE FOR REIMBURSEMENT OF HOSPITALISATION EXPENSES

- 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.

#### 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/parentsin-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 fa members of the amount actually incurre the amount as mentioned below against item, whichever is lower	
	Major 'A' Class cities viz. Mumbai, Chennai, Delhi, Kolkata, Ahmedabad, Bangalore & Hyderabad	Other Place
	Rs. per visit	Rs. per vi:
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 HOSPITA	L:- 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.
- 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.
- 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, Thalassemia, 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/ICCU 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, physiotheraphy 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	the mostilists of	
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 CellVolume (PCV)	45	
R.B.C. Fragility Test	80	
L.E. Cell	105	
Haemogram	95	
Bone Marrow Smear Examination	225	
Partial Thromboplastin	150	
BLOOD BANK	in the state of the state of	
Coomb's Test direct (for coating antibodies)	165	
Coomb's Test direct (for coating antibodies)  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	400	
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 <sub>2</sub> 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 Phosphorous (S.P.) Serum Alkaline Phosphatase	85	
Serum Acid Phosphatase	150	
Serum Glutamic Oxalic Transaminase (SG OT)	85	
Serum Ciutamic Oxane Transaminase (SO OT)	145	
Serum Glutamic Pyruvic Transaminase (SG PT)	85	
Serum Grutamic Pyruvic Transaminase (SG PT) Serum Anylase	. 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)
CPK		345
	osphate Dehydrogenase	185
	Dehydrogenase(LDH)	160
	Dehydrogenase with Isoenzyme	415
	Blood Chemistry)	690
	LOGY & SEROLOGY	*
		145
	utination Test* nation Test for Virus Pneumonia	145
		165
Paul Bunnel T		150
C Reactive Pr		55
	Strain Examination	55
	r A.F.B. Stain	85
V.D.R.L.		85
Widal Test		110
R.A.Test	13 to 6 to 1	165
the second second second second	sitivity (other specimens)	145
Vibro Cholera		155
	Swab for Microscopic and Culture Examination	105
	nation for Micro Organisms	155
	dates for Malignant Cells	155
<ul> <li>For hospita</li> </ul>	alised patients only	
** For Rheun	natic disease to be reimbursed for hospitalised patien	ıt
X-RAY	A TOPPET	
Fluroscopy C		135
Abdomen AP	Erect (One Film)	150
	eral View (One Film)	. 150
Abdomen for	Pregnancy	150
Chest PA Vie	w (One Film)	150
Chest Oblique	or Lateral (One Film)	150
Mastoids		150
Extremities, I	Bones and Joints (One Film)	150
Pelvis (One F		150
	uses (One Film)	. 150
T.M. Joints (	One Film)	150
	Pelvis for K.U.B.	250
Skull A.P. &		250
Spine AP & I		250
Barium Swall		580
Sinography/S		660
	Urethrography	990
Arthrography		745
		825
Retrograde P	velography	
Retrograde P	yelography Cholecystography	825

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
Myclography	1320
Pneumo Encephalography	990
Barium Meal Complete	1320
Cerebral/Femoral Angiography	1570
C T SCAN/MRI	
CT Scan	2750
CT Scan (with contrast)	4400
MRI	5500
MRI (with contrast)	7200
ULTRA SONOGRAPHY AND ECHOCARDIOGRAPHY	
Electro Cardiogram (ECG)	150
Indual 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	2- T- Live and resident forces and agreement of a superior and a second reason days regard
Tuberculin Test (Mantaux) TT or MT	115
Scraping for Fungus	60
Skin Clipping & smear for Leprosy	115
Nasal smear for leprosy	95
LIVER FUNCTION TESTS	Decid as the co
Thymol Turbidity Test	100
Cephalin Cholesterol Floculation Test	100
Vanden Berghn Reaction and Icterus Index (Quantitative Bilirabin)	165
Takata Ara Reaction	110
Bromsulphalein Exerction 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
SF 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, Amputațions, S.P.Nailing, Discoidectomy, 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:

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

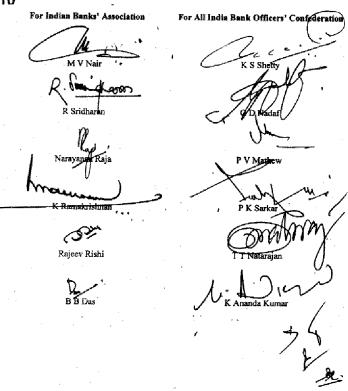
for employees of Central Government w.e.f. 1st January 2004 and as modified from time to time. The Scheme shall be regulated and administered by the Pension Fund Regulatory and Development Authority (PFRDA).

- (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



K Unnikrishnan

M Venugopalan

T N Goel

S K Kohli

K Ramakoteswara Rao

#### SCHEDULE

#### LIST OF BANKS

1.	Α	llal	nat	had	Bank
		IIGI	101	Juu	Duill

- Andhra Bank
- Bank of Baroda
- Bank of India
- Bank of Maharashtra
- Canara Bank
- Central Bank of India
- Corporation Bank
- 9. Dena Bank
- Indian Bank
- 11. Indian Overseas Bank
- 12. Oriental Bank of Commerce
- 13. Punjab & Sind Bank
- 14. Punjab National Bank
- Syndicate Bank
- 16. UCO Bank
- 17. Union Bank of India
- 18. United Bank of India
- Vijaya Bank
- 20. State Bank of India
- State Bank of Bikaner & Jaipur
- 22. State Bank of Hyderabad
- State Bank of Indore
- 24. State Bank of Mysore

- 25. State Bank of Patiala
- State Bank of Travancore
- 27. Bank of Rajasthan Ltd.
- The Catholic Syrian Bank Ltd.
- The Dhanalakshmi Bank Ltd.
- The Federal Bank Ltd.
- ING Vysya Bank Ltd
- The Jammu & Kashmir Bank Ltd.
- The Karnataka Bank Ltd.
- The Karur Vysya Bank Ltd.
- The Lakshmi Vilas Bank Ltd.
- The Nainital Bank Ltd.
- The Ratnakar Bank Ltd.
- The South Indian Bank Ltd.
- 39. ABN-AMRO Bank, N.V.
- Bank of America N.A.
- The Bank of Tokyo-Mitsubishi UFJ, Ltd.
- 42. BNP Paribas
- Citibank, N.A.
- The Hongkong & Shanghai Banking Corporation Ltd.
- 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



