



Benefits for POs & MBA Graduates during probation / training

AIUCBOF Empowerment Series Chapter 19

Benefits available to the directly recruited officers (Probationary Officers & MBA Graduates) in Generalist Category during the period of probation/Training

(Circular No. HO/HRM/RECR/COM/2013-14/23 Date: 16.04.2013)

1. Salary & Allowances: During initial posting of on the job training, Salary & Allowances (Basic Pay ,DA,HRA,CCA, Hill & Fuel Allowance , Special Area Allowance , Project Area Allowance , Split duty Allowance – at applicable rate) will be paid by HO PSD(Est Cell). On Permanent posting at any Branch/Office after the Training period, Salary and Allowances will be paid by the respective Branch/office, as applicable to the place of posting. However maintenance of leave records, sanction of TA bills, LTC, Leave, Festival Advance, etc. will be dealt at the branch/office where the officer is undergoing on the job training ,in course of initial posting

2. Half Yearly Closing Allowance (March & Sept) : Rs 250/- Will be paid to the Directly recruited officers posted in branches . However, those who are posted in Administrative Offices will be paid Out of Pocket Expenses for the same amount; provided they are directly associated with finalization of Half Yearly closing of accounts (Circular No. CHO/POS/27/2012-13 dated 04.03.2013).

3. Annual Increment & Addl Increment for passing CAIIB/JAIIB: Increment shall accrue on an annual basis and shall be given effect to on the "first" day of the month in which the anniversary date of increment falls due. It is released after obtaining sanction of Zonal Office. However, the postponement of Annual increment to next month would be made only when the notional anniversary date of increment shifts to the next calendar month (Reference SCL No.79/82 dated 27.08.1982) calculating the days spent on loss of pay. **One additional Increment for passing each part of CAIIB/JAIIB would be allowed.**

4. Provision of Newspaper – (Circular No. CHO/POS/01/2011-12 dated 16.04.2011).

Category of Officers	Eligible reimbursement
All branch heads in JMGS - I, MMGS - II and all Officers in MMGS - III	Cost of two newspapers and one business magazine subject to maximum of Rs.180/-
All others Officers in JMGS - I and MMGS - II	Cost of one newspapers and one business magazine subject to maximum of Rs.130/-

5. Entertainment Expenses – (Circular No. CHO/POS/28/2011-12 dated 08.02.2012).

Category of Officer	Annual Limit	Monthly Limit
Scale-II (Branch Head)	Rs.6000/-	Rs.500/- p.m.
Scale-II (Others)	Rs.3000/-	Rs.250/- p.m.
Scale-I (Branch Head)	Rs.5000/-	Rs.415/- p.m. January Rs.435/-
Scale-I (Others)	Rs.2500/-	Rs.205/- p.m. January Rs.245/-

Unavailed limit may be carried over to the next month but it lapses at the end of the calendar year. It is reduced on prorata basis if an officer is away on leave or duty for continuous period of 3 months.

6. Lump sum Medical Aid (yearly) & Hospitalization Expenses:

- Rs5,100/- is the yearly limit for lump sum Medical aid for the officers under JMGS-I & MMGS-II and it is not on pro-rata basis .
- Hospitalization expenses are allowed at the rate which is applicable for confirmed officers.

7. Expenses for travel while on duty

Scale of Officer	Mode of travel			
	Rail	Air	Steamer	Road
JMGS-I	First class or AC II tier sleeper.	Only with prior permission.	The class by which fare does not exceed the entitled rail fare.	Public bus including super deluxe /AC bus provided the fare does not exceed the entitled rail fare.
MMGS-II & III	Do	Economy class if distance is above 1000 km. Shorter distance only with prior permission.	Do	Do

8. Rates of Halting allowance while on duty/transfer

Scale of Officer	Metro Delhi, Mumbai, Kolkata, Chennai	Major "A" class cities	Area-I (Rs.)	Other places
Officer in scale-I/II/III	Rs. 1000/-	Rs. 800/-	Rs. 700/-	Rs. 600/-

9. Lodging expenses (for outstation duty)

Scale of Officer	Eligibility to stay	Maximum Permissible Room Tariff at a Centre		
		Major "A"	Area-I	Other
MMGS –II & III	2* Hotel (non-AC)	Rs. 2400/-	Rs.1600/-	Rs. 1200/-
JMGS-I	Hotel (non- AC)	Rs. 1600/-	Rs.1200/-	Rs. 800/-

10. Compensation on Transfer : During Probation period, the directly recruited officers while moving from one branch/office to another on temporary postings, will get Rs.9000/- as transfer allowance in addition to the journey charge and Diem allowance for the journey period on each occasion except on request transfer (Circular No. CHO/POS/11/2012-13 dated 15.06.2012). Besides this lump sum compensation, no other expense will be reimbursed. It is not applicable during initial posting in branch/office for on-the- job training and will be applicable from subsequent postings.

However, when the officer is given permanent posting (normally POs after initial 9 to 10 months & MBA graduates after 12 months on-the-job training), they will be eligible to all expenses/allowances as applicable to confirmed officers such as 15 days halting allowance where applicable, freight charges, etc.

11. Joining Time on Transfer: It is not allowed during initial posting. However Joining time for maximum 7 days (exclusive of the number of days spent on travel and intervening holidays) is allowed on permanent posting after completion of 9 to 10 months for Pos & after 12 months on-the-job training of MBA Graduates.

12. Leave Travel Concession: This facility for each Block of 2 years /4 years is available during probation period after completing one year of actual service for self, spouse and dependents. But those who are posted in their home town are not eligible to avail the 2 years block.

13 . Conveyance Allowance: Not admissible during probation

14. Telephone/Mobile expenses – Applicable only for Branch Heads in Scale I & II.

15. Leave : SCL 79/82 dated 27-08-1982 and Reg 31 of OSR 1979.

Leaves are reckoned on calendar year basis and are credited on 1st January of every year.

Casual leave – 12 days in a calendar year but on prorata basis in the joining year, taking fraction of a month as full month. Casual leave can be taken for maximum of 4 days at a time prefixing/suffixing & intervening Sundays and holidays.

Un-availed Casual Leave - The unused Casual leave of any year may be suffixed or prefixed to sick leave or availed of as sick leave within the next 3 (three) years failing which it will lapse

Sick leave - 30 days sick leave on half pay basis or 15 days sick leave on full pay basis for each completed year of service. Such leave can be accumulated up to 540 (half pay basis) days during the entire service.

The Officer may be granted sick leave during the first year of service on pro-rata basis at the discretion of the Competent Authority.

Privilege leave – After completion of 11 months of Service, an Officer is eligible for privilege leave computed at one day for every 11 days of service on duty. Total number of days leave (except casual leave) availed during the year is deducted from the total number of days in the year. The period so arrived at, is divided by 11. Residual fraction will be taken as one full day. PL can be accumulated maximum up to 240 days.

Maternity leave - Maternity leave 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. Within the overall period of 12 months, leave may also be granted in case of miscarriage/abortion/MTP. Officers on probation can avail maternity leave in the first year of service but their probation period will be extended by the same period.

Extraordinary leave – When no other kind of leave is due, the Officer may avail of extraordinary leave on loss of pay. Extraordinary leave can be availed of for 90 days

at a time and for not more than 360 days during the entire service period. Such leave may be granted in combination with or in continuation of any kind of leave except Casual leave. However, their probation period will be extended by the same period.

16. Definition of Family: For the purpose of medical facilities and leave fare concession, the expression of family of an Officer shall mean an Officer'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, provided their individual Monthly income is not more than Rs.3500/= pm

If the income of one of the parent exceeds Rs 3500/- p.m. or the aggregate income of both parents exceeds Rs. 3500/- p.m, both the parents shall not be considered as wholly dependent on the employee.

17. Leased accommodation

Available to direct recruit officers if they are posted (i) Out of Domicile/Parent state or in (ii) Metropolitan cities/State Capitals.

The lease should be on monthly tenancy basis in the name of the Officer and not in the name of Bank (Circular No. CHO/HRD/POS/11/2006-07 dated 22.02.2007). On provision of leased/bank accommodation, HRA will not be payable and recovery of House Rent will be made @ 1.20% of the first stage of the scale of pay in which the Officer is placed or the standard rent whichever is less.

18. Eligible Staff & Other loans/advances

Festival Advance - The quantum of advance will be one month's basic pay (Maximum Rs.25000/-), which is repayable in 10 equal monthly installments. (Circular Nos. SCL/15/81 dated 18.02.1981 and CHO/PMG/37/2011-12 dated 25.11.2011).

Flood loan - Direct recruits may be granted flood loan if otherwise eligible under the scheme.

Revised Gold loan scheme - All Officers in scale wages and their spouse are eligible to avail the loan up to Rs. 2.00 lacs (Circular No. CHO/PMG/55/2011-12 dated 30.03.2012).

19. **Canteen Subsidy:** Bank will provide canteen subsidy in terms of Circular No. CHO/PMG/35/2012-13 dated 04.02.2013.

Note: i) Probation period is 2 years for PO in JMGS I

ii) Probation period is 1 year for MBA Graduates in MMGS II