

इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank
केन्द्रीय कार्यालय Central Office
763, अण्णा सालै Anna Salai
चेन्नै Chennai – 600 002



संदर्भ सं Ref. No. : EST/81/2020-21
दिनांक Date : 28.12.2020
जारीकर्ता विभाग : एचआरएमडी –
आईआर अनुभाग
Issuing Dept. : HRMD-IR Section

सभी शाखाओं, क्षेत्रीय कार्यालयों, केन्द्रीय कार्यालय के विभागों एवं अन्य कार्यालयों को
To All Branches, Regional Offices, CO Departments and other Offices

स्टाफ़ : औद्योगिक संबंध
Staff : Industrial Relations
Implementation of Eighth Joint note
on salary revision for Officers

We are pleased to advise that the Eighth Joint note on Salary Revision for Officers has been signed on 11th November, 2020 between Indian Banks' Association on behalf of member Banks and Officers' Association viz., All India Bank Officer's Confederation (AIBOC), All India Bank Officers Association (AIBOA), Indian National Bank Officers Congress (INBOC), National Organisation of Bank Officers (NOBO). A copy of the same is enclosed as **Annexure I**.

Steps are being taken to amend the provisions of Officers' Service Regulations to give effect to the salary revision on account of the above Joint Note.

Meanwhile, we are happy to advise that DFS, Ministry of Finance, Government of India has conveyed their 'No Objection' for payment of arrears/revised salary/ allowances to serving officers and revised pension/arrears to eligible pensioners on adhoc basis, pending amendment to the relevant regulations.

Hence, pending formal amendments to Indian Overseas Bank Officer's Service Regulations, 1979 / Pension Regulations, 1995, it has been decided to permit revision in Monthly Salary structure for Officers on adhoc basis based on the Joint Note with effect from December 2020 and also make payment of arrears to all Officers who are/were in the service of the Bank as on 1.11.2017 as per Joint Note for the eligible period from 1.11.2017 to 30.11.2020, on adhoc basis.

The salient features of the Joint Note are as under –

1. Scale of Pay in Rs.per month (w.e.f. 1.11.2017):

Scale I	36,000	1490/7	46,430	1740/2	49,910	1990/7	63,840
Scale II	48,170	1740/1	49,910	1990/10	69,810		
Scale III	63,840	1990/5	73,790	2220/2	78,230		
Scale IV	76,010	2220/4	84,890	2500/2	89,890		
Scale V	89,890	2500/2	94,890	2730/2	100,350		
Scale VI	104,240	2970/4	116,120				
Scale VII	116,120	3220/4	129,000				

Fitment shall be made on Stage-to-stage basis and there will be no change on the date of annual increment, which will remain the same.



2.Stagnation Increments:

One additional stagnation increment will be given to Officers in Scale I to Scale IV with effect from 1.11.2017 and Officers in Scale V will get one stagnation increment with effect from 1.11.2020. The periodicity of stagnation increments from the date of reaching maximum scale of pay in the respective Grade, has been reduced from three years to two years with notional effect from 1.11.2017, but payable only from 1.11.2020 or two years after reaching the maximum of scale, whichever is later.

3.Dearness Allowance (w.e.f. 1.11.2017)

DA shall be payable at 0.07% for every rise or fall of 4 points over 6352 points in the Quarterly average of the All India Average Working Class Consumer Price Index (General).

4.House Rent Allowance (w.e.f. 1.11.2017)

i	Major "A" Class Cities and Project Area Centres in Group A	9% of pay
ii	Other places in Area I and Project Area Centres in Group B and State of Goa	8% of pay
iii	Other places	7% of pay

5.City Compensatory Allowance (w.e.f. 1.11.2017)

i	Places in Area I and above and in the State of Goa	4% of Basic Pay subject to Maximum of Rs.1,400/- pm
ii	Places with population of 5 lakhs and over and State Capitals and Chandigarh, Puduchery and Port Blair	3% of Basic Pay subject to Maximum of Rs.1,150/- pm

6.Location Allowance (w.e.f. 01.11.2017)

A fixed allowance of Rs.700/-pm is payable to all officers posted in areas other than the areas that are eligible for CCA. Similar to CCA, Location Allowance will not reckon for DA and superannuation benefits.

7.Learning Allowance (w.e.f. 01.11.2017)

Learning Allowance of Rs.600/- per month together with applicable DA thereon shall be paid.

8.Special Allowance (w.e.f 1.11.2017)

Revision in Special allowance on Basic Pay component with applicable DA is given hereunder. The same shall not reckon for superannuation benefits.

Grade of Officers	Rate of Special Allowance on Basic Pay
Scale I to III	16.40%
Scale IV & V	19%
Scale VI & VII	20%



9. Pension

In the case of officers who have retired on or after 1st November 2017 but before 31st August 2018, the following procedure will be adopted –

- (i) for the period of 10 months from 1st November, 2017, the actual pay drawn by the officer under this Joint note and
- (ii) for the period prior to 1st November, 2017, the actual pay drawn by the officer plus DA at the rate of 47.8% thereon will be notionally reckoned for the purpose of calculation of 10 month average Pay and determine the pension payable to the member.

(b) officers in service as on 1st November, 2017 and retired thereafter but before the date of this note and who had opted for commutation of pension will have an option not to claim incremental commutation on revised Basic Pension.

(c) Effective from 1/11/2017, Dearness Relief on Pension shall be payable at 0.07% per slab on the Basic Pension or Family Pension or Invalid Pension or compassionate allowance as the case may be.

10. Medical Aid (w.e.f. 01.11.2017)

i	Officers in Scales I to III	Rs.10,300/- p.a.
ii	Officers in Scales IV to VII	Rs.12,300/- p.a.

Officers are required to claim applicable Arrears in Medical Aid separately through Online CHRIS-3 module.

11. Fixed Personal Pay (w.e.f. 01.11.2017)

Only Officers who were in the service of the Bank on or before 1.11.1993 shall be eligible for FPP, one year after reaching the maximum scale of pay in their Grade. FPP together with HRA shall be at the following rates and shall remain frozen for the entire period of service.

Increment Component (Rs.) (A)	DA as on 01.11.2017 (Rs.) (B)	Total FPP payable where Bank's accommodation is provided (A+B)
1990	53	2043
2220	59	2279
2500	66	2566
2730	73	2803
2970	79	3049
3220	86	3306

FPP for Officers availing HRA shall be "A"+"B" plus HRA payable on the last increment of the relevant scale of Pay. The Increment component shall rank for Superannuation benefits.



12. Professional Qualification Pay (w.e.f. 01.11.2017)

i	For passing Part I of CAIIB / JAIIB	Rs.1020/- p.m. one year after reaching top of the scale
ii	For passing both parts of CAIIB	Rs.1020/- p.m. one year after reaching top of the scale Rs.2550/- p.m. two years after reaching top of the scale-

13. Deputation Allowance (w.e.f. 01.11.2020)

An officer deputed to serve outside the Bank	7.75% of pay with a maximum of Rs.6000/- p.m.
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.3000/- p.m..

14. Hill & Fuel Allowance (w.e.f. 01.11.2017)

Sl	Area	Rate
a	Places with altitude 1000 to < 1500 metres and Mercara Town	2% of pay subject to a maximum of Rs.1125/- p.m.
b	Places with altitude 1500 to < 3000 metres	2.5% of pay subject to a maximum of Rs.1500/- p.m.
c	Places with altitude of 3000 metres and above	5% of pay subject to a maximum of Rs.3000/- p.m.

15. Halting Allowance (w.e.f. 01.11.2020)

Grade / Scales of officers	Major "A"			
	Metro (Rs.)	Class Cities (Rs)	Area I (Rs.)	Other Places (Rs.)
Scale VI & above	2700	1950	1650	1425
Scale IV & V	2250	1950	1650	1425
Scale I - III	1950	1650	1425	1200

16. Special Areas Allowance (w.e.f. 01.11.2017)

Special Area allowance in terms of Regulation 23(ii) of Officers' Service Regulations, is payable at rates as given in the enclosed Joint Note

17. Project Area Allowance (w.e.f. 01.11.2017)

Project Areas falling in Group A	Rs.600/- p.m.
Project Areas falling in Group B	Rs.525/- p.m.

18. Mid Academic Year Transfer Allowance (with effect from 0.11.2020)

Rs.1650/- p.m. subject to eligible conditions.

19. Split Duty Allowance (with effect from 01.11.2017)

Rs.300/- p.m.



20. Compensation on Transfer (with effect from 01.11.2020)

An officer on transfer will be eligible to draw lumpsum amount as given below –

Officers in	Rs.
Scale IV & above	30,000/-
Scale I, II and III	25,000/-

21. Definition of Family for the purpose of LFC and medical facilities

The ceiling of monthly income of family member to be considered as dependent is increased to Rs.12,000/- p.m.

22. LEAVE

Modifications effected to Leave rules are detailed in the enclosed Joint Note.

23. Annual Encashment of Privilege Leave

From the calendar year 2020 onwards, staff members are permitted to encash every year maximum of 5 days Privilege Leave available to their credit during any festival of their choice. However, Officers who have completed 55 years of age as on 01.01.2020 shall be entitled to encash PL at the rate of 7 days every calendar year.

24. Special Casual Leave

With effect from 01.11.2020, Special Casual Leave may be granted to a staff on occasions when his/her place of working or residence is affected by curfew, riots, prohibitory orders, natural calamities, floods, etc.

Physically / orthopedically handicapped employees shall be granted 4 days Special Casual Leave each year with effect from 01.11.2020.

25. Performance Linked Incentive (PLI) (w.e.f. FY-2020-21)

Performance Linked Incentive Scheme based on Operating Profit/Net Profit of the Individual Bank has been introduced as a new concept in order to inculcate a sense of competition and also to reward the performance. PLI shall be payable to all employees annually over and above their normal salary. The PLI matrix shall decide the amount payable to the employees depending on the annual performance of the Bank. All the employees shall get the minimum number of days of pay as incentive depending on where the Bank's performance fits in the matrix, broadly as under:

Sl	YoY Growth in Operating Profit	No. of days for which Salary (Basic + DA) shall be paid
1	< 5%	Nil
2	5% to 10%	5 days
3	> 10% to 15%	10 days *
4	>15%	15 days *

*3rd and 4th slabs are payable only if the Bank has Net Profit. If a Bank has growth in Operating Profit of 5% and more, but there is no Net Profit, then minimum 2nd slab of 5 days will be payable.



26. The proposal for updation of Family Pension and increase in Employer's contribution under NPS, will be communicated later after getting suitable directions from IBA.

Conclusion:

A copy of the Joint Note is enclosed and Branches/Staff members seeking any clarification may refer to HRMD-IR Section.

Arrangements are being made to disburse the arrears in Salary and other eligible allowances to all Officers in service and also for those officers who were in the Bank's roll on or after 1/11/2017, but have since retired/exited from the Bank's services in terms of this Joint Note, on adhoc basis, as detailed in **Annexure II**, subject to deduction of applicable Income Tax. Eligible Arrears in difference of amount towards encashment of Privilege Leave made by the member during the period commencing from 1.11.2017 till implementation of the revision in salary will be effected.

Income Tax shall be calculated and deducted based on the Tax Slab on the Gross income of the member for the current financial year. Staff members eligible to claim relief available under Section 89(1) of the Income Tax Act by apportionment of their Salary arrears, may submit their claim through Online CHRIS-3 portal latest by 4th January 2021 and eligible IT relief amount will be refunded to them. A Detailed circular in this regard is being separately issued by our Salary Section which staff members are required to refer without fail.

Staff members should note that in case any excess amount in the adhoc arrears/salary is paid, the same shall be recovered in one lump sum.

(आर के प्रधान R K Pradhan)

महा प्रबन्धक General Manager





JOINT NOTE

DATED 11.11.2020



Conclusion of Discussions between

Indian Banks' Association

&

Officers' Associations

12





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. 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 1995 dated 29th September 1995, 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.
3. IBA shall recommend to the Private Sector Banks, which are listed in Annexure III and which have authorized IBA in this regard to give effect to the Salary revision for their Officers on the same lines as mentioned in Annexure I.
4. The representatives of Officers' Associations have requested that pending formal amendments to the Officers' Service Regulations/ Rules as per procedure laid down under Section 19(1) of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970/1980 and the applicable provision of State Bank of India Act, 1955, IBA may advise the banks to disburse immediately an ad-hoc amount, equivalent to the net arrears payable for the period from 1st November 2017 to 31st October, 2020 by deducting ad-hoc amount paid in this connection and continue to pay proposed revised salary and allowances on ad-hoc basis. IBA has agreed to make suitable recommendations to the Government in this regard for its consideration.
5. 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.
6. Clarification, etc., in any of the provisions contained herein the Joint Note and its Annexures will be provided by IBA.






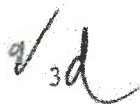
7. Representatives of the Officers' Associations have assured full co-operation on their part, their affiliates and members, in implementation of measures aimed at improving customer service, optimum utilization and productivity of manpower, expansion of banking activities and improvement to take on the competition and challenges confronting the industry and maintenance of healthy and harmonious industrial relations in the banking industry.

Mumbai

Dated : 11th November 2020

For Indian Banks' Association	For All India Bank Officers' Confederation
 Raj Kiran Rai	 Sunil Kumar
 Pallav Mohapatra	 Soumya Datta
 A K Goel	 Dilip Kumar Saha
 Shyam Srinivasan	 Soumen Roy Choudhury
 Rakesh Sharma	 Ravinder Gupta
 Alok Kumar Choudhary	 Murali Soundararajan T.
 Sunil Mehta	 Deepak Kumar Sharma
 Gopal Murli Bhagat	 R Prakash Rao




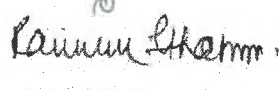
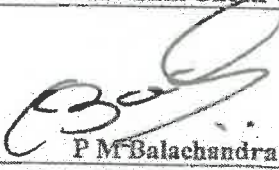
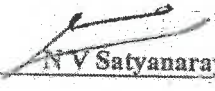
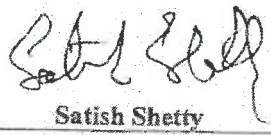

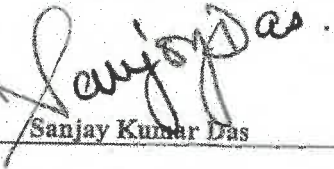
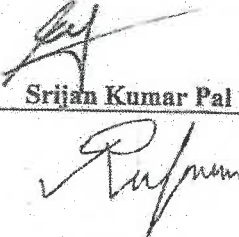
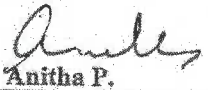










 S K Kakkar	 Rupam Roy
	 P Anand Rao
	 Kaushik Ghosh
	 P M Balachandra
	 N V Satyanarayana
	 Satish Shetty
	 Sanjay Kumar Das
	 Srijan Kumar Das
	 R Sekaran
	 Anitha P.





	<p><i>N R Pawar</i> Nilesh R Pawar</p>
	<p>For All India Bank Officers Association</p>
	<p><i>Alok Khare</i> Alok Khare</p>
	<p><i>A N Suresh</i> A N Suresh</p>
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	<p><i>Nirmal Kumar Dutta</i> Nirmal Kumar Dutta</p>
	<p><i>A V Vittal Koteeswar Rao</i> A V Vittal Koteeswar Rao</p>



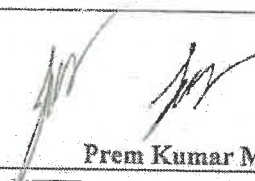
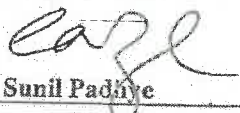


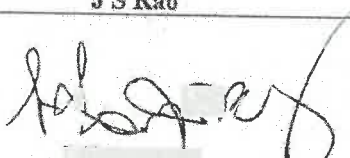
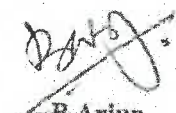

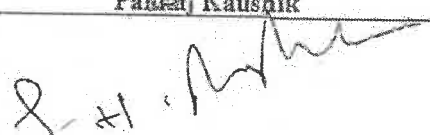
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K. RAGHAVA











	 R. Jawahar
	 R. Jawahar
	For Indian National Bank Officers Congress
	 Prem Kumar Makker
	 Sunil Padhye
	 R. K. Chatterjee
	 J. S. Rao
	 B. Arjun
	 B. Arjun
	 Pankaj Kaushik
	 Raguvir Kumar





	<p>For National Organisation of Bank Officers</p>
	<p> Hajari Lal Meena</p>
	<p> Viraj V Tikekar</p>
	<p> Bhalchandra Kunte</p>
	<p> Sunil U Deshpande</p>
	<p> Santosh K Gadade</p>
	<p> Sivaramkrishnan K.</p>











1. Scales of Pay

SALARY SCALES							
Scale I	36000	1490 7	46430	1740 2	49910	1990 7	63840
Scale II	48170	1740 1	49910	1990 10	69810		
Scale III	63840	1990 5	73790	2220 2	78230		
Scale IV	76010	2220 4	84890	2500 2	89890		
Scale V	89890	2500 2	94890	2730 2	100350		
Scale VI	104240	2970 4	116120				
Scale VII	116120	3220 4	129000				

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

- 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 are presently eligible for four stagnation increments. With effect from 1st November, 2017, these officers will be eligible for five stagnation increments. The first four stagnation increments will be released after every two completed years of service, of which first two shall be Rs.1990/- each and next two shall be Rs. 2220/- each. The fifth stagnation increment of Rs.2220/- will be released two years after receipt of fourth stagnation increment or w.e.f. 1st November 2017, whichever is later.
- 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 are presently eligible for four stagnation increments. With effect from 1st November, 2017 these officers will be eligible for five stagnation increments. First four stagnation increments of Rs.2220/- will be released after every two completed years of service after reaching the maximum on the higher scale. The fifth stagnation increment of Rs.2220/- will be released two years after release of fourth stagnation increment or w.e.f. 1st November, 2017, whichever is later.





- c) Officers in substantive MMG Scale III i.e. those who are recruited in or promoted to MMG Scale III are presently eligible for five stagnation increments. These officers shall now be eligible for total six stagnation increments. First four stagnation increments of Rs. 2220/- after every two completed years and next two increments of Rs. 2500/- each, two years after receipt of the fourth stagnation increment. The sixth stagnation increment of Rs. 2500/- will be released two years after release of fifth stagnation increment or w.e.f. 1st November 2017, whichever is later.
- d) Officers in SMG Scale IV are presently eligible for one stagnation increment of Rs. 2500/- two years after reaching maximum of scale. These officers will now be eligible for one additional stagnation increment of Rs. 2730/- after two years of receipt of first stagnation increment or w.e.f. 1.11.2017, whichever is later.
- e) Provided further that the Stagnation increment/s received by the Officers from Scale I to Scale IV who are/were in service of the banks as on 1st November, 2017 as per periodicity hereinbefore would be readjusted from three year periodicity to two year periodicity from the date of reaching their maximum and officer shall be notionally eligible for stagnation increments-w.e.f 1.11.2017 in terms of this Joint Note as per the revised periodicity which will qualify for superannuation benefits. However, monetary benefit on account of such revised and readjusted periodicity of stagnation increment/s shall be payable from 1st November, 2020 or the actual date of entitlement whichever is later.
- f) Officers in SMGS – V shall be eligible for one stagnation increment of Rs.2970/- two years after reaching the maximum of scale or w.e.f. 1.11.2020, whichever is later.

3) Dearness Allowance

On and from 1.11.2017, Dearness Allowance shall be payable for every rise or fall of four points over 6352 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960=100 at 0.07% of Pay.

4) House Rent Allowance (w.e.f. 01.11.2017)

	I	II
i) Major "A" Class Cities and Project Area Centres in Group A		9 %
ii) Other places in Area I, and Project Area Centres in Group B and State of Goa		8%
iii) Other places		7%

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 0.50 % of Pay in the first stage of the Scale of Pay in which he/she is placed with a

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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 (w.e.f. 1.11.2017)**

	Area	Rate
i)	Places in Area I and above; and in the State of Goa	Rs.1,400/- p.m.
ii)	Places with population of five lakhs and over and State Capitals and Chandigarh, Puducherry and Port Blair	Rs.1,150/- p.m.

6) **Location Allowance (Non-CCA Centres) (w.e.f. 1.11.2017)**

Effective 1.11.2017 a fixed allowance of Rs.700/- p.m. is payable to all Officers posted in areas other than the areas that are eligible for CCA. This fixed allowance shall not be reckoned for payment of DA, superannuation benefits, viz, pension including NPS, PF and Gratuity.

7) **Learning Allowance**

With effect from 1.11.2017, Officers shall be paid Learning Allowance of Rs.600/- together with applicable Dearness Allowance thereon.

8) **Special Allowance (w.e.f. 1.11.2017)**

With effect from 1.11.2017, officers shall be paid Special Allowance as under:

Scale I-III - 16.40% of Basic Pay + applicable Dearness Allowance thereon

Scale IV-V - 19 % of Basic Pay + applicable Dearness Allowance thereon

Scale VI-VII - 20 % of Basic Pay + applicable Dearness Allowance thereon

Note: The special allowance with applicable DA thereon shall not be reckoned for superannuation benefits, viz, pension including NPS, PF and Gratuity

9) **Pension (including State Bank of India)**

a. As per extant regulations, pension payable to officers is based on the average of the emoluments drawn in the last ten months preceding the retirement of the officer in terms of Regulations 2 and 38 of the Pension Regulations. For the purpose of payment of pension, the Pay of the officer retiring on or after 1st November, 2017 will be taken

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on the basis of the Pay as is provided under this Settlement. However, in the case of officers who have retired from the services of the Banks, on or after 1st November, 2017-but before 31st August, 2018, since the period of preceding ten months will constitute Pay both under this Settlement as well as pertaining to Settlement dated 25th May, 2015, in such cases, the following procedure will be adopted for determining Pension payable to them.

- (i) For the period of ten months falling on and from 1st November, 2017, the actual Pay drawn by the officer under this Settlement; and
- (ii) For the period falling prior to 1st November, 2017, the actual Pay drawn by the officer plus Dearness Allowance at the rate of 47.8 percent thereon will be notionally reckoned as Pay for the purpose.

With effect from 1st November 2017, the Pay as defined under Clause 6 of this Settlement and drawn by the officers who are members of the Pension Fund shall be taken into consideration for the purpose of calculation of pension as per the Pension Fund Rules/ Regulations in force.

b. Option not to claim incremental commutation on revised basic pension

Officers in service of the Banks as on 1st November 2017 and who have retired thereafter but before the date of this Settlement and who had opted for commutation of pension will have an option not to claim incremental commutation on revised basic pension.

c. Dearness Relief on Pension

With effect from 1st November, 2017, in respect of officers who retired or died while in service on or after 1st November, 2017, Dearness Relief shall be payable at 0.07 % per slab on 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 half yearly for every rise or fall of 4 points over 6352 points in the quarterly average of the All India Consumer Price Index for industrial workers in the series 1960=100.

10) Provident Fund

- a) The Officers who are presently covered under the Bank Employees' Pension Regulations, 1995/96 shall continue to contribute 10% of the Pay towards Provident Fund and 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.

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- c) Officers who are presently covered under Contributory Provident Fund Scheme who did not opt for Pension Scheme available under Joint Note dated 27th April 2010 shall continue under the Contributory Provident Fund Scheme as hitherto.

11) New Pension Scheme

- a) Officers except in State Bank of India, who are governed by New Pension Scheme w.e.f. 01.04.2010, will continue to contribute 10% of pay plus Dearness Allowance and the bank will make a contribution of 14% of pay plus Dearness Allowance from the date of signing of Joint Note subject to approval of the Government.
- b) Officers in State Bank of India who are governed by New Pension Scheme w.e.f. 01.08.2010 will continue to contribute 10% of the pay + Dearness Allowance and the bank will make a contribution of 14% of Pay + Dearness Allowance from the date of signing of the Joint Note subject to approval of the Government
- c) The service charges by the Service Provider/Fund Manager of NPS will be borne by the bank from the FY 2021.

12) Medical Aid (other than State Bank of India)

On and from 1st November 2017, reimbursement of medical expenses shall be as under:

- a) Officers in JMG & MMG Scales ₹ 10,300/- p.a.
- b) Officers in SMG & TEG Scales ₹ 12,300/- p.a.

13) Recovery of House/Furniture Rent

- (i) House rent recovery shall be @ 0.50% of the first stage of the scale of pay in which the officer is placed or the standard rent for the accommodation, whichever is less.
- (ii) Furniture rent recovery shall be @ 0.10 % of the first stage of the scale of pay in which the officer is placed.

14) Fixed Personal Pay (w.e.f. 01.11.2017)

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 (₹)	DA as on 01.11.2017 (₹)	Total F.P.P. payable where bank's accommodation is provided (₹)
(A)	(B)	(C)
1990	53	2043
2220	59	2279
2500	66	2566
2730	73	2803
2970	79	3049
3220	86	3306



**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.
- (iv) Only officers who were in the service of the bank on or before 1.11.93 will be eligible for F.P.P one year after reaching the maximum scale of pay they are placed.

15) Professional Qualification Pay (PQP) (w.e.f. 1.11.2017)

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

Those who have passed only CAIIB – Part I / JAIIB

₹1020/- p.m. one year after reaching top of the scale.

- (ii) Those who have passed both parts of CAIIB –

a. ₹1020/- p.m. one year after reaching top of the scale.

b. ₹2550/- 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.

16) Other Allowances

- (i) Deputation Allowance (w.e.f. 1.11.2020)

Deputation Allowance shall be at the following rates:

An officer deputed to serve outside the bank	– 7.75% of Pay with a maximum of. ₹6000/-
--	--

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. ₹3000/-
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(ii) Hill and Fuel Allowance (w.e.f. 1.11.2017)

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 ₹1125/-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 ₹1500/- p.m.
(c) Places with an altitude of 3000 metres and above	5% of Pay subject to a maximum of ₹3000/-p.m

(iii) Halting Allowance (w.e.f. 1.11.2020)

Grade/ Scales of Officers	Metro (₹)	Major 'A'	Area I (₹)	Other Places (₹)
		Class Cities (₹)		
Officers in Scale VI & above	2700	1950	1650	1425
Officers in Scale IV & V above	2250	1950	1650	1425
Officers in Scale I/II/III	1950	1650	1425	1200

(iv) Special Area Allowance (w.e.f. 1.11.2017)

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 V.

(v) Definition of Family:

Clause 14 (vii) of Joint Note dated 25.05.2015 is modified as under :-

For the purpose of medical facilities and for the purpose of leave fare concession, 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 and mentally challenged brother/ sister with 40% or more disability, widowed daughters and dependent divorced/ separated daughters, sisters including unmarried/ divorced/ abandoned or separated from husband/ widowed sisters as also parents wholly dependent on the employee.
- The term wholly dependent family member shall mean such member of the family having a monthly income not exceeding ₹12,000/- p.m. If the income of one of the parents exceeds ₹12,000/- p.m. or the aggregate income of both

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the parents exceeds ₹12,000/- p.m., both the parents shall not be considered as wholly dependent on the officer employee.

- c) A married female employee may include her natural parents or parents-in-law under the definition of family, but not both, provided that the parents/parents-in-law are wholly dependent on her.

Note: For the purpose of medical expenses reimbursement scheme, for all employees, i.e. male/female any two of the dependent parents / parents-in-law shall be covered. The officer employee will have the choice to substitute either of the dependents or both.

Physically challenged children of employees to be defined as dependents irrespective of age or marital status, subject to income criteria.

17) Project Area Allowance

On and from 01.11.2017, Project Area Compensatory Allowance shall be payable at the following rates:

Project Areas falling in Group A – ₹600/- p.m.

Project Areas falling in Group B – ₹ 525/- p.m.

18) Mid Academic Year Transfer Allowance (w.e.f. 01.11.2020)

On and from 01.11.2020, Mid Academic Year Transfer Allowance shall be payable at ₹ 1650/- p.m. subject to other conditions.

19) Split Duty Allowance

On and from 01.11.2017, Split Duty Allowance shall be payable at ₹ 300/- p.m.

20) Compensation on Transfer (w.e.f. 01.11.2020)

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	(₹)
Officers in Scale IV and above	30,000
Officers in Scale I, II and III	25,000

21) Privilege Leave (as per Annexure VI)

22) Maternity Leave (as per Annexure VI)

23) Date of Effect

For payment of arrears, the benefits under various provisions as above shall be from 1st November 2017, unless otherwise specified against the relevant provisions.

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Annexure II

List of Public Sector Banks

1. Bank of Baroda (e-Vijaya Bank & e- Dena Bank)
2. Bank of India
3. Bank of Maharashtra
4. Canara Bank (e- Syndicate Bank)
5. Central Bank of India
6. Indian Bank (e-Allahabad Bank)
7. Indian Overseas Bank
8. Punjab & Sind Bank
9. Punjab-National-Bank (e-Oriental-Bank of Commerce & e- United Bank of India)
10. UCO Bank
11. Union Bank of India (e-Corporation Bank & e-Andhra)
12. State Bank of India

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Annexure III

List of Private Sector Banks

1. The Federal Bank Ltd. (upto Scale III)
2. The Karnataka Bank Ltd. —
3. The Jammu & Kashmir Bank Ltd
4. The South Indian Bank Ltd (upto Scale III)
5. The Karur Vysya Bank Ltd. (upto Scale III)
6. RBL
7. The Nainital Bank Ltd
8. Kotak Mahindra Bank Ltd. (upto Scale III)
9. The Dhanalakshmi Bank Ltd.
10. IDBI Bank (Upto Scale III)

Foreign banks (only workmen)

1. Bank of America N.A.
2. Standard Chartered Bank
3. Sonali Bank Limited (Workmen/Officers – upto scale III)
4. Citibank, N.A.
5. BNP Paribas
6. The Bank of Tokyo-Mitsubishi UFJ, Ltd.
7. The Hongkong & Shanghai Banking Corporation Ltd.





Annexure-IV

Special Area Allowance

Sr. No.	Area	Allowances (₹)	
		Pay below ₹36,001/-	Pay above ₹36,001/-
(1)	(2)	(3)	(4)
1.	Mizoram		
	a) Chimpui District and areas beyond 25 kms. from Lunglei Town in Lunglei District.	4000	5200
	b) Entire Lunglei District excluding areas beyond 25 kms. from Lunglei town.	3200	4200
	c) Entire Aizawl District	2400	3000
2.	Nagaland	3200	4200
3.	Andaman & Nicobar Islands		
	a) North Andaman, Middle Andamans, Little Andaman, Nicobar & Narcondum Islands	4000	5200
	b) South Andaman (including Port Blair)	3200	4200
4.	Sikkim	4000	5200
5.	Lakshadweep Islands	4000	5200
6.	Assam	640	800
7.	Meghalaya	640	800
8.	Tripura		
	a) Difficult areas of Tripura	3200	4200
	b) Throughout Tripura except difficult areas.	2400	3000
9.	Manipur	2400	3000
10.	Arunachal Pradesh		
	a) Difficult areas of Arunachal Pradesh	4000	5200
	b) Throughout Arunachal Pradesh other than difficult areas.	3200	4200
11.	Jammu & Kashmir		
	1) Kathua District: Niabat Bani, Lohi, Malhar and Machhodi	4000	5200
	2) Udhampur District: a) Dudu Basantgarh, Lander Bhamag Illaqa, other than those included in Part 2(b).	4000	5200
	b) Areas upto Goel from Kamban Side and areas upto Arnas from Keasi side in Tehsil Mohre.	3200	4200

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Sr. No.	Area	Allowances (₹)	
		Pay below ₹36,001/-	Pay above ₹36,001/-
(1)	(2)	(3)	(4)
	3) Doda District: Illaquas of Padder and Niabat Nowgam in Kishtwar Tehsil	4000	5200
	4) Leh District : All places in the District	4000	5200
	5) Barmulla District a) Entire Gurez-Nirabat, Tangdar Sub-Division and Keran Illaqua	4000	5200
	b) Matchill	3200	4200
	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	2400	3000
	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.	2400	3000
12.	Himachal Pradesh		
	(1) Chamba District (a) Pangi Tehsil, Bharmour Tehsil, Panchayats : Badgaun, Bajol, Deol Kugti, Nayagam and Tundah, Villages: Ghatu of Gram Panchayat Jagat, Kanarsi of Gram Panchayat Chauhata	4000	5200
	(b) Bharmour Tehsil, excluding Panchayats and Villages included in (a) above.	3200	4200
	(c) Jhandru Panchayat in Bhatiyat Tehsil, Churah Tehsil, Dalhousie Town (including Banikhet proper).	2400	3000
	(2) Kinnaur District: a) Asrang, Chitkul and Hango Kuno/ Charang Panchayats, 15/ 20 Area comprising the Gram Panchayats of Chhota Khamba, Nathpa and Rupri, Pooch Sub-Division, excluding the Panchayat Areas specified above.	4000	5200
	b) Entire District other than Areas included in (a) above.	3200	4200

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Sr. No.	Area	Allowances (₹)	
		Pay below ₹36,001/-	Pay above ₹36,001/-
(1)	(2)	(3)	(4)
(3)	Kullu District:		
	a) 15/20 Area of Nirmand Tehsil, comprising the Gram Panchayats of Kharga, Kushwar and Sarga	4000	5200
	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).	2400	3000
(4)	Lahaul and Spiti District : Entire area of Lahaul and Spiti	4000	5200
(5)	Shimla District :		
	a) 15/20 area of Rampur Tehsil comprising of Panchayats of Koot, Labana-Sadana, Sarpara and Chadi-Branda.	4000	5200
	b) Dora-Kawar Tehsil, Gram Panchayat of Darkali in Rampur, Kashapath Tehsil and Munish, Ghori Chaibis of Pargana Sarahan.	3200	4200
	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).	2400	3000
(6)	Kangra District:		
	a) Areas of Bara Bhangal and Chhota Bhangal	3200	4200
	b) Dharamshala Town of Kangra District and the following offices located outside the Municipal limits but included in Dharamshala Town-Women's ITI, Dari, Mechanical Workshop, Ramnagar, Child Welfare and Town and Country Planning Offices, Sakoh, CRSF Office at lower Sakoh, Kangra Milk Supply Scheme, Dugiari, HRTC Workshop, Sadher, Zonal Malaria Office, Dari, Forest Corporation Office, Shamnagar, Tea Factory, Dari, I.P.H. Sub-Division, Dan, Settlement Office, Shamnagar, Hinwa Project, Shamnagar.	2400	3000

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Sr. No.	Area	Allowances (₹)	
		Pay below ₹36,001/-	Pay above ₹36,001/-
(1)	(2)	(3)	(4)
	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.	2400	3000
	(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 Thansgiri Tract	2400	3000
	(9) Solan District : Mangal Panchayat.	2400	3000
	(10) Remaining areas of Himachal Pradesh not included in (1) to (9) above.	640	800
13.	Uttar Pradesh:		
	Areas under Chamoli, Pithoragarh and Uttar Kashi	4000	5200
14.	Uttarakhand:		
	Areas under Chamoli, Pithoragarh, Uttarkashi, Rudraprayag and Champavat Districts	4000	5200

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15	West Bengal South 24 Parganas District Sunderban Areas (south of Dampier Hodge's line), namely, Bhagatush Khali (Rampura), Kumirmari (Bagna), Jhinga Khali, Sajnakhali, Gosaba, Amlamathi (Bidya), Canning, Kultali, Piyali, Nalgaraha, Raidighi, Bhanchi, Pathar Pratima, Bhagabatpur, Saptamukhi, Namkhana, Sikarpur, Kakdwip, Sagar, Mousini, Kalinagar, Haroa, Hingalganj, Basanti, Kuemari, Kultola, Ghushighata (Kulti)	1000	1000
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New Introduction

1. Annual encashment of Privilege Leave:

From the calendar year 2020, Privilege Leave encashment shall be permitted at the rate of 5 days for each calendar year at the time of any festival of the employee's choice. Employees who have completed 55 years of age as on 01.01.2020 and above shall be entitled to encash at the rate 7 days for each calendar year, till retirement as a one-time measure.

2. Performance Linked Incentive Scheme:

The wages settled during wage revision at industry level are paid by all Banks uniformly, irrespective of the size of the Banks and their financial strength. In today's challenging environment, where there is stiff competition among Banks, a genuine need is felt to allow Banks to pay their employees something extra by way of encouragement as per the profitability and financial soundness of the respective Banks. In order to inculcate a sense of competition and also to reward the performance, the concept of Productivity Linked Pay was discussed and after discussions between the parties, it is agreed to introduce Performance Linked Incentive Scheme in Public Sector Banks which will be based on Operating Profit/Net Profit of the individual bank (optional for private and foreign banks). The PLI shall be payable to all employees annually over and above the normal salary payable. The PLI matrix shall decide the amount payable to the employees (in number of days of pay = Basic + DA) depending on the annual performance of the Bank. All the employees shall get the minimum number of days of pay as incentive depending on where in the matrix the Bank's performance fits in, broadly as per Matrix as under:

Sr.No.	YoY Growth in Operating Profit	No. of days for which Salary (Basic + DA) shall be paid
1	< 5%	Nil
2	5% to 10%	5 days
3	> 10% to 15%	10 days*
4	> 15%	15 days*

*3rd and 4th slabs are payable only if the Bank has Net Profit. If a Bank has growth in Operating Profit of 5% & more, but there is no Net Profit, then minimum 2nd slab of 5 days will be payable.

(The PLI will be applicable from FY-2020-21)

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3. Family Pension

Subject to approval by the Government, It is agreed that family pension shall be payable at the uniform rate of 30 percent of the Pay of the deceased employee and that there shall be no ceiling on family pension. It is agreed that these provisions, when approved by the Government shall apply to SBI also.

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Leave Rules

1. Privilege Leave

Privilege Leave other than for the purpose of availing the Leave Fare Concession should be applied not less than 10 days before the proposed date of commencement of such leave.

Privilege Leave taken on sick grounds when there is no credit in the sick leave account of the employee, will not be counted as an occasion of availing Privilege leave.

Privilege Leave accruing to an employee shall be allowed to be accumulated beyond 240 days up to a maximum of 270 days. However, encashment of privilege leave shall be restricted up to a maximum of 240 days.

2. Unavailed Casual Leave

- i) Casual leave not availed of in the year 2017 or in any subsequent years shall lapse in the following five years.
- ii) On and from 01.11.2020, although the availment of unavailed casual leave (UCL) by the Officers in the following years shall continue to be permitted only on medical grounds, production of medical certificate need not, henceforth, be insisted upon in case the period of such unavailed casual leave at a stretch not exceeding four days.

3. Maternity Leave

Clause 30 of Bipartite Settlement dated 27th April 2010 shall be substituted by the following:

- (a) Maternity leave, which shall be on substantive pay, shall be granted to a female employee generally for a period not exceeding 6 months on any one occasion and 12 months during the entire period of her service.

Note: (i) in case of delivery of twins, the period of Maternity Leave shall be 8 months.

- (ii) Maternity Leave may be availed combining with any other kind of leave except casual leave.

- (b) In case of miscarriage/MTP/abortion, maternity leave may be granted as a rule upto 6 weeks on the basis of medical certificate/advice of a competent medical





practitioner, i.e. a qualified gynaecologist. In special/exceptional cases involving medical complications, associated with miscarriage/MTP/abortion, maternity leave may be granted beyond 6 weeks if advised by a competent medical practitioner (qualified gynaecologist) but upto 6 months only on any one occasion, within the overall limit of 12 months during the entire period of service.

- (c) Within the overall period of 12 months, leave may also be granted in case of hysterectomy upto a maximum of 60 days.

Note: In the case of employees who have availed and exhausted Maternity Leave of 12 months, leave of 15 days shall be sanctioned over and above the same, subject to production of Medical Certificate.

- (d) Leave may also be granted once during service to a childless female employee for legally adopting a child who is below one year of age, for a maximum period of nine months, subject to the following terms and conditions: -

- (i) Leave will be granted for adoption of only one child.
- (ii) The adoption of a child should be through a proper legal process and the employee should produce the adoption-deed to the Bank for sanctioning such leave.
- (iii) The permanent part-time employees are also eligible for grant of leave for adoption of a child.
- (iv) The leave shall also be available to biological mother in cases where the child is born through surrogacy.
- (v) The leave shall be availed within overall entitlement of 12 months during the entire period of service.

- (e) Within the overall period of 12 months, leave may also be granted in case of hospitalisation on account of the following gynecological ailments/treatments upto a maximum of 30 days.

- i. AUB (Abnormal uterine bleeding)
- ii. Ovarian Tumor
- iii. Tubectomy/Tubectomy reversal
- iv. Post-Partum Depression (PPD)





- v. Post-Partum Hemorrhage (PPH)
- vi. Acute Pelvic Inflammatory Disease (Acute PID)
- vii. Dysfunction Uterine Bleeding; Dysfunction (DUB)

4. Paternity Leave

With effect from the 1st June 2015, male employees with upto two surviving children shall be eligible for 15 days Paternity Leave during his wife's confinement. This leave may be combined with any other kind of leave except Casual Leave. The leave may be availed upto 15 days before or upto 6 months from the date of delivery of the child.

Note: Paternity Leave as above shall be allowed to employees with upto two surviving children for legally adopting a child who is below one year of age .

5. Sick Leave

- a) An officer employee upon completion of 30 years of service, shall be eligible for further additional sick leave of 3 months at the rate of one month for each year of service in excess of 30 years, subject to a maximum of 720 days in entire service.
- b) Women officer employees can avail sick leave for the sickness of their children of 8 years and below subject to production of medical certificate.

6. Special Casual Leave

- a) With effect from the 1/11/2020, Special Casual Leave may be granted to an employee on occasions when the branch where the employee is working or the place where the employee is residing is affected by curfew, riots, prohibitory orders, natural calamities, floods, etc.
- b) With effect from 01/11/2020, 4 days Special Casual leave shall be granted to all physically/orthopedically handicapped employees each year.

7. Extraordinary Leave:

In partial modification of Clause 13.34 of Settlement dated 19th October 1966, (in case of State Bank of India, Clause 7.34 of Agreement dated 31st March 1967) and Clause 36 of Settlement dated 25th May, 2015, in exceptional circumstances, Extraordinary Leave may be sanctioned (without wages) not exceeding 3 months on any one occasion (up to 4 months in extreme medical circumstances) and upto a maximum of 24 months during the entire period of an employees' service.

Note :- The employees will not be losing any seniority on account of availing extraordinary leave on Medical grounds.

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General Instructions For Payment of Arrears

1. The various provisions of this joint note shall take effect from the dates specified therein, unless specified to the contrary.
2. Salary for the month of December 2020 onwards is paid based on the revised Pay on adhoc basis.
3. Arrears in Salary will be paid to the Officers on adhoc basis based on the terms of 8th Joint Note.
4. The detailed work sheet for calculation of arrears can be viewed by staff members in their CHRIS login. All staff members are advised to verify their statement of arrears with regard to the correctness and bring to our notice for any discrepancy through their Branch Head & Regional Office.
5. Eligible Officers who have since retired from Bank's service, will be enabled to view their arrears calculation in the Retirees' Portal.
6. The amount of adhoc arrears of Salary paid to the Officers, will be added to their salary paid/payable for arriving at the Income Tax recoverable from the members for the financial year 2020-21 and necessary income tax amount will be deducted at source wherever applicable and remitted to IT authorities within the stipulated period. HRMD-Salary Section will issue separate guidelines for procedure to claim IT Relief available under Section 89(1) of the IT Act by apportionment of salary arrears for the previous years.
7. Staff members should apply through CHRIS-Online menu for encashment of Privilege Leave at the rate of 5 days (7 days for employees who have completed 55 years of age) for the calendar year 2020 during any festival of their choice.
8. Regarding deductions on account of loss of pay period, period of suspension not treated as spent on duty, unauthorized absence, sabbatical leave, strike, etc. Regional Offices to confirm the correctness to HRMD, Salary Section, C.O.
9. Staff members in service, can claim reimbursement of difference in Medical Aid for the 5 month proportionate period from November 2017 to March 2018 and for 12 months period each for 2018-19, 2019-20 as well as 2020-21 on submission of separate application in the CHRIS 3 Online menu. For other eligible members who have since retired/exited from service, provision will be enabled for them to apply through Retirees portal or through manual option.
10. Subsistence allowance to staff members during their period of suspension, is paid by Branches/ROs where the member was last attached through manual process. Hence ROs are advised to make calculation of arrears in Subsistence Allowance manually and arrange to effect payment of the same, after getting confirmation from HRMD-Salary Section. ROs to ensure that necessary recoveries towards proportionate loan instalments as per extant guidelines is effected without fail.

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