

CHAPTER – 1

SCALES OF PAY

1. SCALES OF PAY:

With effect from the 1st November 2012, the scales of pay shall be as under:

(a) Clerical Staff:							
11765	655 3	13730	815 3	16175	980 4	20095	1145 7
28110	2120 1	30230	1310 1	31540	(20 years)		

(b) Subordinate Staff:							
9560	325 4	10860	410 5	12910	490 4	14870	570 3
16580	655 3	18545	(20 years)				

(c) Combined Fitment Chart:

Stage	Clerical Staff		Subordinate Staff	
	Basic Pay As per 9 th BPS	Basic Pay As per 10 th BPS	Basic Pay As per 9 th BPS	Basic Pay As per 10 th BPS
1	7200	11765	5850	9560
2	7600	12420	6050	9885
3	8000	13075	6250	10210
4	8400	13730	6450	10535
5	8900	14545	6650	10860
6	9400	15360	6900	11270
7	9900	16175	7150	11680
8	10500	17155	7400	12090
9	11100	18135	7650	12500
10	11700	19115	7900	12910
11	12300	20095	8200	13400
12	13000	21240	8500	13890
13	13700	22385	8800	14380
14	14400	23530	9100	14870
15	15100	24675	9450	15440
16	15800	25820	9800	16010
17	16500	26965	10150	16580
18	17200	28110	10550	17235
19	18500	30230	10950	17890
20	19300	31540	11350	18545
Stag-1	20100	32850	11750	19200
Stag-2	20900	34160	12150	19855
Stag-3	21700	35470	12550	20510
Stag-4	22500	36780	12950	21165
Stag-5	23300	38090	13350	21820
Stag-6	24100	39400	13750	22475
Stag-7	24900	40710	14150	23130
Stag-8	---	42020	---	23785

(e-Cir-25/2015-16)

- Note: (i) Fitment in the new scales of pay shall be on a stage-to-stage basis.
- (ii) There shall be no change in the dates of annual increments because of the fitment.

(d) Protection of total monthly emoluments:

From 01/11/1999, if the revised total monthly emoluments of an employee after deducting Provident Fund fall short of the existing total monthly emoluments after deducting Provident Fund, the difference shall be paid by way of a Temporary Adjusting Allowance which shall be adjusted to the extent of any net increase in basic pay, fixed personal pay, dearness allowance or any other allowance or a monthly benefit of any other type till it gets fully wiped off. *(Cir.11/2000-2001)*

(e) Workmen Staff under Suspension:

The benefit of Salary Revision shall be extended to those workmen employees who were placed under suspension (for the purpose of calculating subsistence allowance) before such revision became effective. *(CL-52/1998-1999)*

2. SPECIAL ALLOWANCE

With effect from 1.11.2012, workmen employees shall be paid Special Allowance at 7.75% of the Basic pay with applicable DA thereon.

Note :

The Special Allowance with applicable DA thereon shall not be reckoned for superannuation benefits viz., pension including contribution to NPS, PF & Gratuity.

(e-Cir-25/2015-16)

3. STAGNATION INCREMENTS:

- (a) Both Clerical and Subordinate staff (including permanent part-time employees on scale wages) shall be eligible for eight stagnation increments w.e.f. 1st November 2012 at the rate and frequency as stated herein under:

The clerical and subordinate staff including permanent part-time employees on scale wages on reaching the maximum in their respective scales of pay, shall draw eight stagnation increments at the rate of Rs.1,310/- and Rs.655/- (pro-rata in respect of permanent part-time employees) each due under the settlement, and at frequencies of 3 years and 2 years respectively, from the date of reaching the maximum of their scales as aforesaid except that in the case of clerical staff sixth, seventh and eighth stagnation increments will be released two years after receipt of fifth, sixth and seventh stagnation increments respectively, provided that an employee who has completed two years or more after receiving fifth stagnation increment as on 1st November 2012 shall receive the sixth stagnation increment as on 1st November 2012.

- (b) Provided further that a clerical/subordinate staff (including permanent part-time employees on scale wages) already in receipt of seven stagnation increments shall be eligible for the eighth stagnation increment on 1st May 2015 or two years after receiving the seventh stagnation increment, whichever is later.
- (c) (i) As per the provision of 10th Bipartite Settlement, it has been agreed to reduce the periodicity of 6th stagnation increment from 3 years to 2 years and to introduce 8th stagnation increment w.e.f. 1st May 2015. 8th stagnation increment to be released after two years on receipt of 7th stagnation increment or from 1st May 2015 whichever is later. Keeping in view the cost constraints, it was further agreed that the consequential financial benefit to the employees could be released from 1st May 2015. There is no change in periodicity of releasing the 7th stagnation increment and 7th stagnation increment is released after two years on receipt of 6th stagnation increment. In other words, an employee would be eligible for 8th stagnation increment, 6 years after receipt of 5th stagnation increment or w.e.f. 1st May 2015, whichever is later.
- (ii) IBA has further clarified that the employees who have completed two years or more as on 1st November, 2012, after receipt of 5th stagnation increment, would be eligible for 6th stagnation increment w.e.f. 1st November 2012, notionally, however, monetary benefit to such employees will be given 3 years after receipt of 5th stagnation increment or w.e.f. 1st May 2015 whichever is earlier. Similarly, 7th stagnation increment will be released notionally 2 years after notional release of 6th stagnation increment and monetary benefit of 7th stagnation increment will be released 2 years after receipt of monetary benefit of 6th stagnation increment or w.e.f. 1st May 2015, whichever is earlier. 8th stagnation increment will be released 2 years after notional release of 7th stagnation increment or w.e.f. 1st May 2015, whichever is later.
- (IBA letter No.HR&IR/CIR/2015-16/B/90/1377 dated 19th September 2015)***
- (d) Permanent part-time employees in sub-ordinate cadre on the scale wages are also eligible to draw stagnation increments pro-rata to the scale in which they are, at frequencies of two years from the date of reaching the maximum of the pay scale. ***(C.L.97/2005-2006)***
- (e) **Advancing Stagnation Increments:**
- (i) In terms of Fourth Bipartite Settlement, FPA of Rs.190/- being the amount equivalent to two increments given in lieu of Adjusting Allowance and Adjustable D.A. to the Clerical Staff and FPA of Rs.30/- being the amount equivalent to one increment given in lieu of Adjusting Allowance to Sub-ordinate Staff are to be reckoned as increment(s) earned in the scale wages for the purpose of advancing the grant of stagnation increments by one year or two years, as the case may be, in cases where the employees were already at the maximum prior to 01/07/1983 and stagnation increment(s) were due to them. ***(C.L.56/1984)***

- (ii) The Clerical and Sub-ordinate Staff, who were at the maximum of pay scale immediately before 01/11/1987 and were eligible for FPA of Rs.145/- and Rs.70/- respectively (on account of non-availability of increment in the regular scale) as prescribed in the Bank level Bipartite Agreement of 09/06/1989, such FPA may also be reckoned as increment earned in the pay scale for the purpose of advancing grant of stagnation increment by one year. **(C.L.56/1990)**

(f) **Stagnation reliefs when falling due on a common date:**

The Fixed Personal Allowance and the other stagnation reliefs (Viz., Graduation/Professional Qualification Pay and Stagnation Increments) shall be released simultaneously when falling due to an employee on a common date.

(C.L.24/1992)

- (g) If the pay of an employee who after reaching maximum of the scale was subsequently reduced to a lower stage as a punitive measure the period spent at the stages lower than the maximum should not be counted for the purpose of determining the period of stagnation for eligibility.
- (h) Where extra-ordinary leave is granted on loss of pay and it is not counted for increments such period should not be counted as service for the purpose of stagnation increments.
- (i) Stagnation increments may be taken into account for the purpose of fitment on promotion to higher cadre. **(Cir.79/1984)**

4. INCREMENTS:

- (a) The increments specified in the various scales of pay, applicable to workmen, shall accrue on annual basis and shall be given effect to, on the first day of the month in which it falls due. However, for any reason whatsoever, the date of the increment has to be postponed under the service conditions, such postponement will be notionally made in the actual date on which the increment accrues. If on such postponement, either in the first instance or on a cumulative basis, such date of accrual of increment shifts to any subsequent calendar month, then the increment will be released on the first day of that subsequent month. **(Cir.172 & 192/1983)**
- (b) Eligible employees are to be granted annual increments on the anniversary date of appointment.
- (c) In the case of employees promoted from subordinate cadre to clerical cadre, in view of clubbing of stages in the fitment table, the employees in the higher stage of sub-ordinate scale of pay will get their next increment(s) after promotion, on the anniversary date of their increment in the previous scale of pay, and the others on the anniversary date of promotion. **(C.L.23/1996-97 & Cir.34/2001-2002)**

(d) **Increment sanctioning authority:**

- (i) In addition to annual increment(s) Branch Managers/Chief Managers are authorized to sanction additional increments for passing CAIIB examination, acquiring higher educational qualifications (including educational allowance) and stagnation increments (to clerical and subordinate staff) subject to report to their Controlling Authority, as and when these are sanctioned. *(Cir.66/1987)*
- (ii) The increments as and when given effect to, should be noted in the service sheet of the employee concerned.

(e) **Workmen Staff under Suspension:**

Annual increments, which fall due during the period of suspension should be reckoned (with effect from 11.06.1997) for calculation of Subsistence Allowance. *(C.L.52/1998-99)*

(f) **Postponement of increment –
Extra-ordinary leave on loss of pay:**

- (i) Extra-ordinary leave sanctioned on loss of pay, the period not counting as service for the purpose of increments, will have the effect of postponing all the future increments also. *(Cir.77/1966)*
- (ii) However, where the sanctioning authority is satisfied that the leave was taken on account of illness, or for any other cause beyond the employees' control, it may direct that the period of extra-ordinary leave may count for increments. *(Cir.52/1967)*
- (iii) In the case of employees who are office-bearers of registered trade unions increment may be deferred only to the extent that extra-ordinary leave exceeds two months in any incremental year.

(g) **Precautions:**

Branch Managers/Departmental Heads should invariably ensure that the dates of increments are extended/ advanced or increments withheld only after obtaining prior approval of the Controlling Authority. In all the other cases, increments should be granted to eligible employees on due dates.

Note: It should be ensured that increments due to the staff are sanctioned by the competent authorities well in advance by arranging for diarizing the due dates and obtaining the necessary clearances in time, so as to release the increments a few days before they become due. *(C.L.91/1997-98)*

5. GRANT OF EXTRA INCREMENTS FOR PASSING GRADUATION/ ASSOCIATE EXAMINATION:

- (a) The clerical staff are granted following additional increments for acquiring educational/ professional qualification:
- (i) Two increments for Graduation.
 - (ii) One increment for passing JAIIB or Part I of CAIIB.
 - (iii) Two increments for passing both parts of CAIIB.
- (b) In the case of new graduate entrant in the Bank, his/her Basic Pay can be straightaway fixed at the appropriate stage by the Branch Manager and also indicating in the appointment order that the higher Basic Pay carries benefit of two increments. *(Cir.70/1978)*
- (c) The employees graduated in the Autonomous Colleges may be considered for sanction of graduation increments, provided the relative degree is awarded by the recognized University. *(C.L.18/1994-1995)*
- (d) In the case of an employee of the Bank who graduates himself/herself while in service, the increments may be sanctioned on par with the procedure in vogue for sanction of the increments for qualifying in the CAIIB examination. *(Cir.70/1978)*
- (e) Graduate employees recruited or promoted to clerical cadre or non-graduate who acquire such qualification shall also be granted two additional increments. *(Cir.27/1990)*
- (f) **Graduation Increments (Ex-servicemen):**
- The ex-servicemen who joined the Bank may be given increments for graduation, irrespective of the fact whether they had passed graduation before joining the service of the Bank or afterwards. However, if the ex-servicemen had been given some benefit for graduation, which was reflected in the Pay drawn by them while in the armed service, the fitment in the Bank's Scale has to be done after withdrawing such benefit and thereafter be given two increments for graduation. *(Cir.46/1985)*
- (g) **Graduation / CAIIB Increments – Sub-ordinate staff:**
- (i) The members of sub-ordinate staff, working in Banks, may be admitted as members of the Indian Institute of Bankers and be permitted to appear at the examinations of the Institute provided they are matriculates.
 - (ii) However, in terms of the Bipartite Agreement(s) members of subordinate staff are not eligible for payment of additional increments on account of graduation / passing Indian Institute of Bankers examinations. *(C.L.84/1986)*

6. GRADUATION PAY / PROFESSIONAL QUALIFICATION PAY:

- (a) After reaching 20th stage of the scale of pay, clerical employees who have got increments in consideration of educational/professional qualification are paid Graduation Pay/Professional Qualification Pay.
- (b) A member of the non-subordinate cadre acquiring Graduate/National Diploma in Commerce or a JAIIB/CAIIB (either or both parts) qualification/s at a time when he/she does not have the requisite number of increments in the scale to be earned as advance increments shall in the first instance be released increments for such qualification/s acquired to the extent available in the scale and in lieu of the remaining increment(s) not available for being so released as advance increments be granted/released the first instalment of Graduation Pay or PQP, as the case may be. Release of subsequent instalments of Graduation Pay or PQP shall be with reference to the date of release of Graduation Pay or PQP under this clause.
- (c) Provided that in the case of an employee acquiring such qualifications after reaching the maximum of the scale of pay, he shall be granted from the date of acquiring such qualification the first instalment of Graduation Pay or PQP, as the case may be and the release of subsequent instalments of Graduation Pay or PQP shall be with reference to the date of release of Graduation Pay or PQP under this clause.
- (d) Provided further that in case where the non-subordinate employee as on the date of 10th Bipartite settlement, has already acquired JAIIB (Part-I) or CAIIB (Part-II)/ Graduation after reaching maximum of the Scale of Pay (in case of JAIIB/CAIIB/ Graduation) or after reaching 19th stage of Scale of Pay (in case of CAIIB/ Graduation), and has not earned increment(s) otherwise entitled on account of acquiring such qualification, when there were no increments to provide in the Scale of Pay of those employees, the stagnation increment in such cases may be advanced by one year or two years as the case may be. **(e-Cir-25/2015-16)**

Clarification by IBA vide letter No.CIR/HR&IR/2015-16/XBPS/1120 dated 25.07.2015 :: Non-subordinate employee who acquires such qualification after reaching the 19th Or 20th stage, their next stagnation increment may be advanced accordingly by one/two years as the case may be, w.e.f.01.11.2012 or the actual date of such advancement whichever is later.

- (e) **Graduation Pay/Additional increment for Direct Post Graduation:**
 - (i) Effective from 2nd June 2005, non-subordinate (Clerical) employee who acquire graduation/ post graduation qualification from Universities / Open Universities which are recognized by the University Grants Commission will be considered as having acquired graduate qualification and would be eligible for being granted the two additional increments for graduation or graduation pay, as the case may be, as provided hereinabove subject however to the following conditions:

- (a) Employees who are registered under the Post Graduation courses of Open University have either passed the foundation/entrance course or attended the Bachelor's preparatory Programme; and
- (b) They pursue the same course and take the same examination as the formal stream students.
- (ii) While non-subordinate employees who acquire graduation qualification from Universities/ Open Universities which are recognized by University Grants Commission will be eligible for being granted two additional increments for graduation/ graduation pay as the case may be, those who acquire post graduate qualification without being a graduate will be granted two additional increments for graduation/graduation pay as the case may be, effective from 27th April 2010, subject to the above conditions.
- (iii) Cases of all non-subordinate (clerical) employees who have acquired Graduation/Post Graduation qualification from Universities/ Open Universities recognized by the University Grants Commission prior to 02.06.2005 may also be considered for release of increments for Graduation or Graduation Pay subject to the above said stipulations.
(C.L.97/2005-2006)
- (f) In modification of the provisions contained in Annexure-3 to the Settlement dated 19th June 2010, the rates of Special Pay for Graduation and Professional Qualification, payable to clerical cadre staff stand revised, as under with effect from the 1st November 2012.

Special Pay for Graduation and Professional Qualification payable after reaching maximum in the scale of pay	Amount p.m.(Rs.)
A. Graduation:	
(a) On completion of 1 year after reaching maximum in the scale of pay	450
(b) On Completion of 2 years	900
B. Professional Qualification:	
(i) Part-I of CAIIB/JAIIB after 1 year	450
(ii) Part-II of CAIIB	
(a) After 1 year	450
(b) After 2 years	900
(c) After 3 years	1350

C. Graduation & Professional Qualification:	
(i) Graduation and / or NDC and have passed JAIIB or Part-I of CAIIB/CAIB	
(a) After 1 year	450
(b) After 2 years	900
(c) After 3 years	1350
(ii) Graduation and / or NDC and have passed JAIIB or both Parts of CAIIB	
(a) After 1 year	450
(b) After 2 years	900
(c) After 3 years	1350
(d) After 4 years	1800
(e) After 5 years	2250

(e-Cir-25/2015-16)

7. EMPLOYEES AT THE 19TH/20TH STAGE IN THE SCALES OF PAY:

- (a) Clarification regarding system to be followed in case a clerical staff acquires graduation/passes JAIIB/CAIIB after reaching 19th or 20th stage of the scale of pay:
- (i) In respect of an employee who has already reached the maximum of his scale, the question of sanctioning increments does not arise. If he has reached 19th stage in the scale of pay and acquires the above qualification, he may be sanctioned one increment on the date of declaration of result and instalments of graduation Pay/PQP may be released one year thereafter.
- (ii) If an employee acquires educational/professional qualification during the first year after reaching maximum, he would be released PQP, one year after reaching maximum and subsequent anniversary dates corresponding to qualifications acquired. For example, if an undergraduate clerk who has not passed any part of CAIIB reaches maximum of his basic on 1.1.1998 and subsequently passes graduation/CAIIB Part-I/CAIIB Part-II within one year, he would be sanctioned first instalment of PQP on or after 1.1.1999. Subsequent instalments will be released on 1.1.2000, 1.1.2001, 1.1.2002, 1.1.2003 as the case may be, depending upon the qualification acquired.
- (iii) If an employee had already earned advance increment on account of graduation, PQP corresponding to professional qualifications acquired after reaching maximum will be released only one year after PQP corresponding to advance increments have been sanctioned and their subsequent anniversary dates. For example, if a clerical staff who was graduate at the time of joining the Bank reaches maximum of scale on 1.1.1998, he will be drawing first instalment of PQP on 1.1.1999 and the second on 1.1.2000 on account of graduation. If he passes CAIIB Part-I/CAIIB Part-II on/after 1.1.1998 and before 1.1.2000, the corresponding PQP instalments will be released on 1.1.2001, 1.1.2002, 1.1.2003.

(iv) If he acquires educational/professional qualification at different points of time after reaching the maximum, the PQP corresponding to the qualification acquired as such will be released as under:-

(1) On the date of acquiring qualification, if one year or more has elapsed since getting PQP instalment corresponding to earlier qualification.

(2) On the anniversary date of release of PQP instalment corresponding to earlier qualification if he acquires additional qualification within one year of release of last instalment of PQP. **(C.L.143/2002-2003)**

8. FIXED PERSONAL PAY (FPP):

(a) The Fixed Personal Pay (FPP) will be equivalent to an amount of one increment after reaching the maximum in the pay scale, plus D.A. payable thereon, plus HRA payable at the rates applicable, where accommodation is not provided by the Bank. **(Cir-30/1994-1995, Cir-11/2000-2001)**

(b) **Note: Only employees who were in the service of the bank on or before 1st November 1993 will be eligible for FPP, one year after reaching the maximum scale of pay, they are placed in.**
(10th Bipartite Settlement)

(c) In modification of the provisions contained in Annexure-4 to the Settlement dated 19th June 2010 on Service Conditions for Workmen Staff, Fixed Personal Pay (FPP) shall be payable, as under, with effect from the 1st November 2012 to workmen employees who joined the Bank's service before 01.01.1980 and have drawn additional increment(s) in terms of Bipartite Settlement dated 17th September 1984. **(e-Cir-25/2015-16)**

Clerical Staff:

- One year after reaching maximum of the scale: Rs.95/- per month.
- Two years after reaching the maximum : Rs. 190/- per month.
- Three years after reaching the maximum in the scale as under :-

Area of Posting	Increment component of FPP to be reckoned for superannuation benefits (Rs.) per month	Revised FPP payable where accommodation is provided by the Bank (Rs.) per month	Revised FPP payable where accommodation is not provided by the Bank (Rs.) per month
Special Centre	1310	1640	1775
Area-I	1310	1640	1760
Area-II	1310	1640	1740
Area-III	1310	1640	1740

(b) The employees, who were in receipt of FPA of Rs.95/- one year after reaching maximum of the scale, shall be paid a FPP of Rs.190/- two years after reaching the maximum. The total (Revised) Fixed Personal Pay payable 3 years after reaching the maximum would be as indicated above. **(Cir.11/2000-2001)**

Subordinate Staff :

The Fixed Personal Pay (FPP) payable to subordinate staff who joined the service of the Bank before 01/01/1980, is as under:

- (i) One year after reaching maximum of the scale : Rs.30/- per month.
- (ii) Two years after reaching the maximum in the scale as under :

Area of Posting	Increment component of FPP to be reckoned for superannuation benefits (Rs.) per month	Revised FPP payable where accommodation is provided by the Bank (Rs.) per month	Revised FPP payable where accommodation is not provided by the Bank (Rs.) per month
Special Centre	655	760	820
Area-I	655	760	820
Area-II	655	760	810
Area-III	655	760	810

- (d) In modification of the provisions contained in Annexure – 4 to the Settlement dated 19th June 2010 on Service Conditions for Workmen Staff, Fixed Personal Pay shall be payable, as under, with effect from 1st November 2012, to the workmen employees who joined in Bank's service on or after 01.01.1980 and before 01.11.1993.

(a) The employees, who were given one stage higher fitment as per the provisions of Bipartite Settlement of 9th June 1989/30th January 1995 and who reach maximum in the scale hereafter will be paid a Fixed Personal Pay, as under, from 01.11.2012:-

Area of Posting	Increment component of FPP (to be reckoned for superannuation benefits) Rs.	Total FPP payable where accommodation is provided by Bank Rs.	Total FPP payable where accommodation is not provided by Bank Rs.
Clerical Staff:			
Special Centre	1310	1450	1585
Area-I	1310	1450	1570
Area-II	1310	1450	1550
Area-III	1310	1450	1550
Subordinate Staff			
Special Centre	655	730	790
Area-I	655	730	790
Area-II	655	730	780
Area-III	655	730	780

Note:

- (i) Special Centre :: Places with population of more than 45 lacs
- (ii) Area-I :: Places with population of 12 lakhs and above including State of Goa
- (iii) Area-II :: Places with population of 5 lakhs and above, State Capitals and Capitals of Union Territories And other than places mentioned in (i) and (ii) above
- (iv) Area-III :: Places with population below 5 lakhs not covered in (i), (ii) and (iii) above

- (b) The amount of FPA/FPP once fixed will not undergo any revision thereafter even with the grant of stagnation increment, movement of employees concerned from higher HRA Centre to a lower HRA Centre or vice-versa and/or provision of facility of accommodation or withdrawal thereof to the workmen employees concerned. *(Cir.6/1995-96, Cir.11/2000-2001)*

9. DEFINITION OF PAY:

'Pay' for the purpose of Dearness Allowance, House Rent Allowance (HRA) and superannuation benefits including for contribution to National Pension System (NPS) shall mean Basic Pay, Stagnation Increments, Special Pay, Graduation Pay, Professional Qualification Pay and Officiating Pay, if any. *(e-Cir-25/2015-16)*

10. PROVIDENT FUND:

The rate of Provident Fund shall be at 10% of Pay.

- (i) The increment component of Fixed Personal Pay shall rank for superannuation benefits.
- (ii) For a workman who was in service in Area-I as on the 31st December 1969 and entitled to receive CCA, only that part of CCA which would have been payable to him as per the terms and conditions applicable prior to settlement (17.09.1984) shall rank for Provident Fund and other Superannuation Benefits to the extent of 50%, subject to a maximum of Rs.30/- p.m. *(Cir.27/1990, Cir.11/2000-2001)*