

National Housing Bank (Officers') Service Regulations, 1997

UNION OF INDIA

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Rule

NATIONAL-HOUSING-BANK-OFFICERS-SERVICE-REGULATIONS-1997 of 1997

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1920.

PreliminaryG.S.R. No. 213(E) dated 11th April, 1997. - In exercise of the powers conferred by section 55 of the National Housing Bank Act, 1987(53 of 1987), the Board, with the previous approval of the Reserve Bank of India and in consultation with the Central Government, hereby makes the following regulations, namely :-

Chapter 1

1. Short title and Commencement.

(1)These regulations may be called the National Housing Bank (Officers') Service Regulations, 1997.(2)They shall come into force from the date of their publication in the official Gazette.

2. Officer to whom the regulations apply.

(1)These regulations shall apply to all officers of the Bank.(2)They shall also apply to officers transferred/posted/deputed outside India except to such extent as may be specifically, or generally prescribed by the Competent Authority.(3)They shall, however, not apply to officers employed temporarily or on special contracts.

3. Definitions.

- In these regulations, unless there is anything repugnant to the subject or context. (a) "Act" means the National Housing Bank Act, 1987 (53 of 1987); (b) "appointed day" means the date of publication of these regulations in the official Gazette. (c) "Bank" means the National Housing Bank. (d) "Board" means the "Board of Directors" of the Bank. (e) "Competent Authority" means the Chairman in the case of officers other than officers in junior and Middle Management Grade and Executive Director in other cases. (f) "emoluments" means the aggregate of salary and allowances, if any; (g) "family" means the spouse of the Officer, the children including step children, parents, brothers and sisters of the officer wholly dependent on the officer but shall not include a legally separated spouse; (h) "Government" means the Central Government; (i) "Guidelines of the Government" means such guidelines as may be issued by the Government together with modifications or alterations thereof as may, from time to time be made by the Government regarding the affairs of the Bank; (j) "Officer" means a person fitted into or promoted to or appointed to any of the grades specified in regulation 4 and any other person, who immediately prior to the appointed date, was an officer of the Bank, and shall also include any specialist or technical person as fitted or promoted or appointed to whom any of these regulations has been made applicable under regulation 2; (k) "pay" means basic pay including stagnation increments; (l) "Salary" means the aggregate of the pay and dearness allowance; (m) "Year" means a continuous period of twelve months; (n) "calendar year" means the period commencing from the 1st day of January of a year and ending with the 31st day of December of the same year. (o) ["Wholly dependant parents" means parents having monthly income of either or both, not exceeding Rs 1500/- per month.] [Substituted by G.S.R. 213 (E), dated 11th April, 1997 (w.e.f. 11th April, 1997)] (p) words and expressions used herein and not defined but defined in the Act shall have the same meaning respectively assigned to them in that Act.

Chapter II

Grades, Scales Of Pay And Categorisation Of Posts

4. Grades and Scales of Pay.

(1) There shall be the following five grades for officers with the scales of pay specified against each of the grades :-

Grade	Scale	Scale of pay
(a) Special Grade	As applicable to the Executive Directors of the Nationalised banks.	
(b) Top Executive	Scale VII	Rs.12650-300/2-13250-350/1-13600-400/1-14000
	Scale VI	Rs.11450-300/4-12650
(c) Senior Management grade	Scale V	Rs.10450-250/4-11450

	Scale IV	Rs.8970-230/1-9200-250/5-10450
(d) Middle Management Grade	Scale III	Rs.8050-230/5-9200-250/2-9700
	Scale II	Rs.6210-230/11-8740
(e) Junior Management	Scale I	Rs.4250-230/3-4940-350/1-5290-230/12-8050

Explanation. - Special Grade means pay, Allowances and other perquisites as applicable to Executive Directors of the nationalised Banks. provided that every officer who is governed by the grade and scale of pay as in force on the appointed day having been fitted into the said grade and scale of pay in accordance with Office Order No. 174/96 dated 7-2-1996 shall be deemed to have been fitted in the scale of pay as set out above. (2) Nothing in sub-regulation (1) shall be construed as requiring the Bank to have at all times, officers serving in all these grades.

5. Increments.

(1) The increments shall be granted subject to the following sub-clauses: (a) The increments specified in the scale of pay set out in sub-regulation (1) of regulation 4 shall be subject to the sanction of the Competent Authority, accrue on an annual basis and shall be granted on the first day of the month in which these fall due. (b) Officers in Scale I and II, 1 year after reaching the maximum in their respective scales, shall be granted further increments including stagnation increment(s) in the next higher scale only as specified in (c) below subject to their crossing the efficiency bar. (c) Officers including those referred to in (b) above who reach the maximum of the Middle Management Grade Scale II and III shall draw stagnation increment(s) for every three completed years of service after reaching the last stage of the Scale II or Scale III, as the case may be subject to maximum of two such increments of Rs. 230/- each for Officers in the last stage of Scale II and one such increment of Rs. 250/- for Officers in the last stage of Scale III. However, such officers who are in Substantive Scale III i.e. those who are promoted or recruited in Scale III shall draw a second Stagnation increment of Rs. 250/- after three years of receiving the first stagnation increment. Note. - Grant of such increment in next higher Scale shall not amount to promotion. Officers even after receipt of such increment shall continue to get privileges, perquisites duties, responsibilities or posts of their substantive Scale I of Scale II, as the case may be. (2) An additional increment shall be granted in the scale of pay for passing each part of the CAIIB examination. Explanation. - Officers who reach or have reached the maximum in the pay scale and are unable to move further except by way of promotion shall be granted Professional Qualification allowance in lieu of additional increments in consideration of passing CAIIB examination as under: Those who have passed only Part I of CAIIB : Rs. 120/- p.m. after one year on reaching the top of the scale. Those who have passed both Parts of CAIIB : (i) Rs. 120/- p.m. after 1 year on reaching the top of the scale (ii) Rs. 300/- p.m. after 2 years of reaching the top of the scale. Note. - (a) Revised professional qualification allowance shall rank for Dearness Allowance, House rent Allowance and Superannuation Benefits. (b) If an Officer who is in receipt of Professional Qualification Allowance is promoted to next higher scale, he shall, subject to Government guidelines, if any, be granted, on fitment into such higher scale, additional increment(s) for passing CAIIB to the extent increments are available in the scale and if no

increments are available in the scale or only one increment is available in the scale, the officer shall be eligible for Professional Qualification Allowance in lieu of increment(s).

6. Categorisation.

- Having regard to the responsibilities and functions exercisable, every post of an officer in the Bank shall be categorised by the Board or any authority specified by the Board in this behalf as falling in any one of the grades or scales mentioned in regulation 4, and such categorisation may be reviewed by the Board or such authority.

7. Categorisation on the appointed day.

- Subject to the provisions of regulation 6, the officers in the existing grades/scales/posts immediately before the appointed day shall be categorised as specified in the Table below :Table

Grades/Scales/posts	Grade or Scale in which placed
1	2
Executive Director Chief General Manager(s)	Special Grade Top Executive Grade Scale and Special Allowance as drawn of the appointed day
General Manager(s), Grade A and Scale VII	Top Executive Grade Scale VII
Deputy General Managers Grade B and Scale VI	Top Executive Grade Scale VI
Asst. General Managers Grade C and Scale V	Sr. Management Grade Scale V
Regional Manager Grade D and Scale IV	Sr. Management Grade Scale IV
Managers Grade E and Scale III	Middle Management Grade Scale III
Deputy Managers Grade F and Scale II	Middle Management Grade Scale II
Asst. Managers Grade G and Scale I	Junior Management Grade Scale I

Provided that any difficulties and anomalies arising out of the above categorisation shall be referred to a Committee consisting of the Chairman and such other persons as may be appointed by the Government for its decision.

Chapter III

Appointment, Probation, Confirmation, Promotion, Seniority And Termination

8. Appointments.

(1)The Board shall specify from time to time the number of posts of Officers in Scale II and above and the Chairman shall specify the number of posts of other officers in the Bank. The number of new posts created other than Scale II shall be reported to the Board from time to time.(2)All appointments in and promotions to the officer grade shall be made by the Competent Authority in the light of the guidelines (including those in relation to reservation) of the Government, if any, in this regard from time to time.

9. Probation.

(1)An Officer directly appointed to the junior management grade shall be on probation for a period of two years.(2)An employee of the Bank promoted as an officer in the junior management grade shall be on probation for one year.(3)An officer appointed to any other grade shall be on probation for such period as may be decided by the Bank.(4)Notwithstanding anything contained in above sub-regulations, the competent authority may, in the case of any officer, extend or reduce the period of probation or dispense with probation.

10. Confirmation.

(1)An officer shall be confirmed in the service of the Bank subject to his being found suitable for confirmation by the Competent Authority.(2)If in the opinion of the Competent Authority an officer has not performed his duties satisfactorily during his probation, the officer's probation may be extended by a further period not exceeding one year.(3)Where during the period of probation, including the period of extension, if any, the Competent Authority is of the opinion that the officer is not fit for confirmation.(a)in the case of a direct appointee, his services may be terminated by one month's notice or payment of one month's emoluments in lieu thereof, and(b)in the case of promotee from the Bank's services, he may be reverted to the grade or cadre from which he was promoted.

11. Promotions.

(1)Promotions to all grades of officers in the Bank shall be made in accordance with the policy laid down by the Board from time to time having regard to the guidelines of the Government, if any.(2)For the avoidance of doubts, it is clarified that this regulation shall also apply to promotions of any category of employees to the junior management grade.

12. Seniority.

(1)Each year, the Bank shall prepare a list of officers in its service showing their names in the order of their seniority on an all India basis and containing such other particulars as the Bank may determine. A copy of such list shall be kept at every branch or office of the Bank.(2)Seniority of an officer in a grade or scale be reckoned with reference to the date of his appointment in the grade or

scale. Where there are two or more officers of the same length of service in that grade or scale, their inter-se-seniority shall be reckoned with reference to their seniority in the immediately preceding grade or scale or the previous cadre to which they belonged in the Bank's service. Where two or more officers have the same length of service in such preceding grade or scale or such previous cadre, their seniority shall be determined with reference to their seniority in the Bank in the immediately preceding grade or scale or cadre, as the case may be.(3)Subject to the provision of sub-regulation (2) :(a)the inter-se-seniority of officers directly recruited in a batch to any grade or scale shall be reckoned with reference to the rank allotted to them at the time of such recruitment.(b)If, however, two or more officers have joined on the same date and no rank is allotted to them at the time of their recruitment, seniority in the common seniority list shall be determined on the basis of their date of birth.(c)Inter se seniority of the officers recruited under the general category and reserved category on the same date shall be determined in accordance with the marks obtained by such candidates, without adding notional marks for the reserved candidates.Provided that, the inter-se-seniority of the officers promoted or empanelled for promotion prior to the appointed date shall not be prejudiced.(4)In case of an officer whose probation has been extended, his seniority shall be reckoned just below all the officers, if any, recruited or promoted in the same batch along with him.(5)Seniority of the officers in the service of the Bank on the appointed day shall be determined by the Board having regard to the provisions of this regulation and such other factors as it may consider appropriate for this purpose.

13. Age of retirement.

- [(1) The age of retirement of an officer employee shall be 60 years, but no extension shall be given to any officer beyond 60 years of age] [Substituted by G.S.R. 213 (E), dated 11th April, 1997 (w.e.f. 11th April, 1997)]Provided that the Bank may, at its discretion, on review by the Special Committee(s) as provided hereinafter in sub-regulation (2) retire on officer employee in public interest on or at any time after the completion of 55 years of age or on or at anytime after the completion of 30 years of total service as an officer employee or otherwise, whichever is earlier.Provided further that before retiring an officer employee, at least three months notice in writing or an amount equivalent to three months pay and allowances, shall be given to such officer employee :Provided further that an officer aggrieved by the order of the Competent Authority, as provided in sub-regulation(2), may within one month of the passing of the order, give in waiting a representation to the Board against the decision of Competent Authority, and on receipt of such representation from the concerned officer, the Board shall consider his representation and take a decision within a period of three months, where the Board decides that the order passed by the Competent Authority is not justified, the concerned officer shall be reinstated as though the Competent Authority has not passed the order.Provided also that nothing in this regulation shall be deemed to preclude an officer employee from retiring earlier pursuant to the option exercised by him in accordance with the rules in the Bank.Explanation. - An officer will retire on the day of the month in which he completes his age of retirement. An officer whose date of birth falls on the first of a month, shall retire on the last day of the preceding month.(2)The Bank shall constitute a special committee(s) consisting of not less than three members, to review, whether an officer employee should be retired in accordance with the first proviso to sub-regulation (1). Such Committee(s) shall, from time to time, review the case of each officer employee on the basis of criteria/guidelines given

in annex and no order of retirement shall be made unless the special Committee(s) recommend(s) in writing to the Competent Authority the retirement of the officer employee.

14. Termination of service.

(1)(a) Subject to sub-regulation (3) of Regulation 10, where the Bank is satisfied that the performance of an officer is unsatisfactory or inadequate or there is a bona fide suspicion about his integrity or his retention in the Bank's Service would be prejudicial to the interest of the Bank, and where it is not possible or expedient to proceed against him as per the disciplinary procedure, the Bank may terminate his service on giving him three months notice or emoluments in lieu thereof in accordance with the guidelines issued by the government from time to time. (b) Order of termination under this sub-regulation shall not be made unless such officer has been given a reasonable opportunity of making a representation to the Bank against the proposed order. (c) The decision to terminate the services of an officer employee under sub regulation (a) above will be taken only by the Chairman. (d) The officer employee shall be entitled to appeal against any order passed under sub regulation (a) above by preferring an appeal within one month to the Board of Directors of the Bank. If the appeal is allowed the order under sub regulation (a) shall stand cancelled. (e) Where an officer employee whose services have been terminated and who has been paid an amount of three months emoluments in lieu of notice and on appeal his termination is cancelled, the amount paid to him in lieu of notice shall be adjusted against the salary that he would have earned, had his services not been terminated and he shall continue in the banks employment on same terms and conditions as if the order of termination had not passed at all. (f) an officer employee whose services are terminated under sub regulation (a) above shall be paid gratuity, provident fund including employer's contribution and all other dues may be admissible to him as per rules notwithstanding the years of service rendered. (g) Nothing contained hereinabove will affect the Bank's right to retire an officer employee under Regulation 13(1)--(2)(a) An officer shall not leave or discontinue his service in the Bank without giving a notice in writing of a period of not less than 3 months to the competent authority. Provided that the Competent Authority, may at his discretion, reduce the period of 3 months or waive the requirement of notice. (b) In case no notice has been given by the concerned officer under clause (a) such officer shall be liable to pay to the Bank and the amount equal to his substantive pay for the period of notice required of him. (c) An officer who has attained the age of 50 years may voluntarily retire after giving to the Competent Authority three months' notice in writing. Provided that this regulation shall not apply to an officer who is on deputation abroad, unless, after having been transferred or having returned to India he has resumed the charge of the Post in India and served for a period of not less than one year. Provided further that this sub-regulation shall not apply to an officer who seeks retirement from service for being absorbed permanently in an autonomous body or a public sector undertaking to which he is on deputation at the time of seeking voluntary retirement. (d) The competent authority may, if so requested by the officer retiring pursuant to sub-regulation (2)(c) waive the notice of voluntary retirement with respect to its full period or part thereof if the Competent Authority is satisfied that such waiver will not cause any administrative inconvenience. (3)(a) Notwithstanding anything to the contrary contained in the sub-regulation(2) an officer against whom disciplines proceedings are pending shall not leave/discontinue or resign from service in the Bank without the prior approval in writing of the Competent Authority and any notice of resignation given by such an officer before or during

disciplinary proceedings shall not take effect unless it is accepted by the Competent Authority.(b)Disciplinary proceedings shall be deemed to be pending against an employee for the purpose of this regulation if has been placed under suspension or any notice has been issued to him to show cause why disciplinary proceeding should not be instituted against him and will be deemed to be pending until final orders are passed by the Competent Authority.(c)The officer against whom disciplinary proceedings have been initiated will cease to be in service on the date of superannuation but the disciplinary proceedings will continue as if he was in service until the proceedings are concluded and final order is passed in respect thereof. The concerned officer will not receive any pay and/or allowance after the date of superannuation. He will also not be entitled for the payment of retirement benefits till the proceedings are completed and final order is passed thereon except his own contributions to Provident Fund.

Chapter Allowances

15. Dearness Allowance.

(a)Dearness Allowance shall be payable for every rise or fall of 4 points over 1148 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960 = 100(b)Dearness Allowance shall be payable as per the following rates :(i)0.35% of 'pay' up to Rs. 4800/- plus.(ii)0.29% of 'pay' above Rs. 4800/- to Rs. 7700/- plus.(iii)0.17% of 'pay' above Rs.7700/- to 8200/- plus.(iv)0.09% of 'pay' above Rs. 8200/-

16. House Rent Allowance.

- Whereas an officer is not provided with any residential accommodation by the Bank, he shall be eligible for House rent allowance at the following rates:

I	II
(i)Major 'A' Class cities and Project Area Centres in Group A	13%of Pay
(ii)Other places in Area I and Project Area Centres in Group B	12%of Pay
(iii)Area 1 and State Capitals and Capitals of Union Territories	10.5%of Pay
(iv)Area 111	9.5%of Pay

Provided that, if an officer produces a rent receipt, the house rent allowance payable to him shall be the actual rent paid by him for his residential accommodation in excess over 4% of pay in the first stage of the scale of pay in which he is placed with a maximum of 150% of the HRA payable, as per the rate mentioned above. Likewise, claims of officers for HRA, linked to the cost of their ownership accommodation shall also be restricted to 15% of HRA.

17. Other Allowances.

- An officer shall be eligible for the following other allowances, namely:(i)City Compensatory Allowance : City Compensatory Allowance shall be payable at the following rates:

Places	Rates
1	2
(a) Places in Area I and in the state of Goa	4.5%, of basic pay subject to maximum of Rs. 335/- p.m.
(b) Places with population of 5 lakhs and over and State Capitals and Chandigarh, Pondicherry and Port Blair	3.5% of basic pay subject to maximum of Rs. 230/- p.m.
(ii) Deputation allowance. - If an officer is deputed to serve outside the Bank, he may opt to receive the emoluments attached to the post to which he is deputed. Alternatively, he may in addition to his pay, draw a deputation allowance of 12% of pay subject to maximum of Rs. 700/- and such other allowance as he would have drawn had he been posted in the Bank's service at that place. Provided that where he is deputed to an organisation which is located at the same place where he was posted immediately prior to his deputation he shall receive a deputation allowance equal to 6% of his pay, subject to a maximum of Rs. 350/-. Provided further that an officer on deputation to the Training Establishment of the Bank as faculty member or to Banking Service Recruitment Board shall be eligible for deputation allowance at 6% of his pay, subject to a maximum of Rs. 350/-.	
(iii) Mid Academic Year Transfer Allowance. - If an officer is transferred from one place to another in the midst of an academic year and if he has one or more children studying in school or college, in the former place, a mid academic year transfer allowance of Rs. 150/- per month from the date he reports to the later place upto the end of academic year in respect of all the children provided that such allowance shall cease if all the children cease studying at the former place.	

Chapter V

Perquisites

18. Medical Aid.

(1) An officer shall be eligible for reimbursement of medical expenses actually incurred by him in respect of himself and his family on the following basis namely: (a) Medical Expenses. - Reimbursement of medical expenses of an officer in the pay range specified in Column 1 of the table below and his family may be made on the strength of the Officer's own certificate of having incurred such expenditure supported by a statement of accounts for the amounts claimed subject to the limit specified in Column 2 thereof: Table

Pay Range	Reimbursement limit p.a.
1	2
Rs. 4250/- to Rs. 6210/- p.m.	Rs. 750/-
Rs. 6211/- p.m. and above	Rs. 1000/-

Note: - An officer may be allowed to accumulate unavailed medical aid so as not to exceed at any time three times the maximum amount provided above. Explanation: "Family" of an officer for the purpose of this regulation shall consist of spouse, wholly dependent children and wholly dependent parents only. (b) Hospitalisation Expenses: (i) Hospitalisation charges will be reimbursed to the extent of 90% in the case of an officer and 60% in the case of his family members in respect of all cases

which require hospitalisation. Reimbursement on the basis of bills, vouchers, etc., of expenses incurred shall be subject to ceiling determined from time to time in accordance with the guidelines of Government.(ii)The officers or members of their families (as the case may be) are expected to secure admission in a Government or Municipal Hospital or any private hospital i.e. hospitals under the management of a Trust. Charitable institution or a religious mission. But in unavoidable circumstances, the officers or their family member or both may avail themselves of the services of one of the approved private nursing homes or private hospitals approved by the Bank. Reimbursement in such cases, should however, be restricted to the amount which would have been reimbursable in case the patient was admitted to one of the hospitals mentioned above.(iii)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 90% in case of an officer and 60% in the case of his family members : Cancer, Tuberculosis, Paralysis, Cardiac Ailment, Tumor, Small Pox, Pleurosy, Diptheria, Leprosy, Kidney Ailment.(2)Notwithstanding the medical benefits (including hospitalisation etc.) listed in sub-regulation(1) above and in complete substitution of the same, the Board may decide to retain in an unaltered form medical benefits (including hospitalisation etc.) as may be available in the Bank on the appointed day and if the Board so decides. All officers should be eligible for reimbursement of medical expenses only as per the terms and conditions obtaining in the Bank in appointed day for grant of medical benefits (including hospitalisation etc.).(3)Medical Aid and Hospitalisation facilities shall also be admissible to the officers who are placed under suspension

19. Residential Accommodation.

- No officer shall be entitled as of right to be provided with residential accommodation by the Bank. It shall, however be open to the Bank to Provide unfurnished resident accommodation on payment by the officer at the rate of 4% pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation whichever is less.Provided further that, where such residential accommodation is provided by the Bank, the charge for electric water, gas, conservancy and cable T.V. charges etc. shall be borne by the officer.

20. Bank's Car for personal purposes.

(1)No officer, other than the officer authorised by the Board, in accordance with the guidelines of the Government shall be allowed the use of the Bank's Car for personal purposes.(2)The use of the Bank's car for personal purposes should be subject to the scheme approved by the Board in accordance with the guidelines issued by the Government from time to time.

21. Loan for the purchase of conveyance.

- The Bank may grant to an officer confirmed in the Bank's service loan for the purchase of a motor car or other conveyance, subject to such terms and conditions as the Board may decide either generally or with reference to a particular loan, having regard to the guidelines of the Government.

22. Loans for purchase of houses.

- The Bank may grant to an officer confirmed in the Bank's service a loan for the purchase of land for construction of a house or for purchase or construction of a house, flat or apartment or for extension or renovation of a house, flat or apartment, on such terms and conditions as the Board may decide generally or with reference to any particular loan having regard to the guidelines issued by the Government.

23. Entertainment expenses and club membership fees.

- The Bank may reimburse to an officer such entertainment expenses, and such fees for membership of clubs and professional institutions as may be decided by the Board in accordance with the guidelines of the Government.

Chapter VI

Leave

24. Kinds of Leave.

- Subject to the grant of leave being determined by the exigencies of service, an officer shall be eligible for the following kinds of leave:-(a)Casual Leave(b)Privilege Leave(c)Sick Leave(d)Special Sick Leave(e)Maternity Leave(f)Extraordinary Leave on loss of pay(g)Special Casual Leave and Special Leave

25. Casual Leave.

(1)An officer shall be eligible for casual leave on full emoluments for 12 working days in a year provided that not more than four days casual leave may be availed of at any one time.(2)Casual leave not availed of in any year may be suffixed or prefixed to sick leave in the following year.

26. Privilege Leave.

(1)An officer shall be eligible for privilege leave computed at one day for every 11 days of service on duty provided that the commencement of service no privilege leave may be availed of, before completion of 11 months of service on duty.(2)An officer on privilege leave shall be entitled to full emoluments for the period of leave.(3)The period of privilege leave to which an officer is entitled at any time shall be the period which he has earned, less the period of leaves availed of.(4)Privilege Leave may be accumulated upto not more than 240 days except where leave has been applied for and it has been refused.(5)An officer desiring to avail of privilege leave shall ordinarily give not less than one month's of his intention to avail of such leave.

27. Sick Leave.

(1)An officer shall be eligible for 30 days of sick leave for each completed year of service subject to a maximum of 18 months during the entire service. Such leave can be accumulate upto 540 days during the entire service and may be availed of only on production of medical certificate by a medical practitioner acceptable to the Bank or at the Bank's discretion nominated by it at its cost.(2)in respect of the period of sick leave an officer shall be eligible to receive one half of the full emoluments:Provided that if an officer so desires, the Bank may permit him to draw full emolument in respect of any portion of sick leave granted to him twice the amount of such period on full emoluments being debited against Sick Leave Account.(3)The Bank may require any officer desiring to resume duty on the expiry of sick leave, to produce medical certificate saying that he is fit for duty.

28. Additional Sick Leave.

- Where an officer has put in a service of 24 years, he shall be eligible to additional sick leave at the rate of one month for each year of service in excess of 24 years subject to a maximum of three months of additional sick leave.

29. Maternity Leave.

- Leave upto a period of 3 months at a time may be granted by way of maternity leave including in respect of post natal period or at the time of miscarriage or abortion, so however, that not more than 12 months of such leave shall be available during the entire period of service of the officer.

30. Extraordinary Leave.

- An officer shall be eligible for extraordinary leave on loss of pay and allowances for not more than 360 days during the entire period of service. Such leave may not be availed of except for sufficient reasons for more than 90 days at a time. Provided that in special circumstances, the Board may grant extraordinary leave on loss of pay and allowances to an officer up to a total period of 720 days.

31. Special Casual Leave & Special Leave.

- An officer may be granted Special Casual leave and may Special Leave for sports, donation of blood, family planning, defending another officer in any inquiry, or for joining civil defence services as may be decided by the Board in accordance with the guidelines of the Government.

32. Lapse of Leave.

- All leave shall lapse on the death of the officer or if he cease to be in the service of the Bank, provided that where an officers dies in service, there shall be payable to his legal representative sums which would have been payable to the officer if he has availed of the privilege leave, that he

had accumulated at the time of his death: Provided further that where an officer retires from the Bank's he shall be eligible to be paid a sum equivalent to the emoluments of any period of privilege leave that he had accumulated.

33. Recall for duty.

- An officer on leave may be recalled to duty by the Competent Authority wherever the Bank deems fit to do so but if the officer is at that time out of station, he shall be eligible to be paid the actual expenses incurred by him and the members of his family for coming back to the station.

34. Furnishing the leave address to the Bank.

- An officer, who has been sanctioned leave, and leaves his place of duty shall furnish to the Bank, the address at which he can be contacted while out of station.

Chapter VII

Reimbursement Of Expenses On Travel

35. Mode of travel and expenses on Travel.

- The following provisions shall apply whenever an officer is required to travel on duty :-(1)(i)An officer in junior Management Grade may travel by 1st class or AC Sleeper by train. He may, however travel by air (economy class) if the distance to be travelled is more than 500 kms. He may, however, travels air (economy class) even for a shorter distance if so permitted by the Competent Authority, having regard to the exigencies business or public interest.(ii)An Officer in Middle Management Grade may travel by 1st class or AC Sleeper by train. He may, however travel by air (economy class) if the distance to be travelled is more than 500 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 or business or public interest.(iii)An officer is Senior Management or Top Executive Grade may travel by train AC 1st class or by air (economy class).(iv)An officer in Senior Management or Top Executive Grade may travel by car between places nor connected air or rail provided that the distance does not exceed 500 kms. 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.(v)Any other officer may be authorised by the Competent authority having regard to the exigencies of business travel by his own vehicle or by taxi or by the Bank's vehicle.(2)(i)For air or rail travel, a single fare for the officer will be reimbursed.(ii)For travel by road by his own vehicle, such rate on per kilometre basis as maybe decided by the Bank from time to time, having regard to the type of vehicle used. the cost to be incurred and the terrain covered will be reimbursed.(iii)Where hiring of a taxi is permitted, the actual taxi charges will be reimbursed.(iv)For travel by public motor or water transport, the actual fare will be reimbursed.(3)Actual expenses incurred for transport, and portorage will be reimbursed subject to the following limits:

Grades/Scales of officers	Major 'A' Class cities	Area I	Other places
IV and above I, II, III	Rs.30/-	Rs.25/-	Rs.20/-
	Rs.25/-	Rs.25/-	Rs.20/-

Notes. - (i) Major A class cities are Ahmedabad, Bombay, Bangalore, Calcutta, Hyderabad, Kanpur, Madras, New Dehli, Nagpur, Pune and Capitals of other states and UTs. (ii) Area I includes cities with population of 3 lakhs and above, as per 1991 census. (4) An officer in the Grade/Scale set out in Column I of the Table below shall be entitled to Halting Allowance at its corresponding rates set out in column 2 thereof.

Daily Allowance (Rupees)

Grades/Scales of officers	Major 'A' Class cities	Area I	Other places
Officer in Scale IV and above	250	200	175
Officers in Scales I, II & III	200	175	150

Provided that: (a) Where the total period of absence is less than 8 hours, but more than 4 hours. Halting Allowance at half the above rates shall be payable. (b) Officer in various grades/scale may be reimbursed the actual hotel expenses, restricting to single room accommodation charges in ITDC Hotels, subject to the limits as given below:

Grades/Scales of officers	Eligibility to stay	Boarding Charges (Rs.)		
		Major 'A' Class Cities	Area I	Other places
Scale VI & VII	4* Hotel	250	200	175
Scale V	3* Hotel	250	200	175
Scale IV	3* Hotel	250	200	175
Scale II & III	2* Hotel (Non A/C)	200	175	150
Scale I	1* Hotel (Non A/C)	200	175	150

Notes: (i) Wherever the existing hotel/lodging entitlement of officers in different scales are higher than the IBA norms, the same shall be protected. This protection would be, however, available only to those officers who are already in Bank's service and with respect to their grades prior to 1-12-1995. Hotel/lodging entitlement of persons joining the Bank subsequently or existing officers who are promoted on or after 1-12-1995 would be as per the standard IBA norms adopted by the Bank. (ii) In the case of such Scale H officers, who were in Bank's Service in this Scale prior to 1-12-1995, the protection as per clause (i) above would be available even after promotion to Scale III. (iii) For the stay at Delhi and Bombay, the following relaxations would be admissible. Delhi : In case of non-availability of accommodation in any ITDC hotel, as per entitlement, officers may be reimbursed actual lodging expenses for the stay in other hotels (non-ITDC) not exceeding 125% of the tariff of respective ITDC hotels of their entitled class in Delhi. Bombay : As there are no ITDC hotels in Bombay, officers may stay in other hotels (non-ITDC) of their entitled stay category and they may be reimbursed the lodging expenses on actual basis. If, however, they are unable to stay in a hotel as per their eligibility and stay in a hotel with no star category or higher star category, he may be reimbursed the actual tariff paid not exceeding 125% of the tariff charged by the ITDC hotel in Delhi. (c) Where lodging is provided at Bank's cost/arranged through the Bank free of cost, 3/4th of the Halting Allowance will be admissible. (d) Where boarding is provided at Bank's cost/arranged through the Bank free of Cost, 1/2 of the Halting Allowance will be admissible. (e) Where lodging and

boarding at Bank's cost/arranged through the Bank free of cost, 1/4 of the Halting Allowance will be admissible. Where, however, an officer claims boarding expenses on declaration basis production of bill for actual expenses incurred, then he shall not be eligible for 1/4th of the Halting Allowance.(f)A supplementary Diet allowance of Rs. 10/-per day of halt outside headquarters on inspection duty may be paid to all inspecting officers.Explanation. - For the purpose of computing halting allowance per diem shall mean each period of 24 hours or any subsequent part thereof reckoned from the reporting time for departure in the case of air travel, and the scheduled time of departure in other cases to the actual time of arrival. Where the total period of absence is less than 24 hours, 'per diem' shall mean a period of not less than 8 hours.

36. Transfer travelling allowance etc.

(1)(i)An officer on transfer and the members of his family will be eligible to travel to the place of posting by the same mode of travel and class of accommodation, as in the case of travel on tour by the officer.(ii)When the members of the family travel by road, the entitlement will be actual or the 1st class rail fare for the distance covered, whichever is less.Explanation. - "Family" for the purpose of this regulation will be spouse as also children (including step children) parents, brothers and sisters residing with and wholly dependent on the officer employee.(2)(i)An officer on transfer will be reimbursed his expenses for transporting his baggage by goods train up to the following limits :

PayRange	Wherehe has family	Wherehe has no family
Rs.4250/- p.m. to Rs. 6210/- p.m.	3000kgs	1000 kgs
Rs.6211/- p.m. and above	FullWagons	2000kgs

(ii)If an officer eligible for full wag on avails of the facility of 'Container Service' by railways, he will be reimbursed actual charges for one container if he is in junior or Middle Management Grade Scale and for two containers if he is in Senior or Top Management Grade. If, the baggage is transported by road between places connected by rail, the reimbursement will be limited to the actual freight charges against submission of bills subject to the cost not exceeding the cost of transport of the maximum permissible quantity by goods train. If there is no railway station or railway out-agency at the old or new place of posting, the officer will be paid the actual cost of transporting the baggage by road up to the nearest railway station or railway out-agency. If both the places do not have railway station/out-agency, the officer will be paid actual cost of transporting of the baggage by road up to the stipulated weights by an approved transport operator.(iii)An officer who owns a car will be eligible to claim the cost of transporting it by train to the place of transfer at goods train rate, and where the car is driven by road, the cost of so taking if, at rates decided by the Board.(iv)An officer who owns a scooter, motor cycle or any other vehicle, will be eligible to claim the cost of transporting it to the place of transfer at goods train rate and if the vehicle is transported by lorry, the actual lorry charges. If the vehicle is driven by road, the officer will be eligible to claim at the rate decided by the Board.(3)An officer on transfer will be eligible to draw a lump sum amount as indicated below for expense connected with packing, local transportation, insuring the baggage, etc.

Grade	Lumpsum
TopManagement & Senior Management	Rs.1500/-
TopManagement & Junior Management	Rs.1000/-

(4) An officer transferred to any station shall be eligible to claim halting allowance for the period spent on journey at the same rates as in the case of travel on tour. Provided that where no residential accommodation is made available by the Bank to an officer at the new place of posting and where such an officer may incur additional expenses in the process of taking over charge, for the reasons beyond his control, the Competent Authority may consider, on merit, grant of halting allowance to him upto a maximum period of 15 days or till the time the quarters are made available to him, whichever is earlier.

37. Travelling allowance on retirement.

- On retirement, an officer will be eligible to claim travelling allowance, baggage and other expenses for himself and his family as on transfer from the last station at which he is posted to the place where he proposes to settle down on retirement.

38. Leave Travel Concession.

- (i) During each block of four years, an officer shall be eligible for Leave Travel Concession for travel to his home town once in each block of two years. Alternatively, he may travel in one block of two years to his home town and in other block to any place in India by the shortest route. (ii) Once in every four years, when an officer avails of Leave Travel Concession, he may be permitted to surrender and encash his privilege leave not exceeding one month at a time. Alternatively, he may whilst travelling in one block of two years to his home town and in any other block to any place in India, be permitted encashment of privilege Leave with a maximum of 15 days in each block or 30 days in one block. For the purpose of leave encashment all the emoluments payable for the month during which the availment of the Leave Travel Concession commences shall be admissible. Provided that an officer at his option shall be permitted to encash one day's additional privilege leave of donation to the Prime Minister's Relief Fund subject to his giving a letter to the Bank to that effect and authorising the Bank to remit the amount to the Fund. (iii) The mode and the class by which an officer and his family may avail of Leave Travel Concession shall be the same by which the officer is eligible under Regulation 35(1), and other terms and conditions subject to which the leave travel concession may be availed of by an officer shall be decided by the Board from time to time.

Chapter VIII

Terminal Benefits

39. Provident Fund.

(1) Every officer shall become a member of the provident fund constituted by the Bank, unless he is already a member of that fund and shall agree to be bound by the rules governing such fund. (2) The Bank shall contribute to the provident Fund in accordance with the rules governing the Provident Fund, from time to time, provided that the amount contributed by it shall not be more than 10% of pay of the officer.

40. Gratuity.

(1) Every officer shall be eligible for gratuity on: (a) Retirement (b) death (c) Disablement rendering him unfit for further service as certified by a Medical Officer approved by the Bank, or (d) Resignation after completing 10 years of continuous service, or (e) Termination of service in any other way except by way of punishment after completion of 10 years of service. (2) The amount of Gratuity payable to an officer shall be one month's pay for every completed year of service in the Bank, subject to maximum of 15 month's pay. Provided that where an officer has completed more than 30 years of service, he shall be eligible by way of Gratuity for an additional amount at the rate of one half of a month's pay of each completed years of service beyond thirty years. Provided further that an officer, who has been appointed in the Bank's service from Reserve Bank or any other institution approved in this behalf by the Chairman and Managing Director, shall be eligible for the gratuity at the rate provided hereinabove for the period of his service in the Reserve Bank or any such institution prior to the date of his appointment in the Bank provided he had not been paid gratuity for such period by his parent institution and such institution has agreed to remit the proportionate amount to the Bank. Provided also that an officer, who has been appointed in the Bank's service from Reserve Bank or any other institution approved in this behalf by the Chairman and Managing Director, shall be eligible to take into account the services rendered by him in the Reserve Bank or any such institution prior to the date of his appointment in the Bank for the purposes of clauses (d) and (c) of sub-regulation (1) provided that he had not been paid gratuity for such period by his parent institution. Note: If the fraction of service beyond completed years of service is six months or more, gratuity will be paid pro-rata for the period.

Chapter IX Transferability

41. Transferability.

- Every officer is liable for transfer to any office or branch of the Bank or to any place in India.

42.

Every officer shall be available for Bank's duties at any time of the day.

43. Joining time on transfer.

- (i) An officer shall be eligible for joining time on one occasion, and not exceeding seven days, exclusive of the number of days spent on travel, to enable him: (a) to join a new post to which he is appointed while on duty in his old post; or (b) to join a new post return from leave. (ii) During the joining time an officer shall be eligible to draw the emoluments as applicable to the place of transfer. (iii) In calculating the joining time admissible to an officer, the day on which he is relieved from his old post shall be excluded, but public holidays following the day of his relief shall not be

included in computing the joining time.(iv)No joining time shall be admissible to an officer when the transfer does not involve a posting to a different place.(v)No joining time shall be admissible to an officer when his posting is of a temporary nature, irrespective of the fact that the posting is to a place or station other than the one at which he is permanently posted.

Chapter X

Miscellaneous

44. Power to implement regulation.

- The Chairman may from time to time, issue such instructions or directions as may, in his opinion, be necessary for giving effect to or carrying out the provisions of these regulations.

45. Interpretation of "Service".

- In interpreting any of these regulations, unless the context otherwise requires, service of an officer, shall be regarded as including his service in the Bank prior to the date of coming into force of these regulations.

46. Repeal and Saving.

(1)Any Scheme, order or circular issued by the Chairman governing any matter relating to appointment, promotion leave rules, medical scheme, conveyance scheme, residential accommodation scheme and other perquisites shall cease to have effect on the appointed day.(2)Nothing in sub-rule (1) shall affect the validity of anything done or any claim arising prior to the appointed day on any matter relating to service of officer or the Bank.

47. Interpretation.

- If any question arises as to the application or interpretation of any of these regulations, it shall be referred to the Board for its decision. AnnexCriteria/guidelines For Premature Retirement Of Officers Under Regulation 13(2) Of National Housing Bank (Officers') Service Regulations, 1997Criteria/GuidelinesThe special committee/s will take into consideration the following points while considering the case of officers for pre-mature retirement under Regulation 13(2):(1)The recommendations for pre-mature retirement would be on any of the following grounds:(a)Officer whose integrity is doubtful(b)Officer who are found to be ineffective/in-efficient in performing their duties especially during last 3 years.(c)Officer who have developed physical limitations/in-capacitations which affect their performance to a sufficient degree and officers suffering from serious diseases which affect performance and endanger the health/fitness of others around in the office.(d)Any other case, which Special Committee may in its opinion consider suitable for recommending for pre-mature retirement.(2)However, the above criteria/guidelines will not be used/made applicable to the cases:(a)Where the concerned officer is retiring on

superannuation within one year from the date of consideration of his case.(b)To retire an officer on the grounds of specific act of mis-conduct as a short cut of initiating formal disciplinary action.(c)To reduce the surplus officer or as a measure of effecting general economy.(d)Where the review for the concerned officer was once made and the Special Committee/s had recommended in favour of his continuing in the service, such cases will not be taken up again for review at any time till he/she is retired on superannuation.(e)While entire service record of an officer would be considered at the time of review, no officer should ordinarily be retired on the grounds of ineffectiveness (1) (b) above if his/her service during last 3 years has been found satisfactory or he/she is promoted during last 3 years and his/her performance in the higher post has been found satisfactory.(3)The Special Committee/s for deciding pre-mature retirement of officers constituted by the Board of Directors shall be as under:

Category of Officers	Special Committee
a. All officers up to Scale IV	Executive Director and 2 General Managers OR 3 General Managers (to be designated for this purpose by Chairman & Managing Director)
b. All Officers in Scale V and above	Chairman & Managing Director, Govt. Director and RBI Director.

(4)The Competent Authority for retiring officers pre-maturely under Regulation 13(2) shall be "Chairman and Managing Director" in all cases.ProcedureThe procedure to be followed for pre-mature retirement of officer under Regulation 13 (2) of National Housing Bank (Officers') Service Regulation, 1997 would be as under:(a)A detailed report in writing would be submitted on the Officers who are recommended for pre-mature retirement under Regulation 13(2).(b)Such report would be given by the concerned reporting authorities through officer In-Charge in cases of officers working at branch/regional officers and through Departmental/Functional Heads in case of officers working at the Head office.(c)The concerned Officer In-Charge or Department/Functional Head would record their recommendations in writing on such reports.(d)The Officers recommended for pre-mature retirement must be recommended by at least two hierarchical authorities wherein the second authority is not below the rank of officer in Grade/Scale V.(e)Such recommended cases would be forwarded to the General Manager (Personnel), in cases of Officers up to Grade/Scale IV and to Chairman and Managing Director, in cases of officers of Grade/Scale V and above, for their putting up to the Special Committee/s.(f)The special committee/s constituted for this purpose would review the cases for pre-mature retirement under Regulation 13(2) every quarter or at such intervals may be decided by the Management from time to time. The review of the cases by the Special Committee/s would generally be done in the beginning of such quarter or at such interval as may be decided by the Management.(g)The cases of Officers who have completed 55 years of service, whichever is earlier, can be reviewed by the Management at any time on or after completion of stipulated age or length of service.(h)The Special Committee/s after reviewing such cases would submit its recommendations to the competent Authority who would take into consideration the recommendations of the Special Committee/s and decide whether the officers are to be retired pre-maturely or not.(i)If the Competent Authority decides to retire an officer pre-maturely, he should record that he has formed an opinion that it is necessary to retire such officers in pursuance

to the provisions of Regulation 13(2).(j)The officer who is required to be retired pre-maturely under provisions of Regulation 13(2) would be served with written notice of 3 months or be paid an amount equivalent to 3 months salary/pay and allowances as per the provisions of Regulation 13(1).(k)When an officer is advised about his pre-mature retirement, he may if he so desires give in writing a representation to the Board of Directors against the decision of the Competent Authority within a period of one month of the passing of the order.(l)The Board of Directors shall consider representation of the concerned officer and take a decision within a period of three months of receipt of the representation.(m)Where the Board of Directors decide that the order passed by the Competent Authority is not justified, the concerned Officer shall be reinstated as though the Competent Authority has not passed the order.(n)If the representation of the officer concerned is not considered favourably, the officer concerned would be advised accordingly and he/she would stand retired prematurely from the date mentioned in the letter of premature issued him/her earlier.(o)The recommendations/views of the Chief Vigilance Officer of the Bank are also to be obtained while reviewing cases for pre-mature retirement.