

## ALLOWANCES

(As per CDO/P&HRD-IR/24/2015-16 dt.26.06.2015 unless otherwise specified)

### **2.1 DEARNESS ALLOWANCE**

On and from 01.11.2012, Dearness Allowance shall be payable for every rise or fall of four points over 4440 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960=100 at 0.10% of pay.

### **2.2. HOUSE RENT ALLOWANCE (HRA) (w.e.f.01.11.2012)**

	Area	Rate
(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

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 0.75

% of Pay in the first stage of the Scale of Pay in which he/she is placed with a maximum of 150% of the House Rent Allowance payable as per aforesaid rates mentioned in Column II above.

**Note:** The claims of officer employees for House Rent Allowance linked to the cost of their ownership accommodation shall also be restricted to 150% of House Rent Allowance as hitherto.

### **2.3 CITY COMPENSATORY ALLOWANCE (CCA)(w.e.f.01.11.2012)**

	Area	Rate	Max Amount
i)	Places in Area I and in the State of Goa	4% of Basic Pay	Rs.870/- p.m.
ii)	Places with population of five lakhs and over and State Capitals and Chandigarh, Puducherry and Port Blair	3% of Basic Pay	Rs.600/- p.m.

### **2.4 SPECIAL ALLOWANCE:(W.E.F.01.11.2012)**

With effect from 01.11.2012, officers shall be paid Special Allowance as under:

Scale I-III : 7.75% of Basic Pay+applicable Dearness Allowance thereon

Scale IV-V : 10% of Basic Pay+applicable Dearness Allowance thereon

Scale VI-VII : 11% 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.

CLARIFICATION (CDO/P&HRD-IR/43/2015-16, dt.19.08.15):

The Special Allowance is to be reckoned at the time of PL encashment on LFC/retirement.

**2.5 FIXED PERSONAL PAY (FPP) (w.e.f. 1.11.2012)**

Fixed Personal Pay together with House Rent Allowance shall be at the following rates and shall remain frozen for the entire period of service.

<b>Increment Component(Rs.)</b>	<b>DA as on 01.11.2007 (Rs.)</b>	<b>Total F.P.P. payable where Bank's accommodation is provided (Rs.)</b>
<b>(A)</b>	<b>(B)</b>	<b>(C)</b>
1310	143	1453
1460	159	1619
1650	180	1830
1800	196	1996
1960	214	2174
2120	231	2351

**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 01.11.1993 will be eligible for FPP on the year after reaching the maximum scale of pay they are placed.

**2.6 PROFESSIONAL QUALIFICATION PAY (PQP) (W.E.F. 1.11.2012)**

Officers shall be eligible for Professional Qualification Pay as under :

(i) Those who have passed only CAIIB – Part I / JAIIB: Rs.670/- p.m. one year after reaching top / maximum of the scale.

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

a. Rs.670/- p.m. one year after reaching top / maximum of the scale.

b. Rs.1680/- p.m. two years after reaching top / maximum of the scale.

- 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 instalment of PQP and the release of subsequent instalments of PQP shall be with reference to the date of release of first instalment of PQP.
- PQP shall rank for DA, HRA and Superannuation benefits.

**2.7 SPECIAL COMPENSATORY ALLOWANCE (SCA)**

Those officers who were in service as on 01.11.1993 and were already drawing Special Compensatory Allowance at old rates will be paid the same rate as follows w.e.f.01.10.2001:

<b>Basic Pay</b>	<b>Amount</b>
<b>23700 to 38090</b>	<b>575</b>
<b>39400 to 45950</b>	<b>650</b>
<b>47260 to 48570</b>	<b>700</b>
<b>50030</b>	<b>850</b>
<b>51490 to 85000</b>	<b>1000</b>

Those officers who were not already drawing SCA will be paid the same w.e.f.01.10.2001 or date of joining whichever is later provided they were in the service as on 23.07.2003, at the following rates:

Basic Pay	Amount
23700 to 38090	225
39400 to 50030	300
51490 to 85000	450

The allowance will not rank for any other benefit such as Dearness Allowance (DA), House Rent Allowance (HRA), City Compensatory Allowance (CCA) etc. or any superannuation benefits.

## 2.8 SPECIAL BALANCING ALLOWANCE

The Executive Committee of Central Board in its meeting dated 25.1.2011, after receiving approval from the Government of India, decided that the balancing cost of pension arising out of 9th Bipartite Settlement and Joint Note dated 27.4.2010 be distributed among all officers including Top Executives of Special Scale and workmen employees who were in permanent employment of the Bank (including permanent full-time/part time medical officers, and other part-time employees) as on 31.10.2007 in the form of an allowance which may be called "Special Balancing Allowance", as under:

- i. The above allowance i.e. "Special Balancing Allowance" will not be payable to any officer/workmen employee (including part-time) who joined the Bank on or after 1.11.2007.
- ii. Officers/ workmen employees of e-SBS who opted for terms and conditions of SBI and were in the permanent employment of e-SBS as on 31.10.2007 will also be eligible for the above allowance from the date of merger i.e. 13.8.2008 and not prior to this date. However, employees of e-SBIN will not be eligible for the above allowance.
- iii. Such allowance will be payable to above category of officers and employees (i.e. award and sub-ordinate staff) at 6.5% and 6.4% respectively of the revised basic pay effective from 1.11.2007 (i.e. with reference to basic pay applicable for 9th bipartite only). It is to be noted that such allowance will be paid at aforesaid rate on moving basic pay on or after 1.11.2007 till the period of 9th Bipartite settlement. However, such allowance will be frozen on the expiry date of 9th Bipartite settlement and will not have any reference to the basic pay of subsequent Bipartite settlements.
- iv. Such allowance will not rank for any other benefit such as Dearness Allowance (DA), House Rent Allowance (HRA), City Compensatory Allowance (CCA) etc. or any superannuation benefits. **However, Special Balancing Allowance will rank for payment of leave encashment.** (CDO/P&HRD-PM/86/2012-13 dt. 11.03.2013)
- v. However, in respect of e-SBS employees who were in the permanent employment of e-SBS as on 31.10.2007, such allowance will be paid from 13.8.2008 and not prior to this date. (CDO/P&HRD-PM/81/2010 – 11 dt 01.03.2011)

## 2.9 DEPUTATION ALLOWANCE (w.e.f.01.06.2015)

Deputation Allowance shall be at the following rates:

- a) An officer deputed to serve outside the bank – 7.75% of Pay with a maximum of Rs.4000/- p.m.

b) An officer deputed to an organization at the same place or to the training establishment of the bank(not applicable in case of non-teaching staff) – 4% of Pay with a maximum of Rs.2000/- p.m.

**2.10 HILL AND FUEL ALLOWANCE (w.e.f. 1.11.2007)**

	Place	Rate
a	Places with an altitude of 1000 metres and above but less than 1500 metres and Mercara Town	2% of Pay subject to a maximum of Rs.750/-p.m.
b	Places with an altitude of 1500 metres and above but less than 3000 metres.	2.5% of Pay subject to a maximum of Rs.1000/- p.m
c	Places with an altitude of 3000 metres and above	5% of Pay subject to a maximum of Rs.2000/-p.m.

**2.11 HALTING ALLOWANCE (w.e.f. 1.6.2015)**

Grade/Scales of Officers	Metro (Rs.)	Major 'A' Class Cities (Rs.)	Area I (Rs.)	Other Places (Rs.)
Officers in Scale VI & above	1800/-	1300/-	1100/-	950/-
Officers in Scale IV & V	1500/-	1300/-	1100/-	950/-
Officers in Scale I/II/III	1300/-	1100/-	950/-	800/-

Metro: MUM, DEL, KOL & CHE; Major "A": AHM, BAN & HYD; Area I: Visakhapatnam

- Extant guidelines for the mode of calculation of Halting Allowances payable to officers on Overseas visits on official duty and the applicable per diem rates has contained in CDO/P&HRD-PM/31/2016-17 dated 06.06.2016.

**2.12 OFFICIATING ALLOWANCE**

If an officer is required to officiate in a post in higher grade/scale for a continuous period of not less than 7 days at a time or an aggregate of 7 days during a calendar month, he/she shall receive officiating allowance equal to 6% of his/her basic pay per month, for the period he/she officiates w.e.f. 1.11.1999. Such allowance will rank for P.F. and not for other purposes. Further, officiating allowance to an officer, who comes to officiate as a consequence of review of categorization in a grade or scale higher than the one in which he is placed, will be paid from the date of circularization of the revised categorization. He will not be paid officiating allowance for the period he had worked in the position between the effective date of categorization and the date of circular.

When an officer is called upon to officiate in a higher grade position **on regular basis**, he would get the entitlements i.e., **Leased Accommodation, cleansing material, casual labour, news paper and magazines, telephone bill, conveyance reimbursement & personal entertainment** (but not expenses incurred on tea, coffee etc.), as per the incumbency of the post.

**2.13 CLOSING ALLOWANCE (W.E.F. 01.04.1997)**

Rs.250/- per half-year payable at the end of September & March to all officers, other than those posted in administrative offices. (CDO: PER: 9:98-99 dt.06.04.1998)

**2.14 PROJECT AREA ALLOWANCE**

On and from 1st November 2012, Project Area Compensatory Allowance shall be payable at the following rates:

- Project Areas falling in Group A – Rs.400/- p.m.
- Project Areas falling in Group B – Rs.350/- p.m.

**2.15 MID ACADEMIC YEAR TRANSFER ALLOWANCE**

On and from 1st June 2015, Mid Academic Year Transfer Allowance shall be payable at Rs.1100/- p.m. subject to other conditions.

## **2.16 SPLIT DUTY ALLOWANCE**

On and from 1st November 2012, Split Duty Allowance shall be payable at Rs.200/- p.m.

## **2.17 FOOT ALLOWANCE**

Journeys undertaken by BMs/FOs/RDOs posted at remote centres for field visits on foot are paid foot allowance at the rate of Rs. 1.20 per km provided the journey undertaken on foot is beyond 2 kms and the official certifies to the Bank's satisfaction that the journey was undertaken on foot due to non-availability of pucca roads and non-availability of any type of conveyance.

## **2.18 DISCOMFORT ALLOWANCE**

In terms of Rule 23(xi) of SBI Officers Service Rules, if an officer is required to work in shifts beyond normal working hours, he shall be paid a discomfort allowance of Rs.75/- p.m. The categories of officers to whom such allowance can be paid and terms and conditions of such payment will be decided by the Managing Director. Accordingly, at present Liaison Officers and Security Officers of the Bank shall be paid a discomfort allowance of Rs.1, 000/- p.m. (CDO/P&HRD-PM/70/2007-08 dt. 29.02.2008)

## **2.19 OUT OF POCKET EXPENSES**

An officer may be permitted to claim reimbursement of out of pocket expenses up to a ceiling of half the halting allowance payable to him or Rs.650/- whichever is lower, provided he/she travels for the following distance and remains away for at least 4 hours including journey period:

- Where an officer proceeds from Office - At least 15 Kms. from office and 5Kms. from residence.
- Where an officer proceeds from residence- At least 15 Kms. from residence & 5 Kms. from office. (CDO/P&HRD-PM/23/2016-17 dt. 19.05.2016)

### **Others**

Officers posted at Airport Offices, Service Branches, MICR Branches and SWIFT Centres, required to work before 8.00 AM or after 8.00 PM, will be paid out of pocket expenses @ Rs 300/- per day w.e.f. 01.09.2016 for the days they work before 8.00 AM or after 8.00 PM . Further, officers at branches having extended business hours i.e. branches which remain open for business before 8.00 AM or after 8.00 PM are also reimbursed out of pocket expenses for the days they work before 8.00 AM or after 8.00 PM. (CDO/P&HRD-PM/62/2016-17 dt.06.09.2016)

The reimbursement of out -of-pocket expenses to Liaison Officers for attending on important dignitaries at the Airport/Railway station at odd hours is permissible at the following rates with effect from 01.11.2016 for charges incurred towards tea/snacks/breakfast per day: Rs.250/- upto 3 hours, Rs.500/- for more than 3 hours but upto 6 hours and Rs.750/- for more than 6 hours(during Working days) and Rs.500/- upto 3 hours, Rs.1000/- for more than 3 hours but upto 6 hours and Rs.1500/- for more than 6 hours(during Holidays). Period of detention to be reckoned as before or after office hours(CDO/P&HRD-PM/75/2016-17 dated 05.11.2016).

(i) The time spent on journey to/ from the air port may also be reckoned for arriving at the period of detention. The timing to be recorded and monitored carefully by the Manager (Liaison)/AGM (OAD).

(ii) Reimbursement may be made on certificate basis with due mention of (a) purpose of visit to the airport/ railway station (b) timings of the flight/train for which they had to attend the airport/ railway station duly counter-signed by AGM (OAD).

(CDO/P&HRD-PM/70/2007-08 dt.29.02.2008)

**2.20 LIAISON/ASSISTANT LIAISON OFFICERS, SECURITY/FIRE OFFICERS(MALE/FEMALE)- REIMBURSEMENT OF EXPENSES ON CLOTHING** (CDO/HR/75/2016-17 dt.05.11.2016)(W.E.F.01.11.2016)

a) White shirt/black trouser/contrast colour formal tie (with SBI logo in blue silk embroidery)

i) At all centres- Rs. 4500/- per set of shirt/trouser/tie (inclusive of stitching charges and all taxes).

ii) 1 Blazer once in three years-Rs.7500/- per blazer (inclusive of stitching charges and all taxes).

b) Woollen suit (once in 3 years) : (where woollen suit is not required for climatic reasons an additional set of white shirt/black trouser/contrast tie with SBI logo in blue silk embroidery in lieu thereof may be provided once in 3 years to the officers with monetary ceilings mentioned in para (a) above i.e., Rs.4500/-)

	Monetary Ceiling
At all centres	Rs.12,500/- per suit (inclusive of stitching charges and all taxes)

c) Rs.2500/- per pair of shoes per year.

**2.21 DISCOMFORT ALLOWANCE FOR LIAISON OFFICERS, SECURITY OFFICERS & FIRE OFFICERS:**

**The Discomfort Allowance for Liaison Officers, Security Officers & Fire Officers are revised to Rs.4,000/- per month w.e.f.01.11.2016.**

**2.22: PAYMENT OF HOUSE RENT ALLOWANC(HRA) AND CITY COMPENSATORY ALLOWANCE(CCA)-AS PER CENSUS 2011**  
(CDO/P&HRD-IR/45/2015-16, DT.02.09.2015)

In terms of the official Census 2011 figures, places have been upgraded from a lower area to higher area. A detailed list of such places is enclosed marked Annexure-I. In view of the fact that HRA and CCA are paid on the basis of classification of areas according to population, Officers working in branches/offices situated in places which are upgraded as per Census 2011 are eligible to be paid higher rate of HRA and/or higher/lower CCA. This shall be effective from 1<sup>st</sup> March 2011.

In Annexure-II to this circular, a detailed list of places under following categories is furnished.

i) Major “A” class cities/places with population of more than 45 lacs

- ii) Places with population over 12 lacs and below 45 lacs
- iii) Places with population over 5 lacs and below 12 lacs
- iv) Places with population below 5 lacs.

With effect from 7<sup>th</sup> August 2015 payment/reimbursement of halting allowance to officers may be considered at rates according to the revised classification of areas as per Census 2011.(CDO/P&HRD-IR/56/2015-16, dt.05.10.15)