



eCircular

Department: P&HRD

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Date: Tue 18 Jun 2024

STRICTLY FOR INTERNAL CIRCULATION ONLY

The Chief General Manager
State Bank of India
Local Head Office
All Circles/ CCG/ CAG/ IBG/ SARG etc.

Madam/ Dear Sir,

STAFF: SUPERVISING

SALARY REVISION OF OFFICERS (JMGS-I TO TEGS-VII) W.E.F. 01.11.2022

9th JOINT NOTE DATED 08.03.2024

The Indian Banks' Association (IBA), representing the Managements of Banks, held several rounds of discussions with the authorised representatives of the Officers' Associations on salary revision and other issues concerning service conditions for officers in Banks. On 08^h March 2024, IBA signed a Joint Note with the representatives of Officers Associations. The representatives of the Officers' Associations have agreed that the existing service conditions be modified/ amended to the extent that has been stated in the said Joint Note.

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

3. The Executive Committee of the Central Board in its meeting held on 19.03.2024 and 11.06.2024, has accorded approval for implementation of the provisions of the above Settlement, as applicable, to our Bank.

4. Government of India, Ministry of Finance, Department of Financial Services have conveyed their 'No Objection' to IBA, authorizing the Banks to pay revised salary and

arrears of pay and allowances w.e.f. 01.11.2022 as per the provision of the Joint Note pending amendments to the Officer's Service Regulations/ Rules.

5. Accordingly, an ad-hoc amount equivalent to the net arrears payable for the period 01.11.2022 to 29.02.2024 has been paid in the month of March 2024. Also, an ad-hoc amount equal to the increase in emoluments worked out, on the basis of month-to-month calculation of the old & revised emoluments from **1st March 2024** onwards may continue to be paid till formalities for amending SBI Officers' Service Rules are completed.

6. We further advise that:

- (i) In case of an officer promoted to next higher grade/ scale any time after 01.11.2022, he/ she may be first fitted provisionally in the new scale of pay on stage-to-stage basis as on 01.11.2022 and, thereafter, he/she will be fitted in the new scale on the date of promotion.
- (ii) In case of clerical employee promoted to officer cadre on or after 01.11.2022, he/ she will be given provisional fitment in the new scale on state-to-stage basis. We shall advise the new fitment formula on promotion from clerical cadre to JMGS-I, separately.
- (iii) The Probationary Officers and Trainee Officers who were recruited/ appointed as such before 01.11.2022 and were still on probation on that day may be given stage-to-stage fitment as on the said date in the revised pay-scale in JMGS-I. Similarly, Probationary Officers and Trainee Officers who were appointed as such on or after 01.11.2022 may be provisionally fitted on the date of their appointment 4 stages above the starting Basic Pay in the revised pay-scale in JMGS-I.
- (iv) As on 01.11.2022, Personal Allowance/ Adjusting Allowance payable to the officers, if any, shall not be reduced on account of initial fitment in the new scales. Such adjustment, however, shall be made on account of any increment or Professional Qualification Allowance on or after 01.11.2022.
- (v) As regards payment of arrears in respect of officers who ceased to be in service of the Bank on or after 01.11.2022, they have been paid arrears of salary revision on ad-hoc basis, pending amendment of SBIOSR.

- (vi) Officers in service who had encashed Privilege Leave between 01.11.2022 till implementation of the revised salary, have been paid arrear on eligible components for the relevant period.
- (vii) Officers who were placed under suspension prior to 01.11.2022 should not be given the benefit of revision. However, in case of the officers placed under suspension on or after 01.11.2022, their provisional fitment in the revised scale may be done as on 01.11.2022. Consequently, the subsistence allowance payable to them may also be recalculated on the basis thereof and resultant arrears of salary & subsistence allowance, if any, should be paid to them.
- (viii) Medical Officers and officers on contractual service in the Bank are governed by separate / special salary scales. As such, the provisions contained in this e-circular will not be applicable in their case, unless specifically mentioned.
- (ix) The relevant provisions of the Joint Note with our clarificatory remarks are contained in Annexure-A.

7. Please arrange to bring the contents of the circular to the knowledge of all concerned.

Yours faithfully,

(Binod Kumar Mishra)
Deputy Managing Director (HR) &
Corporate Development Officer

1. PAY COMPONENTS :

(i) Scales of Pay (in Rs.) (w.e.f. 01.11.2022)

Scale I	48480	2000	62480	2340	67160	2680	85920
		7		2		7	
Scale II	64820	2340	67160	2680	93960		
		1		10			
Scale III	85920	2680	99320	2980	105280		
		5		2			
Scale IV	102300	2980	114220	3360	120940		
		4		2			
Scale V	120940	3360	127660	3680	135020		
		2		2			
Scale VI	140500	4000	156500				
		4					
Scale VII	156500	4340	173860				
		4					

Fitment:

- Fitment in the new scales of pay shall be on a stage-to-stage basis.
- There shall be no change in the dates of annual increments because of the fitment.
- The fitment Chart is given in **Annexure I & II**.

(ii) Definition of 'Pay': 'Pay' shall be defined as under:

i) 'Pay' components	Eligible for
Basic Pay, Stagnation increments, Professional Qualification Pay, Officiating Pay, and Increment component of Fixed Personal Pay	Superannuation benefits - Provident Fund, Gratuity, Pension and Defined contributory Pension Scheme (DCPS) / (NPS)

ii) 'Pay' components	Eligible for
Basic Pay, Stagnation increments, PQP, Special Allowance, Learning Allowance, Officiating Pay	Dearness Allowance

iii) 'Pay' components	Eligible for
Basic Pay, Stagnation increments, PQP, Officiating Pay	House Rent Allowance

iii. Stagnation Increments (w.e.f. 01.11.2022)

- a) Officers in JMGS-I who have moved to scale of pay for MMGS-II in terms of Regulation 5 (b) after reaching maximum of the higher scale are presently eligible for five stagnation increments. With effect from 1st November 2022, these officers shall be eligible for seven stagnation increments with frequency of two years each, of which first two shall be Rs. 2680/- each and next five shall be Rs. 2980/- each.
- i. Provided further that Officers in JMGS-I who are already in receipt of five stagnation increments shall be eligible for the monetary benefit of the sixth stagnation increment of Rs. 2980/- two years after the release of the fifth stagnation increment or w.e.f. 1st November, 2022, whichever is later.
 - ii. Provided further that those officers in JMGS-I shall be eligible for the monetary benefit of the seventh stagnation increment four years after release of the fifth stagnation or w.e.f. 1st November, 2022, whichever is later.
- b) Officers in MMGS-II who have moved to Scale of Pay for MMGS-III in terms of Regulation 5 (b) after reaching maximum of higher scale are presently eligible for five stagnation increments. With effect from 1st November, 2022 these officers shall be eligible for seven stagnation increments of Rs. 2980/- each with frequency of two years each.
- i. Provided further that officers in MMGS-II who are already in receipt of five stagnation increments shall be eligible for the monetary benefit of the sixth stagnation increment of Rs. 2980/- two years after release of the fifth stagnation increment or w.e.f. 1st November, 2022, whichever is later.
 - ii. Provided further that those officers in MMGS-II who are already in receipt of five stagnation increments shall be eligible for the monetary benefit of the seventh stagnation increment four years after release of the fifth stagnation increment or w.e.f. 1st November, 2022, whichever is later.
- c) Officers in substantive MMGS-III i.e. those who are recruited in or promoted to MMGS-III are presently eligible for six stagnation increments after reaching maximum of the scale. With effect from 1st November, 2022, these officers shall be eligible for eight stagnation increments, with frequency of two years each, of which first four shall be Rs. 2980/- each and next four shall be of Rs. 3360/- each.

- i. Provided further that officers in MMGS-III who are already in receipt of six stagnation increments shall be eligible for the monetary benefit of the seventh stagnation increment of Rs. 3360/- two years after release of the sixth stagnation increment or w.e.f. 1st November, 2022, whichever is later.
 - ii. Provided further that those officers in MMGS-III who are already in receipt of six stagnation increments shall be eligible for the monetary benefit of the eighth stagnation increment four years after receiving the sixth stagnation increment or w.e.f. 1st November, 2022, whichever is later.
- d) Officers in SMGS-IV are presently eligible for two stagnation increments. With effect from 1st November, 2022, these officers shall be eligible for five stagnation increments after reaching maximum of the scale, with frequency of two years each, of which the first stagnation increment shall be Rs. 3360/- and next four shall be of Rs. 3680/- each.
- i. Provided further that Officers in SMGS-IV who are already in receipt of the two stagnation increments shall be eligible for the monetary benefit of the third stagnation increment of Rs. 3680/- two years after the release of the second stagnation increment or w.e.f. 1st November, 2022, whichever is later.
 - ii. Provided further that Officers in SMGS-IV who are already in receipt of the two stagnation increments shall be eligible for the monetary benefit of the fourth stagnation four years after the release of the second stagnation increment or w.e.f. 1st November, 2022 whichever is later.
 - iii. Provided further that those Officers in SMGS-IV who are already in receipt of the two stagnation increments shall be eligible for the monetary benefit of the fifth stagnation increment six years after receiving the second stagnation or w.e.f. 1st November, 2022, whichever is later.
- e) Officers in SMGS-V are presently eligible for one stagnation increment. With effect from 1st November, 2022, these officers shall be eligible for four stagnation increments of Rs. 4000/- each after reaching maximum of the scale, with frequency of two years each.

- i. Provided further that those officers in SMGS-V who are already in receipt of first stagnation increment shall be eligible for the monetary benefit of the second stagnation increment of Rs. 4000/- four years after reaching the maximum of scale or w.e.f. 1st November, 2022, whichever is later.
 - ii. Provided further that officers in SMGS-V shall be eligible for the monetary benefit of the third stagnation increment six years after reaching the maximum of scale or w.e.f. 1st November, 2022, whichever is later.
 - iii. Provided further that officers in SMGS-V shall be eligible for the monetary benefit of the fourth stagnation increment eight years after reaching the maximum of scale or w.e.f. 1st November, 2022, whichever is later.
- f) Officers in TEGS-VI shall be eligible for three Stagnation Increments after reaching maximum of scale, with frequency of two years each, out of which first two shall be of Rs.4000/- each and the third stagnation shall be of Rs.4340/-.
- i. Provided further that those officers in TEGS-VI who are already at the maximum in the scale of pay, shall be eligible for the monetary benefit of the first stagnation increment of Rs. 4000/- two years after reaching the maximum of Scale or w.e.f. 1st November, 2022, whichever is later.
 - ii. Provided further that those officers in TEGS-VI who are already at the maximum in the scale of pay, shall be eligible for the monetary benefit of the second stagnation increment four years after reaching maximum of Scale or w.e.f. 1st November, 2022, whichever is later.
 - iii. Provided further that those officers in TEGS-VI who are already at the maximum in the scale of pay, shall be eligible for the monetary benefit of the third stagnation increment six years after reaching maximum of Scale or w.e.f. 1st November, 2022, whichever is later.
- g) Officers in TEGS-VII shall be eligible for three Stagnation Increments of Rs.4340/- each, with frequency of two years each after reaching maximum of scale.
- i. Provided further that those officers in TEGS-VII who are already at the maximum in the scale of pay, shall be eligible for the monetary benefit of the first stagnation

increment of Rs. 4340/- two years after reaching the maximum of Scale or w.e.f. 1st November, 2022, whichever is later.

- ii. Provided further that those officers in TEGS-VII who are already at the maximum in the scale of pay, shall be eligible for the monetary benefit of the second stagnation increment four years after reaching maximum of Scale or w.e.f. 1st November, 2022, whichever is later.
- iii. Provided further that those officers in TEGS-VII who are already at the maximum in the scale of pay, shall be eligible for the monetary benefit of the third stagnation increment six years after reaching maximum of Scale or w.e.f. 1st November, 2022, whichever is later.

Note: The illustration related to release of newly introduced Stagnation increment is provided in **Annexure III**.

(iv) Increments for completion of JAIIB (CAIIB-I) and CAIIB (CAIIB-II)

Officers have been eligible for one increment for completing JAIIB and one increment for completing CAIIB in their scale of pay, as hitherto. With effect from 01.11.2022 apart from one increment for completing JAIIB, officers completing CAIIB will be eligible for two increments in their scale of pay.

- i. Provided further that Officers who are completing JAIIB after reaching the top / maximum of scale shall be released with first instalment of PQP from the date of passing.
- ii. Provided further that in case where an Officer as on the date of this Settlement, has already acquired or shall acquire hereinafter JAIIB (CAIIB-I) or CAIIB (CAIIB-II) after reaching top / maximum of the scale of Pay (in case of JAIIB/ CAIIB) or after reaching the stage which is 1 stage less than maximum of scale of Pay (in case of CAIIB/CAIIB II), 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.

iii. Provided further that Officers who were in the services of the Bank as on 01.11.2022 have already completed CAIIB/CAIIB II shall be eligible for 2nd additional increment from 01.11.2022 or date of passing CAIIB/CAIIB II whichever is later.

iv. Provided further that Officers who were in the services of the Bank as on 01.11.2022 have already completed CAIIB/CAIIB II and drawing PQP-II shall be eligible for PQP-III one year after the release of PQP-II or 01.11.2022 whichever is later.

Note: Officers who have completed JAIIB (CAIIB-I) / CAIIB (CAIIB-II) and has reached the maximum in the scale of pay on or before 01.11.2022 and has not received the 1st stagnation increment on or before 01.11.2022, shall be eligible for PQP-I w.e.f. 1.11.2022 and release of subsequent instalment of PQP shall be with reference to the date of release of PQP I under this clause.

(v) Fixed Personal Pay (w.e.f. 01.11.2022)

Fixed Personal Pay together with House Rent Allowance shall be at the following rates and shall remain frozen (except when FPP is changed on wage revision) even on promotion to next higher scale/ cadre till such time the staff completes the stipulated one year at the maximum in the promoted scale/ cadre. (e-Circular No. CDO/P&HRD-IR/42/2010-11 dated 06.10.2010).

Scale	Increment Component (Rs.)	DA as on 01.11.2022 (Rs.)	Total F.P.P. payable where bank's accommodation is provided (Rs.)
	(A)	(B)	(C)
Scale I	2680	200	2880
Scale II & III	2980	222	3202
Scale IV	3360	250	3610
Scale V	3680	274	3954
Scale VI	4000	298	4298
Scale VII	4340	323	4663

Note:

- F.P.P. as indicated in “C” above shall be payable to those officer employees who are provided with bank’s accommodation.
- 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.
- The increment component of F.P.P. shall rank for superannuation benefits.
- Only officers who were in the service of the bank on or before 01.11.93 will be eligible for F.P.P, one year after reaching the top / maximum scale of pay in which they are placed.

(vi) Professional Qualification Pay (PQP) (w.e.f. 01.11.2022)

Officers shall be eligible for Professional Qualification Pay as under:

Those who have passed only JAIB (CAIB-I)	PQP-I - Rs.1370/- p.m., one year after reaching the top / maximum of the scale
Those who have passed CAIB (CAIB II)	PQP-I - Rs. 1370/- p.m., one year after reaching the top / maximum of the scale. PQP-II - Rs. 3425/- p.m., two years after reaching the top / maximum of the scale. PQP-III - Rs. 5480/- p.m., three years after reaching the top / maximum of the scale.

Note:

An Officer employee acquiring JAIB (CAIB-I)/ CAIB (CAIB-II) qualifications after reaching the top / maximum stage 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.

2. Allowances:

(i) Dearness Allowance (w.e.f. 01.11.2022)

In substitution of Clause 3 of Joint Note dated 11th November, 2020, with effect from 1st November 2022, the Dearness Allowance shall be payable as per the following rates:-

1.00 % of 'pay' per percentage point of Index.

Note:

Dearness Allowance in the above manner shall be paid for every variation of rise or fall over 123.03 points in the quarterly average of the All-India Consumer Price Index for Industrial Workers Base 2016=100. 0.01% change in DA on 'pay' for change in every second decimal place of CPI 2016 over 123.03 points.

The change in the Dearness Allowance rate will be released on a quarterly basis on 1st May, 1st August, 1st November, and 1st February based on the following:

D.A release date	Quarterly average of CPI points of the months	Applicable for the month
1 st May	January, February, and March	May, June, and July
1 st August	April, May, and June	August, September, and October
1 st November	July, August, and September	November, December, and January
1 st February	October, November, and December	February, March, and April

- (a) It is clarified that there shall be no ceiling on Dearness Allowance.
- (b) All other existing provisions relating to Dearness Allowance Scheme shall remain unchanged.
- (c) While working out quarterly average up to first two decimals will be considered.

(ii) House Rent Allowance (w.e.f. 01.11.2022)

Existing provisions in this regard will continue with change in rates as under:

S. N.	Area	Rate
1	Major "A" Class Cities and Project Area Centers in Group A	10% of Pay
2	Other places in Area I, and Project Area Centers in Group B and State of Goa	9% of Pay
3	Other places	8% 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 0.35 % 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 the table above.

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

(iii) City Compensatory Allowance (w.e.f. 01.11.2022)

S. N.	Area	Rate
i)	Places in Area 1 and above; and in the State of Goa	Rs.2,300/- p.m.
ii)	Places with population of five lakhs and over and State Capitals and Chandigarh, Puducherry, and Port Blair	Rs.1,900/- p.m.

(iv) Location Allowance (Non-CCA Centres) (w.e.f. 01.11.2022)

Effective 01.11.2022 a fixed allowance of Rs.1200 /- p.m. is payable to all Officers posted in areas other than the areas that are eligible for CCA. This fixed allowance shall not be reckoned for payment of DA, superannuation benefits, viz, pension including DCPS (NPS), PF and Gratuity.

(v) Learning Allowance (w.e.f. 01.11.2022)

With effect from 01.11.2022, officers shall be paid Learning Allowance of **Rs. 850/-** together with applicable Dearness Allowance thereon.

Note: Learning allowance with applicable DA thereon shall not be reckoned for HRA and superannuation benefits, viz, Pension including DCPS (NPS), PF and Gratuity.

(vi) Special Allowance (w.e.f. 01.11.2022)

With effect from 01.11.2022, officers shall be paid Special Allowance as percentage of basic pay with applicable D.A thereon, as under:

Scale I	26.50%
Scale II & III	28.30%
Scale IV, V	30.50%
Scale VI, VII	31.50%

Note: The special allowance with applicable DA thereon shall not be reckoned for HRA and superannuation benefits, viz, Pension including DCPS (NPS), PF and Gratuity.

(vii) Deputation Allowance (w.e.f. 01.04.2024)

Deputation Allowance shall be at the following rates with effect from 01.04.2024:

An Officer deputed to serve outside the bank to an organization in a different place other than the present place of posting	7.75% of Pay with a maximum of Rs. 7,500/- per month
An Officer deputed to another organization at the same place or to the training establishment not owned by the Bank	4% of Pay with a maximum of Rs.3,750/- per month

Upon deputation of an Officer to another office / branch within the same municipal limits / urban agglomeration, in Metro / Major 'A' Class cities where the distance of such deputation is 15 km and more from the parent branch / office, halting allowance as provided under (xiii) below shall be payable.

(viii) Special Area Allowance (w.e.f. 01.11.2022)

At places where special area allowance is payable in terms of Regulation 23(ii) of Officers' Service Regulations, 1979/1982, the said allowance shall be payable at rates as in **Annexure- IV**. Further, if Hill and Fuel Allowance is payable, then at such places only higher of the two allowances shall be payable.

(ix) Hill and Fuel Allowance (w.e.f. 01.11.2022)

SN	Place	Rate
(a)	Places with an altitude of 1000 meters and above but less than 1500 meters and Mercara Town.	3% of Pay (No upper ceiling)
(b)	Places with an altitude of 1500 meters and above but less than 3000 meters.	4% of Pay (No upper ceiling)
(c)	Places with an altitude of 3000 meters and above.	8% of Pay (No upper ceiling)

(Note: The upper limit has been removed in SBI vide e-Circular No. CDO/ P&HRD-IR/50/2019-20 dated 25.10.2019 with the approval of ECCB on 25.10.2019).

(x) Officiating Pay (w.e.f. 01.04.2024)

On and from 01.04.2024 an Officer who required to officiate in a post in a higher scale for a continuous period of not less than 4 days at a time OR an aggregate of 4 days during a calendar month, shall receive an officiating pay equal to 15% of the Basic pay of the person officiating and the same shall be payable pro-rata for the period for which he/ she officiates.

(xi) Mid Academic Year Transfer Allowance (w.e.f. 01.04.2024)

Mid Academic Year Transfer Allowance shall be payable at Rs. 2500/- p.m. per child with a maximum up to 2 children, subject to other conditions.

(xii) Closing Allowance (w.e.f. 01.04.2024)

On and from 01.04.2024, Closing Allowance shall be paid at a rate of Rs.1500/- per quarter, payable to all officers.

(xiii) Halting Allowance (w.e.f. 01.04.2024)

Existing provisions to continue with change in Halting Allowance rates as under:

Grade / Scales of Officers	Metro (Rs.)	Major 'A' Class Cities (Rs.)	Area I (Rs.)	Other Places (Rs.)
Officers in Scale VI & above	4050	2925	2475	2150
Officers in Scale IV & V	3375	2925	2475	2150
Officers in Scale I/ II/ III	2925	2475	2150	1800

(xiv) Compensation on Transfer (w.e.f. 01.04.2024)

An officer on transfer will be eligible to draw a lumpsum amount as indicated below for expenses connected with packaging, local transportation, insuring the baggage etc.

Officers	Amount (Rs.)
Up to Scale 3	40000
Scale 4 and above	50000

Apart from the above, either (a) 15 days lodging & boarding charges or (b) 15 days Halting Allowance shall be paid from the date of joining at new place. Other existing provisions in this regard shall remain unchanged.

(xv) Recovery of House Rent / Furniture Rent (w.e.f. 01.11.2022)

House rent recovery shall be @ 0.35% of the first stage of the scale of pay in which the officer is placed or the standard rent for the accommodation, whichever is less.

Furniture rent recovery shall be @ 0.075 % of the first stage of the scale of pay in which the officer is placed.

3. SUPERANNUATION BENEFITS:

(i) Pension (applicable to e-ABs only)

With effect from 1st November 2022, the Pay as defined under Clause 1 (ii) (i) of this Settlement and drawn by the officers who are members of the Pension Fund shall be taken into consideration for the purpose of calculation of pension as per the Pension Fund Rules/ Regulations in force.

Note:

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

Officers in service of the Bank as on 1st November 2022 and who have retired thereafter but before the date of this Settlement and who had opted for commutation of pension will have an option not to claim incremental commutation on revised basic pension.

b. Calculation of Pension for Officers retired between 01.11.2022 and 30.08.2023

As provided under Regulation 35 (1) of eABs Employees Pension Regulation, the pension payable to officers is based on the average of the emoluments drawn in the last ten months preceding the retirement of the officer in terms of Regulations 2 and 38 of the Pension Regulations of e-ABs. For the purpose of payment of pension, the Pay of the officer retiring on or after 1st November 2022 will be taken on the basis of the Pay as is provided under this Settlement. However, in the case of officers who have retired from the services of the Bank, on or after 1st November, 2022 but on or before 30th August, 2023, since the period of preceding ten months will constitute Pay both under this Settlement as well as pertaining to Settlement dated 11th November, 2020, in such cases, the following procedure will be adopted for determining Pension payable to them.

- (i) For the period of ten months falling on and from 1st November 2022, the actual Pay drawn by the officer under this Settlement; and
- (ii) For the period falling prior to 1st November 2022, the actual Pay drawn by the officer plus Dearness Allowance at the rate of 30.38 percent thereon will be notionally reckoned as Pay for the purpose.

Dearness Relief on Pension

With effect from 1st November, 2022, in respect of employees who retired or died while in service on or after 1st November, 2022, Dearness Relief shall be payable at 1.00 % per percentage point of Index on the Basic Pension or Family Pension or Invalid Pension or compassionate allowance as the case may be. Dearness Relief in the above manner shall be paid half yearly for every variation of rise or fall over 123.03 points in the quarterly average of the All-India Consumer Price Index for Industrial Workers Base 2016=100.

(ii) Defined Contributory Pension Scheme (DCPS/NPS):

- (a) The employees covered and governed under this Scheme, shall continue to pay/ contribute to the Fund at 10% of the 'Pay" plus Dearness Allowance thereon, the Bank, shall make a contribution of 14% of the "Pay" and Dearness Allowance thereon.
- (b) It is clarified that for superannuation benefit, 'Pay" shall be as per the provisions contained in clause 1 (ii) (i) of this settlement.

(iii) Provident Fund

Officers of State Bank of India will continue to be covered by Contributory Provident Fund Scheme as hitherto.

4. Definition of Family (w.e.f. 01.04.2024)

For the purpose of medical facilities and for the purpose of LFC, the expression 'family' of an Officer employee shall mean:

- i. the employee's spouse,
- ii. wholly dependent unmarried children (including stepchildren and legally adopted children)
- iii. wholly dependent physically and mentally challenged brothers / sisters with 40% or more disability,
- iv. wholly dependent widowed / divorced / separated daughters,
- v. Sisters including unmarried/ divorced/ abandoned or separated from husband/ widowed sisters,
- vi. Parents wholly dependent on the employee.

Provided that in the case of physically and mentally challenged children irrespective of age, they shall be construed as dependents even after their marriage subject to however fulfilling the income criteria for dependent.

The term wholly dependent family member shall mean such member of the family having a monthly income not exceeding Rs.18,000/-. The revised monthly income criteria of dependents shall be effective from 01.04.2024.

If the monthly income of one of the parents exceeds Rs.18,000/- or the aggregate of monthly income of both the parents exceeds Rs.18,000/-, both the parents shall not be considered as wholly dependent on the officer.

Note:

- i. For the purpose of medical expenses reimbursement scheme, and Leave Fare Concession, for all employees, any two of either of the dependent father, mother, father-in-law, mother-in-law shall be covered.

5. Mode of Travel and Expenses on Travel for official duties and LTC / HTC:

Existing provisions to continue with following changes: (w.e.f. 01.04.2024)

- An officer in Junior Management Grade will be entitled to travel by AC 1st class by any train including Premium Trains like Rajdhani/ Shatabdi/ Tejas/ Vande Bharat/ Amrit Bharat, etc. (except luxury trains). He/she may, however, travel by air (economy class) if so, permitted by the Competent Authority, having regard to the exigencies of business or public interest.
- An officer in Middle Management Grade is entitled to travel by AC 1st Class by any train including Premium Trains (except luxury trains) as mentioned above. He/she may, however, travel by air (economy class) if the distance to be travelled is more than 500 kms. He/ she may, however, travel by air (economy class) even for a shorter distance if so, permitted by the Competent Authority, having regard to the exigencies of business or public interest.
- An officer in Senior Management is entitled to travel by AC 1st Class by any train including Premium Trains (except luxury trains) as mentioned above or by air (Economy Class).

- An officer in Top Executive Grade (up to TEGS-VII) is entitled to travel by AC 1st Class by any train including Premium Trains as mentioned above or by air (Premium Economy Class).
- An officer in Senior Management or Top Executive Grade may travel by car between places not connected by air or rail provided that the distance does not exceed 500 km. However, when a major part of the distance between the two places can be covered by air or rail, and only the rest of the distance should normally be covered by car.
- Any officer may be authorized by the Competent Authority, having regard to the exigencies of business or public interest, to travel by his/her own vehicle or by taxi or by the Bank's vehicle.
- Reimbursement of fare by premium trains as mentioned above (except luxury trains) shall be allowed to all officers.
- Where an officer has applied for LTC/ Leave in advance and has also booked the tickets and the LTC is declined or deferred by the management, the cancellation charges will be reimbursed by the Bank.
- Where an officer has applied for LTC/ leave as per stipulated time and the same is sanctioned and when advance booking of train tickets is not possible, tickets purchased under Tatkal/ Premium tatkal will be reimbursed.

Note: GST Charges levied on Train Fare shall be over and above the entitlement. In view of prevailing dynamic fare system, the cost of train tickets charged on the date of booking will be reimbursed.

6. Leave Travel Concession facility: (w.e.f. 01.04.2024)

Existing provisions to continue with following changes:

- The mode and class by which an officer may avail of Leave Travel Concession shall be the same as the officer is normally entitled to travel on transfer and other terms and conditions subject to which the Leave Travel Concession may be availed of by an officer. Provided that an officer in JMGS-I while availing LTC will be entitled to travel by air in the lowest fare economy class in which case the reimbursement will

be the actual fare or the fare applicable to AC 1st Class fare by train for the distance travelled whichever is less. The same rules shall apply when an officer in MMGS - II and MMGS - III while availing LTC where the distance is less than 500 kms.

- LTC/ HTC (Hometown Travel) can be availed independently where both husband and wife are working in the same Bank.
- For Officers working in North-East States, LTC will begin from Guwahati and the eligible train fare from their place of work to Guwahati will be additionally paid. Similarly, eligible fare for Andaman & Nicobar Islands to Chennai / Kolkata, Lakshadweep to Kochi, far-flung area branches in Himachal Pradesh, Uttarakhand, Sikkim, Jammu & Kashmir, or any other areas which are not directly connected by train shall be additionally reimbursed under LTC in addition to normal entitlement for the employees working in these areas to the nearest major Railway Station.
- LTC facility shall be allowed for an escort who accompanies an Officer with benchmark disabilities on the journey subject to following conditions:
 - i. Prior Approval of the competent authority is obtained on each occasion.
 - ii. The nature of Physical disability of the Officer is such as to necessitate an escort for the journey. In case of doubt, the decision of the head of the Department/Controller will be final.
 - iii. The Officer with such benchmark disabilities does not have an adult family member as dependent to accompany him/her.
 - iv. The Officer with such benchmark disabilities and the escort shall avail of the concession, if any, in the Rail/ Bus fare as might be extended by Railways/ State Roadways authorities in such cases.
 - v. Any other person who is entitled to LTC as dependent does not accompany the Officer with such benchmark disabilities on the journey.

7. Fitment on Promotion:

Every Officer on promotion shall be fitted in a higher stage in the new scale of pay with a protection of a minimum differential of one increment in Pay drawn by him/her in the pre-promoted cadre or scale.

8. Leave Rules

Existing provisions to continue with following changes:

- (i) Accumulated privilege leave may be encashed up to 255 days at the time of retirement / upon death of an employee while in service.
- (ii) a) A single male parent can avail sick leave for the sickness of his child of 8 years and below subject to production of medical certificate.

(b) Employees can avail sick leave for the sickness of their Special Child of 15 years and below for a maximum period of 10 days in a calendar year subject to production of medical certificate.
- (iii) Women employees shall be allowed to take one day Sick Leave per month without production of medical certificate.
- (iv) In case of employees of the age of 58 years and above, sick leave may be granted towards hospitalization of the spouse at a center other than the place of work and for a maximum period of 30 days in a calendar year.
- (v) An employee shall be granted sick leave at the rate of one month for each year of service subject to a maximum of 720 days during the entire service.
- (vi) In case of delivery of more than two children in one single delivery, Maternity Leave shall be granted up to 12 months.
- (vii) For calculating privilege leave, all types of leave availed except casual leave and mandatory leave will be excluded.
- (viii) Officers who are Defense Representatives in departmental enquiry proceedings may be granted one day special leave for the purpose of preparing the defense submissions of an officer. Such special leave shall be granted for a maximum of ten occasions in a year.
- (ix) Maternity Leave may be granted for In vitro fertility (IVF) treatment subject to production of medical certificate, within the overall limit of 12 months.

- (x) A total of two days of Casual leave may be availed for half a day on 4 occasions in a year out of which 2 occasions would be in the morning and 2 occasions in the afternoon.

Note:

- a. Casual Leave under this category can be availed after applying 24 hours in advance.
- b. At the time of carrying over the balance in Casual Leave to Un-availed Casual Leave account, the fraction in the balance if any, shall be ignored.
- (xi) Special maternity leaves up to 60 days shall be granted in case of still born or death of the infant within 28 days of birth.

9. Ex-gratia for Pensioners (w.e.f. 01.11.2022)

The Unions / Associations have been demanding periodical updation of pension along with wage revision Settlements. The issue regarding updation of pension is already sub-judice before various courts including the Honourable Supreme Court. The Unions/ Associations requested that without prejudice to the court cases, some ex-gratia may be extended to the pensioners/family pensioners, and it has been agreed that some ex-gratia amount could be considered, for the current bi-partite period i.e., from 01.11.2022 to 31.10.2027.

The issue was discussed further, and it has been agreed that as a onetime measure applicable for the current bipartite settlement / Joint Note period commencing from November, 2022 to October 2027, monthly ex-gratia amount shall be paid in addition to the pension/family pension paid by the Bank, to pensioners and family pensioners, who became eligible to draw pension on or before 31st October, 2022 including those who retired on 31st October, 2022. The said ex-gratia amount shall not attract any other allowance including dearness allowance/dearness relief.

Without prejudice to the court cases in various litigations relating to pension scheme including the demand for updation of pension for past retirees, etc., the payment of ex-gratia should in no way / under any circumstances, be construed as revision of pension and a step against IBA's stand in the courts including supreme court.

The ex-gratia shall be paid as per the following matrix based on the Factor given hereunder for the different settlement periods. Such fixed monthly ex-gratia shall be payable for the month of November, 2022 and onwards during the period 01.11.2022 to 31.10.2027.

Retired during the period							
	4th/ 5th BPS	6th BPS	7th BPS	8th BPS	9th BPS	10th BPS	11th BPS
For Workmen	Prior to and After 1st Jan 1986 to 31st Oct 1992	1st Nov 1992 to 31st Oct 1997	1st Nov 1997 to 31st Oct 2002	1st Nov 2002 to 31st Oct 2007	1st Nov 2007 to 31st Oct 2012	1st Nov 2012 to 31st Oct 2017	1st Nov 2017 to 31st Oct 2022
For Officers	1st / 2nd Joint note	3rd Joint note	4th Joint note	5th Joint note	6th Joint note	7th Joint note	8th Joint note
	Prior to and After 1st Jan 1986 to 30th Jun 1993	1st Jul 1993 to 31st Mar 1998	1st Apr 1998 to 31st Oct 2002	1st Nov 2002 to 31st Oct 2007	1st Nov 2007 to 31st Oct 2012	1st Nov 2012 to 31st Oct 2017	1st Nov 2017 to 31st Oct 2022
	0.17	0.15	0.12	0.07	0.05	0.03	0.02

Note:

- Ex gratia amount payable shall be the Basic pension attracting DA/DR + DA/DR paid for October, 2022 multiplied by the Factor as provided in the above Table after rounding up/down. To round up / down to the nearest 100, (i.e. 49 and below shall be round down to lower hundred and 50 and above shall round up to higher hundred).
- Basic Pension would mean the full basic pension as on 31st October, 2022 (not the reduced basic pension after commutation).
- For part time employees, the ex-gratia shall be based on the Basic Pension drawn by them and DA / DR applicable on the Basic pension.

10. Implementation:

The various provisions of this Circular shall take effect from the dates specified hereunder, unless provided to the contrary and the financial benefits emanating therefrom shall be given effect to.

S.N.	Subject	Clause No.	Date of effect
1	Scales of Pay	1 (i)	01-11-2022
2	Definition of Pay	1 (ii)	01-11-2022
3	Stagnation increment	1 (iii)	01-11-2022
4	Increments for completion of JAIIB / CAIIB	1 (iv)	01-11-2022
5	Fixed Personal Pay	1 (v)	01-11-2022
6	Professional Qualification Pay	1 (vi)	01-11-2022
7	Dearness Allowance	2 (i)	01-11-2022
8	House Rent Allowance	2 (ii)	01-11-2022
9	City Compensatory Allowance	2 (iii)	01-11-2022
10	Location Allowance	2 (iv)	01-11-2022
11	Learning Allowance	2 (v)	01-11-2022
12	Special Allowance	2 (vi)	01-11-2022
13	Deputation Allowance	2 (vii)	01-04-2024
14	Special Area Allowance	2 (viii)	01-11-2022
15	Hill & Fuel Allowance	2 (ix)	01-11-2022
16	Officiating pay	2 (x)	01-04-2024
17	Mid Academic Year Transfer Allowance	2 (xi)	01-04-2024
18	Closing Allowance	2 (xii)	01-04-2024
19	Halting Allowance	2 (xiii)	01-04-2024
20	Compensation on Transfer	2 (xiv)	01-04-2024
21	Recovery of House Rent / Furniture Rent	2 (xv)	01-11-2022
22	Pension – Pay calculation, Commutation	3 (i)	01-11-2022

23	Defined Contributory Pension Scheme (NPS)	3 (ii)	01-11-2022
24	Provident Fund	3 (iii)	01-11-2022
25	Definition of family	4	01-04-2024
26	Mode of Travel and Expenses on Travel	5	01-04-2024
27	Leave Travel Concession	6	01-04-2024
28	Leave Rules	8	01-04-2024
29	Ex gratia for Pensioners	9	01-11-2022

EXISTING & REVISED PAY SCALES (In Rupees) - OFFICERS (SCALE - I, II, III)

Stages	JMGS I		MMGS II		MMGS III	
	EXISTING	REVISED	EXISTING	REVISED	EXISTING	REVISED
1	36000	48480	48170	64820	63840	85920
2	37490	50480	49910	67160	65830	88600
3	38980	52480	51900	69840	67820	91280
4	40470	54480	53890	72520	69810	93960
5	41960	56480	55880	75200	71800	96640
6	43450	58480	57870	77880	73790	99320
7	44940	60480	59860	80560	76010	102300
8	46430	62480	61850	83240	78230	105280
9	48170	64820	63840	85920		
10	49910	67160	65830	88600		
11	51900	69840	67820	91280		
12	53890	72520	69810	93960		
13	55880	75200	71800	96640 +		
14	57870	77880	73790	99320 +		
15	59860	80560	76010	102300 +		
16	61850	83240	78230	105280 +		
17	63840	85920				
+	65830	88600				
+	67820	91280				
+	69810	93960				
++	71800	96640	80450	108260	80450	108260
++	73790	99320	82670	111240	82670	111240
++	76010	102300	84890	114220	84890	114220
++	78230	105280	87110	117200	87110	117200
++	80450	108260	89330	120180	89610	120560
++	--	111240	--	123160	92110	123920
++	--	114220	--	126140	--	127280
++					--	130640

+ *Sliding Increment*++ *Stagnation Increment*

ANNEXURE-II

EXISTING & REVISED PAY SCALES (in Rupees) - OFFICERS (SCALE - IV, V, VI, VII)

Stages	SMGS IV		SMGS V		TEGS VI		TEGS VII	
	EXISTING	REVISED	EXISTING	REVISED	EXISTING	REVISED	EXISTING	REVISED
1	76010	102300	89890	120940	104240	140500	116120	156500
2	78230	105280	92390	124300	107210	144500	119340	160840
3	80450	108260	94890	127660	110180	148500	122560	165180
4	82670	111240	97620	131340	113150	152500	125780	169520
5	84890	114220	100350	135020	116120	156500	129000	173860
6	87390	117580						
7	89890	120940						
Stag +1	92390	124300	103320	139020	--	160500	--	178200
Stag +2	95120	127980	--	143020	--	164500	--	182540
Stag +3	--	131660	--	147020	--	168840	--	186880
Stag +4	--	135340	--	151020				
Stag +5	--	139020						

Fitment is on stage-to-stage basis

Officer in JM Grade Scale I and MM Grade Scale II who were in service as on 01.11.2022	Eligible for the Monetary benefit of Additional Stagnation Increment with effect from
Who were in receipt of 5 th Stagnation increment from November 2018 & before	6 th & 7 th Stagnation increment from 01.11.2022
Who were in receipt of 5 th Stagnation increment between December 2018 and October 2020	6 th Stagnation increment from 01.11.2022 and 7 th Stagnation increment 4 years from the date of release of 5 th Stagnation increment
Who are in receipt of 5 th Stagnation increment from November 2020 & after	6 th Stagnation increment from 01.11.2022 or 2 years after receiving the 5 th Stagnation increment, whichever is later, and the 7 th stagnation increment two years thereafter

Illustration for Officers in Scale I & II				
SN	Date of receipt of 5th Stagnation Increment	Stagnation Increment	Notional Stagnation Date	Monetary Benefit
1	01.11.2018	6th Stagnation	01.11.2020	01.11.2022
		7th Stagnation	01.11.2022	
2	01.12.2018	6th Stagnation	01.12.2020	01.11.2022
		7th Stagnation	01.12.2022	
3	01.10.2020	6th Stagnation	01.10.2022	01.11.2022
		7th Stagnation	01.10.2024	
4	01.11.2020	6th Stagnation	01.11.2022	
		7th Stagnation	01.11.2024	
5	01.07.2021	7th Stagnation	01.07.2023	
		8th Stagnation	01.07.2025	

Officer in MM Grade Scale III who were in service as on 01.11.2022	Eligible for the Monetary benefit of Additional Stagnation Increment with effect from
Who were in receipt of 6 th Stagnation increment from November 2018 & before	7 th & 8 th Stagnation increment from 01.11.2022
Who were in receipt of 6 th Stagnation increment between December 2018 and October 2020	7 th Stagnation increment from 01.11.2022 and 8 th Stagnation increment 4 years from the date of release of 6 th Stagnation increment
Who are in receipt of 6 th Stagnation increment from November 2020 & after	7 th Stagnation increment from 01.11.2022 or 2 years after receiving the 6 th Stagnation increment, whichever is later, and the 8 th stagnation increment two years thereafter

Illustration for Officers in MMGS - III				
SN	Date of receipt of 6th Stagnation Increment	Stagnation Increment	Notional Date of Increment	Monetary Benefit
1	01.11.2018	7th Stagnation	01.11.2020	01.11.2022
		8th Stagnation	01.11.2022	
2	01.12.2018	7th Stagnation	01.12.2020	01.11.2022
		8th Stagnation	01.12.2022	
3	01.10.2020	7th Stagnation	01.10.2022	01.11.2022
		8th Stagnation	01.10.2024	
4	01.11.2020	7th Stagnation	01.11.2022	
		8th Stagnation	01.11.2024	
5	01. 07.2021	7th Stagnation	01.07.2023	
		8th Stagnation	01.07.2025	

Officer in SM Grade Scale IV who were in service as on 01.11.2022	Eligible for the Monetary benefit of Additional Stagnation Increment with effect from
Who were in receipt of 2 nd Stagnation increment between November 2017 and October 2018	4 th Stagnation increment from 01.11.2022 and 5 th Stagnation increment 6 years from the date of release of 2 nd Stagnation increment
Who were in receipt of 2 nd Stagnation increment between December 2018 and October 2020	3 rd Stagnation increment from 01.11.2022 and 4 th Stagnation increment 4 years from the date of release of 2 nd Stagnation increment
Who are in receipt of 2 nd Stagnation increment from November 2020 & after	3 rd Stagnation increment from 01.11.2022 or 2 years after receiving the 2 nd Stagnation increment, whichever is later, and the subsequent stagnation increment with frequency of two years thereafter

Illustration for Officers in SMGS - IV				
SN	Date of receipt of 2nd Stagnation Increment	Stagnation Increment	Notional Date of Increment	Monetary Benefit
1	01.11.2017	3rd Stagnation	01.11.2019	01.11.2022
		4th Stagnation	01.11.2021	
		5th Stagnation	01.11.2023	
2	01.12.2018	3rd Stagnation	01.12.2020	01.11.2022
		4th Stagnation	01.12.2022	
		5th Stagnation	01.12.2024	
3	01.10.2020	3rd Stagnation	01.10.2022	01.11.2022
		4th Stagnation	01.10.2024	
		5th Stagnation	01.10.2026	
4	01.11.2020	3rd Stagnation	01.11.2022	
		4th Stagnation	01.11.2024	
		5th Stagnation	01.11.2026	
5	01.12.2021	3rd Stagnation	01.12.2023	
		4th Stagnation	01.12.2025	
		5th Stagnation	01.12.2027	

Officer in SM Grade Scale V who were in service as on 01.11.2022	Eligible for the Monetary benefit of Additional Stagnation Increment with effect from
Who reached maximum in Scale of pay in November 2014 & before	4 th Stagnation increment from 01.11.2022
Who reached maximum in Scale of pay between December 2014 & October 2016	3 rd Stagnation increment from 01.11.2022 and 4 th Stagnation increment 2 years from the date of release of 3 rd Stagnation increment
Who reached maximum in Scale of pay between December 2016 & October 2018	2 nd Stagnation increment from 01.11.2022 and 3 rd Stagnation increment 2 years from the date of release of 2 nd Stagnation increment
Who reached maximum in Scale of pay between December 2018 & after	2 nd Stagnation increment 2 years from the date of release of 1 st Stagnation or 01.11.2022, whichever is later, and the subsequent stagnation increment with frequency of two years thereafter

Illustration for Officers in SMGS - V				
SN	Date of reaching Maximum Scale of Pay	Stagnation Increment	Notional Date of Increment	Monetary Benefit
1	01.10.2014	1st Stagnation	01.10.2016	01.11.2022
		2nd Stagnation	01.10.2018	
		3rd Stagnation	01.10.2020	
		4th Stagnation	01.10.2022	
2	01.12.2014	1st Stagnation	01.12.2016	01.11.2022
		2nd Stagnation	01.12.2018	
		3rd Stagnation	01.12.2020	
		4th Stagnation	01.12.2022	
3	01.10.2016	1st Stagnation	01.10.2018	01.11.2022
		2nd Stagnation	01.10.2020	
		3rd Stagnation	01.10.2022	
		4th Stagnation	01.10.2024	
4	01.07.2017	1st Stagnation	01.07.2019	01.11.2022
		2nd Stagnation	01.07.2021	
		3rd Stagnation	01.07.2023	
		4th Stagnation	01.07.2025	
6	01.12.2019	1st Stagnation	01.12.2021	01.11.2022
		2nd Stagnation	01.12.2023	
		3rd Stagnation	01.12.2025	
		4th Stagnation	01.12.2027	
7	01.12.2020	1st Stagnation	01.12.2022	
		2nd Stagnation	01.12.2024	
		3rd Stagnation	01.12.2026	
		4th Stagnation	01.12.2028	

Officer in TE Grade Scale VI and Scale VII who were in service as on 01.11.2022	Eligible for the Monetary benefit of Additional Stagnation Increment with effect from
Who reached maximum in Scale of pay in November 2016 & before	3 rd Stagnation increment from 01.11.2022
Who reached maximum in Scale of pay between December 2016 & October 2018	2 nd Stagnation increment from 01.11.2022 and 3 rd Stagnation increment 2 years from the date of release of 2 nd Stagnation increment
Who reached maximum in Scale of pay between December 2018 & October 2020	1 st Stagnation increment from 01.11.2022 and 2 nd Stagnation increment 2 years thereafter
Who reached maximum in Scale of pay between December 2020 & after	1 st Stagnation increment 2 years from the date of reaching of maximum or 01.11.2022, whichever is later, and the subsequent stagnation increment with frequency of two years thereafter

Illustration for Officers in TEGS - VI & VII				
SN	Date of reaching Maximum Scale of Pay	Stagnation Increment	Notional Date of Increment	Monetary Benefit
1	01.07.2016	Ist Stagnation	01.07.2018	01.11.2022
		2nd Stagnation	01.07.2020	
		3rd Stagnation	01.07.2022	
2	01.12.2016	Ist Stagnation	01.12.2018	01.11.2022
		2nd Stagnation	01.12.2020	
		3rd Stagnation	01.12.2022	
3	01.10.2018	Ist Stagnation	01.10.2020	01.11.2022
		2nd Stagnation	01.10.2022	
		3rd Stagnation	01.10.2024	
4	01.12.2018	Ist Stagnation	01.12.2020	01.11.2022
		2nd Stagnation	01.12.2022	
		3rd Stagnation	01.12.2024	
5	01.10.2020	Ist Stagnation	01.10.2022	01.11.2022
		2nd Stagnation	01.10.2024	
		3rd Stagnation	01.10.2026	
6	01.12.2020	Ist Stagnation	01.12.2022	
		2nd Stagnation	01.12.2024	
		3rd Stagnation	01.12.2026	
7	01.06.2021	Ist Stagnation	01.06.2023	
		2nd Stagnation	01.06.2025	
		3rd Stagnation	01.06.2027	

SPECIAL AREA ALLOWANCE

S. N.	Place	Allowances (Rs.)	
		Pay below Rs.48,481/-	Pay above Rs. 48,481/-
1	Mizoram		
	a) Chimgtuipui District and areas beyond 25 kms from Lunglei Town in Lunglei District.	4100	5300
	b) Entire Lunglei District excluding areas beyond 25 kms from Lunglei town	4100	5300
	c) Entire Aizawl District	2700	3400
2	Nagaland	4100	5300
3	Andaman & Nicobar Islands		
	a) North Andaman, Middle Andamans, Little Andaman, Nicobar & Narcondum Islands	4100	5300
	b) South Andaman (including Port Blair)	4100	5300
4	Sikkim	4100	5300
5	Lakshadweep Islands	4100	5300
6	Assam	1000	1200
7	Meghalaya	1000	1200
8	Tripura		
	a) Difficult areas of Tripura	4100	5300
	b) Throughout Tripura except Difficult areas	2700	3400
9	Manipur	2700	3400
10	Arunachal Pradesh		
	a) Difficult areas of Arunachal Pradesh	4100	5300
	b) Throughout Arunachal Pradesh except Difficult areas	4100	5300
11 A	Union Territory of Jammu & Kashmir		
	1) Kathua District: Niabat Bani, Lohi, Malhar and Machhodi	4100	5300

	2) Udhampur District:		
	(a) Dudu Basantgarh, Lander Bhamag Illaqa, Thakrakote and Nagote	4100	5300
	(b) All Areas in Mahore tehsil other than those included in (c) below	4100	5300
	(c) Areas up to Goel from Kamban Side and Areas up to Arnas from Keasi side in Tehsil Mohre	4100	5300
	3) Doda District: Illaqa of Padder and Niabat Nowgam in Kashmir Tehsil	4100	5300
	4) Baramulla District:		
	(a) Entire Gurez-Nirabat, Tangdar Sub-Division and Keran Illaqa	4100	5300
	(b) Matchill	4100	5300
	5) Poonch and Rajouri District: Areas in Poonch and Rajouri District excluding the towns of Poonch and Rajouri and Sunderbani and other urban areas in the two Districts	2700	3400
	6) Areas not included in (1) to (5) above, but which are within the distance of 8 kms. from the Line of Actual Control (LOC) or at places which may be declared as qualifying for Border Allowance from time to time by the State Government for their own staff.	2700	3400
11 B	Union territory of Ladakh: Leh District: Noyama and Nobre Zanskar All other places in the District	4100	5300
12	Himachal Pradesh		
	1) Chamba District		
	Pangi Tehsil, Following Panchayats and Villages in Bharmour Tehsil: Panchayats: Badgaun, Bajol, Deol Kugti, Nayagam and Tunda Villages: Ghatu of Gram Panchayat Jagat, Kanarsi of Gram Panchayat Chauhata	4100	5300
	Bharmour Tehsil, excluding Panchayats and Villages included in (a) above	4100	5300

	Jhandru Panchayat in Bhartiyat Tehsil, Churah Tehsil, Dalhousie Town (including Banikhet Proper)	2700	3400
2) Kinnaur District			
	a) Asrang, Chitkul and Hango Kuno/ Charang Panchayats, 15/ 20 Area comprising the Gram Panchayats of Chhota Khamba, Nathpa and Ruppi, Pooh Sub-Division, excluding the Panchayat Areas specified above	4100	5300
	b) Entire District other than Areas included in (a) above	4100	5300
3) Kullu District			
	a) 15/20 Area of Nirmand Tehsil, comprising the Gram Panchayats of Kharga, Kushwar and Sarga	4100	5300
	b) Outer-Saraj (excluding villages of Jakat-Khana and Burrow in Nirmand Tehsil) and entire District excluding outer Seraj area and pargana of Pandrabis but including villages Jagat-Khana and Burao of Tehsil Nirmand)	2700	3400
	4) Lahaul and Spiti District: Entire area of Lahaul and Spiti	4100	5300
5) Shimla District			
	a) 15/20 area of Rampur Tehsil comprising of Panchayats of Koot, Labana-Sadana, Sarpara and Chandi-Brandia	4100	5300
	Dodra-Kawar Tehsil, Gram Panchayat of Darkali in Rampur, Kashapath Tehsil and Munish, Ghori Chaibis of Pargana Sarahan	4100	5300
	(I) a) Chopal Tehsil b) (i) Ghoris, Panjgaon, Patsnau, Naubis and Teen Koti of Pargana Sarahan, (ii) Deothi Gram Panchayat of Taklesh Area, (iii) Pargana Barabis, (iv) Kasba Rampur and Ghori Nog of Pargana Rampur of Rampur Tehsil, (II) Shimla Town and its suburbs (Dhalli, Jatog, Kasumpti, Mashobra, Taradevi and Tutu)	2700	3400
(6) Kangra District:			
	a) Areas of Bara Bhangal and Chhota Bhangal	4100	5300

	<p>(I) Dharamshala Town of Kangra District and the following offices located outside the Municipal limits but included in Dharamshala Town:</p> <ul style="list-style-type: none"> a) Women's ITI, Dari, b) Mechanical Workshop, Ramnagar, c) Child Welfare and Town and Country Planning Offices, Sakoh, d) CRSF Office at lower Sakoh, e) Kangra Milk Supply Scheme, Dugiari, f) HRTC Workshop, Sadher, g) Zonal Malaria Office, Dari, h) Forest Corporation Office, Shamnagar, i) Tea Factory, Dari, j) I.P.H.Sub- Division, Dari k) Settlement Office, Shamnagar, l) Binwa Project, Shamnagar, <p>(II) Palampur Town, including HPKVV Campus at Palampur and the following offices located outside its municipal limits but included in Palampur Town – H.P. Krishi Vishwavidyalaya Campus,</p> <ul style="list-style-type: none"> a) Cattle Development Office/Jersey Farm, Banuri, b) Sericulture Office/Indo- German Agriculture Workshop/HPPWD Division, Bundla, c) Electrical Sub-Division, Lohna, d) D.P.O. Corporation, Bundla, e) Electrical HPSE Division, Ghuggar 	2700	3400
(7) Mandi District:			
	<p>Chhuhar Valley of Jogindernagar Tehsil, Panchayats in Thunag Tehsil: Bagraa, Chatri, Chhotdhar, Garagushain, Gatoo, Garyas, Janjheli, Jaryar, Johar Kalhani, Kalwan, Kholanal, Loth, Silibagi, Somachan, Thachdhar, Tachi, Thana, Following Panchayats of Dharampur Block: Binga, Kamlah, Saklana, Tanyar and Tarakholah, Panchayats of Karsog Tehsil – Balidhar, Bagra, Gopalpur, Khajol, Mahog, Mehudi, Manj, Pekhi, Sainj, Sarahan and Teban, Panchayats of Sundernagar Tehsil – Bohi, Batwara, Dhanyara, Paura-Kothi, Seri and Shoja</p>	2700	3400

	(8) Sirmaur District: a) Following Panchayats of i) Bani, Bakhali (Pachhad Tehsil), ii) Bharog Bheneri (Paonta Tehsil), iii) Birla(Nahan Tehsil), iv)Dibber (Pachhad Tehsil) and v)Thana Kasoga (Nahan Tehsil) b) Thansgiri Tract	2700	3400
	(9) Solan District: Mangal Panchayat.	2700	3400
	(10) Remaining areas of Himachal Pradesh not included in (1) to (9) above	1000	1200
13	Uttarakhand: Areas under Chamoli, Pithoragarh, Uttarkashi,Rudraprayag, and Champavat Districts	4100	5300
14	West Bengal: South 24 Parganas District Sunderban Areas (south of Dampier Hodge's line), namely, Bhagatush Khali (Rampura), Kumirmari (Bagna), Jhinga Khali, Sajnakhali, Gosaba, Amlamathi (Bidya), Canning, Kultali, Piyali, Nalgaraha, Raidighi, Bhanchi, Pathar Pratima, Bhagabatpur, Saptamukhi, Namkhana, Sikarpur, Kakdwip, Sagar, Mousini, Kalinagar, Haroa, Hingalganj, Basanti, Kuemari, Kultola, Ghushighata (Kulti)	1000	1200