



CANPAL

**THE CANARA BANK OFFICERS' ASSOCIATION (Regd.)**

(Affiliated to AIBOC & AINBOF)

**FACILITIES TO PROMOTE OFFICERS /  
MANAGERS / SENIOR MANAGERS**



# The Canara Bank Officers Association (Regd)

## FACILITIES TO PROMOTEE OFFICERS / MANAGERS / SENIOR MANAGERS

### Scales of Pay:

#### Scale I:

23700     $\frac{980}{7}$     30560     $\frac{1145}{2}$     32850     $\frac{1310}{7}$     42020

#### Scale II:

31705     $\frac{1145}{1}$     32850     $\frac{1310}{10}$     45950

#### Scale III:

42020     $\frac{1310}{5}$     48570     $\frac{1460}{2}$     51490

### **Automatic Movement & Stagnation increment:**

Officers in Scale-I & II, 1 year after reaching the maximum in their respective scale, shall be granted further increments including stagnation increment(s) in the next higher scale subject to their crossing the efficiency bar as per guidelines of the Government.

Scale	I	II	III
No of Stagnation increments	4	4	5

**Special Allowance:** 7.75% of Basic Pay + applicable DA thereon

### **Fitment on promotion - Granting of Increments for possing JAIIB / CAIIB:**

At the time of promotion, if they are fitted at the first stage in the new Scale (For Scale I = Rs 23,700 / Scale II = Rs 31,705 / Scale III = Rs 42,020), one or two increments in their New Scale are to be granted

for having passed JAIIB / CAIIB in the earlier Cadre / Scale.

**House Rent Allowance:**

Major Cities	9.00% of Pay
Area I	8.00% of Pay
Other Places	7.00% of Pay

- Minimum HRA on declaration basis
- 150% HRA is payable on production of Rent Receipt
- 150% HRA is payable on capital cost basis for occupation of own house

**Staying in Lodge / Hostel / PG Accommodation:**

Confirmed Officers / Promotee Officers are eligible to stay in Lodge / Hostel / PG Accommodation if no Bank owned / leased quarters are available at the centre, but reimbursement shall be fixed at 60% of

rental reimbursement applicable to the place of posting or the actual cost whichever is lower.

### **Rental ceiling for quarters:**

<b>Rental Ceiling for quarters</b>	<b>Scale I</b>	<b>Scale II</b>	<b>Scale III</b>
Delhi, Noida, Gazizbad, Gurgaon & Mumbai	20000	21000	22000
Bangalore, Kolkata, Chennai, Hyderabad, Secd, Ahmedabad, Chandigarh, Faridabad, Pune	17000	17500	18000
State Capitals, Area I and places with population of 10 lacs & above & Port Blair	13000	13500	14000
All other places in Goa except Panaji	11000	11500	12000
Area II (Above 1 lac but below 10 lacs)	10000	10500	11000
Area III (All other centres- below one lac)	6500	7000	7500

- Promotee Officers are eligible for Quarters facility during Probationary period

## **New Furniture Scheme:**

For Scale I = Rs 1.00 Lacs

For Scale II & III = Rs 1.75 Lacs

- Promotee Officers are eligible for Furniture facility during Probationary Period
- On promotion to Scale II, differential limit of Rs 75,000/- can be availed
- Subsequent eligibility will be after 10 years

## **Reimbursement of Mobile Bill:**

All the Managers & Senior Managers who are not covered under the mobile charges reimbursement Scheme to Branch in Charge / Section Head & others, are eligible.

Limit = Rs 500 per month

## Facilities to Branch in Charge / Section Head:

For Scale I/II/III:

- Providing Laptop
- Providing Mobile Phone worth Rs 8,000
- Replacement of Mobile Phone after three years
- Facility to replace the mobile with lesser configuration before 3 years
- Reimbursement of Mobile Charges up to Rs 500 per month

## Business Development Expenses:

Scale	Limit per annum
I	Rs 6000
II	Rs 7000
II	Rs 8000

Scale	Branch Heads
I	Rs 7000
II	Rs 8000
III	Rs 9000

- Promotee Officers are eligible for full limit of BDE during Probationary period



### City Compensatory Allowances:

Lower	Higher
3% of Basic	4% of Basic
Max Rs 600/-	Max Rs 870/-

- CCA is not permissible for Clerical employees

### Conveyance expenses:

Particulars	Officers in	Metro	Area I	Area II	Area III
Confirmed Officers owning vehicle (irrespective of any basic pay)					
For Car	Scale III	65 Lit	60 Lit	55 Lit	50 Lit
For Car	Scale I & II	45 Lit	40 Lit	35 Lit	35 Lit
For two wheeler	Scale I, II & III	45 Lit	40 Lit	35 Lit	35 Lit

Confirmed Officers not owning vehicle	Scale III	Rs 1200	Rs 1200	Rs 1000	Rs 1000
	Scale II	Rs 1100	Rs 1100	Rs 900	Rs 900
	Scale I	Rs 1000	Rs 1000	Rs 800	Rs 800
Promotee Officers whether owning vehicle or not	Scale III	Rs 1200	Rs 1200	Rs 1000	Rs 1000
	Scale II	Rs 1100	Rs 1100	Rs 900	Rs 900
	Scale I	Rs 1000	Rs 1000	Rs 800	Rs 800

- Senior Managers owning car, are eligible for additional petrol limit of 20 litres.
- Promotee Officers will be eligible for petrol limit after confirmation

### **TA & LFC- Mode of travel:**

**Scale I:** A/C 2 tier by train

**Scale II & III:** A/C 2 tier by train or By air (economy class) if the distance is more than 1000 KMs

In case of LFC, if Scale I is travelled by air, the reimbursement shall be subject to entitlement of A/C I Class by train

If Scale II or III is travelled by air where the distance is less than 1000 KMs, the above rule is applicable

**LFC encashment :** For Scale I / II / III = Rs 8,720 per eligible person

### **Shifting charges / Packing expenses:**

Scale I including Promotee Officers & Scale II / III are eligible for shifting charges / Packing expenses of Rs 15,000/-on declaration basis towards packing / loading / unloading / local transportation / transit insurance etc in connection with transfer.

### **Freight Charges:**

Reimbursement of expenses to Promotee Officers / Managers for shifting personal effects on transfer shall be = Rate per km X No of tonnes X No of kms

### **Where shifting through unapproved transport operator:**

Basic Pay	If family is shifted	If family is not shifted
Rs 23,00 to 31,705	3000 KGs	1500 KGs
Rs 31,706 & above	6000 KGs	2500 KGs

### **Where shifting through approved transport operator:**

Basic Pay	If family is shifted	If family is not shifted
Rs 23,00 to 31,705	3000 KGs	1500 KGs
Rs 31,706 & above	12000 KGs	2500 KGs

- Rate upto 1000 KMs @ Rs 2.80 per ton per KM
- Rate beyond 1000 KMs @ Rs 2.00 per ton per KM

- If the transfer is for shorter distance, reimbursement shall be permitted upto the amount chargeable for 300 kms.
- In the case of hilly terrain, double the rate will be reimbursed

### **Newspaper Subscription:**

For Scale I / II / III: Eligible for reimbursement of 90% of subscription.  
No ceiling on subscription

### **Cleaning Expenses:**

- It is being reimbursed every month to the Officer employees residing in Bank owned quarters / Bank Leased quarters / Personal leased quarters
- Limit for Scale I (including Promotee Officers) is Rs 300/- per month
- Limit for Scale II & III is Rs 400/- per month

## **Lodging Expenses & Halting allowances:**

Promotee Officers & Managers are eligible to stay in lodge during their out station official duty / Training / Deputation etc.

<b>Lodging w.e.f. 01.03.2008</b>			
	Major	Area I	Others
Scale II & III	2400	1600	1200
Scale I	1600	1200	800

HA (wef 01.06.2015)	Scale - I,II,III
Delhi, Mumbai, Kolkata, Chennai	1300
Other Major Cities	1100
Area I	950
Other Places	800

- **Lodging facility is not permissible for Clerical Cadre**

## **Medical Aid:**

For Scale I /II / III: 8,000/- per annum. Payable for the calendar year.

- The Promotee Officer is entitled for full amount for that calendar year irrespective of the date of promotion. In case Rs 2,200/- (Workmen limit) is already availed, the balance amount of Rs 5,800/- can be availed on promotion to Scale I

## **Hospitalisation Expenses - New Medical Insurance Scheme:**

Sum assured for Officers / Managers / Senior Managers: Rs 4.00 lacs per annum (For Workmen, it is Rs 3.00 Lakhs per annum)

## **Half yearly closing Allowance:**

The Promotee Officer / Manager if posted at a branch where books are closed on 31st Mar & 30th Sep, Closing allowance of Rs **250/-** for each of the two closings.

### **Taking over charge period:**

Category of Officers	Permissible days
Scale I / Scale II & III as second line	4 days
Scale II/III in Administration	7 days
Scale I/II/III in charge of Small branches	
Scale II/III in charge of Medium branches	10 days
Scale II/III in charge of Large branches	

### **HA for the period of taking over charge:**

If quarters is not provided or an Officer is not having own house at the transferee place, then the bank may consider reimbursement of Halt Allowance for the period of taking over charge.

Further, an Officer employee is not entitled to Halting Allowance, during the period of taking over charge in respect of request transfers.



However, if transfers are effected on request with TA and other benefits, the Officer shall be reimbursed HA during the taking over charge period, as available in the normal transfer.

**HA for journey period:**

Halting Allowance will be paid for the actual journey period as applicable to the place of transfer at the time of reporting.

**Incumbency norms:**

Category	Incumbency Norms
Small Branch	Confirmed Scale I
Medium Branch	Scale II
Large branch	Scale III

## Revenue powers:

Scale	Premises matters	Other than Premises matters
Scale III / II of PPR Sec & Premises / General Sec in HO/CO/RO	Rs 10,000	Rs 10,000
Scale III / II in Admn other than the above	Rs 5,000	Rs 2,500
Scale III in ELB / FD / VLB / Premier Branches / PCB	Rs 2,200	Rs 1,500
Scale III & II heading branches & Service Units	Rs 1,500	Rs 1,000
II line Managers in all branches, STC & RSTC incl Scale III other than the above	Rs 1,000	Rs 1,000
Scale I heading branches	Rs 1,000	Rs 1,000

## **Loan facilities for Promotee Officers & Managers:**

### **Housing Loan:**

- Limit = Rs 50.00 Lacs; ROI = 7% p.a. (Simple); Margin 10%;
- NTH = 25%; Repayment = 30 years; Land cost: 60% of limit  
**(For Clerical, the HL limit is Rs 30.00 lacs)**

### **Car Loan:**

- Limit = Rs 10.00 Lacs ; Margin = 10%; Repayment = 180 months
- ROI = 7.00% p.a. (Simple); NTH = 35% of Gross or Rs. 10000 whichever is higher  
**(For Clerical, the Car Loan limit is Rs 6.00 lacs)**

### **Two Wheeler Loan:**

- Limit = Rs 1,00,000; Margin = 10%; Repayment = 84 months;  
NTH = 25%;

- ROI = 7.00% p.a. upto Rs 40,000 &  
7.5% p.a. above Rs 40,000 upto one lac (Simple)

### **Clean DPN Loan:**

- Limit for Scale I Officer= Rs 5.00 lacs; ROI= 8% p.a. (Compounded monthly);
- Repayment= 10 years; NTH= 40%;  
**(For Clerical, the Clean DPN limit is Rs 3.00 lacs)**

### **Membership of club:**

Officer / Manager / Senior Manager holding independent charge and Senior Managers in VLB / ELB can become a member of one Social Club or Service Club and Bankers Club. Admission fee of Rs 1000 and annual subscription will be paid by the Bank.

### **Visiting Card Facility:**

The Bank has introduced Visiting Card facility to all Scale I Officers upto 200 cards per year, in addition to the Officials who are provided with Visiting Cards as per the existing norms.

### **Providing Brief Case / Leather Bag to Officers:**

Once in five years, the Officers are eligible for getting reimbursement of expenses for buying Brief Case / Leather Bag as follows:

For Confirmed Scale I = Rs 1,500

For Confirmed Scale II & III = Rs 2,000

The Promotee Officers can avail the facility on confirmation

***CBOA is the ultimate hope of all the employees***





