

## CHAPTER 4

# RESIDENTIAL ACCOMODATION, LEASED ACCOMODATION & RESIDENTIAL FURNITURE

### 1. RESIDENTIAL ACCOMODATION - (HRD Cir.105 dated 11.10.2002)

#### A. FIXED HRA

- ❖ Officers will be paid HRA on the basis of their place of duty and not on the basis of their place of residence,
- ❖ No requirement of submitting any certificate of having incurred expenditure on rent.
- ❖ This fixed HRA is also payable to an officer who stays in the accommodation provided by the bank to his/ her spouse without reference to the rent actually paid.

#### B. HRA ON RENT RECEIPT BASIS

- ❖ It may be allowed in all cases where the officer produces the receipt for having paid the rent irrespective of the relationship of the officer with the land lord.
- ❖ The rent receipt of the first month and undertaking of not changing of house without intimation to be produced.
- ❖ It is clarified that for the purpose of calculation of maximum HRA payable to Officers who are producing rent receipts the HRA shall be calculated as per rate applicable at the place of his posting, subject to maximum HRA (i.e. 150% of the HRA payable at that center) and lower of the rent as per the receipt or HRA so calculated would be paid.

#### C. HRA ON CAPITAL COST BASIS (Format is annexed)

- (i) The entitlement of HRA on Capital cost basis to officers residing in own accommodation is provided in Officers' Service Regulation 22(3).

The facility is also available to those officers who have purchased houses on Power of Attorney basis by treating the house as self owned subject to the following conditions: -

- a) The facility of allowing HRA on capital cost basis shall be available to all officers who have purchased houses/flats on Power of Attorney basis, whether first or subsequent basis.
  - b) The Housing Board or Development Authority or any other Govt. Agency as the case may be, should have a scheme for conversion of leasehold property into free hold property.
- (ii) The Sanctioning Authority before allowing HRA on capital cost basis in respect of such houses should ensure that:
- a) There is evidence that full purchase consideration has been paid to the seller.
  - b) The officer who purchased the house is in possession of the premises.
  - c) Agreement to sell, irrevocable Power of Attorney and all other original papers pertaining to the property, i.e. allotment letter, lease deed, if any etc. have been handed over to the purchaser.

- (iii) HRA on the basis of enhanced capital cost can be considered from the date of submission of the details of additional capital cost to the bank, subject to the bank being satisfied about the additional expenditure incurred by the officer in this regard. The competent authority should be satisfied about the proof of additions made in the house and the source of funds for such additions. Usually such funds should have been raised either from the Bank or from PNB Housing Finance Ltd., Housing Development Finance Corporation, Provident Fund Trust, Life Insurance Corporation of India.

The Competent Authority can also peruse the statement of Assets and Liabilities submitted by the concerned officer for the relevant period in which such loan was raised by the officer should be reflected.

D. **CHANGE IN OPTION**

Officers claiming HRA on capital cost basis / rent receipt basis may change the option for availing HRA on fixed basis.

E. **HRA ON MID TERM TRANSFER**

- ❖ An officer, on transfer can retain the house at the former place of posting for a period of one year or till the end of academic year, whichever is earlier.
- ❖ The officer may be allowed HRA on fixed / rent receipt / capital cost basis as the case may be for the period as mentioned above at the transferee place. In that case no mid academic transfer allowance will be paid. .
- ❖ The facility is not applicable for request transfer cases.

F. **OWN ACCOMODATION**

For the purpose of payment of House Rent Allowance in terms of PNB (Officers) Service Regulations, 1979 only such houses which are owned by **self, spouse or dependent child shall** be treated as own accommodation. Officers residing in houses owned by their mother / father or any relation other than spouse or dependent child will be treated at par with those living in rented houses subject to the condition that rental value of such houses or portion of the house occupied by the officer shall be assessed as under:-

Rent as shown in the house rent receipt issued by the relation of the officers' owning the house for the portion occupied by the officer;

**OR**

Rental value of the portion of the house occupied by the officer as assessed by the Architect approved by the Bank at the cost of the officer;

**OR**

Limit for taking house on rent applicable to the officer in terms of Regulation 22(1)(b)/22(2)(b) whichever is lower.

G. **HRA FOR MANAGEMENT TRAINEES - (HRD Cir.105 dated 11.10.2002)**

Their entitlement for HRA during training is at the rate admissible at the place of training.

**H. FACILITY TO KEEP FAMILY AT THE PLACE OF CHOICE OF OFFICERS ON THEIR TRANSFER. (HRD DIVISION CIRCULAR NO. 395 dt. 14.05.2007)**

All those confirmed as officers of the bank, on their transfer/promotion, may be permitted to keep their families at a place of their choice anywhere in India, subject to the following conditions:

- This facility is for keeping family but the officer has to stay at the place of posting and inform his address at the station.
- Officers who own residential accommodation at their place of posting in their name or in the name of their spouse or dependant children **will not be eligible** for this facility excepting with the permission of the Board.
- Officers who opt to keep their family at the place of their choice other than the place of posting, the accommodation taken by the bank on perpetual lease or owned by the bank will not be provided to the family.
- Rental ceilings applicable will be **lower** of the place of posting and place where family is kept. However, **HRA**, if applicable, will be paid **as per the entitlement** of the officer as per his place of posting.
- The officer will not be provided accommodation at the place of posting except as during his mid-academic year transfer where he is entitled to the facility of lease rental/HRA (on fixed/rent receipt/capital cost basis, as the case maybe) as per entitlement at the place of posting till the end of academic session or 1 year, whichever is earlier, in addition to leased accommodation/HRA at the transferee place as also in cases covered as above.
- Officers who do not vacate the leased accommodation on expiry of the lease period or get the lease renewed on time will be liable for disciplinary action.

**I. HOUSE RENT TO OFFICERS ON SUSPENSION. - (HRD Cir.105 dated 11.10.2002)**

1. Where an officer has been placed under suspension and where Bank's accommodation has already been provided, the facility may be continued on payment of 10% of subsistence allowance.
2. However, in the event of reinstatement of such an officer with full pay and allowances, difference of the house rent recovered on the basis of subsistence allowance and house rent due on the basis of emoluments ultimately drawn shall be recovered from him.
3. These rules shall also be applicable in the case of those officers where the accommodation is leased in their favour.

**J. HRA CALCULATION WHERE HUSBAND AND WIFE BOTH ARE EMPLOYED - (HRD Cir.105 dated 11.10.2002)**

- ❖ If both the officers are at our bank, one will be provided residential accommodation. If the other does not share the same accommodation, he /she may be provided at the bank's discretion, another accommodation or HRA on fixed/rent receipt basis.
- ❖ If one is officer and another is clerk at our bank, both are entitled to HRA as per OSR / BP settlement.
- ❖ If one is officer at our bank and the other is employed in outside organization, the officer will be paid HRA as per OSR.

## 2. LEASED ACCOMODATION

### PAD DIVISION CIRCULAR NO.264 dt. 07.05.2015

The revised lease rental limits to the officers w.e.f. 01.06.2015 and which will remain valid for a period of **three years** or till further revision whichever is later as under:-

Scale	Delhi & Mumbai	Major A Class Cities	State Capitals & Area I	Other Areas	
<b>Scale VII</b>	60000	50000	40000		
<b>Scale VI</b>	50000	40000	30000	20000	
<b>Scale V</b>	35000	30000	25000	18000	
<b>Scale IV</b>	26000	25000	21000	13000	
				<b>Area II</b>	<b>Area II</b>
<b>Scale III</b>	22000	20000	18000	12000	10000
<b>Scale II</b>	21000	19000	17000	11000	9000
<b>Dy. Manager</b>	20500	18000	16500	10500	8000
<b>Other Scale I</b>	20000	17500	16000	10000	7500

Major 'A' Class Cities	Delhi, Mumbai, Kolkata, Chennai, Hyderabad, Ahmedabad and Bangalore
Area I	Areas having population of 12 lacs plus State Capitals
Area II	All cities other than those included in Area I which have a population of 1 lac and more
Area III	All other places not included in Area I and Area II

- ❖ The revised ceilings are the outer limits and no further discretionary increase will be permissible.
- ❖ If the officer is owning a house in his own name / name of spouse or dependent child at the centre of his posting, no entitlement for Bank's flat /leased accommodation except in exceptional circumstances to be approved by HO.
- ❖ The rental limits applicable to officers residing in the accommodation owned by their parents or son / daughter (not dependent on the Officer) shall be restricted to 80% of their entitlement. The existing provision of maximum increase of 25% in such cases has been removed.
- ❖ House ***belonging to spouse not eligible*** to be taken for leased accommodation.

#### **PAD circular letter no. PAD/MR/VI/5 dated 05.04.2014**

Presently officers, posted at Delhi are not being allowed leased accommodation facility at Noida/Ghaziabad/Faridabad. Similarly, officers posted at Noida/Ghaziabad/Faridabad are not being allowed leased accommodation facility at Delhi.

Keeping in view the difficulty being faced by the Officers and on discussion with the Officer's Association (AIPNBOA), it has been decided as under:

1. Officers posted at Delhi may be allowed leased accommodation facility at Noida/Ghaziabad/Faridabad. Similarly, officers posted at Noida/Ghaziabad/Faridabad may

be allowed leased accommodation facility at Delhi. The facility shall be extended at rates applicable to place of residence or place of posting whichever is lower.

2. Such officers shall, however, not be permitted any TA/DA for undertaking official visits to such centres where they avail leased accommodation facility.

**A. ELIGIBILITY CRITERIA FOR FURNISHED/UNFURNISHED LEASED ACCOMODATION TO JMG SCALE I OFFICERS**

- All the officers are entitled for *unfurnished leased* accommodation.
- **Furnished leased accommodation.(GSAD 2/2015 DT. 03.01.2015)**

All officers **including those on probation** (directly recruited officers consequent upon their stationary posting after completion of their 'On the Job Training') shall be eligible for furniture facility irrespective of their residential status *i.e. officers getting fixed HRA are also entitled for residential furniture.*

In other words, all officers including officers on probation (except new entrants under training/on the job training) shall be eligible for this facility.

In case the officer availing the residential SFF facility leaves the Bank service before completion of 5 years of service, he/she will have to pay 50% of the purchase value or remaining book value of the SFF items to the bank, whichever is higher. In such cases SFF items shall not be allowed to be surrendered.

**B. DOUBLE LEASED ACCOMODATION FOR OFFICERS - (HRD Cir.105 dated 11.10.2002)**

- i) On mid term transfer (but not in case of request transfer) for a maximum period of one year or the end of the academic session whichever is earlier.
- ii) Incumbent Incharge posted in NER on their posting /transfer from one State to another within the NE Region.
- iii) The incumbent Incharge posted in deficit / difficult areas as mentioned in K (i).
- iv) On promotion /transfer, an inspecting official posted as Concurrent Auditor can retain leased house on the existing entitlement at previous place of posting till the end of academic session or up to one year whichever is earlier. He/she is also entitled to Double Leased Accommodation for the period.

Concurrent Auditors can keep their families at the place of their choice. If they are retaining the leased houses at their previous place of posting, they can opt for keeping their family at the same place and can further retain the leased house in lieu of his entitlement at his present place of posting after the expiry of mid academic session of his ward.

**C. ADVANCE RENT - (HRD Cir.105 dated 11.10.2002)**

At Metropolitan cities, State capitals and Zonal headquarters advance rent up to 3 months, free of interest may be paid to the landlords in exceptional cases provided such practice is prevailing at that centre and the house is leased in favour of the bank for occupation by any

officer of the bank and not for occupation by a specific officer Such advance is recoverable during a period not exceeding 33 months.

**D BROKERAGE - (HRD Cir.105 dated 11.10.2002)**

In Metropolitan cities, State Capitals, Circle HQs and places falling under Area I, if accommodation is arranged through a broker, brokerage to the extent of 15 days rent or 50% of the rent entitlement or actual amount paid, whichever is less may be paid to the broker only once in a particular station.

The brokerage and shifting charges, can be paid to the officer second time at a station if the house / flat has been vacated to meet the demand of the landlord for which permission to surrender from the competent authority has been received.

**E RECOVERY OF HOUSE/ FURNITURE RENT (HRD cir. 694 dtd, 20.06.2015)**

- i) Where an officer is provided with residential accommodation by the bank, house rent recovery shall be at the rate of **0.75%** of the **first stage of the scale** in which the officer is placed or the standard rent for the accommodation whichever is less.
- ii) Furniture rent recovery shall be at the rate of **0.15%** of the **first stage** of the scale in which the officer is placed.

If the officers are provided with furniture items worth 50% or less of his entitlement, the aforesaid recovery will be half of 0.15% i.e. **0.075%**. Any subsequent increase in the entitlement of the officer, either due to the promotion to higher scale or due to enhancement of limits for residential furniture, shall have no effect on the rate of recovery mentioned above.

**Revised Standard Rent for Accommodation by Bank w.e.f. from 1/7/2013**

Revised flat rates of licence fee applicable for General Pool Residential Accommodation (GPRA) throughout the country w.e.f. 01.07.2013.

Sl. No.	Type of Accommodation	Range of living area (in sq.mt.)	Flat rates of licence fee per month w.e.f. 1.7.2013	Remarks
1	I	Up to 30	Rs.50/-	Quarters sharing toilet facilities 15 meant for more than two quarters.
2	I	-do-	Rs. 60/-	Quarters sharing toilet facilities meant for two quarters
3	I	-do-	Rs. 115/-	Old quarters with plinth area less than 300 sq. Ft.
4	I	-do-	Rs. 135/-	Old quarters with plinth area of 300 sq. ft. or more.
5	II	26.5 to 40	Rs. 245/-	

Sl. No.	Type of Accommodation	Range of living area (in sq.mt.)	Flat rates of licence fee per month w.e.f. 1.7.2013	Remarks
6	II	41 to 50	Rs. 310/-	
7	III	44 to 55	Rs. 370/-	
8	III	56 to 65	Rs. 450/-	
9	IV	59 to 75	Rs. 500/-	
10	IV (S)	76 to 91.5	Rs. 625/-	
11	V A [D-II]	Up to 106	Rs. 875/-	
12	V B [D-I]	Beyond 106	Rs. 1065	
13	VI A [C-II]	Up to 159.5	Rs. 1305/-	
14	VI B [C-I]	Beyond 159.5	Rs. 1565/-	
15	VII	189.5 to 224.5	Rs. 1835/-	
16	VIII	243 to 350	Rs. 2630/-	
17	VIII	350.5 to 522	Rs. 3875/-	

The "Living Area" will be determined on the following basis :

For Servant Quarters and garages allotted independent of the regular accommodation, following flat rates may be recovered:-

Servant Quarter: Rs. 60/- per month  
Garages: Rs. 35/- per month.

**F. VACATION OF LEASE BEFORE EXPIRY OF LEASE PERIOD**  
**(HRD Cir.105 dated 11.10.2002)**

Where the lease is specific and the lease period has not expired, the accommodation shall normally not be surrendered except in cases where the officer occupying the said accommodation has been transferred or has acquired his own house at that Center. However under special circumstances the vacation of lease can be considered on case-to-case basis.

Where the lease is other than specific lease, the accommodation shall generally not be surrendered before the expiry of the lease period. However in very genuine cases, the accommodation can be surrendered before the expiry of the lease period.

The competent authority for taking a decision in the above-mentioned circumstances are as under: -

- i) Zonal Managers in respect of Officers posted in the zone.
- ii) General Manager (GAD) in respect of officers posted at Head Office.

**G. LEASED ACCOMMODATION TO EXISTING DIRECTLY RECRUITED OFFICERS IN JMG SCALE – I ( HRD CIRCULAR NO 188 DT 30.12.2003)**

Existing directly recruited officers in JMG Scale –I including Management Trainees and Technical Officers will be allowed the facility of leased accommodation on permanent posting at a branch/office after completion of class room/on-the-job training. However, during on the job training, the officers will be allowed reimbursement of actual expenses incurred on lodging on production of receipt/bill obtained from the hotel/lodge etc. subject to the maximum of their lease rental entitlement at such center of training where bank's accommodation in any form is not provided. In case the period of stay/bill or receipts not for complete month at any place, reimbursement may be made on pro-rate basis.

General Manager – HRDD, HO will be the competent authority to consider resignation of existing directly recruited officers in JMG Scale –I (under probation) who avail the facility of leased accommodation during probation period

**H. AREAS FORMING PART OF URBAN AGGLOMERATION (HRD Cir.105 dated 11.10.2002)**

An officer posted in a station which is part of an Urban Agglomeration, shall not be entitled to leased accommodation in the entire Urban Agglomeration if he owns a house in his name, in the name of his spouse or minor child, anywhere in the said Urban Agglomeration. Headquarters for the purpose of stay will include the entire Urban Agglomeration in such cases and lease rentals in all the areas forming part of the Urban Agglomeration shall be the same as applicable in the main center.

**I . GUIDELINES FOR INTERNAL AUDITORS & CONCURRENT AUDITORS (HRD Cir.105 dated 11.10.2002)**

- i) The cases of fresh lease shall be sanctioned by Zonal Inspectorate / H.O. I&C Division.
- ii) If an inspecting official, before joining the Division has already surrendered the leased house provided at the previous place of posting, he has to submit no dues certificate of the previous branch / office in this respect after his joining the Division. In case he desires to surrender leased accommodation after his joining the Division, he will have to apply in duplicate for the permission of the authorities. At the time of handing over the vacant possession of the house, subsequent to his obtaining permission, he has to obtain " No Dues Certificate " of the landlord. The "No Dues Certificate " shall be submitted to the Zonal Inspectorate / H.O. I&C Division.
- iii) The competent authority for sanction / retention / surrender of leased accommodation is the concerned Circle Head under whose jurisdiction the house is situated. The rent of the leased house shall be paid by the concerned Regional Office under whose jurisdiction the house is located irrespective of the fact that the Headquarter / family Headquarter of the Inspector / Concurrent Auditor is other than the concerned Regional Office.

In case of house at Delhi, the sanctioning authority for leased accommodation is HO, GAD., New Delhi. However rent reimbursement authority will be I&C Division / Zonal Inspectorate, Faridabad. The concerned officials may route their application in duplicate for sanction / retention / surrender of leased accommodation through the Zonal Inspectorate / H.O.



Inspection & Control division for eventual sanction by the concerned R.O. / G.A.D, H.O (for Delhi).

- iv) The proposal for enhancement of rent shall be considered only after expiry of existing lease period. The enhanced rent sought should commensurate with the existing market rent of the similar house situated in the same locality. The proposal for enhancement of rent should be submitted in duplicate along with a request letter of the landlord and the consent letter of the inspecting official to the concerned Inspectorate / H.O., I&C Division.

## **J GENERAL GUIDELINES FOR LEASED ACCOMMODATION**

### **(HRD Cir.105 dated 11.10.2002)**

- i) An officer earlier availing the facility of leased accommodation may be allowed to opt for HRA, on rent receipt basis or fixed basis, after the lease period has expired. Further in case of officers who are availing the facility of leased accommodation on specific lease basis and the premises do not belong to the close relatives of the officer, the officer may be allowed to take the same houses on rent receipt basis after expiry of lease period.

The competent authority for allowing surrender of leased accommodation and sanctioning HRA on rent receipt basis shall be as under:

- Circle Heads in respect of officers posted in the Circle.
- General Manager (GAD) in respect of officers posted at Head Office.

Once the permission to surrender the leased accommodation is accorded by the competent authority, HRA on rent receipt basis can be sanctioned by the RM / Chief, as the case may be.

- ii) In the case of officers staying in leased accommodation **belonging to their close relatives**, suitable increase in the lease rentals may be considered after the expiry of the lease period within the lease limit applicable to the concerned officer and subject to the following conditions:

No enhancement of lease rental shall be permissible during the currency of lease.

The increase in the lease rent shall not exceed 25% of the existing rent or the lease rental limit applicable to the officer concerned, whichever is lower.

The period of lease to be renewed shall not be for less than a period of 33 months.

- iii) An officer who is entitled for leased accommodation and has opted for HRA in lieu of leased accommodation if transferred during mid academic year may be permitted to keep the family at the previous place of posting. Such officer may be allowed HRA / fixed / rent receipt / capital cost basis, as the case may be till the end of academic session or one year whichever is earlier, in addition to leased accommodation / HRA at the transferee place.

**K LEASED ACCOMMODATION TO RETIRED OFFICERS (HRD Cir.105 dated 11.10.2002)**

Officers living in Bank's flat or in houses leased in the name of the bank, may be permitted to stay in the premises after retirement for a *maximum period of two months* subject to payment of only such amount as the officer was paying just prior to his / her retirement. Receipt shall not be issued by the bank for the rent paid by the officer. If the house is furnished, the rent on furniture @ 0.25% of the last basic pay drawn by the officer shall also be recovered.

These facilities are to be provided to those retiring officers who give written requests in advance, so that they are not put to any hardship immediately after retirement.

In cases, where the officers are unable to vacate the bank's flat or house leased in the bank's name, after the stipulated period, standard rent / actual rent paid for the leased accommodation and in case of bank accommodation at the entitlement rate of the officer is recovered from the officers for the period they retain the house beyond the period of two months. In such cases the officer will be charged the rent on furniture @ 5% of the last basic pay.

Similarly the officers who resign / leave the service for any reason or whose services are terminated will have to pay furniture rent @ 5% of the last basic pay drawn from the date of relieving from the bank services till they surrender the furniture items.

Settlement of gratuity will be taken up only after surrender of the house, furniture and other facilities granted by the bank.

**L FACILITY OF LEASED ACCOMMODATION TO THE FAMILY OF THE OFFICERS MEETING WITH PREMATURE DEATH (HRD Cir.105 dated 11.10.2002)**

Family of the officers living in Bank's flat or flats leased in the name of the Bank and meeting with premature death, be permitted to stay in the premises and retain furniture for a maximum period of **3 months** from the date of death subject to payment of amount equivalent to prescribed deduction from basic pay in terms of Bank guidelines.

These payments would be recovered from the dues payable to the deceased officer. PF dues will be settled only after the vacant possession of the house and the furniture is handed over.

**M TEMPORARY ACCOMMODATION (HRD Cir.105 dated 11.10.2002)**

- i) An officer posted at a new station on transfer does not get suitable accommodation immediately, may be allowed to hire a house temporarily for a period **not exceeding 3 months** without entering into any lease agreement with the permission of respective Competent Authority. The rent on such accommodation on monthly basis should not exceed the entitlement of the officer concerned or the actual amount paid whichever is less. Temporary accommodation includes hotels, guesthouses, hostels, flats and houses.

The officer should however find a suitable accommodation within his entitlement and in terms of rules within 3 months failing which no rent shall be payable on the temporary accommodation after expiry of 3 months. No further brokerage / shifting charges are payable if the same are already availed in respect of the temporary accommodation.

**N OTHER RELEVANT GUIDELINES FOR LEASED ACCOMODATION**  
**(HRD Cir.105 dated 11.10.2002)**

- i) An officer who is **promoted and posted at the same station** may be allowed to hire fresh accommodation within his entitlement on expiry on the existing lease or if some other officer is prepared to take the existing accommodation.
- ii) No enhancement in rent should be permitted within the validity period of existing lease. On expiry of lease period suitable enhancement may be considered on merits of the case keeping in view the prevailing rents in the locality. Similarly, in case of houses, which were rented long ago on perpetual lease basis on low rents, suitable enhancement may be considered. The powers for upward revision of rents of residential accommodation are vested with the Circle Heads only and such cases should be referred to Zonal Manager with suitable recommendations.
- iii) In order to avoid sanction of leased accommodation after the concerned officer has occupied the house, proposal should be moved well in time for sanction and accommodation be occupied only after obtaining prior permission from the Competent Authority. In case no suitable accommodation is available the facility of temporary lease accommodation may be availed after obtaining proper sanction from the competent authority.
- iv) The facility of leased accommodation has also been extended in cases **where the officers had already leased their own houses and are subsequently transferred to that station** and have applied for leased accommodation facility, the same may be allowed provided:
  - His own house is rented under proper lease agreement, sufficiently long before his transfer and the tenant is not his own family member or relative.
  - The facility of leased accommodation should be allowed only upto the expiry of the present lease period. All efforts should be made by the officer concerned to get the lease vacated and the lease period should not be extended under any circumstances.
  - Individual cases on merits i.e. efforts made by the officers to get the premises vacated etc., may be considered after the initial lease period is expired, to decide whether the facility may be continued.

The aforesaid guidelines will also apply to those officers having own houses at the place of their posting but they were occupying bank's flat / leased accommodation

- v) The lease agreement for the house taken on rent by the bank owned by an officer to some other officer should not be renewed after the expiry of the lease agreement and the officer concerned may be advised to move to his own residence after vacating the premises provided by the bank.

**O. LEASE AGREEMENT (Format: HRD 105 dt. 11.10.2002)**

- i) The agreement for taking the house on rental basis for residential purpose is an oral agreement. The terms and conditions of such oral agreement are narrated on unstamped paper as per standard proforma and signed by the landlord and the bank. There are two types of lease agreements:
  - a) For allotment to any officer as decided by the bank,
  - b) For occupation of a specific officer on the condition that on his leaving the station due to transfer / promotion etc., vacant possession of the house will revert back to the landlord automatically.

The two types of lease agreements (a) and (b) are given at Annexure II and Annexure III respectively. The signing of lease agreement by the parties is essential in all the cases preferably as per proforma (a) and where it is not possible, and in exceptional cases, at the discretion of the Regional Manager, as per proforma (b).

- ii) In case the landlord insists upon any deviation / deletion / addition in the terms and conditions of the lease agreement, the matter should be referred to the Circle Head for necessary approval. However deletion of sublet clause (Clause 3) of proforma (a) may be permitted without reference if insisted by the landlord.

Apart from the lease agreement, letter of occupancy, as per Annex IV is to be exchanged between the landlord and the Bank.

In addition an undertaking as per Annex V is to be obtained from the officer occupying the house.

At the time of extension of lease, with or without enhancement, in respect of houses taken long back on perpetual basis or in terms of standard lease agreement (i.e. for occupation by any officer of the bank), no fresh lease agreement need be obtained. Instead a letter of confirmation of lease be obtained from the landlord as per Annex VI and kept on record. However if the existing terms of lease are to be changed from one type to another, fresh agreement should be obtained.

Lease agreement and letter of occupancy of the bank's leased accommodation provided to officer staff for their specific use will be signed by the concerned dealing manager on behalf of the bank instead of the officer himself.

The above facility shall also be extended to Concurrent Auditors having their posting at different place than that of their previous place of posting. **However Inspecting officials on touring duty are not eligible for this facility.**

**P. REPAIRS AND MAINTENANCE (HRD Cir.105 dated 11.10.2002)**

Repairs and maintenance of residential premises should be done as per the terms of the lease agreement. Normally the landlord is expected to spend an amount not exceeding one-month rent towards the repairs and maintenance once in a year. In case he fails to do so even after sufficient notice period, the bank is at liberty to get the repairs and maintenance done and recover the actual expenses or one month rent, whichever is less.

If the amount equivalent to one month rent is not sufficient or the terms of lease provide that the bank is to bear the expenses or due to any other reason, such as court's order etc. and the landlord cannot be compelled to spend the amount, the repairs and maintenance of a leased residential accommodation may be undertaken by the bank, for which powers have been delegated at various levels.

However minor repairs involving expenditure upto Rs.50 are to be carried at the cost of the occupant.

**3. RESIDENTIAL FURNITURE**

**Eligibility (GSAD Cir. 02/2015 dtd. 03/01/2015)**

- ❖ All officers **including those on probation** (directly recruited officers consequent upon their stationary posting after completion of their 'On the Job Training') shall be eligible for furniture facility irrespective of their status *i.e. officers getting fixed HRA are also entitled for residential furniture.* In other words, all officers including officers on probation (except new entrants under training/on the job training) shall be eligible for this facility
- ❖ In case the officer availing the residential SFF facility leaves the Bank service before completion of 5 years of service, he/she will have to pay 50% of the purchase value or remaining book value of the SFF items to the bank, whichever is higher. In such cases SFF items shall not be allowed to be surrendered..

**Limits of Residential SFFs (PAD Cir. No. 130 dtd. 19/12/2012)**

**The revised residential SFF limits w.e.f 01.01.2013 is as under:**

<b>Scale</b>	<b>Revised Limits (Rs.)</b>
I	80000
I Dy. Manager	90,000
II	1,20,000
III	1,50,000
IV	2,00,000+1 cooler
V	2,25,000+1 cooler
VI	3,00,000+1 AC
VII	4,25,000+ 2 ACs

**List of permissible items to officers(GSAD Cir.12/2015 dtd, 21/07/2015)**

<b>Scale I to III</b>		<b>Scale IV &amp; above</b>	
<b>Sl. No.</b>	<b>Name of Items</b>	<b>Sl. No.</b>	<b>Name of Items</b>
1.	Sofa Set	1.	Sofa Set
2.	Bed (wooden)	2.	Bed (wooden)
3.	Bed Mattresses*	3.	Bed Mattresses*
4.	Dining Table	4.	Dining Table
5.	Dining Chairs	5.	Dining Chairs
6.	Centre Table	6.	Centre Table
7.	Steel Almirah	7.	Steel Almirah
8.	Bed-side table	8.	Bed-side table
9.	Dressing Table	9.	Dressing Table
10.	Dressing Stool	10.	Dressing Stool
11.	Study Table	11.	Study Table
12.	Study Chair	12.	Study Chair
13.	Dewan	13.	Dewan
14.	Mattress for Diwan	14.	Mattress for Diwan
15.	Ceiling fan 48"	15.	Ceiling fan 48"
16.	Geyser	16.	Geyser
17.	Heat Convector	17.	Heat Convector
18.	Desert Cooler	18.	Desert Cooler
19.	Folding Cots	19.	Folding Cots
20.	Telephone table	20.	Telephone table
21.	Book Case	21.	Book Case
22.	Vacuum Cleaner	22.	Vacuum Cleaner
23.	Exhaust Fan	23.	Exhaust Fan
24.	Washing Machine	24.	Washing Machine
25.	Generator Set	25.	Generator Set
26.	Inverter having 1 battery with trolley	26.	Inverter having 2 batteries with trolley
27.	Easy Chairs	27.	Easy Chairs
28.	Water Filter	28.	Water Filter
29.	Curtains #	29.	Curtains #
30.	Computer Table	30.	Carpet
31.	Computer chair	31.	Computer Table
32.	Aquaguard/RO System	32.	Computer chair
33.	Crockery stand	33.	Aquaguard/RO System
34.	Microwave oven	34.	Crockery stand
35.	Refrigerator	35.	Microwave oven
36.	AC (upto 1.5 Ton with stabilizer)	36.	Refrigerator
37.	Colour TV/ LCD TV	37.	AC (upto 1.5 Ton with stabilizer)
38.	Morning Walker	38.	Food Processor/Mixer-Grinder
39.	Treadmill	39.	Oil Filled Heater
		40.	Colour TV/ LCD TV

	41.	Morning Walker
	42.	Treadmill

***There is no limit of no. of units or per unit cost (within the overall entitlement) except: (GSAD CIRCULAR NO.09 /2013 dt. 07.11.2013)***

**Maximum Permissible Limit**

- \* Mattresses:-: up to Scale III: - 5 Units @ Rs.5000/- per unit.  
Scale IV & above: - 5 Units @ Rs.6000/- per unit.
- # Curtains: - up to Scale III: - 1 Unit @ Rs.10000/- per unit.  
Scale IV & above: - 1 Unit @ Rs.20000/- per unit.

The cost ceiling of the additional items of Cooler and AC, over and above the entitlement of Officers in Scale IV and above is Rs. 10000/- and Rs. 35000/- respectively. However, the cost ceiling will not be applicable for SFF items purchased by Officers within their entitlements.

**Recovery from the officer (HRD Cir. 694 dtd. 20/06/2015)**

Whenever an officer is provided any residential furniture by the bank, **0.15%** of the first stage in the Scale of Pay in which he/ she is placed will be recovered every month. If the officers are provided with furniture items worth 50% or less of his entitlement, the aforesaid recovery will be half of 0.40% i.e. **0.075%**. Any subsequent increase in the entitlement of the officer, either due to the promotion to higher scale or due to enhancement of limits for residential furniture, shall have no effect on the rate of recovery mentioned above.

**Provision of furniture to the family of deceased officer (GSAD 4/2015 dt. 16.02.2015)**

In case of death of an official, while in service, SFF items provided at the residence of deceased officer will be written off to the debit of revenue head "Misc. expenditure – HO sanction not specified".

**SFF items for the retiring officers (GSAD 4/2015 dt. 16.02.2015)**

At the time of **retirement/ voluntary retirement/resignation/exit from service on account of punishment**, furniture will be provided to all officers **(Scale I to VII) at Book Value**.

**Replacement of Inverter Battery/ batteries (PAD Cir. 210 dtd. 22/04/2014)**

- Whenever an officer is provided inverter with battery, **the same may be allowed to be replaced after 30 months** (if necessary) from the date of purchase on a **cost ceiling of Rs.9000/-** or replacement cost, **whichever is lower**, under buy-back system of the existing Battery/ batteries. The said limit of one battery will be applicable for officers upto Scale III. Officers in **Scale IV and above** may avail the limit of two Batteries i.e. **Rs.18,000/-** only.
- Further, the batteries should have warranty of 30 months from the inverter supplier, which shall be a condition at the time of purchase of inverter. The cost of new and replaced

battery shall be debited directly to Revenue Head – Repair and Maintenance of SFF. However, the original cost of Inverter shall be inclusive of battery and trolley, while calculating authorized limit for purchase of SFF items and cost of battery shall be notionally shown in SFF account of the concerned officer. In case of existing inverter accounts, the cost of inverter alongwith battery will continue to be capitalised in SFF account till its estimated useful life is completed and the bank will replace the battery after 30 months without taking notional value of replacement cost in to consideration for limit purpose.

**AMC of Aqua guard/ Water Purifier/ RO system/ Air Conditioner (PAD Consolidated Cir. No. 05/2014 dated 03/02/2014)**

- The bank will permit Annual Maintenance Contract for Aqua guard/ Water Purifier/ RO system/ Air Conditioner only. Further, during the period of Guarantee/ Warranty/ AMC or complimentary AMC, attached with any item, no repair and maintenance cost is permissible.
- The competent authority for permitting AMC of Aqua guard/ Water Purifier/ RO System, Air Conditioner, replacement of inverter battery and reimbursement of cleaning charges for curtains/ Carpets, provided at the residence of officers, shall be Circle Heads/Incumbent of Other Offices, as the case may be. However, for the officers, working at HO Divisions, the competent authority for them shall be Divisional Head. For Divisional Heads and other higher officials, the cases shall continue to be referred to GAD: HO.
- The above revenue expenses shall be debited to the revenue heads of Profit & Loss Account, as under:

	<b>Particulars</b>	<b>P&amp;L Revenue Head</b>
1.	Repairs, maintenance of all SFF residential items including replacement of inverter battery.	Repair & Maintenance of SFF (Code No.11220)
2.	Cleaning charges for curtains.	Other expenses – Not specified elsewhere (Code No.11422).

**Cleansing of Carpets/ Curtains. (PAD Consolidated Cir. No. 05/2014 dated 03/02/2014)**

- ❖ Carpets, provided at the residence, can be got cleaned by the concerned officer **once a year**. **Reasonable expenses** incurred for **cleaning of carpet** be reimbursed to the debit of Misc. Exp. HO Power.
- ❖ Curtains including pelmets may be provided at the residence of officers eligible for SFF facility. **Pelmets may be provided, where necessary, within the overall entitlement** of residential furniture of the officer concerned. Change of curtains may be permitted, if necessary, **after 4 years** of the date of purchase of curtains.
- ❖ **Dry cleaning of curtains may be allowed after every 1 year** upto **8% of original cost** of the curtains **in a year** shall be permissible .
- ❖ It has been decided that in order to eliminate delay and to simplify the reimbursement process, the requirement of bills for reimbursement of expenses incurred on dry cleaning of



curtains may be done away with. The amount as per entitlement may henceforth be reimbursed on the basis of undertaking by the concerned officer.

- ❖ Though the cost of curtain is incurred through revenue head – Misc. Exp., the same should continue to be added to the overall entitlement limit of the officer and shown notionally in SFF A/c of the officer. **(HRD 693/2015 dt. 16.06.2015)**

**Estimated useful Life of the SFF Items. (GSAD 4/2015 dt. 16.02.2015)**

a)	Steel items	20 years from the date of purchase
b)	Desert Cooler/Microwave/ Washing Machine/ TV Set (LCD/LED)	7 years from the date of purchase
c)	Mattresses	5 years from the date of purchase
d)	Curtains	4 years from the date of purchase
e)	All other items	10 years from the date of purchase

- ❖ Once the useful life of 5 years for **Mattresses** and 4 years for **Curtains** is completed, officers will be eligible for new mattresses/ curtains, **without surrendering** the old one.
- ❖ However, **if an officer is retiring before the period of 5/4 years**, he/ she will **have to purchase the said items at the book value**. At the time of replacement of the existing Mattresses/ Curtains, (after completing 5/4 years), the residual value of the old ones will be written off , as per vested powers of GAD financial power chart.
- ❖ After the SFF items have completed their useful life, given above, no repairs of such items will be allowed. However, these items instead of surrendering and keeping in godowns will be auctioned locally by branches/offices, observing the extant guidelines of the bank.

**Repairing of Furnitures (PAD Consolidated Cir. No. 05/2014 dated 03/02/2014)**

Need based repairs of residential furniture (except electronic/ electrical items) may be done **after every 3 years** as per the following limits:-

- Sofa, Dining Chair, Puffy etc. which need upholstery – 40% of the \*replacement value
- Bed, Table, Diwan etc. – 30% of the \*replacement value
- Steel Furniture – 10% of the \*replacement value.
- Electrical/Electronic items – Need based.

***The above ceilings should not be treated as entitlement, but only as permissible upper limits.***

*\*Replacement value shall be the present market price on competitive rates or entitled price limit of said items, whichever is lower.*

**Carrying of Furniture on TRANSFER (PAD Consolidated 5/2014 dt. 03.02.2014 & GSAD 4/2015 dt. 16.02.2015)**

- ❖ All the officers including officers including officers in Scale VI & VII shall carry all the SFF items provided at their residence, on transfer and will not be permitted to surrender any of the items provided/purchased on or after 01.01.2013 in their accounts till the item has completed its estimated life. The term "Transfer" means and includes transfer on promotion, transfer on request, transfer on administrative grounds or/and routine transfer or any other expression implying the same meaning.
- ❖ On their transfer all the officers including Scale VI and VII, residing at bank's premises shall carry all the issued/purchased SFF items on or after 01.01.2013 within their entitlement except the permanent fixture installed in the bank's flat.
- ❖ **Further, on their retirement, officers upto Scale V will not be allowed to surrender SFF items being used at their residence. However, in case of retirement, officers in Scale VI and VII will be allowed to surrender items, which they do not intend to carry with them on superannuation due to accommodation constraint or otherwise.**
- ❖ ***On request transfer***, the Officers will have to carry the SFF items **on their own cost** and in no case these items will be surrendered at the transferor office. **However, in extremely exceptional circumstances/ selective merit cases, the permission may be granted with the approval of Executive Director.**
- ❖ The officers may be allowed to keep SFF items at the place of posting and / or family HQ, as per their choice. However, for controlling purpose, the SFF items will be capitalized at the place of posting of the officer.

### **Conversion of one room into office at the residential premises of CMD, EDs & General Managers**

CMD, ED, GM in HO & Field have to perform urgent/ outstanding office work at their residence. Besides, at times, they have to entertain official visitors at their residence. In view of it, Drawing room-cum-studyroom, out of the residential quarters of the CMD/ED and one room at the residential quarters of GM at HO & Field, may be converted into office space. This room will be suitably furnished keeping in view of the status of the senior official (within a ceiling of Rs. 1.20 lac). Furnishing of office room includes 1-1.5 ton AC, 5 Seated Sofa, Centre Table, Telephone Table, Book case, Computer Table, Study Table, Study/Computer Chair etc. A separate sub-meter will, however, be installed for this room and the electricity charges will be borne by the bank.

### **Permanent Fixture**

Following items, at the residence/flat of bank, provided to officers, will be treated as permanent fixtures:

- i) Geyser
- ii) Tube light fitting
- iii) Ceiling fan
- iv) Wall to wall carpet
- v) Exhaust fan
- vi) Pelmet
- vii) Zero bacteria Aquaguard
- viii) Air cooler

- ix) Cup board fixed with wall
- x) Small unit fixed in toilet and other places in the house.

### **Allotment of Furniture**

- ❖ The items requisitioned by Officer will be allotted from the godown, if available, at depreciated cost i.e. Book value. No fresh items will be allowed to be purchased if the same is lying in the godown or elsewhere in possession of the Bank.
- ❖ Further if the residential items for Scale IV and above are lying in Godown or elsewhere and there is no requirement of the same from the officers in Scale IV and above, the same may be considered for supply to the Offices in Scale I to III within their overall entitlement.

### **Other relevant guidelines**

- Officers can purchase **wooden residential furniture** of standard specifications and get it repaired from **any reputed manufacturer/ vendor in the open market** within admissible price range and their overall entitlement (GAD Circular 06/06 dt. 22.06.2006)
- The competent authority may permit the eligible officers to purchase residential furniture from the market on competitive rates within prescribed limits, wherever the approved contractors/suppliers are not available. (GAD Internal Circular 17/04 dt. 11.08.2004}

### **Specification and other details of the items:**

<b>Name of Item</b>	<b>Specification &amp; other details</b>
Sofa Set	The cloth to be used for upholstery should be of Rs.150/-/ 200/- per meter, 4" Rubber Foam for seat and back of ISI mark
Bed Wooden (6x3x1.5)	Box Type. Prices for without box will be as per prevalent market rate
Bed Mattress	Any ISI mark.
Dining Table	Size 5' X 3' teak wood
Dining Chairs	Seat cushioned. Made of teak wood frame.
Centre table	As per specification circulated by HO
Steel Almirah or Steel Book Self	Almirahs can be purchased according to circular No. 14/89 dt. 31.08.1989
Bed Side Tables	As per HO circulated specifications
Dressing Table & Dressing Stool set	As per HO circulated specifications
Study Table & Study Chair	As per HO circulated specifications
Dewan without mattress	As per HO circulated specifications
Ceiling Fan 48"	Make Usha / Orient /Bajaj / Crompton
Geyser	Make Bajaj/Venus/Elite or any other ISI mark
Heat converter	Make Usha Shriram or equivalent.
Desert cooker	Reputed brand having ISI mark. Kit may be purchased from the open market at competitive rates.

<b>Name of Item</b>	<b>Specification &amp; other details</b>
Folding Cots (steel)	As per HO circulated specifications
Water Fitter	ISI mark
Aqua Guard	As per standard price range of M/s Eureka Forbes Ltd.
Washing Machine	Semi/Fully automatic of any reputed brand
Curtains including pelmet	Cost of cloth between Rs.80/- to Rs.140/-/150/-per meter (stitching charges included in the cost of curtains.)
Generator Set	Birla Yahama / Sri Ram Honda,/Of reputed make.
Inverter with battery & trolley	Any branded inverter with all India presence
Refrigerator	Any reputed make upto 210 litres. (traditional/frost free two door or any other )
Microwave Oven	Reputed make
Bookcase	Godrej & Boyee Mfg. Co. Ltd.
Vacuum cleaner	Eureka Forbes Ltd.
Carpet	Machine-Made
Crockery Stand	Stainless Steel or Aluminium make
AC	Approved make at DGS&D rates /market rates, which ever is less
Colour TV	Reputed make
Food processor /Mixer Grinder	Reputed make
Oil Filled Heater	Reputed make

\*\*\*\*\*