Export-Import Bank Officers' (Conduct, Discipline and Appeal) Regulations, 2020

निर्यात-आयात बैंक अधिकारी (आचरण, अनुशासन और अपील) विनियम, 2020
India Exim Bank aims to promote India’s international trade. The Bank’s Logo depicts the two-way significance. The import arrow is thinner than the export arrow, which reflects the aim of value addition to exports.

**Objectives**

The Export-Import Bank of India was established "for providing financial assistance to exporters and importers, and for functioning as the principal institution for co-ordinating the working of institutions engaged in financing export and import of goods and services with a view to promoting the country's international trade..."

: The Export-Import Bank of India Act, 1981
Export-Import Bank Officers' (Conduct, Discipline and Appeal) Regulations, 2020
In exercise of the powers conferred by sub-section (1) read with clause (d) of sub-section (2) of section 39 of the Export-Import Bank of India Act, 1981 (28 of 1981), the Board of Directors of the Export-Import Bank of India, with the previous approval of the Central Government, hereby makes the following regulations, namely:

CHAPTER I
PRELIMINARY

1. Short title, commencement and application.
   (1) These regulations may be called the Export-Import Bank Officers' (Conduct, Discipline and Appeal) Regulations, 2020.
   (2) They shall come into force on the date of their publication in the Official Gazette.
   (3) They shall apply to all Officers of the Bank whether working in India or outside India but shall not apply to—
       (a) the Chairman of the Bank;
       (b) the Managing Director of the Bank;
       (c) the Deputy Managing Director.

2. Definitions.
   (1) In these regulations, unless the context otherwise requires, —
       (a) "Act" means the Export-Import Bank of India Act, 1981 (28 of 1981);
       (b) "Appellate Authority" means the authority specified in the Schedule to dispose of appeals;
       (c) "Bank" means the Export-Import Bank of India;
       (d) "Competent Authority" means the Managing Director of the Bank or any other authority that may be designated for the purpose by the Managing Director;
       (e) "Deputy Managing Director" means the whole-time Director of the Bank, appointed in terms of clause (aa) of sub-section (1) of section 6 of the Act.
       (f) "Disciplinary Authority" means the authority specified in the Schedule which is competent to impose on an officer any of the penalties specified in regulation 26;
       (g) "employment in Private Concern" means an employment in any capacity including that of an agent under a company, co-operative society, firm, limited liability partnership or individual engaged in trading, commercial, industrial, financial or professional business and also includes a directorship of such a company and partnership of such firm but does not include employment outside India;
       (h) "ascertainment of facts" means the establishment of such facts as are necessary for the purposes of the regulations contained herein;
       (i) "interest" means pecuniary interest.

   (1) The Disciplinary Authority may—
       (a) direct the Subsidiary Bank to take such action as it may think fit for the purpose of preventing or restraining any officer of the Bank from further committing the act for which the officer is being considered to be guilty of or from engaging in any trade or profession or business or any act prejudicial to the public interest or to the interest of the Bank;
       (b) any action directed under sub-clause (a) may include the suspension of an officer concerned from the services of the Bank;
       (c) withdraw, suspend or revoke any appointment, grant of leave or other benefit given to an officer;
       (d) remove an officer from service;
       (e) any action taken under these regulations shall be final and not appealable; and
       (f) no Court, Tribunal or other authority shall entertain any application for review or revision of any order made by the Disciplinary Authority.

4. Appeal to Appellate Authority.
   (1) Subject to the provisions of sub-section (2), an officer aggrieved by any order of the Disciplinary Authority may appeal to the Appellate Authority; and
   (2) The Appellate Authority may, subject to the provisions of sub-section (1), entertain and dispose of any appeal made to it by an officer aggrieved by an order of the Disciplinary Authority.

5. Review by Appellate Authority.
   (1) The Appellate Authority may, subject to the provisions of sub-section (2),—
       (a) review any order of the Disciplinary Authority;
       (b) annul or modify any order of the Disciplinary Authority;
       (c) make such orders as may be necessary for the purpose of correcting any error or suppressing any defect in any order or proceedings.

6. Appeal to Central Government.
   (1) Subject to the provisions of sub-section (2), an officer aggrieved by any order of the Appellate Authority may appeal to the Central Government; and
   (2) The Central Government may, subject to the provisions of sub-section (1), entertain and dispose of any appeal made to it by an officer aggrieved by an order of the Appellate Authority.

7. Appeal to Supreme Court.
   (1) Subject to the provisions of sub-section (2), an officer aggrieved by any order of the Central Government may appeal to the Supreme Court; and
   (2) The Supreme Court may, subject to the provisions of sub-section (1), entertain and dispose of any appeal made to it by an officer aggrieved by an order of the Central Government.

   (1) In all cases, the interests of the officers shall be protected by such measures as may be considered necessary by the Disciplinary Authority or the Appellate Authority.
   (2) The Appellate Authority may, subject to the provisions of sub-section (1), require the Disciplinary Authority to take such steps as the Appellate Authority may consider necessary for the protection of the interests of the officer.

   (1) The Disciplinary Authority may, in its absolute discretion, do any act or thing which may be necessary or expedient for the purpose of carrying out the provisions of these regulations.
   (2) The Disciplinary Authority may, subject to the provisions of sub-section (1),—
       (a) delegate any of its powers to any officer below it;
       (b) vary the terms on which any power is delegated;
       (c) rescind any delegation of power that has been made.

10. Effect of Contravention.
    (1) If any officer contravenes or fails to observe any provision of these regulations, he shall be punishable by the Disciplinary Authority as provided in these regulations.
    (2) The Disciplinary Authority may, subject to the provisions of sub-section (1),—
        (a) take such action as it may consider necessary for the purpose of preventing or restraining any officer from further committing the act for which the officer is being considered to be guilty of or from engaging in any trade or profession or business or any act prejudicial to the public interest or to the interest of the Bank;
        (b) any action directed under sub-clause (a) may include the suspension of an officer concerned from the services of the Bank;
        (c) withdraw, suspend or revoke any appointment, grant of leave or other benefit given to an officer;
        (d) remove an officer from service;
        (e) any action taken under these regulations shall be final and not appealable; and
        (f) no Court, Tribunal or other authority shall entertain any application for review or revision of any order made by the Disciplinary Authority.

11. Power of Supreme Court.
    (1) Subject to the provisions of sub-section (2), the Supreme Court may, on an application made to it by an officer aggrieved by any order of the Disciplinary Authority or the Appellate Authority,—
        (a) annul or modify any order of the Disciplinary Authority or the Appellate Authority;
        (b) make such orders as may be necessary for the purpose of correcting any error or suppressing any defect in any order or proceedings.
    (2) The Supreme Court may, subject to the provisions of sub-section (1), entertain and dispose of any application made to it by an officer aggrieved by an order of the Disciplinary Authority or the Appellate Authority.

    (1) An officer aggrieved by any order of the Disciplinary Authority or the Appellate Authority may, subject to the provisions of sub-section (2),—
        (a) apply to the Appellate Authority for a review of the order;
        (b) if the order is affirmed, apply to the Central Government for a review of the order;
        (c) if the order is confirmed, apply to the Supreme Court for a review of the order.
    (2) The Appellate Authority, Central Government and Supreme Court may, subject to the provisions of sub-section (1),—
        (a) annul or modify any order of the Disciplinary Authority or the Appellate Authority;
        (b) make such orders as may be necessary for the purpose of correcting any error or suppressing any defect in any order or proceedings.

13. Finality of Order.
    (1) Once an order is made under these regulations, it shall be final and no Court, Tribunal or other authority shall entertain any application for review or revision of the order.
    (2) The Supreme Court may, subject to the provisions of sub-section (1), entertain and dispose of any application made to it by an officer aggrieved by an order of the Appellate Authority or the Central Government.

14. Determination of Cases by Supreme Court.
    (1) Subject to the provisions of sub-section (2), the Supreme Court may, on an application made to it by an officer aggrieved by any order of the Appellate Authority or the Central Government, determine the case without any further procedure and make such orders as may be necessary for the purpose of correcting any error or suppressing any defect in any order or proceedings.
    (2) The Supreme Court may, subject to the provisions of sub-section (1), entertain and dispose of any application made to it by an officer aggrieved by an order of the Appellate Authority or the Central Government.

15. Offences.
    (1) Any officer who contravenes or fails to observe any provision of these regulations shall be punishable by the Disciplinary Authority as provided in these regulations.
    (2) The Disciplinary Authority may, subject to the provisions of sub-section (1),—
        (a) take such action as it may consider necessary for the purpose of preventing or restraining any officer from further committing the act for which the officer is being considered to be guilty of or from engaging in any trade or profession or business or any act prejudicial to the public interest or to the interest of the Bank;
        (b) any action directed under sub-clause (a) may include the suspension of an officer concerned from the services of the Bank;
        (c) withdraw, suspend or revoke any appointment, grant of leave or other benefit given to an officer;
        (d) remove an officer from service;
        (e) any action taken under these regulations shall be final and not appealable; and
        (f) no Court, Tribunal or other authority shall entertain any application for review or revision of any order made by the Disciplinary Authority.
EXPORT-IMPORT BANK OFFICERS' (CONDUCT, DISCIPLINE AND APPEAL) REGULATIONS, 2020

In exercise of the powers conferred by sub-section (1) read with clause (d) of sub-section (2) of section 39 of the Export-Import Bank of India Act, 1981 (28 of 1981), the Board of Directors of the Export-Import Bank of India, with the previous approval of the Central Government, hereby makes the following regulations, namely:—

CHAPTER I
PRELIMINARY

1. Short title, commencement and application.
   (1) These regulations may be called the Export-Import Bank Officers' (Conduct, Discipline and Appeal) Regulations, 2020.
   (2) They shall come into force on the date of their publication in the Official Gazette.
   (3) They shall apply to all Officers of the Bank whether working in India or outside India but shall not apply to—
      (a) the Chairman of the Bank;
      (b) the Managing Director of the Bank;
      (c) the Deputy Managing Director.

2. Definitions.
   (1) In these regulations, unless the context otherwise requires, —
      (a) "Act" means the Export-Import Bank of India Act, 1981 (28 of 1981);
      (b) "Appellate Authority" means the authority specified in the Schedule to dispose of appeals;
      (c) "Bank" means the Export-Import Bank of India;
      (d) "Competent Authority" means the Managing Director of the Bank or any other authority that may be designated for the purpose by the Managing Director;
      (e) “Deputy Managing Director” means the whole-time Director of the Bank, appointed in terms of clause (aa) of sub-section (1) of section 6 of the Act.
      (f) "Disciplinary Authority" means the authority specified in the Schedule which is competent to impose on an officer any of the penalties specified in regulation 26;
      (g) "employment in Private Concern" means an employment in any capacity including that of an agent under a company, co-operative society, firm, limited liability partnership or individual engaged in trading, commercial, industrial, financial or professional business and also includes a directorship of such a company and partnership of such firm but does not include employment
(j) ‘‘Parivar’’ का अर्थ है —

(i) पुरुष अधिकारी के मामले में इसका अर्थ अधिकारी की पत्नी है, चाहे वह उसके साथ रहती हो या नहीं, परंतु इसके विभिन्न रूप से संबंधित विचित्रित पत्नी शामिल नहीं है तथा महिला अधिकारी के मामले में इसका अर्थ अधिकारी का पति है चाहे वह उसके साथ रहता हो या नहीं, परंतु इसके विभिन्न रूप से संबंधित विचित्रित पति शामिल नहीं हैं;

(ii) अधिकारी की संतान में अधिकारी सौतेली संतान, चाहे वे अधिकारी के साथ रहती हों या नहीं, और अधिकारी पर पूर्णतः आश्रित हों, परंतु इसमें ऐसी संतान में अधिकारी सौतेली संतान में शामिल नहीं हैं जिनके संस्कार से ऐसे अधिकारी को विधि द्वारा या किसी कानून के अंतर्गत बचत किया गया हो; और

(iii) अधिकारी अथवा उसके जीवनसाधी (पति या पत्नी) के बंध अथवा विवाह के कारण नालेदार कोई अन्य व्यक्ति, जो ऐसे अधिकारी पर पूर्णतः आश्रित है।

(2) यहाँ प्रयुक्त ऐसे शब्द और अभिव्यक्ति, जिन्हें यहाँ परिभाषित नहीं किया गया है, किन्तु अधिनियम में परिभाषित हैं, उनका वही अर्थ अभिप्रेत होगा, जैसा कि अधिनियम में परिभाषित किया गया है।
under a body corporate wholly or substantially held or controlled by the Government;

(h) "family" means —

(i) in the case of male officer, his wife, whether residing with him or not, but does not include a legally separated wife and in the case of woman officer, her husband, whether residing with her or not, but does not include a legally separated husband;

(ii) children or step-children of the officer, whether residing with the officer or not and wholly dependent on such officer but does not include children or step-children of whose custody the officer has been deprived of by or under any law; and

(iii) any other person related by blood or marriage, to the officer or to his spouse and wholly dependent upon such officer.

Explanation.—For the purpose of this clause, relationship will be determined in accordance with sub-section (77) of section 2 of the Companies Act, 2013 (18 of 2013) read with rule 4 of the Companies (Specification of definitions details) Rules, 2014;

(i) "Government" means the Central Government;

(j) "Managing Director" means the Managing Director of the Bank;

(k) "officer" means a person appointed to any of the grades specified in regulation 4 of the Export-Import Bank Officers' Service Regulations, 1982, officers whose services are temporarily placed at the disposal of the Central Government or any other Government undertaking or any other public sector bank or the Reserve Bank of India or any other organisation and shall include any specialist or technical person appointed and any other employee to whom any of these regulations have been made applicable under sub-regulation (3) of regulation 1;

(l) "reviewing authority" means the authority specified in the Schedule;

(m) "Schedule" means the Schedule appended to these regulations.

(2) The words and expression used herein and not defined but defined in the Act shall have the same meanings respectively assigned to them in the Act.
CHAPTER II

3. General Conditions.

(1) Every officer, shall, at all times, take all possible steps to ensure, protect and promote the interests of the Bank and discharge his duties with utmost integrity, honesty, devotion and diligence and do nothing which shall render him unbecoming of an officer.

(2) Every officer shall maintain good conduct and discipline and show courtesy and attention to all persons in all transactions and negotiations.

(3) No officer shall, in the performance of his official duties or in the exercise of powers conferred on him, act otherwise than in his best judgement except when he is acting under the written direction of an officer superior to him.

(4) Every officer shall take all possible steps to ensure the integrity and devotion to duty of all persons for the time being under his control and authority.

(5) Every officer shall conform to and abide by the rules incorporated herein and shall observe, comply with and obey all orders and directions which may from time to time be given to him in the course of his official duties by any person or persons under whose jurisdiction, supervision or control he may for the time being be placed.

4. Observance of secrecy.—

Every officer shall maintain the secrecy regarding the Bank's affairs and the affairs of its constituents and shall not divulge directly or indirectly any information of a confidential nature either to a member of the public or to an outside agency or to any other employee of the Bank not entitled to such information unless——

(i) divulging of such information is in accordance with the law or in accordance with the practices and usages customary amongst banks;

(ii) he is compelled to divulge such information by the direction of judicial or other authority empowered by law for the same;

(iii) instructed to do so by a superior officer in the discharge of his duties.

5. Employment of members of family of officers in firms enjoying the Bank's clientele and grant of facilities to such concerns.

(1) No officer shall use his position or influence directly or indirectly to secure employment for any person related, whether by blood or marriage to the officer or to the officer's wife or husband, whether such a person is dependent on the officer or not.

(2) No officer shall, except with the prior permission of the Competent Authority, permit his son, daughter or any other member of his family to accept employment in any private undertaking with which he has official dealings or in any other undertaking having to his knowledge has official dealings with the Bank:

6. अध्याय II

आचरण

3. सामान्य शर्तें

(1) प्रत्येक अधिकारी, बँक के हित सुनिश्चित करने, उनकी रक्षा करने और उनका संबंधन करने के लिए हर समय हर संभव उपाय करेगा तथा अपने कर्त्तव्यों को यथासत्यता, ईमानदारी, लगाय और संबंधन से निभाएगा तथा ऐसा कोई कार्य नहीं करेगा जो एक अधिकारी के लिए अशोभनीय हो।

(2) प्रत्येक अधिकारी अद्यावधि आचरण और अनुशासन बनाए रखेगा तथा सभी संविधानों और चर्चाओं में समस्त व्यक्तियों के प्रति सौन्दर्य दर्शाएगा और सभी पर ध्यान देगा।

(3) कोई भी अधिकारी अपने शासकीय कर्त्तव्यों के निर्धारण में अथवा उसे प्रदत्त शक्तियों का प्रयोग करने में अपने सर्वोत्तम निर्णय की अपेक्षा अनुच्छेद कार्य नहीं करेगा, सिवाय इसके कि जब वह अपने से वरिष्ठ किसी अधिकारी के लिखित निर्देश के अधीन कार्य कर रहा हो।

(4) प्रत्येक अधिकारी अपने नियंत्रण और प्राधिकार के अधीन तत्समय रहने वाले सभी व्यक्तियों की सत्यता और कर्त्तव्य के प्रति समर्पण सुनिश्चित करने के लिए हर संभव उपाय करेगा।

(5) प्रत्येक अधिकारी इसमें सामाजिक नियमों का पालन करेगा तथा वह ऐसे सभी आदेशों और निदेशों का पालन करेगा और उन्हें मानेगा जो किसी ऐसे व्यक्ति या ऐसे व्यक्तियों द्वारा उसे अपने शासकीय कर्त्तव्यों को निभाने के समय दिए जाएं जिसके या जिनके क्षेत्राधिकार, पदयोज्यता अथवा नियंत्रण के अधीन उसे तत्समय तैनात किया गया हो।

4. गोपनीयता का पालन— प्रत्येक अधिकारी बँक के कार्यों और उसके ग्राहकों के कार्यों के संबंध में परम गोपनीयता बनाए रखेगा तथा गोपनीय स्तर पूरी सूचना या तो जनता के किसी सदस्य, या बाहरी एजेंसी या ऐसी सूचना के पात्र न रहने वाले बँक के किसी अन्य अधिकारी को तब तक प्रकट नहीं करेगा जब तक कि —

(i) ऐसी सूचना का प्रकार विधि के अनुसार अथवा बँकों के बीच की प्रचलित कार्यप्रणालियों और प्रचलनों के अनुसार न हों;

(ii) ऐसी सूचना प्रकट करने के लिए न्यायिक अथवा ऐसे कार्य के लिए विधि द्वारा शक्ति प्राप्त अन्य प्राधिकारी द्वारा बाध्य न किया गया हो;

(iii) अपने कर्त्तव्यों के निर्णाय के उस्त वरिष्ठ अधिकारी द्वारा ऐसा करने का अनुदेश न दिया गया हो।

5. बँक की ग्राहकी (ब्लाइंटेल) फर्मों में अधिकारियों के परिवार के सदस्यों का नियोजन और ऐसे प्रतिष्ठानों को सुविधाएं प्रदान किया जाना

(1) कोई भी अधिकारी अपने से संबंधित किसी भी व्यक्ति के लिए नियोजन प्राप्त करने हेतु अपने पद अथवा प्रभाव का प्रत्यक्षत: या परोक्षत: उपयोग नहीं करेगा, वाहे वह व्यक्ति अधिकारी के बंग अथवा विवाह पश्चात ही संबंधित बौद्ध न हों और चाहे वह व्यक्ति अधिकारी पर आभिषित हो या न हो।

(2) कोई भी अधिकारी, सक्षम प्राधिकारी की पूर्व अनुमति के बिना, अपने पुत्र, पुत्री अथवा अपने परिवार के किसी अन्य सदस्य को ऐसे किसी निजी उपक्रम में नियोजन स्वीकार करने की अनुमति नहीं देगा जिसके साथ उसके शासकीय व्यवहार हैं अथवा यह किसी ऐसे अन्य उपक्रम में उसे रोजगार करने की अनुमति नहीं देगा जिसके उसकी जानकारी के अनुसार बँक के साथ शासकीय व्यवहार हैं :
CHAPTER II
CONDUCT

3. General Conditions.

(1) Every officer, shall, at all times, take all possible steps to ensure, protect and promote the interests of the Bank and discharge his duties with utmost integrity, honesty, devotion and diligence and do nothing which shall render him unbecoming of an officer.

(2) Every officer shall maintain good conduct and discipline and show courtesy and attention to all persons in all transactions and negotiations.

(3) No officer shall, in the performance of his official duties or in the exercise of powers conferred on him, act otherwise than in his best judgement except when he is acting under the written direction of an officer superior to him.

(4) Every officer shall take all possible steps to ensure the integrity and devotion to duty of all persons for the time being under his control and authority.

(5) Every officer shall conform to and abide by the rules incorporated herein and shall observe, comply with and obey all orders and directions which may from time to time be given to him in the course of his official duties by any person or persons under whose jurisdiction, supervision or control he may for the time being be placed.

4. Observance of secrecy.—Every officer shall maintain the secrecy regarding the Bank's affairs and the affairs of its constituents and shall not divulge directly or indirectly any information of a confidential nature either to a member of the public or to an outside agency or to any other employee of the Bank not entitled to such information unless -

(i) divulging of such information is in accordance with the law or in accordance with the practices and usages customary amongst banks;

(ii) he is compelled to divulge such information by the direction of judicial or other authority empowered by law for the same;

(iii) instructed to do so by a superior officer in the discharge of his duties.

5. Employment of members of family of officers in firms enjoying the Bank's clientele and grant of facilities to such concerns.

(1) No officer shall use his position or influence directly or indirectly to secure employment for any person related, whether by blood or marriage to the officer or to the officer's wife or husband, whether such a person is dependent on the officer or not.

(2) No officer shall, except with the prior permission of the Competent Authority, permit his son, daughter or any other member of his family to accept employment in any private undertaking with which he has official dealings or in any other undertaking having to his knowledge has official dealings with the Bank:
परंतु यह कि जहाँ नियोजन की स्वीकृति के लिए सक्षम प्राधिकारी की पूर्व अनुमति की प्रतीक्षा नहीं की जा सकती अथवा उसे अन्यथा अनुमति को समझा गया है, वहाँ इस मामले को नियोजन का प्रस्ताव प्राप्त होने की तारीख से तीन महीनों के भीतर सक्षम प्राधिकारी को उसकी सूचना दी जाएगी; और सक्षम प्राधिकारी की अनुमति के अंधीन नियोजन अनंतिम रूप से स्वीकार किया जा सकता है।

(3) कोई भी अधिकारी अपने शासकीय कर्त्तव्यों के निर्वाह के दौरान किसी भी मामले में किसी भी संविदा, करार, समझौते अथवा प्रस्ताव के लिए बैंक द्वारा या बैंक की ओर से जानबूझकर कोई अधिष्ठ मिलाऊँ नहीं करेगा अथवा किसी अधिष्ठ का प्रदान किया जाना प्राधिकृत नहीं करेगा अथवा किसी भी ऐसे उपक्रम या व्यक्ति को कोई कॉमेंटेक्ट या ऊँचा नहीं देगा या मजबूर नहीं करेगा, जिसमें उसके परिवार का कोई सदस्य उस उपक्रम में अधिक उस व्यक्ति के अधीन नियोजित हो अथवा उसके परिवार के किसी सदस्य के ऐसे मामलों में अथवा किसी अन्य मामले में कोई हित हो तथा अधिकारी ऐसे प्रत्यक्ष मामले या संबंध या ऊँचा को अपने विरोध में अधिकारी के समक्ष विचारार्थ प्रस्तुत करेगा तथा उस प्राधिकारी के अनुशरण के अनुसार ही संबंधित मामले या संबंध या ऊँचा का निपटान किया जाएगा, जिसके पास वह विचारार्थ प्रस्तुत किया गया है।

6. बाहरी नियोजन लेना

(1) कोई भी अधिकारी, बैंक की पूर्व स्वीकृति के बिना, न तो कोई व्यवसाय करेगा और न ही किसी व्यवसाय में प्रत्यक्ष: अथवा परागत: शामिल होगा अथवा कोई अन्य रोजगार आरंभ करेगा;

परंतु यह कि कोई भी अधिकारी, ऐसे पूर्व स्वीकृति के बिना सामाजिक अथवा धार्मिक स्वरूप अथवा साहित्यिक, कलामक, वैज्ञानिक, पेशेवर, सार्थक, शैक्षिक, धार्मिक अथवा सामाजिक स्वरूप का अंतर्निम्न कार्य कर सकता है, बशर्ते कि इस प्राकार के कार्य से उसके शासकीय कर्त्तव्यों को निर्वाह में बाधा न आए; परंतु यदि सक्षम प्राधिकारी द्वारा ऐसा कार्य कर सकता है तथा उस प्राधिकारी के अनुशरण के अनुसार ही संबंधित मामले या संबंध या ऊँचा का निपटान किया जाएगा, जिसके पास वह विचारार्थ प्रस्तुत किया गया है।

(2) यदि किसी अधिकारी के परिवार का कोई सदस्य कोई व्यापार अथवा व्यवसाय कर रहा हो अथवा किसी बीमा एजेंट्स या कमीशन एजेंट्स की स्वामी हो या उसका प्रबंधन करता हो, तो उक्त अधिकारी को उसकी सूचना बैंक को देनी होगी।

(3) कोई भी अधिकारी बैंक की पूर्व मंजूरी के बिना, अपने शासकीय कर्त्तव्यों के निर्वाह को छोड़कर, किसी बैंक अथवा किसी ऐसी अन्य कंपनी के पंजीकरण, प्रत्यक्ष, अथवा प्रबंधन में भाग नहीं लेंगा, जिसका वाणिज्यिक प्रयोगों के लिए कंपनी अधिनियम, 2013 (2013 का 18) अथवा किसी अन्य कानून के अंतर्गत पंजीकृत होना अपेक्षित है।

परंतु यह कि कोई भी अधिकारी सहकारी संस्थान अधिनियम, 1912 (1912 का 2) अथवा तत्समय लागू किसी अन्य विधि के अंतर्गत पंजीकृत सहकारी संस्थान अथवा सोसाइटी पंजीकरण अधिनियम, 1860 (1860 का 21) अथवा तत्समय लागू किसी कानून के अंतर्गत पंजीकृत साहित्यिक, वैज्ञानिक अथवा धार्मिक सोसाइटी के पंजीकरण, प्रवर्तन अथवा प्रबंधन में भाग ले सकता है।

(4) कोई भी अधिकारी सक्षम प्राधिकारी की अनुमति के बिना किसी सार्वजनिक निकाय अथवा किसी व्यक्ति के लिए किए गए कार्य का कोई शुल्क स्वीकार नहीं करेगा।
Provided that where the acceptance of the employment cannot wait for prior permission of the Competent Authority or is otherwise considered urgent, the matter shall be reported to the Competent Authority within three months from the date of receipt of offer of employment; and the employment may be accepted provisionally subject to the permission of the Competent Authority.

(3) No officer shall, in the discharge of his official duties, knowingly grant or authorise the grant of any advance to or enter into or authorise entering into by or on behalf of the Bank any contract, agreement, arrangement or proposal in any matter or give or sanction any contract or loan to any undertaking or person if any member of his family is employed in that undertaking or under that person or if he or any member of his family has interests in such matters or contracts in any other manner and the officer shall refer every such matter or contract or loan to his superior officer and the matter or contract or loan shall thereafter be disposed of according to the instructions of the authority to whom such reference is made.

Explanation.—For the purposes of this sub-regulation, a person shall not be deemed to have any interest in an undertaking, if he is only a shareholder having not more than two percent. of the paid-up capital of the undertaking in his name.

6. Taking up outside employment.

(1) No officer shall, except with the previous sanction of the Bank, engage directly or indirectly in any trade or business or undertake any other employment:

Provided that an officer may, without such sanction, undertake honorary work of a social or charitable nature or occasional work of a literary, artistic, scientific, professional, cultural, educational, religious or social character, subject to the condition that his official duties do not thereby suffer; but he shall not undertake or discontinue such work if so directed by the Competent Authority.

Explanation.—For the purposes of this sub-regulation, canvassing by an officer in support of the business of insurance agency or commission agency owned or managed by a member of his family shall be deemed to be a violation of this provision.

(2) Every officer shall report to the Bank if any member of his family is engaged in a trade or business or owns or manages an insurance agency or commission agency.

(3) No officer shall, without the previous sanction of the Bank, except in the discharge of his official duties, take part in the registration, promotion or management of any bank or other company which is required to be registered under the Companies Act, 2013 (18 of 2013) or any other law for commercial purposes.

Provided that an officer may take part in registration, promotion or management of a co-operative society registered under the Co-operative Societies Act, 1912 (2 of 1912) or any other law for the time being in force, or of a literary, scientific or charitable society registered under the Societies Registration Act, 1860 (21 of 1860) or any corresponding law in force.

(4) No officer shall accept any fee for any work done by him for any public body or any private person without the sanction of the Competent Authority.
7. रेडियो आदि के लिए योगदान

(1) कोई भी अधिकारी, सक्षम प्राधिकारी की पूर्व अनुमति के बिना, किसी भी समाचार पत्र अथवा किसी अन्य आविष्कार प्रकाशक के संपादक या प्रबंधक का पूर्वतः या अंशतः स्वामित्व या संचालन संबंधी कार्य नहीं करेगा।

(2) कोई भी अधिकारी, सक्षम प्राधिकारी की पूर्व अनुमति अथवा कर्त्तव्य के वार्तालाप किर्णाह को छोड़कर रेडियो अथवा टेलीविजन के किसी प्रसारण में भाग नहीं लेगा अथवा अपने नाम से अध्ययन रूप से अथवा किसी अन्य व्यक्ति के नाम से किसी समाचार पत्र अथवा आविष्कार पत्र के वार्तालाप में कोई लेख नहीं लिखेगा अथवा रेडियो एसा चौके प्रसार, आलेख अथवा सुचना सार्वजनिक या प्रकाशित नहीं करेगा या प्रकाशित नहीं कराएगा अथवा किसी भी व्यक्तियों को नहीं देगा, जो उसकी शासकीय हैसियत से उसके कदमों में आया है / आई हो।

(3) कोई भी अधिकारी, सक्षम प्राधिकारी की पूर्व स्वीकृति को छोड़कर, कोई ऐसे पुस्तक अथवा इसी तरह की कोई मुद्देमालिक प्रकाशित नहीं करेगा अथवा प्रकाशित नहीं कराएगा जिसका वह लेखक हो अथवा जिसका वह सार्वजनिक समाचारों में अन्यथा कोई भाषण या व्याख्यान नहीं देगा?

परंतु यह कि उन मामलों में ऐसी स्वीकृति अथवा व्यक्ति नहीं होगी यदि ऐसा प्रसारण अथवा रचना देना अथवा प्रकाशन विशुद्ध साहित्यिक, कलात्मक, वैज्ञानिक, सांस्कृतिक, शैक्षणिक, धार्मिक अथवा सामाजिक स्वरूप का हो।

8. प्रदर्शन — कोई भी अधिकारी किसी ऐसे प्रदर्शन में न तो शामिल होगा और न ही उसमें स्वयं भाग लेगा, जो बैंक के हितों, भारत की प्रभुत्व और अखंडता, राष्ट्र की सुस्था, विदेशी राष्ट्रों के साथ के मैत्रीपूर्ण संबंधों, सार्वजनिक व्यवस्था शिखाचार अथवा नैतिकता के प्रतिकूल हो अथवा जिसमें न्यायालय की अवमानना, बदनामी अथवा किसी अपराध का भ्रष्टाचार निहित हो।

9. देश हित सिद्धी संस्थों में शामिल होना — कोई भी अधिकारी किसी ऐसे संघ में न तो शामिल होगा अथवा न ही उसका सदस्य बना रहेगा, जिसके उद्देश्य अथवा कार्यकलाप बैंक के हितों अथवा भारत की प्रभुत्व और अखंडता अथवा सार्वजनिक व्यवस्था अथवा नैतिकता के प्रतिकूल हो।

10. साक्ष्य देना

(1) उप विनियम (3) में यथा उपबंधित स्थिति को छोड़कर कोई भी अधिकारी सक्षम प्राधिकारी के पूर्व अनुमोदन को छोड़कर, किसी व्यक्ति, समिति अथवा प्राधिकारी द्वारा संचालित किसी जांच के संबंध में कोई साक्ष्य नहीं देगा।

(2) जहाँ उप विनियम (1) के अर्थी कोई अनुमोदन प्रदान कर दिया गया है, वहां ऐसा साक्ष्य देने वाला कोई भी अधिकारी सरकार या किसी राज्य सरकार या बैंक की नीति या उसके किसी भी कार्य की आलोचना नहीं करेगा।

(3) उक्त विनियम की कोई भी बात निम्नलिखित के समक्ष किसी साक्ष्य पर लागू नहीं होगी—

(क) सरकार, राज्य सरकार, संसद अथवा राज्य विधानसभा द्वारा नियुक्त प्राधिकारी के समक्ष की जाने वाली जांच में; अथवा

(ख) किसी न्यायिक जांच में; अथवा

(ग) सक्षम प्राधिकारी द्वारा आदेशित की गई किसी विवाही जांच में।
(5) No officer shall act as an agent of, or canvass business in favour of, an insurance company or corporation in his individual capacity.

7. Contribution to newspapers, radio etc.

(1) No officer shall, except with the previous sanction of the Competent Authority, own wholly or in part or conduct or participate in the editing or management of any newspaper or any other periodical publication.

(2) No officer shall, except with the previous sanction of the Competent Authority or except in the bonafide discharge of his duties, participate in radio or television broadcast or contribute any article or write any letter either in his own name or anonymously or in the name of any other person to any newspaper or periodical or make public, or publish or cause to be published or pass on to others any document, paper or information which may come into his possession in his official capacity.

(3) No officer shall, except with the previous sanction of the Competent Authority, publish or cause to be published any book or any similar printed matter of which he is the author or not, or deliver, talk or lecture in public meetings or otherwise:

Provided that no such sanction is required if such broadcast or contribution or publication is of a purely literary, artistic, scientific, cultural, educational, religious or social character.

8. Demonstrations.— No officer shall engage himself or participate in any demonstration which is prejudicial to the interests of the Bank or of the sovereignty and integrity of India, the security of the State; friendly relations with foreign states, public order, decency or morality, or which involves contempt of court, defamation or incitement to an offence.

9. Joining of associations prejudicial to interests of the country.— No officer shall join, or continue to be a member of an association, the objects or activities of which are prejudicial to the interests of the Bank or of the sovereignty and integrity of India or public order or morality.


(1) Save as provided in sub-regulation (3), no officer shall, except with the previous approval of the Competent Authority, give evidence in connection with any enquiry conducted by any person, committee or authority.

(2) Where any approval has been accorded under sub-regulation (1), no officer giving such evidence shall criticise the policy or any action of the Government or of a State Government or of the Bank.

(3) Nothing in this regulation shall apply to any evidence given —

(a) at an enquiry before an authority appointed by the Government, State Government, Parliament or a State Legislature; or

(b) in any judicial enquiry; or

(c) at any departmental enquiry ordered by the Competent Authority.
11. Bank staff and officers shall not participate in public demonstrations in honour of bank officers.

(1) No officer shall, except with the previous sanction of the competent authority, receive any complimentary or valedictory address or accept any testimonial or attend any meeting or entertainment held in his honour, or in the honour of any other employee of the bank:

Provided that nothing in this sub-regulation shall apply to:

(a) a farewell function of a substantially private and informal character held in honour of the officer or any other officer or employee of the Bank on the occasion of his retirement or transfer or retirement or transfer of any officer or employee who has recently quit the service of the bank;

(b) the acceptance of simple and inexpensive function arranged by the association of officers of the Bank, if any.

(2) No officer shall either directly or indirectly exercise pressure or influence on any officer or employee of the Bank or induce or compel him to subscribe towards any farewell entertainment.

(3) No officer shall collect subscription for farewell function from any intermediate or lower grade employee for the function of any employee belonging to any higher grade.

12. Seeking to influence.

No officer shall bring or attempt to bring any political or other outside influence to bear upon any superior authority to further his interests in respect of matters pertaining to his service under the Bank.

13. Absence from duty.

(1) No officer shall absent himself from duty or be late in attending office or leave the station of posting without prior permission of the Competent Authority:

Provided that in the case of unavoidable circumstances where availing of prior permission is not possible or is difficult, such permission may be obtained later subject to the satisfaction of the Competent Authority that such a permission could not have been obtained earlier.

(2) No officer shall normally absent himself in case of sickness or accident without submitting a proper medical certificate:

Provided that in the case of temporary indisposition or sickness of a casual nature, the production of a medical certificate may, at the discretion of the Competent Authority, be dispensed with.


Save as otherwise provided in these regulations, no officer shall accept or permit any member of his family or any person acting on his behalf to accept any gift.

Explanation:

For the purposes of this regulation, the expression "gift" shall include free transport, boarding, lodging or other service or any other pecuniary advantage when provided by any person other than a near relative or a personal friend having no official dealings with the officer.

(1) No officer shall, except with the previous sanction of the competent authority, receive any complimentary or valedictory address or accept any testimonial or attend any meeting or entertainment held in his honour, or in the honour of any other employee of the bank:

Provided that nothing in this sub-regulation shall apply to,—

(a) a farewell function of a substantially private and informal character held in honour of the officer or any other officer or employee of the Bank on the occasion of his retirement or transfer or retirement or transfer of any officer or employee who has recently quit the service of the bank; and

(b) the acceptance of simple and inexpensive function arranged by the association of officers of the Bank, if any.

(2) No officer shall either directly or indirectly exercise pressure or influence on any officer or employee of the Bank or induce or compel him to subscribe towards any farewell entertainment.

(3) No officer shall collect subscription for farewell function from any intermediate or lower grade employee for the function of any employee belonging to any higher grade.

12. Seeking to influence.— No officer shall bring or attempt to bring any political or other outside influence to bear upon any superior authority to further his interests in respect of matters pertaining to his service under the Bank.

13. Absence from duty.

(1) No officer shall absent himself from duty or be late in attending office or leave the station of posting without prior permission of the Competent Authority:

Provided that in the case of unavoidable circumstances where availing of prior permission is not possible or is difficult, such permission may be obtained later subject to the satisfaction of the Competent Authority that such a permission could not have been obtained earlier.

(2) No officer shall normally absent himself in case of sickness or accident without submitting a proper medical certificate:

Provided that in the case of temporary indisposition or sickness of a casual nature, the production of a medical certificate may, at the discretion of the Competent Authority, be dispensed with.

14. Acceptance of gifts.— Save as otherwise provided in these regulations, no officer shall accept or permit any member of his family or any person acting on his behalf to accept any gift.

Explanation.—For the purposes of this regulation, the expression “gift” shall include free transport, boarding, lodging or other service or any other pecuniary advantage when provided by any person other than a near relative or a personal friend having no official dealings with the officer.
बश्ते कि –

(क) नैपथित भोजन, लिपट, या अन्य सामाजिक आवाहन को उपहार नहीं माना जाएगा;

(ख) विवाहियों, वर्गों, अंतर्वेत्रों अथवा धार्मिक उत्सवों जैसे जिन अवसरों पर उपहार देना प्रचलित धार्मिक अथवा सामाजिक परिपटी है, नहीं अधिकारी अपने निकट संबंधितों से उपहार स्वीकार कर सकता है, परंतु यदि उपहार का मूल्य 5000/- रुपए से अधिक हो, तो वह सक्षम प्राधिकारी को इसकी सूचना देगा;

(ग) खरीद (ख) में यथा निरदेश ऐसे अवसरों पर अधिकारी अपने साथ कोई शासकीय व्यवहार न रखने वाले व्यक्तिगत मित्रों से भी उपहार स्वीकार कर सकता है परंतु यदि ऐसे उपहारों का मूल्य 1500/- रुपए से अधिक हो तो वह सक्षम प्राधिकारी को इसकी सूचना देगा;

(घ) किसी अन्य मामले में अधिकारी सक्षम प्राधिकारी की स्वीकृति के बिना ऐसा कोई उपहार स्वीकार नहीं करेगा जिसका मूल्य 250/- रुपए से अधिक हो;

परंतु यह कि जब एक ही व्यक्ति अथवा बंधन संबंधित से 12 महीनों की अवधि में एक से अधिक उपहार प्राप्त किए गए हों और उनका कुल मूल्य 2000/- रुपए से अधिक हो तो इस मामले की सूचना सक्षम प्राधिकारी को दी जाएगी।

(ड) कोई भी अधिकारी –

(i) न तो देखज देगा अथवा न ही लेगा अथवा न ही वह देखज लेने अथवा देने के लिए अपूर्तित करेगा; अथवा

(ii) वधू या वधू के माता–पिता अथवा अभिभावक से, जैसा भी मामला हो, किसी भी प्रकार के देखज की प्रत्यक्ष अथवा अप्रत्यक्ष रूप से मांग नहीं करेगा;

स्पष्टीकरण – इस उप विनियम के प्रयोजनों के लिए, देखज से वही अर्थ अभिव्यक्त है जो देखज प्रतिष्ठेध अधिनियम, 1961 (1961 का 28) में उज्ज्वित है।

15. उधार देना और लेना— कोई भी अधिकारी अपनी व्यक्तिगत हैसियत से

(i) बैंक के साथ लेन–देन करने वाले किसी दलाल अथवा साहकार, अथवा बैंक के अधीनस्थ कर्मचारी अथवा किसी व्यक्ति, व्यक्तियों के संघ, फर्म, देशीय अथवा संशोधन के आधिकारिक दायित्व नहीं दास्तानें, भले ही वह निर्मित हो या न हो से उधार नहीं लेगा अथवा अपने परिवार के किसी सदस्य को उधार लेने की अनुमति नहीं देगा तथा स्वयं या अपने परिवार के किसी सदस्य को इससे किसी प्रकार के आधिकारिक लाभ नहीं लेने देगा;

(ii) स्प्रिट की खरीद अथवा बिक्री के मामले में प्रदाय (डिलीवरी) की लागत को पूरा करने के लिए किसी भी विवरण के स्टॉक, शेयर अथवा प्रतिनिधियों निम्नियों के बिना नहीं खरीदें अथवा बेचें;

(iii) किसी घुड़सवाड़े के आयोजन के लिए कर्म नहीं लेगा;

(iv) बैंक के किसी संबंधित को निजी हैसियत से धन उधार नहीं देगा अथवा विनियम बिलों, सरकारी पत्रों अथवा अन्य प्रतिनिधियों की खरीद और बिक्री में ऐसे प्राधान / संबंधित के साथ कोई व्यक्तिगत लेन–देन नहीं करेगा; तथा

(v) किसी अन्य व्यक्ति के आधिकारिक दायित्वों की गारंटी अपनी निजी हैसियत से नहीं देगा अथवा ऐसी हैसियत से न ही किसी अन्य व्यक्ति का, सक्षम प्राधिकारी की पूर्व अनुमति को छोड़कर हानि की श्रेणी करने के लिए सहमति होगा:

परंतु यह कि कोई भी अधिकारी किसी संबंधी अथवा निजी मित्र को कम राशि का व्याज रहित विश्वसनीय अस्थायी ऋण दे सकता है अथवा उससे स्वीकार कर सकता है अथवा यह वास्तविक व्यापारी (ट्रांज्यूस इमेन) के साथ उधारी खाता चला सकता है अथवा अपने निजी कर्मचारी को वेतन का अधिम दे सकता है;
Provided that, —

(a) a casual meal, lift or other social hospitality shall not be deemed to be a gift;

(b) on occasions such as marriages, anniversaries, funerals or religious functions when making of gifts is in conformity with the prevailing religious or social practice, an officer may accept gifts from his near relatives but he shall make a report to the Competent Authority if the value of the gifts exceeds Rs. 5,000/-;

(c) on such occasions as specified in clause (b), an officer may also accept gifts from his personal friends having no official dealings with him but he shall make a report to the Competent Authority if the value of such gifts exceeds Rs. 1,500/-;

(d) in any other case, the officer shall not accept any gift without the sanction of the Competent Authority, if the value of the gifts exceeds Rs. 250/-:

Provided further that when more than one gift has been received from the same person or concern within a period of twelve months, the matter shall be reported to the Competent Authority if the aggregate value thereof exceeds Rs. 2,000/-.

(e) No officer shall —

(i) give or take or abet the giving or taking of dowry; or

(ii) demand, directly or indirectly from the parents or guardian of a bride or bridegroom, as the case may be, any dowry;

Explanation. — For the purposes of this sub-regulation, “dowry” has the same meaning as assigned to it in the Dowry Prohibition Act, 1961 (28 of 1961).

15. Lendings and borrowings. — No officer shall, in his individual capacity,

(i) borrow or permit any member of his family to borrow or otherwise place himself or a member of his family under a pecuniary obligation to a broker or a money lender or a subordinate employee of the Bank or any person, association of persons, firm, company or institution, whether incorporated or not, having dealings with the Bank;

(ii) buy or sell stocks, shares, or securities of any description without funds to meet the full cost in the case of a purchase of scrips or delivery in the case of a sale;

(iii) incur debts at a race meeting;

(iv) lend money in private capacity to a constituent of the Bank or have personal dealings with such constituent in the purchase or sale of bills of exchange, government paper or any other securities; and

(v) guarantee in his private capacity the pecuniary obligations of another person or agree to indemnify in such capacity another person from loss except with the previous permission of the Competent Authority:

Provided that an officer may, give to or accept from a relative or personal friend a temporary loan of a small amount free of interest, or operate a credit account with a bonafide tradesman or make an advance of pay to his private employee:
परंतु इसके अतिरिक्त यह भी कि कोई भी अधिकारी जिस सहकारी ऋण समिति का सदस्य है उससे वह ऋण प्राप्त कर सकता है अथवा वह उस सहकारी ऋण समिति के किसी अन्य सदस्य द्वारा लिए गए ऋण के लिए जमानतदार हो सकता है, जिसका वह सदस्य है।

16. वेतन का अभिव्यक्ति आहरण – कोई भी अधिकारी सक्षम अधिकारी की पूर्व स्वीकृति के बिना अपने वेतन का अभिव्यक्ति आहरण नहीं करेगा।

17. अभिव्यक्ति (सन्ततिक्रिया) – कोई भी अधिकारी, सक्षम अधिकारी की पूर्व स्वीकृति के बिना किसी उद्देश्य के अनुसार में न तो अभिव्यक्ति मांगेगा और न ही अभिव्यक्ति स्वीकार करेगा अथवा किसी प्रकार की निधियों को जुटाने आथवा अन्य नकद उगाही में शामिल नहीं होगा।

18. स्टॉक्स और शेयरों की सहेजबाजी तथा निवेश – कोई भी अधिकारी किसी स्टॉक, शेयर अथवा प्रतिभूतियाँ अथवा पत्रों अथवा किसी भी विवरण की बहुमूल्य वस्तुओं की सहेजबाजी नहीं करेगा अथवा वह ऐसे निवेश नहीं करेगा, जो उसे अपने कर्तव्यों का निर्वाह करने में असमर्थ रहे वह सक्षम अभिव्यक्ति के लिए आशंका हो या सक्षम अभिव्यक्ति के लिए आशंका हो या सक्षम अभिव्यक्ति के लिए आशंका हो।

19. ऋणावर्षता – कोई भी अधिकारी अपने निजी मामलों का इस प्रकार प्रबंध करेगा कि वह आदतन ऋणावर्षता अथवा दिवालियों होने से बच सके और जिस अधिकारी के विरुद्ध उस पर बकाया किसी ऋण की वसूली के लिए अथवा उसे दिवालियों अधिनियमत किए जाने के लिए कोई विधिक कार्यवाही प्रारंभ की जाती है तो वह विधिक कार्यवाहियों के पूरे तथ्य की सूचना बैंक को तत्काल दे सके।

20. वल, आचरण और अन्य बहुमूल्य संपत्ति की घोषणा

(1) प्रत्येक अधिकारी लोकपाल एवं लोकायुक्त अधिनियम, 2013 (2014 का 1) के अंतर्गत निर्धारित प्रारूप में अपनी आस्तियों और देयताओं संबंधी घोषणा करेगा।

(2) प्रत्येक अधिकारी द्वारा सक्षम अधिकारी को निम्नलिखित से संबंधित जानकारी बैंक में नियुक्त करने के 30 दिन के भीतर प्रस्तुत की जानी अपेक्षित है—

(क) ऐसी आस्तियाँ, जिस पर वह और उसके पति / पत्नी और उस पर निर्भर बच्चे संयुक्त रूप से या अलग–अलग रूप से मालिकाना हुक रखते हॉ या उसमे लाभार्थी हों;

(ख) उसकी और उसके पति / पत्नी और उस पर निर्भर बच्चों की देयताएं।

(3) उप विनिमय (2) में संदर्भित अनुसार, प्रत्येक अधिकारी द्वारा उस वर्ष में यथा 31 मार्च को अपनी ऐसी आस्तियों और देयताओं के वार्षिक रिटर्न सक्षम अधिकारी के समक्ष प्रत्येक वर्ष 31 जुलाई को या उससे पहले प्रस्तुत किया जाएगा।

(4) उप विनिमय (2) के अंतर्गत दी गई सूचना और उप विनिमय (3) के अंतर्गत वार्षिक रिटर्न लोकपाल एवं लोकायुक्त अधिनियम, 2013 (2014 का 1) में निर्धारित प्रारूप में सक्षम अधिकारी को प्रस्तुत की जाएगी।

स्पष्टीकरण– इस विनियम के उद्देश्य के लिए आश्रित बच्चों से तात्पर्य ऐसे पुत्र व पुत्री से है जिनकी अलग से कोई अन्य आय नहीं है और वे आजिंकियों के लिए अधिकारी पर पूर्णता: आश्रित हैं।
Provided further that an officer may obtain a loan from a co-operative credit society of which he is a member or stand as a surety in respect of a loan taken by another member from a co-operative credit society of which he is a member.

16. **Advance drawal of salary.**—No officer shall draw his salary in advance without the previous sanction of the Competent Authority.

17. **Subscriptions.**— No officer shall, except with the previous sanction of the Competent Authority, ask for or accept contributions to or otherwise associate himself with the raising of any funds or other collections in cash or in kind in pursuance of any objective whatsoever.

18. **Speculations in stocks and shares and investments.**— No officer shall speculate in any stock, share or securities or commodities or valuables of any description or shall make investments which are likely to embarrass or influence him in the discharge of his duties:

Provided that nothing in this regulation shall be deemed to prohibit an officer from making a bonafide investment of his own funds in such securities as he may wish to buy.

Explanation.— For the purposes of this regulation, frequent purchase or sale or both of shares or securities or other investments shall be deemed to be speculation for the purpose of this regulation.

19. **Indebtedness.**— An officer shall manage his private affairs so as to avoid habitual indebtedness or insolvency and any officer against whom any legal proceeding is instituted for the recovery of any debt due from him or for adjudging him as an insolvent shall forthwith report the full facts of the legal proceedings to the Bank.

20. **Declaration of movable, immovable and other valuable property.**

(1) Every officer shall make a declaration of his assets and liabilities in the prescribed format under the Lokpal and Lokayuktas Act, 2013 (1 of 2014).

(2) Every officer, within a period of thirty days from the date of joining the Bank, shall be required to furnish to the Competent Authority the information relating to —

(a) the assets of which he, his spouse and his dependent children are, jointly or severally, owners or beneficiaries;

(b) his liabilities and that of his spouse and his dependent children.

(3) Every officer shall file with the Competent Authority, on or before the 31st July of every year, an annual return of such assets and liabilities, as referred to in sub-regulation (2), as on the 31st March of that year.

(4) The information under sub-regulation (2), and annual return under sub-regulation (3) shall be furnished to the Competent Authority in the prescribed format under the Lokpal and Lokayuktas Act, 2013 (1 of 2014).

Explanation.— For the purposes of this regulation, “dependent children” means sons and daughters who have no separate income and are wholly dependent on the officer for their livelihood.
(5) If any officer wilfully or without any justifiable reasons, fails to,

(i) declare his assets; or

(ii) gives misleading information in respect of such assets and is found to be in possession of assets not disclosed or in respect of which misleading information was furnished, then, such assets shall, unless otherwise proved, be presumed to belong to the officer and shall be presumed to be assets acquired by corrupt means:

Provided that the Competent Authority may condone or exempt the officer from furnishing information in respect of assets not exceeding such minimum value as may be specified.

21. Vindication of act and character of an officer.—
No officer shall, except with the previous sanction of the Bank, have recourse to any court or to the press for the vindication of any official act, which has been the subject matter of adverse criticism or an attack of a defamatory character:

Provided that nothing in this regulation shall be deemed to prohibit an officer from vindicating his private character or any act done by him in his private capacity and where such action is taken by him, the officer shall submit a report to his immediate superior within a period of three months from the date such action is taken by him.

22. Restriction regarding marriage.

(1) No officer, who has entered into or contracted a marriage with a person having a spouse living; or

(b) who, having a spouse living, has entered into or contracted a marriage with any person,

shall be eligible for appointment to the said post:

Provided that the Bank may, if satisfied, that such marriage is permissible under the personal law applicable to such officer and the other party to the marriage; and there are other grounds for so doing, exempt any person from the operation of this regulation.

(2) An officer who has married or marries a person other than of an Indian national shall forthwith intimate the fact to the Bank.

23. Consumption of intoxicating drinks and drugs.—

An officer shall,

(a) strictly abide by any law relating to intoxicating drinks or drugs in force in any area in which he may happen to be for the time being;

(b) not be under the influence of any intoxicating drink or drug during the course of his duty and shall also take due care that the performance of his duty at any time is not affected in any way by the influence of such drink or drug;

(c) refrain from consuming any intoxicating drink or drug in a public place;

(d) not appear in a public place in a state of intoxication;

(e) not use any intoxicating drink or drug to excess.
(5) If any officer wilfully or without any justifiable reasons, fails to,

(i) declare his assets; or

(ii) gives misleading information in respect of such assets and is found to be in possession of assets not disclosed or in respect of which misleading information was furnished, then, such assets shall, unless otherwise proved, be presumed to belong to the officer and shall be presumed to be assets acquired by corrupt means:

Provided that the Competent Authority may condone or exempt the officer from furnishing information in respect of assets not exceeding such minimum value as may be specified.

21. **Vindication of act and character of an officer.**— No officer shall, except with the previous sanction of the Bank, have recourse to any court or to the press for the vindication of any official act, which has been the subject matter of adverse criticism or an attack of a defamatory character:

Provided that nothing in this regulation shall be deemed to prohibit an officer from vindicating his private character or any act done by him in his private capacity and where such action is taken by him, the officer shall submit a report to his immediate superior within a period of three months from the date such action is taken by him.

22. **Restriction regarding marriage.**

(1) No officer,

(a) who has entered into or contracted a marriage with a person having a spouse living; or

(b) who, having a spouse living, has entered into or contracted a marriage with any person,

shall be eligible for appointment to the said post:

Provided that the Bank may, if satisfied, that such marriage is permissible under the personal law applicable to such officer and the other party to the marriage; and there are other grounds for so doing, exempt any person from the operation of this regulation.

(2) An officer who has married or marries a person other than of an Indian national shall forthwith intimate the fact to the Bank.

23. **Consumption of intoxicating drinks and drugs.**— An officer shall,

(a) strictly abide by any law relating to intoxicating drinks or drugs in force in any area in which he may happen to be for the time being;

(b) not be under the influence of any intoxicating drink or drug during the course of his duty and shall also take due care that the performance of his duty at any time is not affected in any way by the influence of such drink or drug;

(c) refrain from consuming any intoxicating drink or drug in a public place;

(d) not appear in a public place in a state of intoxication;

(e) not use any intoxicating drink or drug to excess.
24. Prohibition of sexual harassment of women in workplaces.

(1) No officer shall commit the act of sexual harassment of women in workplaces.

(2) Every officer who is in-charge of a work place shall take appropriate steps to prevent sexual harassment to any woman at such work place.

Explanation.— For the purposes of this regulation, sexual harassment includes such unwelcome sexually determined behaviour (whether directly or by implication) as:

(a) physical contact and advances;
(b) a demand or request for sexual favours;
(c) sexually coloured remarks;
(d) showing pornography; and
(e) any other unwelcome physical, verbal or non-verbal conduct of sexual nature, where any of these acts is committed in the circumstances whereunder the victim of such conduct has a reasonable apprehension that in relation to the victim's employment or work, such conduct can be humiliating and may constitute a health and safety problem.

Note.— It is discriminatory for instance when the woman has reasonable grounds to believe that her objection shall disadvantage her in connection with her employment or work including recruiting or promotion or when it creates a hostile work environment, adverse consequences might be visited, if the victim does not consent to the conduct in question or raises any objection thereto.
Explanation.— For the purposes of this regulation, ‘public place’ means any place or premises (including clubs, even exclusively meant for members where it is permissible for the members to invite non-members as guests, bars and restaurants, conveyance) to which the public have or are permitted to have access, whether on payment or otherwise.

24. Prohibition of sexual harassment of women in workplaces.

(1) No officer shall commit the act of sexual harassment of women in workplaces.

(2) Every officer who is in-charge of a work place shall take appropriate steps to prevent sexual harassment to any woman at such work place.

Explanation.— For the purposes of this regulation, sexual harassment includes such unwelcome sexually determined behaviour (whether directly or by implication) as;

(a) physical contact and advances;

(b) a demand or request for sexual favours;

(c) sexually coloured remarks;

(d) showing pornography; and

(e) any other unwelcome physical, verbal or non-verbal conduct of sexual nature, where any of these acts is committed in the circumstances whereunder the victim of such conduct has a reasonable apprehension that in relation to the victim's employment or work, such conduct can be humiliating and may constitute a health and safety problem.

Note.— It is discriminatory for instance when the woman has reasonable grounds to believe that her objection shall disadvantage her in connection with her employment or work including recruiting or promotion or when it creates a hostile work environment, adverse consequences might be visited, if the victim does not consent to the conduct in question or raises any objection thereto.
25. कदाचार – कोई भी अधिकारी जो इन विनियमों का उल्लंघन करता है, उसे कदाचार करने वाला माना जाएगा और उसे इन विनियमों के अंतर्गत दंडित किया जा सकता है।

26. दंड – किसी अधिकारी द्वारा किए गए कदाचार के लिए उस पर निम्नलिखित दंड लगाए जा सकते हैं:–

लघु शास्ति (दंड):

(क) निंदा करना अथवा चेतावनी देना;

(ख) एक या एक से अधिक वेतनबृद्धि का स्थायी रूप से अथवा निर्धारित अवधि के लिए, संचयी प्रभाव के बिना रोका जाना;

(ग) पदोनन्दति का रोका जाना;

(घ) उसके वेतन या उसे जो भी राशि देय हो उससे, उसकी लापरवाही अथवा आदेशों के उलंघन के कारण बैंक को हुई किसी आर्थिक हानि की पूर्णता: अथवा अंश: वसूली;

(ड) अधिकतम तीन वर्षों के लिए निम्नतर वेतनमान में निम्नतर चरण में, संचयी प्रभाव के बिना और अधिकारी की पेशन पर प्रभाव के बिना पदोपन्नति;

दीर्घ शास्ति:

(घ) उपर्युक्त (ड) में दिए गए अनुसार, निर्धारित अवधि के लिए उस समय में निम्नतर चरण में पदोपन्नति, इन निर्देशों के साथ कि अधिकारी इस प्रकार की पदोपन्नति की अवधि के दौरान कोई वेतनबृद्धि मिल भी सकती है और नहीं भी मिल सकती है और ऐसी अवधि समाप्त होने पर उसके भविष्य की वेतनबृद्धियों को स्थायित किया जा सकता है और नहीं भी किया जा सकता है;

(छ) निम्नतर वेतनमान (प्रेड) अथवा पद पर पदोपन्नति;

(ज) अनिवार्य सेवानिवृत्ति;

(झ) सेवा से पदावृत्ति, जो भविष्य में नियोजन के लिए अयोग्यता नहीं होगी;

(ञ) पदावृत्ति, जो भविष्य में नियोजन के लिए अयोग्यता होगी।

27. अनुशासनिक कार्यवाही शुरू करने और शास्ति अधिरोपित करने का प्राधिकार

(1) सक्षम प्राधिकारी अथवा उसके द्वारा सामान्य या विशिष्ट आदेश के जरिए शक्ति प्रदत अन्य प्राधिकारी अनुशासनिक प्राधिकरण की स्थापना करने एवं अनुशासनिक प्राधिकारी को बैंक के किसी अधिकारी के विरुद्ध अनुशासनिक कार्यवाही आरंभ करने का निर्देश दे सकता है।

(2) अनुशासनिक प्राधिकारी विनियम 26 में निर्दिष्ट कोई भी शास्ति लगा सकता है।
CHAPTER III
DISCIPLINE AND APPEAL

25. Misconduct.— Any officer who violates any of the provisions of these regulations shall be deemed to have committed misconduct and shall be punishable under these regulations.

26. Penalties.— The following penalties may be imposed on an officer, for misconduct committed by him, namely:—

Minor penalties:
(a) censure or warning;
(b) withholding of one or more increments either permanently or for a specified period with or without cumulative effect;
(c) withholding of promotion;
(d) recovery from pay or such other amount as may be due to him of the whole or part of any pecuniary loss caused to the Bank by negligence or breach of orders;
(e) reduction to a lower stage in the time-scale of pay for a period not exceeding three years, without cumulative effect and not adversely affecting the officer’s pension.

Major penalties:
(f) save as provided in (e) above, reduction to a lower stage in the time-scale of pay for a specified period, with further directions as to whether or not the officer shall earn increments of pay during the period of such reduction and whether on the expiry of such period the reduction shall or shall not have the effect of postponing the future increments of his pay;
(g) reduction to a lower grade or post;
(h) compulsory retirement;
(i) removal from service which shall not be a disqualification for future employment;
(j) dismissal which shall ordinarily be a disqualification for future employment.

27. Authority to institute disciplinary proceedings and impose penalties.

(1) The competent authority or any other authority empowered by him by general or special order may institute or direct the Disciplinary Authority to institute disciplinary proceedings against an officer of the Bank.

(2) The Disciplinary Authority may impose any of the penalties specified in regulation 26.

(1) No order imposing any of the major penalties specified in clauses (f), (g), (h), (i) and (j) of regulation 26 shall be made except after an inquiry is held in accordance with this regulation.

(2) Where it is proposed to hold an enquiry, the Disciplinary Authority shall frame definite and distinct charges on the basis of the allegations against the officer or employee and the articles of charge, together with a statement of allegations, list of documents relied on along with copy of such documents, if available, and a copy of the articles of charge and statements of imputations of misconduct or misbehaviour.

(3) Whenever the Disciplinary Authority is of the opinion that there are grounds for inquiring into the truth of any imputation of misconduct or misbehaviour against an officer, it may itself enquire into, or appoint any other person (hereinafter referred to as the Enquiring Authority) to inquire into the truth thereof.

(4) On receipt of the written statement of the officer, or if no such statement is received within the time specified or such time as may be granted under sub-regulation (3), an inquiry may be held by the Disciplinary Authority itself, or if it considers necessary so to do, appoint under sub-regulation (2) an Enquiring Authority for the purpose:

(i) a copy of the articles of charge and statements of imputations of misconduct or misbehaviour;
(ii) a copy of the written statement of defence, if any, submitted by the officer;

Provided that it may not be necessary to hold an inquiry in respect of the articles of charge admitted by the officer in his written statement but shall be necessary to record its findings on each such charge.

Provided further that, wherever it is not possible to furnish the copies of documents, the Disciplinary Authority shall allow the officer to inspect such documents within a time specified in this behalf.

Provided that under no circumstances, the extension of time for filing written statement of defence shall exceed forty-five days from the date of receipt of articles of charge.

(5) The Disciplinary Authority shall, where it is not the Enquiring Authority, forward to the Enquiring Authority a copy of the written statement of the officer and the documents referred to in sub-regulation (4), and a copy of the articles of charge and statements of imputations of misconduct or misbehaviour.

Explanation.—

(i) A copy of the articles of charge and statements of imputations of misconduct or misbehaviour shall be communicated in writing to the officer or employee, who shall be required to submit, within such time as may be specified by the Disciplinary Authority (not exceeding fifteen days), an answer to the charges together with a statement of allegations, list of documents relied on along with copy of such documents, if available.

(ii) The Disciplinary Authority may extend the time for filing the answer provided that the extension of time shall not exceed fifteen days and may be further extended for a period not exceeding fifteen days at a time for reasons to be recorded in writing by the Disciplinary Authority or any other Authority authorised by the said authority.

(iii) Enquiry may be held by the Disciplinary Authority on his or her behalf:

provided that such extension of time shall not exceed forty-five days from the date of receipt of the articles of charge.

(iv) A copy of the written statement of the officer, if any, submitted by the officer shall be provided to the Enquiring Authority.

(v) The Disciplinary Authority shall forward a copy of the written statement of the officer, if any, submitted by the officer, to the Enquiring Authority.

(vi) The Disciplinary Authority shall forward a copy of the written statement of the officer, if any, submitted by the officer, to the Enquiring Authority.

(vii) The Disciplinary Authority shall forward a copy of the written statement of the officer, if any, submitted by the officer, to the Enquiring Authority.

(viii) The Disciplinary Authority shall forward a copy of the written statement of the officer, if any, submitted by the officer, to the Enquiring Authority.

(ix) The Disciplinary Authority shall forward a copy of the written statement of the officer, if any, submitted by the officer, to the Enquiring Authority.

(x) The Disciplinary Authority shall forward a copy of the written statement of the officer, if any, submitted by the officer, to the Enquiring Authority.

(xi) The Disciplinary Authority shall forward a copy of the written statement of the officer, if any, submitted by the officer, to the Enquiring Authority.

(xii) The Disciplinary Authority shall forward a copy of the written statement of the officer, if any, submitted by the officer, to the Enquiring Authority.

(xiii) The Disciplinary Authority shall forward a copy of the written statement of the officer, if any, submitted by the officer, to the Enquiring Authority.

(xiv) The Disciplinary Authority shall forward a copy of the written statement of the officer, if any, submitted by the officer, to the Enquiring Authority.

(xv) The Disciplinary Authority shall forward a copy of the written statement of the officer, if any, submitted by the officer, to the Enquiring Authority.

(xvi) The Disciplinary Authority shall forward a copy of the written statement of the officer, if any, submitted by the officer, to the Enquiring Authority.

(xvii) The Disciplinary Authority shall forward a copy of the written statement of the officer, if any, submitted by the officer, to the Enquiring Authority.

(xviii) The Disciplinary Authority shall forward a copy of the written statement of the officer, if any, submitted by the officer, to the Enquiring Authority.

(xix) The Disciplinary Authority shall forward a copy of the written statement of the officer, if any, submitted by the officer, to the Enquiring Authority.

(xx) The Disciplinary Authority shall forward a copy of the written statement of the officer, if any, submitted by the officer, to the Enquiring Authority.

(28) The Disciplinary Authority shall, where it is not the Enquiring Authority, forward to the Enquiring Authority a copy of the written statement of the officer and the documents referred to in sub-regulation (4), and a copy of the articles of charge and statements of imputations of misconduct or misbehaviour.

(1) No order imposing any of the major penalties specified in clauses (f), (g), (h), (i) and (j) of regulation 26 shall be made except after an inquiry is held in accordance with this regulation.

(2) Whenever the Disciplinary Authority is of the opinion that there are grounds for inquiring into the truth of any imputation of misconduct or misbehaviour against an officer, it may itself enquire into, or appoint any other person (hereinafter referred to as the Enquiring Authority) to inquire into the truth thereof.

Explanation.— For the purposes of this sub-regulation, it is clarified that while Disciplinary Authority itself is holding the inquiry, any reference to Enquiring Authority in sub-regulations (8) to (21) shall be construed as a reference to the Disciplinary Authority.

(3) Where it is proposed to hold an enquiry, the Disciplinary Authority shall frame definite and distinct charges on the basis of the allegations against the officer or employee and the articles of charge, together with a statement of allegations, list of documents relied on along with copy of such documents and list of witnesses along with copy of statement of witness, if any, on which they are based, shall be communicated in writing to the officer or employee, who shall be required to submit, within such time as may be specified by the Disciplinary Authority (not exceeding fifteen days), which may be further extended for a period not exceeding fifteen days at a time for reasons to be recorded in writing by the Disciplinary Authority or any other Authority authorised by the Disciplinary Authority on his or her behalf:

Provided that under no circumstances, the extension of time for filing written statement of defence shall exceed forty-five days from the date of receipt of articles of charge.

Provided further that, wherever it is not possible to furnish the copies of documents, the Disciplinary Authority shall allow the officer to inspect such documents within a time specified in this behalf.

(4) On receipt of the written statement of the officer, or if no such statement is received within the time specified or such time as may be granted under sub-regulation (3), an inquiry may be held by the Disciplinary Authority itself, or if it considers necessary so to do, appoint under sub-regulation (2) an Enquiring Authority for the purpose:

Provided that it may not be necessary to hold an inquiry in respect of the articles of charge admitted by the officer in his written statement but shall be necessary to record its findings on each such charge.

(5) The Disciplinary Authority shall, where it is not the Enquiring Authority, forward to the Enquiring Authority:

(i) a copy of the articles of charges and statements of imputations of misconduct or misbehaviour;

(ii) a copy of the written statement of defence, if any, submitted by the officer;

(iii) a list of documents by which and list of witnesses by whom the articles of charge are proposed to be substantiated;
(iv) गवाह के बयानों, यदि कोई हैं, तो उनकी प्रति;

(v) उप विनियम (3) के अंतर्गत आरोपों की मदद की डिलीवरी के साथ की प्रति;

(vi) उप विनियम (6) के संबंध में, प्रस्तुतकर्ता अधिकारी की नियुक्ति संबंधी आदेश की प्रति।

(6) जहां अनुशासनिक प्राधिकारी स्वयं जांच करता है या जांच करने के लिए जांच प्राधिकारी को नियुक्त करता है, वहां वह आदेश के जरिए आरोपों की मदद के समाधन में अपनी ओर से केस प्रस्तुत करने के लिए प्रस्तुतकर्ता अधिकारी को नियुक्त कर सकता है।

(7) अधिकारी इस प्रयोजन के लिए किसी अन्य अधिकारी अथवा कर्मचारी की सहायता ले सकता है, किन्तु किसी विधि व्यवस्थाय द्वारा तब तक नहीं लेना, जब तक कि अनुशासनिक प्राधिकारी द्वारा नियुक्त प्रस्तुतकर्ता अधिकारी, विधि अधिकारी न हो अथवा अनुशासनिक प्राधिकारी न हो, केस की परिस्थितियों के संबंध में, जैसा भी अनुमत हो।

नोट— ऐसा अधिकारी या कर्मचारी किसी अन्य अधिकारी अथवा कर्मचारी की सहायता नहीं लेंगा, जिसके पास स्वयं दो केस लंबित हैं, जिनमें उसे सहायता देनी है।

(8) (क) जांच प्राधिकारी द्वारा अधिकारी को लिखित में नोटिस द्वारा यह दिन सूचित किया जाए, जब उस अधिकारी को जांच प्राधिकारी के समक्ष व्यक्तिगत रूप से प्रस्तुत होना है।

(ख) जांच प्राधिकारी द्वारा नोटिस में निधारित तारीख, समय और स्थान पर अधिकारी व्यक्तिगत रूप से प्रस्तुत होगा।

(ग) जांच प्राधिकारी अधिकारी को पूछताछ कि वह खुद को दोषी मानता है अथवा प्रतिक्रिया में कुछ चीज बाहर नहीं कहा है।

(घ) जांच प्राधिकारी उन आरोपों के संबंध में दोष के निश्चय देगा, जिन पर अधिकारी ने दोषी होना स्वीकार किया है।

(9) यदि अधिकारी दोष स्वीकार नहीं करता है तो जांच प्राधिकारी मामले को अगली सुनवाई की तारीख तक के लिए स्थगित करेगा, जो 30 दिन से अधिक नहीं होगी अथवा जांच प्राधिकारी द्वारा प्रदान किए गए समय से अधिक नहीं होगी।

(10) उप विनियम (9) के अंतर्गत मामले को स्थगित करते समय जांच प्राधिकारी एक आदेश के जरिए यह भी रिकॉर्ड करेगा कि अधिकारी प्रतिक्रिया में तैयार करने के प्रयोजन के लिए —

(i) यदि अधिकारी ने उप विनियम (3) के प्राथमिक अथवा प्रस्तुत प्रदान की उस प्रस्तुति में दस्तावेजों का निश्चित नहीं किया है तो वह इसे तुरंत दूर करेगा और यह कार्य ऐसे आदेश देने के अधिकार पाँच दिन में पूरा करेगा;

(ii) उन दस्तावेजों और गवाहों की सूची प्रस्तुत करेगा, जो वह जांच के लिए चाहता है;

(iii) आदेश के दस दिन में अथवा मद (ii) में संदर्भित दस्तावेजों की खोज कर या उन्हें प्रस्तुत करने के लिए जांच प्राधिकारी द्वारा अनुमत अधिकार के माध्यम से भीतर नोटिस देगा।

(11) जांच प्राधिकारी दस्तावेजों की खोज अथवा प्रस्तुत करने के लिए नोटिस मिलने पर, उस प्राधिकारी को वह नोटिस या उसकी प्रति तथा इसकी प्राप्ति के एक महीने के भीतर दस्तावेज प्रदान करने का अनुरोध भेजेगा, जिसके पास वे दस्तावेज रखें हैं।
(iv) a copy of statements of the witness, if any;
(v) evidence proving the delivery of articles of charge under sub-regulation (3);
(vi) a copy of the order appointing the Presenting Officer in terms of sub-regulation (6).

(6) Where the Disciplinary Authority itself enquires or appoint an Enquiring Authority for holding an inquiry, it may, by an order, appoint another officer to be known as the "Presenting officer" to present on its behalf the case in support of the articles of charge.

(7) The officer may take the assistance of any other officer or employee but shall not engage a legal practitioner for the purpose, unless the Presenting officer appointed by the Disciplinary Authority is a legal officer or the Disciplinary Authority, having regard to the circumstances of the case, so permits.

**Note.** — The officer shall not take the assistance of any other officer or employee who has two pending disciplinary cases in his hand in which he has to give assistance.

(8) (a) The Enquiring Authority shall by notice in writing specify the day on which the officer shall appear in person before the Enquiring Authority.

(b) On the date fixed by the Enquiring Authority, the officer shall appear before the Enquiring Authority at the time, place and date specified in the notice.

(c) The Enquiring Authority shall ask the officer whether he pleads guilty or has any defence to make and if he pleads guilty to any of the articles of charge, the Enquiring Authority shall record the plea, sign the record and obtain the signature of the officer concerned thereon.

(d) The Enquiring Authority shall return a finding of guilt in respect of those articles of charge to which the officer concerned pleads guilty.

(9) If the officer does not plead guilty, the Enquiring Authority shall adjourn the case for further hearing to a later date not exceeding thirty days or within such extended time as may be granted by the Enquiring Authority.

(10) The Enquiring Authority while adjourning the case under sub-regulation (9), shall also record by an order that the officer may for the purpose of preparing defence —

(i) complete inspection of the documents as in the list furnished to him immediately and in any case not exceeding five days from the date of such order, if he had not done so earlier, as provided for in the proviso to sub-regulation (3);

(ii) submit list of documents and witnesses, that he wants for the inquiry;

(iii) give notice within ten days of the order or within such further time not exceeding ten days as the Enquiring Authority may allow for the discovery or production of the documents referred to in item (ii).

(11) The Enquiring Authority shall, on receipt of the notice for the discovery or production of the documents, forward the same or copies thereof to the authority in whose custody or possession the
(12) Upon notification (11) the Enquiring Authority may, after the officer closes his evidence, and shall, if the officer has not got evidence on behalf of the officer shall then be produced and the officer may examine himself in support of the charges is closed, the officer may be required to state his defence, but not on any new matter without the leave of the Enquiring Authority. Provided that if the authority having the custody or possession of the requisitioned documents is satisfied for reasons to be recorded by it in writing that the production of all or any of such documents would be against the public interest or security of the State, it shall inform the Enquiring Authority accordingly and the Enquiring Authority shall, on being so informed, communicate the information to the officer. If the officer is satisfied that the production of any such documents is necessary for the interest of justice, the Enquiring Authority may, in its discretion, allow the officer to produce new evidence, if it is of the opinion that the production of such evidence is necessary in the interest of justice.

(13) The Enquiring Authority may, after the officer closes his evidence, and shall, if the officer has not got evidence on behalf of the officer shall then be produced and the officer may examine himself in support of the charges is closed, the officer may be required to state his defence, but not on any new matter without the leave of the Enquiring Authority. Before closing of the case, in support of the charges, the Enquiring Authority may, in its discretion, produce new evidence, if it is of the opinion that the production of such evidence is necessary for the interest of justice.

(14) On the receipt of the requisition under sub-regulation (11), the authority having the custody or possession of the requisitioned documents on such date as may be mentioned in the said requisition.

(15) The Enquiring Authority may, after the officer closes his evidence, and shall, if the officer has not got evidence on behalf of the officer shall then be produced and the officer may examine himself in support of the charges is closed, the officer may be required to state his defence, but not on any new matter without the leave of the Enquiring Authority. The Enquiring Authority may, in its discretion, allow the Presenting officer to produce evidence not included in the charge-sheet or may itself call fresh evidence or recall or re-examine any witness and in such case, the officer shall be given an opportunity to inspect the documentary evidence before it is taken on record, or to cross-examine a witness, who has been so summoned and the Enquiring Authority may also allow the officer to produce new evidence, if it is of the opinion that the production of such evidence is necessary in the interest of justice.

(16) The Enquiring Authority may, after the officer closes his evidence, and shall, if the officer has not got evidence on behalf of the officer shall then be produced and the officer may examine himself in support of the charges is closed, the officer may be required to state his defence, but not on any new matter without the leave of the Enquiring Authority. The Enquiring Authority may, in its discretion, allow the officer to produce new evidence, if it is of the opinion that the production of such evidence is necessary in the interest of justice.

(17) The Enquiring Authority may, after the officer closes his evidence, and shall, if the officer has not got evidence on behalf of the officer shall then be produced and the officer may examine himself in support of the charges is closed, the officer may be required to state his defence, but not on any new matter without the leave of the Enquiring Authority. The Enquiring Authority may, in its discretion, allow the officer to produce new evidence, if it is of the opinion that the production of such evidence is necessary in the interest of justice.
documents are kept with a requisition for the production of the documents on such date as may be mentioned in the said requisition.

(12) On the receipt of the requisition under sub-regulation (11), the authority having the custody or possession of the requisitioned documents, shall arrange to produce the same before the Enquiring Authority on the date, place and time specified in the requisition:

Provided that if the authority having the custody or possession of the requisitioned documents is satisfied for reasons to be recorded by it in writing that the production of all or any of such documents would be against the public interest or security of the State, it shall inform the Enquiring Authority accordingly and the Enquiring Authority shall, on being so informed, communicate the information to the officer concerned and withdraw the requisition made by it for the production or discovery of such documents.

(13) On the date fixed for the inquiry, the oral and documentary evidence by which the articles of charge are proposed to be proved shall be produced by or on behalf of the Disciplinary Authority and the witnesses produced by the Presenting officer shall be examined by the Presenting officer and may be cross-examined by or on behalf of the officer and the Presenting officer shall be entitled to re-examine his witnesses on any points on which they have been cross-examined, but not on a new matter, without the leave of the Enquiring Authority and the Enquiring Authority may also put such questions to the witnesses as it thinks fit.

(14) Before closing of the case, in support of the charges, the Enquiring Authority may, in its discretion, allow the Presenting officer to produce evidence not included in the charge-sheet or may itself call for fresh evidence or recall or re-examine any witness and in such case, the officer shall be given opportunity to inspect the documentary evidence before it is taken on record, or to cross-examine a witness, who has been so summoned and the Enquiring Authority may also allow the officer to produce new evidence, if it is of the opinion that the production of such evidence is necessary in the interest of justice.

(15) When the case in support of the charges is closed, the officer may be required to state his defence, orally or in writing, as he may prefer and if the defence is made orally, it shall be recorded and the officer shall be required to sign the record and in either case, a copy of the statement of defence shall be given to the Presenting officer, if any, appointed for the purpose.

(16) The evidence on behalf of the officer shall then be produced and the officer may examine himself in his own behalf, if he so prefers and thereafter the witnesses produced by the officer shall then be examined by the officer and may be cross-examined by the Presenting officer and the officer shall be entitled to re-examine any of his witnesses on any points on which they have been cross-examined, but not on any new matter without the leave of the Enquiring Authority.

(17) The Enquiring Authority may, after the officer closes his evidence, and shall, if the officer has not got himself examined, generally question him on the circumstances appearing against him in the evidence for the purpose of enabling the officer to explain any circumstances appearing in the evidence against him.
(18) जांच प्राधिकारी, साक्ष्य प्रस्तुत करने के बाद, प्रस्तुतकर्ता अधिकारी, यदि कोई नियुक्ति किया गया है, अथवा अधिकारी के कथन को सुनेगा अथवा उन्हें अपने संबंधित मामलों में साक्ष्य पूरे होने की तारीख से पंद्रह दिन के भीतर मामले का संक्षिप्त लिखित व्यःरा दर्ज करने को कहेगा, यदि वे ऐसा करना चाहें तो।

(19) यदि अधिकारी उप विनियम (3) में संदर्भित अनुसार इस प्रयोंजन के लिए निर्धारित तारीख से पहले या उस तारीख को अपने बचाव में कथन प्रस्तुत नहीं करता है अथवा व्यक्तिगत रूप से अथवा सहायक अधिकारी के जरिए प्रस्तुत नहीं होता है अथवा इन विनियमों के किसी भी प्रावधान का अनुपलन करने में नाकाम रहता है तो जांच प्राधिकारी एक पक्षीय जांच करेगा।

(20) जब भी कोई जांच प्राधिकारी, किसी जांच में सभी या आश्चर्य साक्ष्यों की सुनवाई और उसे रिकॉर्ड करने के बाद, अपनी अधिकारिता का प्रयोग करता है, और किसी मामले को किसी अन्य जांच प्राधिकारी को सौंप जाता है, जिसे इस प्रकार का अधिकारी हो कि जांच करने वाला जांच प्राधिकारी अपने पूर्वाधिकारी द्वारा रिकॉर्ड कैसे गए अथवा अपने पूर्वाधिकारी द्वारा आश्चर्य रूप से एवं आश्चर्य रूप से रिकॉर्ड कैसे गए साक्ष्य पर काम कर सकता है:

परंतु यह कि यदि जांच लेने वाले जांच प्राधिकारी की राय में न्यायिक हित में किसी भी ऐसे गवाह की पुनः जांच आवश्यक है, जिनके साक्ष्य पहले रिकॉर्ड कर लिए गए हैं, तो वह उन्हें दोबारा बुला सकता है, जांच कर सकता है, पुनः जांच कर सकता है और पूर्व में प्रदान किये गए इस प्रकार के किसी भी गवाह की पुनः जांच कर सकता है।

(21) (i) जांच के निर्णय में, जांच प्राधिकारी द्वारा एक रिपोर्ट बनाई जाएगी, जिसमें निम्नलिखित शामिल होगा, नामांकन:-

(क) आरोपों की मदद का सारांश और कदाचार अथवा दुर्योगकार्य के आरोपों का कथन;

(ख) प्रदेश आरोप की मद के संबंध में अधिकारी द्वारा प्रस्तुत प्रतिस्पर्धा का सारांश;

(ग) प्रदेश आरोप की मद के संबंध में प्रस्तुत साक्ष्य के मूल्यांकन का सारांश;

(घ) प्रदेश आरोप की मद पर निर्णय और उसके कारण।

स्पष्टीकरण- इस उप विनियम के प्रयोजनों के लिए, यह स्पष्ट किया गया है कि यदि जांच प्राधिकारी की राय में जांच की कार्यवाही में आरोप की कोई मद, मूल आरोप की मद से अलग पाई जाती है तो इस प्रकार के आरोप की मद पर अपने निर्णय को अभिलेखबद्ध कर सकता है:

परंतु यह कि ऐसे आरोप की मद पर निर्णय तब तक रिकॉर्ड नहीं किया जाएगा, जब तक कि अधिकारी द्वारा उन तथ्यों को स्वीकार न कर लिया गया हो, आरोप की जिन मद पर यह आधारित है अथवा उसे इस प्रकार के आरोप की मद के विरुद्ध खुला की प्रतिस्पर्धा के लिए पर्याप्त अवसर न मिला हो।

(ii) जांच प्राधिकारी, जहाँ वह स्वयं अनुशासनिक प्राधिकारी नहीं है, जांच के रिकॉर्ड अनुशासनिक प्राधिकारी को भेजेगा, जिसमें निम्नलिखित शामिल होगा:

(क) खंड (i) के अंतर्गत तैयार की गई जांच रिपोर्ट;

(ख) उप विनियम (3) में संदर्भित अनुसार अधिकारी द्वारा अपनी प्रतिस्पर्धा का लिखित कथन, यदि कोई है;

(ग) जांच के दौरान प्रस्तुत मौखिक और दर्शावेजी साक्ष्य;

(घ) उप विनियम (18) में संदर्भित अनुसार, लिखित संक्षिप्त व्यःरा, यदि कोई है; और
(18) The Enquiring Authority may, after completion of the production of evidence, hear the Presenting officer, if any appointed, or the officer, or permit them to file written briefs of their respective cases within fifteen days of the date of completion of the production of evidence, if they so desire.

(19) If the officer does not submit the written statement of defence referred to in sub-regulation (3) on or before the date specified for the purpose or does not appear in person, or through an assisting officer or otherwise fails or refuses to comply with any of the provisions of these regulations, the Enquiring Authority may hold the inquiry ex-parte.

(20) Whenever an Enquiring Authority, after having heard and recorded the whole or any part of the evidence in an inquiry ceases to exercise jurisdiction therein, and is succeeded by another Enquiring Authority which has, and which exercises, such jurisdiction, the Enquiring Authority so succeeding may act on the evidence so recorded by its predecessor, or partly recorded by its predecessor and partly recorded by itself:

Provided that if the succeeding Enquiring Authority is of the opinion that further examination of any of the witnesses whose evidence has already been recorded is necessary in the interest of justice, it may recall, examine, cross-examine and re-examine any such witnesses as herein before provided.

(21) (i) On the conclusion of the inquiry, the Enquiring Authority shall prepare a report which shall contain the following, namely:

(a) a gist of the articles of charge and the statement of the imputations of misconduct or misbehaviour;
(b) a gist of the defence of the officer in respect of each article of charge;
(c) an assessment of the evidence in respect of each article of charge;
(d) the findings on each article of charge and the reasons thereof.

Explanation.— For the purposes of this sub-regulation, it is clarified that if, in the opinion of the Enquiring Authority the proceedings of the inquiry establish any article of charge different from the original article of charge, it may record its findings on such article of charge:

Provided that the findings on such article of charge shall not be recorded unless the officer has either admitted the facts on which such article of charge is based or has a reasonable opportunity of defending himself against such article of charge.

(ii) The Enquiring Authority, where it is not itself the Disciplinary Authority, shall forward to the Disciplinary Authority the records of inquiry which shall include,—

(a) the report of the inquiry prepared by it under clause (i);
(b) the written statement of defence, if any, submitted by the officer referred to in sub-regulation (3);
(c) the oral and documentary evidence produced in the course of the inquiry;
(d) written briefs referred to in sub-regulation (18), if any; and
(3) Action on the inquiry report.

29. (k) The Disciplinary Authority, if it is not itself the Enquiring Authority, may, for reasons to be recorded in writing, authorize any other Authority to act as Enquiring Authority on his or her behalf.

(x) The Disciplinary Authority shall, notwithstanding anything contained in regulation 30, make an order imposing such penalty.

(g) Where it is proposed to impose any of the minor penalties specified in clauses (a) to (e) of regulation 26, the officer concerned shall be informed in writing of the imputations of lapses against him and may allow an additional time not exceeding six months for completion of the Enquiry at a time.

(4) If the Disciplinary Authority having regard to its findings on all or any of the articles of charge, is of the opinion that no penalty is called for, it may pass an order exonerating the officer concerned.

(3) If the Disciplinary Authority, having regard to its findings on all or any of the articles of charge, is of the opinion that any of the penalties specified in regulation 26 should be imposed on the officer, it shall, notwithstanding anything contained in regulation 30, make an order imposing such penalty.

(2) The Disciplinary Authority shall, if it disagrees with the findings of the Enquiring Authority on any article of charge, record its reasons for such disagreement and record its own findings on such article of charge, if the evidence on record is sufficient for the purpose.

(1) The Disciplinary Authority, if it is not itself the Enquiring Authority, may, for reasons to be recorded in writing, authorize any other Authority to act as Enquiring Authority on his or her behalf.

(2) Where, the Disciplinary Authority is satisfied that an enquiry is necessary, it shall follow the procedure for imposing a major penalty as laid down in regulation 28.

(1) Where it is proposed to impose any of the minor penalties specified in clauses (a) to (e) of regulation 26, the officer concerned shall be informed in writing of the imputations of lapses against him and may allow an additional time not exceeding six months for completion of the Enquiry at a time.

(ii) the defence statement, if any, submitted by the officer shall be taken into consideration by the Disciplinary Authority before passing orders.

(iii) the orders, if any, made by the Disciplinary Authority and the Enquiring Authority in regard to the inquiry.

(i) the report of the Enquiring Authority together with the reasons thereof.

(ii) the defence statement, if any, submitted by the officer shall be taken into consideration by the Disciplinary Authority before passing orders.

(iii) the orders, if any, made by the Disciplinary Authority and the Enquiring Authority in regard to the inquiry.

30. लघु शस्त्र अधिरोपित करने की प्रक्रिया

(1) जहां कहीं भी विनियम 26 के खंड (क) से (ड) तक में निर्दिष्ट अनुसार, लघु शस्त्र अधिरोपित किया जाना प्रस्तावित है, अधिकारी को उसके खिलाफ झुंडों के आरोपों के संबंध में लिखित में सूचित किया जाएगा और वह अधिकतम एक साल के भीतर अथवा अनुशासनिक अधिकारी द्वारा निर्धारित विस्तारित समयसीमा के भीतर, जो अधिकतम पंद्रह साल दिन होगी, अपनी प्रतिशत में कारण प्रस्तुत करना, यदि कोई हो। अधिकारी द्वारा इस प्रकार प्रस्तुत कथन पर अनुशासनिक अधिकारी द्वारा आदेश दिए जाने से पहले विचार किया जाएगा।

(2) जहां अनुशासनिक अधिकारी द्वारा इस बात से संतुष्ट है कि मामले में जांच आवश्यक है, तो वह विनियम 28 में उल्लिखित अनुसार दीर्घ शस्त्र अधिरोपित करने के लिए निर्धारित प्रक्रिया का पालन करेगा।

(3) इस प्रकार के मामलों में कार्यवाहियों के रिकॉर्ड में निम्नलिखित शामिल होगा –

(i) अधिकारी को प्रस्तुत झुंडों के आरोपों की प्रति;

(ii) अधिकारी द्वारा अपनी प्रतिशत में यदि कोई कदन है, तो वह कदन; और

(iii) अनुशासनिक अधिकारी के आदेश उसके कारण सहित।

31. जांच रिपोर्ट पर कार्यवाही

(1) अनुशासनिक अधिकारी, यदि स्वयं जांच अधिकारी नहीं है तो, इसके द्वारा अभिलेखबद्ध किए जाने वाले कारणों के लिए, मामले को नए सिरे से और आगे की जांच तथा रिपोर्ट के लिए जांच अधिकारी को भेज सकता है और जांच अधिकारी इस पर विनियम 28 के प्रावधानों के अनुसार आगे की जांच करेगा।

(2) यदि अनुशासनिक अधिकारी आरोपों की किसी भी मदः पर जांच अधिकारी के निष्कर्षों से असहमत होता है तो इस प्रकार की असहमति के लिए कारण दर्ज करेगा और यदि इस प्रयोजन के लिए साक्ष्य प्रयास है तो ऐसे आरोपों पर अपने स्वयं के निष्कर्षों को दर्ज करेगा।

(3) यदि आरोपों की सभी अथवा किसी भी मदः के संबंध में अनुशासनिक अधिकारी की अपने निष्कर्ष पर यह राय है कि अधिकारी पर विनियम 26 में निर्धारित कोई भी शस्त्र अधिरोपित की जा सकती है तो विनियम 30 में किसी भी बात के होले हुए, इस प्रकार की शस्त्र अधिरोपित करने के लिए आदेश देगा।

(4) यदि आरोपों की सभी अथवा किसी भी मदः के संबंध में अनुशासनिक अधिकारी की अपने निष्कर्षों पर यह राय है कि कोई शस्त्र अधिरोपित नहीं की जानी चाहिए, तो वह संबंधित अधिकारी को निर्देश कराकर देते हुए आदेश पारित करेगा।

(5) इस विनियम अथवा विनियम 28 अथवा 30 के अंतर्गत अनुशासनिक अधिकारी के आदेश संबंधित अधिकारी को
(e) the orders, if any, made by the Disciplinary Authority and the Enquiring Authority in regard to the inquiry.

29. (a) The Enquiring Authority should conclude the inquiry and submit his or her report within a period of six months from the date of receipt of order of his or her appointment as Enquiring Authority.

(b) Where it is not possible to adhere to the time limit specified in clause (a), the Enquiring Authority may record the reasons and seek extension of time from the Disciplinary Authority in writing who may allow an additional time not exceeding six months for completion of the Enquiry at a time.

(c) The extension for a period not exceeding six months at a time may be allowed for any good and sufficient reasons to be recorded in writing by the Disciplinary Authority or any other Authority authorized by the Disciplinary Authority on his/her behalf.

30. **Procedure for imposing minor penalties.**

   (1) Where it is proposed to impose any of the minor penalties specified in clauses (a) to (e) of regulation 26, the officer concerned shall be informed in writing of the imputations of lapses against him and given an opportunity to submit his written statement of defence within a specified period not exceeding fifteen days or such extended period as may be granted by the Disciplinary Authority and the defence statement, if any, submitted by the officer shall be taken into consideration by the Disciplinary Authority before passing orders.

   (2) Where, the Disciplinary Authority is satisfied that an enquiry is necessary, it shall follow the procedure for imposing a major penalty as laid down in regulation 28.

   (3) The record of the proceedings in such cases shall include —

      (i) a copy of the statement of imputations of lapses furnished to the officer;

      (ii) the defence statement, if any of the officer; and

      (iii) the orders of the Disciplinary Authority together with the reasons thereof.

31. **Action on the inquiry report.**

   (1) The Disciplinary Authority, if it is not itself the Enquiring Authority, may, for reasons to be recorded by it in writing, remit the case to the Enquiring Authority for fresh or further inquiry and report and the Enquiring Authority shall thereupon proceed to hold further inquiry according to the provisions of regulation 28 as far as may be.

   (2) The Disciplinary Authority shall, if it disagrees with the findings of the Enquiring Authority on any article of charge, record its reasons for such disagreement and record its own findings on such charge, if the evidence on record is sufficient for the purpose.

   (3) If the Disciplinary Authority, having regard to its findings on all or any of the articles of charge, is of the opinion that any of the penalties specified in regulation 26 should be imposed on the officer, it shall, notwithstanding anything contained in regulation 30, make an order imposing such penalty.

   (4) If the Disciplinary Authority having regard to its findings on all or any of the articles of charge, is of the opinion that no penalty is called for, it may pass an order exonerating the officer concerned.
32. Special procedure in certain cases.—

(i) Where a disciplinary proceeding against an officer is contemplated or is pending, the Disciplinary Authority may consider the circumstances having regard to the nature of the charge or otherwise, for a period not exceeding forty-eight hours.

(ii) Where a case against an officer in respect of any criminal offence is under investigation, inquiry or trial, the Disciplinary Authority may consider the circumstances having regard to the nature of the charge or otherwise, for a period not exceeding forty-eight hours.

(iii) Where an officer has been convicted of an offence and sentenced to a term of imprisonment exceeding forty-eight hours and is not forthwith remitted for further inquiry or action, the Disciplinary Authority may consider the circumstances having regard to the nature of the charge or otherwise, for a period not exceeding forty-eight hours.

33. Suspension

(1) The Competent Authority may place an officer under suspension—

(a) where penalty is imposed on an officer on the ground of misconduct which had led to a conviction on a criminal charge or on the strength of facts or conclusions arrived at by a judicial trial; or

(b) where a case against an officer in respect of any criminal offence is under investigation, inquiry or trial.

(2) The order of the Disciplinary Authority under this regulation or regulation 28 or 30 shall be deemed to have continued in force on and from the date of the original order of dismissal, removal or compulsory retirement and shall remain in force until further orders.

(3) Where a penalty of dismissal, removal or compulsory retirement from service imposed upon an officer under suspension is set aside on appeal or on review under these regulations and the case is reasonably practicable to follow the procedure specified in these regulations; or

(4) The orders of the Disciplinary Authority under this regulation or regulation 28 or 30 shall be deemed to have continued in force on and from the date of the original order of dismissal, removal or compulsory retirement and shall remain in force until further orders.

Notwithstanding anything contained in regulations 28 and 30—

(b) an order of suspension made or deemed to have been made under this regulation may at any time be modified or revoked by the authority which made or shall be deemed to have made the order.
(5) The orders of the Disciplinary Authority under this regulation or regulation 28 or 30 shall be communicated to the officer concerned, who shall also be supplied with a copy of the report of inquiry, if any.

32. **Special procedure in certain cases.**— Notwithstanding anything contained in regulations 28 and 30—

(i) where penalty is imposed on an officer on the ground of misconduct which had led to a conviction on a criminal charge or on the strength of facts or conclusions arrived at by a judicial trial; or

(ii) where the authority concerned is satisfied for the reasons to be recorded in writing, that it is not reasonably practicable to follow the procedure specified in these regulations; or

(iii) where an officer has abandoned his post, the Disciplinary Authority may consider the circumstances of the case and pass such orders thereon as it deems fit after giving an opportunity to the officer of making representation on the penalty proposed to be imposed before passing any order.

33. **Suspension.**

(1) The Competent Authority may place an officer under suspension—

(a) where a disciplinary proceeding against him is contemplated or is pending; or

(b) where a case against him in respect of any criminal offence is under investigation, inquiry or trial.

(2) An officer shall be deemed to have been placed under suspension by an order of the competent authority—

(a) with effect from the date of his detention, if he is detained in custody, whether on a criminal charge or otherwise, for a period exceeding forty-eight hours.

(b) with effect from the date of conviction, if in the event of a conviction for an offence, he is sentenced to a term of imprisonment exceeding forty-eight hours and is not forthwith dismissed or removed or compulsorily retired consequent to such conviction.

*Explanation.*— For the purposes of clause (b) of this sub-regulation, the period of forty-eight hours shall be computed from the date of commencement of the imprisonment after the conviction and for this purpose, intermittent periods of imprisonment, if any, shall be taken into account.

(3) Where a penalty of dismissal, removal or compulsory retirement from service imposed upon an officer under suspension is set aside on appeal or on review under these regulations and the case is remitted for further inquiry or action or with any other directions, the order of his suspension shall be deemed to have continued in force on and from the date of the original order of dismissal, removal or compulsory retirement and shall remain in force until further orders.

(4) (a) an order of suspension made or deemed to have been made under this regulation shall continue to remain in force until it is modified or revoked by the authority competent to do so.

(b) an order of suspension made or deemed to have been made under this regulation may at any time be modified or revoked by the authority which made or shall be deemed to have made the order.
34. Subsistence allowance during suspension.

(1) An officer who is placed under suspension shall, during the period of such suspension and subject to sub-regulations (2) to (4) be entitled to receive payment from the Bank by way of subsistence allowance on the following scale, namely:

(a) Basic Pay—

(i) For the first three months of suspension, 1/3rd of the basic pay which the officer was receiving on the date prior to the date of suspension irrespective of the nature of enquiry,

(ii) For the subsequent period after three months from the date of suspension,

(I) Where the enquiry is held departmentally by the Bank, 1/2 of the basic pay, which the officer was drawing on the date prior to the date of suspension; and

(II) Where the enquiry is held by an outside agency, 1/3 of the basic pay which the officer was drawing on the date prior to the date of suspension for the next three months and 1/2 of the basic pay which the officer was drawing on the date prior to the date of suspension for the remaining period of suspension.

(b) Allowance—

(i) For the entire period of suspension, dearness allowance and other allowances excepting conveyance allowance, entertainment allowance shall be calculated on the reduced pay as specified in items (i) and (ii) of clause (a) and at the prevailing rates or at rates applicable to similar category of officers.

(ii) During the period of suspension, an officer shall not be entitled to occupation of a rent free house or free use of the Bank's car or receipt of conveyance or entertainment allowance.

(iii) No officer of the Bank shall be entitled to receive payment of subsistence allowance unless he furnishes a certificate that he is not engaged in any other employment, business, profession or vocation.

(iv) If, during the period of suspension, an officer retires by reason of his attaining the age of superannuation, no subsistence allowance shall be paid to him from the date of his retirement.

35. Pay, allowances and treatment of service on termination or suspension.

(1) Where the Competent Authority holds that the officer has been fully exonerated or that the suspension was unjustifiable, the officer concerned shall be granted the full pay to which he would have been entitled, had he not been suspended, together with any allowance of which he was in receipt immediately prior to his suspension or may have been sanctioned subsequently and made applicable to all officers.

(2) In all cases other than those referred to in sub-regulation (1), the officer shall be granted such proportion of pay and allowances as the Competent Authority may direct: Provided that the payment of allowances under this sub-regulation shall be subject to all other conditions to which such allowances are admissible.
34. Subsistence allowance during suspension.

An officer who is placed under suspension shall during the period of such suspension be subject to the following rules.

(a) Basic Pay

(b) Allowance

(i) For the first three months of suspension, 1/3rd of the basic pay which the officer was receiving on the date prior to the date of suspension.

(ii) For the subsequent period after three months from the date of suspension, the officer shall be entitled to receive payment from the Bank by way of subsistence allowance on the following scale, namely:

- 1/2 of the basic pay which the officer was drawing on the date prior to the date of suspension; and
- 1/3 of the basic pay which the officer was drawing on the date prior to the date of suspension for the next three months.

(1) Where the enquiry is held departmentally by the Bank, 1/2 of the basic pay, which the officer was drawing on the date prior to the date of suspension, shall be paid to him from the date of his suspension.

(2) Where the enquiry is held by an outside agency 1/3 of the basic pay which the officer was drawing on the date prior to the date of suspension shall be paid to him from the date of his suspension.

35. Pay, allowances and treatment of service on termination or suspension.

(1) Where the Competent Authority holds that the officer has been fully exonerated or that the action taken against him was unjustifiable, the officer concerned shall be granted the full pay to which he would have been entitled, had he not been suspended, together with any allowance of which he was in receipt immediately prior to his suspension.

(2) In all cases other than those referred to in sub-regulation (1), the officer shall be granted such proportion of pay and allowances as the Competent Authority may direct, to which such allowances are admissible:

(a) Basic Pay

(b) Allowance —

(i) For the entire period of suspension, dearness allowance and other allowances excepting conveyance allowance, entertainment allowance shall be calculated on the reduced pay as specified in items (i) and (ii) of clause (a) and at the prevailing rates or rates applicable to similar category of officers.

(ii) During the period of suspension, an officer shall not be entitled to occupation of a rent free house or free use of the Bank’s car or receipt of conveyance or entertainment allowance.

(iii) No officer of the Bank shall be entitled to receive payment of subsistence allowance unless he furnishes a certificate that he is not engaged in any other employment, business, profession or vocation.

(iv) If, during the period of suspension, an officer retires by reason of his attaining the age of superannuation, no subsistence allowance shall be paid to him from the date of his retirement.

(3) Where the period of suspension was unjustified, the officer concerned shall be granted the full pay to which he would have been entitled, had he not been suspended, together with any allowance of which he was in receipt immediately prior to his suspension.

(4) Subsistence allowance during suspension.

An officer who is placed under suspension shall during the period of such suspension be subject to the following rules:

(a) Basic Pay

(b) Allowance

(i) For the first three months of suspension, 1/3rd of the basic pay which the officer was receiving on the date prior to the date of suspension.

(ii) For the subsequent period after three months from the date of suspension, 1/2 of the basic pay which the officer was drawing on the date prior to the date of suspension.

(1) Where the enquiry is held departmentally by the Bank, 1/2 of the basic pay, which the officer was drawing on the date prior to the date of suspension, shall be paid to him from the date of his suspension.

(2) Where the enquiry is held by an outside agency 1/3 of the basic pay which the officer was drawing on the date prior to the date of suspension shall be paid to him from the date of his suspension.

(3) Provided that the payment of allowances under this sub-regulation shall be subject to all other conditions applicable to all officers.
Provided further that the pay and allowances granted under this sub-regulation shall not be less than the subsistence and other allowances admissible under regulation 34.

(3) (a) in a case falling under sub-regulation (1), the period of absence from duty shall, for all purposes, be treated as a period spent on duty.

(b) in a case falling under sub-regulation (2), the period of absence from duty shall not be treated as a period spent on duty unless the Competent Authority specifically directs, for reasons to be recorded in writing, that it shall be so treated for any specific purpose.

36. Leave during suspension.—
No leave of any kind shall be granted to an officer under suspension.

37. Employees on deputation from the Central Government, State Governments etc.

(1) Where an order of suspension is made or disciplinary proceeding is taken against an officer who is on deputation to the Bank from the Central Government or the State Government or Reserve Bank of India or a public sector bank or banking company or a public financial institution or an institution wholly or substantially owned by the Reserve Bank of India or a public financial institution or public undertaking, or local authority, the authority lending his services (hereinafter referred to as the "Lending Authority") shall forthwith be informed of the circumstances leading to the order of his suspension, or the commencement of the disciplinary proceedings, as the case may be.

(2) In the light of the findings in the disciplinary proceeding taken against the officer employed on deputation -

(a) if the Disciplinary Authority is of the opinion that any of the minor penalties shall be imposed on him, it may pass such orders on the case as it deems necessary after consultation with the Lending Authority:

Provided that in the event of a difference of opinion between the Disciplinary Authority and the Lending Authority, the services of such officer shall be placed at the disposal of the Lending Authority;

(b) if the Disciplinary Authority is of the opinion that any of the major penalties shall be imposed on him, it shall replace his services at the disposal of the Lending Authority and transmit to it the proceedings of the enquiry for such action as it deems necessary.

(3) If the officer on deputation submits an appeal against an order imposing a minor penalty on him under clause (a) of sub-regulation (2), it shall be disposed of after consultation with the Lending Authority:

Provided that if there is a difference of opinion between the Appellate Authority and the Lending Authority, the services of such officer shall be placed at the disposal of the Lending Authority, and the proceedings of the case shall be transmitted to that authority for such action as it deems necessary.
Provided further that the pay and allowances granted under this sub-regulation shall not be less than the subsistence and other allowances admissible under regulation 34.

(3) (a) in a case falling under sub-regulation (1), the period of absence from duty shall, for all purposes, be treated as a period spent on duty.

(b) in a case falling under sub-regulation (2), the period of absence from duty shall not be treated as a period spent on duty unless the Competent Authority specifically directs, for reasons to be recorded in writing, that it shall be so treated for any specific purpose.

36. Leave during suspension.— No leave of any kind shall be granted to an officer under suspension.

37. Employees on deputation from the Central Government, State Governments etc.

(1) Where an order of suspension is made or disciplinary proceeding is taken against an officer who is on deputation to the Bank from the Central Government or the State Government or Reserve Bank of India or a public sector bank or banking company or a public financial institution or an institution wholly or substantially owned by the Reserve Bank of India or a public financial institution or public undertaking, or local authority, the authority lending his services (hereinafter referred to as the "Lending Authority") shall forthwith be informed of the circumstances leading to the order of his suspension, or the commencement of the disciplinary proceedings, as the case may be.

(2) In the light of the findings in the disciplinary proceeding taken against the officer employed on deputation -

(a) if the Disciplinary Authority is of the opinion that any of the minor penalties shall be imposed on him, it may pass such orders on the case as it deems necessary after consultation with the Lending Authority:

Provided that in the event of a difference of opinion between the Disciplinary Authority and the Lending Authority, the services of such officer shall be placed at the disposal of the Lending Authority;

(b) if the Disciplinary Authority is of the opinion that any of the major penalties shall be imposed on him, it shall replace his services at the disposal of the Lending Authority and transmit to it the proceedings of the enquiry for such action as it deems necessary.

(3) If the officer on deputation submits an appeal against an order imposing a minor penalty on him under clause (a) of sub-regulation (2), it shall be disposed of after consultation with the Lending Authority:

Provided that if there is a difference of opinion between the Appellate Authority and the Lending Authority, the services of such officer shall be placed at the disposal of the Lending Authority, and the proceedings of the case shall be transmitted to that authority for such action as it deems necessary.
38. Appeal

(1) An officer against whom penalties specified in regulation 26 has been imposed or an order of suspension referred to in regulation 33 has been made, may appeal to the Appellate Authority.

(2) An appeal shall be preferred within forty-five days from the date of receipt of the order appealed against. Provided that the Appellate Authority may permit to file the appeal beyond the aforesaid period, if sufficient cause is shown by the officer to the satisfaction of the Appellate Authority but in no case the total period shall exceed sixty days. Provided further that a copy of the appeal shall be forwarded by the Appellate Authority to the Authority which made the order appealed against.

39. Transmission of appeals — The authority which made the order appealed against shall, without any delay, forward the comments thereon along with the relevant records to the Appellate Authority.

40. Consideration of appeals —

(1) In the case of an appeal against an order of suspension, the Appellate Authority shall consider whether in the light of the provisions of regulation 33 and having regard to the circumstances of the case the order of suspension is justified or not and confirm or revoke the order accordingly.

(2) In the case of an appeal against an order imposing any of the penalties specified in regulation 26, the Appellate Authority shall consider:
   
   (a) whether the procedure specified in these regulations has been complied with, and if not whether such non-compliance has resulted in failure of justice;
   
   (b) whether the findings are justified; and
   
   (c) whether the penalty imposed is excessive, adequate or inadequate and pass appropriate orders—
   
   (i) setting aside or reducing or confirming or enhancing the penalty; or
   
   (ii) remitting the case to the authority which imposed the penalty or to any other authority with such direction as it may deem fit in the circumstances of the case.

Provided that —

(i) no order imposing an enhanced penalty shall be passed unless the appellant is given an opportunity of making any representation which he may wish to make against such enhanced penalty;

(ii) if the enhanced penalty which the Appellate Authority proposes to impose is one of the major penalties specified in clauses (f) to (j) of regulation 26, and an inquiry under the said regulation has not already been held in the case, the Appellate Authority shall itself hold such inquiry or direct that such inquiry be held and thereafter on consideration of the proceedings of such inquiries after giving the appellant an opportunity of being heard which he may wish to make against such penalty, pass such orders as it may deem fit; and

39. अपील का अधिकार — (1) अपील को जिस पर विनियम 26 में उल्लिखित शास्तियों से कोई शास्ति अधिरोपित की गई है अथवा विनियम 33 में संदर्भित निलंबन का आदेश दिया गया है, वह अपीलीय प्राधिकारी के समक्ष अपील कर सकता है।

(2) जिस आदेश के विरुद्ध अपील की गई है, उस आदेश की प्रासंगिक तारीख से 45 दिनों के भीतर अपील की जाएगी। परंतु यह कि यदि अपील करने वाले अधिकारी द्वारा संतोषजनक कारण प्रस्तुत किया जाता है तो अपीलीय प्राधिकारी द्वारा उपयुक्त समयसीमा के बाद भी अपील दाखिल करने की अनुमति प्रदान कर सकता है, किन्तु किसी भी हाल में वह समयसीमा 60 दिन से अधिक नहीं होगी।

परंतु यह कि अपीलीय प्राधिकारी द्वारा अपील की प्रासंगिक शास्ति को भेजी जाएगी, जिसके आदेश के विरुद्ध अपील की गई है।

39. अपीलों को प्रेषित करना — प्राधिकारी, जिसके आदेश के विरुद्ध अपील की गई है, विनियम 33 में संदर्भित रिकार्ड के साथ उस पर अपनी टिप्पणियाँ अपीलीय प्राधिकारी को भेजेगा।

40. अपीलों पर विचार —

(1) निलंबन के आदेश के विरुद्ध की गई अपील के मामले में, अपीलीय प्राधिकारी इस पर विचार करेगा कि विनियम 33 के प्रावधानों के संदर्भ में और मामले की परिस्थितियों को ध्यान में रखते हुए निलंबन का आदेश न्यायिक धा अध्ययन करेगा, तथा वह तदनुसार आदेश की पुष्टि करेगा अथवा उसे रद्द करेगा।

(2) विनियम 26 में विनिर्दिष्ट शास्तियों में से कोई भी शास्ति अधिरोपित करने वाले आदेश के विरुद्ध की गई अपील के मामले में अपीलीय प्राधिकारी यह विचार करेगा कि —

(क) क्या इन विनियमों के लिए निर्धारित प्रक्रिया का पालन किया गया है और यदि नहीं किया गया है तो क्या ऐसे अनुसार विनियम से न्याय में विफलता हुई है?

(ख) क्या निष्कर्ष न्यायसंगत है; और

(ग) क्या अधिरोपित शास्ति अथवा पद्धति, पत्रांक अथवा अपर्याप्त है और वह —

(i) शास्ति को हटाने अथवा कम करने अथवा उसकी पुष्टि करने अथवा उसमें वृद्धि करने के आदेश पारित करेगा; अथवा

(ii) शास्ति प्राप्त करने वाले प्राधिकारी अथवा किसी अन्य प्राधिकारी को ऐसे निर्देशों के साथ मामला भेजने का आदेश पारित करेगा, जो मामले की परिस्थितियों के अनुसार हों।

परंतु यह कि —

(i) शास्ति में वृद्धि करने वाला कोई आदेश तब तक पारित नहीं किया जाएगा, जब तक कि अपीलकार्य को ऐसी बढ़ी हुई शास्ति के विरुद्ध अपना पक्ष प्रस्तुत करने का अवसर न दिया जाए;

(ii) अपीलीय प्राधिकारी द्वारा अधिरोपित करने के लिए प्रस्तावित वृद्धि शास्ति यदि विनियम 26 के खंड (च) से (ज) में निर्दिष्ट दीर्घ शास्तियों में से एक है और उक्त विनियम के अंतर्गत मामले में कोई जांच नहीं की गई है, तो अपीलीय प्राधिकारी स्वयं इस प्रकार की जांच करेगा अथवा इस प्रकार की जांच के निर्देश देगा और अपीलकार्य को इस प्रकार की शास्ति के विरुद्ध जो सुनवाई वह करना चाहता है, करेगा जाने का अवसर देने के बाद इस प्रकार की जांच की कार्यवाहियों का विवेचन करने के बाद उपयुक्त आदेश पारित करेगा; और
38. **Right of appeal.**

(1) An officer against whom penalties specified in regulation 26 has been imposed or an order of suspension referred to in regulation 33 has been made may appeal to the Appellate Authority.

(2) An appeal shall be preferred within forty-five days from the date of receipt of the order appealed against.

Provided that the Appellate Authority may permit to file the appeal beyond the aforesaid period, if sufficient cause is shown by the officer to the satisfaction of the Appellate Authority but in no case the total period shall exceed sixty days.

Provided further that a copy of the appeal shall be forwarded by the Appellate Authority to the Authority which made the order appealed against.

39. **Transmission of appeals.**— The authority which made the order appealed against shall, without any delay, forward the comments thereon along with the relevant records to the Appellate Authority.

40. **Consideration of appeals.**

(1) In the case of an appeal against an order of suspension, the Appellate Authority shall consider whether in the light of the provisions of regulation 33 and having regard to the circumstances of the case the order of suspension is justified or not and confirm or revoke the order accordingly.

(2) In the case of an appeal against an order imposing any of the penalties specified in regulation 26, the Appellate Authority shall consider

   (a) whether the procedure specified in these regulations has been complied with, and if not whether such non-compliance has resulted in failure of justice;

   (b) whether the findings are justified; and

   (c) whether the penalty imposed is excessive, adequate or inadequate and pass appropriate orders—

      (i) setting aside or reducing or confirming or enhancing the penalty; or

      (ii) remitting the case to the authority which imposed the penalty or to any other authority with such direction as it may deem fit in the circumstances of the case.

Provided that—

(i) no order imposing an enhanced penalty shall be passed unless the appellant is given an opportunity of making any representation which he may wish to make against such enhanced penalty;

(ii) if the enhanced penalty which the Appellate Authority proposes to impose is one of the major penalties specified in clauses (f) to (j) of regulation 26, and an inquiry under the said regulation has not already been held in the case, the Appellate Authority shall itself hold such inquiry or direct that such inquiry be held and thereafter on consideration of the proceedings of such inquiries after giving the appellant an opportunity of being heard which he may wish to make against such penalty, pass such orders as it may deem fit; and
(3) In the circumstances, where, at the behest of the Bank, the Vigilance Commission, in respect of all disciplinary cases having a vigilance angle in them, has to refer them to the Reviewing Authority established in such a manner, for further action, the Reviewing Authority may, as the case may be, investigate the matter and issue a show cause notice to the officer as to why enhanced penalty should not be imposed upon him and shall pass such orders as it may deem proper.

41. Review.—

(i) If any enhanced penalty, which the Reviewing Authority proposes to impose, is a major penalty, has been brought to his notice, and pass such orders thereon as it may deem fit:

(ii) If the Reviewing Authority decides to enhance the penalty but an enquiry has already been held in the case, the Reviewing Authority shall direct that such enquiry be held in accordance with the provisions of regulation 28, and thereafter consider the record of the enquiry and pass such orders as it may deem proper;

(iii) if any enhanced penalty, which the Reviewing Authority proposes to impose, is a major penalty, has been brought to his notice, and pass such orders thereon as it may deem fit:

(iv) if any enhanced penalty, which the Reviewing Authority proposes to impose, is a major penalty, has been brought to his notice, and pass such orders thereon as it may deem fit:

42. Consultation with Central Vigilance Commission.—

The Bank shall consult the Central Vigilance Commission, wherever necessary, in respect of all disciplinary cases having a vigilance angle.
3. Notwithstanding anything contained in these regulations, the Appellate Authority may at any time within six months from the date of the final order, either on his own motion or otherwise, review the said order when any new material or evidence which could not be produced or was not available at the time of passing the order under review and which has the effect of changing the nature of the case, has come or has been brought to his notice, and pass such orders thereon as it may deem fit:

Provided that—

(i) if any enhanced penalty, which the Appellate Authority proposes to impose, is a major penalty specified in clauses (f), (g), (h), (i) or (j) of regulation 26 and an enquiry as provided in regulation 28 has not been held in the case, the Appellate Authority shall direct that such enquiry be held in accordance with the provisions of regulation 28, and thereafter consider the record of the enquiry and pass such orders as it may deem proper;

(ii) if the Appellate Authority decides to enhance the penalty but an enquiry has already been held in accordance with the provisions of regulation 28, the Appellate Authority shall give show cause notice to the officer as to why enhanced penalty should not be imposed upon him and shall pass an order after taking into account the representation, if any, submitted by the officer.

4. All appeals shall be disposed of as expeditiously as possible and in any event not later than ninety days from the date of receipt of the appeal by the Appellate Authority:

Provided that the time limit specified in this regulation shall not apply to cases having a vigilance angle and where major or minor penalty proceedings against the officer have commenced on recommendations of the Police or Central Bureau of Investigations or Central Vigilance Commission, as the case may be, investigating the matter.

41. Review.— Notwithstanding anything contained in these regulations, the Reviewing Authority may at any time within six months from the date of the final order, either on his own motion or otherwise, review the said order when any new material or evidence which could not be produced or was not available at the time of passing the order under review and which has the effect of changing the nature of the case, has come or has been brought to his notice, and pass such orders thereon as it may deem fit:

Provided that—

(i) if any enhanced penalty, which the Reviewing Authority proposes to impose, is a major penalty specified in clauses (f), (g), (h), (i) or (j) of regulation 26 and an enquiry as provided in regulation 28 has not been held in the case, the Reviewing Authority shall direct that such enquiry be held in accordance with the provisions of regulation 28, and thereafter consider the record of the enquiry and pass such orders as it may deem proper;

(ii) if the Reviewing Authority decides to enhance the penalty but an enquiry has already been held in accordance with the provisions of regulation 28, the Reviewing Authority shall give show cause notice to the officer as to why enhanced penalty should not be imposed upon him and shall pass an order after taking into account the representation, if any, submitted by the officer.

42. Consultation with Central Vigilance Commission.— The Bank shall consult the Central Vigilance Commission, wherever necessary, in respect of all disciplinary cases having a vigilance angle.
43. Service of orders, notices etc.— Every order, notice and other process made or issued under these regulations shall be served in person on the officer concerned or communicated to him by registered post or speed post or electronic mail at his last known address.

44. Interpretation.— If any question arises as to the application or interpretation of any of these regulations, it shall be referred to the Board or to the Competent Authority appointed in this behalf for its decision.

45. Repeal and saving.

(1) Every rule, regulation, bye-law or every provision in any agreement or a resolution corresponding to any of the regulations herein contained and in force immediately before the commencement of these regulations and applicable to the officers, is hereby repealed.

(2) Notwithstanding such repeal—

(a) any order made or action taken under the provisions so repealed shall be deemed to have been made or taken under the corresponding provisions of these regulations;

(b) nothing in these regulations shall be construed as depriving any person to whom these regulations apply, of any right of appeal which had accrued to him under any of the provisions so repealed;

(c) an appeal pending at the commencement of these regulations against an order made before the commencement of these regulations shall be considered and orders thereon shall be made in accordance with these regulations;

(d) any proceedings which have already been initiated but not yet completed at the commencement of these regulations shall be continued and disposed as far as may be in accordance with the provisions of these regulations, as if such proceedings were proceedings under these regulations.
43. **Service of orders, notices etc.**— Every order, notice and other process made or issued under these regulations shall be served in person on the officer concerned or communicated to him by registered post or speed post or electronic mail at his last known address.

44. **Interpretation.**— If any question arises as to the application or interpretation of any of these regulations, it shall be referred to the Board or to the Competent Authority appointed in this behalf for its decision.

45. **Repeal and saving.**

(1) Every rule, regulation, bye-law or every provision in any agreement or a resolution corresponding to any of the regulations herein contained and in force immediately before the commencement of these regulations and applicable to the officers, is hereby repealed.

(2) Notwithstanding such repeal—

(a) any order made or action taken under the provisions so repealed shall be deemed to have been made or taken under the corresponding provisions of these regulations;

(b) nothing in these regulations shall be construed as depriving any person to whom these regulations apply, of any right of appeal which had accrued to him under any of the provisions so repealed;

(c) an appeal pending at the commencement of these regulations against an order made before the commencement of these regulations shall be considered and orders thereon shall be made in accordance with these regulations;

(d) any proceedings which have already been initiated but not yet completed at the commencement of these regulations shall be continued and disposed as far as may be in accordance with the provisions of these regulations, as if such proceedings were proceedings under these regulations.
<table>
<thead>
<tr>
<th>क्रमांक</th>
<th>प्रकर (केटेगरी)</th>
<th>अनुशासनिक प्राधिकारी</th>
<th>अपीलीय प्राधिकारी</th>
<th>समीक्षकार्ता प्राधिकारी</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>कानिष्ठ प्रबंधन ग्रेड / वेतनमान I और मध्य प्रबंधन ग्रेड / वेतनमान II के अधिकारी</td>
<td>उप महाप्रबंधक और उप महाप्रबंधक से ऊपर के प्राधिकारी</td>
<td>महाप्रबंधक अध्याय महाप्रबंधक से ऊपर के प्राधिकारी</td>
<td>प्रबंध निदेशक</td>
</tr>
<tr>
<td>2.</td>
<td>मध्य प्रबंधन ग्रेड / वेतनमान III के अधिकारी</td>
<td>महाप्रबंधक अध्याय महाप्रबंधक से ऊपर के प्राधिकारी</td>
<td>मुख्य महाप्रबंधक अध्याय मुख्य महाप्रबंधक से ऊपर के प्राधिकारी</td>
<td>प्रबंध निदेशक</td>
</tr>
<tr>
<td>3.</td>
<td>वरिष्ठ प्रबंधन ग्रेड / वेतनमान IV के अधिकारी</td>
<td>मुख्य महाप्रबंधक अध्याय मुख्य महाप्रबंधक से ऊपर के प्राधिकारी</td>
<td>उप प्रबंध निदेशक अध्याय उप प्रबंध निदेशक से ऊपर के प्राधिकारी</td>
<td>प्रबंध निदेशक अध्याय उनकी अनुपस्थिति में/ यदि वह अनुशासनिक प्राधिकारी के रूप में कार्य कर रहे हैं, तो निदेशक मंडल की प्रबंधन समिति</td>
</tr>
<tr>
<td>4.</td>
<td>वरिष्ठ प्रबंधन ग्रेड / वेतनमान V अथवा इससे ऊपर के अधिकारी</td>
<td>उप प्रबंध निदेशक अध्याय उप प्रबंध निदेशक से ऊपर के प्राधिकारी</td>
<td>प्रबंध निदेशक अध्याय उनकी अनुपस्थिति में/ यदि वह अनुशासनिक प्राधिकारी के रूप में कार्य कर रहे हैं, तो निदेशक मंडल की प्रबंधन समिति</td>
<td>निदेशक मंडल</td>
</tr>
</tbody>
</table>
### SCHEDULE
[See regulation 2]

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Category</th>
<th>Disciplinary Authority</th>
<th>Appellate Authority</th>
<th>Reviewing Authority</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Officers in Junior Management Grade/Scale I and Middle Management Grade/Scale II</td>
<td>Deputy General Manager and authorities above the Deputy General Manager</td>
<td>General Manager or authorities above General Manager</td>
<td>Managing Director</td>
</tr>
<tr>
<td>2.</td>
<td>Officers in Middle Management Grade/Scale III</td>
<td>General Manager or authorities above General Manager</td>
<td>Chief General Manager or authorities above Chief General Manager</td>
<td>Managing Director</td>
</tr>
<tr>
<td>3.</td>
<td>Officers in Senior Management Grade/Scale IV</td>
<td>Chief General Manager or authorities above Chief General Manager</td>
<td>Deputy Managing Director or authorities above the Deputy Managing Director</td>
<td>Managing Director or in his absence / in case he is functioning as Disciplinary Authority, Management Committee of the Board</td>
</tr>
<tr>
<td>4.</td>
<td>Officers in Senior Management Grade/Scale V and above</td>
<td>Deputy Managing Director or authorities above the Deputy Managing Director</td>
<td>Managing Director or in his absence / in case he is functioning as Disciplinary Authority, Management Committee of the Board</td>
<td>The Board</td>
</tr>
</tbody>
</table>
भारतीय निर्यात–आयात बैंक के कार्यालय

प्रधान कार्यालय
केन्द्र एक ब्यांक, 21वीं मंजिल, विश्व व्यापार केन्द्र बर्कम, कल्प पार्क, मुंबई – 400 005.
फ़ोन: (91) 22 22172800 | फैक्स: (91) 22 22184257
ई-मेल: ccg@eximbankindia.in | वेबसाइट: www.eximbankindia.in, www.eximmitra.in

भारत स्थित कार्यालय
अहमदाबाद
संग्राम साह, पहली मंजिल, एलीएचबी शॉपिंग सेंटर के पास, एलीएचबी वाणी, आहमदाबाद – 380 006.
फ़ोन: +91 79 26578652/26578843 | फैक्स: +91 79 26577896
ई-मेल: eximahmedo@eximbankindia.in

बेगूसरा
प्रथम पार्क, चौथी मंजिल, 18, एम. जी. रोड, बेगूसरा – 560 001.
फ़ोन: +91 80 2558755/25589101-04
फैक्स: +91 80 25589107
ई-मेल: eximbegusa@eximbankindia.in

चंडीगढ़
सी–213, दूरदर्शी मंजिल, एलानी कर्फ्यू, अंडरग्राउंड क्षेत्र 1, चंडीगढ़ - 160 022.
फ़ोन: +91 172 4629171-73 | फैक्स: +91 172 4629175
ई-मेल: eximchd@eximbankindia.in

चेनाई
डाउनटाउन, चौथी एवं पांचवी मंजिल, 756-एल, अन्ना सार, चेनाई - 600 002.
फ़ोन: +91 44 28522830/31 | फैक्स: +91 44 28522832
ई-मेल: eximchennai@eximbankindia.in

गुवाहाटी
नैल्सन हासल, चौथी मंजिल, जी. एस. रोड नमुना रोड, गुवाहाटी - 781 006.
फ़ोन: +91 361 2237607/609 | फैक्स: +91 361 2237701
ई-मेल: eximguwahati@eximbankindia.in

हैदराबाद
धामन एडिफिसियाह, दूसरी मंजिल, 6-3-639/640, राज एस्टेट ब्लक, वेचर्टायर्ड एलाका, हैदराबाद - 500 004.
फ़ोन: +91 40 23307816-21 | फैक्स: +91 40 23317843
ई-मेल: eximhyderabad@eximbankindia.in

कोलकाता
कलिकता स्ऱान, चौथी मंजिल, (उपर्युक्त व्यापार सुमारीकरण केंद्र), 1/1 कुल चौक, कोलकाता - 700 016.
फ़ोन: +91 33 22283419/20 | फैक्स: +91 33 22289172
ई-मेल: eximkolkata@eximbankindia.in

नई दिल्ली
अंतर्राष्ट्रीय टर्मिनल 1, सतर्की मंजिल, हिन्दु रोड के पास, निंदी, नई दिल्ली - 110 023.
फ़ोन: +91 11 62142800 / 24607700 | फैक्स: +91 11 20835029
ई-मेल: eximnoido@eximbankindia.in

पुडुचेरी
नं. 402 और 402 (4), चौथी मंजिल, फिलहार्मोन विलास, पाबुड, पंडार्शर रोड, हिल्सिया, पुडुचेरी - 411 004.
फ़ोन: +91 20 25648856 | फैक्स: +91 20 25648846
ई-मेल: eximpondicherry@eximbankindia.in

लंदन शाखा
5वीं मंजिल, 35 फिशिंग ब्रिटिश, लंडन इंडियन शी 2/8 वी.बी. ब्रिटिश काउंसेल, लंडन - WC2B 4AA.
फ़ोन: +44 20 77990940 | फैक्स: +44 20 76000896
ई-मेल: eximlondon@eximbankindia.in

बिदेश स्थित कार्यालय
अंडमान व निकोबार शाखा
हाउस नं. 48, जैक्स एस्टेट, कोंबाड, वोरेस्टर, सी. 7, वोरेस्टर, शेम्स ड्राइव, अंडमान व निकोबार.
फ़ोन: +91 841 11222879 | फैक्स: +91 841 11222877
ई-मेल: aaro@eximbankindia.in

अदिता अब्बा
हाउस नं. 46, जैक्स एस्टेट, कोंबाड, लंडन, सी. 7, वोरेस्टर, शेम्स ड्राइव, अंडमान व निकोबार.
फ़ोन: +91 841 11222879 | फैक्स: +91 841 11222877
ई-मेल: eximabba@eximbankindia.in

दुबई शाखा
5 लॉन 5, टेनेस ब्रोकर्स, डाउनटाउन, दुबई, यूएचएस, दुबई, यूएचएस, 1229. दुबई, सूमारी.
फ़ोन: +91 4 3637462 | फैक्स: +91 4 3637461
ई-मेल: eximdubai@eximbankindia.in

जोहार्बर्ग
दूसरी मंजिल, डाउनटाउन, स्किन टर्मिनल 1, स्किन टर्मिनल 1, जन्नत 2196, जोहार्बर्ग, जोहार्बर्ग, अफ़्रीडा.
फ़ोन: +44 27 133256103/13 | फैक्स: +44 27 13325611
ई-मेल: eximjohannesburg@eximbankindia.in

सिंगापुर
20, वाइल्डल कांग्रेस, #10-02, वाइल्डल - 049319.
फ़ोन: +65 65326464 | फैक्स: +65 65320213
ई-मेल: eximsgapore@eximbankindia.in

बॉस्टन शाखा
1750 एक्सशेपलोनियन एवेन्यू, एएल, कोलम्बिया, बॉस्टन, बॉस्टन, सोमारी, सोमारी, 1202.
फ़ोन: +1 617 233 3238 | फैक्स: +1 617 785 8948
ई-मेल: eximwashington@eximbankindia.in

यूनाइटेड
हाउस नं. 54/19, तल मंजिल, कोच्चुपुट्टू मार्ग, टॉल्म टाउनहाउस, यूनाइटेड, मामागाम.
फ़ोन: +95 1389520 | फैक्स: +95 1389620
ई-मेल: eximyangoon@eximbankindia.in
OUR GLOBAL FOOTPRINT

Head Office
Centre One Building, 21st Floor, World Trade Centre Complex,
Cuffe Parade, Mumbai - 400 005.
Ph.: +91 22 22172600 | Fax: +91 22 22182572
E-mail: ccg@eximbankindia.in | Website: www.eximbankindia.in | www.eximmitra.in

Domestic Offices

AHMEDABAD
Sakar II, 1st Floor, Next to Ellisbridge Shopping Centre,
Ellisbridge P.O., Ahmedabad - 380 006.
Ph.: +91 79 26576852/26576843 | Fax: +91 79 26577696
E-mail: eximahro@eximbankindia.in

BENGALURU
Ramanashree Arcade, 4th Floor, 18, M. G. Road,
Bengaluru - 560 001.
Ph.: +91 80 25585755/25589101-04 | Fax: +91 80 25589107
E-mail: eximbro@eximbankindia.in

CHANDIGARH
C- 213, 2nd Floor, Elante Offices,
Industrial Area Phase -1, Chandigarh - 160 002.
Ph.: +91 172 4629171-73 | Fax: +91 172 4629175
E-mail: eximcro@eximbankindia.in

CHENNAI
Overseas Towers, 4th and 5th Floor, 756-L,
Anna Salai, Chennai - 600 002.
Ph.: +91 44 28522830/31 | Fax: +91 44 28522832
E-mail: eximchro@eximbankindia.in

GUWAHATI
NEDFi House, 4th Floor, GS Road, Dispur, Guwahati - 781 006.
Ph.: +91 361 2237607/609 | Fax: +91 361 2237701
E-mail: eximgro@eximbankindia.in

HYDERABAD
Golden Edifice, 2nd Floor, 6-3-639/640, Raj Bhavan Road,
Kharatabad Circle, Hyderabad - 500 004.
Ph.: +91 40 23307816-21 | Fax: +91 40 23317843
E-mail: eximbro@eximbankindia.in

KOLKATA
Vanliva Bhawan, 4th Floor, (International Trade Facilitation Centre),
1/1 Wood Street, Kolkata - 700 016.
Ph.: +91 33 22833419/20 | Fax: +91 33 22891727
E-mail: eximkro@eximbankindia.in

NEW DELHI
Office Block, Tower 1, 7th Floor, Adjacent Ring Road,
Kidwai Nagar (East), New Delhi - 110 023.
Ph.: +91 11 61242600/24607700 | Fax: +91 11 20815029
E-mail: eximndo@eximbankindia.in

PUNE
No. 402 & 402 (B) 4th Floor Signature Building, Bhamurda,
Bhandarkar Rd., Shivajinagar, Pune - 411 004.
Ph.: +91 20 25648856 | Fax: +91 20 25648846
E-mail: eximpro@eximbankindia.in

London Branch
5th Floor, 35 King Street,
London EC2V 8BB, United Kingdom.
Ph.: +44 20 77969040 | Fax: +44 20 76000936
E-mail: eximlondon@eximbankindia.in

Overseas Offices

ABIDJAN
5th Floor, Azur Building, 18-Docteur Crozet Road,
Plateau, Abidjan, Côte d'Ivoire.
Ph.: +225 20 24 29 51 | Fax: +225 20 24 29 50
E-mail: eximabidjan@eximbankindia.in

ADDIS ABABA
House No. 46, Jakrose Estate Compound,
Woreda 07, Bole Sub-City,
Addis Ababa, Ethiopia.
Ph.: +251 118 222296 | Fax: +251 116 610170
E-mail: aaro@eximbankindia.in

DHAKA
Modhumita Plaza Concord, Floor 12, Plot No. 11,
Road No. 11, Block G, Banani, Dhaka - 1213, Bangladesh.
Ph.: +88 01 708 520 444
E-mail: eximdhaka@eximbankindia.in

DUBAI
Level 5, Tenancy 18, Gate Precinct Building No. 3, Dubai
International Financial Centre, P0 Box No. 506541, Dubai, UAE.
Ph.: +971 4 363/766 | Fax: +971 4 3637461
E-mail: eximdubai@eximbankindia.in

JOHANNESBURG
2nd Floor, Sandton City Twin Towers East, Sandhurst Ext. 3,
Sandton 2196, Johannesburg, South Africa.
Ph.: +27 11 3265103/13 | Fax: +27 11 7844511
E-mail: eximjro@eximbankindia.in

SINGAPORE
20, Collyer Quay, #10-02, Singapore - 049319.
Ph.: +65 65326464 | Fax: +65 65352131
E-mail: eximsingapore@eximbankindia.in

WASHINGTON D.C.
1750 Pennsylvania Avenue NW, Suite 1202,
Washington D.C. 20006, United States of America.
Ph.: +1 202 223 3238 | Fax: +1 202 785 8487
E-mail: eximwashington@eximbankindia.in

YANGON
House No. 54/A, Ground Floor, Boyarmyunt Street,
Dagon Township, Yangon, Myanmar.
Ph.: +95 1389520
E-mail: eximyangon@eximbankindia.in