

(For use of Reserve Bank officials only)

RESERVE BANK OF INDIA

EXPENDITURE RULES, 2005



RESERVE BANK OF INDIA

Department of Expenditure
and Budgetary Control

Mumbai-400 001

RESERVE BANK OF INDIA EXPENDITURE RULES, 2005

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RESERVE BANK OF INDIA, EXPENDITURE RULES, 2005

Preamble

Whereas it is desirable to revise the Rules governing expenditure to be incurred by or on behalf of the Reserve Bank of India and the power of the authorities who can sanction or incur such expenditure, the Central Board of the Bank hereby makes the following Rules, namely,

Rules

1. Title and commencement

- 1.1 These Rules may be called the Reserve Bank of India Expenditure Rules, 2005 and shall come into force from July 1, 2005.

Power to sanction expenditure on behalf of the Bank

- 1.2 The power to sanction expenditure on behalf of the Bank shall be exercised in accordance with the provisions of these Rules.

2. Definitions

In these Rules and in the Schedules to these Rules, unless there is anything repugnant in the subject or context,

- 2.1 "the Act" means the Reserve Bank of India Act, 1934;
- 2.2 "the Bank" means the Reserve Bank of India;
- 2.3 "the General Regulations" means the Reserve Bank of India General Regulations, 1949 or any replacement thereof;
- 2.4 "the Central Board" means the Central Board of Directors of the Bank, and in relation to any power exercisable by it, includes its Committee;
- 2.5 "the Local Board" means a Local Board constituted under section 9 of the Act;
- 2.6 "the Governor" means the Governor of the Bank and, in relation to any power exercisable by him under these Rules, includes a Deputy Governor or an Executive Director;
- 2.7 "EDs' Committee" means the committee of Executive Directors. The minimum quorum for sanction of expenditure will be any three EDs including the ED of the concerned department.
- 2.8 "the Principal Legal Adviser" means the officer in charge of Legal Department and in relation to any powers exercisable by him, including any officer in grades F to E nominated by him in this behalf.
- 2.9 "Branch" means a centre where the Bank has a number of its departments under the overall charge of an officer in Grade F/E;

- 2.10** "Controlling Officer" in respect of an office, branch, a department of Central Office or a training establishment, means the officer who is nominated for this purpose by the Officer-in-Charge, Department of Expenditure and Budgetary Control as Controlling Officer under the budgetary control system;
- 2.11** "the Officer-in-Charge" is an officer in Grade F who is the Regional Directors/Chief General Manager-in-Charge/Chief General Manager who is head of (1) an office or a branch of the Bank (2) Training Establishment of the Bank (3) Central Office Department (including an officer in Grade F nominated by the O-i-C) and (4) any portion of the Bank's staff, which constitutes a separate unit for accounting purposes. An officer in Grade E who is in-charge of an office/branch/Central Office Department / Training Establishment/ any portion of the Bank's staff which constitutes a separate Accounting Unit derives the powers of the "Officer-in-Charge" for the purpose of these Rules. Chief General Managers posted at the Regional Offices will exercise financial powers only in the absence of "Officer-in-Charge";
- 2.12** "the Officer-in-Charge, Department of Expenditure and Budgetary Control (**DEBC**)/Department of Government and Bank Accounts (**DGBA**)/Department of Administration and Personnel Management (**DAPM**) / Department of Currency Management (**DCM**)/ Premises Department/Human Resources Development Department (**HRDD**)/ Department of Information Technology (**DIT**)" means the Officer-in-Charge of the respective Central Office Department and in relation to any powers exercisable by him, includes any officer in Grade F to C designated by him in this behalf;
- 2.13** "the Competent Authority" means the authority nominated to sanction expenditure as per Schedule II to these Rules;
- 2.14** "Metropolitan Centres" mean the cities of Mumbai, Kolkata, Chennai and New Delhi, or any other city that may be declared as a metropolitan centre for the purposes of these rules by the Governor;
- 2.15** "Year" means the accounting year of the Bank, i.e. 1st July to 30th June;
- 2.16** Estate Department wherever mentioned includes Project Management Cell (PMC);

3. Form of Accounts

- 3.1** Subject to the provisions of the Act and the General Regulations, the accounts of the Bank shall be maintained under the heads as set out in Schedule I to these Rules or in such other manner as the Governor may, from time to time, specify.
- 3.2** In the event of the Governor specifying a change in the heads of accounts, such change shall be incorporated in Schedule I.

4 Power of sanctioning expenditure on behalf of the Bank, by whom to be exercised

- 4.1** The various authorities referred to in Schedule II to these Rules are hereby

authorised to sanction expenditure under the various heads as specified in Schedule I to these Rules, subject to the conditions, if any, specified therein.

- 4.2 The various authorities except Officer-in-Charge have been referred in terms of grades i.e. officers in Grade E to Grade A.

5. Delegation of powers in favour of other officers

Delegation of power in favour of an officer specified in Schedule II to these Rules shall be deemed to include delegation in favour of any officer who is in a grade higher to him in that department or branch.

6. Economy in expenditure and financial discipline

- 6.1 Every Competent Authority shall enforce financial discipline and strive for economy of expenditure in his department or branch
- 6.2 An authority empowered by Rule 4 to sanction expenditure shall not sanction or incur expenditure on an item exceeding the limit of his authority, except in emergency and if he is satisfied that it is in the interest of the Bank to do so. Such excess expenditure shall be immediately reported to the Officer-in-Charge of the concerned Central Office Department, recording reasons for incurring the expenditure, and the Officer-in-Charge may accord post facto sanction to such expenditure, provided the same is within his powers.
- 6.3 Wherever required by the Central Office instructions, the sanctioning authority at the Regional Office (including the officer in Grade F nominated by the Regional Directors) shall seek the advice of an Advisory Committee constituted by the O-i-C prior to sanction and report such expenses in the manner prescribed by the concerned Central Office department.
- 6.4 Every endeavour must be made by the Controlling Officer to maintain the expenditure at the minimum and within the overall ceiling amount approved in the Bank's Annual Budget under different heads of accounts.
- 6.5 In all cases where the expenditure exceeds the limits fixed by Central Office or the budgetary allocation or norms for entitlements, individual or collective, approval/confirmation of Department of Expenditure & Budgetary Control shall be obtained through the concerned Central Office Department.
- 6.6 In all cases of sanction of expenditure, the Competent Authorities shall follow Central Office instructions / check lists for determining the requirements and eligibility and also follow the prescribed procedure and safeguards provided in the Banking Department/ Premises Department Manual in respect of calling and opening of quotations, awarding of contracts, payment of bills, etc.
- 6.7 Any expenditure exceeding Rs. 10 lakh on any one occasion may be reported to DEBC and the Executive Director of concerned Central Office Department every month in the format given in the Annexure.

6.8 All financial sanctions will be subjected to Concurrent audit. Excess/irregularity in sanction by the authority below the rank of Officer-in-Charge will be reported to the O-i-C and Inspection Department directly by the Concurrent Auditors.

6.9 Financial powers exercised by the Regional Directors/Head of Departments of Central Office will be reported by the Concurrent Auditors to the Inspection Department.

7. Limitation of Rules

Nothing in these Rules shall apply to the investing of the funds of the Bank in the purchase or sale of securities, making of advances, purchases and sales of foreign exchange and conduct of banking business, or to the payment of commission, brokerage and other regular charges in connection with the same, orders in regard to which shall be issued by the Governor, who may delegate the powers to invest the funds of the Bank and to perform other banking functions to Officers in-Charges of offices, either specifically or by general instructions, subject to such restrictions or limitations as the Central Board may impose.

8. Repeal of Reserve Bank of India Expenditure Rules, 1983

The Reserve Bank of India Expenditure Rules, 2005 are being adopted in substitution of, and to the exclusion of, the Reserve Bank of India Expenditure Rules, 1983 which shall cease to be in force with effect from the date on which these Rules come into force.

SCHEDULE I
ACCOUNT HEADS

DEAD STOCK ACCOUNT

- 1 FREEHOLD LAND**
(a) Office
(b) Residence
- 2 LEASEHOLD LAND**
(a) Office
(b) Residence
- 3 PREMISES**
(a) Office
(b) Residence
- 4 FURNITURE**
(a) Office
(b) Residence
- 5 ELECTRIC INSTALLATION**
(a) Office
(b) Residence
- 6 COMPUTERS/ PHOTOCOPIERS/ MICRO-PROCESSORS / CVPS / SHREDDING & BRIQUETTING MACHINES / DUPLICATORS/TYPEWRITERS, OTHER MACHINES & OFFICE EQUIPMENT / COMPUTER SOFTWARE**
(a) Typewriters, Duplicators and other Office Equipment

(b) All Electronic Items, viz. CVPS, Computers, Microprocessors Photocopiers etc.
(c) Computer Software costing Rs. 1 lakh and above
- 7 TELECOMMUNICATION EQUIPMENT**
- 8 MOTOR VEHICLES/BICYCLES**
- 9 CURRENCY/COIN EXHIBITS, etc.**

CHARGES ACCOUNT]

- 10 ESTABLISHMENT**
- i Salaries**
(a) Class I Staff
(b) Class III Staff
(c) Class IV Staff
(d) Temporary Staff Class I
(e) Temporary Staff Class III
(f) Temporary Staff Class IV
(g) Part-time Staff
- ii Allowances**
(a) Dearness Allowance
(b) Deputation Allowance
(c) Family Allowance
(d) House Rent Allowance
(e) Local Allowance
(f) Special Allowance
(g) City Compensatory Allowance
(h) Education Allowance
(i) Conveyance Allowance
(j) Night Duty Allowance
(k) Watch and Ward Allowance
(l) Hill Allowance
(m) Personal Allowance
(n) Fixed Personal Allowance
(o) Special (Perquisite) Allowance
(p) Tax on non-monetary Perquisites
(q) Special Duty Allowance
(r) Other Allowances
(s) Special Compensatory Allowance
- iii Miscellaneous**
(a) Leave & Retirement Fare Concessions
(b) Medical Expenses
(c) Overtime Allowance
(d) Transfer / Travelling and Halting Allowances
(e) Rent paid / recovered for leased Houses/Flats
(f) Encashment of Ordinary Leave
(g) i Reimbursement of Tea, Lunch/ Dinner & Conveyance Expenses
ii Reimbursement of Conveyance Expenses to Officers

- | | | |
|---|---|---|
| <ul style="list-style-type: none"> (h) Expenditure incurred on account of Officers' Lounge (i) Subsidy for Staff Canteen (j) Contribution to Recreation club/ Other Staff Organisations for Welfare Activities (k) Scholarships (l) Book Grant (m) Briefcase (n) Memento (o) Training Expenses (p) Medical Assistance to Beneficiaries of Ex-gratia Relief Pre 1986 Retirees/their family members (q) FRO scheme (r) Not Enumerated | <ul style="list-style-type: none"> 14 15 | <ul style="list-style-type: none"> (v) Water Charges <ul style="list-style-type: none"> (a) Office Buildings (b) Residential Buildings LAW CHARGES POSTAGE AND TELECOMMUNICATION CHARGES <ul style="list-style-type: none"> i Postage and Telegraph Charges <ul style="list-style-type: none"> (a) Postages / Courier (b) Telegram (c) Telex /Tele-printer (d) Telecommunication (e) SWIFT/SMART Card (f) Internet (g) Cable/CC TV ii Telephones /Cellular Phones / Pagers iii Maintenance of Websites iv On Line Data Services |
| <ul style="list-style-type: none"> iv Fund Contributions <ul style="list-style-type: none"> (a) Provident Fund (b) Gratuity and Superannuation Fund (c) Leave Encashment (Retiring Employees) Fund | <ul style="list-style-type: none"> 16 | <ul style="list-style-type: none"> REMITTANCE OF TREASURE <ul style="list-style-type: none"> (a) TA/HA of staff accompanying remittance (b) Insurance (c) Police Escort (d) Railway/Air/Steamer Fares (e) Freight Charges (including Transport) (f) Purchase of Boxes (g) Cartage & Mazdoor Hire (h) Not Enumerated |
| <ul style="list-style-type: none"> 11 DIRECTORS' AND LOCAL BOARD MEMBERS' FEES & EXPENSES 12 AUDITORS' FEES AND EXPENSES <ul style="list-style-type: none"> (a) Statutory Audit (b) Concurrent Audit (c) Special Audit | <ul style="list-style-type: none"> 17 | <ul style="list-style-type: none"> PRINTING AND STATIONERY <ul style="list-style-type: none"> (a) Stationery Expenses (b) Printing charges of stationery articles, etc. (c) Computer/CVPS Consumables |
| <ul style="list-style-type: none"> 13 RENT, TAXES, INSURANCE, LIGHTING, WATER, ETC. <ul style="list-style-type: none"> (i) Rent <ul style="list-style-type: none"> (a) Office Buildings (b) Residential Buildings/ Leased Flats (ii) Taxes <ul style="list-style-type: none"> (a) Office Buildings (b) Residential Buildings (iii) Insurance <ul style="list-style-type: none"> (a) Office Buildings (b) Residential Buildings (c) Others (iv) Electric & Gas Charges <ul style="list-style-type: none"> (a) Office Buildings (b) Residential Buildings | <ul style="list-style-type: none"> 18 19 20 | <ul style="list-style-type: none"> COMPUTER SOFTWARE PRINTING CHARGES <ul style="list-style-type: none"> (a) Bank's Publications (b) Photo-copying/ Binding SECURITY PRINTING (CHEQUE, NOTE FORMS, ETC.) |

- 21 DEPRECIATION AND REPAIRS TO BANK'S PROPERTY**
- (i) **Depreciation of Property**
- (a) Leasehold Land
- (b) Office Buildings
- (c) Residential Buildings
- (d) Dead Stock other than Buildings
- (ii) **Repairs to Bank's Property**
- (a) Office Buildings
- (b) Residential Buildings
- (c) Dead Stock Other than Buildings
- (iii) **Repairs to Buildings leased to the Bank**
- 22 AGENCY CHARGES**
- (a) Turnover Commission
- (b) Commission on Government Securities paid to Primary Dealers
- (c) Sundries
- 23 ADVERTISEMENTS**
- 24 BANK GUARDS**
- 25 LIBRARY BOOKS**
- 26 NEWSPAPERS AND PERIODICALS**
- 27 LIVERIES**
- 28 MAINTENANCE/SERVICE CONTRACTS**
- (a) Office Buildings
- (b) Residential Buildings
- (c) Dead Stock other than Buildings
- (d) Computer Hardware/Software
- 29 PETROL, DIESEL, OIL, ETC.**
- (a) Petrol Diesel, Oil etc.
- (b) Car Hire
- 30 CLEANING MATERIAL**
- (a) Office Buildings
- (b) Residential Buildings
- 31 CARTAGE AND MAZDOOR HIRE FOR. REMOVAL OF COINS, CANCELLED NOTES, ETC**
- 32 ISSUE DEPARTMENT STORES**
- 33 MISCELLANEOUS EXPENSES**
- (a) Money Order Commission
- (b) Revenue Stamps
- (c) Official Entertainment-Tea/ Lunch Service
- (d) Recruitment Charges (inclusive of Advertisement, Printing, Honorarium, etc.)
- (e) Conveyance Charges (local)
- (f) Sitting Fees & Other Expenses of outside Members of Committees /Working Groups constituted by Government / Bank
- (g) Cost of Patent Coin Boxes
- (h) Expenses towards Repairs/ Painting etc. of Patent Coin Boxes
- (i) Contributions to Local/ Foreign Institutions
- (j) Software Project - Consultancy Charges
- (k) Seminars/ Guest Lectures
- (l) Service Charges for mechanised cheque processing by National Clearing Cell / ECS/EFT
- (m) Sundry Articles upto Rs. 10,000/-
- (n) Compassionate Package for Dependents
- (o) Not Enumerated

SCHEDULE II
AUTHORITIES AUTHORISED TO SANCTION EXPENDITURE UNDER VARIOUS HEADS
DEAD STOCK ACCOUNT

1. Freehold Land

- (a) Office
 (b) Residence

1.1 The following authorities may sanction expenditure for purchase of freehold land at any place in India for Office / Residence purpose on the recommendations of the respective Local Board, upto the limits indicated hereunder.

| | | | | |
|--|-----|----------------------------------|-----------|-------------|
| | (a) | Central Board | Exceeding | Rs. 1 crore |
| | (b) | Committee of Executive Directors | | Rs. 1 crore |

2. Leasehold Land

- (a) Office
 (b) Residence

2.1 The Committee of Executive Directors may sanction payment of a lumpsum premium not exceeding Rs. 1 crore on the land taken by the Bank on lease for the purpose of construction of buildings for Office or Residence at any place in India on the recommendations of the respective Local Board

2.2 Any proposal involving payment of a lumpsum premium exceeding Rs.1 crore shall require the approval of the Central Board.

3. Premises

- (a) Office
 (b) Residence

3.1 The Committee of Executive Directors may sanction an expenditure not exceeding Rs. 1 crore for the construction / purchase of buildings/ flats for office or residential purposes at any place in India on the recommendations of the respective Local Board.

3.2 Any proposal involving payment of a lumpsum amount exceeding Rs. 1 crore shall require the approval of the Central Board.

3.3 The following officers may sanction expenditure for additions / alterations / modification to Office or Residential buildings on any one occasion, upto the limits indicated hereunder:

| | | | | |
|--|-----|----------------------------|------|--------------|
| | (a) | Officer-in-Charge | upto | Rs. 50 lakh |
| | (b) | Grade E * | | Rs. 2 lakh |
| | (c) | Grade D * | | Rs. 1 lakh |
| | (d) | Grade C(Estate Department) | | Rs. 50,000/- |
| | (e) | Grade B(Estate Department) | | Rs. 20,000/- |

3.4 Expenditure which, on any one occasion, exceeds the limit vested with Officer-in-Charge under paragraph 3.3, shall be sanctioned by the following authorities upto the limits indicated hereunder:

| | | | | |
|--|-----|---|-----------|-------------|
| | (a) | Central Board | Exceeding | Rs. 5 crore |
| | (b) | Committee of Executive Directors | | Rs. 5 crore |
| | (c) | Officer-In-Charge (Premises Department) | | Rs. 1 crore |

4 Furniture**(a) Office**

4.1 Expenditure towards purchase of new office furniture and purchases in replacement of the worn out furniture in accordance with the norms and procedures prescribed by Central Office, from time to time, may be sanctioned by the following officers on any one occasion subject to the limits mentioned hereunder:

| | |
|---------------------------------|--------------|
| (a) Officer-in-Charge | Rs. 50 lakh |
| (b) Grade E * | Rs. 2 lakh |
| (c) Grade D * | Rs. 1 lakh |
| (d) Grade C * | Rs. 50,000/- |
| (e) Grade B (Estate Department) | Rs. 20,000/- |

4.2 Expenditure in excess of the limit mentioned in paragraph 4.1 shall be sanctioned by the following authorities, on any one occasion, upto the limits as indicated hereunder:

| | |
|---|-------------|
| (a) Committee of Executive Directors Exceeding | Rs. 1 crore |
| (b) Officer-In-Charge (Premises Department) | Rs. 1 crore |

(b) Residence

4.3 Expenditure under this sub-head shall be sanctioned by the following authorities, on any one occasion, upto the limits indicated hereunder:

| | |
|---|----------------------|
| (a) Officer-In-Charge (Premises Department) | Exceeding Rs. 5 lakh |
| (b) Officer-In-Charge | Rs. 5 lakh |

5 Electric Installation**(a) Office**

5.1 Expenditure towards purchase of electrical equipments, other articles and electrical kitchen appliances shall be sanctioned by the following officers upto the limits, on any one occasion, indicated hereunder:

| | |
|--|--------------|
| (a) Officer-in-Charge | Rs. 50 lakh |
| (b) Grade E * | Rs. 2 lakh |
| (c) Grade D * | Rs. 1 lakh |
| (d) Grade C (Estate Department) | Rs. 50,000/- |
| (e) Grade B (Estate Department, Technical) | Rs. 20,000/- |

5.2 The following Officers may sanction expenditure for addition / alteration to the electrical installations such as wiring system, distribution boards, sub-panel boards, modification to AC ducting, chilled water piping, AC fan coil units as part of Central Plant and other electro-mechanical system, including lift, UPS, burglar alarm system, fire alarm system, public address system, etc., in the office upto the limits, on any one occasion, indicated hereunder:

| | |
|--|--------------|
| (a) Officer-in-Charge | Rs. 50 lakh |
| (b) Grade E * | Rs. 2 lakh |
| (c) Grade D * | Rs. 1 lakh |
| (d) Grade C (Estate Department) | Rs. 50,000/- |
| (e) Grade B (Estate Department, Technical) | Rs. 20,000/- |

5.3 Expenditure which exceeds the limit vested with the Officer-in-Charge under paragraphs 5.1 and 5.2 shall be sanctioned by the following authorities, on any one occasion, upto the limits as indicated hereunder:

| | |
|---|-------------|
| (a) Committee of Executive Directors Exceeding | Rs. 1 crore |
| (b) Officer-In-Charge (Premises Department) | Rs. 1 crore |

(b) Residence

5.4 Expenditure towards purchase and installation of new fans in accordance with the entitlement of the concerned staff and any other expenditure towards purchase of electrical goods, equipments and accessories including water pumps, geysers and electrical wiring systems in replacement of the old ones in accordance with the norms and procedure, prescribed by Central Office from time to time, may be sanctioned by the following Officers on any one occasion, upto to the limits, indicated hereunder:

| | |
|--|--------------|
| (a) Officer-in-Charge | Rs. 50 lakh |
| (b) Grade E * | Rs. 2 lakh |
| (c) Grade D * | Rs. 1 lakh |
| (d) Grade C (Estate Department) | Rs. 50,000/- |
| (e) Grade B (Estate Department, Technical) | Rs. 20,000/- |

5.5 Expenditure which exceeds the limit vested with the Officer-in-Charge shall be sanctioned by Officer-In-Charge (Premises Department).

6 Computers/ Photocopiers/Micro –Processors / CVPS / Shredding & Briquetting Machines/ Duplicators/ Typewriters, Other Machines & Office Equipment/ Computer Software

(a) Typewriters, Duplicators and Other Office Equipment

(b) All Electronic Items viz. CVPS/SBS/Coin Note Sorters/Computers, Photocopiers etc.

6.1 Expenditure towards purchase/replacement of office equipments, of value of Rs.10,000/- or more such as calculator, weighing scale, franking machine, fire fighting equipment or any other office equipment as also medical equipment such as stethoscope, blood pressure apparatus or any other equipment required for dispensary may be sanctioned by the following Officers, on any one occasion, upto the limits as indicated hereunder in conformity with the norms prescribed by Central Office from time to time.

| | |
|-----------------------|--------------|
| (a) Officer-in-Charge | Rs. 50 lakh |
| (b) Grade E | Rs. 2 lakh |
| (c) Grade D | Rs. 1 lakh |
| (d) Grade C * | Rs. 50,000/- |

6.2 Expenditure towards purchase/replacement of Computer Hardware, CVPS parts, Photocopier and other Electronic machines shall be sanctioned by the following authorities, on any one occasion, upto the limits indicated hereunder in accordance with the guidelines issued by Central Office in this regard:

| | |
|-----------------------|-------------|
| (a) Officer-in-Charge | Rs. 50 lakh |
| (b) Grade E | Rs. 2 lakh |
| (c) Grade D | Rs. 1 lakh |

(c) Computer Software costing Rs. 1 lakh and above

6.3 Expenditure towards purchase/up-gradation of software costing Rs. 1 lakh and above shall be sanctioned by the following officers, on any one occasion upto the limits indicated hereunder:

| | |
|-----------------------|-------------|
| (a) Officer-in-Charge | Rs. 20 lakh |
| (b) Grade E | Rs. 2 lakh |
| (c) Grade D | Rs. 1 lakh |

6.4 Expenditure, which exceeds the limits, vested with the Officer-in-Charge under paragraphs 6.1, 6.2 and 6.3 shall be sanctioned by the following authorities, on any one occasion, upto the limits as indicated below:

| | |
|--|-------------|
| (a) Committee of Executive Directors Exceeding | Rs. 1 crore |
| (b) Officer-In-Charge, DEBC / DCM / Premises Department/DIT | Rs. 1 crore |

7 Telecommunication Equipment

7.1 Expenditure for purchase of telecommunication equipment, etc. shall be sanctioned by the following authorities, on any one occasion, upto the limit as indicated hereunder:

| | |
|-----------------------|-------------|
| (a) Officer-in-Charge | Rs. 50 lakh |
| (b) Grade E | Rs. 2 lakh |
| (c) Grade D | Rs. 1 lakh |

7.2 Expenditure in excess of the limit vested with the Officer-in-Charge in paragraph 7.1 shall be sanctioned by the following authorities, on any one occasion, upto the limits as indicated hereunder:

| | | |
|--|-----------|-------------|
| (a) Committee of Executive Directors | Exceeding | Rs. 1 crore |
| (b) Officer-In-Charge, DEBC/ Premises Department / DIT | | Rs. 1 crore |

- 7.3 Expenditure on Cellular phones to staff may be sanctioned by an Officer in Grade C/B in accordance with the Central Office instructions issued from time to time.

8 Motor Vehicles / Bicycles

- 8.1 Officer in Grade C/B may sanction expenditure for purchase/ replacement of bicycles to the extent considered necessary, according to the entitlements of the staff fixed by DAPM, Central Office from time to time.
- 8.2 Expenditure for purchase /replacement of cars/existing cars and other motor vehicles shall be sanctioned by the Officer-In-Charge in accordance with the guidelines issued by DAPM/DEBC, Central office.
- 8.3 Proposals relating to purchase of Jeeps/Bullion Vans shall be referred to Premises Department/DCM respectively for prior approval. Subject to this, the concerned Officer-in-Charge may sanction the expenditure.

9 Currency/Coin Exhibits, etc.

- 9.1 Expenditure incurred for acquiring Currency/Coin Museum exhibits, etc. may be sanctioned by the following authorities on any one occasion upto the limits as indicated hereunder:

| | | |
|--|-----------|--------------|
| (a) Central Board | Exceeding | Rs. 10 lakh |
| (b) Committee of Executive Directors | | Rs. 10 lakh |
| (c) Officer-In-Charge, Department of Currency Management | | Rs. 5 lakh |
| (d) Grade E officer, Department of Currency Management | | Rs. 50,000/- |

CHARGES ACCOUNT

10 ESTABLISHMENT

i Salaries

ii Allowances

10.1 Officer in Grade C/B, in charge of Establishment Section may sanction monthly expenditure in respect of the pay and allowances of the staff (permanent as well as temporary) in accordance with the rules of service applicable to them from time to time.

iii Miscellaneous

(a) Leave and Retirement Fare Concessions

10.2 Expenditure on account of Leave and Retirement Fare Concessions in respect of all staff including the Officer-in-Charge may be sanctioned by the Grade C/B officer in charge of Establishment Section in accordance with the rules applicable to them from time to time. Leave and Retirement Fare Concession bills not covered by the above provisions may be referred to DEBC/DAPM, Central Office.

(b) Medical Expenses

10.3 All medical claims on declaration basis and payments under Health Check-up Scheme for officers may be sanctioned by officer in Grade A in accordance with the rules applicable from time to time.

10.4 Medical claims (other than those on declaration basis and Health Check-up Scheme) of all staff may be sanctioned by officer in Grade C/B from Establishment section in accordance with the rules applicable from time to time.

10.5 Expenditure incurred on the maintenance of dispensaries, including the cost of medicines and drugs purchased therefor, may be sanctioned by officer in Grade C, within the limits approved by DAPM, CO for each office from time to time.

10.6 Annual contribution to Bank's Medical Assistance Fund may be made by the Officer-in-Charge, DEBC, in accordance with instructions issued by DAPM, CO, from time to time.

10.7 Expenditure not covered by the provisions of paragraphs 10.3, 10.4, and 10.5 shall be referred to the DEBC/DAPM, CO.

(c) Overtime Allowance

10.8 Subject to prior approval of the Officer-in-Charge, the Grade C/B officer, in charge of Establishment Section may sanction payment of overtime allowance in accordance with the rules of service governing the employees concerned and the guidelines issued in this regard from time to time by DEBC.

(d) Transfer/Travelling & Halting Allowances

10.9 Transfer/Travelling and Halting Allowance bills of all staff including the Officer-in-Charge, and all foreign tour bills may be sanctioned by the officer in Grade C/B in charge of Establishment Section in accordance with the rules applicable from time to time. Travelling and Halting Allowances bills (transfer/tour) not covered by the above provision shall be referred to DEBC.

(e) Rent paid/recovered for Leased Houses/Flats

(f) Encashment of Ordinary Leave

10.10 Payment under the above sub-heads in accordance with the instructions issued by DAPM, CO from time to time, may be sanctioned by the Grade C/B officer in charge of Establishment Section.

(g) (i) Reimbursement of Tea, Lunch/Dinner and Conveyance Expenses

10.11 All bills pertaining to reimbursement on account of tea, lunch/dinner and conveyance expenses claimed by officers may be sanctioned by the Grade A officer of Establishment Section in accordance with the rules applicable from time to time, provided that late sittings were permitted by the Head of the Department for approved purposes.

(ii) Reimbursement of Conveyance Expenses to Officers

10.12 All bills pertaining to reimbursement of petrol, etc. charges to owners of vehicles and conveyance allowance to eligible employees may be sanctioned by the officer in Grade A as per the instructions issued by concerned Central Office from time to time.

(h) Expenditure incurred on account of Officers' Lounge

(i) Subsidy for Staff Canteen

10.13 Expenditure on account of subsidy payable to or in respect of the officers' lounge and staff canteens may be sanctioned by the officer in Grade C on the scales prescribed by DAPM, CO from time to time.

10.14 Expenditure towards purchase of ordinary crockery/ cutlery, etc. for day-to-day use in the officers' lounge in accordance with the norms prescribed by DEBC/DAPM, CO from time to time and special crockery/cutlery for use during official lunches/dinners, etc., hosted by Senior Executives/Officer-in-Charges/Heads of Departments may be sanctioned on any one occasion upto the limits indicated hereunder:

| | |
|-----------------------|---------------|
| (a) Officer-in-Charge | Rs 1,00,000/- |
| (b) Grade E | Rs. 50,000/- |
| (c) Grade D | Rs. 25,000/- |

(j) Contribution to Recreation Club/Other Staff Organisations for Welfare Activities

10.15 Expenditure under this sub-head may be sanctioned by the officer in Grade C/B in charge of Establishment Section / DAPM Section in accordance with the instructions issued by Central Office from time to time.

(k) Scholarships

10.16 Officer in Grade E may sanction the scholarships under "RBI Golden Jubilee Scholarship Scheme" in accordance with the instructions issued by DAPM, CO from time to time. Subsequent annual renewals of such scholarships maybe sanctioned by Grade D/C officer after ensuring compliance of the terms and conditions set for such renewals.

(l) Book Grant

(m) Briefcase

- 10.17 Reimbursement of expenditure for the purchase of books under Book Grant Scheme and purchase of briefcases may be sanctioned by the officer in Grade B/A in charge of the Establishment Section/DAPM,RO in accordance with the instructions issued/scales laid down by DAPM, CO from time to time.

(n) Memento

- 10.18 Expenditure incurred for presenting memento to the retiring staff may be sanctioned by officer in Grade C/B.

(o) Training Expenses

- 10.19 All expenditure in connection with training of the staff at training centres/colleges/other institutions may be sanctioned by officer in Grade C/B.
- 10.20 Expenditure incurred in connection with the Training Programme arranged for outsiders i.e. non-employees may be booked under this head of account and sanctioned by officer in Grade D/C.

(p) Medical Assistance to Beneficiaries of Ex-gratia Relief Pre 1986 retirees/their family members

- 10.21 Expenditure by way of medical assistance to all beneficiaries of ex-gratia relief may be sanctioned by officer in Grade D/C.

(q) FRO scheme

- 10.22 Officer in Grade C/B in charge of Establishment Section may sanction the expenditure for purchase of furniture and consumer durable articles in accordance with the instructions issued by concerned Central Office from time to time.

(r) Not Enumerated

- 10.23 Expenditure relating to Establishment, not covered by any of the sub-heads (a) to (q) above, may be sanctioned by an officer in Grade D in accordance with the instructions issued by concerned Central Office from time to time.

(iv) Fund Contributions

(a) Provident Fund

- 10.24 Payment of Bank's contribution to the Provident Fund may be sanctioned monthly by the officer in Grade C/B in charge of Establishment Section on the scales applicable to the various employees as laid down in the Reserve Bank of India Employees' Provident Fund Regulations, as amended from time to time.

(b) Gratuity and Superannuation Fund

- 10.25 Monthly contribution by the Bank to the Pension Scheme of RBI Employees' Gratuity and Superannuation Fund in respect of serving employees who have opted for pension and those who are compulsorily governed by RBI Pension Regulations 1990, may be sanctioned by officer in Grade C/B in charge of Establishment Section, in accordance with the instructions issued by Central Office from time to time.

10.26 Appropriations to Bank's Gratuity and Superannuation Fund may be made by the officer-in-charge, DEBC, at the end of the year, to cover the Bank's liability on account of payment of Gratuity and Pension, etc., in accordance with the regulations governing the above Fund.

(c) Leave Encashment (Retiring Employees) Fund

10.27 Appropriations to Bank's Encashment of Ordinary Leave (Retiring Employees') Fund may be made by the Officer-in-Charge, DEBC, at the end of the year, to cover the Bank's liability on account of payment of encashment of OL to retiring employees, in accordance with the regulations governing the Fund.

10.28 Payment of interest on Provident Fund, Gratuity and Superannuation Fund, Encashment of Ordinary Leave (Retiring Employees') Fund and bonus to Guarantee Fund may be made by the officer-in-Charge, DEBC, at the end of the year, in accordance with the regulations governing these Funds.

11 Directors' and Local Board Members' Fees and Expenses

11.1 Expenditure on account of Local Board Members' fees and other expenses may be sanctioned by officer in Grade C of the concerned office in accordance with the scales laid down in the General Regulations or Resolutions of the Central Board.

11.2 Expenditure on account of Directors' fees and other expenses shall be sanctioned by the officer in Grade C/B of the concerned office/department in accordance with the instructions issued by concerned Central Office in this regard.

12 Auditors' Fees and Expenses

(a) Statutory Audit

(b) Concurrent Audit

(c) Special Audit

12.1 Expenditure on account of the Auditors' fees and expenses pertaining to "Statutory Audit" shall be sanctioned by the Officer-in-Charge, DGBA, in accordance with the terms of remuneration fixed by the Central Government under the Act.

12.2 Expenditure pertaining to "Concurrent Audit" of an office shall be sanctioned by the officer in Grade C/B in accordance with the instructions issued by DGBA.

12.3 Expenditure pertaining to "Special Audit" shall be sanctioned by the Officer-in-Charge in accordance with the instructions received from the concerned Central Office Department.

13 Rent, Taxes, Insurance, Lighting, Water etc.

i. Rent

(a) Office Buildings

(b) Residential Buildings/leased flats

ii. Taxes

(a) Office Buildings

(b) Residential Buildings

13.1 The Committee of Executive Directors may approve proposal to take on lease or leave and licence basis office accommodation with annual rent or license fee/ compensation upto Rs. 1 crore on the recommendations of the respective Local Board.

- 13.2 Any proposal involving payment of annual rent or licence fee/compensation exceeding Rs.1 crore shall require the approval of the Central Board.
- 13.3 Officer-in-Charge may approve any proposal to take on lease or leave and licence basis residential accommodation in accordance with the instructions issued/norms prescribed in this regard by Central Office.
- 13.4 Officer-in-Charge, DAPM, CO may approve any proposal to take on lease or leave and licence basis residential accommodation for Officer-in-Charge involving payment of rent or licence fee/compensation in excess of the prescribed ceiling.
- 13.5 Expenditure on account of rent or license fee/ compensation for office or residential accommodation in accordance with the terms of the relative lease or leave and licence agreements duly approved by the Central Board/ Committee of Executive Directors/ DAPM C.O. / Officer-in-Charge of a Regional Office and expenditure on account of rents and taxes, on the scales applicable to the property involved, may be sanctioned by an officer in Grade C/B, Deposit Accounts Department, on presentation of the relative bills.

iii. Insurance

- (a) Office Buildings**
- (b) Residential Buildings**
- (c) Others**

- 13.6 Expenditure on account of payment of premia on insurance policies taken out in respect of the Bank's premises and their contents as also insurance policies in respect of the Bank's personnel, cash in transit, etc. may be sanctioned by officer in Grade C/B as and when such premia fall due, provided that the insurance policies are taken out in accordance with the instructions issued by Central Office from time to time. Provided further that any change in the insurance cover shall require the sanction of Central Office.

(iv) Electric and Gas Charges

- (a) Office Buildings**
- (b) Residential Buildings**

(v) Water Charges

- (a) Office Buildings**
- (b) Residential Buildings**

- 13.7 Expenditure towards electric current and gas consumed in office/ residential premises and water charges may be sanctioned by officer in Grade C/B on presentation of relative bills, provided the amount of the bills is in accordance with the scheduled rates/tariff. Other bills shall be paid only after obtaining sanction of the officer in Grade D.
- 13.8 Expenditure on the purchase of electric bulbs, etc. for office/residential premises may be sanctioned under this sub-head by officer in Grade C/B in accordance with the norms prescribed from time to time.

14 Law Charges

- 14.1 No lawyer shall be consulted or engaged for instituting or defending any legal proceedings on behalf of the Bank and no legal proceedings shall be instituted or

defended without the prior sanction of the Governor, except in emergency. In case of an emergency where it is not possible to obtain Governor's prior sanction, Officer-in-Charge may accord necessary sanction and immediately advise the Governor full details of the action taken. The power to engage the services of advocates for filing suits/defending Bank's cases is vested with the Officer-in-Charge once a decision to file a suit/contest a suit filed against the Bank or where the Bank has been impleaded as a necessary party, is taken by the Governor. The choice regarding the name of lawyer/s or Counsel/s or solicitors to be consulted or engaged shall be decided by the Principal Legal Adviser.

- 14.2 Law charges incurred in terms of sanction under paragraph 14.1 certified by the Principal Legal Adviser, Legal Adviser that the charges claimed are reasonable, may be paid by the officer in Grade C/B on receipt and verification of relative bills.

15 Postage and Telecommunication Charges

i. Postage and Telegraph Charges

- (a) Postages / Courier
- (b) Telegram
- (c) Telex /Tele-printer
- (d) Telecommunication
- (e) SWIFT/SMART Card
- (f) Internet
- (g) Cable/CC TV

- 15.1 Renewal fees for abbreviated telegraphic addresses and rental of Post Box/Bag Numbers may be sanctioned by officer in Grade A. Other expenditure pertaining to postage/Courier Charges, Telecommunication charges and Internet charges may be sanctioned by an officer in Grade C/B.

- 15.2 Periodic expenditure on account of Telex /Tele-printer charges, SWIFT/ SMART Card charges, Cable TV charges may be sanctioned under respective sub-head by Grade C/B officer, on receipt and verification of the bills.

ii. Telephones/ Cellular Phones/FAX/Pagers

iii. Maintenance of Websites

- 15.3 Officer-in-Charge may approve installation of STD-barred telephone lines/extensions only for office use depending upon functional needs and also installation of public call offices wherever deemed necessary.
- 15.4 Approval for dedicated lines required for installation of telecommunication equipments/systems in the office such as Fax machines, RBINet, INTERNET, V-SAT, INFINet, ISDN/Leased lines etc. with STD connection, wherever necessary as per the guidelines issued by Central Office may be accorded by the Officer-in-Charge.
- 15.5 Expenditure for providing residential telephones to eligible officers may be sanctioned by the officer in Grade C/B in accordance with the instructions/guidelines issued by Central Office. Prior approval of DEBC shall, however, be obtained for providing residential telephone facility to any other category of staff.
- 15.6 Officer in Grade D may approve of the shifting of telephone, wherever necessary.
- 15.7 Bills pertaining to Hot Lines, Dedicated Lines, etc. where the recurring expenditure is

of a fixed nature may be sanctioned by Grade A officer. Subject to what is stated in paragraphs 15.5 and 15.6, expenditure towards payment of telephone bills covering the rental and call charges, shifting and other allied charges and recurring expenditure on account of Bank's telecommunication equipments including cellular phones, V-SAT, maintenance of Websites, etc. may be sanctioned by Grade C officer after verification of bills and in accordance with the instructions issued in this regard from time to time by DEBC /Premises Department/ DIT. Reimbursement of residential telephone charges on declaration basis may be sanctioned by officer in Grade A

iv . On Line Data Services

15.8 Expenditure in respect of subscription towards online data services like Reuters, Bloomberg, Data Stream, Telerate etc. may be sanctioned by the Officer-in-Charge after verification of bills and in accordance with the instructions issued in this regard by DEBC.

16 Remittance of Treasure

- (a) TA/HA of Staff Accompanying Remittance**
- (b) Insurance**
- (c) Police Escort**
- (d) Railway/Air/Steamer Fares**
- (e) Freight Charges (including Transport)**
- (f) Purchase of Boxes**
- (g) Cartage and Mazdoor Hire**
- (h) Not Enumerated**

16.1 Expenditure on account of remittance charges may be sanctioned under this sub-head by officer in Grade C on the scales laid down in the various rules governing such expenditure, provided that the rates at which boxes may be purchased shall require the sanction of the officer in Grade E/D in charge of the Issue Department.

16.2 The remittance charges incurred by the Treasuries, or by any other institution which are entrusted with the remittance of the Bank's treasure, will be reimbursed to them by the respective Issue Offices on the applicable scales, on verification of the bills furnished through the respective Accountant General or the Central Accounting Office of the institution concerned.

16.3 Officer in Grade E/D in charge of Issue Department may approve any contract (as also its subsequent renewals) for the insurance, packing and/or cartage of remittances in accordance with the guidelines laid down by DCM, in this regard.

17 Printing and Stationery

(a) Stationery Expenses

17.1 Expenditure on bulk purchase of usual items of stationery may be sanctioned by officer in Grade C in accordance with the provisions of the Banking Department Manual and the norms and procedure prescribed by Central Office from time to time. Stray purchases of such items required urgently may be sanctioned, after satisfying that the required stock is not available, by officer in Grade C upto Rs.5,000/-, by officer in Grade D upto Rs.10,000/-, and by officer in Grade E upto Rs.25,000/-, on any one occasion. Such stray purchases exceeding these limits and purchases of unusual and costly items may be sanctioned by the Officer-in-Charge.

(b) Printing charges of stationery articles, etc.

17.2 Expenditure on account of the printing of various forms, registers, ledgers, etc. (including the cost of paper) may be sanctioned by the officer in Grade C, on any one occasion upto Rs. 10,000/- and expenditure exceeding this limit may be sanctioned by officer in Grade D under this head, in accordance with the instructions contained in the departmental manuals and the instructions issued by the concerned Central Office Department from time to time.

(c) Computer/CVPS Consumables

17.3 Expenditure towards purchase of items such as floppy disks, disk packs, magnetic tapes, printer ribbons, photocopier ink, etc. required for computer systems may be sanctioned by officer in Grade D in accordance with the procedure laid down in Banking Department Manual for purchase of stationery articles. Stray purchases of these items required urgently may be sanctioned by the following authorities on any one occasion.

| | |
|-------------|--------------|
| (a) Grade E | Rs. 75,000/- |
| (b) Grade D | Rs. 50,000/- |
| (c) Grade C | Rs. 10,000/- |

Such stray purchases exceeding these limits may be sanctioned by the Officer-in-Charge.

18 Computer Software

18.1 Expenditure towards purchase/up-gradation of software costing less than Rs. 1 lakh, issue of Digital signatures and other services like help desk etc. shall be sanctioned by the following officers, on any one occasion upto the limits indicated hereunder:

| | |
|-----------------------|-------------|
| (a) Officer-in-Charge | Rs. 20 lakh |
| (b) Grade E | Rs. 2 lakh |
| (c) Grade D | Rs. 1 lakh |

18.2 Expenditure exceeding Rs.20 lakh, on any one occasion, shall be sanctioned by the following authorities upto the limits as indicated hereunder:

| | |
|---|-------------|
| (a) Committee of Executive Directors Exceeding | Rs. 1 crore |
| (b) Officer-In-Charge, DIT | Rs. 1 crore |

19 Printing Charges**(a) Bank's Publications**

19.1 Printing of any publication on behalf of the Bank shall require the approval of the Executive Directors. Subject to this, the expenditure on printing of such publications may be sanctioned by the officer in Grade D in accordance with the provisions of the Banking Department Manual.

(b) Photo-copying / Binding

19.2 Expenditure towards Photo-copying/Binding of printed material required for meetings/seminars/conferences/workshops or other official purpose will be sanctioned by the following authorities as per the limits indicated hereunder:

| | | |
|-----------------------------|-----------|--------------|
| (a) Officer-in-Charge, DEBC | exceeding | Rs. 5 lakh |
| (b) Officer-in-Charge | | Rs. 5 lakh |
| (c) Grade E | | Rs. 50,000/- |
| (d) Grade D | | Rs. 25,000/- |
| (e) Grade C | | Rs. 10,000/- |

20 Security Printing (Cheque, Note Forms, etc.)

20.1 Bank note forms supplied by the Note Printing Presses shall be indented through the Officer-in-Charge, DCM, who will approve the rates and sanction payment of the printing, etc. cost of these forms. The payments of bills shall be sanctioned by Grade C officer of RMMT Division in DCM.

20.2 Cheque/Draft forms and other forms supplied by the Note Printing Presses shall be indented through the Officer-in-Charge, DGBA, who will sanction payment of the printing, etc. cost of these forms.

21 Depreciation and Repairs to Bank's Property

i Depreciation of Property

- (a) Leasehold Land
- (b) Office Buildings
- (c) Residential Buildings
- (d) Dead Stock other than Buildings
- (e) Furnishing of Residence of Officers

21.1 Depreciation on the Bank's property (other than Free-hold land), on the scales prescribed in the Banking Department Manual, may be authorised to be charged by the officer in Grade C, in-charge of Deposit Accounts Department / (Estate Office in case of Mumbai) in accordance with the instructions issued by DGBA. Officers in Grade C/B in charge of Establishment Section of the Department may authorise the depreciation on FRO.

ii Repairs to Bank's property

- (a) Office Buildings
- (b) Residential Buildings

21.2 Expenditure on repairs, painting, etc. of the Bank's buildings, including electrical Installation, pumps, air conditioning system and electrical gadgets may be sanctioned by the following officers in accordance with the norms and procedure prescribed by the Premises Department from time to time and subject to the absolute limits on any one occasion indicated as under:

| | | |
|---|-----------|--------------|
| (a) Officer-in-Charge | Exceeding | Rs. 2 lakh |
| (b) Grade E * | | Rs. 2 lakh |
| (c) Grade D * | | Rs. 1 lakh |
| (d) Grade C * | | Rs. 50,000/- |
| Grade B * | | Rs. 20,000/- |
| (e) Grade A, Estate Department./ Grade A (Technical) (Subject to checks and safeguards prescribed by Premises Department) | | Rs. 5,000/- |

(c) Dead Stock other than Buildings

21.3 Expenditure on account of up-gradation of PCs and repairs to Dead Stock articles other than buildings, such as furniture, machines/office equipments, vehicles, electronic equipments etc. not covered by the periodic maintenance/service contracts may be sanctioned by the following officers upto the limits, on any one occasion, as indicated hereunder:

| | | |
|--|-----------|--------------|
| (a) Officer-in-Charge | Exceeding | Rs. 75,000/- |
| (b) Grade E * | | Rs. 75,000/- |
| (c) Grade D * | | Rs. 50,000/- |
| (d) Grade C * | | Rs. 30,000/- |
| (e) Grade B * | | Rs. 20,000/- |
| (f) Grade A, Estate Dept.(Tech) (for carrying out minor repairs to furniture, almirahs, etc. subject to guidelines issued by Premises Department) | | Rs. 1,000/- |

iii Repairs to Buildings leased to the Bank

21.4 Expenditure on minor repairs to buildings leased to the Bank may be incurred after due notice to the landlord and the cost of repairs deducted from the amount payable to the landlord subject to a ceiling of one-sixth of the rent payable in a year for the rented/leased premises by the following officers subject to the financial limits as indicated hereunder: -

| | Residential Flats (Rs.) | Office Premises (Rs.) |
|---------------------|----------------------------|--------------------------|
| (a) O-i-C Exceeding | 2,000/- | 5,000/- |
| (b) Grade E * | 2,000/- | 5,000/- |
| (c) Grade D * | 1,000/- | 1,000/- |

22 Agency Charges

- (a) Turnover Commission
(b) Commission on Government Securities Paid to Primary Dealers
(c) Sundries

22.1 Expenditure on account of turnover commission payable to the agency banks may be sanctioned by the officer in Grade C, Public Accounts Department.

* Attending to the works of Estate Department/ Administration of an office/Central Office Department/Training Establishment

- 22.2 Other Agency charges may be sanctioned by officer in Grade E/D in accordance with the instructions issued by DGBA from time to time.

23 Advertisement

- 23.1 Officer-in-Charge may accord the approval for advertisements in respect of the works relating to Premises Department which are included in the capital budget / general repairs and repainting works, without referring to Premises Department, C.O., subject, however, to technical clearance of the proposal by the competent authority.
- 23.2 Issue of advertisements in respect of any matter other than Premises Department shall require approval of concerned Central Office Department. Subject to this, the actual expenditure on this account may be sanctioned by officer in Grade C.

24 Bank Guards

- 24.1 Expenditure in respect of the guards provided for protection of the Bank's property may be sanctioned by officer in Grade D/C on receipt and verification of the relative bills with reference to the scales agreed and approved by Central Office.

25 Library Books

- 25.1 Expenditure for the purpose of forming a library of the books on banking/finance etc. for the general benefit of the staff may be sanctioned by officer in Grade C provided the purchase of such books has been approved by the Officer-in-Charge.
- 25.2 Expenditure towards purchase of Hindi books for the library may be sanctioned by an officer in Grade C provided the purchase of the books has been approved by the officer in Grade D in accordance with the instructions issued, norms prescribed in this regard from time to time by Rajbhasha Department.
- 25.3 Expenditure towards purchase of library books required by the Bank's training establishments and the Zonal Training Centres may be sanctioned by the Officer-in-Charge in accordance with the instructions issued/norms prescribed in this regard by HRDD.

26 Newspapers and Periodicals

- 26.1 Expenditure towards subscription for the supply of the official gazettes of Central Government and of the State in which the office is situated may be sanctioned by officer in Grade A.
- 26.2 Expenditure towards the supply of copies of newspapers/financial dailies/journals and periodicals of repute and useful to the Bank, Training Establishments, Zonal Training Centres as have been approved for that office by the respective Officer-in-Charge as also the expenditure incurred towards supply of financial dailies/newspapers at the residences of the eligible staff may be sanctioned by officer in Grade A.

27 Liveries

- 27.1 Expenditure for the purchase of all articles, which form a part of uniform supplied to the staff, including shoes/ sandals, gloves, aprons and monsoon equipments, etc. may be sanctioned under this head by officer in Grade D in accordance with the scales of supply and the pattern of liveries prescribed from time to time by the DAPM, CO.

While the total expenditure in respect of all the articles to be supplied to the eligible members of staff may be sanctioned in general by the Grade D officer, the payments to individual employees towards purchase of shoes, gloves, monsoon equipments, etc. may be sanctioned by the officer in Grade C/B.

27.2 Expenditure towards periodic washing charges of liveries in accordance with the norms prescribed by the DAPM, CO may be sanctioned by officer in Grade C/B.

28 Maintenance / Service Contracts

- (a) Office Building**
- (b) Residential Building**
- (c) Dead Stock other than Buildings**
- (d) Computer Hardware/ Software**

28.1 Expenditure towards Annual Maintenance and Service Contracts in respect of electrical installations, sanitary and plumbing installations, all machines, electronic equipments, software packages, motor vehicles, etc. may be sanctioned by officer in Grade E/D (Banking/Issue/Administration) upto Rs. 2 lakh per contract and expenditure exceeding Rs 2 lakh will be sanctioned by Officer-in-Charge as per respective Central Office guidelines.

Renewal of these contracts may be sanctioned by officer in Grade D/C provided there is no change in terms and conditions thereof.

29 Petrol, Diesel, Oil, etc.

- (a) Petrol, Diesel, Oil, etc.**

29.1 Expenditure under this head may be sanctioned by the officer in Grade C/B in accordance with the norms prescribed by DEBC from time to time.

- (b) Car Hire**

29.2 Expenditure towards car hire for Bank's officials/outside officials may be sanctioned by the following authorities as per limits prescribed hereunder subject to the instructions issued from time to time in this regard by DEBC.

| | | |
|-----------------------|-----------|--------------|
| (a) Officer-in-Charge | Exceeding | Rs. 50,000/- |
| (b) Grade E | | Rs. 50,000/- |
| (c) Grade D | | Rs. 25,000/- |

30 Cleaning Material

- (a) Office Buildings**
- (b) Residential Buildings**

30.1 Expenditure towards purchase of cleaning material required for the proper upkeep of the Bank's buildings may be sanctioned by officer in Grade C in accordance with the norms prescribed by the Premises Department from time to time.

31 Cartage And Mazdoor Hire For Removal of Coins, Cancelled Notes, etc.

31.1 Expenditure to be incurred under this head may be sanctioned by officer in Grade C on the basis of the contracts approved/ renewed by the Officer-in-Charge of Regional Office.

32 Issue Department Stores

32.1 Expenditure for purchase of petty items of Issue Department Stores may be sanctioned by the following officers, on any one occasion upto the limits indicated hereunder:

| | | |
|-----------------------------------|-----------|--------------|
| (a) Officer-in-Charge | Exceeding | Rs. 20,000/- |
| (b) Grade E / D, Issue Department | | Rs. 20,000/- |
| (c) Grade C | | Rs. 6,000/- |
| (d) Grade B | | Rs. 2,000/- |

32.2 Expenditure for purchasing/placing indents for bulk purchases of technical stores consumed in the Issue Department in connection with the packing, handling and remittance of treasure e.g. gunny bags, cloth bags, stitching wire, jute twine, signode seals, lead seals, strappings, etc. may be sanctioned by the Officer-in-Charge or officer in Grade E/D, in charge of Issue Department.

33 Miscellaneous Expenses

- (a) **Money Order Commission**
- (b) **Revenue Stamps**
- (c) **Official Entertainment - Tea/Lunch Service**
- (d) **Recruitment Charges (includes Advertisement, Printing, Honorarium, etc.)**
- (e) **Conveyance Charges (Local)**
- (f) **Sitting Fees and Other expenses of outside Members of Committees/Working Groups constituted by the Government/Bank**
- (g) **Cost of Patent Coin Boxes**
- (h) **Expenses towards Repairs/Painting, etc. of Patent Coin Boxes**
- (i) **Contributions to local /Foreign Institutions**
- (j) **Software Project-Consultancy Charges**
- (k) **Seminars/Guest Lectures**

33.1 Expenditure towards purchase of revenue stamp/money order commission may be sanctioned by officer in Grade A in accordance with the instructions issued by Central Office from time to time. Expenditure in respect of other sub heads mentioned at (c) to (k) may be sanctioned by the following officers in accordance with the norms/instructions on the subject issued by Central Office from time to time upto the limits on any one occasion as indicated hereunder:-

| | | |
|-----------------------|-----------|--------------|
| (a) Officer-in-Charge | Exceeding | Rs. 30,000/- |
| (b) Grade E | | Rs. 30,000/- |
| (c) Grade D | | Rs. 4,000/- |
| (d) Grade C | | Rs. 2,000/- |
| (e) Grade B | | Rs. 500/- |

(l) Service Charges for mechanised cheque processing by National Clearing Cell / ECS / EFT

33.2 Expenditure towards Service Charges for mechanised cheque processing by National Clearing Cell / ECS / EFT etc. may be sanctioned by the following authorities in accordance with the norms/instructions issued by the concerned Central Office from time to time upto the limits on any one occasion, as indicated hereunder:

| | | | |
|-----|-------------------|-----------|------------|
| (a) | Officer-in-Charge | exceeding | Rs. 5 lakh |
| (b) | Grade E/ Grade D | | Rs 5 lakh |
| (c) | Grade C/Grade B | | Rs 2 lakh |

(m) Sundry Articles upto Rs. 10,000/-

33.3 The expenditure towards sundry articles whose individual cost is upto Rs. 10,000/- may be sanctioned by the following officers in accordance with the norms/instructions issued by Central Office from time to time upto the limits, on any one occasion as hereunder:

| | | |
|-----|-------------------|--------------|
| (a) | Officer-in-Charge | Rs. 1 lakh |
| (b) | Grade E | Rs. 60,000/- |
| (c) | Grade D | Rs. 40,000/- |
| (d) | Grade C | Rs. 20,000/- |
| (e) | Grade B | Rs. 10,000/- |

(n) Compassionate Package for Dependents

33.4 Expenditure towards compassionate package will be sanctioned by the Officer-in-Charge in accordance with the norms/instructions on the subject issued by Central Office from time to time.

(o) Not Enumerated

33.5 Officer-in-Charge may sanction actual expenditure for:

i) Payment of freight and/or octroi charges (if expenditure is not added to the cost of the item purchased). Such instances may occur in the case of inter-office transfer of Dead Stock items.

ii) Any expenditure which is not covered under any foregoing sub-heads of accounts may be sanctioned, on any one occasion, by the following Officers upto the limits indicated hereunder:

| | | |
|-----|-------------------|--------------|
| (a) | Officer-in-Charge | Rs 50,000/- |
| (b) | Grade E | Rs. 20,000/- |
| (c) | Grade D | Rs. 8,000/- |
| (d) | Grade C | Rs. 2,000/- |
| (e) | Grade B | Rs. 500/- |

33.6 Expenditure in excess of the power vested with the Officer-in-Charge under paragraph 33.5 shall be referred to the concerned Central Office Department (depending upon the nature of expenditure) for necessary sanction. The expenditure may be sanctioned by the following authorities on any one occasion upto the limits indicated hereunder:

- | | |
|--|------------|
| (a) Committee of Executive Directors | Rs. 2 lakh |
| Exceeding | |
| (b) Officer-In-Charge, Central Office Department | Rs. 2 lakh |

Monthly return for the Expenditure above Rs. 10 lakh Sanctioned by Officer-in-Charge

Month: _____

Name of Office-

| S. No. | Date of Sanction | Nature of Expenditure | E.R. No. | Amount Rs. Lakhs | Remarks |
|--------|------------------|-----------------------|----------|---------------------|---------|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

Certified that the expenditure incurred is within the budgetary allocation under the relevant head of expenditure.

(Signature)
Officer-in-Charge