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GOVERNMENT OF THE PEOPLE'S REPUBLIC OF BANGLADESH

MINISTRY OF FINANCE AND PLANNING

Finance Division

Banking Wing

NOTIFICATION

Dhaka, the 27th November, 1983

No. S.R.O. 458-L/83.—In exercise of the powers conferred by Article 29 of the Bangladesh Banks (Nationalisation) Order, 1972 (P. O. No. 26 of 1972), and in supersession of all rules or regulations made or circulars issued in this behalf, the Board of Directors of the Agrani Bank, with the previous approval of the Government, is pleased to make the following regulations namely :—

CHAPTER I

PRELIMINARY

THE AGRANI BANK (EMPLOYEES) SERVICE REGULATIONS, 1981

1. Short title and application.—(1) These regulations may be called the Agrani Bank (Employees) Service Regulations, 1981.

(2) These regulations shall apply to all full time employees of the Agrani Bank appointed in Bangladesh other than persons on deputation from the Government, local authority and those engaged on contract or on part-time basis, except to the extent these are expressly made applicable to any of them by the terms of their employment.

(8359)

Price Taka 3.50

Explanation.—Separate Regulations may be made for the employees of the Agrani Bank recruited abroad for its branches. An employee to whom the provisions of these Regulations apply shall continue to be governed by the provisions of these regulations when posted to a branch abroad.

2. **Definitions.**—In these regulations, unless there is anything repugnant in the subject or context,—

- (a) "average pay" for the purpose of calculation of leave salary, means the last pay drawn or the average of the last twelve complete months' pay immediately preceding the month in which the event occurs whichever is favourable to the employee ;
- (b) "Bank" means to Agrani Bank ;
- (c) "Board" means the Board of Directors of the Bank ;
- (d) "branch of the Bank" includes sub-branches, pay offices, pay booths and sub-pay offices of the Bank ;
- (e) "basic pay" means the pay on the scale or fixed rate of pay which has been sanctioned for a post held by an employee substantively or in an officiating capacity but does not include any other remuneration which may be classed as pay or is granted in view of personal consideration ;
- (f) "competent authority" in relation to exercise of any power under these regulations, means the Board and includes an authority specified in these regulations or by the Board for the purposes of these regulations ;
- (g) "duty" includes service as a probationer and also the period during which an employee is on joining time ;
- (h) "employee" means an employee of the Bank, whether temporary or permanent, and includes an officer ;
- (i) "family" includes wife or husband, children, step-children and parents residing with, and wholly dependent upon, any employee ;

Explanation.—Not more than one wife is included in a family for the purpose of these regulations ;

- (j) "Institute of Bankers Examination" means the examinations in Part I and Part II held and conducted by the Institute of Bankers, Bangladesh or any examination recognised as equivalent to it by the Board in consultation with the Government ;
- (k) "joining time" means the time allowed to an employee to join a post ;
- (l) "Managing Director" means the Managing Director of the Bank ;
- (m) "officer" means an officer of the Bank, whether temporary or permanent, classified as such in Schedule I and includes an officer on probation ;
- (n) "officiating", in relation to an employee, means officiating in a post when he performs the duties of a post on which another employee holds a lien and includes an employee appointed to officiate in a vacant post on which no other employee holds a lien ;
- (o) "pay" means the amount drawn monthly by an employee as the pay which has been sanctioned for the post held by him substantively or

in an officiating capacity or as a probationer and includes personal pay and any other remuneration classed as pay with the approval of the Government ;

- (p) "personal pay" means an addition in the nature of pay, granted to an employee to save him from loss of substantive pay in respect of a permanent post due to revision of pay or to any reduction of such substantive pay otherwise than as disciplinary measure or, in exceptional circumstances, on other personal considerations ;
- (q) "probationer" means an officer employed on probation against a substantive vacancy in any post ;
- (r) "service" includes the period during which an employee is on duty or on leave duly authorised by a competent authority but does not include any period during which an employee is absent from duty without permission or overstays his leave unless such period of absence or overstay is regularised by an order in writing by the competent authority ;
- (s) "subsistence grant" means a monthly grant made to an employee during the period he is under suspension ;
- (t) "substantive pay" means the pay to which an employee is entitled on account of the post to which he is appointed substantively but does not include personal pay and any other emoluments classed as pay.

CHAPTER II APPOINTMENT AND PROMOTION

3. **Classification.**—(1) The employees shall be classified and designated as shown in Schedule I.

(2) No post shall be created with designation or scale of pay other than those mentioned in the Services (Banks and Financial Institutions) (Pay and Allowances) Order, 1978, without the approval of the Government.

(3) An employee of the Bank, other than an officer, appointed to a particular category of posts as shown in Schedule I, shall continue in the same category :

Provided that if he fulfils such conditions as may be laid down in this behalf, he may be appointed to another category of posts by the competent authority.

4. **Nationality.**—(1) No person shall be appointed to any post in the service of the Bank unless he is a citizen of Bangladesh :

Provided that the Board may, in special cases, waive the condition subject to fulfilment of other conditions regarding employment of foreign nationals in Bangladesh.

(2) No employee shall marry, nor shall enter into a promise of marriage with, a foreign national except with the permission granted under sub-regulation (3).

(3) The President of Bangladesh may, on an application made to him in this behalf, grant permission to marry, or enter into a promise of marriage with, a foreign national.

(4) An employee who contravenes the provisions of sub-regulation (2) shall, notwithstanding anything contained in any other law or in the terms and conditions of his service, be liable to be removed from service.

5. Age.—(1) Subject to the provisions of sub-regulation (2), a candidate shall not be less than twenty-one years and more than twenty-five years of age on the first day of July of the year in which the Competitive examination is held for direct recruitment as an officer and not less than eighteen years and more than twenty-five years of age on the first day of July of the year in which the competitive examination is held for direct recruitment as an employee other than an officer in the service of the Bank:

Provided that if no such competitive examination is held, the age shall be counted with reference to the date on which the invitation for application to fill up the post is made.

(2) A candidate shall not be less than eighteen years and more than forty years of age at the time of appointment by direct recruitment to any post in the New Scales of pay of Taka 225—6—315, Taka 240—7—282—EB—7—345 and Taka 250—8—282—EB—8—362.

6. Physical fitness.—No person shall be appointed in the service of the Bank unless he is declared physically fit by the Medical Officer of the Bank or any other Medical Authority specified by the Bank in this behalf.

7. Method of appointment.—(1) Appointment to the posts of officers and other employees shall be made by direct recruitment or by promotion from such posts and in such proportion as is given in Schedule II. The minimum qualification required for direct recruitment and eligibility for promotion are also given in Schedule II:

Provided that, where suitable candidates are not available in adequate number, posts which are to be filled by promotion may be filled by direct recruitment:

Provided further that any post may be filled by deputation of persons from outside the Bank.

(2) Unless otherwise provided by or under the Bangladesh Bank (Nationalisation) Order, 1972 (P.O. No. 26 of 1972), all appointments of officers shall be made by the Board and of other employees by any authority empowered by the Board:

Provided that, until otherwise directed by the Board, an officer who immediately before the coming into force of these Regulations, had the authority to appoint other employees shall be deemed to be an authority empowered by the Board under this sub-regulation.

8. Commencement of service.—The service under the Bank shall commence from the working day on which an employee reports for duty at the place and time intimated to him by the competent authority if he reports before noon and from the next working day if he reports in the afternoon.

9. Agreements, etc.—(1) The employees entering the service of the Bank shall, at the time of their appointment, sign an agreement in such form as may be specified by the Board.

(2) On entering the service of the Bank, each employee shall sign the declaration of fidelity and secrecy in the form specified in Schedule III.

(3) The Cashiers, Godown Keepers, Godown Inspectors and such other employees as may be specified by the Board from time to time shall, at the time of their appointment, furnish security to the Bank on the scales as may be laid down by the Board from time to time and such security may be furnished in cash or in the form of fidelity insurance according to the proportion decided by the Board and the premium for the fidelity insurance shall be recovered by the Bank from the pay of the employee.

(4) The security furnished by an employee under sub-regulation (3) may be released only after the expiry of six months from the date on which he resigns or retires or on which his services are otherwise terminated, subject to the condition that this provision may be relaxed or waived, in special cases, by the Managing Director.

(5) The Bank may take fidelity insurance of floating cover for an amount as may be determined by the Board in respect of an employee who is required by sub-regulation (3) to furnish security to the Bank.

10. **Assignment of duty.**—(1) An employee may be assigned such duties as may be determined in each case or a class of cases from time to time.

(2) An employee may be required to serve at any time at any branch of the Bank in or outside Bangladesh.

11. **Confirmation.**—(1) Unless otherwise specified in the terms of appointment, an officer appointed by direct recruitment to any post shall be on probation for a period of two years :

Provided that the Board may, for reasons to be recorded in writing, extend the period of probation by such further period or periods on such terms and conditions as it may decide.

(2) A probationer shall pass the Institute of Bankers Examination, Part I, during the period of probation or the extended period of probation and shall not be eligible for confirmation until he passes that Examination :

Provided that this condition shall not apply to the officers appointed on the basis of having any of the following special qualifications, namely :—

- (a) Master's Degree in Business Administration ;
- (b) Bachelor's Degree in Engineering or Agriculture ; and
- (c) Chartered or Cost Accountant.

(3) The appointment by direct recruitment of an employee, other than an officer, shall be on temporary basis and he shall be eligible for confirmation in the service of the Bank not earlier than twelve months subject to his satisfactory conduct and performance of duties and availability of a permanent post.

(4) The confirmation of an employee in the service of Bank shall take effect from the date as specified in the order of confirmation.

12. **Promotion.**—(1) Promotion cannot be claimed as a matter of right and all promotions shall be made on the merit and no employee shall have a claim to be promoted to any particular post by virtue of his seniority alone.

(2) An officer who has not passed the Institute of Bankers Examination, Part I and has not rendered at least five years' service in the Bank as an officer shall not be eligible for promotion to the post of Senior Officer and a Senior Officer who has not passed the Institute of Bankers Examination, Part II and has not rendered at least 3 years' service in the Bank as an officer shall not be eligible for promotion as Principal officer :

Provided that, in the cases of employees in service as on the date of issue of these regulations the Board may, on the recommendation of the Managing Director promote an officer who does not fulfil the abovementioned conditions and an officer so promoted, shall pass the Institute of Bankers Examination, Part II, within a period of five years from the date of promotion, failing which he shall not be eligible for further promotion:

Provided further that the officers appointed on the basis of special qualifications mentioned in proviso to sub-regulation (2) of regulation 11 shall not be required to pass the Institute of Bankers Examination.

(3) All appointments by promotion shall be on officiating basis and an employee shall be liable to be reverted to the post from which he was promoted without giving any notice or assigning any reason within twelve months of such promotion.

CHAPTER III

TERMINATION OF SERVICE

13. **Termination of service.**—(1) The service of a probationer or a temporary employee shall be liable to termination by the competent authority without assigning any reason after giving him one month's notice in writing or on payment of one month's substantive pay in lieu of such notice and the probationer or the employee shall not be entitled to any form of compensation for termination of service.

(2) The competent authority may terminate the services of a confirmed employee or call upon him to resign without assigning any reason, by giving him three months' notice in writing or on payment of three months' substantive pay in lieu of such notice and the employee shall not be entitled to any form of compensation for termination of service.

(3) The Bank shall have the right to remove, dismiss or retire from service any of its employees as a disciplinary measure or on medical ground and, in such cases, the provision of sub-regulations (1) and (2) shall not apply.

(4) For purposes of sub-regulations (1) and (2), competent authority in relation to an employee other than an officer shall include the Managing Director or any other officer, who, immediately before the coming into force of these Regulations had the authority to exercise the powers mentioned in those sub-regulations.

14. **Resignation.**—(1) A confirmed employee shall not leave or discontinue his service in the Bank without giving three months' previous notice to the Managing Director in writing of his intention to do so, and, in case of breach by him of this sub-regulation he shall be liable to pay to the Bank as compensation an amount equal to his pay for three months.

(2) No probationer nor any temporary employee shall leave or discontinue his service in this Bank without giving one month's previous notice in writing

of his intention to do so, and, in case of any breach by him of this sub-regulation, he shall be liable to pay to the Bank as compensation an amount equal to his pay for one month.

(3) Before resigning from a post, an employee shall return book and other properties, if any, borrowed from the Bank and shall, not later than the date from which his resignation is accepted or he discontinues his service, hand over vacant possession of the residential accommodation, if any, provided to him by the Bank and also make over charge of office to an appropriate officer of the Bank.

(4) Notwithstanding anything contained in sub-regulations (1) and (2), no employee against whom a disciplinary action has been started shall resign from the service of the Bank:

Provided that the Board may allow such an employee to resign on such terms and conditions as it may deem fit.

(5) The payment of the amount in lieu of notice by an employee under sub-regulations (1) and (2) may be waived by the competent authority in special cases.

(6) Without prejudice to any other mode of recovery, the Bank may recover, as far as possible, the amount payable by an employee under sub-regulations (1) and (2) from any amount admitted by the Bank as due to him from the Bank on the date of resignation.

15. **Retirement.**—In the matter of retirement and re-employment after retirement, the employees shall be governed by the provisions of the Public Servants (Retirement) Act, 1974 (XII of 1974).

16. **Provident Fund, etc.**—(1) The benefits of the General Provident Fund Scheme, Pension and Death-cum-Retirement Benefit Scheme and such other schemes as are admissible to the Government servants from time to time shall be admissible to the employees who become permanent after the commencement of these regulations. All such permanent employees shall compulsorily become members of the General Provident Fund.

(2) The employees in service as on the date of commencement of these regulations may, within six months from the date of such commencement, opt either to continue to be governed by the existing provisions of the Bank's Provident Fund, Gratuity, Pension and Death-cum-Retirement Benefit or to be governed by the General Provident Fund, Pension and Death-cum-Retirement Benefit under sub-regulation (1), and such option, once exercised shall be final and irrevocable.

Note.—An employee who opts for General Provident Fund, etc., under sub-regulation (1) shall cease to be a member of the Bank's existing Provident Fund and the amount standing in the Bank's Provident Fund to the credit of an employee representing the employer's contribution together with the interest thereon, shall be forfeited to the Bank and the amount representing his own contribution together with the interest thereon shall be deemed to have been subscribed to the General Provident Fund to be opened and he shall, for all purposes, be governed by the rules of the latter Fund.

CHAPTER IV RECORDS OF SERVICE

17. **Record of service.**—(1) The record of service shall be maintained separately for each employee and the Service Book shall be in the form specified in Schedule IV.

(2) An employee may inspect his Service Book once in a year in the presence of the authorised officer and, after such inspection, he shall put his signature with date indicating that the entries are correct and complete.

(3) If an employee, in course of his inspection, discovers any inaccuracy or omission in the Service Book he may point it out in writing to the authorised officer within fifteen days of the inspection.

18. Annual report.—(1) A system of annual reporting on the work and conduct of the employees shall be laid down by the Board and such report shall be called the Annual Confidential Report and the Bank may also call for special confidential reports on any employee as and when considered necessary.

(2) An employee shall not have access to his confidential reports but he shall be informed adverse remarks relating to remediable defect, if any, in order to give him an opportunity to explain his position or to correct himself.

CHAPTER V

SENIORITY

19. Seniority.—(1) Separate seniority lists shall be maintained for each category of employees.

(2) Confirmed employees in each category shall rank senior as a class to probationers and temporary employees and shall take seniority *inter se* according to the date of confirmation.

(3) Employees confirmed in posts of the same scale on the same date shall rank according to the date of confirmation in the next lower post from which they were promoted.

(4) As between a direct recruit and a promotee appointed in the same category of posts who is confirmed in the same category with effect from the same date, the promotee shall rank senior to the direct recruit.

(5) In the case of change of category of posts, the employee who has changed the category shall take seniority in the new category of posts carrying the same scale of pay or comparable scale of pay from the date of his appointment in the new category of posts.

(6) Temporary employees shall rank *inter se* according to the date of joining.

(7) Probationers of earlier batch shall rank senior to that of the later batch and probationers of the same batch shall rank *inter se* according to the position obtained in the recruitment examination, provided they join within 30 days of the receipt of the letter of appointment.

CHAPTER VI

PAY AND ALLOWANCES

20. Regulation of pay, etc.—(1) The pay and allowances for the employees shall be governed by the Services (Banks and Financial Institutions) (Pay and Allowances) Order, 1978.

(2) Subject to the provisions of sub-regulation (1), the initial pay of an employee appointed by direct recruitment to a post shall be the minimum of the scale of pay laid down for the post.

(3) Notwithstanding anything contained in sub-regulation (2), where a person with the required minimum qualification is not available for direct recruitment and the available person asks in writing before joining, higher pay than the minimum of the applicable scale, the Board may, after considering the qualifications and experience, and for reasons to be recorded in writing, grant higher initial pay in the time scale of the post. This will not give any claim in the matter of seniority.

(4) The initial pay of an employee promoted from a lower post to a higher post shall be fixed at the minimum of the scale of the higher post and the pay so fixed shall be his substantive or officiating pay according to his appointment whether it is substantive or officiating :

Provided that if his substantive pay in the lower post is equal to or higher than the minimum in the scale of the higher post to which he is promoted, his pay in the higher post shall be fixed at a stage next above his substantive pay in the lower post.

(5) An employee appointed on promotion shall begin to draw pay in accordance with the provisions of sub-regulation (4) from the date he joins the higher post :

Provided that when two or more employees are promoted at the same time and one or more of them are required by the competent authority, in the interest of the Bank, to join the higher post at a later date than others, any such employee joining the new post on the date fixed by the competent authority shall be allowed the pay of the higher post from an earlier date but not earlier than the date of promotion to ensure that he is not financially at a disadvantage as compared to others.

(6) A probationer shall not be entitled to the second increment till he successfully completes his period of probation including passing of the Institute of Banker's Examination, Part I, and, in the other cases, increments shall fall due after twelve months of service in the post.

(7) When an increment in pay falls due to an employee, his records shall be submitted to the competent authority and, where the service records are satisfactory, the competent authority shall sanction the increment; and, where the service records are not satisfactory, the competent authority may put the employee on special report for a period not exceeding six months.

(8) The conditions under which service counts for increments in a time are specified as under :—

- (a) all duty in a post on a time scale and periods of leave other than extraordinary leave count for increments in that scale :

Provided that the competent authority may, in any case in which it is satisfied that the leave was taken on account of illness or for any other cause beyond the employee's control, direct that the extraordinary leave shall be counted for increments;

- (b) service in another post, whether in a substantive or officiating capacity, counts for increment in the time scale applicable to the post on which the employee holds a lien;
- (c) if an employee, while officiating in a post or holding a temporary post, is appointed to hold another temporary post which does not carry less pay than the pay of his original post or time scale or

pay, his service in the other post shall, if he is re-appointed to his original post, count for increments in the time scale applicable to the original post. The period of officiating service in the other post to which the employee is appointed in an officiating or temporary capacity which counts for increment in the original post is, however, restricted to the period during which the employee would have officiated in the original post but for his appointment to the other post. This provision shall apply also to an employee who was not actually officiating in the original post at the time of his appointment to the other post but who would have so officiated had he not been appointed to the other post.

21. **Advance increment.**—One advance increment may be granted to an officer by the Board and to other employees by the Managing Director, in recognition of his meritorious service, the particulars of which are to be recorded.

22. **Honorarium.**—An employee shall be paid a lump sum honorarium of Taka One thousand on passing the Institute of Bankers Examination, Part I and a further honorarium of Taka two thousand on passing the Part II of that Examination.

CHAPTER VII TRAVELS ON DUTY

23. **Travels, etc.**—An employee travelling on duty or on transfer within Bangladesh shall be entitled to travelling allowance, mileage allowance and daily allowance at the same rates and on the same conditions as are laid down by the Government from time to time for the Governments servants :

Provided that if an employee is charged rent at higher rates for his stay on duty at Dak Bunglow, Inspection Bunglow and such other Rest House run by local authorities than is charged from Government servants, his rate of daily allowance shall be increased by the amount of the difference.

24. **Joining time, etc.**—(1) Joining time may be granted to an employee to join a new post in another station on transfer as mentioned below :—

- (a) for preparation, six days;
- (b) actual time taken for the journey to enable him to join the new post in another station, inclusive of holidays, if any, intervening between the day the employee made over charge of office at the old station and the day he reported for duty at the new station; and
- (c) If the transfer is in the same station, the joining time shall be entitled to pay and allowances including travelling allowance he received at the old station or may receive at the new station, whichever is less.

CHAPTER VIII GENERAL CONDUCT AND DISCIPLINE

25. **Conduct and discipline.**—(1) Every employee shall—

- (a) conform to and abide by these regulations;

- (b) observe, comply with and obey all orders and directions which may, from time to time, be given by any person or persons under whose jurisdiction, superintendence or control he may, from time to time, be placed;
- (c) serve the Bank honestly and diligently;
- (d) use his utmost endeavours to promote the interests of the Bank;
- (e) show courtesy and attention in all transactions; and
- (f) maintain strict secrecy regarding the affairs of the Bank, including the affairs of its constituents, irrespective of whether the information or documents relating to the Bank came into his possession in the course of his duties as an employee or otherwise.

(2) No employee shall—

- (a) accept any outside employment, honorary or stipendiary, or undertake part-time work, except those which may be required to be accepted or undertaken by the Government or the competent authority;
- (b) engage in any commercial business, industry, or pursuit either on his own account or as agent of others;
- (c) be connected with the formation or management of joint stock company otherwise than as an agent of the Bank;
- (d) act as agent of an insurance company or accept commission, directly or indirectly, otherwise than as an agent for or on behalf of the Bank;

Provided that the competent authority may permit an employee in special circumstances to accept an outside work of occasional nature :

Provided further that, before such permission is given the competent authority may fix the fee payable by the outside employer and may stipulate that the fee so received by the employee shall be paid wholly or in part to the Bank.

(3) No employee shall absent himself from duty, nor leave the station, without first obtaining the permission of the competent authority.

(4) An employee who desires to make a representation relating to service in the Bank shall address the representation to the competent authority through his immediate superior.

(5) No employee shall make any personal representation to any Director of the Board or any outside authority nor directly or indirectly approach any member of Parliament or any other person to intervene on his behalf in any matter.

(6) No employee shall—

- (a) accept himself or permit any member of his family to accept any gift from a constituent of the Bank, any person likely to have dealings with the Bank, a subordinate employee or a candidate for employment in the Bank;
- (b) approach, directly or indirectly, a foreign government, international organisation or any foreign organisation to secure for himself training facility, invitation to attend seminars or otherwise to visit a foreign country;

- (c) accept, without the previous permission in writing of the Managing Director, any gift from a foreign Government;
- (d) lend money in his private capacity to, or borrow money from, or place himself under any pecuniary obligation to a broker, money lender, a subordinate employee, a candidate for employment in the Bank, or any firm or person having or likely to have dealings with the Bank;
- (e) have personal dealings with a constituent in the purchase or sale of bills of exchange, Government paper or any other securities;
- (f) buy or sell stocks, shares or securities of any description without funds to meet the full cost in the case of purchase or script for delivery in the case of a sale;
- (g) except with the permission of the competent authority guarantee, in his private capacity, the pecuniary obligations of another person or agree to indemnify in such capacity another person from loss;
- (h) participate in gambling and betting;
- (i) speculate in investments;

Explanation.—For the purpose of clause (i), the habitual purchase and sale of securities of notoriously fluctuating value shall be deemed to be speculation in investment;

- (j) make or permit any member of his family to make, any investment likely to embarrass or influence him in the discharge of his official duties;
- (k) make any investment the value of which is likely to be affected by some event of which information is not available to the general public;

Explanation.—If any question arises whether a security or an investment is of the nature referred to in clauses (i), (j) or (k), the decision of the Bank thereon shall be final. These provisions are not intended to prohibit *bona fide* investments in stocks and shares by an employee;

- (l) construct a building whether for residential or commercial purpose, except with the previous sanction of the Bank obtained upon an application made in this behalf disclosing the source from which the cost of such construction shall be met;
 - (m) sublet residential accommodation let or provided to him by the Bank;
 - (n) except with previous approval in writing of the Managing Director, permit any member of his family or any relative residing with him to engage in any trade in the area over which his duties as an employee of the Bank extend;
 - (o) open or maintain an account with any bank or banker of any description without the previous permission of the competent authority; and
 - (p) accept, without the prior approval of the President of Bangladesh any title, honour or decoration from a foreign Government.
- (7) An employee may undertake honorary work of a religious, social or charitable nature and occasional work or a literary or artistic character:

Provided that the public duties of the employee do not suffer by such honorary work:

Provided further that the Bank may, at any time, forbid an employee to undertake or require him to abandon any work which, in its opinion, is undesirable.

(8) No employee shall live beyond his means or indulge in ostentation on occasions of marriage or other ceremonies.

(9) An employee shall avoid habitual indebtedness.

Explanation.—If an employee is adjudged or declared insolvent or if the whole of that portion of his salary which is liable to attachment is frequently attached for debt, has been continuously so attached for a period of two years, or is attached for a sum which, in ordinary circumstances, he cannot repay within a period of two years he shall be presumed to have contravened sub-regulation (9) unless he proves that the insolvency or indebtedness is the result of circumstances which with the exercise of ordinary diligence, he could not have foreseen or over which he had no control and has not proceeded from extravagant or dissipated habits.

(10) An employee who appears to be or is adjudged or declared insolvent shall forthwith report his insolvency to the Head of the Office or Department, as the case may be, in which he is employed.

26. **Declaration of assets.**—(1) Every employee shall, at the time of entering the Bank's Service, make a declaration to the Bank, through the usual channel of all immovable and movable properties, including shares, certificates, securities insurance policies and jewellery having a total value of Tk. 10,000 (ten thousand) or more belonging to or held by him or a member of his family and such declaration shall—

- (a) state the district within which the property is situated;
- (b) show separately individual items of jewellery exceeding Taka 10,000 (ten thousand) in value; and
- (c) give such further information as the Bank may, by general or special order, require.

(2) Every employee shall submit to the Bank an annual return of assets in the month of December of each year showing increase or decrease of property as shown in the declaration under sub-regulation (1) or, as the case may be, with the last annual return.

(3) Every employee, shall, as and when he is so required by the Bank by a general or special order, furnish information as to his assets disclosing liquid assets and all other properties, movable and immovable, including shares certificates, insurance policies and jewellery.

(4) Save in the case of transaction conducted in good faith with a regular dealer or broker, an employee who intends to transact any purchase, sale or disposal by other means of movable or immovable property exceeding in value of Taka 15,000 (fifteen thousand) shall declare his intention to the competent authority, and such declaration shall state fully the circumstances, the price offered or demanded and, in the case of method of disposal otherwise than by sale, the method of disposal and thereafter, the employee shall act in accordance with such orders as may be passed by the competent authority.

27. **Prohibition to take part in politics, elections, etc.**—No employee shall—

- (1) ask for, accept or take part in the raising of subscriptions or donations for any kind for any purpose whatsoever except with the specific order of the Managing Director and subject to the Bank's instructions in the matter;

- (2) take part in, or subscribe in aid of, or assist in any way any political activity in Bangladesh or relating to any political affairs of Bangladesh;
- (3) take part in any election to Parliament or any local authority in Bangladesh or elsewhere, nor canvass, use his influence or in any way interfere with such election, or address electors in any manner of publicly announce himself or show himself to be announced publicly as a candidate or prospective candidate for any such election:

Provided that he may exercise his right of voting at such election but shall not give any indication whatsoever of the manner in which he has voted or intends to vote.

- (4) permit any person dependent on him or under his care or control to take part in or in any way assist any activity or movement which is or tends directly or indirectly to be, subversive of the Government established by law in Bangladesh nor shall allow to act in a manner in which he is not permitted to act;
- (5) propagate such sectarian creeds, or take part in such sectarian controversies, or indulge in such sectarian partiality and favouritism, as are likely to affect his integrity in the discharge of his duties or to embarrass the administration or create feelings of discontent or displeasure amongst the employees in particular and amongst the people in general;
- (6) indulge in parochialism, favouritism, victimisation and wilful abuse of office;
- (7) except with the previous permission in writing of the Managing Director own wholly or in part or conduct or participate in the editing or management of any newspaper or other periodical publications;
- (8) Except with the previous sanction of the competent authority empowered by the Board in this behalf, or in the *bona fide* discharge of his duties, participate in a radio or television broadcast or contribute any article or write any letter, either anonymously or in his own name or in the name of any person, to any newspaper or periodical:

Provided that such sanction may generally be granted if such broadcast or such contribution or letter is not, or may not be considered likely to jeopardise the integrity of the employee, the security of Bangladesh or friendly relations with foreign States, or to offend public order, decency or morality, or to amount to contempt of court, defamation or incitement to an offence and is not prohibited by any specific provision of these regulations and where such sanction is given, the employee shall be personally liable and the Bank or the competent authority shall not be liable for any consequence, legal or otherwise, that may follow from the broadcast, contribution or letter:

Provided further that no such sanction shall be required if such broadcast or such contribution or letter is of a purely literary, artistic or scientific character or connected with sports;

- (9) make any statement of fact or express opinion which is capable of embarrassing the relations between the Government and the people or any section thereof, or the relation between the Government and

any foreign country, in any document published under his own name or in any public utterance on radio or television broadcast delivered by him :

Provided that an employee, who intends to publish any document under his own name or to deliver any public utterance on radio or television broadcast containing statement in respect of which any doubt as to the application of the restrictions imposed by this clause may arise, shall submit to the Bank a copy or draft of the document which he intends to publish or of the utterance or of the radio or television broadcast which he intends to deliver and may, with the previous sanction of the Bank and subject to such alterations, if any, as the Bank may direct, publish the document or deliver the public utterance on radio or television broadcast ;

- (10) unless generally or specially empowered by the Bank in this behalf disclose directly or indirectly to other employees, to the press or to any other person, the contents of any document or communicate any information relating to the Bank which has come into his possession in the course of his duties, or has been prepared or collected by him in the course of duties, whether from official sources or otherwise ;
- (11) give evidence before a public committee—
- (a) in Bangladesh, unless he has first obtained the permission of the Managing Director; and
- (b) outside Bangladesh, unless he has first obtained the permission of the Government through the Managing Director ;

Explanation.—This clause shall not apply to evidence given before a statutory committee with power to compel attendance and the giving of answers, nor to evidence given in judicial inquiries ;

- (12) without the previous sanction of the Bank, have recourse to any court of law or to the press for the vindication of any act done by him in the course of his duties as employee :

Provided that in granting sanction, the Bank shall ordinarily bear the cost of proceedings or direct the employee to bear his own expenses subject to the condition that if he obtains a decision in his favour, the Bank may reimburse him to the extent of the whole or any part of the cost.

Explanation.—Nothing in this clause limits or otherwise affects the legal rights of any employee to vindicate his private acts or character.

CHAPTER IX

DISCIPLINARY ACTION

28. Punishment, etc., grounds for penalty.—(1) Without prejudice to the other provisions contained in these regulations, an employee who —

- (a) commits a breach of the provisions of these regulations ; or
- (b) displays negligence or indolence in the discharge of his duties ; or
- (c) does anything detrimental to the interest of the Bank ; or
- (d) contravenes instructions issued to him in connection with his official work ; or

- (e) commits a breach of discipline, or is guilty of any other act of misconduct or in subordination ; or
- (f) is convicted of any offence involving moral turpitude ; or
- (g) in the opinion of the competent authority—
 - (i) is inefficient or has ceased to be efficient whether by reason of infirmity of mind or body ; or
 - (ii) having on two or more consecutive occasions, failed to pass in a Departmental Examination specified for the purpose of maintaining or raising general efficiency ; or
 - (iii) having, without reasonable cause, failed to appear in any such Examination as aforesaid, or otherwise, and is not likely to recover his efficiency ; or
- (h) is corrupt or may reasonably be considered to be corrupt ; or
- (i) assumes style of living beyond his ostensible means ; or
- (j) has a persistent reputation of being corrupt ; or
- (k) is engaged or is reasonably suspected of being engaged, in subversive activities or is reasonably suspected of being associated with others engaged in subversive activities and whose retention in service is, therefore, considered prejudicial to national security ; or
- (l) is in possession of pecuniary resources or property disproportionate to his known sources of income ;

shall be liable to one or more of the following penalties, namely :—

(A) Minor Penalties :

- (i) censure ;
- (ii) withholding, for a specified period, of promotion or of increment otherwise than for unfitness for promotion or financial advancement ;
- (iii) stoppage for a specified period, at an efficiency bar in the time scale, otherwise that for unfitness to cross such bar ; and
- (iv) recovery from pay or any other amount due to the employee of the whole or part of pecuniary loss caused to the Bank by the employee.

(B) Major Penalties :

- (i) reduction to a lower stage in a time scale of pay ;
- (ii) reduction to a lower post ;
- (iii) compulsory retirement ;
- (iv) removal from service ;
- (v) dismissal from service.

Explanation.—Without prejudice to the generality of the term “misconduct” includes, for the purpose of these regulations, the following acts of omission and commission :—

- (i) insubordination alone or in combination with others, to any lawful or reasonable order of superior ;
- (ii) theft, fraud or dishonesty in connection with the Bank’s business or property ;

- (iii) damage to or loss of the Bank's goods or property ;
- (iv) habitual late attendance ; habitual leaving early for, or returning late from, lunch break ;
- (v) absence from duty without permission ;
- (vi) drunkenness, gambling, riotous, disorderly or indecent behaviour while on duty ;
- (vii) sleeping while on duty ;
- (viii) collection, or canvassing for collection, of money within the Bank premises for any purpose not approved by the competent authority ;
- (ix) striking, picketing or agitation in any other form within the Bank premises and in places where it is lawfully prohibited ;
- (x) illegal striking of work, singly or with others, in contravention of any law or rule for the time being in force, or inciting others to strike ;
- (xi) distribution or exhibition within the Bank premises of any papers, hand bills, pamphlets or posters without the previous approval of the competent authority ;
- (xii) holding of meetings within the Bank premises without the previous permission of the competent authority ;
- (xiii) refusal to work in another job or at any other offices or places of the Bank as may be directed by the competent authority in or outside Bangladesh ;
- (xiv) habitual indiscipline and leaving of work without permission, disappearance from the seat or work without permission, during the duty hours ;
- (xv) unauthorised use of the Bank's property ;
- (xvi) malingering, slow down of work, undue delay in the discharge of duty, refusal or negligence to carry out a reasonable order of the superior ;
- (xvii) habitual negligence of duty ;
- (xviii) breach of the Bank's regulations, standing orders or instructions ;
- (xix) improper or non-use of uniforms, if supplied, while on duty ;
- (xx) writing anonymous letter, or criticising the superiors and misbehaving with the superiors ;
- (xxi) threatening or intimidating any employee within or outside the Bank premises.

(2) The power of awarding punishment to the employees shall vest in the competent authority:

Provided that no authority subordinate to that by which the employee was appointed shall be competent to impose on him any major penalty.

(3) An employee against whom disciplinary action is proposed to be taken under sub-regulation (1) may be placed under suspension if, in the opinion of the competent authority, suspension is necessary or expedient or the competent authority may, instead of placing such an employee under suspension, by order in writing, require him to proceed on such leave as may be admissible to him from such date as may be specified in the order.

(4) While under suspension an employee shall not leave the headquarters the place of duty without prior permission of the authority suspending him nor accept any employment nor engage in any business.

(5) During the period of suspension an employee shall be entitled to subsistence grant at the rate of one-half of his substantive pay, and shall not be entitled to any other facility or benefit except the medical and housing facility in case he is occupying a hired or other accommodation provided by the Bank.

(6) When the suspension of an employee is held to have been unjustifiable or not wholly justifiable, or when an employee who has been compulsorily retired, removed, dismissed or suspended is reinstated the punishing, appellate or revising authority may grant to him for the period of his absence from duty—

- (a) if he is honourably acquitted, the full pay to which he would have been entitled if he had not been compulsorily retired, removed, dismissed or suspended and by an order to be separately recorded, any allowance of which he was in receipt prior to his retirement, removal, dismissal; or
- (b) if otherwise, such proportion of such pay and allowances as the punishing, appellate or revising authority may determine.

Explanations—

(1) In a case falling under clause (a), the period of absence from duty shall be treated as a period spent on duty. In a case falling under clause (b), the period may be treated as duty or leave but it shall not be so treated unless the punishing, appellate or revising authority so directs.

(2) When, on reinstatement of a suspended employee, the period of suspension is treated as leave, the period shall be debited to his leave account. In case of leave other than extraordinary leave, subsistence grant already allowed shall be adjusted against leave salary. When the period of suspension is treated as extraordinary leave, subsistence grant allowed shall not be recovered.

(3) The period of absence of an employee on reinstatement in service after wrongful retirement shall be treated as a period spent on duty and he shall be entitled to pay and allowances as admissible under clause (a).

(7) Where it is decided to proceed against an employee on the ground of inefficiency by reason of infirmity of mind or body, the competent authority may, at any time require the employee to undergo medical examination by a Civil Surgeon or a Medical Board, as may be specified, and the report of the Civil Surgeon or the Medical Board shall form part of the proceedings against the employee.

(8) If an employee refuses to undergo medical examination under sub-regulation (7) his evasion or refusal may subject to the consideration of any grounds he may give in support of it, be taken into consideration against him as showing that he had reason to believe that the result of the examination would prove unfavourable to him.

(9) No order awarding a major penalty shall be passed without the charge or charges against the employee being framed in writing and given to the said employee so that he shall have reasonable opportunity within a period of seven days to answer in writing or in person, as he prefers, and in the latter case his defence shall be taken down in writing and read to him;

Provided that the requirements of this sub-regulation shall not apply if the facts on the basis of which action is to be taken have been established in a court of law or where the employee is absenting or absconding or where it is for other reasons impracticable to communicate with him or where there is a difficulty in observing the requirements, and these may be waived without injustice to the employee, and in all cases where the requirements of this sub-regulation are waived, the reason for doing so shall be recorded in writing:

Provided further that in a case where an offence of misconduct is detected in the course of its commission or is so fresh and its circumstances are so clear that to serve the employee concerned with charge is pure pretentiousness, it will be just compliance with this sub-regulation if the competent authority demands immediate explanation and issues order describing the offence as misconduct and awards punishment.

(10) When an employee is to be proceeded against under sub-regulation (1) and the competent authority or such officer as may be empowered by it is of opinion that the allegations, if established, could call for a minor penalty, the competent authority or the officer, as the case may be shall—

- (a) make the allegations against him known to the accused in writing and call upon him to explain his conduct within a specified time which shall not be less than seven days nor more than fourteen days, and
- (b) consider the explanation of the accused, if any, submitted within the specified time and, after giving him an opportunity of being heard in person, may award any of the minor penalties, specified in sub-regulation (1):

Provided that the competent authority or the officer, as the case may be may, in suitable cases, appoint an officer senior in rank to the accused to inquire into the allegations and submit his findings within a specified time for the consideration of the competent authority or, as the case may be, the officer before passing the final order in the case.

(11) When an employee is to be proceeded against under sub-regulation (1) and the competent authority is of opinion that the allegations, if established, would call for a major penalty, the following procedure shall be observed, namely—

(a) The competent authority shall—

- (i) frame a charge and specify therein the penalty proposed to be imposed, communicate it to the employee (hereinafter called the accused) together with a statement of the allegations on which it is based and of any other circumstances which the competent authority proposes to take into consideration when passing orders on the case; and

(ii) require the accused to submit within seven days from the day the charge has been communicated to him a written statement of his defence and to show cause at the same time why the penalty proposed to be imposed on him should not be imposed and also state whether he desires to be heard in person.

(b) If the accused so desires, or if the competent authority so directs, an Inquiry Officer or a Board of Inquiry to be appointed under sub-regulation (13) shall hold an inquiry at which oral evidence shall be heard as to such of the allegations as are not admitted and documentary evidence relevant or material in regard to the charge shall be considered. The accused shall be entitled to cross-examine the witnesses against him, to give evidence in person and to have such witness called for the defence as he may wish. The person presenting the case in support of the charge shall be entitled to cross-examine the accused and the witnesses examined in his defence:

Provided that the Inquiry Officer or the Board of Inquiry may, for reasons to be recorded in writing, refuse to call a particular witness or to summon or admit a particular evidence.

(c) The competent authority may nominate any person to present the case in support of the charge before the Inquiry Officer or the Board of Inquiry.

(d) The proceedings of an inquiry under this regulation shall contain a sufficient record of the evidence and where an Inquiry Officer or a Board of Inquiry is appointed, also the report of the findings of such officer or Board and the grounds therefor.

(e) After the competent authority or, in cases where the Board is the competent authority, the Managing Director, having considered the report and arrived at a provisional conclusion in regard to the penalty to be proposed the accused shall, if the penalty proposed is any of the major penalties, be supplied with a copy of the report and asked to show cause within a specified time, which shall not ordinarily exceed one month, against the particular penalty proposed to be inflicted; and any representation submitted by the accused in this behalf shall be taken into consideration by the competent authority before passing final orders.

(12) Nothing in sub-regulation (10) or (11) shall apply to a case—

(a) Where the accused is dismissed or removed from service or reduce in rank on the ground of conduct which has led to his conviction of a criminal charge; or

(b) Where the competent authority dismisses or removes the accused from service or reduces him in rank is satisfied that for reasons to be recorded in writing, it is not reasonably practicable to give the accused an opportunity of showing cause.

(13) (a) Where an employee is proceeded against under sub-regulation (1) and the competent authority has decided that the case calls for a major penalty the authority shall appoint an officer, being senior in rank to the person

proceeded against to be Inquiry Officer and conduct the proceedings and may also specify a time limit within which the inquiry should be completed by the Inquiry Officer unless prevented by very special circumstances to be recorded by him in writing.

(b) The Inquiry Officer shall bear the case from day-to-day and no adjournment shall be given except for reasons to be recorded in writing. Every adjournment, with reasons therefor, shall be reported forthwith to the competent authority. No adjournment shall be given for more than a week.

(c) If the Inquiry Officer is satisfied that the employee proceeded against is hampering or attempting to hamper the progress of the inquiry, he shall administer a warning, and, if thereafter he is satisfied that the accused is acting in disregard of the warning, he shall record a finding to that effect, and proceed to complete the inquiry in such manner as he thinks best fitted to do substantial justice.

(d) The Inquiry Officer shall, within ten days of the conclusion of the proceedings, submit his findings and the grounds therefor to the competent authority.

(e) The competent authority may, in any case it deems fit, instead of appointing an Inquiry Officer under clause (a), appoint a Board of Inquiry consisting of two or more persons and, where a Board of Inquiry is so appointed, references in this sub-regulation to an Inquiry Officer shall be construed as references to the Board of Inquiry.

(14) (a) An employee compulsorily retired shall, except as hereinafter provided, be entitled, subject to the order of the Board, to such retirement benefits as would have been admissible to him on the date of retirement under provisions of the regulations as applicable to him if he had been discharged from service on account of the abolition of his post without alternative suitable employment being provided:

Provided that where the compulsory retirement follows a period of suspension ordered under sub-regulation (3) such retirement benefits shall be admissible only for the period of service rendered excluding the period of suspension:

Provided further that if a temporary employee is retired for inefficiency due to mental or physical infirmity, he shall be allowed retirement benefits under regulation 16.

(b) Subject to any order of the Board made on compassionate grounds, an employee who is dismissed from service shall not be entitled to any retirement benefits including benefits accruing from the Bank's contribution to the Provident Fund of the Bank.

(15) (a) Where the services of an employee to whom these regulations apply are lent to another Bank or to any other local authority, in this sub-regulation referred to as the borrowing authority, the borrowing authority shall have the power of the competent authority for the purpose of placing him under suspension and of initiating proceedings against him under these regulations:

Provided that the borrowing authority shall forthwith inform the authority which had lent his services, hereinafter in his sub-regulation referred to as the

lending authority, of the circumstances, leading to the order of his suspension or the commencement of the proceedings, as the case may be.

(b) In the light of the findings in the proceedings taken against the employee in terms of clause (a), if the borrowing authority is of opinion that any of the penalties specified in sub-regulation (1) should be imposed on him, it shall transmit to the lending authority the record of the proceedings and thereupon the lending authority may, if it is the competent authority, pass such orders there on as it deems necessary or, if it is not the competent authority, submit the case to the competent authority which shall pass such orders on the case as it deems necessary.

(c) The competent authority may make an order under this sub-regulation on the record of the inquiry transmitted by the borrowing authority or after holding such further inquiry as may deem necessary and in passing such order, shall, if it becomes necessary, comply with provisions of clause (e) of sub-regulation (11).

CHAPTER X

APPEALS AND REVIEW

29. Appeals, etc.—(1) An officer on whom any of the penalties mentioned in regulation 28 is imposed may prefer an appeal to the Board if the penalty was imposed by an officer subordinate to the Board or may make an application for review to the Board if the penalty was imposed by the Board; and, in both the cases, the Board shall refer the appeal or, as the case may be, application to a committee consisting of at least two Directors one of whom shall be the Managing Director and the Committee shall consider the appeal or, as the case may be, the application for review and submit its recommendation to the Board for final orders.

(2) An employee other than an officer on whom any of the penalties mentioned in regulation 28 has been imposed may prefer an appeal to the competent authority and such competent authority shall be the next higher authority to that which imposed the penalty. The order of the appellate authority shall be final.

(3) Where the officer making an appeal or, as the case may be, application for review, or the employee making the appeal, so desired, he shall be heard in person by the Committee or the authority competent to hear the appeal or the review, as the case may be.

(4) An appeal or applications for review may be made within one month of receipt of the order imposing the penalty and such appeal or application for review shall—

- (a) contain all material statements and grounds relied upon and shall be complete in itself but shall not contain any dis-respectful or improper language;
- (b) state the date on which the order imposing the penalty was received;
- (c) specify the relief desired;

- (d) be submitted through the employee's immediate superior or, if he is not in service, through the officer under whom he served last;
- (e) addressed to the Board or the appellate authority by designation.
- (5) An appeal or an application for review may be withheld by the authority passing the original order if—
- (a) it does not comply with the requirements of sub-regulation (4);
- (b) it deals with a matter which does not concern the employee personally;
- (c) it repeats an appeal or application for review already rejected by the authority to whom the appeal or application for review is addressed and does not, in the opinion of the authority passing the original order, disclose any points or circumstances which afford grounds for reconsideration;
- (d) it is not preferred by him within one month of receipt of the order against which the appeal or application for review is made and no reasonable cause is shown for the delay; or
- (e) it is addressed to an authority to which appeal or an application for review lies under those regulations.
- (6) In every case in which an appeal or application for review is withheld the authority concerned shall inform the applicant or, as the case may be the applicant of the fact of withholding of his appeal or application for review and the reasons for withholding it.
- (7) A list of appeals withheld under sub-regulation (6), together with the reasons for withholding them, shall be forwarded every month by the withholding authority to the appellate authority and if the appellate authority is not satisfied with the reason withholding an appeal, it may direct the withholding authority to send the appeal for its consideration and final orders.
- (8) No appeal shall lie against the withholding of an appeal or application for review by an authority competent to do so.
- (9) An appeal or application for review which is not withheld under sub-regulation (5) shall be forwarded as soon as possible to the authority concerned with all relevant records and, in case of appeals, the comments of the authority against whose order the appeal has been filed.
- (10) An appeal or application for review shall not be addressed to Directors personally and any such action may be deemed to be a breach of discipline punishable under regulation 28.

CHAPTER X(A) SUSPENSION WHEN IN CUSTODY, ETC.

29(A). *Suspension when in custody, etc.*—An employee who has been taken into custody under any law for the time being in force shall be placed under suspension on and from the date on which he has been so taken and an employee released on bail shall be deemed to have taken into custody for the purpose of this regulation.

CHAPTER XI

LEAVE

30. **Leave.**—(1) Leave is earned by duty only. For the purposes of these regulations, the period spent on deputation shall count as duty.

(2) All applications for leave shall be addressed to the competent authority and shall be submitted through the proper channel.

(3) Leave cannot be claimed as a matter of right, and leave admissible under these regulations, may be granted by the competent authority who may refuse leave, grant leave for a shorter period than applied for, revoke leave of any description and recall an employee before the expiry of his leave.

(4) All employees shall resume duties on the expiry of leave as initially granted or as subsequently curtailed or extended. Overstay of leave may entail punishment including dismissal from service. An employee on leave shall not accept any employment or office of profit.

(5) Before proceeding on leave, an employee shall make over charge to another employee as directed by the competent authority.

(6) An employee on leave of any description shall, unless instructed otherwise, report in writing his return to duty to his immediate superior as the place where from he proceeded on leave.

(7) An employee who was granted leave on medical ground shall not return to duty without first producing a certificate of fitness from the Medical Authority specified by the Bank in this behalf:

Provided that no such certificate shall be necessary if the leave was for seven days or less.

(8) In the event of an employee on leave for not less than one month being required by the competent authority to resume duty in the interest of the Bank before the expiry of the leave already sanctioned, the Managing Director in the case of officers, and the General Manager in the case of others may allow him the actual cost of passage from the place of recall in Bangladesh to the place of duty in Bangladesh and to count the time spent on the journey as on duty.

(9) Unless permitted by the competent authority to do so, an employee on leave may not return to duty more than fourteen days before the expiry of the period of leave granted to him.

(10) The following kinds of leave may be granted to an employee, namely:—

- (a) Ordinary leave,
- (b) Special kinds of leave.

31. **Ordinary leave.**—(1) (a) Every employee shall earn ordinary leave on full pay at the rate of one eleventh of the period spent on duty, that is, one day for every eleven days of duty, and the leave shall be credited to his leave account and the maximum that can be accumulated shall be four months. Any period in excess of four months shall be credited to a separate item in the leave account and may be allowed on full pay on medical certificate or for the purpose of pilgrimage or any religious purpose, education or rest and recreation outside Bangladesh or in the case of leave preparatory to retirement.

(b) The amount of leave on full pay that may be taken at any one time shall not exceed four months. This limit may be raised to six months when the leave in excess of four months is taken on medical certificate or for the purpose of pilgrimage or any religious purpose, education or rest and recreation outside Bangladesh or in the case of leave preparatory to retirement.

(2) Leave on half pay.—Leave on half pay shall be earned at the rate of one-twelfth of the period spent on duty and accumulation of such leave shall be without limit. It shall be permissible to convert leave so allowed into leave on full pay on production of medical certificate up to a maximum of 12 months into full pay during the whole period of service. The conversion shall be allowed at the rate of one day on full pay for two days on half pay.

(3) Advance leave.—Save in the case of leave preparatory to retirement, advance leave may be granted to a permanent employee on half pay up to a maximum of twelve months during his whole service if it is on medical certificate or three months during this whole service if it is not on medical certificate. When an employee returns from advance leave which was debited to his leave account, no leave on half pay shall become due to him until the expiration of a fresh period spent on duty sufficient to earn a credit of leave equal to the period of leave which he took before it was due. The accumulation of leave on full pay together with leave that may be earned subsequent to his return from advance leave, shall remain unaffected but cannot be utilised except to the extent it exceeds half the period of unadjusted advance leave.

Note.—Advance leave is not admissible to an employee who is not a permanent employee. In exceptional cases, the competent authority, if it is satisfied that the employee has reasonable prospect of returning to duty and of earning the leave on subsequent date, may sanction such leave to an employee who has completed at least five years' continuous service against a regular post on the same condition as is applicable to a permanent employee.

(4) Leave salary.—(a) Leave salary during leave on full pay shall be equal to the pay which the employee was drawing before proceeding on leave or the average of pay drawn during last twelve complete months preceding the month in which leave is taken, whichever is more favourable.

(b) Leave salary during leave on half pay shall be equal to half of the leave salary calculated in accordance with the provision of clause (a).

(c) Leave salary shall be drawn in Bangladesh currency in Bangladesh irrespective of the country in which the leave is spent.

Note.—The Government may, on the recommendation of the Managing Director, permit an employee in an exceptional case to draw leave salary or a portion thereof in foreign exchange in respect of leave spent outside Bangladesh on such conditions as the Government may deem fit.

(5) Maximum leave.—The maximum amount of leave that may be taken at any one time other than in combination with leave without pay shall be one year. If supported by medical certificate, the limit of the one year may be extended up to two years.

Note.—In case of conversion of leave on half pay into leave on full pay on medical certificate, the maximum amount of leave shall be calculated on the extent of leave on half pay so converted and debited to leave account and not on the actual period of leave enjoyed.

(6) Leave without pay.—(a) Leave without pay may be granted to an employee in special circumstances when no other leave is admissible under these regulations. The duration of leave without pay shall be so regulated that the amount of total leave including other leave taken in combination does not exceed the maximum of five years at any one time.

(b) In case of a temporary employee who has not completed five years' continuous service, the duration of leave without pay at any one time shall not exceed three months:

Provided that this restriction of three months shall not apply to a temporary employee who is permitted to undergo training in or outside Bangladesh after executing a bond to serve the Bank for a period of five years on return from such leave.

(c) The authority empowered to grant leave may commute retrospectively the period of absence without leave into leave without pay.

(d) A period of suspension or break in service may be covered by grant of leave without pay by the competent authority even if other kinds of leave might have been due before suspension or break in service.

32. Special disability leave.—(1) (a) Subject to the conditions hereinafter specified, the competent authority may grant special disability leave to an employee who is disabled by injury intentionally inflicted or caused in, or in consequence of, the due performance of his official duties or in consequence of his official position.

(b) Such leave shall not be granted unless the disability manifested itself within three months of the occurrence to which it is attributed, and the person disabled acted with due promptitude in bringing it to notice, provided that if the competent authority is satisfied as to the cause of disability, such leave may be granted in cases where the disability manifested itself more than three months after the occurrence of its cause.

(c) The period of leave granted shall be such as is certified by a Medical Board to be necessary; it shall not be extended except on the certificate of a Medical Board, and shall in no case exceed twenty-four months.

(d) Such leave may be combined with any other kind of leave provided that the total limit of twenty-eight months is not exceeded in any spell.

(e) Such leave may be granted more than once if the disability is aggravated or reproduced in similar circumstances at a later date but not more than twenty-four months of such leave shall be granted in consequence of any one disability.

(f) Such leave shall be counted as duty in calculating service for retirement, gratuity or pension (if applicable in case of any employee of the Bank).

(g) Special disability leave is not debited to leave account but when an employee entitled to special disability leave prefers to take such leave in exchange of ordinary leave, that is, leave on full pay or leave on half pay or both earned by him half the period of such leave shall be debited to his leave account.

(h) Leave salary during such leave shall be equal to—

- (1) full pay for first four months of such leave including the period of such leave granted under clause (e);
- (2) half pay for the remaining period but if the employee takes leave in exchange of leave on full pay at his credit under this clause;

(i) The leave salary shall be equal to full pay.

(j) In the case of a person to whom the Workmen's Compensation Act, 1923, applies, the amount of leave salary payable under these regulations shall be reduced by the amount of compensation payable under clause (d) of sub-section (1) of section 4 of that Act.

Note.—The limit of leave on average pay under this regulation, "regular leave" if combined with special disability leave, may extend to eight months and to ten months if taken on medical certificate.

(2) The application of the foregoing provision of sub-regulation (1) may be extended to an employee who is disabled by injury accidentally in, or in consequence of, the due performance of his official duties or in consequence of his official position or by illness incurred in the performance of any particular duty which has the effect of increasing his liability to illness or injury beyond his ordinary risk attaching to the post which he holds. The grant of this concession is subject to further conditions, namely:—

- (a) that the disability, if due to disease, must be certified by a Medical Board, to be directly due to the performance of the particular duty;
- (b) that, if the employee contacted such disability during service it must be, in the opinion of the competent authority, so exceptional in character or in the circumstances of its occurrence as to justify such unusual treatment as the grant of this form of leave; and
- (c) that the period of absence recommended by Medical Officer or any other Medical Authority so specified may be covered in part by leave under this regulation and in part by other leave, and that the amount of special disability leave granted on full pay may be less than four months.

33. **Study leave**—(1) Study leave on half pay not debitable to leave account for a maximum period of two years during the whole service, may be granted by the Board on the recommendation of the Managing Director to an employee who is in continuous service for a period of five years or more to enable him to study scientific, technical or similar problems or to undergo a special course of instruction, in or out of Bangladesh, on such terms and conditions as the Board may specify.

(2) Such study leave may be granted by the Board in exceptional cases only when the particular course of study or training is considered absolutely necessary for due discharge of his official duty and the particular field of study or training is not covered by any training scheme offered by any institution, University or any International aid-giving agency, or foreign Government in Bangladesh.

(3) Study leave combined with other kinds of leave except leave without pay, shall not exceed thirty-six months. Any period in excess of the above shall be treated as leave without pay provided that the total period of leave including leave without pay shall not exceed five years.

Note.—If an employee wants to go abroad for study or training on his own accord, he cannot claim study leave. If, however, the Board thinks that the particular field of study has relation to his official duties and he can be spared, he may be allowed ordinary leave, including leave without pay, admissible under this regulation.

34. Quarantine leave.—Quarantine leave is leave of absence from duty necessitated by orders not to attend office in consequence of the presence of infectious disease in the family or household of an employee and such leave may be granted by the competent authority on the certificate of the authorised Medical Officer or public health officer for a period not exceeding 21 days, or in exceptional circumstances, 30 days. Any leave necessary for the purpose exceeding this period shall be treated as ordinary leave as may be due. Quarantine leave may also be granted, where necessary, in continuation of other leave subject to the maximum amount of leave admissible under this regulation. No substitute shall be appointed in place of an employee absent on quarantine leave. An employee on quarantine leave is not treated as absent from duty.

Note.—(1) Cholera, Small-pox, plague, Diptheria, Typhus fever, Measles, Mumps and Cerebro-spinal, Meningitis may be considered as infectious disease for the purpose of this regulation. In the case of chicken-pox, quarantine leave shall not be granted unless the certifying authority considers that because of doubt as to the nature of the disease whether chicken-pox or small-pox there is reason for grant of such leave.

(2) Where there is no provision for leave reserve, the authorities having the power to make appointment to the posts under them may, however, sanction a substitute for an absentee on quarantine leave in unavoidable circumstances provided that absence does not exceed 30 days and the absentee does not hold a post on the time scale higher than Taka 325—610.

35. Maternity leave.—(1) The competent authority may grant to a female employee maternity leave which is not debited against the leave account on full pay for a period which may extend up to the end of three months from the date of commencement or to the end of six weeks from the date of confinement, whichever is earlier. The grant of maternity leave is however, subject to the condition that the female employee has been in service of the Bank for at least nine months immediately preceding the date of delivery.

(2) Leave of any other kind, including the amount of leave on full pay admissible without production of medical certificate, may be granted in continuation of medical certificate, may be granted in continuation of maternity leave if the request for its grant be supported by a medical certificate.

36. Casual leave.—(1) Casual leave means a leave of absence for a very short period granted to an employee who may be unable to attend duty during such period due to sudden illness or urgent private affairs.

(2) Such leave is treated as duty for all purposes.

(3) Casual leave may, subject to the exigencies of service, be granted to an employee by the competent authority up to a maximum of fifteen days in a calendar year (but not for a period or periods exceeding 10 days at a time)

(4) No formal order of or notification need be issued for grant of casual leave for the same is required to be shown in permanent service records (that is, Service Book, Audit Register).

(5) Casual leave shall not be cumulative and may only be availed of during the calendar year to which relates. The unspent period of casual leave not availed of during a calendar year shall lapse on the 31st December of the year.

(6) Casual leave shall not be granted so as to cause evasion of rules regarding—

- (a) date of reckoning pay and allowances,
- (b) change of office,
- (c) commencement and end of leave,
- (d) return to duty, or
- (e) extend to term of leave beyond the time admissible under this regulation.

(7) Casual leave may be taken in continuation of, and in combination with, holidays including Sundays and if holidays and Sundays intervene two spells of casual leave the entire period (including holidays) shall be reckoned as casual leave, provided that the total period for which casual leave is admissible and if it exceeds the period shall be commuted into ordinary leave as may be due and if no leave is due, into leave without pay.

(8) Casual leave cannot be combined with any other leave. In case casual leave is extended and the total period (including the period for which casual leave was originally granted) exceeds the period of which casual leave is due and admissible in one spell, the entire period shall be commuted into ordinary leave as may be due and into leave without pay; if no other leave is due.

(9) Casual leave cannot be taken in combination with joining time.

(10) Casual leave granted in one spell may cover two calendar years, provided that, the maximum limit for such leave in one spell does not exceed the limit and the period falling in the month of December is covered by the balance at the credit during that year and the rest is debited against the account of casual leave for the following year.

Note.—Wilful extension of casual leave without sufficient reason to justify the same may be considered as misconduct for the purpose of these regulations.

37. Leave procedure.—(1) The leave account of an employee shall be maintained in such form as the competent authority may specify.

(2) The leave account of an employee shall be maintained by such officer as the competent authority may determine.

Note.—When an employee other than an officer is appointed to officiate in a post of officer, his leave account may be called for by the officer so competent in respect of the latter post and if he is reverted to his original post, the leave account should be sent back to the head of the office concerned. When an employee officiating in a post of an officer proceeds on leave and if he is likely to return to a post of officer on the expiry of said leave, he will continue to be treated as an officer during leave.

(3) Leave of any kind to an officer cannot be granted unless admissibility of the same is certified by the competent officer concerned. If, however, the officer himself certifies, along with the application for leave, that the leave applied for is due to him, the sanctioning authority on verification from the records available with him, if satisfied as to the admissibility, may sanction leave on full pay up to a maximum of four months pending verification of its admissibility by the competent authority. All other kinds of leave shall be sanctioned only after the admissibility being certified by the competent authority.

(4) Every application for leave or for an extension of leave shall be sent to the authority competent to sanction the leave through the immediate superior, if any, of the employee applying for leave. In case of an officer applying for leave not exceeding four months on full pay, application may be sent to the competent authority with a certificate from the applicant that the leave applied for is due at his credit and, in other cases the application shall be sent to the competent authority with a certificate from the officer maintaining the leave account.

(5) Before an employee is granted leave or extension of leave, on medical ground, he must obtain a certificate from the Medical Officer of the Bank or any other Medical Authority specified by the Bank accompanied by a statement of his case in the form to be specified in this behalf.

(6) On securing the certificate in the specified form, the employee shall apply for the leave to the competent authority in the usual course. If the application for leave does not cover a period of more than four months in all, the competent authority may sanction leave without further reference to any other Medical Authority. If, however, the total duration of leave in one spell exceeds four months, the competent authority may refer the case for a second medical opinion.

(7) When the case of an officer is referred to the Medical Officer of the Bank or any other Medical Authority so specified, the leave or extension of leave may be granted only on the production of a certificate in the specified form.

Note.—The competent authority in doubtful cases may, however, refer the cases of leave even for a period of less than four months for a second medical opinion.

(8) The Medical Officer shall not recommend the grant of leave in any case in which there appears to be no reasonable prospect that the employee will ever be fit to resume duty. In such cases, the opinion that the employee is permanently unfit for service should be recorded in the medical certificate.

(9) The production of a medical certificate from the Medical Officer of the Bank or any other Medical Authority so specified does not in itself confer upon the employee any right to leave. The certificate should be forwarded to the competent authority to sanction the leave and the orders of the competent authority should be awaited.

(10) An application for extension of leave on medical grounds by an employee on leave out of Bangladesh shall be accompanied by a certificate from two medical practitioners, duly countersigned by a Gazetted Officer of the Bangladesh Mission, who will corroborate the signatures of the medical practitioners. The certificate must describe in full details the nature of the disease and the condition of the employee.

38. Consideration for granting leave.—In case where all applications for leave cannot, in the interest of the service of the Bank, be granted, the competent authority shall, in deciding which application should be granted, take into account the following considerations:—

- (a) the employees who can, for the time being, best be spared;
- (b) the amount of leave due to the various applicants;
- (c) the amount and character of the service rendered by each applicant since he last returned from leave;
- (d) the fact that any such applicant was compulsorily recalled from his last leave;
- (e) the fact that any such applicant has been refused leave in the interest of the Bank.

39. When leave shall not be refused.—When a Medical Officer of the Bank or any other Medical Authority so specified has reported that there is no reasonable prospect that a particular employee will ever be fit to return to duty, leave should not necessarily be refused to such an employee. It may be granted, if due, by a competent authority on the following conditions:—

- (a) If the Medical Officer of the Bank or any other Medical Authority so specified is unable to say with certainty that the employee will never be fit for service, leave not exceeding twelve months in all may be granted. Such leave should not be extended without reference to a second medical opinion or to a Medical Committee if so specified by the Bank.
- (b) If the Medical Committee declares the employee to be completely and permanently incapacitated for further service, the employee should except as provided in clause (c), be invalided from the service, either on the expiration of the leave already granted to him, if he is on leave when examined by the Committee or if he is not on leave from date of the Committee's report.
- (c) An employee declared by a Medical Committee to be completely and permanently incapacitated may, in special case, be granted leave, or an extension of leave, not exceeding six months as debited against the leave account, if such leave be due to him. Special circumstances justifying such treatment may be held to exist when the employee's break down in health has been caused in and by the service in the Bank, or when the employee has taken a comparatively small amount of leave during his service or will complete at an early date an additional year's service for retirement, gratuity or pension (if applicable to any employee of the Bank).

Notes.—(1) A report from a Medical Officer shall be accepted for the purpose of leave under this regulation in cases where such a certificate is deemed sufficient for granting invalid pension (if applicable to any employee of the Bank).

(2) Leave should not be granted to an employee who ought at once to be dismissed from the service of the Bank for misconduct or general incapacity.

40. Posting orders.—On return from leave exceeding two months, an Officer must obtain orders as to his posting. On return from leave not exceeding two months, an officer may normally resume the duties of the post which he held before going on leave unless he receives orders to the contrary.

SCHEDULE I

(See regulation 3)

CLASSIFICATION OF POSTS

Category.	Designation.
A. Officers :	
1. Banking Officers	1. Deputy General Manager. 2. Assistant General Manager. 3. Senior Principal Officer. 4. Principal Officer. 5. Senior Officer. 6. Officer.
B. Other Employees :	
1. Banking Staff	1. Attorney Assistant (with Power of Attorney) 2. Attorney Assistant (without Power of Attorney) 3. Clerk.
2. Non-Banking Staff :	
(a) Cash Staff	1. Head Cashier. 2. Senior Cashier. 3. Cashier-cum-Clerk. 4. Cashier.
(b) Godown Staff	1. Godown Inspector. 2. Senior Godown Keeper. 3. Godown Keeper.
(c) Security and Messengerial Staff ..	1. Armed Guard. 2. Chief Jamadar. 3. Jamadar.

4. Peon.
5. Godown Chowkider.
6. Farash.

(d) Other Staff ..

1. Personal Assistant to Managing Director.
2. Stenographer.
3. Steno-typist.
4. Typist.
5. Typist-cum-Clerk.
6. Teleprinter Operator.
7. Telephone Operator.
8. Driver.
9. Cook.
10. Mali.
11. Sweeper.

(e) Engineering and Technical ..
Staff.

1. Sub-Assistant Engineer.
2. Key Punch Operator.
3. Electrician.
4. Control Assistant.
5. Liftman.
6. Plumber.

SCHEDULE II

(See regulation 7 and 12)

Post	Direct recruitment		3	4	5	Promotion
	Quota	Minimum prescribed qualification.					Quota	Condition of eligibility.
1	2					
A. Officers :						
Banking Officers :						
1. Deputy General Manager	100%		From amongst the confirmed Assistant General Managers with at least 3 years' service as such.
2. Assistant General Manager	100%		From amongst the confirmed Senior Principal Officers with at least 3 years' service as such.
3. Senior Principal Officer	100%		From amongst the confirmed Principal Officers with at least 3 years' service as such.
4. Principal Officer	100%		From amongst the confirmed Senior Officers with at least 3 years' service as such.

5. Senior Officer

50% At least Second Division or Class Bachelor's degree from a recognised University with at least one First Division or Class in any or other academic examination.

50%

- (i) An employee possessing a Bachelor's degree and who has passed both Parts of Institute of Bankers Examination and served at least 3 years as officer.
- (ii) An employee possessing a Bachelor's degree and who has passed Part I of Institute of Bankers Examination and served at least 4 years as officer.
- (iii) An employee who has passed both Parts of Institute of Bankers Examination and served at least 4 years as officer.
- (iv) An employee who has passed Part I of Institute of Bankers Examination and served at least 5 years as officer.

6. Officer

50% At least a Second Division or Class Bachelor's degree from a recognised University with at least one Second Division or class in any of the other academic examination.

50%

- (i) An employee possessing a Bachelor's degree and who has passed both Parts of Institute of Bankers Examination and served at least 4 years in the Bank including at least 2 years in the scale of Taka 425—1035.
- (ii) An employee possessing a Bachelor's degree and who has passed Part I of Institute of Bankers Examination and served at least 5 years in the Bank including at least 2 years in the scale of Taka 425—1035.

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- (iii) An employee possessing a Bachelor's degree and who has served at least 6 years in the Bank including at least 2 years in the scale of Taka 425—1035.
- (iv) An employee possessing a Higher Secondary Certificate and who has passed both Parts of Institute of Bankers Examination and served at least 5½ years in the Bank including at least 2 years in the scale of Taka 425—1035.
- (v) An employee possessing a Higher Secondary Certificate and who has passed Part I of Institute of Bankers Examination and served at least 6½ years in the Bank including at least 2 years in the scale of Taka 425—1035.
- (vi) An employee possessing a Higher Secondary Certificate and who has served at least 7½ years in the Bank including at least 2 years in the scale of Taka 425—1035.
- (vii) An employee possessing a Secondary School Certificate and who has passed both Parts of Institute of Bankers Examination and served at least 6 years in the Bank including at least 2 years in the scale of Taka 425—1035.

(viii) An employee possessing a Secondary School Certificate and who has passed Part I of Institute of Bankers Examination and served at least 7 years in the Bank including at least 2 years in the scale of Taka 425—1035.

(ix) An employee possessing a Secondary School Certificate and who has served at least 8 years in the Bank including at least 2 years in the scale of Taka 425—1035.

100% (i) An employee possessing a Bachelor's degree and who has passed both Parts of Institute of Bankers Examination and served at least 2 years in the Bank including 1 year in the scale of Taka 400—825.

(ii) An employee possessing a Bachelor's degree and who has passed Part I of Institute of Bankers Examination and served at least 2½ years in the Bank including at least 1 year in the scale of Taka 400—825.

(iii) An employee possessing a Bachelor's degree and who has served at least 3 years in the Bank including at least 1 year in the scale of Taka 400—825.

B. Other Employee :

(a) Banking Staff

1. Attorney Assistant (with Power of Attorney)

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(iv) An employee possessing a Higher Secondary Certificate and who has passed both Parts of Institute of Bankers Examination and served at least 3 years in the Bank including at least 1 year in the scale of Taka 400—825.

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(v) An employee possessing a Higher Secondary Certificate and who has passed Part I of Institute of Bankers Examination and served at least 3½ years in the Bank including at least 1 year in the scale of Taka 400—825.

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(vi) An employee possessing a Higher Secondary Certificate and who has served at least 4 years in the Bank including at least 1 year in the scale of Taka 400—825.

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(vii) An employee possessing a Secondary School Certificate and who has passed both Parts of Institute of Bankers Examination and served at least 4 years in the Bank including at least 1 year in the scale of Taka 400—825.

- (viii) An employee possessing a Secondary School Certificate and who has passed Part I of Institute of Bankers Examination and served at least 4½ years in the Bank including at least 1 year in the scale of Taka 400—825.
- (ix) An employee possessing a Secondary School Certificate and who has served at least 5 years in the Bank including at least 1 year in the scale of Taka 400—825.
- (i) An employee possessing a Bachelor's degree and who has passed both Parts of Institute of Bankers Examination and served at least 1 year in the Bank in the scale of Taka 300—540.
- (ii) An employee possessing a Bachelor's degree and who has passed Part I of Institute of Bankers Examination and served at least 1½ years in the Bank in the scale of Taka 300—540.
- (iii) An employee possessing a Bachelor's degree and who has served at least 2 years in the Bank in the scale of Taka 300—540.
- (iv) An employee possessing a Higher Secondary Certificate and who has passed both Parts of Institute of Bankers Examination and served at least 2 years in the Bank in the scale of Taka 300—540.
2. Attorney Assistant
(without Power of Attorney)
- 50% At least Bachelor's degree from a recognised University.
- 50%

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- (v) An employee possessing a Higher Secondary Certificate and who has passed Part I of Institute of Bankers Examination and served at least 2½ years in the Bank in the scale of Taka 300—540.
- (vi) An employee possessing a Higher Secondary Certificate and who has passed Part I of Institute of Bankers Examination and served at least 3½ years in the Bank in the scale of Taka 300—540.
- (vii) An employee possessing a Secondary School Certificate and who has passed both Parts of Institute of Bankers Examination and served at least 3 years in the Bank in the scale of Taka 300—540.
- (viii) An employee possessing a Secondary School Certificate and who has passed Part I of Institute of Bankers Examination and served at least 3½ years in the Bank in the scale of Taka 300—540.
- (ix) An employee possessing a Secondary School Certificate and who has served at least 4 years in the Bank in the scale of Taka 300—540.

- 3. Clerk -- } Must have at least
- 4. Clerk-cum-Typist } passed the Higher
Secondary Certificate
Examination.

(b) Cash Staff:

- | | | | | |
|-----------------|----|----|------|--|
| 1. Head Cashier | -- | -- | 100% | (i) An employee possessing a Bachelor's degree and who has passed both Parts of Institute of Bankers Examination and served at least 2 years in the Bank including at least 1 year in the scale of Taka 400—825. |
| | -- | -- | | (ii) An employee possessing a Bachelor's degree and who has passed Part I of Institute of Bankers Examination and served at least 2½ years in the Bank including at least 1 year in the scale of Taka 400—825. |
| | -- | -- | | (iii) An employee possessing a Bachelor's degree and who has served at least 3 years in the Bank including at least 1 year in the scale of Taka 400—825. |
| | -- | -- | | (iv) An employee possessing a Higher Secondary Certificate and who has passed both Parts of Institute of Bankers Examination and served at least 3 years in the Bank including at least one year in the scale of Taka 400—825. |

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(v) An employee possessing a Higher Secondary Certificate and who has passed Part I of Institute of Bankers Examination and served at least 3½ years in the Bank including at least 1 year in the scale of Taka 400—825.

(vi) An employee possessing a Higher Secondary Certificate and who has served at least 4 years in the Bank including at least 1 year in the scale of Taka 400—825.

(vii) An employee possessing a Secondary School Certificate and who has passed both Parts of Institute of Bankers Examination and served at least 4 years in the Bank including at least 1 year in the scale of Taka 400—825.

(viii) An employee possessing a Secondary School Certificate and who has passed Part I of Institute of Bankers Examination and served at least 4½ years in the Bank including at least 1 year in the scale of Taka 400—825.

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(ix) An employee possessing a Secondary School Certificate and who has served at least 5 years in the Bank including at least 1 year in the scale of Taka 400—825.

50% At least a Bachelor's degree from a recognised University.

2. Senior Cashier

(i) An employee possessing a Bachelor's degree and who has passed both Parts of Institute of Bankers Examination and served at least 1 year in the Bank in the scale of Taka 300—540.

(ii) An employee possessing a Bachelor's degree and who has passed Part I of Institute of Bankers Examination and served at least 1½ years in the Bank in the scale of Taka 300—540.

(iii) An employee possessing a Bachelor's degree and who has served at least 2 years in the Bank in the scale of Taka 300—540.

(iv) An employee possessing a Higher Secondary Certificate and who has passed both Parts of Institute of Bankers Examination and served at least 2 years in the Bank in the scale of Taka 300—540.

(v) An employee possessing a Higher Secondary Certificate and who has passed Part I of Institute of Bankers Examination and served at least 2½ years in the Bank in the scale of Taka 300—540.

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- (vi) An employee possessing a Higher Secondary Certificate and who has served at least 3 years in the Bank in the scale of Taka 300—540.
- (vii) An employee possessing a Secondary School Certificate and who has passed both parts of Institute of Bankers Examination and served at least 3 years in the Bank in the scale of Taka 300—540.
- (viii) An employee possessing a Secondary School Certificate and who has passed Part I of Institute of Bankers Examination and served at least 3½ years in the Bank in the scale of Taka 300—540.
- (ix) An employee possessing a Secondary School Certificate and who has served at least 4 years in the Bank in the scale of Taka 300—540.

100% Must have at least passed the Higher Secondary Certificate Examination

3. Cashier — }
 4. Cashier-cum-Clerk }
 (c) Godown Staff:
 1. Godown Inspector

100%

- (i) An employee possessing a Bachelor's degree and who has passed both Parts of Institute of Bankers Examination and served at least 2 years in the Bank including at least 1 year in the scale of Taka 400—825.

- (ii) An employee possessing a Bachelor's degree and who has passed Part I of Institute of Bankers Examination and served at least 2½ years in the Bank including at least 1 year in the scale of Taka 400—825.
- (iii) An employee possessing a Bachelor's degree and who has served at least 3 years in the Bank including at least 1 year in the scale of Taka 400—825.
- (iv) An employee possessing a Higher Secondary Certificate and who has passed both parts of Institute of Bankers Examination and served at least 3 years in the Bank including at least 1 year in the scale of Tk. 400—825.
- (v) An employee possessing a Higher Secondary Certificate and who has passed Part I of Institute of Bankers Examination and served at least 3½ years in the Bank including a least 1 year in the scale of Taka 400—825.
- (vi) An employee possessing a Higher Secondary Certificate and who has served at least 4 years in the Bank including at least 1 year in the scale of Taka 400—825.

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- (vii) An employee possessing a Secondary School Certificate and who has passed both parts of Institute of Bankers Examination and served at least 4 years in the Bank including at least 1 year in the scale of Taka 400—825.
- (viii) An employee possessing a Secondary School Certificate and who has passed Part I of Institute of Bankers Examination and served at least 4½ years in the Bank including at least 1 year in the scale of Taka 400—825.
- (ix) An employee possessing a Secondary School Certificate and who has served at least 5 years in the Bank including at least 1 year in the scale of Taka 400—825.
2. Senior Godown Keeper ... 50% At least a Bachelor's degree from a recognised University. 50%
- (i) An employee possessing a Bachelor's degree and who has passed both Parts of Institute of Bankers Examination and served at least 1 year in the Bank in the scale of Taka 300—540.
- (ii) An employee possessing a Bachelor's degree and who has passed Part I of Institute of Bankers Examination and served at least 1½ years in the Bank in the scale of Taka 300—540.

- (iii) An employee possessing a Bachelor's degree and who has served at least 2 years in the Bank in the scale of Taka 300—540.
- (iv) An employee possessing a Higher Secondary Certificate and who has passed both Parts of Institute of Bankers Examination and served at least 2 years in the Bank in the scale of Taka 300—540.
- (v) An employee possessing a Higher Secondary Certificate and who has passed Part I of Institute of Bankers Examination and served at least 2½ years in the Bank in the scale of Taka 300—540.
- (vi) An employee possessing a Higher Secondary Certificate and who has served at least 3 years in the Bank in the scale of Taka 300—540.
- (vii) An employee possessing a Secondary School Certificate and who has passed both Parts of Institute of Bankers Examination and served at least 3 years in the Bank in the scale of Taka 300—540.
- (viii) An employee possessing a Secondary School Certificate and who has passed Part I of Institute of Bankers Examination and served at least 3½ years in the Bank in the scale of Taka 300—540.

1	2	3	4	5
3. Godown Keeper	..	100% Must have at least passed the Higher Secondary Certificate Examination.	..	....
(d) Engineering and Technical Staff:				
1. Sub-Assistant Engineer	..	100% Diploma in Engineering 3 years' course after passing the Secondary School Certificate Examination from a Polytechnic Institute.	..	....
2. Key Punch Operator	..	} 100% Must have at least passed the Higher Secondary Certificate Examination.	..	....
3. Control Assistant	..	} 100% Must have at least passed the Higher Secondary Certificate Examination.	..	....
4. Electrician	..	100% Persons possessing an electrician certificate.	..	....
5. Liftman	..	} 100% Preference to be given to those with electrician certificate.	..	....
6. Plumber	..	} 100% Preference to be given to those with electrician certificate.	..	....

(ix) An employee possessing a Secondary School Certificate and who has served at least 4 years in the Bank in the scale of Taka 300-540.

(c) Other Staff:

1. P.A. to M.D.	--	--	--	100%	From amongst Stenographers who qualify in a test at a speed of 120 and 40 words per minute in shorthand and typewriting respectively.
2. Stenographer	--	--	100%	Must have at least passed the Higher Secondary Certificate Examination and who qualify in a test at a speed of 100 and 35 words per minute in shorthand and typewriting respectively.	
3. Stenotypist	--	--	100%	Must have at least passed the Higher Secondary Certificate Examination and who qualify in a test at a speed of 80 and 30 words per minute in shorthand and typewriting respectively.	
4. Typist	--	--	100%	Must have at least passed the Secondary School Certificate Examination and who qualify in a test at a speed of 30 and 20 words per minute in typewriting in English and Bengali respectively.	

1	2	3	4	5
5. Teleprinter Operator	} 100%	Must have at least passed the Higher Secondary Certificate Examination with knowledge of telephone/teleprinter operation.	--	.. ..
6. Telephone Operator	}		--	
7. Driver	... 100%	Persons possessing a valid licence under the Motor Vehicles Act, 1939.	--	.. ..
8. Cook	}	100% Literate	--	.. ..
9. Mali	}		--	.. ..
10. Sweeper	... 100%		--	.. ..
(f) Security and Messengerial Staff:				
1. Armed Guard	... 100%	Persons who read up to Class VIII.	--	.. ..
2. Chief Jamader	}		100%	From amongst peons and confirmed chowkidars appointed for the Bank's own godowns as distinguished from chowkidars of clients' godowns.
3. Jamader	}		--	
Peon	}			
5. Godown Chowkider	} 100%	Persons who read up to Class VIII.	--	
6. Farash	... 100%	Literate.	--	.. ..

SCHEDULE III

[(See regulation 9(2))]

DECLARATION OF FIDELITY AND SECRECY

I,.....do hereby solemnly declare that I will faithfully, truly and to the best of my judgement, skill and ability, execute and perform the duties required of me as.....of the.....Bank and which properly relate to my office or position in the said Bank.

I further declare that I will not communicate or allow to be communicated to any person not legally entitled thereto any information relating to the affairs of the Bank nor will I allow any such person to inspect or have access to any books or documents belonging to or in the possession of the Bank and relating to the business of the Bank.

Signature.....

Designation.....

Signed before me:

Signature.....

Designation.....

Date

SCHEDULE IV

[See regulation 17(1)]

- (i) Name:
- (ii) Height Weight Chest
- (iii) Identification mark:
- (iv) Permanent address and present address:
Telegraph Office:
- (v) Father's/Husband's name, address and occupation:
- (vi) Date of birth:
- (vii) Place of birth:
- (viii) Nationality:
- (ix) Marital status:
- Single
 Married
 Widow/Widower
- (x) Academic qualification with division, (class and year of passing and the institution attended):
- (xi) Training received:
- (xii) Language known:
- (xiii) Particulars of previous employment:
- (xiv) Date of joining in the Bank and post:
- (xv) Particulars of appointment in the Bank:
- (a) Name of the post:
- (b) Date of appointment:
- (c) Whether temporary, substantive, officiating or permanent:
- (d) Scale of the post:
- (e) Substantive pay:



- (f) Pay drawn:
- (g) Fringe benefit:
- (xvi) Rewards and punishments:
- (xvii) Record of leave:
- (xviii) Provident Fund Account No.
- (xix) Advance given:
- (xx) Reasons for leaving the Bank
(Resignation, Retirement,
Termination, Dismissal, etc.).

Notes—(1) After the entries (i) to (xiii), the employee shall put his signature in confirmation thereof.

(2) Entries in respect of particulars of appointment in the Bank, reward and punishment, record of leave and reasons for leaving shall be attested by the authorised officer.

By order of the Board of Directors

LUTFAR RAHMAN SARKAR

Managing Director
Agrani Bank.