



(केवल बैंक के कर्मचारियों के प्रयोग के लिए)

(For use of Officials of the Bank)

राष्ट्रीय कृषि और ग्रामीण विकास बैंक व्यय नियमावली, 2019

National Bank for Agriculture and Rural Development Expenditure Rules, 2019

राष्ट्रीय कृषि और ग्रामीण विकास बैंक परिसर, सुरक्षा और अधिप्राप्ति विभाग प्रधान कार्यालय मुंबई	National Bank for Agriculture and Rural Development Department of Premises, Security & Procurement (DPSP) Head Office Mumbai
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NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT
EXPENDITURE RULES, 2019

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**NATIONAL BANK FOR AGRICULTURE AND RURAL
DEVELOPMENT**

EXPENDITURE RULES, 2019

Preamble

Whereas it is desirable and considered expedient to revise the rules governing expenditure to be incurred by or on behalf of the National Bank for Agriculture and Rural Development, the Board of Directors of the Bank, in supersession of the National Bank for Agriculture and Rural Development Expenditure Rules, 2014, hereby makes the following rules, namely:

1. Title and commencement

These rules may be called the National Bank for Agriculture and Rural Development Expenditure Rules, 2019 and shall come into force from 01 December 2019.

2. Power to sanction expenditure on behalf of the Bank

The power to sanction expenditures on behalf of the Bank shall be exercised in accordance with the provisions of these rules. Delegation is provided at the level of Executive Director, Whole Time Director and the Expenditure Approving Committee (EAC), to take care of present and future requirements. The EAC may be headed by a Whole Time Director. In the event of the post of Whole Time Director remaining vacant, the EAC, comprising CGMs, will exercise the powers as proposed and the senior most CGM member present in the meeting shall chair the meeting.

3. Definitions

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

- a. the "Act" means the National Bank for Agriculture and Rural Development Act, 1981, as amended;
- b. the "Bank" means the National Bank for Agriculture and Rural Development, established under the above said Act;
- c. the "General Regulations" means the National Bank for Agriculture and Rural Development General Regulations, 1982, or National Bank for Agriculture and Rural Development (Additional) General Regulations, 1984 or any replacement thereof;
- d. the "Board" means the Board of Directors of the Bank, and in relation to any power exercisable by it, includes the Executive Committee;



- e. "R.O." means Regional Office and includes a "TE" where not specifically segregated.
- f. "T.E." means Training Establishment;
- g. "AD" means Accounts Department;
- h. "CPD" means Corporate Planning Department
- i. "DEAR" means Department of Economic Analysis and Research;
- j. "DIT" means Department of Information Technology
- k. "DPSP" means Department of Premises, Security & Procurement
- l. "FD" means Finance Department;
- m. "HRMD" means Human Resources Management Department;
- n. "LD" means Law Department
- o. "BID" means Business Initiative Department
- p. "CVC" means Central Vigilance Cell
- q. "CCD" means Corporate Communications Department
- r. "DoS" means Department of Supervision
- s. "DoR" means Department of Refinance
- t. "DSM" means Department of Storage and Marketing
- u. "DFIBT" means Department of Financial Inclusion and Banking Technology
- v. "FSDD" means Farm Sector Development Department
- w. "FSPD" means Farms Sector Policy Department
- x. "ID" means Inspection Department
- y. "IDD" means Institutional Development Department
- z. "mCID" means Micro Credit Innovations Department
- aa. "OFDD" means Off Farm Development Department
- bb. "RMD" means Risk Management Department
- cc. "RP" means Rajbasha Prabhag
- dd. "SD" means Secretary's Department
- ee. "SPD" means State Projects Department
- ff. "BLO" means Business Liaison Office



- gg. "Reporting Officer" means an officer who is a supervisor authorised to sanction travel plan, leave and various other facilities in HRMS, as per the norms prescribed by HRMD, HO from time-to-time.
- hh. "Chairman" means the Chairman of the Bank appointed under Section 6 (1) (a) of NABARD Act, 1981.
- ii. "Managing Director" means the Managing Director of the Bank appointed under Section 6 (1) (g) of NABARD Act, 1981
- jj. "Whole Time Director" means any whole-time director appointed under Section 6 (3) of NABARD Act, 1981 and for the purpose of delegation under NABARD Expenditure Rules, 2019 would also include Managing Director.
- kk. "Executive Director" means an Officer designated as such by the Bank.
- ll. "EAC" means the Expenditure Approving Committee" of the Bank;
- mm. "Medical Committee" means the committee constituted by HRMD for evaluating medical claims over and above the eligible amount.
- nn. "Year" means the accounting year of the bank ie., 1st April to 31st March of the succeeding year.
- oo. "OIC" means an Officer in Grade 'F', Grade 'E' or any other Grade (excluding DDMs), who is in-charge of an Office, Training Establishment or agency established by the Bank under sub-section (4) of section 3 of NABARD Act, 1981
- pp. "CGM" means the Chief General Manager who is an officer in Grade 'F', called as such or by any other designation;
- qq. "GM" means the General Manager, who is an officer in Grade 'E', called as such or by any other designation;
- rr. "DGM" means the Deputy General Manager, who is an officer in Grade 'D', called as such or by any other designation;
- ss. "AGM" means the Assistant General Manager, who is an officer in Grade 'C', called as such or by any other designation;
- tt. "Mgr" means the Manager, who is an officer in Grade 'B', called as such or by any other designation;
- uu. "AM" means the Assistant Manager, who is an officer in Grade 'A', called as such or by any other designation;
- vv. "Approving Authority" means the authority nominated to approve the expenditure under the said Rules and as per Schedule I of these Rules



- ww. “Sanctioning Authority” means the authority nominated to sanction expenditure for release of payment under the said Rules and as per Schedule I to these Rules;
- xx. “Consultant” means the external consultants – subject matter specialists appointed by the Bank, such as Engineers, Geologists, Management Experts, Air-conditioning Consultants, Architects, Structural Consultants, Valuers, Interior Designers, Information Technology and the like;
- yy. “System” refers to HRMS, CLMAS, FAMS, TALMS, ECM and such other modules of accounting/recording approvals and sanctions.
- zz. “GMVIP” means Group Motor Vehicle Insurance Policy
- aaa. “NBEHL-GIS” means NABARD Employees Housing Loan-Group Insurance Scheme
- bbb. “GMP” means Group Mediclaim Policy
- ccc. “OGTIP” means Optional Group Term Insurance Plan for employees
- ddd. Various sanctioning authorities mentioned in Schedule I of this Rules refer to all the authorities connected with the said work in respective departments at Head Office, Regional Offices, Sub- Offices and Training Establishments;
- eee. Words and expressions used herein and not defined but defined in the Act shall have the meanings respectively assigned to them in that Act.

4. Power of approving and sanctioning expenditure on behalf of the Bank - by whom to be exercised

- i. The various authorities/officers referred to in Schedule I to these rules are hereby authorised to approve and sanction the expenditure to be incurred under various heads as specified in the schedule, subject to the conditions, if any, specified therein.
- ii. Expenditure in excess of powers delegated to Chairman, under the various heads referred to in Schedule I, shall be sanctioned by the Board.

5. Approval and Sanction

- i) ‘**Approval**’ refers to the **Financial Approval** given by an authority, to acquire an asset/secure services, at a cost, which is either estimated or based on quotation/tender. It generally culminates with the issue of a work order/purchase order, with a definite cost.

The approving authority, besides assessing the expenditure involved, will also examine the proposed estimate for the item of expenditure and accord approval as per the delegated powers.



- ii) **'Sanction' meaning 'sanction for release'** refers to the order given by an authority, either on file or the system, for payment of bills, either in full or in part, for the asset acquired / work done/ services received.
- iii) In respect of items of expenditure where the delegation commences at a lower level or only a few levels are involved, the approving and sanctioning authority may be the same. Similarly, in respect of items of expenditure where separate approval is not required such as in the case of salary, PF, bills etc., the approving and sanctioning authority will be the same.

6. Delegation of power in favour of other Officers

Delegation of power in favour of an authority in Schedule-I of these Rules shall be deemed to include delegation in favour of any authority who is in a grade higher to him/her in that department or division.

7. Economy in expenditure and financial discipline

- i. Every approving/sanctioning authority shall ensure that the expenditure is within the budgetary allocation. He/she shall observe financial discipline and strive to achieve economy in expenditure. He/she shall also ensure that proper record of the expenditure approved and sanctioned, is maintained.
- ii. Approval/sanction of any expenditure in excess of the budgetary allocation, shall require prior approval of the concerned department at Head Office.
- iii. While approving/sanctioning the expenditure, the approving/sanctioning authority shall follow such instructions and directions as are in force from time to time for determining the requirements and eligibility and also follow the prescribed procedure and safeguards in respect of calling for and opening of quotations, awarding of contracts, payment of bills, etc.
- iv. The approving/sanctioning authority shall not approve/sanction expenditure in excess of the powers vested in him, excepting in case of an emergency and is satisfied that it is in the interest of the Bank, to do so. Such excess expenditure approved/sanctioned by him/her shall be immediately reported to the appropriate higher authority having powers to approve/sanction such expenditure, giving reasons therefor and such an authority shall accord post-facto approval/sanction for such expenditure. This would be applicable in case of approvals/sanctions done by the officers officiating as OICs in the absence of regular OICs.



8. Obligations of Approving/Sanctioning Authorities

In exercising the powers delegated under these rules, the approving/sanctioning authorities shall take the following precautions:

- i. On File approval from appropriate authority has been obtained for purchasing an asset/securing the services/undertaking an activity, before exercising the delegation of Approval and Sanction, as defined in Para 5 above.
- ii. Specific instructions issued by various departments with regard to functioning of the Bank are kept in mind while exercising the powers.
- iii. Save as specifically provided otherwise, powers relating to the expenditure on dead stock, machineries and other capital expenditure, as also revenue expenditure such as repairs, printing and stationery, etc. are exercised by concerned departments at HO entrusted with the related work and DPSP at ROs/TEs, in accordance with the delegation of powers.
- iv. The expenditure pertaining to the concerned officer himself / herself and dependents including spouse shall always be approved/sanctioned by the next higher authority.
- v. When the in-charge of a Regional Office/HO Department is on tour, or absent for any reason, the official attending to his duties will exercise the powers required, in urgent cases for smooth functioning of the office. All actions so taken may be confirmed from the in-charge, on his return.
- vi. Except Chairman, MD and Whole Time Director, all delegated officers who are due to retire within three months or who have served a notice of resignation or have sought voluntary retirement, shall exercise their delegated powers in financial matters, jointly with another officer of the same or higher rank, from the date of acceptance of their notice by the bank.
- vii. Various periodical reports prescribed in connection with incurring of expenditure are promptly submitted to the appropriate authority.
- viii. Any item of work not covered under the delegation of powers will require specific reference to Head Office.
- ix. The powers delegated are not to be further delegated. Chairman may effect further delegation of sanctioning power, whenever it is considered necessary out of exigencies and cause such delegation to be placed before the Board.



- x. Save as specifically provided otherwise, powers relating to the expenditure on monthly emoluments, all perquisites, travelling and halting allowance and such other benefits to staff of NABARD, superannuation benefits, pension and medical assistance to retired staff of NABARD are exercised by HRMD, HO in accordance with delegation of powers.

9. Form of Accounts

Subject to the provisions of the Act and the General Regulations, the accounts of the Bank shall be maintained under the "Heads" as set out in Schedule-II to these rules or in such other manner as the Chairman may specify from time to time.

In the event of the Chairman specifying a change in the heads of account, such a change shall accordingly be deemed to have been incorporated in the Schedule-II, with effect from such date as may be specified by the Chairman. Such changes shall also be notified to all approving/sanctioning authorities.

10. Power to interpret and implement the Rules

The powers to interpret these rules, unless otherwise stated, vests with the Chairman, who is also hereby empowered to issue such administrative instructions and delegate, as may be necessary, to give effect to and carry out the purposes of the provisions of these rules or otherwise to secure effective control over the expenditure.

11. Limitation of Rules

Nothing in these rules shall apply to the investing of the funds of the Bank in the purchase or sale of securities, investment of surplus funds in the approved avenues, issue of loans and advances including refinance, grants, purchases and sales of foreign exchange or to the payment of commission, brokerage and other regular charges in connection with the same, orders in regard to which shall be issued by the Chairman, who may delegate the power to invest the funds of the bank and to perform other functions, to Officers-in-Charge of Offices/Department, either specifically or by general instructions, subject to such conditions/restrictions or limitations as the Board may impose.

12. Sub Office/DDMs/PMU

Officers in establishments other than HO/RO/TEs like, Sub Offices, Cell, PMUs, District Development Managers, BLOs shall exercise such powers, as may be specified by the Chairman from time-to-time.



13. Other Departments

In addition to the departments defined in para 3 above, the Rules will be applicable to any other department that may be created / reorganized / renamed in future by the bank.

14. Repeal of NABARD Expenditure Rules, 2014

The NABARD Expenditure Rules, 2019 are being adopted in substitution of, and to the exclusion of, the NABARD Expenditure Rules, 2014 which shall cease to be in force with effect from the date on which these Rules come into force.



SCHEDULE I

Delegation of Powers to Approve and Sanction expenditure under various heads of account

1. Acquisition of Immovable Properties

- a) An annual budget containing proposals for acquisition of immovable property for Office or Residential purposes shall be placed before the Board for its approval.
- b) Subject to the budget approved by the Board and the specifications and priorities as laid down by it, individual proposals for acquisition of immovable property shall be approved by the Board.
- c) The on-file order shall be taken from the authority approved by the Board for all proposals involving acquisition of land and acquisition/construction of buildings.

1.1 Purchase of Land

Subject to the approval as mentioned at 1 (a), (b) and (c) above, the expenditure for acquisition of land at any place in India, either as freehold or leasehold, for the purpose of construction of building for office or residence, shall be sanctioned for release on each occasion, as per the following delegation.

Sanctioning Authority	Sanction Limit (₹)
CGM, DPSP, HO	200 lakh
ED	500 lakh
WTD	1000 lakh
Chairman	More than 1000 lakh

1.2 Purchase of Building

Subject to the approval as mentioned at 1 (a), (b) and (c) above, the expenditure for acquisition of building at any place in India, either as freehold or leasehold, for the purpose of office or residence, shall be sanctioned for release on each occasion, as per the following delegation.

Sanctioning Authority	Sanction Limit (₹)
CGM, DPSP, HO	200 lakh
ED	500 lakh
WTD	1000 lakh
Chairman	More than 1000 lakh



1.3 New Construction of buildings

Subject to the approval as mentioned at 1 (a), (b) and (c) above, the expenditure towards each bill, on construction of new buildings for office or residential purposes, either on freehold or leasehold land, including that of interior furnishing, horticulture, electrical/air-conditioning, automation and engagement of consultant at any place in India, shall be sanctioned for release as per the following delegation.

While exercising the delegated powers the payment of bills shall be made to the concerned parties strictly in accordance with the terms of contract and the payments may be made upto 90% of the Project Cost at RO/TE, subject to the recommendations of the officers qualified with civil or electrical engineering/technical consultant. Final settlement may be made subject to the approval by DPSP, HO.

Sanctioning Authority	Sanction Limit (₹)
CGM/GM-OIC of RO	100 lakh
CGM, DPSP, HO	200 lakh
ED	500 lakh
WTD	1000 lakh
Chairman	More than 1000 lakh

1.4 All expenditure in respect of payment of stamp duty, registration charges and other statutory payments shall be approved and sanctioned for release by the CGM, DPSP, HO or the CGM/OIC of ROs.

2. Addition/Alteration/Renovation/Retro-fitting

Project works of the following types, both in Office and Staff Quarters shall be executed in consultation with DPSP, HO. On-file approval for additions/alterations/renovation/retro-fitting upto the value of Rs.100 lakh has to be taken from CGM, DPSP, HO and for works above that value, on-file approval has to be taken from designated authority empowered to approve the financial limit.

- Work necessary to bring into use and improve habitable conditions in the premises, which are either newly acquired or where services are improperly provided, additions, alternations to the existing buildings, reconstruction of buildings, purchase and installation of plant and machinery, additions and alterations to equipment and installations.



- Where structural alterations are involved or a clearance from local authorities is required.
- Renewals and replacements necessitated for technical and engineering reasons, works required to make good the damage to buildings, installations and services.
- Preventive maintenance and special repairs, replacements required so as to ensure least inconvenience to the users and prevent failures.
- For other works involving additions, alterations to bank's properties, prior technical consultation may be made wherever necessary.

Subject to the above instructions, the expenditure on account of addition, alteration, renovation and retro-fitting to bank's buildings, structural repairs to buildings, purchase and installation of plant, machinery and equipment etc., which result in additional floor space, increase in capacity or increase in the flow of economic benefits from the asset, beyond the originally intended life of the asset, shall be approved and sanctioned for release towards each bill, as per the following delegation.

While exercising the delegated powers the payment of bills shall be made to the concerned parties strictly in accordance with the terms of contract and the payments may be made upto 90% of the Project Cost at RO/TE, subject to the recommendations of the officers qualified with civil or electrical engineering/technical consultant. Final settlement may be made subject to the approval by DPSP, HO.

Authority	Approval Limit (₹)	Sanction Limit (₹)
AGM		10 lakh
DGM		25 lakh
GM		50 lakh
CGM/OIC – RO		More than 50 lakh
CGM, DPSP, HO	100 lakh	More than 50 lakh
ED	150 lakh	
WT Director	200 lakh	
EAC	More than 200 lakh	



3. Furniture & Fixtures, Electrical Installations

Expenditure towards purchase of and replacement of Furniture & Fixtures and electrical installations of capitalized items, for office/quarters/office cum residence of senior officers, shall be approved and sanctioned for release, on any one occasion by the authorities, as per the following limits:

Authority	Approval Limit (₹)	Sanction Limit (₹)
AGM		5 lakh
DGM	5 lakh	10 lakh
GM	10 lakh	50 lakh
CGM/OIC RO	50 lakh	More than 50 lakh
CGM, DPSP, HO	75 lakh	More than 50 lakh
ED	100 lakh	
WT Director	200 lakh	
EAC	More than 200 lakh	

4. Office Equipment:

Expenditure towards purchase of :

4.1 Office Equipment, including that of telecommunication/electronic equipment for office/quarters/office cum residence of senior officers

4.2 Portable electronic devices like mobiles, digital cameras, etc., costing more than ₹10,000.

shall be approved and sanctioned for release, on any one occasion by the authorities, as per the following limits:

Authority	Approval Limit(₹)	Sanction Limit (₹)
AGM		5 lakh
DGM	5 lakh	10 lakh
GM	10 lakh	50 lakh
CGM/OIC RO	50 lakh	More than 50 lakh
CGM, DPSP, HO	75 lakh	More than 50 lakh
ED	100 lakh	
WT Director	200 lakh	
EAC	More than 200 lakh	



5. Computers, Computer Peripherals, Network Components & System Software

5.1 Expenditure towards purchase of:

- a) Desktops, Thin-Client Devices, Computer Peripherals like Printers, Scanners, etc., Servers, SAN / NAS Storages, Backup devices, Network components like Switches, Routers, Racks, power distribution units, appliances like Firewall, Network Access Control(NAC), SD-WAN, Wifi controllers and access points equipments, etc., VC equipments including display units.
- b) Purchase of portable electronic devices like laptops, external hard drives, DLP / LCD Projectors, hand-held devices such as barcode scanners, biometric devices, etc., costing more than ₹10,000 per unit, shall be capitalized by approval and sanctioned for release, on any one occasion by the authorities, as per the following limits.

Authority	Approval Limit (₹)	Sanction Limit (₹) HO	Sanction Limit (₹) RO
AGM, DIT		10 lakh	10 lakh
DGM DIT	10 lakh	25 lakh	25 lakh
GM DIT	25 lakh	100 lakh	50 lakh
CGM/OIC RO	50 lakh		More than 50 lakh
CGM, DIT, HO	100 lakh	More than 100 lakh	
ED	200 lakh		
WT Director	500 lakh		
EAC	More than 500 lakh		

5.2 Software Procurement/Development by DIT-HO

- a) Expenditure towards procurement of Standard system software like Operating System, Office Suite, Database, Backup software, Building Management System (BMS) software, network monitoring software, etc., subscription to or availing “Software-as-a-service” (SaaS) from Cloud Service Providers, subscription to or availing a combination of infrastructure and software and providing “Platform-as-a-Service” (PaaS) and Annual Technical Support licenses that are part of project for such software and other open-source software, costing more than ₹1 lakh per unit;



Schedule - I

- b) Expenditure towards procurement, development, implementation of application software and upgradation/ modification thereof by way of change requests-shall be approved and sanctioned for release, on any one occasion by the authorities, as per the following limits:

Authority	Approval Limit (₹)	Sanction Limit (₹)
AGM, DIT		10 lakh
DGM, DIT	10 lakh	50 lakh
GM, DIT	50 lakh	100 lakh
CGM, DIT, HO	100 lakh	More than 100 lakh
ED	200 lakh	
WT Director	500 lakh	
EAC	More than 500 lakh	

5.3 Procurement / Development of software by Other HO Departments

Expenditure towards procurement, development, implementation of application software and upgradation/ modification thereof by way of change requests-shall be approved and sanctioned for release, on any one occasion by the authorities as per the following limits.

Authority	Approval Limit (₹)	Sanction Limit (₹)
DGM		05 lakh
GM		20 lakh
CGM HO Deptts.	25 lakh	25 lakh

6. Motor Vehicle

Expenditure towards purchase of cars and other motor vehicles for use of Chairman, MD, Whole Time Director, ED, CGM, and other officers of the bank, or for the common pool of the bank, as per the guidelines issued by HO from time to time, shall be capitalized by approval and sanctioned for release as per unit basis by the authorities, as per the following limits.

Authority	Approval Limit (₹)	Sanction Limit (₹)
CGM RO		40 lakh
CGM, DPSP, HO	40 lakh	More than 40 lakh
EAC	More than 40 lakh	



Charges Account

All of the following Rules will relate to the bank's Profit and Loss a/c.

7. Expenditure on Miscellaneous / Revenue Assets

7.1 Expenditure for purchase of furniture & fixtures, electrical installations, UPS systems and related wiring, LAN cabling, office equipment and computer installations costing **upto the capitalization limit (presently upto ₹1 lakh)** per unit and portable electronic devices costing from **₹5001 and upto capitalization limit for portable electronic devices (presently upto ₹10,000)** per unit shall be **charged to Revenue A/c.** and approved and sanctioned for release, on any one occasion by the authorities as under:

Authority	Approval Limit (₹)	Sanction Limit (₹)
AGM		5 lakh
DGM	5 lakh	25 lakh
GM	25 lakh	50 lakh
CGM,DPSP / DIT, HO, CGM/OIC RO	50 lakh	More than 50 lakh
EAC	More than 50 lakh	

7.2 Assets as indicated above and costing upto ₹5000 (at present) shall be charged to revenue a/c by approval and sanction for release on any one occasion by the authorities, as per the following limits:

Authority	Approval Limit (₹)	Sanction Limit (₹)
AGM		5 lakh
DGM	5 lakh	25 lakh
GM	25 lakh	50 lakh
CGM,DPSP / DIT, HO, CGM/OIC RO	50 lakh	More than 50 lakh
EAC	More than 50 lakh	



8. Repairs

8.1 Repairs to Bank's Property - Office & Staff Quarters

Expenditure towards general and periodical repairs, painting, etc., of the Bank's property including electrical, water and other installations, dead stock articles and items of small value, in accordance with the norms prescribed by DPSP, HO shall be approved and sanctioned for release, on any one occasion, by the authorities as per the following limits.

Designation	Approval Limit (₹)	Sanction Limit (₹)
Mgr.		0.50 lakh
AGM	0.50 lakh	1 lakh
DGM	1 lakh	2 lakh
GM	2 lakh	20 lakh
CGM/OIC RO	20 lakh	More than 20 lakh
CGM, DPSP HO	More than 20 lakh	More than 20 lakh

8.2 Repairs to buildings leased to the bank:

Expenditure on minor repairs to buildings leased to the bank, shall be incurred after due notice to the landlord and the cost of such repairs shall be deducted from the amount payable to the landlord, as per the terms of agreement. Such expenditure shall be approved by the DGM upto a ceiling of Rs.1 lakh on each occasion. The approved expenditure shall be sanctioned for release by the AGM.

9. Annual Maintenance and Service contracts

Wherever possible, Maintenance / Service Contracts of high value dead stock articles including vehicles may be entered into with the manufacturer/supplier or their authorised agencies at each centre, except where more economical arrangements are available/possible.

New contracts under the maintenance and service contracts will be approved by CGM, DPSP at HO and OIC, RO. Such expenditure shall be sanctioned by AGM in respect of the following items:



- 9.1** Annual contract for maintenance of office building in respect of :
electrical installations, lifts, water pumps, maintenance charges of premises owned by office or taken on lease/rent, gardening, water tank cleaning, civil, plumbing, carpentry, house keeping, pest control, HVAC system, Board Room maintenance, Telephone/Data networking/EPABX, DG Set, STP, Solar Plant, Fire fighting, CCTV, X-Ray Baggage Screening machine, DFMD, kitchen maintenance in office, etc.
- 9.2** Annual contract for maintenance of staff quarters in respect of :
gardening, water tank cleaning, civil, plumbing & carpentry, House keeping, electrical services & pump operation, pest control, Lifts, compost machine, CCTV, Fire Fighting System.
- 9.3** Annual contract for maintenance of deadstock items like air conditioners, water purifiers, water coolers, UPS, refrigerators, photocopiers, paper shredder, gym equipments, weighing machine, other office equipments, etc.
- 9.4** AMCs for Information Technology hardware shall be entered into with the service provider, manufacturer, supplier or their authorized agencies at each center, except where more economical arrangements are available/possible. All such new AMCs shall be approved by the CGM, DIT of HO or the OIC of ROs and sanctioned for release by the AGM.
- 9.5** AMC for Software support, software maintenance including Data Centre BMS Services, availing services like, Software as a Service, Infrastructure as a Service, Platform as a Service, shall be entered into with the service provider, manufacturer, supplier or their authorized agencies at each center, except where more economical arrangements are available/possible. All such new AMCs shall be approved by the CGM, DIT of HO or the OIC of ROs and sanctioned for release by the AGM.
- 9.6** Renewal of AMCs mentioned at 9.1 to 9.5 above, where there are no changes in the expenditure and the terms and conditions thereof, except due to changes in taxes and wages, as well as in those cases, where changes in AMC amount is as per the existing agreement, shall be approved by the DGM.



Schedule - I

9.7 Expenditure towards routine waste disposal and any other expenditure such as purchase of cleaning material required for maintaining the sanitation in office premises, either owned or on lease, shall be approved as detailed below:

Designation	Approval Limit (₹)
AGM	0.20 lakh
DGM	More than 0.20 lakh

The amount so approved shall be sanctioned for release by AGM.

9.8 Expenditure towards waste disposal and any other expenditure such as purchase of cleaning material required for maintaining the sanitation in staff quarters, either owned or on lease, shall be approved as detailed below:

Designation	Approval Limit (₹)
AGM	0.20 lakh
DGM	More than 0.20 lakh

The amount so approved shall be sanctioned for release by AGM.

10. Security Services:

Proposals for engaging the services of security guards for protecting the Bank's property shall be approved by the CGM, DPSP, HO or the OIC of ROs as per existing guidelines and the monthly expenditure shall be sanctioned for release by the AGM, as per the agreement with the agency.

11. Rent, Rates, Insurance, etc.

11.1 Proposals for taking property on lease or leave & license basis, for office, residence and RCO purposes, ground lease rent for properties so acquired shall be approved as per the limits mentioned below:

Purpose	Approving Authority	Approval Limit
Office Accomodation	CGM, DPSP, HO	Lease rent upto ₹ 10 lakh/per month provided the location of the office at that centre has been approved by HO.
	EAC	Lease rent above ₹ 10 lakh/per month
Residence/ RCO	CGM, DPSP, HO and CGM/OIC of RO	As per HRMD norms from time to time
	EAC	In excess of HRMD limits
Ground Lease Rent	CGM, DPSP, HO	Upto ₹ 100 lakh
	EAC	Above ₹ 100 lakh

The lease rents approved as above shall be sanctioned for release by the AGM.



- 11.2** AGM shall sanction release of expenditure on account of property tax, water & sewer tax, charges for electricity, gas and water consumed in the office premises, including VOF, VEF, common areas in staff quarters and un-allotted staff quarters, on receipt and verification of bills. Other bills shall be sanctioned for release by the AGM only after the approval by DGM.
- 11.3** Expenditure in respect of electricity and gas consumed in the staff quarters or leased flats shall be borne and paid by the occupant employee. In case of default by an occupant employee of staff quarters or leased flat, in paying the electricity and gas charges, the same shall be sanctioned for release and payment to the concerned authorities by DGM. Recovery of defaulted amount shall be made from the employee's salary or any amounts payable to him/her.
- 11.4** Expenditure on account of payment of premium on insurance policies taken out in respect of all the bank's office premises, staff quarters, dead stock articles, cash-in-transit, bank's personnel shall be approved by the CGM, DPSP, HO or the CGM/OIC of ROs and sanctioned for release by the AGM, DPSP, provided that the insurance policies are taken out in accordance with the instructions issued by DPSP from time to time.
- 11.5** Cyber Security insurance and co-location services related expenditure shall be approved by CGM, DIT, HO and sanctioned for release by AGM, DIT, HO.
- 11.6** Insurance premia for bank's owned and staff owned vehicles covered under the Group Motor Vehicle Insurance Policy (GMVIP) shall be sanctioned for release by DGM, HRMD, HO subject to approval by the CGM, HRMD, HO provided that the insurance policies are taken out in accordance with the instructions issued by HRMD from time to time.
- 11.7** Insurance Premia for Group Mediclaim Policy for hospitalisation for retired employees and Group Mediclaim Policy for eligible pensioners for out-patient department (OPD) and such other related schemes shall be sanctioned for release by CGM, HRMD, HO.



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- 11.8** Insurance Premia for NABARD employees Housing Loan-Group Insurance Scheme and Optional Group Term Insurance Policy (OGTIP) shall be approved by CGM, HRMD, HO and sanctioned for release by DGM, HRMD, HO.
- 11.9** Payment of capital deposit/ buffer to the insurance providers under the GMVIP, NEHL-GIS, GMP-for Retired Employees (Hospitalisation), GMP-for Pensioners (OPD) and such other related schemes shall be approved by CGM, HRMD, HO and sanctioned for release by DGM, HRMD, HO.

12. Holiday Homes

Expenditure in respect of approved new proposals for taking holiday homes on lease and renewals of existing Holiday Homes, where there is an increase in the annual compensation, shall be approved by the EAC.

Proposals for renewal of lease on existing terms and conditions shall be approved by the CGM, DPSP, HO.

The lease rents approved as above shall be sanctioned for release by the AGM.

13. Printing & Stationery

- 13.1** Expenditure on bulk purchase of all usual stationery items commonly used in the office such as paper, pencils, pens, ink pads, files, file boards, toner cartridges, small electronic data storage devices, printer ribbons, binders etc and charges towards photo copying, scanning, printing of various forms, registers and name boards shall be approved and sanctioned for release by the AGM upto ₹ 0.50 lakh and by the DGM beyond ₹ 0.50 lakh, on each occasion and in accordance with the prescribed norms of Procurement Policy.



13.2 Stray purchase of stationery articles required urgently or purchase of unusual items of stationery or replacement of worn out items and reimbursement of cost of expenditure thereof, shall be approved by the following authorities, as per the limits indicated below:

Approving Authority	Approval Limit (₹)
AGM	0.05 lakh
DGM	0.10 lakh
GM	0.25 lakh
CGM, DPSP/OIC of RO	0.50 lakh

The expenditure so approved shall be sanctioned for release by AGM.

14. Printing of Bank's Publications

Printing of all publications on behalf of the bank such as Annual Report, Sustainability Report, Study reports, Occasional Papers, House Journals of bank/various departments, Diary, Calendar and others, excepting printing of publicity material for business promotion, shall be approved and sanctioned, on each occasion, as per the limits delegated below subject to the On-file approval of WTD/Chairman.

Approving Authority	Approval Limit (₹)	Sanction Limit (₹)
AGM		1 lakh
DGM	1 lakh	2 lakh
GM	2 lakh	10 lakh
CGM, HO; CGM/OIC of ROs	10 lakh	More than 10 lakh
ED	15 lakh	
WTD	20 lakh	
EAC	More than 20 lakh	

15. Postage, Telephone, Network Charges etc.

15.1 Expenditure towards all postal charges including rentals for post bag/post box numbers, courier charges etc and incidental expenses connected therewith, shall be sanctioned for release by the AGM.



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- 15.2** Approval for obtaining new telephone connections, shifting of telephones in office and staff quarters and expenditure thereon, FTTH, broadband, wifi, dongle, cable TV/DTH, etc shall be accorded by the DGM. The recurring expenditure towards the same shall be sanctioned for release by the AGM.

The expenditure towards securing

- 15.3** Online data services such as Reuters, Bloomberg etc., shall be made after obtaining the on-file approval of Chairman.
- 15.4** Internet Leased Lines and other forms of internet connections, installation of dedicated lines like MPLS, availing software/ infrastructure platform as a service, tele/video conference services, website/social media related expenses webcasting, mobile streaming, media monitoring, audio/video setup arrangements for covering various events of the bank, IT Advisory Services like Gartner, etc, and recurring charges thereof shall be approved on each occasion, by the concerned departments of HO/RO, as per the limits delegated below.

Approving Authority	Approval Limit (₹)
GM	20 lakh
CGM	30 lakh
ED	40 lakh
WTD	50 lakh
EAC	More than 50 lakh

Subject to the above approval, the expenditure shall be sanctioned for release by AGM.

16. Officers Lounge and Staff Canteen, VOF, VEF, Medical Flat

- 16.1** Expenditure on account of subsidy/ meal cards for officers' lounge shall be sanctioned for release by the AGM, in accordance with the instructions issued by HRMD, HO from time to time.
- 16.2** Expenditure on account of subsidy/ meal cards for staff canteen shall be sanctioned for release by the AGM, in accordance with the instructions issued by HRMD, HO from time to time.



- 16.3** Expenditure towards purchase of crockery, cutlery, kitchen vessels etc., in respect of lounge, canteen, VOF, VEF and medical flats shall be approved by and sanctioned for release as per the limits delegated below:

Authority	Approval Limit (₹)	Sanction Limit (₹)
AGM	1 lakh	2 lakh
DGM	2 lakh	5 lakh
GM	5 lakh	10 lakh
CGM	10 lakh	More than 10 lakh
EAC	More than 10 lakh	

- 16.4** House keeping expenses, including that of cable TV/DTH charges of VOF, VEF and medical flats shall be approved by the DGM and the recurring expenditure shall be sanctioned for release by the AGM.

17. Recreation clubs/staff welfare organisations/NABOTSAV

- 17.1** Assistant General Manager, DPSP in HO / ROs shall sanction the contribution expenditure towards Recreation Clubs / Staff Welfare Organisations in accordance with the instructions issued by HRMD, HO from time to time.

- 17.2** Expenditure on account of 'Nabotsav' shall be approved by the CGM, DPSP, HO in accordance with the instructions and budget provided by HRMD and sanctioned for release by the AGM, DPSP, HO

18. Festival Celebrations

Celebration of festivities including Republic Day, Independence Day and other special events based on guidelines/instructions issued by HO, shall be approved by CGM, DPSP, HO and CGM/OIC-RO.

The expenditure in respect of the same shall be sanctioned for release by AGM.

19. Memento

Expenditure towards memento, gold coins to staff and such other staff welfare measures, shall be approved by the CGM/OIC of ROs or CGM, DPSP, HO in accordance with the instructions issued by HRMD/norms for procurement issued from time-to-time. The expenditure in respect of the same shall be sanctioned for release by the AGM.



20. Vehicle hire and maintenance

- 20.1** All expenditure towards hiring of vehicle by office, expenses towards maintenance of office vehicle, payment of taxes to RTO etc, shall be approved by DGM and sanctioned for release by the AGM, DPSP in ROs in accordance with the instructions issued by HRMD from time-to-time.
- 20.2** On approval from the DGM concerned, AGM, DPSP in HO shall sanction the expenditure towards payment of taxes to RTO, while, the AGM(P&S) in HO, shall sanction expenses towards hiring of vehicle by office and maintenance of office vehicle, in accordance with the instructions issued by HRMD from time-to-time.
- 20.3** DGM, DPSP of ROs/HO shall be authorised to approve the expenditure in connection with the hiring of vehicles by eligible staff for official and personal purposes. Payment to the vendor will be automated through Central Payment System. AGM, HRMD, HO shall scrutinise all expenditure towards hiring of vehicles by eligible staff for official and personal purposes in accordance with the norms prescribed by HRMD, HO from time to time.

21. Salary and Allowances

Expenditure in respect of the pay and allowances of the staff (permanent, temporary and casual) and pension in respect of retired officers/employees, shall be sanctioned by the AGM, HRMD, HO and disbursed directly through the system, in accordance with the rules of service/pension applicable from time-to-time.

22. Encashment of Ordinary Leave

Assistant General Manager, HRMD, HO is authorised to approve and sanction for release the expenditure on account of encashment of Ordinary Leave for the serving as well as retired staff members in accordance with the instructions by HRMD, HO from time to time.

23. Overtime Allowance

Subject to prior approval of the appropriate authority, Assistant General Manager, HRMD, HO shall sanction overtime allowance in accordance with the rules of service governing the employees concerned and the guidelines issued in this regard from time to time by HRMD, HO.



24. LTC and LRTC

Manager, HRMD, HO shall sanction expenditure in respect of LTC and LRTC on declaration basis. Claims other than on declaration basis shall be sanctioned by AGM, HRMD, HO, in accordance with the rules in force time-to-time.

25. Payment of Gratuity

The CGM, HRMD, HO shall approve and sanction the expenditure regarding payment of gratuity to employees of the bank.

26. Contribution to Provident Fund, Pension Fund and Gratuity Fund

26.1 Assistant General Manager looking after Provident fund/New Pension Scheme (NPS) related activities at HO may sanction payment of Bank's Monthly Contributions to the Provident Fund/NPS in accordance with the rates prescribed in the Reserve Bank of India Employee's Provident Fund Regulations/NABARD Employees' Provident Fund Regulations/NPS in force from time to time.

26.2 Assistant General Manager, HRMD, HO/RO/Training Establishment is authorised to sanction release of PF Withdrawal/Advance amount to the officer/staff member concerned (in cases where RBI is sanctioning the amount of PF withdrawal/advance amount).

26.3 Assistant General Manager looking after Provident Fund/New Pension Scheme at HRMD, HO is authorised to sanction and release PF Withdrawal/Advance to the officer/staff member concerned as per instructions issued from time to time.

26.4 The final settlement of provident fund on account of retirement, resignation, dismissal, death etc. of officers/staff, shall be approved by the CGM, HRMD, HO and sanctioned for release by the AGM, HRMD, HO. However, where the RBI is settling the PF, the amount shall be sanctioned for release by AGM, HRMD, HO.

26.5 AGM, HRMD, HO looking after Provident Fund/New Pension Scheme related activities shall sanction and incur the expenditure relating to Administrative Charges payable to RBI for maintenance of PF Accounts of staff of NABARD and payment of Central Record Keeping Agency (CRA) service charges to NSDL e-Governance Infrastructure Ltd., for maintaining NPS records of NPS members of NABARD.



26.6 Chief General Manager, HRMD, HO shall approve the appropriations to the bank's gratuity and other superannuation funds periodically to cover the bank's liability on account of payment of gratuity, pension, etc., in accordance with the regulations governing the relative funds.

27. Medical Expenses

27.1 All medical claims on declaration basis shall be disbursed directly through the System (Empower)/sanctioned by the AM, in accordance with the rules in force from time-to-time.

27.2 Medical claims, other than on declaration basis and all OPD claims shall be sanctioned for release by the Manager, HRMD, HO. Claims on account of hospitalization shall be sanctioned for release by the AGM, HO, in accordance with the rules upto the ceilings prescribed from time to time.

27.3 Medical claims beyond the eligibility of employee will be put up to a Medical Committee, as per the instructions of HRMD and upon its recommendation, will be approved and sanctioned for release by CGM HRMD.

27.4 All expenditure on account of maintenance of dispensaries, cost of medicines and drugs purchased thereof, payment to BMO on contract basis, Annual Health Check-up etc., shall be approved and sanctioned for release by the DGM, HRMD, HO/ROs, as per the limits approved by HRMD from time-to-time.

28. Reimbursement of Expenses

28.1 Reimbursement of expenses to staff on declaration basis such as newspaper, book grant, household help, briefcase, electricity charges, official entertainment, telephone and internet usage charges, FRO/FRE and its maintenance, residential office allowance, DDM office maintenance, shifting charges within staff quarters, stitching charges for liveries of Group A, B, C, washing allowance and any other such benefits on declaration basis, shall be disbursed directly through the System (Empower)/sanctioned by the AM, HRMD, in accordance with the instructions issued by HRMD from time-to-time.



28.2 Reimbursement of expenses to staff for facilities requiring scrutiny, such as conveyance, (which includes fuel charges, driver salary), cost of mobile handset, education expenses, scholarship, expenses on tea/lunch/dinner and conveyance on account of working beyond/before office hours, DDM electricity bills and any other such benefits which needs the scrutiny of bills, shall be sanctioned by the Reporting Officers of the concerned staff and disbursed through System (Empower).

28.3 Reimbursement of expenditure on account of i) purchase of PC, IPAD, Air-conditioner and such other eligible items to senior officers, ii) purchase of mobile handsets for DDM (R), iii) purchase of all articles forming part of uniform to staff, such as shoe, sandal, socks, tie, turban, glove, apron, monsoon equipment etc., shall be sanctioned by the AGM, HRMD, HO in accordance with the instructions issued by HRMD from time-to-time.

29. Travelling expenses on Tour, Transfer & Inland Training

The expenses on travel of all staff, on account of tour, transfer and inland training may be sanctioned by the Manager, HRMD, HO through the system(Empower), in accordance with the rules applicable from time-to-time.

30. Directors Fees and Expenses

30.1 The expenditure towards travelling expenses, travelling allowances, LTC, LRTC, hotel bills, medical and such other expenses of the Chairman, MD and WTD, as per their entitlement, shall be sanctioned for release by the AGM, Secretary's department, HO as per the instructions issued.

30.2 The expenditure towards fees, allowances and other related expenses of the members of the Board, Board Committees and members of the Advisory Councils, shall be sanctioned for release by the AGM of the concerned departments in HO, as per the instructions laid down in the National Bank for Agriculture and Rural Development General Regulations 1982 and National Bank for Agriculture and Rural Development (Additional) General Regulations 1984, as amended from time-to-time.

31. DGM shall sanction for release expenditure in accordance with the instructions issued by HRMD, HO from time to time the establishment charges relating to expenses not covered under Rules 21 to 30.



32. Liveries

The proposals and the expenditure for purchase of liveries for Group C staff may be approved by the CGM, RO/OIC, and CGM of DPSP, HO in respect of RO and HO staff respectively, in accordance with the instructions issued by HO from time-to-time. The approved expenditure may be sanctioned for release by the AGM of RO and DPSP, HO.

33. Newspapers, Periodicals and Library Books

33.1 Proposals for purchase of books for office/departmental library, may be approved by the CGM/OIC of RO or CGM of the concerned department of HO to which library is attached, in accordance with the instructions issued by the CGM /In charge of Central Library HO. The expenditure so approved, may be sanctioned for release by the AGM, RO/HO.

33.2 Proposals for purchase of Hindi books for office may be approved by the CGM/OIC of RO or CGM of the concerned department of HO, in accordance with the instructions issued by the CGM/OIC of Rajbhasha Prabhag, HO. The expenditure so approved, may be sanctioned for release by the AGM, RO/HO.

33.3 Purchase of newspapers/financial dailies/journals and periodicals of repute and useful to the Bank, approved by the CGMs of concerned departments of HO/CGM/OIC of ROs, shall be sanctioned for release by the AGM.

34. Training Programmes, Workshops, Seminars etc within India**34.1 Training Programmes for the Bank Staff within India**

Proposals for conduct of need based customized training programmes for the Bank's Staff, by ROs/HO Departments may be forwarded to HRMD-Training, HO and shall be approved as per the limits indicated hereunder:

Approving Authority in HO	Approving Limit (₹)
CGM, HRMD	20 lakh, per programme
ED	25 lakh, per programme
WTD	50 lakh, per programme
EAC	More than 50 lakh, per programme

The approved expenditure, shall be sanctioned for release by the AGM of RO/HO Department concerned.



34.2 Workshops for the Bank Staff within India

Proposals for conduct of workshops for the Bank's Staff, by ROs within their State and HO Departments may be approved by CGM/OIC of the RO or CGMs of concerned Departments of HO as per the expenditure limits indicated by HRMD, HO from time to time.

The approved expenditure, shall be sanctioned for release by the AGM of RO/HO Department concerned.

34.3 Training Programmes, Workshops, Seminars, etc. for Clients/Client Institutions

Proposals for conduct of training programmes, workshops, seminars, etc. for clients/client institutions, by RO/HO within and outside the State may be approved by the CGM/OIC of the RO/ HO Department as per the expenditure limits indicated by HRMD, HO from time to time.

Such approved expenditure shall be sanctioned for release by the AGM of RO/HO departments.

34.4 Proposals for deputation of officers to training programmes, seminars, workshops conducted by reputed institutions, other than the TEs of NABARD, by ROs within their State and HO Departments may be approved by the CGM/OIC of ROs and CGM of HO Departments, upto a limit of ₹ 3 lakh per officer, subject to a maximum of 5 officers per programme, and sanctioned for release by the AGM of RO/HO departments.

34.5 Proposals for deputation as mentioned in 34.4 above, but in excess of ₹ 3 lakh per officer, may be forwarded to HO, HRMD-Training for approval, as per the limits indicated hereunder.

Approving Authority in HO	Approving Limit (₹)
CGM, HRMD	5 lakh, per officer
ED	7 lakh, per officer
WTD	10 lakh, per officer
EAC	More than 10 lakh, per officer

The proposals so approved by HO, shall be sanctioned for release by the AGM of RO/HO Departments.



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34.6 All programmes conducted by the TEs, within or outside its premises, shall be approved by the Principal/OIC of the TE. Such approved programmes shall be sanctioned for release by the AGM/AO of TEs.

34.7 Proposals for self-identified programmes for Senior Officers shall be approved by CGM, HRMD, HO and sanctioned for release by the AGM, HRMD-Training, HO.

35. Purchase of Resource Material / Incentive Schemes

35.1 Subscription to training modules of institutions abroad including resource material in soft/hard form for training and capacity building of the bank's staff, shall be approved as per the limits indicated hereunder and in accordance with the guidelines prescribed in the procurement manual.

Approving Authority in HO	Approving Limit (₹)
CGM, HRMD	10 lakh
ED	15 lakh
WTD	20 lakh
EAC	More than 20 lakh

The expenditure towards the proposals so approved shall be sanctioned for release by the AGM, HRMD-Training, HO.

35.2 Other proposals, not enumerated above like incentive scheme, study scheme, awards and publication of papers, where the expenditure is incurred from Study & Training budget, shall be approved by the CGM, HRMD,HO, in accordance with the guidelines of the concerned schemes. The expenditure so approved shall be sanctioned for release by the AGM, HRMD-Training, HO.

36. Training Programmes, Workshops, Seminars etc outside India.

Proposals for deputation of own officers and sponsorship of officials of other institutions, for training programmes, exposure visits, workshops, seminars, meetings etc, conducted outside the country, by NABARD or by other reputed institutions, shall be approved by the Chairman.

The tour programme and expenditure towards participation fees, TA/HA etc. Visa, Insurance and other related expenditure shall be approved by CGM, HRMD, HO and sanctioned for release by AGM, HRMD, HO.



37. Honorarium to staff

Expenditure towards payment of honorarium to staff as well as outside experts, for various purposes/assignments and, which does not form part of the training expenses covered under Rule 34, may be approved by the CGM/OIC of RO, CGM, HO as per the instructions issued by HRMD. The approved expenditure shall be sanctioned for release by the AGM.

38. Consultancy

38.1 Engagement of consultants, on per diem basis / monthly basis by RO/HODs shall be approved by the CGM/OIC of ROs or CGM, HOD, as per the norms prescribed by HRMD/respective HO Departments. The consultancy charges/fees of such approved consultants shall be sanctioned for release by the AGM of RO/HO of department concerned.

38.2 Proposals for appointment of specialised consultants, such as tax consultants, data analysts, experts from other technical/specialised fields, shall be approved as per the limits delegated below:

Approving Authority	Approval Limit (₹)
CGM, RO/OIC	2 lakh
CGM, HO Department	10 lakh
WTD/Chairman	More than 10 lakh

The consultancy charges/fees of such approved consultants shall be sanctioned for release by the CGM of the department concerned at HO and CGM/OIC at RO.

38.3 Engagement of consultants such as the Chief Risk Manager, Chief Technology Officer and others based on specified tenure with UIN, shall be approved by the Chairman. The remuneration of such approved consultants shall be sanctioned for release by the AGM, HRMD.



39. Recruitment, Promotion Expenses

Chairman on approval of recruitment/promotion event shall also approve an aggregate expenditure budget towards expenses relating to recruitment, promotion of staff for the bank, such as advertisement, pre-exam training, venue rental, payment to IBPS or any other similar institute, expenditure on interview committee fees, etc, consultancy and other charges to recruitment consultants and all other expenses incidental to the process of recruitment, promotion, etc. Subject to such approval of budget, the expenditure shall be sanctioned for release by the authorities in HRMD, HO as per the limits indicated hereunder.

Sanctioning Authority	Sanctioning Limit (₹)
DGM	2 lakh
GM	5 lakh
CGM	More than 5 lakh

40. Institutional Membership

Proposals for the bank becoming a member of any institution (other than that of Banker's and Social Clubs) and renewals thereof, may be approved by the CGM of the concerned departments of HO, as per the instructions issued by HRMD from time-to-time. Subject to such approvals, the recurring membership fees may be sanctioned for release by the DGM of RO/HO of concerned departments.

41. Advertisement and Publicity

All proposals for advertisement and publicity, except that relating to recruitment of staff, either in print or visual media, shall be approved by CCD, HO, as per the limits indicated hereunder and in accordance with the instructions issued in this regard from time-to-time. On its approval, the CGM/OIC of ROs shall issue the advertisements/publicity.

Approving Authority	Approval Limit (₹)
CGM, CCD, HO	5 lakh
ED	7 lakh
WTD	10 lakh
EAC	More than 10 lakh

The above approved expenditure shall be sanctioned for release by the AGM of RO or AGM, CCD, HO in respect of advertisement expenses of HO departments.



42. Expenses on Business Promotion

42.1 All expenses towards business promotion and corporate communications other than advertisements, shall be approved by the authorities, as per the limits indicated hereunder :

Approving Authority	Approval Limit (₹)
DGM	0.25 lakh
GM	1 lakh
CGM/OIC-RO	3 lakh
CGM, HO	5 lakh
ED	7 lakh
WTD	10 lakh
EAC	More than 10 lakh

The above approved expenditure shall be sanctioned for release by the AGM of RO or AGM of concerned department at HO.

42.2 All expenses towards membership of Banker's and Social Clubs shall be approved by CGM, CCD, HO and sanctioned for release by AGM of RO or AGM, CCD, HO.

43. Expenditure by Finance Department, HO

43.1 Repayment of principal and payment of interest on loans, borrowings and deposits to RBI, GoI, State Governments, GoI/State Government agencies, banks and others, which are contractual in nature and where the parameters such as RoI, quantum of instalment/amount, time of payment etc., are predetermined, including payment made to clients in respect of money received in CSGL account, shall be approved and sanctioned for release by the CGM.

43.2 All expenses related to borrowings by way of bonds, such as guarantee fees, discount, brokerage, commission, service charges, stamp duty, postage, printing, fees to rating agencies, charges to stock exchanges, consultancy fees and all other such related expenditure, may be approved by the CGM of FD and sanctioned for release by the AGM, FD.



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43.3 Expenses related to borrowings by way foreign currency, such as hedging/swap charges, as well as payment of interest and repayment of principal and all other payments related to such borrowings, may be approved by the CGM and sanctioned for release by the AGM.

43.4 Expenditure towards bank charges, exchange and other charges for maintenance of deposits accounts with RBI/Banks shall be approved by the CGM and sanctioned for release by AGM.

44. Expenditure on account of payment of interest on deposits and other borrowings, to State Government, banks and others and payment of bank charges for remittance etc., may be sanctioned for release by the CGM/OIC of ROs, where such payments are not made by FD, HO.

45. Legal charges

Assistant General Managers in concerned HO departments/ROs shall sanction law charges such as Advocate's / Solicitor's Fees, Court Fees and other incidental expenses after obtaining approval from Chief General Manager, Law Department

46. Payment of Taxes

46.1 CGM, AD, HO shall approve and sanction for release, all payments towards corporate income tax, surcharge and levy, payable to the Government.

46.2 Expenditure towards interest/penal charges on account of late/delayed payment of taxes, and filing of returns, shall be approved by the CGM of concerned HO departments, CGM/OIC of ROs/TEs and sanctioned for release by the AGM.

47. Auditors Fees and Expenses

47.1 CGM, AD shall approve the expenditure on account of fees and other expenses including that of travelling, of the Statutory Auditors of the Bank, in accordance with the terms and conditions of appointment by the GoI, under the Act. The expenditure so approved, shall be sanctioned for release by the AGM, AD, HO.

47.2 The approval for engagement of Concurrent Auditors for the bank shall be accorded by the Chairman. The periodic expenditure towards their fees and other expenses may be sanctioned for release by DGM, ID, HO as per the terms and conditions of their appointment.



47.3 Appointment of Special Auditors, Forensic Auditors, VAPT, IS Audit, etc, other than those mentioned at 47.1 and 47.2 above, may be done with the on-file approval of the WTD/Chairman. The expenditure in respect of the same may be approved by the authorities as indicated below of concerned departments at HO.

Approving Authority	Approving Limit (₹)
CGM	2.00 lakh
EAC	More than 2.00 lakh

The expenditure relating to their fees and other expenses, so approved, shall be sanctioned for release by DGM as per the terms and conditions of their appointment.

48. Official Entertainment Expenses

48.1 Expenditure in respect of official entertainment such as tea/lunch services, local conveyance charges, sitting fees and other expenses of outside members of committees, working groups constituted by the Government/Bank as also internal meetings conducted by various departments shall be sanctioned for release by the authorities as per the following limits, in accordance with the instructions issued by concerned departments of HO from time-to-time.

Sanctioning Authority	Sanction limits (₹)
AGM	0.10 lakh
DGM	0.50 lakh
GM	0.75 lakh
CGM / GM-OIC	More than 0.75 lakh



48.2 Expenditure on hosting foreign delegates shall be approved by the officers, as per the limits indicated below and in accordance with the instructions issued by CPD/HRMD in this regard.

Approving Authority	Approving Limit (₹)
GM	0.25 lakh
CGM, HO, CGM/OIC RO & TEs	1.00 lakh
ED	2.00 lakh
WTD	5.00 lakh
EAC	More than 5 lakh

The expenditure so approved by the authorities, may be sanctioned for release by the AGM.

49. State Credit Seminars

CGM/OIC of ROs may approve the expenditure towards conduct of State Credit Seminars upto the limit approved by CPD, HO. The expenditure so approved, shall be sanctioned for release by the DGM.

50. Other Expenses – Miscellaneous.

Any expenditure other than those specified in the rules above, may be classified as miscellaneous Expenditure and be approved and sanctioned for release, as per following limits.

Authority	Approving Limit (₹)	Sanctioning Limit (₹)
AGM	0.05 lakh	0.10 lakh
DGM	0.10 lakh	0.25 lakh
GM	0.25 lakh	1 lakh
CGM/OIC of RO/TEs	1 lakh	More than 1 lakh
CGM, HO	2 lakh	More than 1 lakh
ED	3 lakh	
WTD	5 lakh	
EAC	10 lakh	
Chairman	More than 10 lakh	



51. Sundry Advances-Miscellaneous

Temporary advance for the purpose of purchasing an asset/securing the services, already approved under any of the Rules mentioned above, shall be sanctioned for release by the following officers of the concerned department as per the following limits:

Sanctioning Authority	Sanctioning Limit (₹)
DGM	2 lakh
GM	5 lakh
CGM	More than 5 lakh

- 52.** Administrative expenditure relating to various funds created in the Bank for a specific purpose shall be sanctioned, unless otherwise specified, by the Chief General Manager of the concerned department at HO.



Annexure to Schedule I

General guidelines regarding aspects related NABARD Expenditure Rules, 2019

1. Depreciation

Depreciation in respect of the bank's properties mentioned in the above rules, except freehold land and assets mentioned under Rule 7 will be auto generated in the System, in accordance with the instructions issued by AD from time-to-time.

2. Sale/Disposal, Write-off of Assets

a. Sale of land and buildings and the engagement of consultant for the purpose shall be with the approval of Chairman.

b. Sale/disposal of dead stock items like furniture & fixtures, office equipment, computer installations and vehicles, including that of scrap goods, shall be done in accordance with the instructions issued by DPSP from time-to-time. The following authorities shall authorise the disposal of deadstock articles as mentioned below:

i) If the article has been utilised for the prescribed period - DGM

ii) Other cases - CGM / OIC

c. The purchase value of only those items of dead stock, which are stolen, lost/missing can be written-off from the books of accounts, after following the due process/instructions as laid down in the Procurement Manual, Inventory Management Policy, Manual of office procedures for dead stock and other instructions that may be issued from time-to-time. The write-off may be approved by the authorities, as per the limits indicated below:

Approving Authority	Write-off limit (Rs)
CGM/OIC of RO, CGMs of DPSP, DIT of HO	1 lakh
ED	2 lakh
WTD	More than 2 lakh

Such Write-offs, shall not be done more than once a year.



Schedule - I

d. The rectification entries in respect of expenditure like depreciation, etc, on behalf of ROs/TEs may be approved and sanctioned by AGM, AD, HO to facilitate smooth closing of annual accounts.

3. Reversal of TDS/GST TDS for remittance to authorities concerned shall be sanctioned for release by AGM

4. Reversal of EMD/RMD for payment to the vendors shall be sanctioned for release by DGM.



Schedule II

NABARD Expenditure Rules, 2019 and Corresponding Heads of Account

Rule No.	Particulars	Head of Account	GL No.	ER code
1.1	Purchase of Land	Land	2150001000	C0010011
1.2	Purchase of Building	Buildings/Premises	2150002000	C0020012
		Capital Work in Progress a/c- Office Premises	2192003000	*
		Capital Work in Progress a/c- Staff Quarters	2192004000	*
1.3	Construction of Building	Buildings/Premises	2150002000	C0030013
		Capital Work in Progress a/c- Office Premises	2192003000	*
		Capital Work in Progress a/c- Staff Quarters	2192004000	*
1.4	Stamp Duty , etc.	Land	2150001000	C0040014
		Buildings/Premises	2150002000	C0050014
2	Additions/Alternations/ Renovation/Retro fitting of Buildings	Buildings/Premises	2150002000	C0060020
		Capital Work in Progress a/c- Office Premises	2192003000	*
		Capital Work in Progress a/c- Staff Quarters	2192004000	*
3	Furniture & Fixtures, Electrical Installations	Furniture & Fixtures	2150003000	C0070030
4.1	Office Equipments	Office Equipments	2150006000	C0080041
4.2	Portable Electronic Devices	Computer Installations	2150004000	C0090042
5.1	Computer, Computer peripherals, Network Components & Portable Electronic devices	Computer Installations	2150004000	C0100051
5.2	Software Procurement/development	Computer Installations	2150004000	C0110052
		Capital Work in Progress a/c- Software Implementation	2192005000	*
5.3	Procurement /development of software by other HO departments	Computer Installations	2150004000	C0120053
6	Motor Vehicle	Vehicles	2150005000	C0130060
7.1	Miscellaneous furniture, office equipment and Computer Installations	Exp on Furniture & Fixtures	4240001000	R0010071
		Exp on Computer Installations	4240002000	R0020071
		Exp on Office Equipment	4240003000	R0030071
		Other Expenses A/C software purchase /consultancy	4230023000	R0040071
7.2	Miscellaneous Dead Stock articles costing less than Rs.5000/-	Other Expenses a/c- Miscellaneous – Dead Stock articles	4230067000	R0050072



Rule No.	Particulars	Head of Account	GL No.	ER code
8.1	Repairs to Bank's Property – Office & Staff Quarters	Repairs a/c	4200000000	R0060081
8.2	Repairs to buildings leased to the Bank	Repairs a/c	4200000000	R0070082
9.1	Annual Maintenance Service Contracts-Office	Other Exp - Office Building Maintenance	4230026000	R0080091
9.2	Annual Maintenance Service Contracts-Staff Quarters	Other Exp- Staff Quarters Maintenance	4230027000	R0090092
9.3	Annual Maintenance Service Contracts-Other Dead Stock Maintenance	Other Exp- Other Dead Stock Maintenance	4230029000	R0100093
9.4	Annual Maintenance Service Contracts-Computer Hardware Maintenance	Other Exp- Computer Maintenance	4230028000	R0110094
9.5	Annual Maintenance Service Contracts- Software Maintenance	Other Exp- Software Maintenance	4230039000	R0120095
9.7	Routine Waste Disposal, Purchase of cleaning material etc for Office Premises	Other Exp- Office Building Maintenance	4230026000	R0130097
9.8	Routine Waste Disposal, Purchase of cleaning material etc for Staff Quarters	Other Exp- Staff Quarters Maintenance	4230027000	R0140098
10	Security Services	Other Expenses- Security Charges	4230011000	R0150100
11.1	Lease for office, residence & RCO Purposes, Ground Lease rent	Rent, Rates, Insurance, Lighting, etc	4170000000	R0160111
11.2	Property Tax, Water & Sewer Tax, elec/gas/water charges for office premises including VOF/VEF/Common areas in staff qtrs	Rent, Rates, Insurance, Lighting, etc	4170000000	R0170112
11.3	Elec/gas charges in staff qtrs. or leased flats in case of default	Rent, Rates, Insurance, Lighting, etc	4170000000	R0180113
11.4	Insurance policies in r/o office premises, staff quarters, dead stock articles, etc	Rent, Rates, Insurance, Lighting, etc	4170000000	R0190114
		OTH-EXP -LWE DDM and NER Insurance.	4230071000	R0200114
11.5	Cyber security insurance	Rent, Rates, Insurance, Lighting, etc	4170000000	R0210115



Rule No.	Particulars	Head of Account	GL No.	ER code
11.6	Insurance premia for bank's owned and staff owned vehicles covered under GMVIP	Other Perquisites & Allowances	4120000000	R0220116
		Rent, Rates, Insurance, Lighting, etc	4170000000	R0230116
11.7	Insurance Premia for Group Medclaim Policy for hospitalisation for retired employees and eligible pensioners for OPD	Other Perquisites & Allowances	4120000000	R0240117
11.8	Insurance Premia for NABARD Employees Housing Loan- Group Insurance Scheme and Optional Group Term Insurance Policy	Sundry Creditors-HRMS Interface	1332009000	HRMS-Interface
	OGTIP(Compulsory)	Salary & Allowances	4100000000	HRMS-Interface
	OGTIP(Voluntary)	Deductions from Salary	1332002001	HRMS-Interface
11.9	Capital Deposit to the insurance providers under GMVIP	Sundry Advances A/c-Capital Deposit for GMVIP	2192009000	ADV03
	NEHL-GIS	Sundry Advances-staff/Deposit with other Agencies		ETRAN
	GMP(Hosp)&(OPD)	Other Perquisites & Allowances	4120000000	R0250119
12	Holiday Homes	Other Expenses - Holiday Home Charges	4230041000	R0260120
13.1	Bulk and all usual stationery purchases, photocopying, toner cartridges, small electronic data storage devices, printing of various forms, registers, name boards, etc.	Printing & Stationery	4180000000	R0270131
13.2	Stray purchase of stationery articles	Printing & Stationery	4180000000	R0280132
14	Printing of Bank Publications like Annual Report, Study Reports, Occasional Papers, Diary, Calendar, etc.(Except material for business promotion)	Printing & Stationery	4180000000	R0290140



Rule No.	Particulars	Head of Account	GL No.	ER code
15.1	Postal Charges including rent for post bag/post box, courier charges	Postage, Telegrams & Telephone	4190000000	R0300151
15.2	New Telephone connections, telephone charges, FTTH, broadband, dongle, cableTV/DTH charges	Postage, Telegrams & Telephone	4190000000	R0310152
15.3	On-line data services such as Reuters, Bloomberg, etc.	Postage, Telegrams & Telephone	4190000000	R0320153
15.4	Internet leased lines, MPLS, tele/video conference, web casting, IT advisory services like Gartner, etc.	Postage, Telegrams & Telephone	4190000000	R0330154
16.1	Subsidy/meal cards for officers lounge	Other Exp- Subsidy to Lounge & Dining Room	4230002000	R0340161
16.2	Subsidy/meal cards for staff canteen	Other Expenses - Subsidy to Staff Canteen	4230003000	R0350162
16.3	Purchase of Crockery, cutlery, kitchen vessels, in r/o lounge, staff canteen, VOF,VEF, medical flats, etc.	Other Expenses - Crockery & Cutlery	4230006000	R0360163
16.4	House Keeping charges, cable TV/DTH charges of VOF,VEF and Medical flats	Other Exp - VOF Maintenance	4230031000	R0370164
17.1	Contribution expenditure in connection with recreation clubs/staff welfare organisations	Other Expenses – Expenses on staff Welfare	4230063000	R0380171
17.2	Expenditure on account of NABOTSAV	Other Expenses a/c- Nabotsav	4230069000	R0390172
18	Expenditure towards festival celebrations like Republic Day, Independence Day, Other Special events, etc	Other Expenses - Festival Celebrations	4230042000	R0400180
19	Expenditure towards memento, gold coins to staff	Other Expenses a/c- Memento	4230064000	R0410190
20.1	Expenditure towards hiring of vehicle, maintenance of office vehicle, RTO taxes	Other Exp- Office Conveyance	4230054000	R0420201
20.2	Expenditure towards hiring of vehicle, maintenance of office vehicle, RTO taxes at HO	Other Exp- Office Conveyance	4230054000	R0430202



Rule No.	Particulars	Head of Account	GL No.	ER code
20.3	Expenditure towards hiring of vehicle for eligible staff for official and personal purposes	Travelling Expenses-Inland Tour-Staff	4140000000	HRMS-Interface
		Expenditure on Study & Training	4250001000	HRMS-Interface
		Other Perquisites & Allowances	4120000000	HRMS-Interface
21	Expenditure towards Salaries & Allowances	Salary & Allowances	4100000000	HRMS-Interface
		Other Expenses a/c-Honararium to staff	4230001000	HRMS-Interface
22	Expenditure towards encashment of Ordinary Leave	Salary & Allowances	4100000000	HRMS-Interface
23	Expenditure towards Overtime Allowance	Salary & Allowances	4100000000	HRMS-Interface
24	Expenditure towards LTC and LRTC	Salary & Allowances	4100000000	HRMS-Interface
25	Expenditure towards payment of Gratuity	Sundry Advances a/c-Payment of Gratuity	2192010000	HRMS-Interface
26.1	Expenditure towards contribution to Provident Fund, Pension Fund	Contribution to Staff-Superann Funds-PF	4310000000	HRMS-Interface
		Contribution to Staff-Superann Funds-NPS	4330000000	HRMS-Interface
		Salary & Allowances	4100000000	HRMS-Interface
26.2	Expenditure toward release of PF withdrawal/advance amount where RBI is sanctioning the amount	Sundry Creditors – Sundry Deposits-Staff	1330001003	ETRAN
26.3	Expenditure towards release of PF withdrawal/advance	Sundry Creditors – Sundry Deposits-Staff	1330001003	ETRAN
26.4	Final settlement of Provident Fund on retirement, resignation, etc.	Sundry Creditors – Sundry Deposits-Staff	1330001003	ETRAN
26.5	Administrative Charges for maintenance of PF accounts to RBI, NSDL, e-Governance Infrastructure Ltd for record maintenance of NPS members.	Salary & Allowances	4100000000	R0440265



Rule No.	Particulars	Head of Account	GL No.	ER code
26.6	Appropriation to Bank's Gratuity and other superannuation funds	Contribution to Staff-Superann-Pension	4320000000	ETRAN
		Contribution to Staff-Superann-Gratuity	4340000000	ETRAN
		Contribution to Staff-Superann-Post Retirement Medical Benefits	4350000000	ETRAN
27.1	Medical Claims on declaration	Other Perquisites & Allowances	4120000000	HRMS-Interface
27.2	Medical claims other than declaration basis and OPD Claims, hospitalization	Other Perquisites & Allowances	4120000000	HRMS-Interface
27.3	Medical Claims beyond the eligibility	Other Perquisites & Allowances	4120000000	HRMS-Interface
27.4	Maintenance of dispensaries, cost of medicines, Annual health check-up,etc	Other Expenses a/c-Medical Expenses	4230056000	R0450274
		Other Perquisites & Allowances	4120000000	R0460274
28.1	Reimbursement of expenses on declaration basis such as newspaper, book grant, household help, etc.	Other Perquisites & Allowances	4120000000	HRMS-Interface
		Salary & Allowances	4100000000	HRMS-Interface
		Rent, Rates, Insurance, Lighting, etc	4170000000	HRMS-Interface
		Other Expenses – Entertainment	4230055000	HRMS-Interface
		Postage, Telegrams & Telephone	4190000000	HRMS-Interface
		Other Expenses - Miscellaneous	4230012000	HRMS-Interface
		Other Expenses a/c-Washing Allowance	4230057000	HRMS-Interface
		Other Expenses a/c- DDM Office Maintenance	4230068000	HRMS-Interface
28.2	Reimbursement of expenses to staff for facilities requiring scrutiny such as conveyance, cost of mobile handset, education expenses, etc.	Salary & Allowances	4100000000	HRMS-Interface
		Other Perquisites & Allowances	4120000000	HRMS-Interface
		Rent, Rates, Insurance, Lighting, etc	4170000000	HRMS-Interface



Rule No.	Particulars	Head of Account	GL No.	ER code
28.3	Reimbursement of expenditure on account of purchase of PC, iPad, Air conditioner, etc to Senior Officers, cost of mobile handsets to DDM (R) , uniform to staff, etc.	Other Perquisites & Allowances	4120000000	HRMS-Interface
29	Expenditure towards Travelling Expenses on Tour, Transfer & Inland training	Travelling & Other Allowances-Staff	4140000000	HRMS-Interface
		Exp on Study/Training	4250001000	HRMS-Interface
30.1	Expenditure towards Travelling Expenses, allowances, LTC,LRTC, hotel bills, medical bills, etc of Chairman, MD and WTD	Travelling & Other Allow a/c-Directors & Com Members' Meeting	4130000000	R0470301
		Travelling & Other Allowances-Staff	4140000000	R0480301
		Other Perquisites & Allowances	4120000000	R0490301
		Salary & Allowances	4100000000	R0500301
		Other Expenses – Entertainment RO	4230055000	R0510301
		Other Expenses - Miscellaneous	4230012000	R0520301
		Postage, Telegrams & Telephone	4190000000	R0530301
30.2	Expenditure towards fees, allowances, etc of the members of the Board, Board Committees and Members of Advisory Councils	Directors & Com Members Fees a/c	4160000000	R0540302
31	Expenditure towards Establishment charges relating to expenses not covered under Rules 21 to 30.	Salary & Allowances	4100000000	R0550310
32	Expenditure towards liveries for Group C Staff	Other Perquisites & Allowances	4120000000	R0560320
33.1	Expenditure towards purchase of books for office/departmental library	Other Expenses - Library Books	4230010000	R0570331
33.2	Expenditure towards purchase of Hindi books for office	Other Expenses - Library Books	4230010000	R0580332
33.3	Expenditure towards purchase of newspapers/financial dailies/journals, etc	Other Exp - Office Newspapers & Periodical	4230014000	R0590333



Rule No.	Particulars	Head of Account	GL No.	ER code
34.1	Expenditure towards Training programmes for the Bank Staff within India	Exp on Study/Training	4250001000	R0600341
34.2	Expenditure towards Workshops for the Bank Staff within India	Exp on Study/Training	4250001000	R0610342
34.3	Expenditure towards Training programmes, Workshops, Seminars, etc for Clients/Client Institutions	Exp on Study/Training	4250001000	R0620343
34.4	Expenditure towards training programmes, seminars, workshops conducted by reputed institutions other than TEs of NABARD upto Rs.3.00 lakh per officer	Exp on Study/Training	4250001000	R0630344
34.5	Expenditure towards training programmes, seminars, workshops conducted by reputed institutions other than TEs of NABARD in excess of Rs.3.00 lakh per officer	Exp on Study/Training	4250001000	R0640345
34.6	Expenditure towards all programmes conducted by TEs within or outside their premises	Exp on Study/Training	4250001000	R0650346
34.7	Expenditure towards self-identified programmes for Senior Officers	Exp on Study/Training	4250001000	R0660347
35.1	Expenditure towards subscription to training modules of institutions abroad including resource material in soft/hard form	Exp on Study/Training	4250001000	R0670351
35.2	Expenditure towards incentive scheme, study scheme, awards, publication of papers, etc.	Exp on Study/Training	4250001000	R0680352
36	Expenditure towards Training Programmes, Workshops, Seminars, etc outside India	Exp on Study/Training	4250001000	R0690360
37	Expenditure towards Honorarium to staff as well as outside technical experts	Other Expenses – Honorarium to Staff	4230001000	R0700370



Rule No.	Particulars	Head of Account	GL No.	ER code
38.1	Expenditure towards engagement of consultants on per diem basis/monthly basis	Oth Exp - Expen on Consultancy Assignments	4230030000	R0710381
38.2	Expenditure towards appointment of Specialised Consultants, data analysts, etc	Other Expenses - Consultation Fees	4230005000	R0720382
38.3	Expenditure towards engagement of consultants such as Chief Risk Manager, Chief Technology Officer, etc	Salary & Allowances	4100000000	R0730383
39	Expenditure towards recruitment, promotion	Other Exp - Recruitment	4230019000	R0740390
40	Expenditure towards Institutional Membership other than that of Banker's & Social Clubs	Other Expenses - Miscellaneous	4230012000	R0750400
41	Expenditure towards Advertisement & Publicity except Recruitment related	Other Expenses - Advertisement	4230015000	R0760410
42.1	Expenditure towards Business Promotion other than 41	Other Expenses - Business Promotion	4230062000	R0770421
42.2	Expenditure towards membership of Bankers/Social Clubs	Other Expenses - Business Promotion	4230062000	R0780422
43.1	Expenditure towards repayment of principal and payment of interest on loans, borrowings to RBI, GoI, etc			CLMAS/ TALMS
43.2	Expenditure towards borrowings by way of bonds, guarantee fees, discount, etc	Bond Issue Exp	4080001000	R0790432
43.3	Expenditure towards borrowing by way of foreign currency, etc			CLMAS/ TALMS
43.4	Expenditure towards bank charges, exchange, etc	Other Expenses - Miscellaneous	4230012000	R0800434
		Other Expenses - Bank Charges	4230004000	R0810434
44	Expenditure towards payment of interest on deposits and other borrowings to State Govts, banks, etc			CLMAS/ TALMS
45	Expenditure towards Legal Charges	Legal Charges	4220000000	R0820450



Rule No.	Particulars	Head of Account	GL No.	ER code
46.1	Expenditure towards payment of corporate income tax, surcharge, levy, etc	Advance Tax	2210002001	ADV04
		Provision towards Corporate Income Tax	4290009000	R0830461
46.2	Expenditure towards interest/penal charges on late/delayed payment of taxes / filing of returns	Oth Exp- Penal Interest (TDS)	4230033000	R0840462
		Oth Exp- Interest on TDS	4230046000	R0850462
47.1	Expenditure towards Statutory Auditors	Auditors Fees	4210000000	R0860471
		Travelling – Other Allowances - Others	4150000000	R0870471
47.2	Expenditure towards Concurrent Auditors	Other Expenses - Consultation Fees	4230005000	R0880472
47.3	Expenditure towards Special Audit, Forensic Audit, etc	Other Expenses - Consultation Fees	4230005000	R0890473
48.1	Expenditure towards official entertainment	Oth Exp- Entertainment	4230055000	R0900481
48.2	Expenditure towards hosting foreign delegates	Other Expenses - Business Promotion	4230062000	R0910482
49	Expenditure towards State Credit Seminar	Other Expenses a/c- State Credit Seminar	4230070000	R0920490
50	Expenditure other than specified in the above Rules	Other Expenses - Miscellaneous	4230012000	R0930500
51	Expenditure towards payment of Advance	Sundry Advances – General - Others	2190003005	ADV01
		Sundry Advances – General-Prepaid expenses	2190003003	ADV02
52	Expenditure relating to administrative expenditure of various funds			NO ER CODE

*No FAMS ER code. GL gets debited only when bills are processed through Running Bills module under FAMS.

