



(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

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| 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.



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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 |



Schedule - I

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.



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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 Mediclaim 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 | Ro450274 |
| | | Other Perquisites & Allowances | 4120000000 | Ro460274 |
| 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 | Ro600341 |
| 34.2 | Expenditure towards Workshops for the Bank Staff within India | Exp on Study/Training | 4250001000 | Ro610342 |
| 34.3 | Expenditure towards Training programmes, Workshops, Seminars, etc for Clients/Client Institutions | Exp on Study/Training | 4250001000 | Ro620343 |
| 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 | Ro630344 |
| 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 | Ro640345 |
| 34.6 | Expenditure towards all programmes conducted by TEs within or outside their premises | Exp on Study/Training | 4250001000 | Ro650346 |
| 34.7 | Expenditure towards self-identified programmes for Senior Officers | Exp on Study/Training | 4250001000 | Ro660347 |
| 35.1 | Expenditure towards subscription to training modules of institutions abroad including resource material in soft/hard form | Exp on Study/Training | 4250001000 | Ro670351 |
| 35.2 | Expenditure towards incentive scheme, study scheme, awards, publication of papers, etc. | Exp on Study/Training | 4250001000 | Ro680352 |
| 36 | Expenditure towards Training Programmes, Workshops, Seminars, etc outside India | Exp on Study/Training | 4250001000 | Ro690360 |
| 37 | Expenditure towards Honorarium to staff as well as outside technical experts | Other Expenses – Honararium to Staff | 4230001000 | Ro700370 |



| 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 | Ro830461 |
| 46.2 | Expenditure towards interest/penal charges on late/delayed payment of taxes / filing of returns | Oth Exp- Penal Interest (TDS) | 4230033000 | Ro840462 |
| | | Oth Exp- Interest on TDS | 4230046000 | Ro850462 |
| 47.1 | Expenditure towards Statutory Auditors | Auditors Fees | 4210000000 | Ro860471 |
| | | Travelling – Other Allowances - Others | 4150000000 | Ro870471 |
| 47.2 | Expenditure towards Concurrent Auditors | Other Expenses - Consultation Fees | 4230005000 | Ro880472 |
| 47.3 | Expenditure towards Special Audit, Forensic Audit, etc | Other Expenses - Consultation Fees | 4230005000 | Ro890473 |
| 48.1 | Expenditure towards official entertainment | Oth Exp- Entertainment | 4230055000 | Ro900481 |
| 48.2 | Expenditure towards hosting foreign delegates | Other Expenses - Business Promotion | 4230062000 | Ro910482 |
| 49 | Expenditure towards State Credit Seminar | Other Expenses a/c- State Credit Seminar | 4230070000 | Ro920490 |
| 50 | Expenditure other than specified in the above Rules | Other Expenses - Miscellaneous | 4230012000 | Ro930500 |
| 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.

