



# ALL INDIA STATE BANK OFFICERS' FEDERATION

(Registered under the Trade Unions Act 1926, Registration No: 727/MDS)

**Central Office: State Bank Buildings, St. Mark's Road, Bangalore-560 001**

**Registered Office: 22, Rajaji Salai, Chennai - 600 001**



**CIRCULAR NO. 16/2026**

**Date: 09/01/2026**

**TO ALL OUR AFFILIATES**

**SUBJECT: REVISION OF PERSONAL ALLOWANCE AND RECTIFICATION OF  
FITMENT ANOMALIES IN PAY FIXATION FOR PROMOTIONS W.E.F.**

**01.11.2022**

We have sent a communication to the Deputy Managing Director (HR) & Corporate Development Officer, State Bank of India, Corporate Centre, Mumbai, on the captioned subject.

The content of the communication is reproduced below.

With Greetings,

Yours Comradely,

**(Rupam Roy)  
General Secretary**

To,  
The Deputy Managing Director (HR) & CDO  
State Bank of India  
Corporate Centre,  
Mumbai-400021.

Dear Sir,

**SUBJECT: REVISION OF PERSONAL ALLOWANCE AND RECTIFICATION OF  
FITMENT ANOMALIES IN PAY FIXATION FOR PROMOTIONS W.E.F.**

**01.11.2022**

We have the reference to the Bank's Circular No. CDO/P&HRD-IR/22/2024-25 dated 18.06.2024 on salary revision for officers, and subsequent circulars on fitment formula on promotion effective for promotions on or after 01.11.2022, including Circular No. CDO/P&HRD-IR/45/2024-25 dated 01.10.2024 (clerical to officers' cadre) and Circular No. CDO/P&HRD-PM/43/2024-25 dated 01.10.2024 (fitment on promotions to Scale V, Scale VI and Scale VII).

We submit that certain critical aspects, particularly relating to **Personal Allowance** and **fitment anomalies**, remain unaddressed, resulting in unnecessary inter-se disparities, denial/delay of legitimate pay protection and dissatisfaction amongst officers promoted on or after 01.11.2022. We are constrained to bring the matter to your kind attention for immediate corrective action, as the issues are recurring and are being widely represented from Circles.

At the outset, we wish to highlight that while implementing salary revision w.e.f. 01.11.2022, the Bank has not enhanced the **Personal Allowance** correspondingly while issuing the salary revision circular dated 18.06.2024. Consequently, the Personal Allowance continues at pre-revision levels even after 01.11.2022, which defeats the very purpose of pay protection and anomaly neutralisation that Personal Allowance is intended to serve, as recognised in past instructions/circular letters on Personal Allowance and pay protection.

Further, the Circular No. CDO/P&HRD-IR/45/2024-25 dated 01.10.2024 on fitment formula for promotions from clerical cadre to officers' cadre (for promotions on or after 01.11.2022) does not mention the **revised Personal Allowance** amount or the post-revision methodology for its computation/continuation. While the said circular acknowledges the requirement of sanction/approval for payment of Adjusting Pay and Personal Allowance in individual cases, the absence of revised Personal Allowance parameters is resulting in inconsistent interpretations at Circles/Controllers and denial/deferment of Personal Allowance benefits to eligible officers.

We also invite your attention to the change in fitment approach reflected in the recent fitment instructions for clerical-to-JMGS-I promotions, wherein the earlier "status-quo" approach which provided appropriate stage benefit for service beyond one year in the clerical scale has been altered, leading to diminished promotional advantage and inter-se anomaly in certain cases. Additionally, instances have been reported where officers promoted to higher grades before they would "notionally" reach the maximum stage in the clerical scale are being deprived of Personal Allowance, even though the protective intent of Personal Allowance is to avoid such inter-se disparities.

Apart from the above, the fitment formula for promotions to **Scale V, Scale VI and Scale VII** as per Circular No. CDO/P&HRD-PM/43/2024-25 dated 01.10.2024 has thrown up clear anomalies where officers promoted prior to 01.11.2022 (but covered for fitment as on 01.11.2022) end up drawing **lower Basic Pay** than officers who remained in the lower scale and earned stagnation increments under the 9th Joint Note provisions. Such outcomes are neither equitable nor in consonance with the settled principle that promotion should not place an officer at a disadvantage vis-à-vis a non-promoted peer.

We illustrate below a few representative cases where the anomaly persists and therefore warrants amendment in the fitment formula:

#### **A) PROMOTION FROM SCALE-IV TO SCALE-V**

##### **Example 1 (Without JAIIB/CAIIB):**

Officers A and B had reached the maximum stage of Scale IV on 01.05.2012 without JAIIB/CAIIB. Officer A did not get promotion and as on 01.11.2022 his/her Basic Pay would be **₹139020** with **5 stagnation increments** of SMGS IV as per provisions of 9th Joint Note. Officer B got promotion to Scale V on 25.04.2022 and was fitted as under:

25.04.2022: Scale IV **₹95120** (2nd S.I.) → Scale V **₹100350** (Max stage)

01.11.2022 (9th Joint Note): Scale V **₹135020** (Max stage).

Thus, the promoted officer (B) is placed at **₹135020**, which is **lower** than the non-promoted officer (A) at **₹139020**, resulting in an avoidable inter-se anomaly.

##### **Example 2 (With JAIIB only):**

Officers A and B had reached the maximum stage of Scale IV on 01.05.2012 with JAIIB only. Officer A did not get promotion and as on 01.11.2022 his/her Basic Pay would be **₹139020 + PQP1** with **5 stagnation increments** of SMGS IV as per provisions of 9th Joint Note. Officer B got promotion to Scale V on 25.04.2022 and was fitted as under:

25.04.2022: Scale IV **₹95120** (2nd S.I.) → Scale V **₹100350 + PQP1** (Max stage)

01.11.2022 (9th Joint Note): Scale V **₹135020 + PQP1** (Max stage)

Here also, the promoted officer is placed **below** the non-promoted peer, despite identical stagnation history and qualification pay component.

## **B) PROMOTION FROM SCALE V TO SCALE VI**

### **Example (Without JAIIB/CAIIB):**

Officers C and D had reached the maximum stage of Scale V on 01.05.2014 without JAIIB/CAIIB. Officer C did not get promotion and as on 01.11.2022 his/her Basic Pay would be ₹151020 with 4 stagnation increments as per provisions of 9th Joint Note. Officer D got promotion to Scale VI on 25.04.2022 and was fitted as under:

25.04.2022: Scale V ₹103320 (1st S.I.) → Scale VI ₹110180 (3rd stage)

01.11.2022 (9th Joint Note): Scale VI ₹148500 (3rd stage).

Thus, the promoted officer (D) is placed at ₹148500, which is lower than the non-promoted officer (C) at ₹151020.

## **C) PROMOTION FROM SCALE VI TO SCALE VII**

### **Example (Without JAIIB/CAIIB):**

Officers E and F had reached the maximum stage of Scale VI on 01.05.2016 without JAIIB/CAIIB. Officer E did not get promotion and as on 01.11.2022 his/her Basic Pay would be **₹168840** with **3 stagnation increments** as per provisions of 9th Joint Note. Officer F got promotion to Scale VII on 25.04.2022 and was fitted as under:

25.04.2022: Scale VI **₹116120** (Max stage) → Scale VII **₹122560** (3rd stage)

01.11.2022 (9th Joint Note): Scale VII **₹165180** (3rd stage)

Thus, the promoted officer (F) is placed at **₹165180**, which is **lower** than the non-promoted officer (E) at **₹168840**.

We submit that such outcomes are fundamentally inconsistent with the principle of promotional benefit and pay protection. These anomalies become even more acute when the un-revised Personal Allowance component is also considered, as eligible officers are doubly impacted—first by disadvantageous fitment and next by absence/uncertainty of revised Personal Allowance post 01.11.2022.

In view of the foregoing, we request your good office to kindly consider the following corrective measures, in a time-bound manner:

- 1. Revision of Personal Allowance w.e.f. 01.11.2022:** To issue an amendment/clarification to the salary revision circular dated 18.06.2024, clearly enhancing the Personal Allowance w.e.f. 01.11.2022 in alignment with the revised pay structure, and to provide for arrears payment wherever applicable.

**2. Explicit incorporation of revised Personal Allowance in fitment circulars:**

To issue a clarification/amendment to Circular No. CDO/P&HRD-IR/45/2024-25 dated 01.10.2024 (clerical to officers' cadre) clearly specifying the **revised Personal Allowance and the operational methodology, so that Circles/Controllers uniformly implement the same** without denial/delay.

**3. Rectification of fitment anomalies in promotions to Scale V, Scale VI and Scale VII:**

To amend Circular No. CDO/P&HRD-PM/43/2024-25 dated 01.10.2024 so that in cases of promotion where the officer was at/near maximum stage with stagnation increments, the fitment ensures that the promoted officer's Basic Pay as on 01.11.2022 is **not lower than** what he/she would have drawn in the lower scale (including eligible stagnation increments and qualification pay components), and that a reasonable promotional benefit is preserved.

**4. Uniform protection through Adjusting Pay/Personal Allowance wherever required:**

To provide a uniform mechanism (through Adjusting Pay/Personal Allowance, as applicable) so that no promoted officer is placed at a disadvantage vis-à-vis a non-promoted peer due to fitment formula, and to ensure that such protection is processed seamlessly through prescribed approvals without discretionary delays.

We are confident that your good office will appreciate the seriousness of these anomalies and the need for immediate corrective action to uphold fairness, transparency and uniformity in pay fixation, thereby maintaining morale and trust of officers in the system.

Yours sincerely,

**Sd/-**

**(Rupam Roy)  
General Secretary**

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