



# बिहार राज्य सहकारी बैंक लि० THE BIHAR STATE CO-OPERATIVE BANK LTD.

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Ref. No. PSA/135/1072

Date 18.07.25

## CIRCULAR

To  
All Officers and Employee  
The Bihar State Co-operative Bank Ltd.

### **Subject: LFC/LTC Rules for the 17th Set and Onwards**

All eligible officers and employees are hereby informed that the Leave Fare Concession (LFC) / Leave Travel Concession (LTC) for the 17th set will be applicable from 01.01.2025 to 31.12.2028.

The detailed guidelines and procedures for availing LFC/LTC under this set are attached herewith for your reference. Officers/Employees intending to avail the benefits under the 17th set LFC/LTC are requested to submit their applications as per the prescribed procedure and within the stipulated time frame.

This circular is issued for your information and necessary action. You are advised to carefully go through the attached instructions and adhere to the timelines to ensure timely and smooth processing of claims.

Sincerely

*17/10/7/2025*  
(Manoj Kumar Singh)  
Managing Director



**International Year  
of Cooperatives**

Cooperatives Build  
a Better World

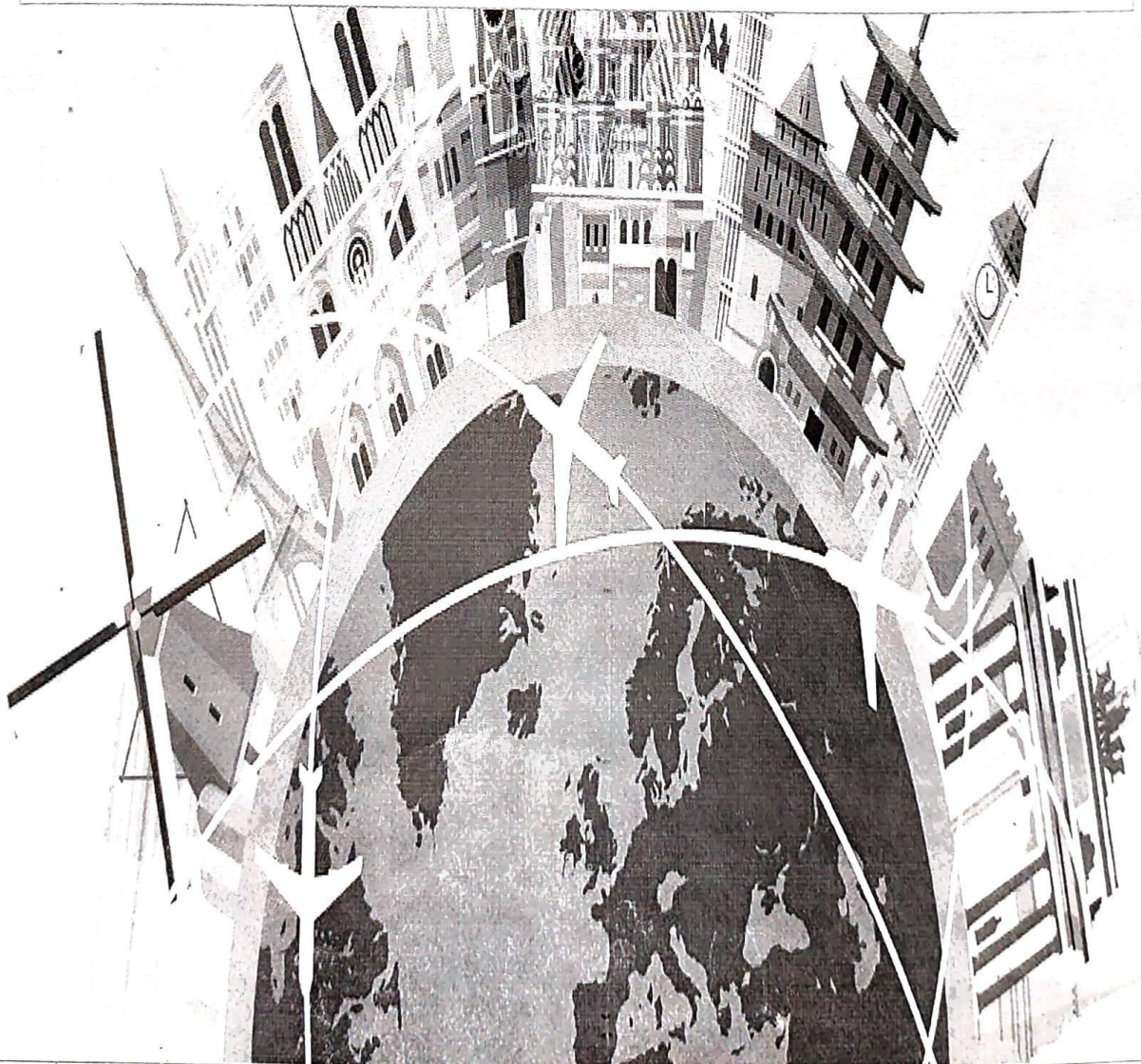
**The Bihar State Co-Operative Bank Ltd.**

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**Leave Fare Concession/Leave Travel Concession Rule**

w.e.f 01.01.2025

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## Leave fare Concession/Leave Travel Concession Rule

This rule shall serve as the Leave Fare Concession (LFC) / Leave Travel Concession (LTC) guideline for all permanent officers and employees of The Bihar State Co-operative Bank Ltd. The rules come into force from 17<sup>th</sup> set and beyond. The 17<sup>th</sup> set LFC/LTC will be commenced with effect from 01-01-2025 to 31-12-2028.

In reference to the **9th Joint Note** and the **12th Bipartite Settlement** dated 08.03.2024, and in accordance with **Office Order No. 2102 dated 18.12.2024**, the following amendments to the existing LFC rules are hereby notified. These revised rules, along with the terms and conditions outlined below, shall govern the availing of LTC by eligible officer and employee.

### **1. Entitlement for Availing LTC/LFC:**

#### **1.1. Officer:**

During each block of 4 years, an officer shall be eligible for leave travel concession for travel to any place of India by the shortest route.

#### **1.2. Employee:**

For availment of leave fare concession under a 2-year block for visit to any place within India, the maximum permissible distance shall be 2700 kms. (one way) for the subordinate staff and 2350 kms. (one way) for non-subordinate staff.

For availment of leave fare concession under a 4-year block for visit to any place in India, the maximum permissible distance shall be 5400 kms. (one way) for subordinate staff and 4700 kms. (one way) for non-subordinate staff.

Alternatively, an officer/employee, by exercising an option anytime during a 4-year block or two-year block, as the case may be, surrender and encash his LTC upon which he/she shall be entitled to receive an amount equivalent the eligible fare for the class of travel by train to which he/she is entitled.

1.3. An officer/employee opting to encash his LTC shall prefer the claim for himself/herself and his/her family members only once during the block/term in which such encashment is availed of. The facility of encashment of privilege leaves while availing of Leave fare Concession is also available while encashing the facility of LTC.

1.4. The officer/employee is permitted to encash privilege leave maximum of 15 days in each block or 30 days in one block of 4-year. For the purpose of leave encashment all the emoluments (Basic pay, DA, HRD, CCA, PQP and any other allowance/pay drawn by an officer/employee which is of a permanent nature) payable for the month during which the availment of the LTC commences shall be admissible. If the officer/employee is provided with residential accommodation Notional HRA equivalent to an amount payable is also included.

Encashment of leave to an officer/employee may be allowed prior to commencement of journey while availing LTC within a reasonable period, but not before 15 days.

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- 1.5. The local conveyance charges from residence to railway station/airport/bus stop for availment of LTC as also similar expenses at the place of destination to railway station/airport for return journey will be calculated for overall entitlement.
  - 1.6. If for any reason, like non-availability of tickets/reservation/Flight etc. on the dates convenient to an officer/employee, he/she undertakes journey on LTC by a route other than the shortest one, his/her notional entitlement would be calculated through the shortest route and the reimbursement shall be restricted to his/her entitlement.
  - 1.7. Where an officer/employee has applied for LTC/Leave in advance and has also booked the tickets after due approval of the leave and the LFC/LTC is later declined or deferred by the management, the cancellation charges will be reimbursed by the Bank.
  - 1.8. Where an officer/employee has applied for LTC/Leave as per stipulated time and the same is sanctioned and when advance booking of train tickets is not possible, tickets purchased under Tatkal/Premium tatkal will be reimbursed.
  - 1.9. GST charges levied on train fare shall be over and above the entitlement and same would be admissible for concession. In view of prevailing dynamic fare system, the entire cost of train tickets charged on the date of booking will be reimbursed.
  - 1.10. LTC facility shall be allowed for an escort who accompanies an officer/employee with benchmark disabilities on the journey subject to following conditions:
    - I. Prior approval of the competent authority is obtained on each occasion.
    - II. The nature of physical disability of the officer is such as to necessitate an escort for the journey. In case of doubt, the decision of the Head of Department will be final.
    - III. The officer/employee with such benchmark disabilities does not have an adult family member as dependent to accompany him/her.
    - IV. The officer/employee with such benchmark disabilities and the escort shall avail of the concession, if any, in the Rail/Bus fare as might be extended by Railway/State Roadways authorities in such cases.
    - V. Any other person who is entitled to LTC as dependent does not accompany the officer/employee with such benchmark disabilities on the journey.

## **2. Admissibility of Leave Travel Concession Block**

- 2.1 Leave Travel Concession will be admissible only after completion of one year of service in case of directly recruited officers/employee.
- 2.2 In the case of employees or officers who are promoted to a higher cadre without having availed LTC in their previous cadre or scale, the LTC block applicable to the previous cadre or scale shall continue until the expiry of the current LFC/LTC set.
- 2.3 Provided that the entitlement for journey (mode or class) or leave encashments would not be revised retrospectively, even if promotions

or financial upgradation (due to bipartite settlement) being granted to the concerned officer/employee with retrospective effect.

### **3. Nature of Leave for Availing LTC:**

- 3.1 An officer/employee may avail LTC during any type of leave without any restriction on the period of leave. However, if LTC is to be availed on sick leave, it shall be on the basis of medical certificate from the attending doctor as submitted by the officer/employee. Leave encashment will also be permitted when an officer avails of LTC on any kind of leave.
- 3.2 There is no restriction as to the minimum number of days of leave required to be taken for availing LTC. An officer/employee shall, however, not be permitted to avail LTC on extraordinary leave. He shall not be allowed to avail LTC only on public holidays/weekly offs.
- 3.3 The maximum permissible leave while availing Leave Travel Concession (LTC) shall not exceed one month.
- 3.4 An officer/employee has to submit the leave application for availing LTC 45 days prior to the date of journey. However, the employee must proceed on the journey only after due approval of the concerned leave.

### **4. Definition**

- 4.1 **Permanent Officer and Employee:** This includes employees and officers
  - 4.1.1 directly recruited by The Bihar State Co-Operative Bank Ltd. on permanent basis; and
  - 4.1.2 Holding an executive post in the bank as per direction of State Government.
- 4.2 **Family:**
  - 4.2.1 The employee's spouse,
  - 4.2.2 wholly dependent unmarried children (including step children and legally adopted children) up to a maximum of two (except the matters where second child is born with /as twins etc) and till the age of 21 years.
  - 4.2.3 wholly dependent physically and mentally challenged brothers/sisters with 40% or more disability,
  - 4.2.4 widowed daughters and dependent divorced daughters,
  - 4.2.5 sisters including unmarried/ divorced/ abandoned or separated from husband/ widow sisters,
  - 4.2.6 Parents wholly dependent on the employee.  
Provided that in the case of physically and mentally challenged children irrespective of age, they shall be construed as dependents even after their marriage subject to however fulfilling the income criteria for dependent.
  - 4.2.7 The term wholly dependent family member shall mean such member of the family having a monthly income not exceeding Rs.18,000/-. If the monthly income of the parents exceeds Rs. 18,000/- or the aggregate at monthly income of both the parents exceeds Rs.18,000/-, both the parents shall not be considered as wholly dependent on the officer/ employee.

**Note:**

For the purpose of Leave Fare Concession, for all officers/employees, any two of the dependent fathers, mother, father-in-law, mother-in-law shall be covered.

**5. Mode of class and Permissible Distance****5.1 Permissible distance for officer/employee**

Cadre	2-year block (one way)	4-year block (one way)
SMG - Scale IV & above		6500 KM
MMG-Scale II& III		6500 KM
JMG Scale-1		5500 KM
Non-Subordinate staff (Clerical and equivalent Cadre)	2350 KM	4700 KM
Subordinate staff	2700 KM	5400 KM

**5.2 Permissible mode and class of travel for officer/employee:**

Cadre	Permissible class/category	Steamer
SMG - Scale IV & above	1 <sup>st</sup> class (Train) or by Air (economy class)	Deluxe cabin
MMG-Scale II& III	1 <sup>st</sup> class (Train) or by Air (economy class), if distance to be travelled more than 500kms.	Deluxe cabin
JMG Scale-1	1 <sup>st</sup> class (Train) or by Air (economy class), if prior permitted by competent authority	Deluxe cabin
Non-Subordinate staff	AC 2 tier (Train)	1 <sup>st</sup> class cabin
Subordinate staff	AC 3 tier (Train)	2 <sup>nd</sup> class cabin

**For Employee:**

- I. Reimbursement of fare by special trains like Rajdhani/ Shatabdi/ Tejas/ Vande Bharat/ Amrit Bharat, etc. (except luxury trains) shall be allowed.

**Note:** While availing LFC, break-in journey shall be permitted up to two times in the overall journey and train fare actually incurred by the employee up to the entitled distance shall be reimbursed.

**For Officer:**

- I. An officer in Junior Management Grade will be entitled to travel by AC 1 class by any train including Premium Trains like Rajdhani/ Shatabdi/ Tejas/ Vande Bharat/ Amrit Bharat, etc. (except luxury trains). He/she may, however, travel by air (economy class) if so permitted in advance by the Competent Authority, having regard to the exigencies of business or public interest, and subject to the constraints mentioned in clause 6.2.5.1.
- II. An officer in Middle Management Grade is entitled to travel by AC 1st Class by any train including Premium Trains as mentioned above. He/she may, however, travel by air (economy class) if the distance to be travelled

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- is more than 500 kms. He/she may, however, travel by air (economy class) even for a shorter distance if so, permitted by the Competent Authority, having regard to the exigencies of business or public interest.
- III. An officer in Senior Management or Top Executive Grade is entitled to travel by AC 1st Class or equivalent by any train including Premium Trains as mentioned above or by air (Economy Class).
  - IV. An officer in Senior Management or Top Executive Grade may travel by car between places not connected by air or rail provided that the distance does not exceed 500 km. However, when a major part of the distance between the two places can be covered by air or rail, and only the rest of the distance should normally be covered by car.
  - V. Reimbursement of fare by premium trains as mentioned above (except luxury trains) shall be allowed to all officers.

## **6. Mode of Travel:**

6.1 An officer/employee shall be reimbursed travel expenses for availing LTC on the basis of his/her entitlement as stipulated above. The officer/employee may travel by any acceptable mode of transport to any place in India so long as the reimbursement is within the fare to which he is entitled for the destination declared by the shortest and direct route. Both inward and outward journeys may be combined for calculating entitlement and for the purpose of reimbursement i.e. fare may be calculated for outward and inward journey separately for arriving at the entitlement of the officer.

### **6.2 Travel By Road etc.**

6.2.1 The officer/employee may travel by road/water transport. The reimbursement under LTC shall be restricted to actual fare incurred or fare for the distance as per his entitlement, whichever is less, journey will be evidenced by proper receipt.

6.2.2 For the distance not covered by Railway, the shortest road route shall be taken and notional railway fare (as per entitlement) be calculated separately for such distance. Thereafter, notional entitlement of the officer/employee shall be arrived at considering as if the entire journey had been undertaken by railway. The officer/employee may be reimbursed railway fare calculated as above or the actual expenses incurred by him for the entire journey, whichever is less.

For instance, an officer/employee who is entitled to travel by AC 1<sup>st</sup> class trains travels from Delhi to Srinagar, his entitlement for this journey shall be calculated by taking actual AC 1<sup>st</sup> class train fare from Delhi to Jammu and notional AC 1<sup>st</sup> class train fare for the distance between Jammu to Srinagar (to be arrived at on the basis of distance between these two places via shortest road route).

### **6.2.3 Travel By Taxi:**

An officer/employee may travel by taxi on LTC at his option even between places connected by train/bus. However, proper receipts from taxi driver/transport company giving taxi number, details of journey and fare charged etc., duly authenticated by the officer will

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be submitted along with other proof like toll tax, petrol bills, parking receipts etc. for visiting the place of destination while claiming reimbursement of LTC. However, the entitlement of fare shall be restricted to overall entitlement of the officer/employee.

#### 6.2.4 Travel By Self-Owned:

6.2.4.1 Officer/employee may travel by their own vehicle for the purpose of availing LTC may be reimbursed to and from charges calculated on the following basis

S no	Type of Vehicle	Reimbursement rate per km
1	Four-wheeler-engine capacity of 1000 cc or more	Rs. 15
2	Four-wheeler-engine capacity less than 1000 cc	Rs. 12

However, the reimbursement will be limited to actual expense, including toll fee, or notional entitlement calculated as per entitlement of the officer/Employee.

6.2.4.2 The following conditions shall apply for travel by self-owned vehicle:

- I. Officer/employee may travel by their own vehicle. However, the facility will be available in respect of vehicle owned by an officer in his own name or in the name of spouse only and not the vehicle belonging to a friend or a relation or other private vehicles plying as taxis.
- II. No other mode of conveyance will be allowed to the members of the family and all of them must travel by the same self-owned vehicle.
- III. Bills (fuel expense, toll fee expense etc) duly verified must be submitted as evidence of journey.

#### 6.2.5 Travel By Air (For Officer Only):

6.2.5.1 In case of an officer in Junior management Grade Scale I. while availing LTC. travel by air in the lowest fare economy class, with the prior permission of competent authority, the reimbursement will be the actual fare or the fare applicable to AC 1st class fare by train for the distance travelled whichever is less.

6.2.5.2 In case of an officer in MMG Scale-II/III actually travels by air the following will apply:

- In case where place of destination is not directly connected by air and the distance is more than 500 kms, the total distance will be clubbed and the air fare for both the journeys will be paid when the journey is continued by the connecting flight.
- In case the next part of the journey is performed by the next available flight the officer would be paid air fare by clubbing both the journeys provided the distance travelled is more than 500 kms.

- In case, he performs his journey after spending a day or two at a place in between the place of destination and the distance of each of the parts is less than 500 kms, both the journeys will be taken separately and train fare will be reimbursed.

## **7. Other Provisions:**

- 7.1 If the spouse of the officer is employed in another organization, the officer shall be entitled to avail the LTC benefit in respect of his/her spouse also. He/she shall, however, be required to give a certificate that double benefit is not being availed for the same journey by his/her spouse from his/her employer.
- 7.2 LTC can be availed independently where both husband and wife are working in the same organization. If the spouse of the officer is employed in same organization, the officer shall be entitled to avail the LTC benefit in respect of his/her spouse as per his/her entitlement. Provided that both do not avail LTC for the same journey. This is to ensure that the benefit is not duplicated for a single travel instance.

## **8. Advance against Leave Travel Concessions**

The Fare permissible under LTC will be advanced to the officers/employee on the following conditions:

- 8.1 The officer/employee in his/her application for availing LTC shall declare his/her destination.
- 8.2 The fare for journey will be advanced on his/her undertaking to produce tickets before the commencement of journey or within 7 days from the date of the advance.
- 8.3 For the purpose of reimbursement of journey expenses on LTC the officer/employee shall produce satisfactory evidence of the actual expenditure incurred by way of tickets/receipts etc.
- 8.4 The amount of advance should be in proportion to the fare in respect of the destination mentioned, but not exceeding 90% of fare.

## **9. Validity of TA:**

- 9.1 TA bills should be submitted within a period of 15 days after completion of journey failing which advance allowed against TA bill must be recovered from salary of the next succeeding month of journey completion.

## **10. Encashment of LTC:**

In the event an officer/employee opts to encash LTC for the current block year, he/she shall be entitled to the following benefits:

- 10.1 Reimbursement of 75% of the eligible notional fare for self and eligible family members, as per the entitlement criteria. The actual payment of ticket fare for the purpose of encashment of LTC is outlined in Annexure 1.
- 10.2 Encashment of 30 days of Privilege Leave (PL), subject to the availability of leave balance. Pay for this purpose of encashment means the aggregate of Basic pay, DA, HRD, CCA, PQP and any other allowance/pay drawn by an officer/employee which is of a permanent nature. If the officer/employee is provided with residential accommodation Notional HRA equivalent to an amount payable is also included.

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**11. Reimbursement of fare for Family:**

- 11.1 The entitlement of the family members of an officer/employee is the same as that of officer.
- 11.2 The entitlement for the children and senior citizen would be same if they are included in the definition of 'family' and fare reimbursement in their case would be on the basis of actuals as per the entitlement mentioned in clause 11.1 above

**12. Carry Over of LTC block:**

- 12.1 The officers/employee are hereby encouraged to avail LTC within block. However, in case of work exigencies, where an officer/employee is refused leave for availing LTC, he/she will be allowed the benefit of carryover of the LTC for a maximum period of one year by the Managing Director. However, in all other case, this carry over would be at the direction of the management and may be allowed by the Managing Director.

**13. Sanctioning Authority for LFC/LTC Leave and Journey(as per previous rule):**

- 13.1 Dy. General Manager (Adm.) is competent authority for sanctioning of leave for Subordinate staff, non-subordinate (Clerical) staff, officer scale I, II & III.
- 13.2 Managing Director is competent authority for sanctioning of leave for Officers scale IV & V.
- 13.3 Chairman is competent authority for sanctioning of leave for Officers scale VI.

**14. Miscellaneous:**

- 14.1 If the officer/employee travels in a higher class than that to which he is entitled, the payment for the LTC will be restricted to the fare of the appropriate class to which he is entitled.
- 14.2 Officers/employee may travel by a class lower than to which they are entitled. They may also travel from place to place and may visit different places, in such cases an officer will be paid actual fare incurred or the fare as per his entitlement for the distance between the place of his/her headquarter and the place declared by him/her in application for leave travel concession, by the shortest route calculated on through ticket basis, whichever is less.
- 14.3 The Officer/employee will not be entitled to claim expenses incurred on local sightseeing, boarding and lodging cooliage while on LTC.
- 14.4 Where the destination is connected by water transport only or where the destination is partly connected by rail and partly connected by sea route, the reimbursement of fare may be made as per the fare charged by the steamer as per entitlement of the officer/employee for the distance which is connected by sea route.
- 14.5 LTC is not applicable for travel abroad.
- 14.6 An officer/employee must avail LTC before the expiry of LTC span. If an officer/employee commences the outward journey before expiry of

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the block but completes the journey after expiry of block, it would be treated as availing LTC of the block in which he has commenced the outward journey.

- 14.7 In respect of officer/employee not availing LTC within the block applicable to him, his entitlement for the particular block will lapse except for the provision mentioned in clause 12.
- 14.8 Two wheelers cannot be treated as an accepted mode of transport for the purpose of LTC.
- 14.9 An officer/employee shall not be eligible to LTC facility during the period of suspension.

**15. Other terms and Condition**

- 15.1 For tax purpose, relevant rules of income tax Act may be referred to determine taxability, if any, of LTC availed by an Officer/Employee.
- 15.2 Any clarification or procedural directions necessary for implementation of this rule may be issued by DGM(Admin) with approval of Managing Director. However, any major changes/modification may be undertaken by the competent authority from time to time as per the bipartite settlement.
- 15.3 This rule will supersede the previous rule in this regard.

17 FEB 2025  
Managing Director  
*[Signature]*

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**Annexure-1**

**The Bihar State Co-Operative Bank Ltd.**

**Encashment chart for Subordinate Staff/Employee**

**For Peak and Lean Season**

Distance (in km)	Two year Block		Four year Block		Remarks
	One way	Two Way	One way	Two Way	
	2700	5400	5400	10800	
Class of travel	3 <sup>rd</sup> tier	3 <sup>rd</sup> tier	3 <sup>rd</sup> tier	3 <sup>rd</sup> tier	
Notional Fare	2157	3809	3809	7456	Rate of Mail/Express Train
Payable fare (in Rs.)(75% of notional fare)	1618	2857	2857	5592	

**Encashment chart for Non-subordinate Staff/Employee(Clercial Cadre)**

**Peak Season (April to July & September to January)**

Distance (in km)	Two year Block		Four year Block		Remarks
	One way	Two Way	One way	Two Way	
	2350	4700	4700	9400	
Class of travel	2 <sup>nd</sup> tier	2 <sup>nd</sup> tier	2 <sup>nd</sup> tier	2 <sup>nd</sup> tier	
Notional Fare	2951	4460	4460	8920	Rate of Mail/Express Train
Payable fare (in Rs.)(75% of notional fare)	2213	3345	3345	6690	

**Encashment chart for Non-subordinate Staff/Employee (Clercial Cadre)**

**Lean Season ( Feb,Mar & Aug)**

Distance (in km)	Two year Block		Four year Block		Remarks
	One way	Two Way	One way	Two Way	
	2350	4700	4700	9400	
Class of travel	2 <sup>nd</sup> tier	2 <sup>nd</sup> tier	2 <sup>nd</sup> tier	2 <sup>nd</sup> tier	
Notional Fare	2862	4338	4338	8676	Rate of Mail/Express Train
Payable fare (in Rs.)(75% of notional fare)	2146	3253	3253	6507	



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**Annexure-1**

**The Bihar State Co-Operative Bank Ltd.**

**Encashment chart for Officer**

**Peak Season (April to July & September to January)**

**Four year Block**

Distance (in km)	Scale-I		Scale-II & above		Remarks
	One way	Two Way	One way	Two Way	
	5500	11000	6500	13000	
Class of travel	1 <sup>st</sup> class	1 <sup>st</sup> class	1 <sup>st</sup> class	1 <sup>st</sup> class	
Notional Fare	9767	19007	11839	21865	Rate of Mail/Express Train
Payable fare (in Rs.)(75% of notional fare)	7325	14255	8879	16399	

**Encashment chart for Officer**

**Lean Season ( Feb,Mar & Aug)**

**Four year Block**

Distance (in km)	Scale-I		Scale-II & above		Remarks
	One way	Two Way	One way	Two Way	
	5500	11000	6500	13000	
Class of travel	1 <sup>st</sup> class	1 <sup>st</sup> class	1 <sup>st</sup> class	1 <sup>st</sup> class	
Notional Fare	9291	18094	11258	20823	Rate of Mail/Express Train
Payable fare (in Rs.)(75% of notional fare)	6968	13570	8443	15617	

Children Age 0 < 5	No Reimbursement
Children Age 5 < 12	Half price of Notional Ticket fare
Children Age 12 & above	Full Ticket
Senior Citizen- Male 60 & above	40% of Notional Ticket fare
Senior Citizen-Female 58 & above	Half price of Notional Ticket fare

Reference: 1. Railway Circular 64/2019 31-12-2019 Railway fare w.e.f. 01-01-2020  
2. Bank Circular- 2102 dated 18-12-2024

Note: Notinal fare may be modified as per extant Railway circular by competent authority.

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Managing Director

*[Signature]*

*[Signature]*

**THE BIHAR STATE CO-OPERATIVE BANK LTD.**

**ASHOK RAJPATH, PATNA-04**

**APPLICATION FOR ADVANCE TOWARDS LEAVE FARE CONCESSION**

01	Name :	
02	Designation :	
03	Nature and Period of Leave:	
04	Place of domicile /permanent address accepted by the Bank:	
05	Place of visit/probable duration of stay:	
06	Nearest Railway station /Airport/ Steamer link to place of visit :	
07	Number of single Fares For Family (give details such as name, relation, age, married/dependent etc.:	
08	Distance Between 4 & 6 mode of Conveyance and Cost:	
09	Probable Date of Proceeding to the Place of Visit:	
10	Leave Address:	
11	Amount of Advance Required:	
12	Ordinarily Residing with me wholly dependent on me:	yes

Name of Employee : ... ..

Place of Posting : ..... ..

Date : .....

Signature of Employee

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01	First day of Active Service :	
02	Current Period of Concession :	
03	Whether the Employee has already availed the concession in respect of himself/herself from the current period of three years. :	
04	Class to which he/she is entitled :	
05	Cost of One Single fare from Head quarter to place of Visit by the shortest route. :	
06	Estimated cost of fares admissible	
07	He/She may be allowed/not allowed to avail of the Leave fare concession in Respect of Himself /Herself and or His/Her and an Advance of Rs. .... Rupees : ..... (in Words) only paid to him/her.towards the same. The Undertaking is duly completed by the employee is furnished.	

**THE BIHAR STATE CO-OPERATIVE BANK LTD., PATNA -04**

Recommended By

Assistant/ Assistant Manager

DY. GENERAL MANAGER