



INSTRUCTION CIRCULAR  
NUMBER.....055

SUBJECT

1. TRAVEL REGULATIONS
2. BAGGAGE REGULATIONS

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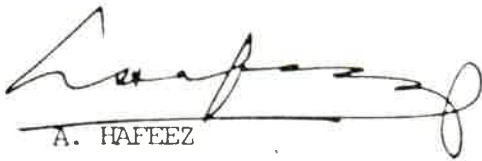
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December 21, 1979

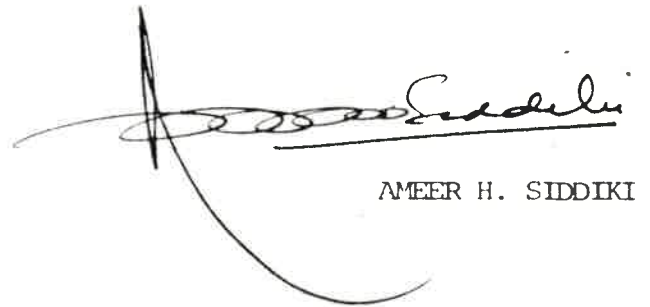
QUERIES TO:

Staff and  
Establishment Div.

Effective from January 1, 1980, the enclosed Travel Regulations and  
Baggage Regulations shall come into force



A. HAFEEZ



AMEER H. SIDDIKI

09

Travel Regulations

09.1

Travel, on official duty must be undertaken in consultation with and the approval in writing of the Regional General Manager. Officers and departmental heads at branches should seek such approval through their managers. Regional General Managers, when giving their approval, will be guided by the usefulness to the institution of the proposed travel. Permission to travel should therefore only be sought subject to these considerations.

At the Central Support Organization travel will be authorized by the Executive-in-Charge of the division on similar considerations.

09.2

Families accompanying officers travelling on official duty will not be paid for by the Bank. In the case of senior executives who may be required to entertain officially during any visit, however, their wives may accompany them on official account.

09.3

Duration of stay at a station should be limited to the authorized period. Any stay beyond the authorized period must be approved by Regional General Manager, or Executive-in-Charge concerned at the division at Central Support Organization, or will be at the expense of the officer.

09.4

Only such expenses as are incidental to the official stay would be permitted. Personal or unjustified expenses e.g. personal entertainment and telephone expenses should not be included in the bill.

09.5

Official entertainment should, as far as possible, be paid for and claimed separately and would require the approval of the Regional General Manager, or the Executive-in-Charge concerned at Central Support Organization.

09.6 Entitlements

09.6.1 Air Travel

09.6.1.1. Officers drawing a basic salary of US\$24,000/- per annum and above may travel first class at their discretion.

09.6.1.2 All officers drawing basic salary below US\$24,000/- per annum shall travel by economy class. As far as possible direct routes, without stop-overs, should be resorted to.

09.6.1.3 Cost of air tickets will normally be paid for by the Bank directly to airlines/travel agents against their invoices. Where discounts are obtained, the Bank would pay the discounted fare.

09.6.1.4 For officers whose basic salaries are expressed in currencies other than US Dollars, Regional General Managers will propose and establish a comparable basis in consultation with Staff & Establishment Division, CSO. In exceptional circumstances or cases however, Regional General Managers may use their discretion in the matter.

09.7 Hotel Accommodation

09.7.1 Single room hotel accommodation would be admissible in the following classifications and salary ranges

Accommodation Classification

<u>Basic Salary per annum</u>	<u>Class of Hotel</u>
upto US\$11,999	3 star/second class
US\$12,000 - 20,999	4 star/first class
US\$21,000 - above	5 star/delux class

For locations where a classified guide is not available for hotels, Regional General Managers shall have a list prepared of approved hotels, motels or rest houses at which BCCI officers

may stay, based on the salary ranges mentioned earlier. This list is to be sent to Staff & Establishment Division, CSO, for information.

09.7.2 Miscellaneous Expenses

Incidental items such as laundry, tips and portage etc., will be reimbursed at actuals to the extent of US\$5 per day. Claims should be accompanied with receipts wherever possible.

09.8 Per Diem Allowance

09.8.1 Officers on official travel can claim a Per Diem allowance in lieu of hotel, motel or rest house accommodation, food and refreshment expenses, but excluding cost of transportation which will be separately reimbursed at actuals as per Regulation 09.9.1

09.8.2 This allowance for one day would be admissible for journeys above 12 hours. Subsequent entitlements to a further day's allowance will arise on the completion of each subsequent 24 hours.

09.8.3 Where the journey is of less than 12 hours duration the cost of refreshments, food and transport may be claimed at actuals against receipts.

09.8.4 For purposes of the calculation of Per Diem allowance, time spent on travel would not be included, and the admissibility for this allowance would be from the time of arrival to the time of departure. At any location where hotel accommodation is not availed of and the stay exceeds 12 hours, it will be treated as a full day for purposes of Per Diem allowance.

09.8.5 The following allowances are applicable according to country classification (Annexure I) and salary ranges.

Table of Per Diem Allowance

<u>Basic Salary per annum</u>	<u>Country classification</u>			
	(Annexure I) US\$			
	A	B	C	D
upto US\$11,999	60	40	25	20
US\$12,000 - 20,999	75	55	30	25
US\$21,000 - above	90	70	40	30

09.9 Other Expenses

09.9.1 Travel by Car/Taxis

Cost for transportation will be reimbursed at actuals.

Where personal vehicles are used, 50% of the cost of petrol may be added to the actual petrol expenses, as reimbursement towards depreciation.

09.9.2 Railway Travel

Where officers may be required to travel by train, and when more than one class is available, officers with basic salaries of upto US\$5,999/- per annum will travel by second class, and officers with basic salaries of US\$6,000/- and above may travel by first/airconditioned class. Receipts issued by railway authorities should be submitted when claiming reimbursement.

09.9.3 Excess Baggage

Excess baggage charges will not be admissible except when officers are carrying documents/books/equipment for official use.

09.9.4 General Provisions

09.9.4.1 These Regulations for overseas travel, will also apply to

subsidiaries, affiliates, and companies of the Group managed by us.

- 09.9.4.2 Travel expenses excluding cost of air ticket which will be paid directly to airlines/travel agencies will be reimbursed on submission of a travel bill by the executive or officer concerned in the prescribed form as per enclosed specimen 'Annexure 2'.
- 09.9.4.3 Travel bills should be submitted to the prescribed authority by the officer within 10 days of the return from journey.
- 09.9.4.4 Travel advance if required should be taken at the place of posting before undertaking the journey.
- 09.9.4.5 In view of the Banks' world-wide group insurance cover for all staff, no travel insurance is considered necessary. Any flight insurance taken out by an officer is therefore on his own account.
- 09.9.4.6 Regional Inspection and Central Audit Division will pay special attention at the time of the audit of the various units towards adherence to these travel regulations.
- 09.9.4.7 These regulations shall not apply to the home leave facility for which separate rules have been established.
- 09.9.4.8 These regulations would be amended or modified by the Central Management Committee from time to time.
- 09.9.4.9 These regulations shall come into effect from 1st January 1980.

ANNEXURE I

List of countries grouped as A, B, C or D for purposes of availing  
Per Diem allowance as per cl.09.8.5 of the Travel Rules.

Group A

1. France
2. Saudi Arabia
3. Switzerland
4. United Kingdom

Group B

1. Bahrain
2. Brazil
3. Cayman
4. Hong Kong
5. Ivory Coast
6. Japan
7. Kuwait
8. Oman
9. Qatar
10. Seychelles
11. Sudan
12. U.A.E
13. U.S.A
14. W. Germany
15. Yemen

Group C

1. Argentina
2. Bangladesh
3. Canada
4. Egypt
5. Gabon
6. India
7. Indonesia
8. Iran
9. Italy
10. Jordan
11. Kenya
12. Lebanon
13. Luxembourg
14. Mauritius
15. Nigeria
16. Pakistan
17. S. Korea
18. Venezuela

Group D

1. Djibouti
2. Ghana
3. Liberia
4. Mexico
5. Morocco
6. Panama
7. Sierre Leone
8. Spain
9. Sri Lanka
10. Swaziland

**BANK OF CREDIT AND COMMERCE  
INTERNATIONAL S.A.**

**Travelling Expenses Bills**

Station \_\_\_\_\_

Date \_\_\_\_\_

Basic Salary \_\_\_\_\_

Name \_\_\_\_\_

Particulars of Journey from \_\_\_\_\_ to \_\_\_\_\_

Particulars of Return Journey from \_\_\_\_\_ to \_\_\_\_\_

Period of Journey from   to

Period of Return Journey from   to

Date of Dep.

Time of Dep.

Date of Arr.

Time of Arr.

**Expenses:**

\_\_\_\_\_ Class Sea/Air Passage from \_\_\_\_\_ to \_\_\_\_\_

\_\_\_\_\_ Class Sea/Air Passage from \_\_\_\_\_ to \_\_\_\_\_

Other Admissible Expenses \_\_\_\_\_

(Supported By Bills)

Per Diem Allowance @ \_\_\_\_\_ for \_\_\_\_\_ days

Total

\_\_\_\_\_  
Signature of Employee

Purpose of Journey : \_\_\_\_\_

Whether Bank Accommodation was provided \_\_\_\_\_

Amount Advanced for the Journey \_\_\_\_\_ from \_\_\_\_\_

Sanctioned Amount \_\_\_\_\_ Balance Amount Payable \_\_\_\_\_

Sanctioned by \_\_\_\_\_

Sanctioning Authority

Date \_\_\_\_\_ Amount paid on \_\_\_\_\_ after adjustment of the amount advanced.

\_\_\_\_\_  
Paying Officer



10. Baggage Regulations

- 10.1 Baggage Allowances as stipulated in these Regulations would be applicable for employees transferred either temporarily or permanently from one country to another.
- 10.1.1 Where distances between countries are not significant and personal effects are required to be moved overland, Regional General Managers would fix the limits to which the Bank would meet these expenses, based on the same cubic footage as allowed for transportation by sea.
- 10.2 Transfers for a period below 1 year is regarded as a temporary transfer for the purposes of these Regulations.
- 10.3 For transfers within the country the Regional General Managers would formulate regulations to cover their local requirements based upon local conditions in consultation with Staff & Establishment Division at the Central Support Organization.
- 10.4 Each Regional Office and Staff & Establishment Division at CSO must have a list of approved shippers at each location so that estimates can be obtained for the transfer of personal effects of employees from one country to another before approval is given for such expenditure, subject to the limits mentioned in Clause 10.7 of these Regulations.
- 10.5 Employees should arrange to submit an estimate of cost for the transfer of their personal effects from shippers (or their agents) approved by the Bank, on a door-to-door basis.
- 10.6 Quotations for the movement of personal effects by sea or overland should include cost of packing, freight, handling, insurance and clearance of goods. Other expenses including duties and taxes shall not be admissible under the Baggage Regulations.
- 10.6.1 The import and customs duty regulations of the country to which an employee is transferred would govern whether or not he can take certain of his personal effects with him, and it

would be for the employee to make sure that he is not contravening the regulations before having his personal effects shipped.

10.7 Entitlement

<u>Basic Salary Range (pm)</u>	<u>Limit per Employee</u>
US\$ 200 - 499	225 cubic feet
US\$ 500 - 999	250 cubic feet
US\$1,000 - 1,499	300 cubic feet
US\$1,500 - above	350 cubic feet

10.7.1 The above baggage limits apply to the transportation of the household goods of an employee from one location to another on permanent transfer.

10.7.2 Employees are entitled to a single shipment on their transfer. Piecemeal shipments must not be made.

10.8 Other allowances related to unaccompanied baggage that may be transported by air are as follows:

10.8.1 Permanent Transfers

10.8.2 Transfer within the country:

Regulations to be formulated by Regional General Managers based upon local requirements and conditions, in consultation with Staff & Establishment Division at CSO.

10.8.3 Overseas Transfers:

Employees travelling by air when proceeding on permanent transfers

Entitlement

Employee	40 kilos
Spouse	40 kilos
Children/Dependent/s (maximum of 3)	10 Kilos each

10.8.4 Home Leave

No excess baggage is admissible on home leave or personal travel.

10.8.5 If a transfer to a new location immediately follows home leave the entitlement as in Clause 10.8.3 may be availed of.

10.9 Temporary Transfers

All overseas transfers for a period of less than 12 months will be deemed as temporary for the purposes of these Baggage Regulations.

10.9.1 If the duration of the temporary overseas transfer is for more than 1 month and less than 3 months, a maximum of 40 kilos of unaccompanied baggage by air is permissible for each employee.

10.9.2 For transfers of a duration of more than 3 months and less than 12 months, 60 kilos of unaccompanied baggage by air is permissible for individual employees.

10.9.3 Families are not expected to accompany employees on temporary transfers of 3 to 6 months and family members are not entitled to any excess baggage.

10.9.4 Transportation of Car

In principle the Bank accepts no responsibility for the cost of transportation of an employee's car to the new location of his posting. The procedure recommended is for the employee to sell his car and to purchase another at his new location. To this end suitable car loan policies exist at different centres.

Should there however, be an extraordinary loss on a car sold, because of transfer, that is a loss greater than would normally have been expected allowing for normal depreciation, the matter

should be specially referred to the Regional General Manager and/or Staff & Establishment Division, CSO giving details (make and size of car, cost, date purchased, normal local depreciation rate, likely price if sold) so that a decision can be taken at the discretion of the Bank for the course to be followed.

Should it be decided to allow the employee to take his car with him, based on the cost of transportation to the new location and the local import and duty regulations, the Bank would meet expenses pertaining to freight, insurance, and clearance, but not for any other expenses such as duties, taxes, registration, etc., which will be the responsibility of the individual.

10.9.5 These Regulations would be subject to amendment as and when required.

10.9.6 The Baggage Regulations would be introduced with effect from 1st January, 1980.