
Rental Ceilings, payable by the Bank under Transferee Officers' Accommodation Scheme (TOAS)

(Ref. HOBC No. 119/124 dated 16.08.2025 and Regulation 25 of BOI OSR, 1979.)

Subsidized Accommodation for Officers								
SCALE	JMGS - I	MMGS - II	MMGS - III	SMGS - IV	SMGS - V	TEG - VI	TEG - VII	TEG - VIII
➤ Mumbai (Including Mumbai City, Mumbai Suburban, Navi Mumbai, and places upto Panvel, Badlapur, & Virar)								
Limit	30,000	31,500	33,500	37,000	45,000	Bank's Accommodation		
➤ Delhi (Including NCR Delhi areas covering Noida, Ghziabad, Gurugram, Faridabad, Ballabhgarh)								
Limit	30,000	31,500	33,500	37,000	45,000	Bank's Accommodation		
➤ Other Major A Cities: (Ahmedabad including Gandhinagar, Bengaluru, Chennai, Hyderabad including Secunderabad, Kolkata including Howrah, Pune & Surat)								
Limit	22,500	23,500	26,000	29,500	33,000	45,500	57,500	Bank's Accommodation
➤ A Category: (Places with population of over 12 lakhs and below 45 lakhs, State Capitals not covered in Major A cities, Chandigarh including Mohali and Panchkula)								
Limit	17,000	18,000	20,500	23,500	26,000	34,000	40,000	NA
➤ B Category: (Places with population of over 5 lakhs and below 12 Lakhs)								
Limit	11,000	12,000	13,000	15,000	21,000	30,000	NA	
➤ C Category: (Places with population below 5 Lakhs)								
Limit	8,500	10,000	11,500	15,000	18,000	25,000	NA	

Note: The above classification of centers is only for the purpose of granting Subsidized Accommodation to Officers under this Scheme.

The above-mentioned rental ceilings are based on the classification of areas depending on the population of places which is presently as per census 2011 published by the Registrar General and Census Commissioner India and conveyed by IBA vide letter CIR/HR&IR/E(iv)/E(xi)/2015-2016/1187 dated 07.08.2015 (HOBC No. 110/83 dated 01.08.2016).

Note:

- i. The Officer posted at hardship / Rural central will have the option to take accommodation for family members, under Bank's Residential Accommodation Scheme at any place of his/her choice, subject to the ceiling on rentals applicable at the place of posting of Officer. However the officer should compulsorily stay at the place of posting.
- ii. Such officer if keeps his/her family in his/her own house (even if it is located at a place other than his/her place of posting), will be eligible to claim House Rent Allowance on capital cost basis as if the house is situated at the place of posting
- iii. Such officer, if takes a house on rental basis at previous place of posting / place of choice for the purpose of his family members, will be permitted to claim House Rent Allowance on the basis of rent receipt, as per rules framed under Regulation, 22 (2) of the Bank of India (officers') Service Regulations, 1979 at the rate applicable to the new place of posting as if the accommodation is taken at the place posting;
- iv. Bank's own accommodation or accommodation leased to the Bank, if any, occupied by the Transferee Officer, at his previous place of posting shall be compulsorily vacated on transfer and the Officer shall make his own arrangement for his family member accommodation within the rental ceiling applicable at the place of posting, as stated above