

SERVICE CONDITIONS OF AWARD STAFF IN
UNION BANK OF INDIA

UPDATED AS OF 30-06-2022

PART I
DETAILS OF BASIC PAY, SALARY, STAGNATION INCREMENTS ETC.

Award Staff members are entitled to draw the following scales of pay upon joining the Bank / or on account of promotion with effect from 1st November, 2017 (SC No,7326 Dated 24-12-2020).

SCALES OF PAY:

<u>CLERICAL STAFF</u>							
17900	1000 (3)	20900	1230(3)	24590	1490 (4)	30550	1730 (7)
42660	3270(1)	45930		1990(1)		47920	(20 years)
<u>SUBORDINATE STAFF</u>							
14500	500(4)	16500	615(5)	19575	740(4)	22535	870(3)
25145		1000(3)		28145			(20 years)

Note:

- (a) Fitment in the new scales of pay shall be on a stage-to-stage basis.
- (b) There shall be no change in the dates of annual increments because of the fitment.
- (c) In case of Ex-servicemen category employees who have joined the Banks on and after 1st November, 2017 up to the date of this Settlement, the fixation / fitment in the pay scales already given / eligible to be given under the Settlement dated 25th May, 2015 shall be re-fixed as per the provisions of this settlement.
- (d) All employees belonging to subordinate cadre shall be eligible for one extra increment for passing JAIIB and two increments for passing CAIIB w.e.f. 01-11-2017.

STAGNATION INCREMENTS

In partial modification of Clause 5 of Bipartite Settlement dated 25th May, 2015, **both clerical and subordinate staff** (including permanent part-time employees on scale wages) shall be eligible for **nine** stagnation increments w.e.f. 1st November 2017 at the rate and frequency as stated herein under: (SC No,7326 Dated 24-12-2020).

The clerical and subordinate staff including permanent part-time employees on scale wages on reaching the maximum in their respective scales of pay, **shall draw nine stagnation increments at the rate of Rs.1990/- and Rs.1000/- respectively (pro rata in respect of permanent part-time employees)** each due under this settlement, and **at frequencies of 2 years** from the dates of reaching the maximum of their scales as aforesaid.

Provided further that a **Clerical/Subordinate staff (including permanent part time employees on scale wages) already in receipt of eight stagnation increments shall be eligible for the ninth stagnation increment from 1st November, 2017 or two years after receiving the eighth stagnation increment, whichever is later.**

Provided further that the Stagnation increment/s received by the employees who are /were in service of the Banks as on 1st November, 2017 as per periodicity hereinbefore would be readjusted from the date of

reaching their maximum by also considering the Graduation/JAIB/CAIB qualifications acquired thereafter, if any and employee shall be notionally eligible for stagnation increments w.e.f. 1-11-2017 in terms of this settlement as per the revised periodicity which will qualify for superannuation benefits. However, monetary benefits on account of such revised and readjusted stagnation increment/s shall be payable from 1st November, 2020 or the actual date of entitlement whichever is later.

DEFINITION OF PAY:

In reiteration of Clause 6 of the Bipartite Settlement Dated 25th May, 2015, 'Pay' shall be defined as under: (SC No,7326 Dated 24-12-2020).

'PAY' COMPENENTS	ELIGIBLE FOR
Basic Pay	Dearness Allowance
Stagnation Increments	HRA
Special Pay	Provident Fund
Graduation Pay/ PQP	Gratuity
Officiating Pay	Pension
	New Pension Scheme.
Note: The increment component of FPP as given in Col.2 of Schedule III shall rank for superannuation benefits.	

'PAY' COMPENENTS	ELIGIBLE FOR
Basic Pay	Dearness Allowance
Stagnation Increments	
Special Pay	
Graduation Pay/ PQP	
Officiating Pay	
Special Allowance	
Transportation Allowance.	

ADDITIONAL INCREMENT FOR DIRECT POST GRADUATION:

While Non-subordinate employees who acquire graduation qualification from Universities / Open universities which are recognized by university Grants Commission will eligible for being granted TWO additional increments for graduation / graduation pay as the case may be.

Those who acquire Post Graduate qualification without being a graduate will be granted TWO additional increments for graduation / graduation pay as the case may be subject to the following conditions:

- (i) Employees who are registered under the Post Gradation courses of Open University have either passed the foundation / entrance course or attended the Bachelor's preparatory programme; and
 - (ii) They pursue the same course and take the same examination as the formal stream students.
- (Staff Circular No.5676 Dated 23.06.2010)

PERSONAL DRIVER SALARY

Executives of the Bank will be reimbursed with Salary towards their Drivers as under w.e.f. 01-04-2020:

AREA	SALARY PER MONTH
MAJOR "A" CLASS CITIES	Rs.18,000/-
STATE CAPITALS / AREA I	Rs.16,000/-
OTHER PLACES	Rs.15,000/-
Car washing charges	Rs.1,000/- p.m.

Daily bhatta for outside duties requiring overnight stay	Rs.350/-per day
--	------------------------

A-Class cities: Mumbai, Kolkatta, Delhi, Chennai, Ahmedabad, Hyderabad, Bengaluru, State Capitals/Area-I: Agra,Bhopal,Coimbatore,Indore,Jaipur,Kanpur,Kochi,Lucknow,Ludhiana, Madurai,Nagpur, Patna, Pune, Surat,Vadodara,Varanasi,Visakhapatnam and all State Capitals.(Staff Circular No.7146 dated 27-03-2020)

PART II **SPECIAL PAY AND ALLOWANCES**

DEARNESS ALLOWANCE (D.A):

In substitution of Clause 7 of Bipartite Settlement dated 25thMay, 2015 with effect from 1st November, 2017, the Dearness Allowance shall be payable as per the following rates:-

Clerical and Subordinate Staff: 0.07% of Pay per slab of four points.

Note: DA in the above manner shall be payable for every rise or fall of 4 points Over 6352 points in the quarterly average of the All India Average working Class Consumer Price Index (General) Base 1960=100.

a: It is clarified that there shall be no ceiling on Dearness Allowance.

b: DA shall be calculated and paid on the following components:

Basic Pay including Stagnation Increments -- Special Pay -- Graduation Pay/PQP -- Special Allowance --Transportation Allowance and --Officiating Pay, if any, payable under this settlement for both clerical and Subordinate staff.

c: All other existing provisions relating to DA scheme shall remain unchanged.
(SC No,7326 Dated 24-12-2020).

HOUSE RENT ALLOWANCE (H.R.A):

In substitution of Clause 9 of Bipartite Settlement dated 25thMay, 2015, with effect from 1st November, 2017 the HRA shall be payable to subordinate and clerical Staff members as under:

AREA	RATE AS % OF PAY(NO MINIMUM/ NO MAXIMUM)
At all Centres	10.25%

Note:

1. 'Pay' means as defined in Clause 6 of this Settlement .
2. Where Quarters are provided, HRA shall not be payable and the rent to be recovered shall be 0.2% of the First Stage of the Scales of Pay.
3. All other existing provisions relating to House Rent allowance shall remain unchanged.

Provided further that when a workman employee is transferred out of the station other than on account of request, he /she may, in lieu of HRA as above, claim reimbursement of house rent upto 150% of HRA otherwise payable and subject to production of rent receipt. (SC No,7326 Dated 24-12-2020).

SPECIAL ALLOWANCE:

In modification of Clause 9 of Bipartite Settlement dated 25th May, 2015, with effect from 1st November, 2017 workmen employees shall be paid Special Allowance as under:

--16.40% of the Basic Pay with applicable DA thereon.

Note: The Special Allowance with applicable DA thereon shall not be reckoned for superannuation benefits viz: pension including contribution to NPS, PF & Gratuity. (SC No,7326 Dated 24-12-2020).

TRANSPORT ALLOWANCE:

In partial modification of Clause 10 of the Bipartite Settlement dated 25th May, 2015, with effect from 1st November, 2017 Transport Allowance All shall be paid as under:

ALL CLERICAL AND SUBORDINATE STAFF	Rs.600 pm with applicable DA thereon.
------------------------------------	---------------------------------------

Note: i) The Transport Allowance with applicable DA thereon shall not be reckoned for superannuation benefits viz: Pension including contribution to NPS, PF, & Gratuity.

ii) This provision by itself will not preclude the payment of any existing allowance of this nature paid as a result of Govt. Guidelines/ Bank level settlements. (SC No,7326 Dated 24-12-2020).

SPECIAL PAY

In modification of Clause 11 of the Bipartite Settlement dated 25th May 2015, with effect from 1st November, 2017:

i) The Special Pay payable to the clerical staff and subordinate staff in banks other than State Bank of India, shall be as mentioned under Part-A in Schedule II to this Settlement.

ii) In all other aspects, the general rules and provisions contained in Chapter V of the Bipartite settlement dated 19th October, 1966 relating to special pay carrying posts, as modified from time to time, shall continue to apply.

iii) With effect from 1st November, 2012, Graduation Pay and Professional Qualification Pay payable to the clerical staff in banks shall be as mentioned in Part B of Schedule II to this Settlement. It would be worked out separately in SBI as applicable for special pay mentioned at para (i) above.

iv) The Special Pay, Graduation Pay and Professional Qualification Pay as mentioned in Part B of Schedule II shall rank for superannuation benefits.

v) The rates of Special Pay and the duties of Special Pay carrying posts for workmen staff in State Bank of India may be reviewed and settled at the bank level.

vi) In reiteration of sub-clause (xv) of Clause 11 of the Bipartite Settlement dated 25th May 2015, a member of the non-subordinate cadre acquiring a Graduate/National Diploma in Commerce or JAIIB/CAIIB (either or both parts) qualification/s at a time when he/she does not have the requisite number of increments in the scale to be earned as advance increments shall in the first instance be released increments for such qualification/s acquired to the extent available in the scale and in lieu of the remaining increment/s not available for being so released as advance increments be granted/released the first installment of Graduation Pay or PQP, as the case may be. Release of subsequent installments of Graduation Pay or PQP shall be with reference to the date of release of Graduation Pay or PQP under this clause.

vii) Provided that in the case of an employee acquiring such qualifications after reaching the maximum of the scale of pay, he shall be granted from the date of acquiring such qualification the first installment of Graduation Pay or PQP, as the case may be and the release of subsequent installments of Graduation Pay or PQP shall be with reference to the date of release of Graduation Pay or PQP under this clause.

Provided further that in case where the non-subordinate employee as on the date of this Settlement, has already acquired JAIIB (Part-I) or CAIIB (Part-II)/Graduation after reaching maximum of the scale of pay (in case of JAIIB/CAIIB/Graduation) or after reaching 19th stage of scale of pay (in case of CAIIB/Graduation),

and has not earned increment/s, otherwise entitled on account of acquiring such qualification, when there were no increments to provide in the scale of pay of those employees, the stagnation increment in such cases may be advanced by one year or two years as the case may be.

**SPECIAL PAY FOR CLERICAL STAFF
(w.e.f. 1.11.2017)**

S No.	Post	Special Pay payable (Rs.)
1.	Single Window Operator "B"	1250
2.	Head Cashier – II	1940
3.	Special Assistant	2920

**SPECIAL PAY FOR SUBORDINATE STAFF
(w.e.f. 1.11.2017)**

S No.	Post	Special Pay(Rs.)
1	Armed Guard	590
2	Bill Collector	590
3	Daftary	850
4	Head Peon	1120
5	Electrician	3090
6	AC Plant Operator	3090
7	Driver	3590
8	Head Messenger in IOB	2470

a) Duties of Clerical Staff w.e.f. 1st May, 2010:

All the members of the clerical staff who do not get any special pay as on 30-04-2010 on regular basis shall be designated as Single Window Operator-A. The following duties shall inter alia form part of their normal duties.

- (i) Acknowledgements of inward mail received.
- (ii) Receipt of cheques, drafts, dividend warrants, pay orders and other like instruments other than bills and giving acknowledgements in the counterfoil.
- (iii) Delivery of cheque books subject to authorisation by competent authority.
- (iv) Issue of cash receipts.
- (v) Issue of E.S.I. stamps wherever applicable or may become applicable.
- (vi) Recounting of currency notes by cash department staff.
- (vii) Ensuring the proper contents in covers and envelopes including registered ones before dispatch.

All clerks shall also perform all duties and functions of their cadre, either online or manually, which does not involve any passing or supervisory functions of an officer of the bank. He will, wherever and whenever required, function as a single window operator where he will also receive and pay cash.

In addition, his duties will include:

- a. Passing and cash payment of all cheques /withdrawal forms/bankers cheques/gift cheques, etc up to and including Rs.10,000/-
- b. Passing independently clearing and transfer cheques, vouchers, etc. (whether credits or debits) upto and including Rs.15,000/-.
- c. Receipts of cash and issuance of pre-signed drafts/gift cheques/travelers cheques/pay orders/ bank orders, etc. Up to and including Rs.15,000/-

SPECIAL PAY DUTIES:

The Special pay duties do not include the routine duties of the cadre (clerical / subordinate) which a workman has to normally perform; but merely refer to those special allowance duties which if performed in addition to the routine duties will entitle a workman to a special pay on the terms and conditions provided in Chapter V of the First Bipartite Settlement as modified.

For removal of doubts it is clarified that the workman entrusted with duties attracting special pay can be required to perform routine duties of his cadre and that the following duties shall inter alia form part of the normal duties of the clerical cadre and for performance of those duties no special pay shall be payable

- (i) Acknowledgements of inward mail received.
- (ii) Receipt of cheques, drafts, dividend warrants, pay orders and other like instruments other than bills and giving acknowledgements in the counterfoil.
- (iii) Delivery of cheque books subject to authorisation by competent authority.
- (iv) Issue of cash receipts.
- (v) Issue of E.S.I. stamps wherever applicable or may become applicable.
- (vi) Recounting of currency notes by cash department staff.
- (vii) Ensuring the proper contents in covers and envelopes including registered ones before dispatch.

DUTIES OF SPECIAL PAY CARRYING POSTS IN CLERICAL CADRE SINGLE WINDOW OPERATOR-B

In addition to the duties of Single Window Operator "A", their duties will include –

- a) Passing and cash payment of all cheques/withdrawal forms/bankers' cheques/gift cheques, etc. up to and including Rs.20,000/-
- b) Passing independently clearing and cheques, vouchers, etc. (whether credits or debits) up to and including Rs.25,000/-
- c) Receipts of cash and issuance of pre-signed drafts / gift cheques / travelers cheques / pay orders / bank orders, etc. upto and including Rs.25,000/-

HEAD CASHIER-II

Their duties involve:

Holding the bank's cash, key and / or other valuables in safe custody jointly with an employee and being accountable for them and being responsible for the running of the cash department.

1. Opinion compilation:
2. Verification of vernacular signatures/ endorsements:
3. Countersigning cheques and / or drafts (on selves or correspondents), payment orders, Deposit receipts etc.
4. Attending to Government Treasury work:
5. Discharging/ endorsing bills, cheques etc.
6. Being in charge of clearing and godown departments, etc:
7. Passing independently clearing and transfer cheques, vouchers, etc (Whether credits or debits) upto and including Rs.50,000/- and cash vouchers upto Rs. 50,000/- jointly with an authorized person.

SPECIAL ASSISTANTS:

Special Assistants will be accountable and responsible for running of the departments/ section under them and their duties will involve looking after and checking the work of other clerk or clerks and sub staff and will include.

- 1) Passing independently, manually or online, cash instruments upto Rs.35,000/- and clearing and transfer cheques vouchers etc. (whether credits or debits) upto and including Rs.1,50,000/-. Passing will include verification of signatures and scrutiny as to the correctness of endorsements on and other particulars of such instruments. There shall be no limits for verification of signatures, passing of

authenticated credit vouchers/entries and for verifying authenticated vouchers in the ledgers, books, computer print-outs etc.

- 2) Accept, verify and post cash / transfer / clearing cheques and other instruments, as the case may be, in appropriate books of accounts / ledgers, either manually or online, and give due acknowledgements.
- 3) Signing vouchers, cheques, drafts, mail transfers, pay orders, advices such as non payment advices, inter branch fate calling advices, bill schedules, demand notices, statements certificates etc.,
- 4) Checking all vouchers, advices, statements, cheques, drafts etc., bills and books of accounts including current savings and other ledgers, cash, postal and revenue stamps, franking machine balances, exchange, discount, brokerage calculations and initialing by way of authenticating them for accuracy/correctness;
- 5) Checking, manually or online, current, savings and other accounts,
- 6) Checking the coding and decoding of telegrams(excluding check symbols or cyphers).
- 7) Discharging, endorsing cheques, bills, etc.,
- 8) Perform, when required in a computerised set up, system control functions, either jointly with an employee or independently, upon specific authorisation in this regard;
- 9) Briefly explain, the features of Bank's various products and services to customers, to reply their queries and to refer interested customers to appropriate personnel;
- 10) Inspecting godown (only in banks where such work is already being done by workmen).

For the purpose of efficient and effective functioning of the section or department the special assistant shall ensure that all acts, things and steps necessary therefore are taken by himself or by the clerks placed under him and shall ensure that, wherever necessary :

- a) Reminders are sent on time and followed up
- b) Pass sheets/books are filled up and issued promptly
- c) Deposits are renewed on due dates or reminders sent to the parties
- d) Standing instructions are complied with
- e) Bills are accepted and due dates diarised/advised and followed up
- f) Interest, commissions and service charges are collected
- g) Proceeds of bills are received or remitted promptly;
- h) Confirmation of balance of accounts of the customers and its follow up.
- i) All securities relating to the department/section of which the special assistant is in are secured and/or kept in proper custody and properly handed to the authorized person at the close of the day.
- j) Balances promptly taken, tallied and reported and followed up and also returns submitted.
- k) Advices and/or duplicate advices /summaries are issued /responded promptly, whenever called for;
- l) Checking the proper recording of entries and all relevant particulars in regard to accounts opened under due authorisation.

Notes:-

- (i) In respect of the above special pay carrying posts in clerical cadre –

- Countersigning would mean signing in a manner whereby the primary responsibility for ensuring that all the formalities are complete rests with the other signatory.
- Checking / verifying would mean verifying that the instrument / material checked is in order in all respects and also includes verification of signature irrespective of the amount of the instrument and authenticating the same on the instrument / material, initialing the relative entries in the respective books of accounts, manually and/or on line.
- Passing includes verification of signatures and scrutiny as to the correctness of endorsement on and other particulars of such instruments. It will also include checking and authenticating the relative entries in the respective books of accounts / ledgers / computer sheets and/or on line.

- (ii) Henceforth, selection of staff for being entrusted with special pay carrying posts shall be on the basis of their suitability for the specialised function, norms for which shall be decided at the bank level.

(b) Duties of Subordinate Staff w.e.f. 1st May, 2010

All the normal and routine duties of the subordinate staff cadre and for performance of which no special pay shall be payable. In addition they shall also be required to perform the following duties.

- 1.To take money orders, to buy stamps etc., which involves carrying of cash not exceeding Rs.5,000/- and to carry insured letters., etc. to post office
- 2.To stitch currency note bundles
- 3.To stitch and seal parcels and packets containing currency notes;
- 4.To transit cash from the bank to an office outside or vice versa, if unaccompanied by a watchman / Armed Guard.

DUTIES OF SPECIAL PAY CARRYING POSITIONS IN SUBORDINATE CADRE

POST	DUTIES
Armed Guard	Persons required to perform watch and ward duties i.e. to watch or look after the premises or department for the purposes of its safety, security and guard against attack or assault or infiltration and against removal of the bank's property by any unauthorized persons AND/OR to watch and guard as above the movement of cash from one place to another whether inside or outside the Bank, for which purpose they are required by the bank to carry any of the following weapons: i) Gun, Pistol or any other fire arm; or ii) Dagger, sword, khukri or spear; or iii) any other licensed weapon Note: "Retainers" Peons (other than watchmen) whose names are registered in the Bank's license as Retainers will, when they perform "Armed Guard" duties, be entitled to special pay for "Armed Guards" pro rata.
Bill Collector	Their work involves: 1) Obtaining acceptance of bills of exchange, hundies etc., drawn on local parties or banks and / or collecting payments thereof. 2) Collecting payments for cheques of postal order etc. from banks or post office counters. They may also be required to collect cash not exceeding Rs.4,000/- at a time against various instruments.
Daftary	Their work involves : 1) Obtaining acceptance of bills of exchange, hundies etc., drawn on local parties or banks and / or collecting payments thereof. 2) Collecting payments for cheques or postal order etc., from banks or post office counters. They may also be required to collect cash not exceeding Rs.5,000/- at a time against various instruments. 3) Simple binding of books and registers; 4) Press copying; 5) Filing independently letters and other papers in respect files as per indications marked thereon; 6) Assisting in issuing stationery; 7) Stacking under guidance old records in orderly manner and assisting in giving them out when required; and 8) Undertaking the whole process of sorting, arranging, numbering, tallying the total number or stitching the vouchers.
Head Peon	Persons required to assist in supervision of various matters pertaining to subordinate staff like: i) Cleanliness of the office premises ii) Cleanliness of uniforms; iii) Leave arrangements;

	iv) Arrangements for safekeeping of keys; and v) Distribution of duties amongst the subordinate staff
Air-Conditioning Plant Helper	Semi skilled persons who under the supervision of the technician attend to routine maintenance of and minor repairs to air conditioning plants.
Electrician	Their work involves carrying out semi-skilled electrical work like routine maintenance of electrical equipments, effecting minor repairs to electrical fixtures and appliances.
Drivers	Persons required to drive, maintain and effect minor repairs (not requiring a technician's skill) to motor cars, motor vans, station wagons, scooters, motor cycles or other motor vehicles.

SCHEDULE II -- PART B

GRADUATION PAY/ PROFESSIONAL QUALIFICATION PAY:

For those workmen who hereafter reach or have already reached 20th stage of the scale and have got increments in consideration of educational qualification(s), Graduation Pay/ Professional Qualification Pay shall be payable as under:

1. Those who are graduates and/or NDC -

Rs. 625/- p.m. after they complete 1 year
Rs.1215/- p.m. after they complete 2 years

2.Those who have passed JAIIB or Part I of CAIB/CAIIB:

Rs.625/- p.m. after they complete 1 year

3.Those who have passed JAIIB and CAIIB or Both Parts of CAIB/CAIIB –

Rs. 625/- p.m. after they complete 1 year,
Rs. 1215/- p.m. after they complete 2 years,
Rs. 1835/- p.m. after they complete 3 years,

4.Those who are graduates/NDC and have passed JAIIB or Part I of CAIB/CAIIB –

Rs. 625/- p.m. after they complete 1 year
Rs.1215/- p.m. after they complete 2 years
Rs.1835/- p.m. after they complete 3 years.

5.Those who are graduates/NDC and have passed JAIIB or Both Parts of CAIB/CAIIB –

Rs. 625/- p.m. after they complete 1 year
Rs. 1215/- p.m. after they complete 2 years
Rs.1835/- p.m. after they complete 3 years
Rs. 2455/- p.m. after they complete 4 years
Rs. 3045/- p.m. after they complete 5 years.

Note: Refer to Clause 11 of the Settlement. (SC No,7326 Dated 24-12-2020).

HILL AND FUEL ALLOWANCE:

In partial modification of Clause 12 of the Bipartite Settlement dated 25th May 2015, the Hill and Fuel Allowance shall be payable at the following rates with effect from 01-11-2017:

A	At places situated at a height of 3000 meters and above:	8% of pay (Max.Rs.2250/-p.m.)
B	At places situated at a height of and over 1500 meters and but below 3000 meters:	4% of pay (Max.Rs.900/- p.m.)
C	At places situated at a height of over 1000 meters but less than 1500 meters and Mercara Town:	3% of pay (Max.Rs.750/-p.m.)

Note: All other existing provisions shall remain unchanged. SBI may revise the ceiling amounts. (SC No,7326 Dated 24-12-2020).

FIXED PERSONAL PAY (OTHER THAN SBI)

In partial modification of Clause XIV of Bipartite Settlement, dated 29th October, 1993, Clause 13 of the Bipartite Settlement dated 27th March 2000, Clause 13 of Bipartite Settlement dated 27th April, 2010, and Clause 13 of Bipartite Settlement dated 25th May 2015, the Fixed Personal Pay shall be revised with effect from 1st November, 2017 as per Schedule III.

Note: Only employees who were in the service of the bank on or before 1st November, 1993 will be eligible for FPP, one year after reaching the maximum scale of pay, they are placed in. Those who joined the Banks on or after 2nd November, 1993 are not eligible for FPP. (SC No,7326 Dated 24-12-2020).

SCHEDULE III

FIXED PERSONAL PAY

Area of Posting	Total FPP payable where bank's accommodation is not provided	Total FPP payable where bank's accommodation is provided	Increment Component of FPP
(1)	(2)	(3)	(4)
Clerical Staff: At all Centres	2262	2043	1990
Subordinate Staff: At all Centres	1140	1030	1000

PAYMENT OF OVERTIME ALLOWANCE:

The overtime allowance paid to the employees for the overtime work performed before the date of this Settlement shall not be recalculated on account of this Settlement. Over time will be paid as per table given below.

Particulars	% of hourly emoluments	
	Weekdays (excluding Saturdays & holidays)	Saturdays (excluding holidays)
Workmen other than members of the subordinate staff		
First two quarter hours of overtime	@100	@100
Next four quarter hours of overtime work	@170	@170
Next four quarter hours of overtime work	@200	@170
Rest of Overtime work	@200	@200
Subordinate Staff		
First four quarter hours of overtime work	@150	@150
Next four quarter hours of overtime work	@200	@170
Rest of Overtime work	@200	@200

For the work done on Sundays or any other weekly off day and holidays, to which he may be entitled, a workman(including a peon who is asked to work on such days) will be paid for the entire period of work at 200% of his hourly emoluments, unless any such day happens to be a working day for him.

WASHING ALLOWANCES:

In supersession of Clause 24 of Bipartite Settlement dated 25th May 2015, with effect from 1st November 2017, washing allowance shall be payable at **Rs.200/-pm** where washing of livery is not arranged by the Bank.

CYCLE ALLOWANCE:

In supersession of Clause 25 of Bipartite Settlement dated 25th May 2015, with effect from 1st November, 2017, Cycle Allowance is payable to the members of the subordinate staff who are required to use Cycle on regular assignment for outdoor duties (Max. 9 kms) at **Rs.150/-pm** at all centres.

Cycle Allowance will not be paid to a workman of the subordinate staff for the period of leave exceeds 30 days. (Staff Circular No.5676 Dated 23.06.2010)

SPLIT DUTY ALLOWANCES

In partial modification of Clause 26 of the Bipartite Settlement dated 25th May 2015, w.e.f. 1st November 2017 Split Duty Allowance shall be payable at all centres at **Rs. 200/- pm**. In case the Branch Business is split with a minimum break of 2 hours w.e.f. 01-11-2007 (Staff Circular No.5676 Dated 23.06.2010).

PROJECT AREA COMPENSATORY ALLOWANCE:

In partial modification of Clause 27 of Bipartite Settlement dated 25th May 2015, w.e.f. 1st November, 2017, workmen in project areas shall be paid project area compensatory allowance as under: When the place of posting is declared by Government as under project area the Award staff members are entitled for the allowance (Staff Circular No.5676 Dated 23.06.2010)

PROJECT AREA	CLERICAL STAFF	SUB STAFF
GROUP-A	RS.290/-P.M	RS.230/-P.M.
GROUP-B	RS.230/-P.M.	RS.200/-P.M.

Note: In addition to the areas/places identified and defined as Project Area, Branches opened and located within Special Economic Zone, Export Promotion Zone, etc shall be treated as Project Areas for the purpose of payment of project area compensatory allowance as allowance as above.

Project Area Centres: In partial modification of Clause 8.1 Settlement dated 19th October, 1966, Clause 11/8 of Settlement Dated 8th November, 1973, and clause 2 of Minutes of Discussions dated 15/16 April 1980, the following places shall be termed as Project Areas for the purpose of the provisions under this settlement.

Centres under Project Area-A:

Bheemarayanagudi (Gulbarga Dist. Karnataka), Bhilai, Bokaro, Burnpur (WB), Dapchari (Thane Dist. Maha) Durgapur, Durg (MP), Heavy Electricals, Kailasapuram (Trichirapalli), Jamshedpur, Pong Dam (Punjab) Rajghat (MP), Ramagundam (AP), Reasi J&K), Rourkela, Sundarnagar (Mandi dist. HP), Tirthapuri (Aurangabad Dist. Maharashtra), Visakhapatnam (AP-w.e.f. 01.07.1971).

Centres under Project Area-B:

Agali Attapady Irrigation Project, Almatti Dam Site (Karnataka), Ambikanagar (Karnataka), Ankleshwar (Gujrat), Balimela (Koraput Dist, Orissa), Bhadravati (Chandrapur Dist. Maharashtra), Bhopal Heavy Electricals (MP), Cambay (Gujrat), Chakranagar (Shimoga Dist), Chas, Chattargarh (Rajasthan Canal), Dandeli (Karnataka), Deola (Chankapur Project, Nasik), Dharoi Village (Ahmedabad Circle), Donimalai (Karnataka), Dhurva, Farakka Barrage, Gajuvaka, Ganeshgudi (Giant Kali Project, Supa Dam), Gunupur (Korapur Dist. Orissa), Haldia (WB), Hatia, Idikki, Jagdalpur, Jeypore (Koraput Dist, Orissa), Jog Falls (Karnataka),

Jyotipuram (Salai Hydro Electric Project,J&K), Kalpakkam (tamilnadu), Kanker (Koraput Dist, Orissa), Kasimpur (Aligarh, UP),Kargal (Mysore), Khetri, Koraput (Koraput Dist.Orissa), Kudremukh Iron Ore Project (Malleswara), Kulamavu, Mach hakund (Koraput Dist. Orissa), Mahi (Rajasthan, Dam Project), Malthon (WB), Malkangiri (Koraput Dist.Orissa), Mandi (HP), Munsar (Pench Electric Project, Maharashtra), Nagarjunasagar, Nangal Township, Narora Atomic Power Project, Nawarngpur (Koraput Dist. Orissa), Neyveli, Pandoh, Pochampadu (AP),Pophali (Maharastra), Ramachandrapuram, Ranchi (Bihar), Rawat Bhata,Rayaguda (Koraput Dist. Orissa), Sileru (AP), Supa (Karnataka),Srisailam (AP),Sunabeda (Koraput,Orissa), Surangani (HP),Talwara, Umarkote (Koraput Dist.Orissa), Wadigodri (Jayakwad Project,Aurangabad),Obra (UP),Renukoot (UP).

Note: It is understood that as and when Central Govt. Or any State Govt. May declare any other Centre as Project Area, the same would be treated accordingly. Similarly, if any Centre is treated as non-project area by them, those Centres would stand deleted from the above list.

SPECIAL AREA ALLOWANCE:

In partial modification of Clause 29 of Bipartite Settlement dated 27th April 2010, in view of revision in Pay Scale w.e.f. 1st November, 2012, the Pay referred to under Col (3) and (4) of Schedule VI of Bipartite Settlement dated 27.4.2010, shall be read as Rs. 24,000/- instead of Rs.14,700/-, the rates, other details and conditions remaining unchanged.

Special Area Allowance shall be payable at places specified in Col.2 of the Schedule VI hereto, as per the quantum indicated in Col.3 thereof against each such place, subject to the condition that if at any of the places mentioned in col.2 of Schedule VI hereto, Hill and Fuel Allowance is payable in terms of this settlement, then at such places only higher of the two allowances shall be payable. (Staff Circular No.5676 Dated 23.06.2010 and 5668 Dated 26.05.2010) None of the Branches were enlisted in this circular.

DEPUTATION ALLOWANCES: AWARD STAFF ONLY (SC NO.5243 DT: 25.01.2006)

4% OR MAX: 375/-PM	RRBS, DIST INDUSTRIES/DEBT RECOVERY TRIBUNALS IN SAME STATION
7.75% MAX 750/- PM	RRBS, DIST INDUSTRIES/DEBT RECOVERY TRIBUNALS IN OUTSIDE STATION

WATER SCARCITY ALLOWANCE:

ADONI, GUNTAKAL & CUDDAPPA @Rs.10.00 for clerks, Sub Staff Rs.8/-. Clause 9.9 of 3rd BP settlement dt.19/10/1966.

CONVEYANCE TO BLIND/ORTHOPAEDICALLY HANDICAPPED: (5% OF BASIC PAY)

Conveyance Allowance to Blind and Orthopaedically Handicapped Employees shall be paid at the rate of 5% of the Basic Pay subject to a maximum of Rs.400/- p.m. This is an addition to the transport allowance payable to all the workmen (Staff circular no. 5579 dated 18-03-09)

PAYMENT OF INCONVENIENCE ALLOWANCE

8 TO 8 BANKING :SC 5319 DT 18.10.2006 OFFICERS: 20 PER DAY CLERKS RS. 15 PER DAY SUB STAFF: 10/-

OFFICIATING ALLOWANCE

In extreme circumstances, and also as per the exigencies of the Bank, if a Clerical employee is required to Officiate as Officer by the Competent Authority payment officiating allowance must be ensured as per the guidelines. Finacle ID of Clerical employees are being upgraded to perform officiating duties of Officer cadre. Approval /Ratification of allowing officiating duties from not below the rank of Dy. Regional Head/Chief Manager of respective Regional Office. (SC NO.6795 DTD.26-04-2018).

PART III

PF, PENSION, AND GRATUITY, RETIREMENT

PENSION

(INCLUDING STATE BANK OF INDIA)

With effect from 1st November, 2017, the Pay as defined under Clause 6 of this Settlement and drawn by the employees who are members of the Pension Fund shall be taken into consideration for the purpose of calculation of pension as per the Pension Fund Rules/ Regulations in force.

Note:

1). Option not to claim incremental commutation on revised basic pension. Employees in service of the Banks as on 1st November 2017 and who have retired thereafter but before the date of this settlement and who had opted for commutation of pension will have an option not to claim incremental commutation on revised basic pension.

2). Calculation of Pension for employees retired between 1-11-2017 and 31-08-2018.

The Pension payable to employees is based on the average of the emoluments drawn in the last ten months preceding the retirement of the employee in terms of Regulations 2 and 38 of the Pension Regulations. For the purpose of payment of pension, the Pay of the employees retiring on or after 1st November 2017 will be taken on the basis of the Pay as is provided under this settlement. However, in the case of employees who have retired from the services of the Banks, on or after 1st November, 2017 but before 31st August 2018, since the period of preceding ten months will constitute Pay both under this Settlement as well as pertaining to Settlement dated 25th May, 2015 in such cases, the following procedure will be adopted for determining Pension payable to them.

i). For the period of ten months falling on and from 1st November, 2017, the actual Pay drawn by the employee under this Settlement, and

ii). For the period failing prior to 1st November, 2017, the actual Pay drawn by the employee plus Dearness Allowance at the rate of 47.8 percent thereon will be notionally reckoned as Pay for the purpose.

DEARNESS RELIEF ON PENSION:

With effect from 1st November 2017, in respect of employees who retired or died while in service on or after 1st November, 2017. DA shall be payable at 0.07% per slab on the Basic Pension or Family Pension or Invalid Pension or compassionate allowance as the case may be. Dearness Relief in the above manner shall be paid half yearly for every rise or fall of 4 points over 6352 points in the quarterly average of the All India Consumer Price Index for industrial workers in the series 1960=100. (SC No,7326 Dated 24-12-2020).

PROVIDENT FUND:

It is reiterated that:-

- a). The employees who are presently covered under the Pension scheme shall continue to contribute 10% of the Pay towards PF, but there shall be no matching contribution.
- b). Employees of SBI will continue to be covered by Contributory PF Scheme as hitherto.
- c). Employees who are presently covered under Contributory PF Scheme and have not opted for Pension Scheme under the Settlement dated 27th April, 2010 shall continue under the Contributory PF Scheme as hitherto.
- d). Banks may decide and fix at their level a higher percentage of contribution to PF. (SC No,7326 Dated 24-12-2020).

NEW PENSION SCHEME:

a). In partial modification of Clause 15(d) of Bipartite Settlement dated 27th April, 2010 in the case of all employees who have joined the Bank on and from 1st April 2010 and who are governed and covered by the New Pension Scheme / Defined Contributory Pension Scheme, while the employee will continue to

contribute 10% of Pay plus Da, the bank (including SBI) will make a contribution of 14% of Pay and DA from the date of settlement subject to approval of Government.

b).The service charges by the Service Provider /Fund Manager of NPS will be borne by the Bank (including SBI) from the FY 2021. (SC No,7326 Dated 24-12-2020).

FAMILY PENSION:

Since approved by government, it is agreed that family pension shall be payable at the uniform rate of 30% of the Pay of the deceased employee and that there shall be no ceiling on family pension. It is agreed that these provisions, when approved by the government shall apply to SBI also. (SC No,7326 Dated 24-12-2020).

AGE OF RETIREMENT:

Age of Retirement for Award Staff is 60 years. An employee will retire on the afternoon on the last day of the month in which he completes his age of retirement. An employee, whose date of Birth is on the First Day of a month, shall retire from the services of the Bank on the afternoon of the last day of the preceding month on attaining the age of retirement.

Gratuity Payment: Award Staff (Max. Rs.20 lacs only)

(SC 5680 dt.07/07/2010.. W.e.f. 01/05/2010)

One month pay for each completed year of service – max. 15 months pay plus: 1/ 2 month pay for each year beyond 30 years of service.

Pay means: average of basic pay + special pay+ officiating pay + PQP + increment portion of FPP of last 12 months: Example:

10 years = 10 months pay

15 years 15 months pay

20 yrs./30 yrs. =15 months pay

32 years = 15 +(2x ½) = 16 months pay

40 years = 15 + (10 x ½)= 20 months pay

Service of 6 months and above will be reckoned as one year: cannot be forfeited even in case of dismissals. But if any loss to the bank on account of misconduct. It can be recovered. PTS are also eligible for gratuity payment.

Employee has right to receive gratuity under the act or under any award / settlement which is higher W.E.F.

01.11.1999:

Payable under Gratuity Act

Basic pay

PQP

Special Pay

DA

FPP (increment portion)

payable under bipartite settlement

Basic Pay

PQP

Special Pay

D.A = NOT ELIGIBLE

FPP (increment portion)

Gratuity: minimum service 10 yrs is must. 9 yrs and 6 months can not be taken as 10 years (clause 20 of 5th BP) Entire amount is exempted from income tax.

AS PER GRATUITY ACT: (SC NO.5680 DT.07/07/2010)

The ceiling on amount of Gratuity payable under Sec 4 of Gratuity Act 1972 has been raised :

Ceiling of Gratuity Amount enhanced	Effective from
20 months salary was substituted by a ceiling of Rs. 50,000/-	01-12-1992
Ceiling was enhanced to Rs. One Lakh	24-05-1994
Ceiling was enhanced to Rs.2.50 lakhs	01-04-1995
Ceiling was enhanced to Rs.3.50 lakhs	24-09-1997

Ceiling was enhanced to Rs. 10 lakhs	24-05-2010
Ceiling was enhanced to Rs. 20 lakhs	29-03-2018

In case of EMPLOYEES :

Last Drawn Basic + FPP + PQA+ Officiating Allowance , if any+ DA X 15 X no. of years of Service * / 26 (no. of days in a month, excl. Sundays.)

*(If 32 yrs 7 months), then considered as 33 years. = XXXXX

Ex: Basic : Rs. 30000 FPP: Rs. 600 PQA: Rs. 750 DA: Rs.15000.

No. of Years of Service :

3 Examples : A) 12 yrs service B) 26 yrs service C) 36 yrs service

Then Gratuity as per act:

Case A) = $\frac{(30000 + 600 + 750 + 15000) \times 15 \times 12}{26} = 320885$.

Case B) = $\frac{(30000 + 600 + 750 + 15000) \times 15 \times 26}{26} = 695250$. (Max. limited to Rs.10,00,000)

Case C) = $\frac{(30000 + 600 + 750 + 15000) \times 15 \times 36}{26} = 962654$. (Max. limited to Rs.10,00,000)

AS PER BANK RULE:

= Last Drawn Basic + FPP + PQA+ Officiating Allowance , if any x no. of years of service/2 .

Example:

Case A) =(30000+600+750) x 12 =376200.Because upto 15 yrs, full months pay is eligible.

Case B)=(30000+600+750) x15 = 470250. Because service from 15 & above upto 30years, 15 months pay is payable.

Case C) =(30000+600+750)x36/2=564300.

Final gratuity amount payable: Case A) : 376200 Case B) : 695250 Case C) : 962654

FORFEITURE OF TERMINAL BENEFITS UNDER VARIOUS PUNISHMENTS		
FOR PUNISHMENT OF DISMISSAL		
TYPE OF TERMINAL BENEFIT	OFFICER	AWARD STAFF
OWN CONTRIBUTION TO PF	PAYABLE	PAYABLE
BANK'S CONTRIBUTION TO PF	Forfeited to the extent of loss	Forfeited to the extent of loss
GRATUITY	a: forfeited to the extent of loss b) forfeited wholly or partly if dismissed for acts involving moral turpitude or riotous behaviour	Forfeited to the extent of loss
PENSION (IF PENSION OPTEE)	FORFEITED	FORFEITED
PUNISHMENT OF COMPULSORY RETIREMENT		
OWN CONTRIBUTION TO PF	PAYABLE	PAYABLE
BANK'S CONTRIBUTION TO PF	PAYABLE	PAYABLE
GRATUITY	a: forfeited to the extent of loss b) forfeited wholly or partly if dismissed for acts involving moral turpitude or riotous behaviour.	PAYABLE
PENSION (IF PENSION OPTEE)	PAYABLE	PAYABLE
PUNISHMENT OF REMOVAL		
OWN CONTRIBUTION TO PF	PAYABLE	PAYABLE
BANK'S CONTRIBUTION TO PF	PAYABLE	PAYABLE
	a: forfeited to the extent of loss	

GRATUITY	b) forfeited wholly or partly if dismissed for acts involving moral turpitude or riotous behaviour.	PAYABLE
PENSION (IF PENSION OPTEE)	FORFEITED	PAYABLE
ENCASHMENT OF PL ON ACCOUNT OF DISCIPLINARY ACTION		
AWARD STAFF	IBA:- PD: GSN:UNION:G:1674 DT: 18.1.2000 clarified a member of Award Staff is entitled to encashment of pl even in the event of imposition of punishment of Comp. Retirement, Removal from Service or Discharge.	

GROUP GRATUITY POLICY:

Under this policy, each employee has risk coverage of Rs.10,000/- who expire while in service from the date of commencement of policy i.e. from 01-04-2012. Circular Lr. No. 105 dated 10-01-2013.

UNION BANK EMPLOYEES' DEATH RELIEF FUND (DRF):

With effect from 01.11.2018, in case of death of an employee, during the period of his/her service or to the member in the event of that member becoming physically handicapped due to serious illness, accident or otherwise RESULTING IN LOSS OF EMPLOYMENT an amount of **Rs.4.50 lakhs** is to be paid to the nominee. As such an employee who retires on account of superannuation etc. will not be paid any assistance hence forth. Earlier Rs.25,000/- is being paid and not now since the scheme is revised. **Rs.125/-pm** towards DRF subscription is to be paid as usual. Membership of the fund shall be open to employees joining the bank on or after 01-10-2013 even during probation period. Existing Employees who have joined the Bank before 01-10-2013 and are not members of DRF scheme may become members on payment of subscription from the date of joining the Bank. (SC No.6869 DTD 29-10-2018, SC No. 6019 dated 05-10-2013 and SC 5785 dt.16.9.2011, and SC no.5593 dated 25-05-09)

REIMBURSEMENT OF MEDICAL/ HOSPITALISATION EXPENSES AFTER DEATH:

To pay balance, if claimed by representative / family members. Total amount of the claim is payable to the employee in case of death. (SC 2974 DT 31.5.86)

FAREWELL SCHEME FOR RETIRING EMPLOYEES

Bidding farewell to all employees who retire on superannuation is the bounden duty cast upon every staff member. To cherish the memory of long stint of services, it has been decided to present a memento of their choice to the retiring employees.

1. Objective:

The retiring employees will be presented with a memento costing not more than Rs.7500/-.

2. Applicability:

The scheme will be applicable to all employees of the Bank including permanent part time subordinate employees drawing scale wages of 1/3 and above but not to those appointed on contract or stipendiary basis.

3. General Conditions:

- i. The Scheme will be applicable to those employees who will be retiring on Superannuation.
- ii. The provision for incurring expenses not exceeding Rs.1000/- at Bank's cost during farewell function on bouquet, garland, tea & snacks etc., introduced vide staff circular no. 3624 dated 26th July, 1990 is now stood withdrawn. These expenses will be borne by the employees of the branch/office.
- iii. At the farewell function, the expenses incurred for bouquet, tea and snacks will be shared by the employees of the Branch/Office from where the employee is retiring.

- iv. The prescribed form for claiming reimbursement of expenses incurred for purchasing memento is enclosed.
- v. No cash payment should be made.
- vi. Reimbursement will be sanctioned by the Competent Authority.
- vii. Form for claiming reimbursement should be accompanied by original bills/receipts for purchase of memento.
- viii. Bank's name should be inscribed on the memento.
- ix. The details of approval accorded by the Competent Authority will be recorded in a register containing the following details. (please refer circular)
- x. The records of sanction/payment will be properly maintained for audit purposes. The Internal Auditors will make specific comments regarding compliance in their Report.
- xi. The payment under the scheme will be debited to "Expenditure Account- Staff Welfare Expenses – Farewell scheme for retiring employees".

4. Competent Authority:

Branch	Branch Manager of the branch concerned.
R.O./ F.G.M.O.	Chief Manager (P&D)
Central Office	Chief Manager (HRM)
Branches Accounts Section	DGM/AGM/ In charge of the section
Audit Office	In charge of Office
Staff Training College	Principal/Vice Principal
Staff Training Centers	Chief Manager heading the Training Centre / Principal/Vice Principal, Staff Training College, Bangalore, In case there is no Chief Manager at the particular Centre, the same should be forwarded to the Principal / Vice Principal, Staff Training College Bangalore

Staff Circulars for reference: (SC No.5185 Dated 02.06.2005 / SC No.5901 dated 04.09.2012 / SC No.6162 dated. 16.01.2015)

UNION BANK OF INDIA RETIRED EMPLOYEES'MEDICAL ASSISTANCE SCHEME (UBIREMAS)

1. Scheme at a glance

- ❖ UBIREMAS Scheme is a Staff Welfare Scheme launched by Staff Welfare Committee for the benefit of retired colleagues.
- ❖ Only retired employees of the bank and his/her spouse (not employed beneficially) are covered under this scheme.
- ❖ Employees who retired on superannuation will have to apply for membership within 6 months of their retirement.
- ❖ Employees who opt for VRS may apply for membership within 6 months after attaining the age of 60 years.
- ❖ For enrolment in UBIREMAS, retiree has to apply online in Union Parivar through nominated branch by paying his/her membership fees.
- ❖ The membership fees is Rs. 5000/- for Officers, Rs.3000/- for Clerks and Rs.2000/-for Sub Staff.
- ❖ Under this scheme both hospitalization and annual health check up are covered.
- ❖ Maximum ceiling limit for reimbursement of hospitalization expenses is Rs.1,50,000/-(Rupees one lac fifty thousand only) w.e.f. 01-01-2017.
- ❖ The reimbursement of annual health check up fees is restricted to Rs.2000/- (Rupees two thousand only). The amount can be claimed maximum in two Installments per financial year.
- ❖ For reimbursement, retiree has to submit the application to the nominated branch along with all

original bills/ receipts/ certificates in the prescribed format.

- ❖ Retired employees who have their personal Medical Insurance, upon exhaustion of their sum insured may claim reimbursement of balance of hospitalization bills under this scheme, by submitting true copies of all related documents.
- ❖ Nominated Branch will forward the application to the Regional Office under whose jurisdiction it falls, after duly verifying the same. RO HR Administrator will process the claim.

Objective:

In order to extend succor to the retired employees of the Bank, a new welfare Scheme called Union Bank of India Retired Employees' Medical Assistance Scheme (UBIREMAS) has been introduced.

Features of the Scheme:

The salient features of the Scheme are enumerated hereunder:

- Retired employees of the Bank and his/her spouse will be eligible for the benefits under the scheme.
- The retired employee will be called "Primary Member" and the spouse will be called "Secondary Member".
- The Primary and Secondary members will together constitute a Family Unit.
- The Scheme will cover existing retired employees, their spouses and the spouses of deceased retired employees who apply for membership within 6 months from the date of introduction of the said scheme.
- On the death of the retired employee, the spouse (Secondary Member) will continue to be covered under the scheme for reimbursement of hospitalization expenses.
- The retired employees and their spouses will be covered under the scheme only if they are not gainfully employed. Gainfully employed means those who are in employment and receiving a monthly salary / wages of Rs.3,500/- or more.
- Employees who will be retiring from the services of the bank hereafter and their spouses shall also be eligible to become members, provided they apply within 6 months from the date of retirement.

Membership:

The membership will be restricted to the following:

- i. Those who have retired from the services of the Bank on superannuation and are not gainfully employed.
- ii. Those who have taken voluntary retirement from the service of the Bank in terms of provisions of Union Bank of India Officers' Service Regulation 1979, Union Bank of India Voluntary Retirement Scheme 2000-01 or under any other similar scheme and are not gainfully employed. However, they will be eligible to be covered under the scheme only after completion of 60 years of age.
- iii. Those who have taken voluntary retirement from the service of the bank in terms of provisions of Union Bank of India Employees' Pension Regulation 1995 after completion of 55 years of age or 30 years of service in the Bank and not gainfully employed. However, they will be eligible to be covered under the scheme only after completion of 60 years of age.
- iv. Those who have ceased to be in the service of the Bank or who will cease to be in the service of the Bank for reasons other than those mentioned above will not be eligible for membership and benefits under the scheme.

Membership Fees: One time membership fee will be as follows:

Officers: Rs.5000/- Clerks: Rs.3000/- Sub staff: Rs.2000/- Pre-1986 Retirees: Rs.1000/-

Membership will take effect only on receipt of membership fee along with the prescribed application and acceptance thereof by the Managing Committee.

2. Benefits:

- i. Reimbursement of hospitalisation expenses will be restricted to 100% of the total expenses incurred in case of Primary member and 75% in case of Secondary Member subject to limits prescribed under the Scheme for Reimbursement of Hospitalisation Expenses for Officers/Award Staff now in force in the Bank or Rs.10000/- per claim, whichever is less in case of minor ailments. In case of major ailments, the same rules will be followed subject to the condition that the reimbursement will be restricted to Rs.1,50,000/- per claim or the limits prescribed under the scheme, whichever is less.
- ii. For the purpose of determining the rate of reimbursement the cadre of the employee (Officer/Award Staff) at the time of superannuation/voluntary retirement etc. will be taken into account.
- iii. The total reimbursement of hospitalisation expenses will be permitted up to a maximum of Rs.1,50,000/- (Rupees One Lac Fifty Thousand Only) to the Family Unit during the entire currency of membership under the scheme.
- iv. Major / minor ailments will be as defined in the scheme in vogue in Bank for Reimbursement of Hospitalization Expenses applicable to Officers / Award staff, as the case may be and the amount of reimbursement will also be calculated on the same lines.
- v. Submission of Original bills/receipts/certificates is necessary. However, if the members are holders of any Medi-Claim policy taken by them individually, then they can claim reimbursement under this scheme for the balance amount not settled by the Insurance Company, on the basis of the certificate/sanction letter of the Insurance Company. However, the reimbursement will be as per the rules existing in the Bank for such cases.

Funds:

- i. An account in the name and style of "Union Bank of India Retired Employees' Medical Assistance Scheme" will be opened for this purpose. The membership fees collected from the members will be credited to this designated account.
- ii. The Staff Welfare Committee, out of the approved budget for each financial year will allocate separate budget for meeting the claims under the scheme. Such allocations will be made in the yearly budget and will be approved by Staff Welfare Committee.
- iii. Depending on the claims that may be received from Branches/offices, funds will be transferred from the Bank's Welfare Fund to the designated account under the scheme for meeting the claims.
- iv. The funds or any portion thereof will be invested by the Managing Committee either in deposit with the Bank or in such securities approved under the Income Tax Act 1961.
- v. The Managing Committee will administer the funds.
- vi. The earnings on investments will be subject to tax or statutory provisions as may be applicable from time to time.
- vii. Surplus amount available in the designated account will also be reinvested either in Bank deposits or in approved securities as stated above.

Administration of the Scheme

The Managing Committee will administer the scheme with the following members:

- Managing Director & Chief Executive Officer / Executive Director
- General Manager (HR)
- An executive at Central Office to be nominated by Managing Director And Chief Executive Officer and/or Executive Director.
- A representative from the recognized majority Officer's Association.
- A representative from the recognized majority Employees' Union.
- Deputy General Manager / Assistant General Manager (HR) will be the Member Secretary.
- The Managing Committee will authorize any two or more of its members to operate/administer the
 - bank account, investments of corpus money and carry out the day-to-day administration.
 - The Managing Committee will meet at least once in each quarter or more frequently, if required.
 - The Managing Committee will formulate the detailed procedure to be followed for the day-to-day administration of the scheme including membership and other forms and control records etc.
- The surplus money available in the designated account will be invested in the Bank deposits, Govt. securities, Public Sector Bonds etc. as is permissible under the law in the name of "Union Bank of India Retired Employees' Medical Assistance Scheme".
- The income generated out of investment or corpus of the fund will also be credited to this designated account and will be utilized for settlement of claims.
- A Chartered Accountant, approved by the Managing Committee, will audit the accounts of the fund/scheme every year, cost of which will be borne by the Bank.

Operational Guidelines: Application for membership:

Retired employee who wish to become member of the scheme have to apply on line through Union Parivar. They have to visit nearest branch /Office for the same. The membership screen will be available for retired employees, like holiday home application is available. Accountant/ Branch Manager who is having the HR Rights can also apply on behalf of the retired employee (Employee self service-REMAS membership application). When the retired employee applies directly, after logging in: all the relevant details will be automatically displayed. If any change in address /spouse details is required to be made, he/she can do so. If the Accountant/ Branch Manager is applying, they have to key in the Employee Number. Then all the relevant details pertaining to the employee will be displayed.

Kindly note that spouse having income of Rs.3500/- pm or above from any source will not be eligible for Secondary Membership. A staff member who applies on behalf of retired staff has to get confirmation from the retired staff and then fill up the information in relevant column. Staff members retiring on superannuation will have to apply within six months of retirement date. Those who are retiring on VRS, have to apply within 6 months after attaining the age of 60. System will not allow application after 6 months of retirement/ attaining the age of 60. Membership fee has to be first remitted/ deposited to the account No.378902050000188 maintained at MMO Branch. Employee has to mention his/her name and Employee ID in the Remarks field while entering the transaction in Finacle. Tran-ID and date have to be noted down and to be mentioned in the application as proof of remittance. Once all details are filled in, the employee has to click on the save and submit button. The employee has to take a printout of the page, sign it, and paste a joint/ single photograph on the right side of the application and hand over to the Branch /Office who in turn shall forward it to their respective RO. A duplicate copy of the same with photograph will be retained at the nominated Branch.

The application will now be available in the work list of the RO HR administrator who would verify the personal payment details and recommend the same by clicking the 'recommended' button. RO HR admin shall file the hard copy of the application for records. The application will now be available at officer-in-

charge, Central Office for approval. On approval, the membership number will be automatically assigned and a 'work list item' will appear in the ID of the RO administrator who had recommended the application. On clicking the work list, the application will be displayed with membership number, RO HR administrator has to print the same and dispatch the same to the retired employee for his/her future reference. With the membership number, employee can apply for reimbursement subsequently. Details of existing members along with membership number are already updated in Union Parivar.

Application for Reimbursement of Hospitalisation Expenses:

The Applicant shall submit the application for reimbursement to the Nominated Branch along with all the original bills/receipts/certificates, in the prescribed format

Nominated Branch will forward the application to the Regional Office under whose jurisdiction it falls after duly verifying the same.

The papers will be submitted to the Bank's Medical Officer for scrutiny, by RO HR Admin. RO HR administrator shall enter the total amount of reimbursement already availed by the applicant through work force administration > Staff Welfare > Health scheme > REMAS claim Register. This is a one time job for each member but had to be carefully filled in as it will be the base data for calculation of total reimbursement in future. If the employee applies for the first time/ had not availed any reimbursement till date, 0.00 (zero amount) is to be filled in. Similarly, the HR admin has to verify the account number of the retired employee in the claim application. If it is not proper, HR admin has to enter the correct 15 digit account number. Then 'ok' button is to be clicked. After updating the register as above, RO HR administrator shall process the claim through :

Workforce Administration > staff welfare > health scheme > REMAS > reimbursement for hospitalization. If the register is not updated, system will not allow entry of claim details. Amount already reimbursed to the retiree, will be displayed on the right top of the next screen. After filling in the details, RO HR admin has to click on 'submit' button. System will not allow submission if the total amount claimed is more than the ceiling i.e. Rs.1.50 lakh. Now the application will be available in the work list of Regional Head who is the competent authority for sanction. Once sanctioned, the amount shall be directly credited to retired employee's account by auto credit process. There is no need for sending POB claim to Central Office. Total amount reimbursed to the member will be automatically updated in the system on sanction. The application will then be in the ID of CO Officer in charge who will validate the same.

NOTE: Reimbursement under UBIREMAS to Award Staff @ applicable for Officers Scale I to III.

Application for reimbursement of Annual Check Up Fees:

The application will be submitted through nominated branch as per existing practice. Branch will forward it to RO. RO HR administrator will process the claim through workforce administration > Staff Welfare > Health Scheme > REMAS annual health check up. In case of existing members, amount already reimbursed during the current financial year has to be updated in Union Parivar Register by the HR administrator of RO, as is being done for hospitalization reimbursement. The reimbursement is restricted to Rs.2000/- per year w.e.f. 01-04-2015. The amount can be claimed maximum in two installments per financial year.

Guidelines for settlement of hospitalization bills under UBIREMAS:

This is regarding processing of bills under UBIREMAS scheme to be done as per ceilings defined under various heads in the 9th Bipartite/ Joint Note dated 25.05.2015. in other words, processing of medical bills in respect of retired employees who have membership under IBA Medical Insurance Scheme and also UBIREMAS.

It is to be noted that:

-Processing of hospitalization bills under UBIREMAS scheme to be done as per ceilings defined under various heads in the 9th Bipartite / Joint Note dated 27-04-2010.

-Admissible expenses (ailments and ceiling) as per 9th Bipartite/ Joint Note, can be claimed under UBIREMAS. However, non admissible expenses should not be considered.

To further clarify, a hypothetical case is given below:

A Retired employee has undergone a surgery towards which an expenditure of Rs.70000/- has been incurred. The claim was first submitted to Insurance Company for reimbursement where an amount of Rs.30000/- has been settled. Retired employee has membership under UBIREMAS and he/she claims the rest amount of Rs.40000/-, i.e. amount not settled by insurance Company, under UBIREMAS, then the eligibility under UBIREMAS is to be calculated as per the following table:

SL	PARTICULARS	AMOUNT IN RS.
A	TOTAL AMOUNT INCURRED IN SURGERY	70000.00
B	TOTAL ELIGIBLE UNDER UBIREMAS CONSIDERING TO BE A FRESH CLAIM	40000.00
C	TOTAL AMOUNT SETTLED BY TPA/ INSURANCE COMPANY	30000.00
D	TOTAL AMOUNT THAT CAN BE SANCTIONED UNDER UBIREMAS (B-C)	10000.00

Staff Circulars for reference: SC No.4901 dtd 04-10-2001 SC No. 5601 dtd 30-07-2009 SC No. 5913 dtd 11-10-2012 SC No.6006 dtd 14-08-2013 SC No. 6021 dtd 10-10-2014 SC No. 6163 dtd 16-01-2015 SC No. 6521 dtd 31-12-2016 SC No. 6889 dtd 10-12-2018 SC No. 7171 dtd 08-04-2020

EX-GRATIA TO PRE-1986 EMPLOYEES

Objective:

The scheme provide for ex-gratia to the employees retired prior to 01-01-1986 and were surviving as on 01-11-1997.

Features of the Scheme:

- ❖ ex gratia to retired employees, who have retired prior to 01-01-1986 and were surviving as on 01-11-1997, being paid from 01-11-1997.
- ❖ Employee should have worked for 20 years
- ❖ Amount of Rs.300/- + DA
- ❖ ex gratia allowed to surviving widows vide Ministry of Finance letter dated 13-09-2006
- ❖ ex gratia to windows was being paid @Rs.1000/- (one consolidated amount without any DA) from the rate they preferred the claim.
- ❖ Apart from the above ex gratia w.e.f. January, 2013 additional amount of ex gratia per month paid as under:

Age	Amount Rs.
Upto 75 years	2000
76-80 years	3000
81-85 years	4000
Above 85 years	5000
Age not ascertained	2000

Based on IBA letter Dated 06-01-2014 the ex gratia has been revised per month from 17-12-2013 as under:

Surviving pre-1986 retirees	Rs. 350 + DA
Surviving Spouses	Rs. 175 + DA

Staff Circulars for Reference: SC No.5944 dated 19-01-2013 Staff Circular No.7171 dated 08-04-2020.

ENCASHMENT OF PL ON RETIREMENT / RESIGNATION:

An employee is entitled for Encashment of PL on account of superannuation subject a maximum of 240 days on the day of retirement. Proportionate PL for the calendar year in which the employee is retiring, should also be taken into account while arriving at the total number of PL that is to be encashed.

The PL Encashment is taxable if the amount encashed exceeds **Rs.3 lakhs**.

An Employee is entitled for encashment of PL subject to a maximum of **120 days** in case he has tendered his resignation with due notice. (SC No.4638 dated.24.06.2000.)

-No NRW shall be permitted for purchasing a share in a joint property or building or house or land whose ownership is undivided, except where a site is owned jointly with the spouse.(SC No.6034 dtd.29-11-2013)

PART IV
MEDICAL AND HOSPITALISATION

MEDICAL AID:

In partial modification of Clause 17 of the Bipartite Settlement dated 25th May 2015, with effect from 1st November, 2017, the reimbursement of medical expenses under medical aid scheme shall be restricted to an amount of **Rs. 2,355/- per annum**.

For the year 2017, the reimbursement of medical expenses under the medical aid scheme shall be enhanced proportionately for two months i.e. November and December, 2017. (SC No,7326 Dated 24-12-2020).

The employee should submit a declaration inter alia stating the details of expenses incurred by him so as to enable him to draw the amount. (Staff Circular No.5676 Dated 23.06.2010)

In case of death of an employee, his legal heir can claim the amount outstanding in his Medical Aid account. Staff Circular No. 2974 dated 31.05.1986.

DEFINITION OF FAMILY:

In substitution of Clause 18 of the Bipartite Settlement dated 25th May 2015, for the purpose of medical facilities and for the purpose of **leave fare concession**, the expression "family" of an employee shall mean:-

i)

The employee's spouse, wholly dependent unmarried children (including step children and legally adopted children) wholly dependent physically and mentally challenged brother/sister with 40% or more disability, widowed daughters and depend divorced /separated daughters, sisters including unmarried/divorced/abandoned or separated from husband/widowed sisters, as also parents wholly dependent on the employee.

Provided that in case of physically and mentally challenged children, they shall be construed as dependent even after their marriage including spouse and children subject to fulfilling the income criteria.

ii)

The term wholly dependent family member shall mean such member of the family having a monthly income not exceeding Rs.12,000/- If the income of one of the parents exceeds Rs.12,000/- pm or the aggregate income of both the parents exceeds Rs.12,000/- pm, both the parents shall not be considered as wholly dependent on the employee.

iii)

A married female employee may include her natural/legal parents or parents-in-law under the definition of family, but not both, provided that the parents/parents-in-law are wholly dependent on her.

Note: For the purpose of medical expenses reimbursement scheme, for all employees, any two of the dependent parents/parents-in-law shall be covered. (SC No,7326 Dated 24-12-2020).

EX GRATIA AMOUNT HOSPITALISATION:

After settling original bill amount an employee can claim additional amount by means of ex gratia, upto an amount of Rs.1.50 Lacs OR 90% of the difference between the total amount of expenses incurred and the eligible amount of reimbursement sanctioned as per rules whichever is less for self and Rs.1.00 Lac or 75% of the difference between the total amount of expenses incurred and the eligible amount of reimbursement sanctioned as per rules whichever is less for dependents in the entire financial year. This ceiling must not be exceeded. Spouse income should not exceed Rs.20,000/-p.m. for claiming ex gratia amount. Major ailments, Major surgeries and Chemotherapy treatment for Cancer ailment (as domiciliary treatment) also will be considered. (SC No.5693 dt.30.08.2010, SC No.5901 dt. 04.09.2012 w.e.f. 31.08.2012 & SC No.5526 DT. 14/08/2008)

EX GRATIA AGAINST HOSPITALISATION EXPENSES TO SPOUSE IF EMPLOYED:

If spouse is gainfully employed provided the gross monthly income does not exceed 20,000/- to obtain pay slip of spouse, or certificate from employer – wef 01.08.2008. (SC 5526 Dated 14.08.08)

SCHEME FOR COMPENSATION /REIMBURSEMENT OF MEDICAL EXPENSES ETC. FOR INJURY ON DUTY

(SC 2578 DATED 24.05.83)

1. This Scheme is based on the provisions of the Workmen's Compensation Act, 1923 and provides for payment of Compensation to Bank's employees who meet with accident while on Bank's duty. The Scheme is titled "Union Bank of India Employees' Personal Accident Benefit Scheme". It is applicable to all permanent full-time employees of the Bank i.e. employees in the Officer Cadre, Clerical Cadre and Sub-Staff Cadre (including permanent part-time employees). The Competent Authority for sanctioning compensation under the Scheme is an Officer in Top Executive Grade / Scale-VI looking after Department of Personnel or the authority above him.
2. Further, the employee shall be reimbursed the medical cost and treatment and / or hospitalisation expenses over and above his normal entitlement. He shall also be granted special leave for the period of his treatment. The Competent Authority for sanctioning medical expenses and special leave will be an Official in Scale-IV working in the Department of Personnel, Central Office or an authority above him looking after / overseeing Department of Personnel, Central Office.
3. The injury in the course of employment while on duty shall mean injury suffered as a direct consequence while discharging official duties. However, these facilities will not be available if employee's negligence has contributed to injury; or he was under influence of drug / medicine; or he has willfully disobeyed an express order given or any rule expressly framed for the sake of security of the employee; or has disregarded / removed any safety guard/ device provided for securing safety of the employee.
4. The employees eligible for compensation under the Schemes should apply in prescribed format (ANNEXURE-XXVII OR ANNEXURE-XXVIII) supported by certificate issued by Registered Medical Practitioner. The application should be forwarded through the Branch Manager / Head of the Department where the employee is working at the time of the accident.
5. A copy of FIR lodged with Police, in case of accident, is to be enclosed (SC 2578 DATED 24.05.83)

MEDICAL INSURANCE SCHEME

REIMBURSEMENT OF HOSPITALISATION EXPENSES MEDICAL INSURANCE SCHEME

(SC NO.7497 dated 16-09-2021)

The Group Medical Insurance Policy for existing employees is set for renewal for the policy year 2021-22. Opting for Super Top up policy will be a Voluntary decision of the concerned employee.

Super top up is an additional insurance coverage beyond the regular sum insured. The sum insured available in Super Top up is Rs.5,00,000/- for Officers and Rs.4,00,000/-for Award Staff. Employee opting for

Super Top up will have Medical Insurance Coverage of Rs.9,00,000/- (Rs.4,00,000/- Basic Sum Insured + Rs.5,00,000/- Super Top Up) in case of Officers and Rs.7,00,000/- (Rs.3,00,000/- Basic Sum Insured + Rs.4,00,000/- Super Top Up) in case of Award Staff Members.

Option of multiple claims (both reimbursement and cashless) is covered under this policy. Only IPD/ Hospitalisation Claims are admissible under this policy.

In case of claim, the basic policy will be triggered first and only after full utilization of the basic sum insured Rs.4,00,000/- for Officers and Rs.3,00,000/- for Award Staff, the super top up policy will be activated.

There will be no change in the sum insured, under Super Top Up Policy, on promotion of an employee from Clerical to Officer cadre, Sum insured can be modified only at next renewal.

For Existing Staff

Premium Rates provided by National Insurance Company (NIC) as under:wef.01-10-21 to 30-09-22

cadre	Regular Sum Insured (premium Paid by Bank)	Super Top Up Sum Insured beyond regular Sum Insured (Employee to pay the premium)	Premium Payable including GST (Employee to pay the premium amount)	Final Sum Insured with Super Top Up (Only on payment of extra premium amount)
Clerk/ Sub Staff	Rs.3 lacs	Rs.4 lacs	Rs.5566.06/-	Rs.7 lacs
Officer	Rs.4 lacs	Rs.5 lacs	Rs.6956.10/-	Rs.9 lacs

For Retirees

Medical Insurance Scheme Premium – Per family excluding GST				
	Retirees Option I (without Domiciliary)		Retirees Option 2 (with Domiciliary)	
	WORKMEN	OFFICER	WORKMEN	OFFICER
Sum Insured Rs.	3 lacs	4 lacs	3 lacs	4 lacs
2020-21(existing)	20,508	27,342	50,893	67,855
2021-2022	28,715	36,652	55,175	72,917
Present Increase	40.02%	34.05%	8.41%	7.46%

PART V

LFC ENTITLEMENTS, TRAIN FARES, AND ENCASHMENT OF LEAVES

LEAVE FARE CONCESSION (LFC):

(SC 7326 DATED 24-12-2020 – W.E.F. 1ST NOVEMBER, 2020)

i) In partial modification of Paragraph 19 of Bipartite Settlement dated 25th May, 2015 with effect from the date of this settlement, leave fare concession payable will be the actual return railway fare or steamer fare incurred by the workman and members of his family subject to the following:-

- For avilment of leave fare concession under a 2 year block for visit to any place within India, the maximum permissible distance shall be **2600 km.**(one way), for the **subordinate staff and 2200 km.**(one way) for **non-subordinate** staff.
- For avilment of leave fare concession under a 4 year block for visit to any place in India, the maximum permissible distance shall be 5200 km.(one way) for subordinate staff and 4400 km. (one way) for non-subordinate staff.

ii) In partial modification of Clause 19 of the Bipartite Settlement dated 25th May, 2015, the class of fare to which the workman and the members of his family would be entitled, shall be as follows:-

Subordinate Staff : AC III Tier for the journey by mail/express train. -- By Steamer – II Class Cabin.

Non-subordinate Staff : AC II Tier for the journey by mail/express train. -- By Steamer – 1st Class Cabin.

Note: The above entitlement shall also be applicable for travel on duty.

Provided however, in the case of non-subordinate staff, they will be reimbursed the fare for travel by Rajdhani / Shatabdi trains if the travel has been actually undertaken by such trains.

Provided further that where the non-subordinate employee and / or dependent members of his family undertake travel by air either to his place of domicile or to any other place for rest and recuperation within India, he shall be entitled to be reimbursed the actual air fare so incurred or the II AC class fare by train by a direct route in case of travel to place of domicile to the extent of the maximum admissible distance in case of travel to any other place for rest and recuperation, during the two year/four year block respectively, whichever is less.

Provided further that in addition to train fare, charges incurred on account of local sight-seeking during Availment of LFC may also be reimbursed subject to total claim not exceeding the amount equivalent to eligible train fare as per respective entitlement.

NOTE: GST Charges levied on Train Fare shall be over and above the entitlement. In view of prevailing dynamic fare system, the cost of train tickets charged on the date of booking will be reimbursed.

For employees working in North East States, LFC will begin from Guwahati and the eligible train fare from their place of work to Guwahati will be additionally paid. Similarly, eligible fare for Andaman & Nicobar Islands to Chennai/Kolkatta, Lakshadweep to Kochi, far-flung area branches in Himachal Pradesh, Uttarakhand, Sikkim, Jammu and Kashmir or any other areas which are not directly connected by train shall be additionally under LFC in addition to normal entitlement for the employees working in these areas to the nearest major Railway Station.

An employee and/or members of his family, when availing leave fare concession may undertake travel by any mode of surface transport between places and the employee will be eligible to claim in respect of such journey his actual expenditure or the notional train fare by the entitled class for the distance so travelled, whichever is less, within his overall entitlement.

For the purpose of this sub-clause, travel by any approved mode of surface transport would mean such travel undertaken through any public transport or transport (including taxi) operated by agencies / tour operators approved by appropriate Government authorities or motorcar owned by the employees/spouse.

(iii) By exercising an option anytime during a block of 2 years or 4 years, as the case may be, an employee can either undertake travel availing of leave fare concession and claim reimbursement upto his entitlement or to encash the facility for the concerned block. The option so exercised shall be irrevocable for the block concerned. On opting to encash the facility, he will be entitled to receive a lump sum equivalent to notional train fare for the admissible distance (depending on a 2 year or 4 year block) by the entitled class, subject to deduction of admissible tax at source. Leave Fare Concession for travel to place of domicile is not encashable.

The facility of encashing of Leave Fare Concession may be allowed to employees without the requirement of availing leave for this purpose. An employee opting to encash his LFC shall prefer the claim for himself and his family members only once during the block/term in which such encashment is availed of. The facility of encashment of PL while availing of LFC is also available while encashing the facility of LFC.

(iv) Provisions under clause 10.13(iii) of Bipartite Settlement dated 19th October, 1966 regarding restrictions on entitlement to LFC where both husband and wife are working in the same Bank shall stand

deleted. Accordingly, henceforth LFC can be availed independently where both husband and wife are working in the same bank.

(v) All employees will be given an opportunity to exercise an option within 90 days from the date of this Settlement to avail LFC under two years/four years block as the case may be. If no option is exercised within the stipulated period, the earlier option will continue to be operative.

(vi) Dolly/Pony charges as per Government Rates shall be reimbursed within the overall entitlement.

With effect from 1st June 2015 employees may be allowed the facility of encashing of LFC without the requirement of availing leave for this purpose. (SC No. 6220 dated 01-08-2015).

All the Award Staff members are entitled to Encash the Train Fares and also Encashment of PL without proceeding on LFC, for proceeding any where in India Block only allowed to encash and not for availing LFC to Domicile place.

ENCASHMENT OF LFC FARES

W.E.F. 1ST NOVEMBER, 2020

CLERKS (NEED NOT PROCEED ON ANY LEAVE)					
AWARD STAFF	BLOCK	ELIGIBLE DISTANCE (IN KMS)	ELIGIBLE CLASS OF FARE	ELIGIBLE FARES FROM 01-06-2020	ENTITLED TO REIMBURSE RS.
SC NO.7326 DT.24-12-20 W.e.f. 01-11-2020	2 YEARS BLOCK	2200 > up 2200 < down	A/C 2 TIER -MAIL/ EXPRESS 1ST CLASS BY STEAMER	RS.2860/-UP RS.2860/-DN	RS.5720/-
	4 YEARS BLOCK	4400 > up 4400 < down	A/C 2 TIER MAIL/ EXPRESS 1ST CLASS BY STEAMER	RS.4185/-UP RS.4185/-DN	RS.8370/-
PEAK SEASON: 1 st April to 31 st July and 1 st September to 31 st Jan and in all popular trains. LEAN SEASON: 1 st February to 31 st March and 1 st August to 31 st August					
SUB STAFF (NEED NOT PROCEED ON ANY LEAVE)					
SC NO.7326 DT.24.12.2020 W.e.f. 01-11-2020	2 YEARS BLOCK	2600 > up 2600 < down	A/C III TIER MAIL / EXPRESS II ND CLASS BY STEAMER	RS.2097/-UP RS.2097/-DN	RS.4194/-
	4 YEARS BLOCK	5200 > up 5200 < down	A/C III TIER MAIL/ EXPRESS/ 2nd CLASS BY STEAMER	RS.3526/- RS.3526/-	RS.7052/-
PERMANENT PART TIME SWEEPERS DRAWING SCALE OF WAGES					
HK 1/3 SCW	2 YEARS BLOCK	867>Up 867<down	A/C III TIER MAIL/ EXPRESS 2nd CLASS BY STEAMER	Rs.1138/-UP Rs.1138/-DN	Rs.2276/-
	4 YEARS BLOCK	1733>up 1733<Down		Rs.1710/-UP Rs.1710/-DN	Rs.3420/-
HK 1/2 SCW	2 YEARS BLOCK	1300>up 1300<Down	A/C III TIER MAIL/ EXPRESS / 2nd CLASS BY STEAMER	Rs.1431/-UP Rs.1431/-DN	Rs.2862/-
	4 YEARS BLOCK	2600>Up 2600 Down		Rs.2097/-UP Rs.2097/-DN	Rs.4194/-
HK 3/4 SCW	2 YEARS BLOCK	1950>Up 1950< Down	A/C III TIER MAIL/ EXPRESS/ 2nd CLASS BY STEAMER	Rs.1841/-UP Rs.1841/-DN	Rs.3682/-
	4 YEARS BLCK	3900>Up 3900<Down		Rs.2583/-UP Rs.2583/-DN	Rs.5166/-

Permanent part time employees drawing scale of wages shall be eligible for leave fare concession and leave encashment on pro rata basis with effect from 01-04-1989(Clause 18.2 (d) Vth BPS dt:10-04-1989.

-LFC on Pro Rata basis to permanent part time employees drawing scale wages would mean pro rata distance and not pro rata period of time. (IBA LFC:PD:CIR:76:90 Dated 16-08-1989.)

Children 5 year of age and up to 12 years of age will be charged half the fares subject to the minimum fare applicable. No separate seat/berth is provided for children. Full adult fare is charged for children to allot a separate berth.

Encashment of Leave at the time of availing LFC:

An employee is entitled to encash a maximum of 30 days of privilege leave while availing LFC under the 4 years block. Alternatively he can encash 15 days of PL for each of 2 years block.

-A workman may claim LFC for members of his family (if they do not ordinarily reside with him at the place of work) for travel from his place of domicile to the place of work and return with the workman and vice versa. (Clause 10.9 1st BPS dated 19-10-1966).

-The dependent parents, inter alia, shall ordinarily reside with the employee to be eligible for availing of LFC. An employee may, however, claim LFC in respect of dependent parents not ordinarily residing with the employee by giving a suitable declaration and satisfactory evidence of such dependency. (Clause 6.(vii) dated 16-07-1991)

-LFC may be availed of by the workman's family for travel without the attendance of workman. The workman and/or members of his family may visit the same place or different place of their choice within the permissible distance. (Clause 8(iii) 4th BPS dtd: 05-01-1987)

-LFC may be availed of by the workman's family for travel without attendance of workman on either leg of journey, provided that the period between the date of commencement of the journey and that of return journey should not exceed 4 months. The entitlement of the workman to avail of LFC in such event of independent journey by the family shall continue to operate. On expiry of such period of 4 months any LFC not availed by employee himself (unless leave is refused by Bank) or his family will lapse.

-LFC may be availed of by the workman's family for travel prior to or after the date on which the workman himself avails of the LFC: provided that, the period between the date of commencement of the journey by the family and the date on which the workman himself commences his journey, does not exceed 4 months. On expiry of such period of 4 months any LFC not availed of by the workman for himself (unless in the meantime his leave is refused by the Bank) or his family, will lapse. (Clause 10.8 1st BPS 19-10-1966)

-An employee may undertake the whole or part of the journey by Air either to his place of domicile or to a place for rest and recuperation and he will be eligible to claim his actual expenditure, provided it is less than or equivalent to actual fares by his entitlement in case journey to his place of domicile by direct or regular route or to the extent of maximum distances. (Clause 23 (v) 3rd BPS dtd: 31-10-1979).

-A member of non-subordinate staff and/or his family when availing of the LFC laid down under 10.2(b) as modified herein may travel beyond maximum permissible distance laid down therein, by a class lower than that to which he is entitled, in which case he will be paid the actual fare incurred including reservation and sleeping berth charges, if any (irrespective of the number of stages in which the journey is undertaken) or the first class fare for the distance permissible under Clause 10.2(b) as modified herein, whichever is less. (Clause IV (V) 2nd BPS Dated 08-11-1973)

-Conveyance expenses within the prescribed rates, from residence to nearest railway station/bus stand/airport/docks and vice versa as also similar expenses at the place of destination shall be reimbursed under leave fare concession facility within the overall entitlement of the employee. (Clause 6(vi) 5th BPS dated 16-07-1991).

-It is clarified that where the children below the age of 12 years of age are charged bus fares, the bank may reimburse to the employee full train fares for the journey of such children by the class to which the employee is entitled upon the permissible distance or the actual bus fare incurred or road mileage @ 20 paise per km. whichever is less (now Rs.8/- per km) . (Clause 6(b) 3rd BPS dtd: 08-09-1983).

-Where an employee has to travel on duty / LFC between places not connected or partially connected by rail or steamer, he shall be reimbursed actual road mileage cost or at Rs.2/- per km whichever is less. (Now Rs.8/- per km.) (Clause 30 8th BPS dated 02-06-2005).

-An employee claiming reimbursement under LFC shall produce money receipts as evidence and if the money receipts are not available, any other satisfactory evidence of travel along with a suitable explanation for the non-production of money receipts. (Clause 5 3rd BPS dated 31-10-1979).

-A workman availing of the LFC will, if he so requests, be advanced any salary falling during his leave period. (Clause 10.12 1st BPS 19-10-1966)

-Actual Journey expenses by bullock cart/ pony/ camel/ ferry boat for that part of the journey which of necessarily is to be covered by one of these means of transport in the absence of train/ steamer or bus service shall be reimbursed, subject to production of satisfactory evidence in respect of such journey to the nearest railway station/ steamer halt/ bus link with a maximum of Rs.1.50 per km. (now Rs.8/- per km) (Clause 6(v) Settlement dated 16-07-1991).

-Provided further that workmen travelling between Goa, Cochin, and Bombay may travel by rail or road at their option, even if sea route is available, in which case he will be paid at the appropriate rate. (Clause IV(iv) settlement dated 08-11-1973)

-Each workman shall, if he has not already done so furnish to the Bank a written declaration of his place of domicile. (Clause 10.4 dated 19-10-1966).

-In case of a Physically Handicapped employee who is appointed under such category and is eligible for payment of conveyance allowance in terms of the Govt. guidelines, a companion may accompany the employee provided he/she does not have any member of the family in respect of whom he/she can claim the LFC.(Clause 8(iv) dated 05-01-1987).

Permanent employees who have completed 11 months service are entitled for LFC.

Train fare by Shatadi/ Rajdhani express trains (Non-Executive Class) will be reimbursed.

PART VI

TRAVELLING EXPENSES BY ROAD OR TRAIN/ BOARDING & LODGING EXPENSES DIEM ALLOWANCES

REIMBURSEMENT OF EXPENSES ON ROAD TRAVEL:

In substitution of Clause 29 of Bipartite Settlement dated 25th May 2015, w.e.f. 1st November, 2020 where an employee has to travel on duty/ LFC between places, he shall be reimbursed actual road mileage cost or at Rs.8/- per km. whichever is less.

COMPENSATION ON TRANSFER:

In supersession of Clause 21 of the Bipartite Settlement dated 25th May 2015, w.e.f. 01-11-2020 compensation on transfer, shall be as under:

An employee on transfer shall be paid the cost actually incurred for transporting his personal effects, as under:

BY TRAIN		
PARTICULARS	CLERICAL STAFF	SUB STAFF
a. For Married persons	3500 KGS	2500 KGS
b. For unmarried persons	2500 KGS	1500 KGS
BY ROAD		
An employee on transfer from one station to another can transport his/her personal effects by rail/road up to the stipulated weights by an IBA approved Transport Operator. If the places are not connected by Rail/Out agency, actual expenses will be reimbursed for transporting the personal effects by Road up to the stipulated weights by an IBA approved Transport Operator.		

COMPENSATION FOR LOSSES DUE TO BREAKAGE OR DAMAGE TO GOODS ON TRANSFER:

In modification of Clause 22 of the Bipartite Settlement dated 25th May 2015, with effect from 1st November, 2020, compensation on transfer, shall be as under:-

While affecting the transfer by Train or by Truck it is possible that some of the households may break/damage during the course of transportation/transit and the amount of loss to certain extent can be reimbursed as under:

DETAILS	CLERKS	SUB STAFF
Where an employee produces receipts or a statement of loss in respect of breakages subject to a maximum of:	Rs.1,650/-Maximum	Rs.1,100/- Maximum
Where NO receipts/ Statement of loss are produced, a lump sum payment of:	Rs.1,100/-Maximum	Rs.825/- Maximum

HALTING ALLOWANCE:

In modification of Clause 23 of the Bipartite Settlement dated 25th May 2015 with effect from 01/11/2020, Halting Allowances shall be payable in case he under takes journey to other place beyond Municipal Limits outside headquarters, for the purpose of cash remittance/deputation/tour etc. at the following rates:

CATEGORY	A	B	C
	PLACES WITH POPULATION OF 12 LACS AND ABOVE AND STATES OF GOA @	PLACES WITH POPULATION OF 5 LACS ABOVE, STATE CAPITALS/CAPITALS OF UNION TERRITORIES AND NOT COVERED IN COLUMN –A #	OTHER PLACES
CLERKS	Rs.1050/-per diem	Rs.900/-per diem	Rs.675/-per diem
SUB STAFF	Rs.750/-per diem	Rs.600/-per diem	Rs.375/-per diem
@ Hyderabad(GHMC), Vijayawada (GVMC)			
# Warangal, Guntur, Nellore, SC No.6240 dated 05-09-2015 wef 01-03-2011			

Provided that an employee can also claim lodging expenses reimbursement by production of Hotel Rent receipt Subject to ceilings prescribed hereunder:

CATEGORY	A	B	C
	PLACES WITH POPULATION OF 12 LACS AND ABOVE AND STATES OF GOA	PLACES WITH POPULATION OF 5 LACS ABOVE, STATE CAPITALS/CAPITALS OF UNION TERRITORIES AND NOT COVERED IN COLUMN –A	OTHER PLACES
CLERKS	Rs.2500/-per day	Rs.2000/-per day	Rs.1500/-per day
SUB STAFF	Rs.1250/-per day	Rs.1000/-per day	Rs.750/-per day
Boarding Charges @ 25% of halting allowance shall be payable as under			
CLERKS	Rs.625/-per day	Rs.500/-per day	Rs.375/-per day
SUB STAFF	Rs.312-50/-per day	Rs.250/-per day	Rs.187-50/-per day

CALCULATION OF HOURS FOR PAYMENT OF HALTING ALLOWANCES TO AWARD STAFF

HALF DAY DIEM ALLOWANCE	ONE DAY DIEM ALLOWANCE
If an employee leaves the head quarters while on duty and returns back immediately to head quarters: - he is entitled for half a day halting allowance if his absence does not exceeds 4 ½ hours.	If an employee leaves the head quarters while on duty and returns back to head quarters: -he is entitled for full day halting allowance if his absence in head quarters exceeds above 4 1/2 hours and up to 24 hours –and entitled for two days halting allowance if his absence exceeds 48 hours.

PART - VII LEAVES, SPECIAL LEAVES, SABBATICAL, EOL ETC.

PRIVILEGE LEAVE:

In partial modification to Clause 13.20 of Bipartite Settlement dated 19-10-1966 (other than SBI) and para 7.20 of Settlement dated 31s March 1967(in case SBI), an employee other than a member of the Executive Committee of a registered trade union of the employees of the Bank shall not be entitled to take privilege leave on more than four occasions in a calendar year.

Where however, the reasons for the request by an employee for leave on more than four occasions in a year are adequate and genuine and it is not administratively inconvenient, such leave may be granted.

PL taken on sick grounds where there is no credit in the sick leave account of the employee, will not be counted as an occasion of availing PL.

Privilege Leave other than for the purpose of availing the LFC should be applied not less than 15 days before the proposed date of commencement of such leave.

Privilege Leave accruing to an employee, shall be allowed to be accumulated beyond 240 days upto a maximum of 270 days. However, encashment of PL shall be restricted up to a maximum of 240 days.

An employee is entitled for credit of 1 day PL for each 11 days of active service. During the 1st year of service he is eligible for PL after completion of 11 months service. The procedure for giving credit is changed to 1st January of every year beginning with 01.01.2007.

The employee will be credited PL on 1st January of each year. While calculating PL, total all the PL and SL availed / Encashment of PL made if any, and total absents, if any during the last year i.e. Jan to Dec total them and deduct them from 365 days and the balance is to be divided by 11 days. The fraction, if any, may be rounded off to the next day. These days may be added to the Opening Balance/Credit of PL to arrive leave balance on 1st January each year. The Maximum PL accumulation is of 270 days only and the remaining leaves earned in excess of 270 days will lapse. While calculating PL, please do not take CL availed during the last year. If availed Sick Leave on Full Pay, take each day as one day and if Sick Leave is availed on half pay then take only half a day for calculation purpose.

ANNUAL ENCASHMENT OF 5 DAYS PRIVILEGE LEAVEFOR 55+ AGE

It has been agreed that from the Calander Year 2020, Privilege Leave encashment shall be permitted at the rate of 5 days for each calander year at the time of any festival of the employee's choice. Employees who have completed 55 years of age and above shall be entitled to encash at the rate of 7 days for each calendar year, in addition to existing provisions.

MATERNITY LEAVE:

Clause 30 of Bipartite Settlement dated 27th April 2010 shall be substituted by the following:

a)

Maternity leave, which shall be on substantive pay, shall be granted to a female employee for a period not exceeding 6 months on any one occasion and Maximum 12 months in entire period of service.

Note:

(i) in case of delivery of twins, the period of Maternity Leave shall be 8 months.

(ii) Maternity Leave may be availed combining with any other kind of leave except casual leave.

b)

In case of miscarriage/MTP/Abortion, maternity leave may be granted as a rule upto 6 weeks on the basis of medical certificate / advice of a competent medical petitioner, i.e. a qualified gynaecologist. In special/ exceptional cases involving medical complications, associated with miscarriage/ MTP/ Abortion, maternity leave may be granted beyond 6 months if advised by a competent medical practitioner (qualified gynaecologist) but upto 6 months only on any one occasion, within the overall limit of 12 months during the entire period of service.

c)

Within the overall period of 12 months, leave may also be granted in case of hysterectomy upto a maximum of 60 days.

Note: In the case of employees who have availed and exhausted Maternity Leave of 12 months, leave of 15 days shall be sanctioned over and above the same, subject to production of Medical Certificate.

d) Leave may also be granted once during service to a childless female employee for legally adopting a child who is below one year of age, for a maximum period of nine months, subject to the following terms and conditions:-

i) Leave will be granted for adoption of only one child.

ii) The adoption of a child should be through a proper legal process and the employees should produce the adoption-deed to the Bank for sanctioning such leave.

iii) The permanent part-time employees are also eligible for grant of leave for adoption of a child.

iv) The leave shall also be available to biological mother in cases where the child is born through surrogacy.

v) The leave shall be availed within overall entitlement of 12 months during the entire period of service.

e)

Within the overall period of 12 months, leave may also be granted in case of hospitalisation on account of the Following gynaecological ailments/ treatments upto a maximum of 30 days.

i. AUB (Abnormal Uterine Bleeding) ii: Ovarian Tumor iii: Tubectomy / Tubectomy reversal

iv: Post -Partum Depression (PPD) v: Post-Partum Hemorrhage (PPH)

vi: Acute Pelvic Inflammatory Disease (Acute PID) vii: Dysfunction Uterine Bleeding: Dysfunction (DUB)

PATERNITY LEAVE:

With effect from the 1st June 2015, male employees with less than two surviving children shall be eligible for 15 days Paternity Leave during his wife's confinement. This leave may be combined with any other kind of leave except Casual Leave. The leave may be availed upto 15 days before or upto 6 months from the date of delivery of the child.

Note: Paternity Leave as above shall be allowed to employees with upto two surviving children for legally adopting a child who is below one year of age.

CASUAL LEAVE:

In supersession of Clause 13.22 of Bipartite Settlement dated 19-10-1966 (in case of SBI, clause 7.22 of the Settlement dated 31st March 1967), an employee shall be entitled to Casual Leave upto a maximum of 12 days in each calendar year, provided that not more than 4 days may be taken continuously. It is

reiterated that the holidays and weekly offs prefixing/suffixing or falling within the period of Casual Leave will not be treated as part of Casual Leave.

An employee is entitled for 12 days Casual Leave in a Calendar year at the rate of one day's CL for each month's service. Thus an employee, who joins service in January, is entitled for 12 days CL during the calendar year January to December. However, an employee, who joins service, say on the 1st August of that calendar year, is entitled to only 5 day's CL upto the end of December and 12 days CL during the subsequent calendar year. It is further clarified that although an employee, who joins the Bank's service in the month of August in a particular year, will be entitled to only 5 days CL upto the end of December in that year. He may, if chooses, avail of the entire 5 days CL at any time before the 31st December of that year or even during the month of May of that year.

A probationer is also entitled to CL and the rules therefore as are applicable to the confirmed employees, apply to them also. Holidays falling within the period of CL should not be treated as part of CL. An employee can avail Casual Leave upto 4 days on grounds of illness without production of a Medical Certificate. CL cannot be clubbed with any kind of leaves. Casual Leave unavailed during the year (between Jan and December) can be brought forward to the next year and so on. All accumulated CLs will not lapse in case of Award Staff.

The accumulated CL is called Unavailed Casual Leave and can be availed with Sick Leave only with medical certificate. 4 days UCL can be availed without any medical certificate. This leave shall be over and above the max. period /ceiling of Sick Leave.

SPECIAL CASUAL LEAVE FOR CURFEW/FLOODS/NATURAL CALAMITIES ETC.

With effect from 1st November, 2020 Special Casual Leave may be granted to an employee on occasions when the branch where the employee is working or the place where the employee is residing is affected by Curfew, Riots, Prohibitory Orders, Natural Calamities, Floods etc.

SPECIAL CASUAL LEAVE TO EMPLOYEES WITH DISABILITIES:

Special Casual Leave for 4 days in a Calendar year will be admissible to differently abled employees for specific requirements relating to the disability of the employee, viz. Renewal of disability certificate, medical check up etc. Special Casual Leave of 10 days in a calendar year will be admissible for participating in conferences/seminars/trainings/workshops related to disability and development, to be specified by the Ministry of Social Justice and Empowerment, subject to exigencies of work. (SC No.6222 dated 03-08-2015)

SPECIAL CASUAL LEAVE FOR BLOOD DONATION

Staff members who donate blood will be granted a day's Special Casual leave. This leave is to be availed of on the very day on which the staff member donates blood and will not be allowed to be availed it on any other day.(SC NO. 2597 DT. 02/08/1983)

SPECIAL LEAVE FOR FAMILY PLANNING: (SC NO.2447 DT. 21/04/1982)

- I. Every male employee undergoing Vasectomy operation will be eligible for Special Casual Leave upto 6 days for the purpose.
- II. Every male employee whose wife undergoes non-puerperal tubectomy operation will get upto 7 days subject to production of Medical Certificate from the Doctor who performed the operation to the effect that the presence of the employee is essential for the period of leave to look after his wife during the convalescence after operation.
- III. Every female employee who undergoes non-puerperal tubectomy operation is eligible for Special Casual Leave upto 14 days.
- IV. Every female employee who had IUD insertion is eligible for 1 day Special Casual Leave.
- V. Sundays and other holidays falling within the period of Special Casual Leave shall be taken into account for calculation of the period of leave.
- VI. The Special Casual Leave may be suffixed or prefixed to either regular leave (PL or SL) or CL and

not to both. The intervening holidays and / or Sundays may be prefixed / suffixed to regular leave as the case may be.

- VII. An employee developing post-sterilisation complications may be allowed Special Casual Leave to cover the period for which he /she was hospitalised for a post-operative complication, on production of a Medical Certificate from the concerned hospitalisation authorities /or authorised medical attendant.

SPECIAL CASUAL LEAVE FOR HINDI EXAM

Employees appearing for Hindi Examinations conducted under the Hindi Teaching Scheme will be eligible for Special Casual leave for the days of such examination. (SC NO.3735 25.04.1991)

SPECIAL LEAVE DURING ELECTION

Every eligible voter is entitled to be registered in the electoral roll of a constituency in which he ordinarily resides. In some cases, it may happen that the Central Govt. Employee residing and enrolled as a voter in a particular place/ constituency, may be employed in any office located at some other place. In such cases the individual employee may be granted Special Casual Leave, if his office does not happen to be closed on that particular day, to enable him to exercise his franchise.

The elections are General Elections to Lok Sabha/ State Assemblies/ Bye-elections / Panchayat/ Corporation/ Municipalities or other Local Bodies. (SC no.3636 dt.29.08.1990).

SPECIAL CASUAL LEAVE FOR MOUNTAINEER-ING EXPEDITION / TREKKING

Special Casual Leave will be granted to employees who participate in Mountaineering expedition not exceeding 30 days in any one calendar year. (SC No.2050 dt. 19.03.1979)

Further, Special Casual Leave can be granted for participating in Trekking programme also (SC No.2597 dt. 02.08.1993) subject to the following:

- That the expedition has the approval of the Indian Mountaineering Foundation
- And for mountaineering expedition and trekking programmes taken together Special Casual Leave shall not exceed 30 days in any one calendar year
- The employees will be permitted, as a special case, to combine Special Casual Leave with regular leave.

SICK LEAVE:

a)In partial modification to Clause IX of Bipartite Settlement dated 27.09.1984 and Clause 6 of Bipartite Settlement dated 28-11-1997, an employee upon completion of 30 years of service shall be eligible for further additional sick leave of 3 months at the rate of one month for each year of service in excess of 30 years, subject to a maximum of 720 days in entire service.

b)In partial modification of Clause IX (4) of Bipartite Settlement dated 17th September, 1984, women employees can avail sick leave **for the sickness of their children** of 8 years and below subject to production of medical certificate.

An employee is entitled for credit of 30 days towards SL on half pay on the first of day of January each year, only after completing one year of service. During the entire service Max. 540 days SL on half pay will be allowed to be accumulated, and in excess of this will be lapsed automatically. SL is availed of only on production of Medical Certificate from a Medical practitioner acceptable to the Bank or at the Bank's discretion nominated at its cost. The procedure for giving credit is changed to 1st January of every year beginning with 01.01.2007.

If an employee completes 24 years service and after exhausting all sick leave available to him, an additional SL on full pay of 15 days or on half pay for 30 days per year so completed, will be allowed, subject to a max of 3 months.

SPECIAL SICK LEAVE:

With effect from 01-06-2015, Special Sick Leave upto 30 days may be granted to an employee once during his/her entire period of service for donation of kidney/organ.

EXTRAORDINARY LEAVE (EOL)

In partial modification of Clause 13.34 of Settlement dated 19th October, 1966, (in case of SBI, Clause 7.34 of Agreement dated 31st March 1967) and Clause 36 of Settlement dated 25-05-2015, in exceptional circumstances, Extraordinary Leave may be sanctioned (without wages) not exceeding 3 months on any one occasion and upto 4 months in extreme medical circumstances, and upto a maximum of 24 months during the entire period of an employee's service.

Note: The employees will not be losing any seniority on account of availing extraordinary leave on Medical Grounds.

Unlike CL, SL or PL, Extraordinary leave does not accrue to an employee and grant of extraordinary leave is a matter entirely at the discretion of the management. The period spent by an employee on extraordinary leave on loss of pay will not count for release of increment or for accrual of PL. In other words employee's annual increment will be permanently postponed by the number of days by which an employee avails extraordinary leave on loss of pay or absence without leave. Similarly, the date on which PL will be credited to an employee will also be postponed to the extent of extraordinary leave on loss of pay availed by him or the period for which he was absent without leave during two successive accruals.

Not more than 360 days during entire service or 720 days with board permission on loss of pay provided no ordinary leave is due to him. Not more than 90 days at a time.

SABBATICAL LEAVE SCHEME FOR PURSUING HIGHER STUDIES AND RESEARCH

It has now been decided to discontinue the Sabbatical Leave Scheme for employees circulated vide SC No.5203 dated 15-07-2005, and the Board has now approved a new Sabbatical Leave as under:

Purpose	Pursuing higher studies or research, both inland as well as abroad
Eligibility	Minimum 5 yrs of active service and must have at least 6 years of residual service post resuming duties in the Bank.
Period of Leave	Minimum and maximum period of 2 yrs, and can be extended for a further period of one year at the discretion of General Manager (HR).
Number of occasions	One time in entire service of an employee.
Continuation of leave	On expiry of leave, employee is required to join duty immediately. Competent Authority may, at his discretion, consider sanction of Privilege Leave/ Casual Leave in continuation of Sabbatical Leave, subject to receipt of application well in advance from the staff concerned, availability of balance and as per leave rules of the Bank.
Undertaking	On sanction of sabbatical leave the employee is required to execute an undertaking that he/she would continue his/her services for a minimum period of three years with the Bank after completion of the course. The period of three years shall be counted from the date the employee is expected to resume duties or in case of early rejoining, from the date of his /her reporting for duties. Format of the undertaking is enclosed hereunder. Non-compliance of this clause /undertaking shall result in disciplinary action and absence of the employee shall be treated as unauthorized.
Early rejoining	An employee will be permitted to rejoin after six months. The same will be treated as an occasion of having availed the Sabbatical Leave. However, under such a condition, the

of duty	<p>employee would continue his/her services for a minimum period of three years with the Bank after rejoining duties.</p> <p>Will be permitted to rejoin only after six months.</p>
Continuation/ Extension of Leave	<p>One time extension/ continuation is permitted, with the prior approval of the Competent Authority. However, the approval should be obtained before the expiry of the first leave period and the extension would be applicable only for the purpose of continuation of higher studies or research.</p>
Other conditions	<p>-The leave on loss of pay & allowances under Sabbatical Leave Scheme is in addition to such leave available under Bipartite Settlement/ Officers' Service Regulations and can be availed even when the leave balance is in credit.</p> <p>-The Sabbatical Leave may be sanctioned in continuation of any other leave balance to the credit of employees.</p> <p>-Both husband and wife, if employed in the Bank can avail the leave separately, provided the reasons attributed to the leaves are convincing and acceptable to the Bank.</p> <p>-The employees against whom Disciplinary Action / Court Cases / Criminal cases / CBI Cases are pending / contemplated, will not be entitled to avail the leave under this Scheme, till final outcome of the pending matters.</p> <p>-Employees who have executed Service Bond in connection with Training / Postings abroad / induction to specialized setups such as DIT/IBD etc./deputations, are required to serve the Bank for the stipulated period in the Bond, after repatriation before applying for leave under this Scheme.</p> <p>-During the period of leave, the workmen employees shall be governed by the provisions of Bipartite Settlement / applicable rules and in respect of Officer employees, by the provisions of Conduct Regulations / Service Regulations.</p> <p>-The employees availing the leave shall intimate to the Bank, the address for correspondence and also undertake to inform the Bank i.e. HR Dept. concerned, the change of address for communication, if any, from time to time.</p> <p>-The period of leave shall be excluded for all purposes including increments, minimum service for availing loans and advances, eligibility for promotion / higher assignment and shall not be counted as service for the purpose of calculation of terminal benefits such as Gratuity, Provident Fund / Pension etc.</p> <p>-The employees availing leave under this Scheme are not eligible for facilities such as Leave Fare Concession, Leave, Bonus, Ex-gratia / Medical / Hospitalisation expenses / Aid, Festival Advance, Expenses under Staff Welfare Measures etc. during the leave period. The LFC Block falling due during the sabbatical Leave period shall be frozen temporarily and extended on rejoining duties to the extent of the Leave availed.</p> <p>-The Officer employees will not be eligible for retention of Bank's quarters / furniture items during the leave period and have to make their own arrangements for stay etc.</p> <p>-The employees would have to make their own arrangements to make payments of insurance premia or any other payments / deductions being done through salary.</p> <p>-If the staff member is a member of the Death Relief Fund, he/she should also make necessary arrangements for the monthly contributions, failing which, claim if any, arising out of death of the staff member, is liable to be rejected.</p> <p><u>LOANS / ADVANCES OUTSTANDING IN THE NAME OF THE EMPLOYEE WHO INTENDS TO AVAIL LEAVE ON LOSS OF PAY AND ALLOWANCES UNDER THIS SCHEME:</u></p> <p>An employee who intends to go on Sabbatical Leave under the scheme should invariably adjust all unsecured loans/advances availed including Festival Advance, Staff Clean Overdraft, Flood Loan etc.</p> <p>In respect of secured loans viz: Staff Housing Loans, staff Conveyance Loans etc. the employee will have to make their own arrangements for repayment of interest and instalments and will have to provide documentary evidence acceptable to the Bank</p>

	<p>regarding source of funds for servicing such loans during the leave period.</p> <p>Fresh loan / enhancement in limits during the leave period may be considered by the Competent Authority, provided the employee clarifies the source of repayment and undertakes to remit the monthly instalments / interest as and when due.</p> <p style="text-align: center;"><u>LIEN ON EMPLOYMENT:</u></p> <p>The employee shall have lien on the employment with the Bank during the leave period. Also, employee availing leave on loss of pay under this Scheme shall have lien on his/her notional seniority.</p> <p>However, the employee shall not undertake any kind of employment/vocation/ business/ profession during the Sabbatical Leave (except for mandatory internships, if part of the academic course for which Leave is sanctioned).</p> <p style="text-align: center;"><u>COMPETENT AUTHORITY / SANCTIONING AUTHORITY:</u></p> <p>The Sanctioning Authority for considering grant of Sabbatical Leave (on loss of pay and allowances) or extension under this Scheme shall be the General Manager (HR), in respect of both Award Staff and Officer Employees.</p> <p><u>GENERAL:</u></p> <p>-Eligible Employees / Officers who intend to avail Sabbatical Leave on loss of pay and allowances or require extension under this Scheme shall submit an application, to the General Manager (HR) with proof of the purpose for which the leave is sought for, through his/her Branch/Department/RO/FGMO and shall give sufficient notice for availment of such leave. All applications have to be routed through the Regional Head/Vertical Head (for staff posted at CO).</p> <p>-The Department/Regional Office concerned, on receipt of the application for leave on loss of pay and allowances under this Scheme, shall verify the details furnished by the employee and forward the same, if eligible, to the General Manager (HR), Central Office, along with their recommendations, after due scrutiny of the applications.</p> <p>-The purpose of the Scheme is for pursuing higher studies or research and the Competent Authority while sanctioning of leave under this Scheme may consider the organisational benefit being derived from such pursuit of higher studies or research by the employees.</p> <p>-For women employees another scheme circulated vide SC No. 5840 dated 10-04-2012, is prevalent, which shall co-exist along with this scheme. Women employees availing leave under this Scheme shall be eligible to avail leave under SC 5840 dated 10-04-2012 for purpose other than higher studies. Women employees who have already availed Sabbatical leave under SC No. 5840 dated 10-04-2012 for higher studies, shall not be eligible to avail leave under this Scheme.</p> <p>-Similarly, leave availed by employees under the Sabbatical Leave Scheme last amended and circulated vide SC No. 5203 dated 15-07-2005, for the purpose of higher studies would not be eligible to avail leave under this scheme.</p> <p>-The General Manager (HR) may accept or reject the application for Sabbatical Leave on loss of pay and allowances, and the decision to accept / reject the application would be final.</p> <p>-Employees must necessarily report back for duties on completion of leave period. In case the employee fails to rejoin duties after completion of the leave period, his/her</p>
--	---

	<p>absence shall be treated as unauthorized and employee would be liable for disciplinary action.</p> <p>-The scheme shall come into force with immediate effect.</p> <p>The employees already on leave under the previous Schemes under reference would continue to be on leave and are required to rejoin duties on completion of the leave period. No extension of leave period sanctioned under the previous Scheme is permitted.</p> <p style="text-align: center;"><u>UNDERTAKING</u></p> <p>I _____, hereby undertake that in the event of sanction of my sabbatical leave application dated _____ for the purpose of higher studies and research under the Sabbatical Leave Scheme circulated vide SC No.7228 dated 18-07-2020, I shall resume duties on expiry of my leave period and continue my services with the Bank for minimum period of three years.</p> <p>Name: Employee No. Designation: Posting: Signature:</p> <p style="text-align: right;">(Staff Circular No. 7228 dated 18th July 2020)</p>
--	--

SABBATICAL LEAVE FOR WOMEN EMPLOYEES:

In addition to the above, a new Sabbatical leave of 2 years exclusively to the women employees to meet their special problems during their entire career is introduced vide SC No. 5840 dated 10-04-2012 w.e.f. 01.04.2012 as under:

DETAILS	SABBATICAL LEAVE FOR WOMEN EMPLOYEES w.e.f. 01-04-12
PURPOSE	Medical grounds, care of family members, or children, higher studies, visiting spouse etc.
ELIGIBILITY	Only for women employees, who has put in a minimum of 5 years of service. In exceptional circumstances only this leave can be sanctioned before completion of 5 years of minimum service by GM(P&HR)/ED.
PERIOD OF LEAVE	At least 3 months at a time. Maximum 2 years in the entire career.
NO.OF OCCASIONS	No restrictions. However, leave shall not be taken more than once in a year.
CONTINUATION / EXTENSION OF LEAVE	One time extension/ continuation is permitted, once in a year with the prior approval of the competent authority. However, the approval should be obtained before the expiry of the first leave period.
EARLY REJOINING	Employee can join before expiry of leave subject to sanction of competent authority. However, the minimum leave spend should not be less than 3 months.
CONDITIONS	Sabbatical leave will be without Pay, Salary, allowances and any consequential monetary and non-monetary benefits. No increments will be earned during the leave period. Employee will rejoin at the same stage of pay as existed, at the time of her availing sabbatical leave. Not eligible to participate in any promotion exercises during the leave period even if otherwise eligible. Shall not take any employment / vocation/ business/ profession elsewhere during the sabbatical leave. Total period of leave under both the schemes SC No.5203 dt. 15.07.2005) put together will be restricted to a max. of 7 years in the entire service.

COMPETENT AUTHORITIES FOR SANCTION OF SABBATICAL LEAVE TO WOMEN EMPLOYEES

Category of Women employee working at	Sanctioning Authority
Branches including Back Office/ RO	Regional Head
FGMOs	Field General Manager
IFB	General Manager (LC)
Audit Office	Zonal/Regional Audit Head

STC/Staff College	Vice Principal, Staff College
Vigilance Dept.	AGM(VIG)
Branches Account Dept.	AGM(Branches A/C Deptt)
Employees in CO upto Scale IV	AGM (HRM)
Zonal / Regional Audit Head /Vice Principal, Staff college / AGM (VIG) /AGM (Brs. a/c Dept.) / General Managers	General Manager (P & HR)
Under exceptional circumstances when the leave is sought before completion of 5 years of service	Executive Director

MANDATORY LEAVE POLICY FOR EMPLOYEES POSTED IN SENSITIVE POSTINGS/ AREAS OF POSTING

The Policy will be valid upto 31-03-2021 renewed SC 7445 dtd 27-05-2021

Board in its Meeting dated 17.03.20 approved Mandatory Leave Policy based on the guidelines issued by RBI that "As a prudent operational risk management measure, it is imperative that employees posted in sensitive positions or areas of operations (viz: Treasury, Currency Chest, Risk Modelling, Model Validation, etc.) are covered under a "mandatory Leave" Policy wherein such employees are required to compulsorily avail of leave for a few days (say 10 working days) in a single spell every year, during their posting in such areas. The Bank should also identify such highly sensitive positions where the Bank will "without any prior intimation" advise the employee to be away from his desk for a specified number of working days each year. While the employees is on "mandatory Leave" or asked to be away from his desk, it should be ensured that he does not have access to any physical or virtual resources related to his work responsibilities, with the possible exception of Corporate email".

The following areas are identified as sensitive postings / areas operations, in the Bank:

1. Officers engaged in processing / vetting / sanctioning of credit proposals and OTS/ settlement / Relief cases in NPAs at Branches / ROs/ ZOs/ FGMOs/ CO/ any other Centralised processing cells (viz: SARALs/ ULPs/USKs/SARAL LITE etc.) including SLCC/ RLCC/ ZLCC.
2. Officials in Dealing Room/ Treasury Branch.
3. In-charges of Forex Department in A&B Category Forex Dealing Branches.
4. Officers involved in bulk procurement (above Rs.10 lacs) at
 - i) DIT
 - ii) ROs, FGMOs, Departments in CO, STCs, other outfits etc.
 - iii) Printing & Stationery Division at Central Office.
5. Authorities acquiring / maintaining properties / premises for the Bank Support Services Department in CO/FGMO/RO.
6. Officers in Scale IV and above having delegated authority for approval / sanction of expenditure (excluding small and/or routine expenses) in Administrative Offices.
7. Officers working in Architect Division.
8. In-charge/ Officials in Scale IV and above in Corporate Communication Department dealing with advertisement/ sponsorships.
9. Branch Heads, Regional Heads and Field General Managers.
10. Officers working in Currency Chest including Currency Chest in charge.
11. System and Database administrators handling SWIFT.
12. Officers associated with reconciliation of any type, posted in Digital Banking Dept.
13. AGM/ DGM Vigilance.
14. HR Officials at CO who are incharge of sections dealing with Recruitment, Promotion, Transfer and Postings, and Insurance Section.
15. Disciplinary Authority in Nodal Regional Offices/FGMO/Central Office.
16. Sanctioning Authorities at HR Suvidha.
17. Security Officers.
18. Secretaries in administrative offices.
19. Any other post defined as "sensitive post" from time to time.

Following are the modalities for availment of Mandatory Leave as per the Policy:

1. Employees posted in sensitive positions or areas of operations as mentioned above, and/ or any other department as may be decided by the Bank from time to time, should mandatorily avail leave of any type, at least for 10 working days in a single spell during a calendar year. This is without prejudice to the existing provisions that leave cannot be claimed as a matter of right.
2. The mandatory leave shall be deducted from the available balance of the employee as per his/her request during the calendar year, if sanctioned.
3. Leave sanctioning authority shall sanction the appropriate leave, subject to availability of leave balance, in such a manner that the routine Branch/Office functions are carried out smoothly.
4. Employee shall plan his/her leave on the beginning of the year in advance in consultation with the departmental / Branch Head, so that the same can be availed without hampering the smooth functioning of the Branch/office.
5. If the employee is not having any leave balance, he/she should be deputed to some other office/ branch as per the Bank's convenience/ requirement for a period of not less than 10 days working days.
6. The Bank, without any prior intimation, may advise any of employees posted in such sensitive positions or areas of operations to avail this mandatory leave.
7. Notwithstanding the above provisions, an employee, who is on sanctioned mandatory leave, may be recalled for duty in case of business exigencies.
8. The Competent Authorities should closely monitor this aspect and ensure that the same is strictly implemented in their jurisdiction in order to mitigate the risk of fraud.
(Staff Circular no.7445 dtd 27-05-2020 and 7158 Dated 31.03.2020)

SPECIAL LEAVE FOR TU ACTIVITIES

(8TH BPS Dated 02-06-2005)

Special Leave will be allowed to certain employees for attending meetings and conferences of Trade Unions of Bank employees as under:

- | | |
|--|---|
| <p>a: Principal Office Bearers of All India
Workmen Unions/ Associations
Subject to a maximum of:</p> <p style="margin-left: 20px;">i: 20 such members in the case of Unions
having more than 25% membership.</p> <p style="margin-left: 20px;">ii: 15 such members in the case of Unions
Having less than 25% membership.</p> | <p>21 days in a Calendar Year.</p> |
| <p>b: Central Committee Members of All India
Workmen Unions/ Associations subject
To a maximum of:</p> <p style="margin-left: 20px;">I: 40 such members in the case of Unions
having more than 25% membership.</p> <p style="margin-left: 20px;">ii: 30 such members in the case of Unions
having less than 25% Membership</p> | <p>Upto 17 days in a Calendar year.</p> |
| <p>c: Office Bears of the Executive Committee of the
State or Regional Level Units of All India
Workmen Unions/ Associations subject to a
Maximum of:</p> <p style="margin-left: 20px;">i: 20 such members in the case of Unions having
more than 25% Membership.</p> <p style="margin-left: 20px;">ii: 15 such members in the case of Unions having
Less than 25% Membership.</p> | <p>Upto 7 days in a Calendar Year</p> |

The benefit of Special Leave as above shall be available only to those office bears nominated for the purpose by the All India Workmen Unions / Associations.

AVAILMENT OF LEAVE FOR 10 DAYS:

Every employee must avail atleast 10 days of leave during the year so as to enable him to rejuvenate. However, sanctioning of leave to a particular employee will be at the discretion of the Competent Authority, subject to exigencies of the Bank. (SC NO.6110 dtd 04.07.2014))

LEAVE FOR GOING ABROAD:

Mandatory to obtain prior permission and sanction of leave—undertaking must be taken that no leave will be extended for any reason whatsoever – leave address contact number must be furnished. To ascertain o/s amounts of loans availed and a suitable undertaking must be obtained to recover from terminal benefits –if the amount falls less 2 guarantees must be taken for the o/s amount in his own a/c. (SC NO. 4765 dated 08.09.2001)

JUDICIAL CUSTODY – GRANT OF LEAVE REG. AWARD STAFF ONLY

If an employee is held under judicial custody, leave of appropriate kind may be sanctioned to him. If an employee on a/c of any complaint lodged u/s IPC 406,420,498(k), 313, 504 and taken into police custody for 2 days and kept under judicial custody for 4 days, and released on bail and later has submitted leave on sick grounds for treatment has to get sanction of leave. (CO:IRD:5276:06 dated 13-09-2006)

CLASSIFICATION OF PERIOD OF ABSENCE DURING THE PANDEMIC – COVID 19

Under the circumstances, the period of absence from work by employees shall be classified as under:

SL	SITUATION	TO BE TREATED AS
QUARANTINE		
1	Employees on Forced Quarantine due to shutdown/ seal of their place of residence by Local Authorities.	The days when employee is working from home as per approval of Branch/Department Head, will be treated as ON DUTY , else to be treated as on Special Leave to be sanctioned by the Reporting Authority.
2	Employees on suggested Quarantine by the Bank, as per SC 7122 dated 20-03-2020 and SC 7124 dated 21-03-2020.	The days when employee is working from home as per approval of Branch/Department Head, will be treated as ON DUTY , else to be treated on Special Leave to be sanctioned by Reporting Authority.
3	Employees on Home Quarantine on Doctor's advice, subject to submission of written advice.	Sick Leave
DUTY ROSTER		
4	All Offices/Branches where arrangement has been made as per roster for reduced attendance on working days OR alternate day work from home arrangement is in place.	The days when employee is working from home as per approval of Branch/Department Head, will be treated as ON DUTY . Those who are not attending duty as per roster will be treated as on Privilege Leave during the period when such arrangement as per roster is in place.
OTHER SCENARIOS		
5	Employees who are persons with Disabilities.	The days when employee is working from home as per approval of Branch/Department Head, will be treated as ON DUTY , else to be treated as on Special Leave to be sanctioned by the Reporting Authority.
6	Pregnant / lactating employees who are not able to attend office during this	The days when employee is working from home as per approval of Branch/Department Head, will be

	period.	treated as ON DUTY , else to be treated as on SICK LEAVE .
7	Employees with serious ailment or high health risk who are not able to attend office during this period,	The days when employee is working from home as per approval of Branch/Department Head, will be treated as ON DUTY , else to be treated as on SICK LEAVE .
8	All employees of Branch or Offices closed down or premises sealed as per direction of Local Authorities or due to imposition of Curfew in the area until their redeployment elsewhere.	The days when employee is working from home as per approval of Branch/Department Head, will be treated as ON DUTY , else to be treated as on Special Leave to be sanctioned by the Reporting Authority.
9	Employees unable to attend office due to Curfew imposed in the area of their residence.	The days when employee is working from home as per approval of Branch/Department Head, will be treated as ON DUTY , else to be treated as on Special Leave to be sanctioned by the Reporting Authority.
10	Employees who went out of Station for official work under approved tour programme, but were not able to travel back to their base.	If the services of such employees are being utilised at any Branch/Office at their place of travel, they will be treated as ON DUTY , else to be treated as on Special Leave to be sanctioned by the Reporting Authority.
11	Employees who went out of station for other than official work on sanctioned leave with station leaving permission, but were not able to travel back to their base.	If the services of such employees are being utilised at any Branch/Office at their place of travel, they will be treated as ON DUTY , if not, they shall be treated as on Privilege Leave
12	Employees who went out of station for other than official work without prior permission, and were not able to travel back to their base.	Shall be treated as on UNAUTHORISED ABSENCE .

5.1 The period of absence to be reckoned for the above would be from March 25, 2020 when the Nation-wide lockdown was announced, or from the commencement of lockdown by any State Administration, as the case may be, till the end of lockdown in the area where an employee is posted or resides, as applicable.

5.2 Employee falling under 10 and 11 above are permitted to work at any Branch/Office at their place of travel, subject to approval of their Reporting Authority.

5.3 Whenever, Privilege Leave is not available to the credit of an employee, her/his Sick Leave shall be debited.

5.4 In case neither Sick Leave nor Privilege Leave is available to an employee, the days of absence will be treated as "EOL (Extraordinary Leave) on Loss of Pay."

5.5 Provision is being made in Union Parivar for sanction of Special Leave without loss of pay on account of COVID-19, so that the Reporting Authority may sanction such leave in eligible cases. Branches/Offices are once again advised to maintain proper attendance rosters of their employees.

6. The reporting authorities must be guided as above, while treating the period of absence of employees under their jurisdiction. Staff Circular No. 7194 dated 8th May, 2020

PART VIII

BENEFITS/FACILITIES TO WOMEN EMPLOYEES

BENEFITS TO WOMEN EMPLOYEES:

LEAVE FACILITIES:

- Maternity leave: Maternity leave on substantive pay, is granted to a female employee for a period not exceeding 6 months on any one occasion and 12 months during the entire period of service.
- In case of Miscarriage/MTP/Abortion: Maternity leave is granted upto six weeks on the basis of medical certificate/advice of a competent medical practitioner. (qualified gynaecologist) In special/exceptional cases involving medical complications associated with Miscarriage/MTP/Abortion, Maternity leave is granted beyond six weeks if advised by a competent medical practitioner (qualified gynaecologist) within the overall limit of 12 months during entire period of service.
- For legal adoption of child (only one) below one year till it reaches the age of one year to a childless female employee, max 2 months leave is granted.
- Within overall period of 12 months, leave may also be granted in case of hysterectomy upto max 45 days (SC 5677 DT.24/06/2010)

ADOPTING FAMILY PLANNING MEASURES:

- Every female employee who undergoes non-puerperal tubectomy operation is eligible for Special Casual Leave upto 14 days.
- Every female employee who had IUD insertion is eligible for 1 day Special Casual Leave.
- Employees developing post – sterilization complications may be allowed Special Casual Leave to cover the period for which she was/he was hospitalized for a post-operative complication, on production of a medical certificate from the concerned hospital authorities.

SPECIAL LEAVE ON LOSS OF PAY AND ALLOWANCES:

- Special leave for joining spouse abroad and on health grounds of self/dependant family members, for minimum 6 months and max 3 years in the entire period of service on No pay, allowances and facilities.
- Special leave for pressing condition like caring family members, participation in artistic & cultural activities, supervision of construction of house & others.

ANTENATAL CHECK UP FOR FEMALE STAFF **(SC 6002/2013 DATED 31.07.2013)**

Reimbursement of cost of antenatal medical check up (4 months old) upto Rs.5,000/- to female staff members. The reimbursement can be claimed only 2 times during the Entire tenure of service.

SEXUAL HARASSMENT OF WOMEN AT WORKPLACE **(PREVENTION, PROHIBITION AND REDRESSAL) ACT, 2013:**

(SC No.6138 dated 14.11.2014)

The details of the scheme are furnished hereunder: w.e.f.09-12-2013.

CLAUSE	DETAILS
1	Objectives of the Policy.
2	Scope and Applicability of this Policy.
3	Definition of Sexual Harassment.
4	Prohibition of Sexual Harassment of Women at Workplace.
5	Prevention of Sexual Harassment of women at work place.
6	Constitution of Internal Complaints Committee.
7	Complaints against Sexual Harassment.
8	Time and Manner of Inquiry into Complaint.
9	Other Relief to Complainant during Pendency of Inquiry.
10	Appeal and Further Legal Remedies.
11	Miscellaneous.
SC NO. 6020 dated 08-10-13	Constitution of an Apex Level Committee at CO. (Chairperson (Presiding Officer), 5 members, and 1- Member Secretary.

PART VIX
MISCELLANEOUS:
HOLIDAYS/STRIKES/UNIFORMS AND LIVERIES

NOTIONAL DATE OF JOINING:

The process of postponing the credit of Privilege Leave is known as working out Notional Date of Joining. Since the staff members are not entitled to pay and allowances during the period of extraordinary leave on loss of pay and allowances on medical grounds, the notional date of joining for the period of absence of such extraordinary leave will not undergo any change. Similarly, the annual increment due to the employee will also be postponed to the extent of extraordinary leave on loss of pay and allowance on medical grounds. (SC NO.1313 DT. 10/06/1972 & SC NO.5338 DT. 29/12/2006)

HOLIDAYS:

In terms of understanding dated 23rd February 2015 reached between IBA and Workmen Unions, every second and fourth Saturday of the month will be a holiday and other Saturdays will be full working days. IBA has initiated steps to get clearances from the Reserve Bank of India and Government of India. The change will be effective after approval by the RBI and Notification of the change issued by the Government of India.

JOINING TIME:

It is agreed by and between the parties that with effect from the date of the Settlement, Joining Time of six days allowable under Para 511 of Sastry Award may be granted either immediately after relieving or within three months after joining the new place of posting.

Joining Time which shall be allowed to an employee shall not exceed 6 days, exclusive of the no. of days spend on travelling. The day on which an employee relieved is to be excluded and the public holidays following the day of relief shall be included in the joining time (Para 551 S.A). Entitled for Pay and Allowances of the old or new post whichever is less. No joining time shall be admissible when the transfer does not involve a change in the situation of his office and a joining time of not more than one day, inclusive of a holiday or Sunday is permissible when the new appointment takes place in the same town or station.

UNIFORM & LIVERIES:

(S C NO.6452 dtd 23.09.2016 and 5925 dt. 03.12-2012 w.e.f. 01-10-2016 7658 dt 01-04-2022)

PARTICULARS	ELIGIBILITY		
	MALE	FEMALE	FREQUENCY
COTTON UNIFORM	A SET OF COTTON UNIFORM CONSISTING OF A SHIRT/ COAT AND A PAIR OF TROUSERS	A SET OF COTTON SAREE AND Blouse.	3 terry Khadi uniforms once in 2 years.
	WHITE COLOUR SHIRT/COAT AND TROUSERS	NAVY BLUE COLOUR SAREE OR SALWAR SUIT.	RS.2400/-PER SET.
WOOLEN UNIFORMS	A SET OF WOOLEN UNIFORM CONSISTING OF A COAT AND A PAIR OF TROUSERS	A CHOICE TO PURCHASE EITHER A SHAWL OR A COAT OR A SWEATER TOGETHER WITH 1 SET OF COTTON SAREE & BLOUSE.	1 WOLLEN SET ONCE IN 3 YEARS
	WHITE COLOUR SHIRT AND TROUSERS, BLACK/NAVY BLUE COLOUR COAT OR SWEATER.	NAVY BLUE COLOUR SAREE OR SALWAR SUIT, NAVY BLUE/BLACK COLOUR SHAWL OR A NAVY BLUE/BLACJ COLOUR COAT OR A SWEATHER	RS.4,600/-PER SET

	TOGETHER.	
BLACK SHOES	WATCHMEN, ARMED GUARDS, ELECTRICIANS, AIR CONDITIONING PLANT HELPERS AND OTHERS.	1 PAIR OF SHES ONCE IN 2 YEARS. RS.1,600/- PER PAIR.
SOCKS	WATCHMEN, ARMED GUARDS, ELECTRICIANS, AIR CONDITIONING PLANT HELPERS AND OTHERS.	2 PAIR OF SOCKS ONCE IN 2 YEARS RS.50/- PER PAIR
EITHER UMBRELLA OR RAIN COAT	SUB STAFF WHO ARE ENTRUSTED WITH REGULAR OUTDOOR DUTIES.SUCH STAFF HAVE TO LEAVE RAIN COAD/UMBRELLA AT BRANCH PREMISES AT THE END OF THE DAY AND THE SAME WILL BE REPLACED IF UNSERVICEABLE BUT IN ANY CASE NOT BEFORE TWO YEARS.	ONCE IN 2 YEARS FOR UMBRELLA:RS.400/- FOR RAIN COAT RS.500/-
TURBAN	IN BRANCHES/OFFICES WHERE HEAR PEONS ARE PROVIDED WITH TURBANS, THE EXISTING PRACTICE TO BE CONTINUED. PEONS PROMOTED AS HEAD PEONS AFTER 01-11-1977 WILL NOT BE ELIGIBLE FOR THE PROVISIONS OF TURBANS.	ONCE IN A YEAR. RS.400/-
ALL INCLUSIVE OF STITCHING CHARGES AND GST CHARGES. BMS/INCHARGES ARE ALSO ADVISED TO ENSURE THAT THE SUBSTAFF MEMBERS WEAR UNIFORMS WITH BANKS LOGO DURING THE OFFICE HOURS.		

WORKING HOURS

THE ACTUAL WORKING HOURS; FOR **CLERKS**: 6 1/2 HRS PER DAY **SUBSTAFF**: 7 HRS PER DAY **DRIVERS**: 7 1/2 PERDAY AND **WATCH & WARD STAFF**: 8 HRS IN A PERIOD OF 24 HRS EXCLUSIVE OF RECESS PERIOD. DRIVERS:7 ½ PER DAY

The hours of work of a member of the watch and ward staff shall be 8 hours in a period of 24 hours provided that the hours of work of a watchman cum peon for the period during which he works as a peon, as also of a peon, for the period he is required to work as a Watchman or Armed Guard shall be the same i.e. 7 hours as laid down in Sub Clause (b) above.

CONVERSION OF FTS/PTS AS PEON HAMMALS: NORMS: SC:5406 DATED 05.07.07 (for information purpose)

Eligibility: 3 years = 7 th pass 7 yrs = upto 7 th studied minimum 10 = no academic qulfcs
Marks: service each year: 1/3= 1 mark ½ = 2 mks ¾= 3 mks FTS = 4 mks maxm= 25 only
Marks for qualifi: upto 7 th = 5 mks 7 th pass=addl.5 mks SSC= addl 5 max 15 only interview = 10 marks. panel= iii, 2 MMGS II, from diff regions one in that SC/ST , female if ladies etc 2 years bar for refusals. SC NO.5746 dated 30-11-2011 elevated all PTS as Housekeepers w.e.f.01-04-2011

DISABLING OF USER ID OF EMPLOYEES ON LEAVE

DIT:CBS:1433:09 DATED 08-07-09: staff members who are proceeding on leave/training should inform data centre to suspend their login id for the period they are on leave/training and ensure that the login _id is disabled before they proceed on leave/ training.

UNILATERAL UPGRADATION OF IDs OF CLERICAL EMPLOYEES

All the concerned employees should be invariably informed that only after information, the IDs of the concerned Clerical employees may be upgraded. Issue of forcible upgradation of IDs is not allowed. (CO:IRD:5141:2012 dated 01-09-2012)

SPECIAL ASSISTANT INTERVIEW PANEL:

DP:PPS:JSP:1634:2001 DT 17.11.2001

The Interview Panel consists: IV-ONE III-ONE II-ONE (Incl. SC/ST, Lady, Minority Representation)

TRAVEL BY A LOWER CLASS AND REIMBURSEMENT OF FARES

Where an employee travels by a class lower than one allowed to him, he shall be entitled to claim travelling allowance at the rate actually paid. The bank may however, **pay on the scale allowed** where they are satisfied that travel by a lower class is unavoidable and due to circumstances beyond control of the employee. (CO:IRD:2983:89 DATED 29.03.89:)

PLACE OF STAY

Clerks can reside away from place of posting if able to reach his office/branch on time to and fro – transportation is readily available, customer service is not affected (FOR SC 2913 DT 28.12.83 CLF:) (CO:IRD:13085/87 DATED 16.12.87)

EXEMPTED FROM STRIKE/AGITATION

IN SUPERSESSION OF CLAUSE 22© OF BPS DATED 10-04-89 WATCH AND WARD STAFF AND EMPLOYEES MANAGING INSTALLATIONS WHICH REQUIRE ROUND THE CLOCK MAINTENANCE AND SURVEILLANCE ON DUTY ON DAYS OF AGITATION /STRIKE ACTION ARE EXEMPTED FROM PARTICIPATING IN SUCH ACTION. (CLAUSE 17 OF 8TH BPS: 02-06-08:)

ASSETS & LIABILITIES STATEMENT

A MEMBER OF AWARD STAFF SHALL SUBMIT DETAILS REGARDING HIS ASSETS AND LIABILITIES TO THE BANK AS AND WHEN SOUGHT FOR. FAILURE TO DO SO SHALL BE TREATED AS A GROSS MISCONDUCT. 8TH BPS 02-06-08,

BONUS

Every employee who is not drawing not exceeding Rs.21,000/-pm salary or wages (Salary and Wages means: Basic Pay + Special Pay + DA + Special Allowance and CCA). Every employee who has worked not less than 30 days in the accounting year. Amount 8.33% of salary of employees who are eligible for Bonus. Eligible employees who are under suspension during the accounting year shall not be paid any Bonus on subsistence allowance. However, the Bonus will be paid for the remaining period on pro rata basis, if he has worked for a minimum of 30 days during that accounting year.(SC NO.7482 DATED 27-08-2021)

Eligible employees who are under suspension during the above period, shall not be paid any Bonus on the subsistence allowance. However the Bonus will be paid for the remaining period, if he has worked for a minimum of 30 days excluding suspension period during the year.

SETTLEMENT DATES:

SEN AWARD	SASTRY AWARD	DESAI AWARD	IST BPS	2 ND BPS	3 RD BPS	4 TH BPS
1949	1953	1962	19-10-66	12-10-70	1-08-79	17-9-84
5 TH BPS	6 TH BPS	7 TH BPS	8 TH BPS	9 TH BPS	10 th BPS	11 th BPS
10-04-1989	14-02-1995	27-03-2000	2-6-2005	02-06-10	25-05-15	11-11-20

OUTSIDE EMPLOYMENT – FORWARDING OF APPLICATIONS

Employees who are submitting their applications for outside employment directly or by Online are required to submit the applications/ printouts through the competent authority. In the absence of the copies the Management will not issue No Objection Certificates. Cir Lr No. 3670 DATED 29-01-11

ANONYMOUS/ PSEUDONYMOUS COMPLAINTS

No action is to be taken by the departments/organisations as a general rule, on Anonymous/ Pseudonymous complaints received. however, if any Dept/Orgn. proposes to look into any verifiable facts

alleged in such complaints, it may refer the matter to the commission seeking its concurrence through the CVO, the head of the organisation irrespective of the level of employees involved therein. (CO:IRD:7315 DATED 14.11.2002)

HONORARIUM SALARY -GOVT.OF INDIA GUIDELINES:

An Honorary Worker performing the duties of a Civil Post should be paid a nominal Salary of Re.1/-pm in order to bring him within the ambit of Govt. Servants' Conduct Rules and other Service Rules.

INTER STATION BAR – SUB STAFF

Sub staff members are to be Barred in case of Inter Station Transfer for 2 years apart from 3 years bar if any on account of Inter State transfer para 6.3(a) SC no. 2698 Dated 22.06.1984

CONDUCTING OF MEETINGS WITH REPS. OF OBC ASSOCIATION AT ROS:

Meeting to be held with majority of OBC Welfare Association once in a calendar year - 2 members from local area only. No conveyance/TE/TA/etc to be paid. Agenda must be relating to reservation for OBCs and other constitutional safeguards and no policy matters or service conditions of employees, which are normally negotiated with trade unions, should be discussed. A record of points discussed in the meeting should be maintained. (DP:MPRD:10431:10495:2009;09-10 DATED 20.11.2009)

PARTICIPATION OF SC/ST REP IN IR MEETINGS OF AWARD STAFF/OFFICERS MEETINGS.

If issues are general in nature not involving Reservations, SC/ST Representatives need not be called. if called, local members of Majority Association in the Region / Zone to be called as observer. (CO:MPRD:2946/10 DT.26/05/2010)

CASH REMITTANCE LIMITS:

The cash remittance limits presently in the bank are as under: SECURITY CIR 61 DTD 054-09-2019

ARMED GUARD NOT MANDATORY:		Cash Limit
a	Cash Van/Car/Four Wheeler	Rs.50 lakhs
b	Auto Rickshaw (3-Wheeler)/Route Bus/Train/Water surface Transport	Rs.20 lakhs
c	Motor Cycle/ Scooter	Rs.10 lakhs
d	On Foot	Rs. 5 lakhs
WITH ONE ARMED GUARD (MANDATORY)		
a	Cash Van/ Car / Four Wheeler	Rs.200 lakhs
b	Route Bus/ Train/Water Surface Transport	Rs.50 lakhs
WITH TWO ARMED GUARDS (MANDATORY)		
a	Cash Van	Rs.5 Crores*

*Cash Van limit downgraded from Rs.10 crores to Rs.5 Cr. as per latest Bankers Indemnity Insurance Policy obtained by the SSD wef 01-07-2019.

-For remittance upto Rs.50 lacs by Cash Van/Car/Four Wheeler, Armed Escort is not mandatory.

-However, Armed Guard, IF posted in the Branch, may be deputed to escort cash at the discretion of the Branch Manager, depending on the quantity of cash remitted vis-a-vis the cash kept in the Branch, as well as the prevailing law and order situation in the area.

Insurance cover under the Bankers Indemnity Policy includes collection of cash from customers' Premises.

-The policy also covers cash remittance activities as part of Cash-in-Transit (CIT) activity of out Sourced Security Agencies/ Service Providers, on behalf of our Bank. This supersedes Cir SEC:PP: 29 Dated 04-11-2015.

INTEREST ON PROVIDENT FUND ACCUMULATION:

The rate of interest payable on Provident Fund accumulation from 8.50% to 8.75% for the period of 12 months with effect from 1st October, 2014. Consequently, the rate of interest charged on PF Loan is also reised from 9.50% to 9.75%. (SC NO.6158 dated 12-01-2015)

CATEGORISATION OF BRANCHES
(Staff Circular No.7320 dated 22-12-2020)
w.e.f. 1st April, 2020

BRANCH CATEGORY	CRITERIA OF BUSINESS MIX (RS.IN CR)
SMALL	Average Aggregate Business Mix i.e. Deposits and Advances below Rs. 10 crores during the last 2 years
MEDIUM	Average Aggregate of Rs.10 Cr. to below Rs. 50 Cr. Within which Average Advances for last 2 years should not be less than minimum advance of Rs. 5 Crs. Otherwise it will be treated one notch lower, i.e. Small Branch.
LARGE	Average Aggregate of Rs. 50 Crs. To below Rs. 125 Crs. Within which average advances for the last 2 years should not be less than minimum advance of Rs. 20 Crs. otherwise it will be treated one notch lower i.e. Medium branch
VERY LARGE	Average Aggregate of Rs.125 crores to below Rs.500.00 crores -Within which average advances for the last 2 years should not be less than minimum advance of Rs.60 Crs., otherwise it will be treated one notch lower i.e. Large branch. -Ratio of either CASA to total deposit or CC to total advance $\geq 30\%$
VERY LARGE LITE	Average Aggregate Business of Rs. 125 Crs. To below Rs. 500 Crs. -within which average Advances for last 2 years should not be less than minimum advance of Rs.60 Crs. Otherwise it will be treated one notch lower, i.e. Large Branch. -Ratio of both CASA to total deposit & CC to total advance $\leq 30\%$
EXTRA LARGE	Average Aggregate Business of Rs.500.00 crores and above. Within which average advances for the last 2 years should not be less than minimum advance of Rs.200 Crs., otherwise it will be treated one notch lower i.e. Very Large branch/VLB LITE. Ratio of both CASA to total deposit & CC to total Advance $\geq 30\%$
EXTRA LARGE LITE	ABM of Rs.500.00 crores and above. Within which average advances for the last 2 years should not be less than minimum advance of Rs.200 Crs., otherwise it will be treated one notch lower i.e. Very Large branch/VLB LITE. Ratio of both CASA to total deposit & CC to total Advance $< 30\%$
PREMIER	The branches achieving a minimum level of AVERAGE ADVANCE OF RS.1500 crores for the last 2 years

Exceptions:

- All Mild Corporate Branches opened/to be opened under Specialised Category to be considered as ELBS Irrespective of their business figures.
- Any new branch opened in Metro Center will be a Medium Branch.
- Any Small Branch, which is the only branch of the Bank in any District, is classified as Medium even though The average business is less than the business required for classification as Medium.
- Consequent upon this categorization, the category-wise distribution of the number of branches as of 1st April, 2020 (excluding Govt. Business Branch, CMS, ARB, ULPS) will be as under:

SL NO.	CATEGORY	AS ON APRIL 1, 2020	ANNEXURE
1	SMALL	892	A
2	MEDIUM	4335	B

3	LARGE	3110	C
4.1	VERY LARGE	754	D
4.2	VERY LARGE LITE	197	E
5.1	EXTRA LARGE	119	F
5.2	EXTRA LARGE LITE	56	G
6	PREMIER	29	H
TOTAL		9492	

SUSPENSION AND SUBSISTENCE ALLOWANCE DURING SUSPENSION

Pending or initiation of such enquiry, an employee may be suspended, but if on the conclusion of the enquiry it is decided to take no action against him he shall be deemed to have been on duty and shall be entitled to the full wages and allowances and to all other privileges for the period of suspension: and if some punishment other than dismissal is inflicted, the whole or a part of the period of suspension may, at the discretion of the management, be treated as on duty with the right to a corresponding portion of the wages and allowances etc. (Clause 14.3 of BPS dt:17.09.84.

It is also agreed that employees on suspension will be entitled to the facility of medical aid and hospitalisation. Clause 18 of BPS dated 31.10.1979.

SUBSISTENCE ALLOWANCE DURING SUSPENSION RATES

Where the Investigation is not entrusted to or taken up by an outside agency (i.e. Police/ CBI) subsistence allowance will be payable at the following rates:

- i: For the first 3 months 1/3 of the pay and allowances which the workmen would have got but for the suspension.
- ii: Thereafter 1/2 of the pay and allowances.
- iii: After one year full pay and allowances if the enquiry is not delayed for reasons attributable to the concerned workman or any of his representatives. Where the investigation is done by an outside agency and the said agency has come to the conclusion not to prosecute the employee, full pay and allowances will be payable after 6 months from the date of receipt of report of such agency, or one year after suspension, whichever is later and in the event of the enquiry is not delayed for the reasons attributable to the workman or any of his representatives.

RELEASE OF INCREMENTS FOR THE PERIOD UNDER SUSPENSION UPON REINSTATEMENT

The Disciplinary Authority should invariably specify while passing orders regarding the punishment, as to whether the increment/s for the period of suspension are to be released or withheld. If the order is silent in this regard then it should be construed that increment/s fallen due during the period of suspension are to be released from the date of suspension is lifted. This is effective from 13th June 1992 only.

The release of increments, which fell due during the period of suspension would be directed By the disciplinary authority while passing final orders at the conclusion of disciplinary Proceedings. Increments falling due during the period of suspension are to be reckoned for the purpose of calculation and payment of subsistence allowance. This does not amt to release of increment.

Payment of subsistence allowance **(Cir letter no. CO:IRD:6118 dated 18.11.2003)**

Deductions which can be made: Income Tax, provided employee's yearly income calculated with reference to the subsistence allowance is taxable, house rent and allied charges like electricity, water, furniture etc where such facility is provided by bank & repayment of loans and advances taken from bank. The competent authority may, however, re-phase the loan instalments suitably.

Deductions optional: With written consent, premium on LIC policies under salary savings scheme, amt. due to Co.op credit societies, refund of advances taken from PF.

Deductions not to be effected: Prof. tax, subscription to PF, amt. due on court attachments, recovery of loss to bank for which an employee is responsible.

Non-employment certificate: The payment of subsistence allowance is subject to the employee u/s furnishing a certificate every month to the effect that he is not engaged in any employment, business, profession or vocation.

**REIMBURSEMENT OF TA/DA TO SERVING EMPLOYEES / EXSERVICEMEN
(INCLUDING RETIRED, DISMISSED) OF THE BANK**

In terms of IBA guidelines CIR:HR&IR:665:E-10/2010-11:3004 dated 25-04-2011 the award staff members are eligible for TA/DA w.e.f.01.04.2011 as under:

SL NO	CIRCUMSTANCES	AWARD STAFF	
		IN SERVICE	RETIRED
1	ATTENDING DEPARTMENTAL ENQUIRY AS:		
A	Defence Representative	Yes	No*
B	Charge sheeted employee including suspended employee	Yes	Yes
C	Defence Witness	No	No
2.	ATTENDING CBI / COURT CASES		
A	Cases filed by Police / CBI against employee for official acts	As accused **	No
		As witness on behalf of employee	No
B	Cases filed by employee against the bank	As petitioner	No
		As witness on behalf of bank	Yes
		As witness on behalf of employee	No
•	Cases filed by outsiders/ customers, etc pertaining to official acts	As accused	Yes
		As witness on behalf of the bank	Yes
		As witness on behalf of others	No

*however, if the enquiry is held at place other than the place where the occurred at the behest of the Management, TA/DA will be paid to the Defence Representative as per rules.

**however, if the employee is acquitted honourably, the TA/DA will be reimbursed as per rules.

P.S. For attending personal hearing, TA/DA may be paid, if the Appellate Authority grants a personal hearing, as part of the process of disciplinary proceedings.

LUNCH EXPENSES:

An amount of **Rs.25/- per day** will be paid to an employee in case the lunch is to be taken outside while on duty from 1st October, 2007. SC No.5433 dated 04.10.07.

PERSONAL ACCIDENT INSURANCE GROUP POLICY:

Personal Accident Insurance Group Policy is taken from the Oriental Insurance Company Ltd. For a period of one year from 13.02.2017 to 12.02.2018 covering munfortunate Death and Total Permanent Disablement. There is an additional 5amputation 0% coverage for employees working in Naxal Affected Areas. Also offered other ancillary benefits to the family of our staff members. Policy No. 251100/42/16/8200000104.

As per conditions of policy, upon happening of any event, which may give rise to claim under this policy, written notice with full particulars must be given to the company immediately. In case of death, written notice also of the death must, unless reasonable cause is shown, be so given before internment, cremation and in any case within one calendar month after the death, and in the event of loss of sight or amputation of limbs, written notice thereof must also be given within one calendar month after such loss of a sight or amputation. Please note that if the intimation of death/permanent total disablement does not reach insurance company within the stipulated time period mentioned above, the insurance claim is liable to be rejected by the insurance company.

Capital Sum Insured (Rs. in lacs)

Sl. No	DETAILS OF STAFF	CSI in other than Naxal Affected Areas	CSI in Naxal Affected Areas
1	Executives in Scale – VII and VI	15.00	22.50
2	Executives in Scale – V and IV	11.00	16.50
3	Officers in MMGS– III and II & JMGS-I	7.00	10.50
4	Clerical Staff	6.00	9.00
5	Sub-Staff including PTS	4.00	6.00

The company shall reimburse expenses incurred for transportation of insured's dead body to the place of the residence, subject to a maximum of 2% of capital sum insured or Rs.1,000/- whichever is less. (SC No.6556 Dated 16-02-2017)

ORGANISATION STRUCTURE – ADMINISTRATIVE SETUP

The change in nomenclature of administrative offices / structures of eAndhra Bank and eCorporation Bank is as under:

Name in eAB and Ecb	Changed as
Zonal Office	Regional Office
Circle Office	Field General Manager's Office
Retail Loan Express and Retain Loan Centre	Union Loan Point (ULP)
SME Express	SARAL / SARAL Lite

The Board has approved the end state organisation structure for the bank post amalgamation, by retaining the existing 4 tier structure, i.e. Central Office, Field General Manager Office, Regional Office and Branches.

Considering the geographical contiguity of the districts and business of the branches, rationalisation and reorganisation of the Regional Offices and FGM Offices is finalized and approved by the Board.

Unit/ Layer	Union Bank of India	e Andhra Bank	e Corporation Bank	Total for AE	Setup post rationalisation
Central Office	1	1	1	3	1
FGMO	11	6	4	21	18
Regional Office	63	36	34	133	125

Consequent to rationalisation of administrative office, the Bank will have:
18 Field General Manager Offices (FGMOs) 125 Regional Offices

The current FGMs and Regional Heads will continue to hold the office for all administrative purpose and exercise the delegation until their relieving and moving out of present place of posting or till reporting of new FGM/ RH, whichever is earlier.

All FGMs/RHs shall consult HR Department at Central Office before relieving from the present place of posting.

The following modifications are proposed:

A: FGMOs will report to Central Office Mumbai all requests/ proposals of CO delegation to be submitted to concerned vertical at CO Mumbai.

B: The credit proposals beyond the DA of ZLCC to be submitted to the concerned verticals at Central Office Mumbai.

C: All Corporate Banking Branches / IFBs to submit the proposals directly to the concerned credit vertical at Central Office Mumbai.

e.g. CBB of eCB was hitherto submitting proposal to Credit vertical at HO, Mangalore, should henceforth submit proposals directly to LCV/ MCV at CO Mumbai.

D: No credit proposals should be routed through the Head Office of eAndhra Bank and eCorporation Bank.

E: All existing proposals which are under process at HO of eAB and eCB shall be processed and submitted to CO Mumbai immediately and no proposals to be returned back to FGMO for resubmission to CO Mumbai.

Further, any requests / proposals (non credit) which comes, under DA of Central Office should be submitted directly to Central Office Mumbai, without routing through the Head Office of eAndhra Bank and eCorporation Bank.
(Circular Letter No. AMO/00199 dated 19th May 2020)

TA/DA PAYABLE TO SERVING EMPLOYEES/RETIRED EMPLOYEES OF BANKS ATTENDING THE CASES:

S.NO	CIRUMSTANCES		AWARD STAFF		OFFICEER	
			IN SERVICE	RETIRED	IN SERVICE	RETIRED
1	ATTENDING DEPARTMENTAL ENQUIRY AS:					
A	Defence Representative		Yes	No*	Yes	No
B	Charge sheeted employee including suspended employee		Yes	Yes	Yes	Yes
C	Defence Witness		No	No	No	No
2	ATTENDING CBI / COURT CASES					
A	Cases filed by police / CBI against Employee for Official acts	As accused**	No	No	No	No
		As Witness on behalf of Bank	Yes	Yes	Yes	Yes
		As witness on behalf of employee	No	No	No	No
B	Cases filed by employee against the bank	As Petitioner	No	No	No	No
		As Witness on behalf of Bank	Yes	Yes	Yes	Yes
		As Witness on behalf of Employee	No	No	No	No
C	Cases filed by Outsiders / Customers etc pertaining to	Accused	Yes	Yes	Yes	Yes
		As Witness on behalf of the Bank	Yes	Yes	Yes	Yes

	Official Acts.	As Witness on behalf of others	No	No	No	No
--	----------------	--------------------------------	----	----	----	----

*However, if the enquiry is held at place other than the place where the incident occurred at the behest of the Management, TA/DA will be paid to the Defense Representative as per Rules.

** However if the employee is acquitted honourably, the TE/DA will be reimbursed as per rules.

P.S. For attending personal hearing, TA/DA may be paid, if the appellate Authority grants a personal hearing, as part of the process of disciplinary proceedings.

NON-REFUNDABLE WITHDRAWAL (NRW)

An employee, who has completed 10 years of service or is due to retire within the next 10 years, shall be eligible to avail NRW. This facility can be availed by an employee, TWICE during the tenure of service. 100% of own contribution and voluntary contribution can be availed. However, during the last 12 months of residual service, employee is eligible for NRW to the extent of 90% of employees' contribution including VPF contribution as on the closing of preceding financial year but net of PF loan outstanding if any. It is available for Higher education of children, repayment of Housing Loan from outside institution / Bank, payment of Insurance premium, purchase/construction of house /Site/ Flat, repairing and renovation of house / flat owned by the employee, daughter's marriage, huge medical expenses for self and dependent of employees and adjustment of PF loan from withdrawable limit of NRW.

Once the fund is withdrawn, it is not allowed to be re-deposited in. However, in exceptional cases wherein the employees could not utilise the funds for the purpose for which NRW was drawn due to very genuine reason, the employees may be allowed deposit back the amount withdrawn into his PF account. The competent authority for considering such cases is AGM (HR) at CO, Mumbai and request application for re-deposit should be made within 3 months of withdrawal of the amount. (SC No.7218 dated 13-08-2020, SC 4354 DT 01-04-97)

This facility can be availed by an employee, **TWICE** during the tenure of service. (100% of balance as of end of previous Financial Year) for purchase of house/flat/site (even in joint names also along with spouse) 2) Higher Education of children 3) Repayment of housing loan 4) for performing marriage of son/daughter 5) for payment of premium on life insurance policies. 6. Extraordinary cases of medical requirement involving huge expenditure for self and dependents of employee.

NRW can not be granted for 1) renovation / repairs of flat / house. 2) to repay loans raised from friends, relatives to acquire property.

THIRD TIME: There will be two options for availment of NRW and for the 3rd time: a) If employee avails it during last 12 months of his retirement, he will be eligible for 90% of eligible amount (PF balance as of end of the previous financial year). **OR** b) if he avails it at any time before 12 months prior to retirement he will be eligible for 50% of eligible amount, after adjusting the PF loan outstanding, if any, (PF balance as of end of the previous financial year), and will not be eligible for any withdrawal during the last year of his service.

Now, in addition to this it has been agreed to include "extraordinary cases of medical requirement involving huge expenditure for self and dependents of employee" as one of the purposes for NRW. In this case the employee must submit a physical along with hospital admission letter and estimate of expenses to PF department CO Mumbai. SC No. 5956 dated 25.02.2013 w.e.f. 25.02.2013, SC 4354 DT 01-04-97) (SC NO. 5288 DT.15/07/2006)

PF LOAN

PF loan can be granted at 12 basics for all specified purposes and to be recovered in 84 months. In case of premature adjustment of loan, the employee shall not be entitled to avail fresh loan unless a period of 6 months has elapsed from the date of availment of previous loan. Loan can be renewed after paying 8 instalments of the loan. While renewing the loan, the existing loan will be adjusted from the proceeds of

the new PF loan and remaining amount, if any, will be paid to employee. (SC NO.7218 DATED 13-08-2020, SC NO. 6327 DT.04.03.2016/SC NO.5288 DT.15/07/2006)

In case of premature adjustment of loan, the employee shall not be entitled to avail fresh loan unless a period of 6 months has elapsed from the date of availment of previous loan. The PF deduction shall commence from the second monthly payment made after the withdrawal or in the case of an Employee on leave without pay from the second monthly payment made after his return to duty. -In case the employee ceases to be in service for any reason whatsoever, the entire loan together with interest would become immediately due and payable and accordingly the amount standing to the credit of his account shall stand forthwith debited to that extent and employer shall be liable only for the balance to the employee's credit. (SC No.6034 dtd. 29-11-2013)

DISCONTINUATION OF INTERVIEW AS A MODE OF SELECTION IN RECRUITMENT PROCESS FOR THE POST IN CLERICAL AND SUBSTAFF CADDRE.(HRD:MPRD:168 :2016 DATED 23-02-2016)

The Government of India has advised the Banks to discontinue the process of Interview in Recruitment for the Posts in Clerical and Sub Staff Cadre, w.e.f. 31-12-2015.

EMPOWERMENT OF VISUALLY IMPAIRED EMPLOYEES :

The visually impaired employees may be nominated for regular training programmes at par with other staff for their skills and career development. (SC No.6219 dated 22.07-2015).

Broad areas of possible jobs for visually impaired staff:

- Help desk at Branches,
- Marketing of Bank products and coordination of marketing related activities at branch, regional office, FGM office and departments at CO.
- Reconciling data for various statements to be prepared time to time at various levels.
- Follow up with customers on various diverse banking parameters
- Managing Email/letters/telephonic correspondence at various offices.
- Provide technical support for deployment of different packages introduced time to time in the Bank.
- Generation of various statements, reports from different packages like CBS, LAS, closing package OMS, etc. and accordingly take suitable action.
- Non-financial transactions at branch/administrative offices.
- Various monitoring activities at different offices like ATM monitoring, offsite monitoring cell Credit monitoring etc.
- Coordinator/Faculty at staff training centres. Detailed guidelines are in the circular.

PART X

LOANS/ ADVANCES/INCENTIVES/INTEREST FREE CONCESSIONS/AWARDS ETC

FESTIVAL ADVANCE:

All the Confirmed Award Staff members are eligible for Festival Advance of One Month's Gross Salary from 1st January 2018 onwards to celebrate certain festivals, which is recoverable in 10 equal monthly instalments commencing from subsequent month of drawl of the amount. Since Interest Free Advance it is taxable under Sec.17(2) of IT Act. To be sanctioned to celebrate festivals like, Sankranti, Onam , Pongal. Dussera, Ramzan, Christmas, etc. To be sanctioned once in a calendar year. There should be a gap of 10 months between two festival advances. (SC NO.7132 dtd. 27-03-2020 and 6725 DATED 09-01-2018)

GRANT OF INTEREST FREE LOAN FOR NATURAL CALAMITIES:

All the staff members are entitled for grant of interest free loans in case their property at their native place is damaged on account of Floods, Earthquakes, Droughts, or other natural calamities. Government G.O. is a must and the area must be covered in the G.O.

OFFICERS: RS. 50,000/- CLERKS: Rs.35,000/- SUBSTAFF: Rs.25,000/- Being recovered in 50 equal monthly instalments from the succeeding month of draw of loan @ Rs.1000/-P.M., Rs.700/-P.M. & Rs.500/- P.M. NO INTEREST TO BE CHARGED.(CO:IRD:678 D:9-01-09).

CLEAN OVER DRAFT FACILITY

Staff Circular No.7135 dated 27-03-2020 SC 7216 DTD 29-06-2020

All the confirmed employees having completed 2 years of active service in the Bank are provided with Clean Overdraft facility for any bona fide purpose relating to the staff member except for Speculative purposes/ construction or repairs of house or purchase of house, with effect from 01-04-2020.

Category	Upto 4 years	Above 4 years
Clerks	6 Lacs	7 Lacs
Sub Staff (Full Time)	4	
PTS $\frac{3}{4}$	3	
PTS $\frac{1}{2}$	2	
PTS $\frac{1}{3}$	1	

- Service refers to the aggregate service in all Cadres
- The Limits are inclusive of the Interest portion charged every month
- Lower Limit can be availed by the employees at their discretion
- An employee on promotion to higher cadre will be **eligible for difference** between the limit he/she availed in earlier Scale and his/her entitlement of limit in the new scale.
- At the time of Retirement any outstanding in the OD account of the employee shall be Recovered from the Terminal Benefits of the employee.

Deductions:

SC NO.7508 DTD 05-10-2021 w.e.f. 05-10-2021

MONTHLY GROSS SALARY (AMOUNT IN RS.)	MAXIMUM PERMISSIBLE DEDUCTIONS	NET TAKE HOME PAY
UPTO RS.75000/-	60% OF GROSS SALARY	40% OF GROSS SALARY
BEYOND RS.75000/- AND UPTO RS.1,00,000/-	65% OF GROSS SALARY	35% OF GROSS SALARY
BEYOND RS.1,00,000/-	70% OF GROSS SALARY	30% OF GROSS SALARY

Employees are required to maintain the aforesaid net take home pay while availing the facilities of Staff Clean OD, Staff Conveyance Loan and Furniture Loan. The permissible monthly deductions shall include the proposed monthly repayment instalment of the loan/s being availed. Applicable to new staff loans/renewals. Those employees who have availed the facility of Staff OD are advised to compulsorily designate their OD account for credit of their monthly salary. Also advised to route the monthly deductions related to staff loans availed by them mandatorily through salary.

Rate of Interest: 7% Fixed (Compounded Monthly) (SC No.7216 dated 29-06-2020)

Recovery of Interest:

The interest repayable (monthly component) in the account must be recovered every month from the salary paid to the employee. It will be mandatory for the employee to designate the OD A/C for credit of their monthly salary. The drawings should be regulated in such a way that the account would not be overdrawn beyond the sanctioned limit upon debit of monthly interest to the account.

COMPETENT AUTHORITIES FOR SANCTION OF OD FACILITY

Category	SANCTIONING AUTHORITY
Employees working at Small / Medium /Large/ Service branches MICR Centres including BMs.	Chief Manager (Credit) at Regional Office or authority above him at RO.
Employees working at Large, VLB, ELB, Premiere Branches / IFB/ MCB/ULP, other than BMs.	In-charge of the Branch or Senior Manager (Cr) or Authority above him in the respective branches.
Employees working at all administrative offices including RO/ FGMO/ RVC/ ZVC/ SARAL/ AUDIT OFFICES/ RUSETI/ USK-HUB / Staff College, Bannerghatta (except Central Office Mumbai and Erstwhile HO of Andhra Bank and Corporation Bank).	Chief Manager (Credit) of respective RO/ FGMO or Authority above him.
Employees working at Central Office, Mumbai & erstwhile Head Office of Andhra Bank and Corporation Bank.	Chief Manager (HRM) of HRM Department, CO Mumbai or Authority Above him. Sanctioning Authority should be one scale above the applicant in case of Officers.
Branch Managers	Authorities one notch above Branch Manager at RO/FGMO.
Regional Head	Field General Manager
General Manager/ FGMS	General Manager (HR)
Employees deputed to RRBs.	In charge of credit dept. at RO within whose jurisdiction the HO of the RRB falls. however, the authority should be one scale above the authority of the applicant.

(Staff Circular No. 7135 dt.27-03-2020 and Staff Circular No.7216 dated 29-06-2020)

SPECIAL EDUCATION LOAN SCHEME FOR STAFF MEMBERS

(SC NO.6687 DT.30.10.2017)

SC NO:0007 DT:30.10.2017

1	Eligibility	Only staff members of our Bank including probationers, who have availed Education Loan for self from other banks/FIs, are eligible																																				
2	Rate of interest	1Y MCLR +1.00%																																				
3	Takeover norms	<div>1. The loan should in standard category. There should not be any history of overdue and statement of account to be obtained from other banks/FIs to ensure this before takeover.</div> <div>2. In case, course period is over, course completion certificate to be obtained.</div> <div>3. Total repayment period including the period completed at other banks/FIs should not exceed 15 years.</div> <div>4. At the time of takeover at least 2 years repayment period should have been left with other banks/FIs.</div> <div>5. Takeover of education loan exceeding Rs.7.50 lakh (sanctioned amount) should be 100% secured by collateral security.</div> <div>6. Option to staff members for conversion of their existing education loan under Special education loan scheme for staff.</div> <div>7. At the time of sanction of special education loan for staff, there should not be any disciplinary action pending/contemplated against the staff member joining as applicant/co-applicant.</div> <div>8. It should conform to the guidelines of Bank’s Union Education Scheme.</div>																																				
4	Delegation	<div>Loans will not be sanctioned at branch level.</div> <table><tr><td></td><td colspan="4">Credit Approval Committee</td><td colspan="4">Rs. In lakh</td></tr><tr><td></td><td>RLCC-II</td><td></td><td>RLCC-I</td><td></td><td>ZLCC</td><td>CAC-III</td><td>CAC-II</td><td>CAC-I</td></tr><tr><td>CAC</td><td>Headed by CM</td><td>Headed by AGM</td><td>Headed by AGM</td><td>Headed by DGM</td><td>Headed by FGM</td><td>Headed by GM</td><td>Headed by ED</td><td>Headed by MD & CEO</td></tr><tr><td>Inland &</td><td>20.00</td><td>25.00</td><td>25.00</td><td>40.00</td><td>60.00</td><td>75.00</td><td>No ceiling</td><td>No ceiling</td></tr></table>		Credit Approval Committee				Rs. In lakh					RLCC-II		RLCC-I		ZLCC	CAC-III	CAC-II	CAC-I	CAC	Headed by CM	Headed by AGM	Headed by AGM	Headed by DGM	Headed by FGM	Headed by GM	Headed by ED	Headed by MD & CEO	Inland &	20.00	25.00	25.00	40.00	60.00	75.00	No ceiling	No ceiling
	Credit Approval Committee				Rs. In lakh																																	
	RLCC-II		RLCC-I		ZLCC	CAC-III	CAC-II	CAC-I																														
CAC	Headed by CM	Headed by AGM	Headed by AGM	Headed by DGM	Headed by FGM	Headed by GM	Headed by ED	Headed by MD & CEO																														
Inland &	20.00	25.00	25.00	40.00	60.00	75.00	No ceiling	No ceiling																														

		abroad								
5	Deviation	No deviation is permitted Proposals with deviation will be covered under General Education Loan Scheme								
6	Terms & conditions	<p>1. In case of employee leaving or resigning from the Bank, issuance of NOC will be subject to conversion of Special Education Loan for Staff to General Education Loan as per the existing education loan scheme and normal rate of interest will be applied to the account from the date of leaving the Bank.</p> <p>2. In such case, after conversion, ECS mandate to be obtained from the borrower that installments will be deducted from his/her account and an undertaking to this effect should be obtained.</p> <p>3. Apart from documents required for Union Education Loan, documents applicable for staff loan also to be obtained.</p> <p>4. The proposed Special Education Loan Scheme for staff will be treated as separate scheme and it should not be combined with other special schemes under Union Education Scheme like scheme for IIMs/IITs/ISBs etc.</p>								

PART XI

RECRUITMENT/COMPASSIONATE APPOINTMENTS/ EXGRATIA IN LIEU ETC

SCHEME FOR COMPASSIONATE APPOINTMENT

1	COVERAGE <u>(w.e.f. 1st July, 2020)</u>
	<p>1.1 To a dependent family member of permanent employee of a Public Sector Bank(PSB) who dies while in service (including death by suicide) is retired on medical grounds due to incapacitation before reaching the age of 55 years. (incapacitation is to be certified by a duly appointed Medical Board in a Government Medical College/Government District Head Quarters Hospitals/Panel of Doctors nominated by the Bank for the purpose)</p> <p>1.2 For the purpose of the Scheme, "employee" would mean and include only a confirmed regular employee who was serving full time or part-time on scale wages, at the time of death/retirement on medical grounds, before reaching age of 55 years and does not include any one engaged on contract/temporary / casual or any person who is paid on commission basis</p>
2	DEPENDENT FAMILY MEMBER
	<p>2.1 Spouse or</p> <p>2.2 Wholly dependent son(including legally adopted son);or</p> <p>2.3 Wholly dependent daughter (including legally adopted daughter);or</p> <p>2.4 Wholly dependent brother or sister in the case of unmarried employee</p> <p>The term 'wholly dependent' as defined in the BPS from time to time will be applicable while ascertaining the dependency of the family member</p>
3	AUTHORITY COMPETENT TO MAKE COMPASSIONATE APPOINTMENT
	<p>3.1 Managing Director & CEO</p> <p>3.2 Executive Director holding current charge of Managing Director & CEO.</p> <p>3.3 Board of Directors in special types of cases</p> <p>3.4 While dealing with proposals for appointment on compassionate grounds in otherwise eligible cases, where disciplinary action was pending against the deceased employee /employee retired on medical grounds or if the deceased employee was involved in serious financial irregularities, embezzlement of funds, committing frauds, etc.,</p> <p>A) Committee for Compassionate Appointment will be authorised to decline all requests for compassionate appointment / exgratia payment in cases where major penalty was imposed</p>

	<p>on the ex-employee while in service, and / or where disciplinary action pending at the time of death of the ex-employee would have resulted in imposition of major penalty:</p> <p>B) Committee for Compassionate Appointment will recommend requests for compassionate appointment / ex-gratia payment in cases where minor penalty was imposed on the ex-employee while in service, and/or where disciplinary action pending at the time of death of the ex-employee would have resulted in imposition of minor penalty. The recommendations of the Committee will be placed before the Managing Director & CEO as Authority appointed by the Board for appropriate decision on merits of each case on a case-to-case basis.</p>
4	POSTS TO WHICH APPOINTMENT CAN BE MADE
	4.1. The appointment shall be made in the clerical and sub-staff cadre only.
5	ELIGIBILITY
	<p>5.1 The family is indigent and deserves immediate assistance for relief from financial destitution. To access the financial condition the income of the family from all sources including the family pension, terminal benefits, proceeds of insurance policies & other investments etc. and the employment of family members, size of the family & liabilities, if any will be taken into consideration. However, COVID exgratia amount shall not be considered while arriving at the other benefits.</p> <p>5.2 Applicant for compassionate appointment should be eligible and suitable for the post in all respects under the provisions of the relevant Recruitment Rules. Recruitment Rules will mean the norms which are in force at the time of making the compassionate appointment.</p>
6	EXEMPTIONS
	<p>6.1 Compassionate Appointment under the Scheme are exempted from observance of the following requirements:</p> <p>6.1.1 Normal Recruitment Procedure i.e., without the agency of selection like IBPS/ Employment Exchange, Recruitment Board of Bank, etc.</p> <p>6.1.2 The ban orders on filling up of posts issued by Government of India or any controlling authority.</p>
7	RELAXATIONS
	<p>Upper age limit could be relaxed wherever found to be necessary. The lower age limit should, however, in no case be relaxed below 18years of age.</p> <p>(<u>Note-1</u>: Age eligibility shall be determined with reference to the date of application and not the date of appointment;</p> <p><u>Note-2</u>: Authority competent to take a final decision for making compassionate appointment in a case shall be competent to grant relaxation of age limit also for making such appointment).</p>
8	TIME LIMIT FOR CONSIDERING APPLICATIONS
	<p>8.1 Application for employment under the Scheme from eligible dependent should normally be considered up to five years from the date of death or retirement on medical grounds and decision to be taken on merit in each case. However, the Scheme for compassionate appointment is applicable for the cases where death /retirement on medical grounds occur on or after 05.08.2014.</p> <p>8.2 While considering such belated requests, where, death or retirement on medical grounds of the employee took place long back, even five years ago, it should be kept in view that the concept of compassionate appointment is largely related to the need for immediate assistance to the family of the employee in order to relieve it from economic distress. The very fact that the family has been able to manage somehow all these years should normally be taken as adequate proof that the family had some dependable means of subsistence. Therefore, examination of such cases would call for a great deal of circumspection. The decision to make appointment on compassionate grounds in such cases may, therefore, be taken only at the Board level.</p>

9	DETERMINATION /AVAILABILITY OF VACANCIES
	<p>9.1 Appointment on compassionate grounds should be made only on regular basis of and that too, only if regular vacancies meant for that purpose are available.</p> <p>9.2 Compassionate appointment can be made up to a maximum of 5% of vacancies falling under direct recruitment quota in clerical cadre or vacancies identified in the sub-staff category. The Bank may hold back 5% of vacancies in the aforesaid categories to be filled by appointment on compassionate grounds. A person selected for appointment on compassionate grounds should be adjusted in the recruitment roster against appropriate category, viz., SC/ST /OBC/General Category, depending upon the category to which he/she belongs.</p> <p>9.3 Widow appointed on compassionate ground upon re-marriage will be allowed to continue in service, even after re-marriage.</p> <p>9.4 Appointment on compassionate grounds against deaths due to Covid-19 for the period up to 31-03-2022 to be adjusted towards future vacancies.</p>
10	WHERE THERE IS AN EARNING MEMBER
	<p>10.1 In deserving cases, even when there is already an earning member in the family, a dependent family member may be considered for compassionate appointment with the prior approval of the competent authority of the bank who, before approving such appointment, will satisfy himself that grant of compassionate appointment is justified, having regard to the number of dependents, assets and liabilities left by the employee, income of the earning member as also his liabilities including the fact that the earning member is residing with the family of the employee and whether he should not be a source of support to other- members of the family.</p> <p>10.2 In cases where any member of the family of the deceased or medically retired employee is already in employment and is not supporting the other members of the family of the deceased employee, extreme caution has to be observed in ascertaining the economic distress of the members of the family of the deceased employee so that, the facility of appointment on compassionate ground is not circumvented and misused by putting forward the ground that the member of the family already employed is not supporting the family.</p>
11	MISSING EMPLOYEE
	<p>Cases of missing employees are also covered under the scheme for compassionate appointment subject to the following conditions:- A request to grant the benefit of compassionate appointment can be considered only after a lapse of at least 2 years from the date from which the Employee has been missing, provided that:</p> <ul style="list-style-type: none"> i) An FIR to this effect has been lodged with the Police ii) The missing persons is not traceable and iii) The competent authority feels that the case is genuine
	<p>11.1 This benefit will not be applicable to the case of an Employee:-</p> <ul style="list-style-type: none"> i) Who had less than two years to retire on the date from which he has been missing; or ii) who is suspected to have committed fraud, or suspected to have joined any terrorist organization or suspected to have gone abroad.
	11.2 Compassionate appointment in the case of a missing employee also would not be a matter of right as in the case of others and it will be subject to fulfilment of all the conditions, including the availability of vacancy, laid down for such appointment under the scheme;
	11.3 While considering such a request, the results of the Police investigation should also be taken into account; and
	11.4 A decision on any such request for compassionate appointment should be taken only at

	the level of the Managing Director & CEO of the Bank."
12	PROCEDURE
	<p>a) The prescribed format may be used by the bank for ascertaining necessary information and processing the cases of compassionate appointment.</p> <p>b) The Officer from the Staff Department of the Bank should meet the members of the family of the employee in question immediately after his death to advise and assist to them in getting appointment on compassionate ground. The applicant should be called in person at the very first stage and advised in person about the requirements and formalities to be completed by him/her.</p> <p>c) An application for appointment on compassionate ground should be considered by the Committee of officers consisting of three officers; one Chairman and two members in the rank of Deputy General Manager/Assistant General Managers. The Officer from the staff department may also be made one of the members. of the Committee, depending upon his rank. The Committee may meet during the second week of every month to consider cases received during the previous month.</p> <p>The applicant may also be granted personal hearing by the committee, if necessary, for better appreciation of facts of the case. The recommendation of the committee should be placed before the Competent Authority for a decision. If the Competent Authority disagrees with the committee's recommendation, the case may be referred to the higher authority for a decision.</p>
13	UNDERTAKING FOR MAINTENANCE OF THE FAMILY OF THE DECEASED EMPLOYEE
	<p>The person appointed on compassionate grounds under the Scheme, should give an undertaking in writing (as in Annexure) that he/she will maintain properly the other family members who were dependent on the deceased employee in question, and in case it is proved subsequently (at any time) that the family members are being neglected or are not maintained properly by him/her, his or her appointment may be terminated forthwith. Any complaint in this regard will be dealt in accordance with the provisions mentioned in point no.16 of the Scheme. This clause should be incorporated as one of the conditions in the offer of appointment applicable only in the case of appointment on compassionate ground.</p> <p>In case of termination as stated above, there is no provision in the Scheme for providing employment to other member of dependent family.</p>
14	REQUEST FOR CHANGE IN POST/PERSON
	<p>When a person has been appointed on compassionate ground to a particular post, the set of circumstances, which led to such appointment should be deemed to have ceased to exist. Therefore -</p> <p>a) He/she should strive in his/her career like his/her colleagues for future advancement and any request for appointment to any higher post on considerations of compassion should invariably be rejected.</p> <p>b) An appointment on compassionate ground cannot be transferred to any other person and any request for the same on consideration of compassion should invariably be rejected.</p>
15	SENIORITY
	A person appointed on compassionate ground in a particular year may be placed at the bottom of all the candidates recruited/appointed through direct recruitment, promotion, etc. in that year, irrespective of the date of joining of the candidate on compassionate ground.
16	TERMINATION OF SERVICE
	The compassionate appointment can be terminated on the ground of non-compliance/faulty compliance of any condition stated in the offer of appointment after providing an opportunity to the compassionate appointee by way of issue of show cause notice asking him/her to explain why his/her services should not be terminated for non-compliance of the condition(s) in the offer of appointment and it is not necessary to follow the procedure prescribed in the Disciplinary Action and Procedure therefor.

	In order to check its misuse, the power of termination of service for non-compliance of the conditions in the offer of compassionate appointment should vest only with the CMD of the Bank.
17	GENERAL
	<p>(i) Appointment made on grounds of compassion should be done in such a way that persons appointed to the post do have the essential educational and technical qualifications and experience required for the post consistent with the requirement of maintenance of efficiency of administration.</p> <p>(ii) It is not the intention to restrict employment of a family member of the deceased or medically retired sub-staff employee to an erstwhile sub-staff post only. As such, a family member of such erstwhile sub-staff employee can be appointed to a clerical post for which he/she is educationally qualified; provided a vacancy in clerical post exists for this purpose.</p> <p>(iii) An application for compassionate appointment should, however, not be rejected merely on the ground that the family of the employee has received the benefits under the various welfare schemes. While considering a request for appointment on compassionate ground a balanced and objective assessment of the financial condition of the family has to be made taking into account its assets and liabilities (including the benefits received under the various welfare schemes mentioned above) and all other relevant factors such as the presence of an earning member, size of the family etc.</p> <p>Hence, Compassionate appointment be offered by the Bank only in the case where the Bank is satisfied that the financial condition of the family is such that, but for the provision of employment, the family will not be able to meet the crisis.</p> <p>(iv) Compassionate appointment should be made available to the person concerned if there is a vacancy meant for compassionate appointment and he or she is found eligible and suitable under the scheme.</p> <p>(v) Requests for compassionate appointment consequent on death or retirement on medical grounds of erstwhile sub-staff may be considered with greater sympathy by applying relaxed standards depending on the facts and circumstances of the case.</p> <p>(vi) Compassionate appointment will have precedence over absorption of surplus employees and regularization of temporary employees.</p> <p><u>EXGRATIA IN LIEU OF COMPASSIONATE APPOINTMENT:</u></p> <p>The Bank has both the options i.e. Compassionate Appointment or payment of lump sum ex-gratia amount. However, the option of Compassionate Appointment will be used only when the other conditions of compassionate appointment are met. The Staff Circular No. 5425 dated 08-09-2007 will be applicable for payment of lump sum Ex-gratia, if the dependents are otherwise eligible for the same. (Staff Circular No.7227 dated 18-07-20) For relevant Formats refer SC No.6164 dated 19-01-2015 and SC No.7462 dtd 02-07-21.</p>
18	

REVISED SCHEME FOR PAYMENT OF EX-GRATIA AMOUNT IN LIEU OF APPOINTMENT ON COMPASSIONATE GROUNDS & APPOINTMENT OF DEPENDENTS OF DECEASED EMPLOYEES ON COMPASSIONATE GROUNDS EFFECTIVE FROM 31.07.2004
(Staff circular no. 5425 dated 05.09.2007)

The Scheme for grant of ex-gratia will be applicable in following cases:

- (i) Employee dying in harness (other than due to injury sustained while performing official duty as a result of violence, terrorism, robbery or dacoity).

(ii) Employee dying due to injury sustained while performing official duty within or outside office premises (other than due to violence, terrorism, robbery or dacoity and excluding travel from residence to place of work and back).

(iii) Employee seeking premature retirement due to incapacitation before reaching the age of 55 years.

The Scheme of Compassionate Appointment will be applicable in following cases:

- (i) Employee dying while performing his official duty, as a result of violence, terrorism, robbery or dacoity:
- (ii) Employee dying within five years of his first appointment or before reaching the age of 30 years, whichever is later, leaving a dependent spouse and/or minor children.

Ex-gratia Payment

Ex-gratia amount will be paid to the family of the employee if eligible and if requested for within six months from the date of the death of the employee.

(i) Ex-gratia amount payable will be as follows:

Category	Minimum Amount	Maximum Amount
Officers	Rs.4.00 lacs	Rs.8.00 lacs
Clerical Staff	Rs. 3.00 lacs	Rs.7.00 lacs
Subordinate Staff	Rs.2.00 lacs	Rs.6.00 lacs

(ii) In case the monthly income of the family as calculated above is less than 100% of the last drawn gross salary (net of taxes) of the employee, an ex-gratia amount calculated @ 100% of the last drawn gross salary (net of taxes) for each month of remaining service of the employee (i.e. up to the age of superannuation in terms of extant service rules/conditions) at the time of his death/incapacitation subject to the ceiling mentioned above, will be payable.

(iii) In case of death of an employee performing official duty within or outside the office premises (excluding travel from residence to place of work and back) due to dacoity/robbery/terrorist attack, the family is also eligible to receive, additionally, the one-time monetary compensation in terms of extant government guidelines depending on the cadre of the employee.

(iv) In case of an employee seeking premature retirement due to total incapacitation for work, the ex-gratia is payable only if all the extant provisions for such retirement are fully satisfied and the retirement has been approved by the competent authority specified therefor.

Appointment on Compassionate grounds:

(a) Appointment on compassionate grounds may be offered to one among the next of kin of the deceased employees.

(b) The appointment shall be made only in the clerical and sub-staff cadre.

(c) Application for employment under the scheme from eligible next of kin should be received by the bank, at the earliest, in any case not later than 12 months from the date of death of the employee.

Competent Authority:

The Competent Authority for sanction of ex-gratia amount will be the General Manager (HRM) and that for granting of compassionate appointment will be the Chairman & Managing Director (in his absence, the Executive Director).

RECRUITMENT POLICY

(SC NO.6401 DATEDN 17.07.2016)

We furnish hereunder the Recruitment Policy in brief for information which is revised and effective from 22-04-2016. For all Officers and Award Staff members:

CLAUSE	DETAILS OF CLAUSE
1	Preamble
2	Short Title
3	Objectives – Also ensures Reservations in SC/ST/OBC/Ex.Servicemen/Disabled
4	Applicability

5	Process Owner
6	Recruitment Advisory Committee (RAC)- Composition of Committee, Role of RAC
7	Recruitment Process at Union Bank of India
8	Manpower Requisition
9	Recruitment Budget
10	Recruitment Plan. Advt. Campus Rec. Mgt Trng Program. Contractual Agreement.
11	Sourcing
12	Advertisement
13	Campus Recruitment – upto 30% of vacancies earmarked.etc. norms – campus selection process.
14	Management Trainee Programme.
15	Contractual Appointment.
16	Recruitment and Selection of Offers.
17	Recruitment of Officers – Quotas (40:60) Eligibility Norms in detail officers scale wise details for all Officers including Specialists.
18	Composition of and competent authority for Selection Panel.
19	Recruitment of Clerks – 75:25 –Age – Educational Qualifications – Mode of Recruitment – selection process – Common Written Examination (CWE) – Preliminary exam – Main Exam – Cut off Strategy .
20	Recruitment formalities including Notification, application written exam etc.
21	Reservation/ Relaxation to reserved category candidates.
22	Merit Listing of successful candidates for final selection.
23	Service Bond – General Officers 2 lacs and Specialists Rs. 2.50 lacs if left before 3 years.
24	Appointment and cancellation of appointment
25	Reference Check.
26	Pre-employment Medical Check up.
27	Joining – list of documents to be submitted.
29	Database Management.
30	Recruitment in Subordinate Staff cadre. Minimum EQ To pass 10 th Standard should not have passed 10+2 exam or its equivalent.
31	Modification/review/revision of Rec. Policy.

**CONVEYANCE LOAN TO EMPLOYEES FOR PURCHASE OF
FOUR WHEELERS (CAR) & TWO WHEELERS (SCOOTER / MOTOR CYCLE)**

Eligibility: for purchase of Motor Car /Two Wheeler (SC NO.7133 dtd. 27-03-2020 5938 DT. 07/01/2013 SC NO. 6281 DTD 10-12-2015 w.e.f. 10-12-2015)		
All confirmed workmen employees having 3 years of satisfactory service shall be eligible for the loan for purchase of Motor Car.		
All confirmed workmen employees having 2 years of satisfactory service shall be eligible for purchase of any other conveyance i.e. Motor Cycle/ Scooter.		
The service rendered by Ex-Servicemen in Defence Forces will be taken into account for the purpose of qualifying service.		
QUANTUM 8.50/5.00 Lakhs	FOUR WHEELER	90% of the cost of the motor car subject to maximum of Rs.8.50 lacs whichever is lower in case of Clerks. 90% of the cost of the motor car subject to maximum of Rs.5.00 lacs whichever is lower in case of Subordinate Staff.
Rs. One Lakh/ Rs.80,000	TWO WHEELER	90% of the cost of motor cycle/scooter or Rs.1 lakh whichever is lower for Clerical Staff. 90% of the cost of motor cycle/scooter or Rs.80,000/- whichever is lower for Subordinate Staff.

Repayment of Loan	<p>In respect of 2- wheelers, the loan together with interest therein is repayable in not more than 84 equal monthly instalments in the ratio of 5:1 towards principal and interest respectively. Principal loan amount will be first recovered in 70 months and interest accrued thereon will be in the next 14 months.</p> <p>-In respect of 4-wheelers, loan, together with interest thereon, shall be repaid in not more than 200 monthly instalments. The recovery of loan will be effected in the following manner:-</p> <p>-1 The principal and interest amount of loan for purchase of Motor Car, which is repayable in 200 monthly installments, will be recovered in the proportion of 7 : 3 period. In other words, the principal loan amount will be recovered first in 140 months and interest accrued thereon will be recovered thereafter in the remaining 60 months.</p> <p>-2 Installments towards the recovery of loan shall be adjusted first for recovery of principal amount. Once the principal amount is adjusted, no interest will be charged thereafter.</p>
	<p>Instalments towards the recovery of loan shall be adjusted first for recovery of principal amount. Once the principal amount is adjusted, no interest will be charged there under.</p>
	<p><u>Repayment tenure in case of staff conveyance loan is extended beyond retirement date of the employee and upto the age of 70 years.</u></p> <p>Employees are permitted to avail staff conveyance loan with repayment period beyond the age of retirement. An employee has to avail this loan before the date of his/her superannuation with repayment period upto the age of 70 years or the repayment period as stipulated for the respective two wheeler/four wheeler loan whichever is earlier. Retiring employees should submit applications for Conveyance loan preferably thirty days prior to their retirement. No request for granting Staff Conveyance loan shall be entertained after the date of retirement.</p> <p>Sanctioning Authority while sanctioning the Loans with repayment beyond the age of retirement, should be satisfied with regard to the income (Pension, Regular Income from other sources etc.) of the concerned employee.</p> <p>In case of employee with less number of years of service than stipulated repayment period, the repayment period shall be extended upto 70 years of age (including VRS Cases) provided, the employee should provide deposit equal to the outstanding loan amount from his terminal benefits or where the retiring employee owns a house acquired by availing Staff Housing Loans, the same shall be held as continuing security towards conveyance loan till its repayment.</p> <p>If the employee ceases to be in Bank's services after availing the staff conveyance loan with repayment tenure beyond the superannuation age, due to resignation or due to Removal/Compulsory Retirement/Dismissal or any other reason, he/she will not be allowed to continue the staff conveyance loan and has to adjust the entire loan.</p> <p>The above extended repayment up to the age of 70 years is applicable to new loans sanctioned after the effective date of amalgamation and is not applicable to the existing loans.</p> <p>Award Staff who had availed vehicle loan under the loan scheme available for Public (e.g. Union Miles in Union Bank of India or any other Conveyance Loan Scheme of Andhra Bank and Corporation Bank for general public), conversion of such loans to Staff Conveyance Loan is allowed after the concerned employee becomes eligible for Staff Conveyance Loan under the scheme, subject to fulfilment of eligibility criteria of the scheme.</p>
Repairs	<p>There will be no loan for repairs of Motor car as available under old scheme. But earlier loans availed under this category will continue as per old scheme till their repayment in full.</p>

Rate of Interest	The Loan shall carry interest of Rs. 6.5% p.a. (Simple)		
GENERAL RULES	<p>-The loan shall be granted for the purpose of second-hand vehicle of not more than 10 years old in case of motor car and 5 years in case of other vehicle (2 wheeler) provided the loanee satisfies the sanctioning authority about the fitness and valuation of the vehicle by producing a Fitness Certificate from a qualified Automobile Engineer and Valuation Certificate from an approved Surveyor. The margin in respect of second hand vehicles would be 20% under this Scheme.</p>		
	<p>-Award Staff employees are allowed to avail both four wheeler and two wheeler loans simultaneously/separately to the extent of limit prescribed for each type of vehicle. The period of 4 years should lapse for avilment of second and subsequent loan for same type/category of vehicle i.e. one two wheeler to the next two wheeler loan and one four wheeler loan to next four wheeler loan separately.</p>		
	<p>-Before consideration of an application for purchase of same type/category vehicle for second and subsequent time, the loan taken earlier, together with intt. thereon should be fully liquidated. Ex: If an employee has already availed staff conveyance loan for two wheeler and wishes to purchase another two wheeler through staff conveyance loan, he/she must first liquidate the earlier loan together with interest thereon.</p>		
	<p>-The purchase of vehicle will be made within one month from the date of disbursement of drawal of the advance. The payment is to be made directly to the Supplier/Dealer/Vendor of the vehicle.</p>		
	<p>-The vehicle will be hypothecated to the Bank and will be registered with RTO to that effect, till the loan amount is repaid in full with interest.</p>		
	<p>-It is obligatory on the part of loanee to take full comprehensive insurance of the vehicle with Bank Clause.</p>		
	<p>-The loanee shall not sell or part with the vehicle without prior permission of the Sanctioning Authority.</p>		
	<p>-Where an workmen sells his vehicle purchased with bank’s loan and applies for a fresh loan for purchase of another vehicle, of the same type/category apart from fully liquidating the old loan, the surplus sale proceeds must be applied towards purchase of the new vehicle.</p>		
	<p>-The amount of fresh loan will be restricted to ceiling provided for in the scheme for grant of loam for conveyance or the estimated cost of the vehicle, whichever is lower subject further to adjustment of sale proceeds of the earlier vehicle, wherever applicable. However, requisite margin is to be ensured.</p>		
	<p>-In case of conveyance loans sanctioned with repayment period up to or before the date of retirement of an employee, the o/s balance in loan amount with interest thereon at the time of retirement of the loanee workmen, shall be recovered from the terminal benefits or any other amount due to him/his nominee, if the aforesaid amount falls short of the outstanding in the loan account with interest thereon, his legal heirs shall be liable to make good the shortfall, in the event of death of loanee workmen.</p>		
	<p>-If an workmen repays the conveyance loan granted to him in the normal course and then applies for a fresh loan for another vehicle, it will not be necessary for him to utilize sale proceeds of the earlier vehicle.</p>		
PERMISSIBLE DEDUCTIONS Only for COD, Conveyance Loan.	SC NO.7508 DTD 05-10-2021 wef 05-10-2021		
	MONTHLY GROSS SALARY (AMOUNT IN RS.)	MAXIMUM PERMISSIBLE DEDUCTIONS	NET TAKE HOME PAY
	UPTO RS.75000/-	60% OF GROSS SALARY	40% OF GROSS SALARY
	BEYOND RS.75000/- AND UPTO RS.1,00,000/-	65% OF GROSS SALARY	35% OF GROSS SALARY
	BEYOND RS.1,00,000/-	70% OF GROSS SALARY	30% OF GROSS SALARY

Furniture Loan	Employees are required to maintain the aforesaid net take home pay while availing the facilities of Staff Clean OD, Staff Conveyance Loan and Furniture Loan. The permissible monthly deductions shall include the proposed monthly repayment instalment of the loan/s being availed. Applicable to new staff loans/renewals. Those employees who have availed the facility of Staff OD are advised to compulsorily designate their OD account for credit of their monthly salary. Also advised to route the monthly deductions related to staff loans availed by them mandatorily through salary.
----------------	--

COMPETENT AUTHORITIES FOR SANCTION OF CONVEYANCE LOAN

CATEGORY OF EMPLOYEES	SANCTIONING AUTHORITY
Employees working a Small/ Medium/ Large/ Service Branches/MICR centres	Chief Manager (CR) of respective RO or Authority above him
Employees working at VLB/ELB/ Premiere/ IFB/ MCB/ ULP	In charge of Branch in respective Branches or Senior Manager (Cr) or Authority above him in respective branches.
Employees working at all administrative Offices including RO/FGMO/STC/RVC/ZVC/SARAL/Audit Office/RUSETI/USK-HUB/ Staff College, Bannergatta (except CO,MUMBAI and erstwhile HO of Andhra Bank and Corporation Bank)	Chief Manager (CR) of respective RO/FGMO or authority above him
Employees working at Central Office, Mumbai and erstwhile Head Office of Andhra Bank and Corporation Bank.	CM(HRM) of HRM Department, CO, Mumbai or Authority above him

Note: If the loan amount is misutilised or it is found that the amount of sale proceeds of the vehicle is misrepresented/misappropriated or not deposited with the Bank within the prescribed time as determined by sanctioning authority while availing second conveyance loan or any rule regarding grant of such loan is violated, the workmen concerned shall be liable for disciplinary action. Besides this, the Bank shall have right to charge commercial rate of interest on the amount o/s in the loan account.

The Management will have full right to alter the terms and conditions of grant of such loan, the loan under this category, shall be granted entirely at the discretion of the Management.

"FURNITURE LOAN FOR AWARD STAFF"

(SC No.7136 dated 27-03-2020 SC 7275 dtd26-10-2020 SC No.7433 dtd 03-05-2021)

PURPOSE OF LOAN : For purchase of Furniture / Home Appliances /Oxygen Concentrator.

1. Quantum: Rs. 1,20,000/- for Non Subordinate Staff & Rs. 80,000/- for Subordinate Staff
2. Margin 10%
3. Eligibility All confirmed Workmen Staff with satisfactory service of 3 years
4. Rate of Interest: 1 Year MCLR (Simple)
5. Repayment of Loan:

The Principal and Interest of the Loan amount shall be repayable in 60 equal monthly instalments in the ratio of 4:1. In other words, the principal loan amount will be first recovered in 48 instalments and the interest accrued thereon will be recovered in 12 months. If the repayment period of 60 months is not available, the repayment schedule will be fixed according to the available service period in the ratio of 4:1

6. Sanctioning Authority:

CATEGORY OF EMPLOYEES	SANCTIONING AUTHORITY
Employees working a Small/ Medium/ Large/ Service Branches/MICR centres	Chief Manager (CR) of respective RO or Authority above him
Employees working at VLB/ ELB/ Premiere/ IFB/ MCB/ ULP	In charge of Branch in respective Branches or Senior Manager (Cr) or Authority above him in respective branches.
Employees working at all administrative Offices including RO/ FGMO/ STC/ RVC/ ZVC/ SARAL/ Audit Office/ RUSETI/ USK-HUB/ Staff College, Bannergatta (except CO,MUMBAI and erstwhile HO of Andhra Bank and Corporation Bank)	Chief Manager (CR) of respective RO/FGMO or authority above him
Employees working at Central Office, Mumbai and erstwhile Head Office of Andhra Bank and Corporation Bank.	CM(HRM) of HRM Department, CO, Mumbai or Authority above him

7. General Terms and conditions:

I.

This loan will be available only twice in the career of the employee and there should be a minimum gap of 5 years between 2 sanctions. The employee will have to avail loan to the maximum extent possible in one go, subject to his repaying capacity.

II.

On promotion from Sub-Staff to Clerical cadre, the employee will be eligible for higher quantum of loan i.e. the difference between the amount sanctioned earlier and the maximum eligibility in clerical cadre. Such conditional availment of difference amount will be treated as separate attempt.

III.

Eligible employees can avail the difference amount between the earlier availed and the enhancement in the limit as above in the same cadre. The same shall not be considered as separate attempt.

IV.

Employees shall be allowed to avail 2nd loan after 5 years of the sanction of earlier loan.

V.

The monthly instalment of loan will be deducted from the salary of the employee through Union Parivaar.

VI.

The total deductions from the salary of the employee including the proposed instalment of the Furniture Loan should not exceed as under:

SC NO.7508 DTD 05-10-2021 wef 05-10-2021

MONTHLY GROSS SALARY (AMOUNT IN RS.)	MAXIMUM PERMISSIBLE DEDUCTIONS	NET TAKE HOME PAY
UPTO RS.75000/-	60% OF GROSS SALARY	40% OF GROSS SALARY
BEYOND RS.75000/- AND UPTO RS.1,00,000/-	65% OF GROSS SALARY	35% OF GROSS SALARY
BEYOND RS.1,00,000/-	70% OF GROSS SALARY	30% OF GROSS SALARY

Employees are required to maintain the aforesaid net take home pay while availing the facilities of Staff Clean OD, Staff Conveyance Loan and Furniture Loan. The permissible monthly deductions shall include the proposed monthly repayment instalment of the loan/s being availed. Applicable to new staff loans/renewals. Those employees who have availed the facility of Staff OD are advised to compulsorily designate their OD account for credit of their monthly salary. Also advised to route the monthly deductions related to staff loans availed by them mandatorily through salary.

VII. As far as possible branded items are to be purchased except in case of wooden furniture.

VIII.

Quotations should be submitted along with the application and Pucca Bills to be submitted within 15 days of the availment of loan to the Sanctioning Authority. Quotation/pucca bill mandatorily should have printed GST Number of the vendor.

IX.

Security Documents pertaining to Consumer Loans viz. DP Note and Hypothecation of Consumer Goods should be obtained by the disbursing branch before disbursement.

X.

The disbursing Branch/ sanctioning office is required to make post disbursement inspection to ensure that the items are purchased by the Award Staff members as per the application.

XI.

Misuse of facility will tantamount to misconduct and the employee will be liable for disciplinary action besides Bank shall have the right to charge commercial rate of interest on the loan amount.

XII.

Outstanding balance in the loan amount with interest thereon at the time the loanee ceases to be in the employment of the Bank shall be recovered from his superannuation benefits. If the quantum of terminal benefits fall short of the outstanding in the loan account with interest thereon, the same will be recovered from him/his legal heirs.

XIII. Disbursement will be made directly to the supplier/dealer/vendor by Pay Order/ Demand Draft.

XIV.

The workman desirous of availing the loan shall submit his application in the prescribed format to the Sanctioning Authority.

XV.

Staff can purchase branded items in his/her name through e-shopping also and in that case he/she has to submit a copy of e-bill for the said purchase duly signed by him/her along with proof of payment made by him/her to online seller of product for reimbursement. No advance in this case will be allowed. Invoice/e-bill not having the name of the staff as buyer will not be considered for reimbursement.

XVI.

The Management reserves the right to alter the terms and conditions of grant of such loan. Further, the loan under this category shall be granted entirely at the discretion of the Management.

8. Application / Processing / sanction: Application/Processing/Sanction will be through Union Parivaar.

9. Application/Processing/Sanction will be through LAS only.

-Processing of conveyance Loan/Furniture Loan application will be done by the nearby branch, where the staff members wish to buy the vehicle/furniture, to ensure the post sanction formalities.

10. In the current pandemic COVID 19 situation, many staff members are affected by COVID 19 are facing very serious issues with lack of Oxygen Supply. Hence, it has been decided to add new item: Oxygen Concentrator to permissible item under the scheme Furniture Loan to Award Staff Employees.

Now, staff members can purchase the Oxygen Concentrator within the overall eligibility of Award Staffs under this scheme. (SC No. 7433 dated 03-05-2021)

NSC LOAN:

Allowed loans to the extent of Rs. 30,000/- against 10% margin, once in a financial year at a concessional rate of interest: on or after 01.01.2004 @9.5% against NSC purchased on or after 01.03.02 and 8.5% on or after 01.03.2003 NSCs, (SC 5043 dated 21.01.2004)

GOLD LOANS

Loan against Gold to Staff members at par with Customers -- Staff Circular No. 3512 Dated 27.10.1989

STAFF HOUSING LOANS

(Staff Circular No. 7491 Dtd 01-09-2021 AND 7391 dated 18-03-2021 and 7140 dated 27-03-2020)

The salient features of the Scheme of "Staff Housing Loan – for Officers and Award Staff" revised and effective from 18-03-2021 are as under:

1. Eligibility	All confirmed employees or Officers having completed 2 years service and Award Staff having
-----------------------	---

	completed 6 months of service, whichever is earlier; subject to satisfactory service record of the applicant.
2. Purposes	<p>Staff Housing Loan can be availed by Officers and Award Staff for the following purposes:</p> <ol style="list-style-type: none"> For purchase of Plot and construction of residential house thereon in the name of the staff or jointly with the staff member and his / her spouse. For purchase of plot with existing house/ready built house in the name of the staff and spouse. In case of old house/flat, the estimated future life of the same should be at least 10 years more than the tenure of the proposed loan. For construction of residential house on land already owned by the Employee in his individual name/spouse or jointly with spouse. In case if the title of land is solely in the name of his /her spouse, then loan shall be permitted to staff member for construction of house, jointly with spouse. However, the loan is not permitted for purchase of ready built house where the title of the proposed house is solely in the name of applicant's spouse. For enlargement/ extension of residential house already owned by the staff member. For purchase of a plot of land under co-operative scheme and building a house where title will vest with the Officer/Employee after the house is built. Purchasing plot/ flat under self financing housing scheme and building a house where title will vest with the Officer / employee after the house is built. For repayment / conversion of loan availed for acquiring / construction of a house/ flat from any external institution such as housing finance institutions/ companies, housing boards, commercial banks. In the case of an employee, who has purchased / acquired a house/ flat by availing Housing Loan earlier, irrespective of the fact that the earlier loan availed is closed or outstanding, he/ she shall have the option to avail the second housing loan for purchase / construction of another flat / house, subject to the overall loan ceiling applicable to him/ her. However, at any point of time, the staff member either in his/ her name or along with his/ her spouse should not have availed housing loan at concessional rate (simple interest) for more than two houses / flats and third staff housing loan under CRE exposure for purchase/ construction of third house/flat, including the house/flat proposed to be acquired under the scheme. Applicable Rate of interest on Staff Housing Loan for third house under CRE exposure shall be as per Clause No.5 given in this circular. Staff housing loan can also be granted under Transfer of Security when an existing house/ flat purchased out of Staff Housing Loan as per existing scheme is sold to acquire bigger/better accommodation. The loan to be sanctioned will be restricted to the extent of difference between the purchase price of new house and sale price of old house or difference between the revised limit and old loan sanctioned, whichever is lower. The benefit/facility of Transfer/Substitution of security is now permitted to retire employees as well. However, no additional exposure shall be permitted to retired employees while allowing such substitution and all existing terms and conditions of the staff housing loan with respect to retired staff shall continue. Substitution of security shall be permitted only two times to the employees, whether serving employees, the enhancement in staff housing loans may be permitted along with the substitution of security to meet additional cost, if any, subject to eligibility, quantum, ceiling etc. No loan under staff housing loan shall be provided for purchase of plot only.

3.LOCATION	Individual loans under the Scheme will be admissible at any place in India where the employee proposes to settle post retirement.																													
4.LIMITS	<table><tr><th>CATEGORY OF STAFF</th><th>Total Staff Housing Loan Limits #*</th><th>Within which Max. Limits for Repair & Renovation*</th></tr><tr><td>Officers – TEGS-VI,VII & VIII</td><td>Rs.120 lacs</td><td rowspan="4">15</td></tr><tr><td>Officers – TEGS – V</td><td>Rs.110 lacs</td></tr><tr><td>Officers – SMGS- IV</td><td>Rs.95 lacs</td></tr><tr><td>Officers upto MMGS III</td><td>Rs.90 lacs</td></tr><tr><td>Clerical Staff</td><td>Rs.60 lacs</td><td>10</td></tr><tr><td>Sub Staff (Full Time)</td><td>Rs.42 lacs</td><td>7</td></tr><tr><td>Part Time Sweepers (3/4)</td><td>Rs.31.50 lacs</td><td>5.25</td></tr><tr><td>Part Time Sweepers (1/2)</td><td>Rs.21 lacs</td><td>3.50</td></tr><tr><td>Part Time Sweepers (1/3)</td><td>Rs. 14 lacs</td><td>2.33</td></tr></table>	CATEGORY OF STAFF	Total Staff Housing Loan Limits #*	Within which Max. Limits for Repair & Renovation*	Officers – TEGS-VI,VII & VIII	Rs.120 lacs	15	Officers – TEGS – V	Rs.110 lacs	Officers – SMGS- IV	Rs.95 lacs	Officers upto MMGS III	Rs.90 lacs	Clerical Staff	Rs.60 lacs	10	Sub Staff (Full Time)	Rs.42 lacs	7	Part Time Sweepers (3/4)	Rs.31.50 lacs	5.25	Part Time Sweepers (1/2)	Rs.21 lacs	3.50	Part Time Sweepers (1/3)	Rs. 14 lacs	2.33		
CATEGORY OF STAFF	Total Staff Housing Loan Limits #*	Within which Max. Limits for Repair & Renovation*																												
Officers – TEGS-VI,VII & VIII	Rs.120 lacs	15																												
Officers – TEGS – V	Rs.110 lacs																													
Officers – SMGS- IV	Rs.95 lacs																													
Officers upto MMGS III	Rs.90 lacs																													
Clerical Staff	Rs.60 lacs	10																												
Sub Staff (Full Time)	Rs.42 lacs	7																												
Part Time Sweepers (3/4)	Rs.31.50 lacs	5.25																												
Part Time Sweepers (1/2)	Rs.21 lacs	3.50																												
Part Time Sweepers (1/3)	Rs. 14 lacs	2.33																												
<p>*Revised limits for staff housing loan and the limits for repair and renovation shall be inclusive of the overall ceiling fixed herein above for each cadre of officer / employee. The officers/employees can avail entire limits for purchase/construction/acquisition flat / house, in case no limits for repairs and renovation have been availed by the officer/employee till now. Further, in case the officer/employee has already availed limits for repairs / renovation of existing house, the same amount shall get deducted from overall entitled limit of Staff Housing Loan mentioned herein above. All other terms and conditions for sanctioning Staff Housing Loan for repairs and renovation i.e. margin money/ rate of interest / repayment terms/ period etc shall remain unchanged.</p> <p># Actual eligibility will be subject to maximum permissible deduction and proposed instalments for Housing Loan to be sanctioned.</p> <p>General Condition: Due to above enhancement in the Staff Housing Loan Limits, an employee may avail the difference amount on the following conditions:</p> <p>1. Union Home Loan availed by a staff member for a house property over and above the existing Staff Housing Loan limit will be eligible for conversion.</p> <p>2. For extension of existing dwelling unit constructed out of Staff Housing Loan.</p> <p>3. In case where sanction is done and disbursement is underway, enhanced limit may be considered as under;</p> <p>a. where cost of house/flat is more than the limit already sanctioned;</p> <p>b. where cost of constructions as per the original estimates submitted at the time of application is more than the limit already sanctioned.</p> <p>c. While considering the sanction of difference amount, required margin contribution by the staff to be ensured.</p> <p>However, in no way the difference amount of housing loan will be allowed for reimbursement to the employee:</p> <p>-In case the employee has arranged funds from own sources:</p> <p>-or to the person/s or others from where employee has arranged funds such as friends/relatives/credit society etc. For payment of balance amount / completion of construction of unit.</p> <p>III; DISCONTINUATION OF STAFF HOUSING LOAN FOR PURCHASE/ CONSTRUCTION OF THIRD HOUSE/ FLAT UNDER COMMERCIAL REAL ESTATE (CRE) EXPOSURE CIRCULATED VIDE</p>																														

	STAFF CIRCULAR NO.7391 DATED 18-03-2021. As per the directions of the Board, the extension of Housing Loan Scheme for acquisition /construction of third house / flat under CRE Exposure stands withdrawn with immediate effect. Henceforth, no such proposal shall be considered under this scheme and those staff members who wish to apply for acquisition / construction of third hose / flat under CRE Exposure may do so under the Home Loan Scheme applicable to general public. However, the loans sanctioned under this scheme from the issuance of Staff Circular No. 7391 dated 18-03-2021 till 31-08-2021 shall continue as per he sanctioned terms and conditions mentioned therein.		
5. Rate of Interest	a) for staff housing loans for purchase /construction of first and second house: 5.50% (simple) upto Rs.40 lacs. 6.00% (simple) above Rs.40.00 lacs at Half yearly rests on daily diminishing balance method (simple).		
	b) for staff housing loan for purchase/ construction of third house under Commercial Real Estate (CRE) Exposure. Applicable rate of interest for CRE Staff Housing loan shall be at 0.25% below the lowest rate applicable to the public in the respective slab of loan amount, but not below EBLR (compounded monthly). In line with the slab wise lowest Union Home CRE Rate of Interest as per IC No.2290 dated 31-10-2020, the respective slab wise Rate of Interest for Staff Housing Loan for third house under CRE exposure shall be:		
	Loan amount	Rate of interest for union home CRE Exposure for salaried General Public	Rate of interest for third house under staff housing loan CRE Exposure (For Staff Members)
	Upto Rs.30 lakhs	EBLLR + 1.05%	EBLR + 0.80%
	Above Rs.30 lakhs	EBLR + 1.15%	EBLR + 0.90%
	Revision in EBLR linked loans shall be applicable as per EBLR frame work.		
6.MARGIN	10% OF THE PROJECT COST. Project Cost shall include: -Purchase price of land / house / flat -Cost of construction /extension (if applicable): -Registration charges and Stamp Duty, applicable GST and premium of any Group Insurance scheme covering the housing loan liability (in respect of purchase of house /flat), may be included as part of total estimated cost of the house/flat to be constructed / purchased by the employee, while computing his/her entitlement for house building advance, under the staff housing loan scheme.		
7.LOAN COMPOSITION RATIO FOR PURCHASE OF PKOT/ LAND & CONSTRUCTION: Loan component for purchase of Plot / land and construction thereon has been fixed at 50:50. As per the same, the maximum amount of loan towards the cost of land can be allowed upto 50% of the project cost or the eligible limit, whichever is lower, and the balance amount of limit will be available towards construction of house.			
8.REPAYMENT CAPACITY: The total deductions from the employee's salary, inclusive of interest on Clean OD & instalment of proposed loan under this scheme, should not exceed 70% of his/ her gross salary, for working out the maximum loan amount applicable under the scheme, income of applicant's spouse can be taken into consideration subject to submission of valid proof of income by the applicant with regard to his/her spouse's income. In case if Union Bank of India Staff Co-operative Credit Society Loan is availed by the applicant, the total deductions, inclusive of the instalment of the proposed loan shall not exceed 75% of the gross monthly salary of the applicant.			

For the purpose of calculation of repaying capacity, the income of spouse can be considered if the spouse is Govt. Employee or in the service of private organisation or has own business, for which sufficient income proof is required to be provided or proof of Income Tax paid for the last 5 years is required to be provided. Under such cases the spouse of the applicant whose income is being considered for proposed loan should have regular source of income.

In case if both husband and wife are working in the same Bank for grant of staff housing loan they will be treated as individual employee and will be permitted to avail Staff Housing Loan in their individual capacity as per their eligibility / repaying capacity. However, both husband and wife together could avail staff housing loan for not more than 2 dwelling units under this scheme.

The housing loan taken by husband/wife either under Union Home loan scheme or from other financial institutions on commercial rate of interest will be converted to Staff Housing Loan subject to availing the Staff Housing Loan at concessional rate of interest (simple interest) for maximum of two dwelling units by husband and wife and third staff housing loan for purchase /construction of third house /flat under Commercial Real Estate exposure within the overall eligible limit.

Further, 150% of eligible HRA of the employee shall be considered to arrive at the eligible loan amount while sanctioning Staff Housing Loan Scheme for first property.

50% of future rental income with verifiable proof to the satisfaction of Sanctioning Authority from the subject property can be considered in case of sanctioning of staff housing loan for second/third property.

9. REPAYMENT PERIOD:

Repayment period of Staff Housing Loan will not be extended beyond 360 months or 75 years of age whichever is less.

10. MORATORIUM PERIOD:

In case of loans sanctioned for construction of house/flat, recovery to staff after 2 years of 1st disbursement date or 6 months after completion of house, whichever is earlier.

In case of purchase of house/flat, recovery to start from 3rd month of disbursement of loan amount.

11. RECOVERY OF LOAN AMOUNT:

Loan recovery (Principal: Interest) ratio is 2:1 for loan availed beyond 20 years of repayment period and 3:1 for loan availed up to 20 years of repayment period.

For Staff Housing Loan for third house under CRE exposure.

The loan recovery shall be as per Union Home Loan CRE exposure.

11.1 For Pension Optees:

Instalment is restricted to 60% of net initial amount of pension payable immediately after their retirement plus their total income from other sources, including the income of the spouse.

While computing the amount of instalment in the above manner, any excess Liability in housing loan shall be recovered from the terminal benefits in lump sum.

11.2 NPS (NATIONAL PENSIONSCHEME) OPTTEES:

Employees under NPS who opt for loan duration beyond their normal retirement date, are required to maintain their Savings Bank Account with our bank even after their retirement and NPS lump-sum withdrawal and NPS annuity should be credited to the said account. Repayment for SHL should be from the same account. Such NPS optees are required to furnish undertaking letter.

12. INTERIM SECURITY: Nil. This clause stands withdrawn w.e.f. 18-03-2021.

13.00 STAFF HOUSING LOAN FOR REPAIRS AND RENOVATION:

13.1 limits:

CATEGORY OF STAFF	LIMIT RS.
OFFICERS:	Rs.15.00 LACS
TEGS VII & VIII	
TEGS V & VI	
SMGS IV	
JMGS I MMGS II & III	
CLERICAL STAFF	Rs.10 LACS
SUB STAFF (FULL TIME)	Rs.7 LACS
PART TIME SWEEPERS (3/4)	Rs.5.25 LACS
PART TIME SWEEPERS (1/2)	Rs.3.50 LACS
PART TIME SWEEPERS (1/3)	Rs.2.33 LACS

The housing Loan for repairs/ renovations shall be extended to employees who have earlier availed Staff Housing Loan or Union Home Loan or both the loans for purchase of a house/flat subject to completion of 7 years from the date of availing the Housing Loan. In case if the employee has not availed either staff housing loan or the loan under Union Home scheme for acquiring the property for which the repair loan is requested, then in such cases the loan can be considered after seven years from the date of acquiring the said property.

14. MARGIN: 10%

15. REPAYMENT PERIOD FOR STAFF HOUSING LOAN FOR REPAIRS AND RENOVATION:

240 monthly instalments or 75 years of age whichever is less.
Recovery of Principal and Interest shall be in the ration of 3:1

While sanctioning the limits as per the extended repayment period for regular Staff Housing Loan and Staff Housing Loan for Repairs and Renovation, the Sanctioning Authority to also ensure repayment capacity of the employee post retirement.

In such cases where repayment facility is granted post retirement, the employee may opt for tapering of instalments depending upon his/her repayment capacity and permit the Bank to deduct higher amount of instalments than the regular instalments fixed as per repayment schedule during the course of his/her employment in the Bank i.e. up to age of 60 years so as to reduce the quantum of instalments post retirement. However, in any case, one month prior to retirement of the employee, the quantum of instalments shall be reviewed by the concerned Regional Office (i.e. under whose jurisdiction the employee is posted), depending upon his repayment capacity after retirement. In his process, major thrust shall be given to the amount of proposed pension to be drawn by such retiring employee after commutation of his /her pension. In such eventuality, taking into account the pension payable to employee after communication, the new quantum of instalments equivalent to 60% of the net pension to be drawn by the retiring employee after commutation shall be drawn for next 180 months. As such the retiring employee will be required to repay the excess outstanding in lump sum from his own funds /terminal benefits, if any payable to him like pension commutation, own PF contribution, Gratuity, Leave Encashment etc.

Staff members who have availed staff housing loans with repayment period beyond retirement period and opt for Voluntary Retirement after putting in 25 years of service will be allowed to continue Staff Housing Loan as per the terms of the sanction.

This facility of repayment up to the age of 75 years will not be available to employee who opt for Resignation from the Bank's service or dismissed/ compulsorily retired /removed from the services of the Bank before attaining the age of superannuation and they will have to liquidate the entire housing loan outstanding at the time of their resignation/ removal/ dismissal/ compulsory retirement.

However, the loan outstanding in case of employees who have resigned from the services of the Bank, may be considered for being over into Union Home loan by the Competent Authority, on case to case basis as per the eligibility and terms and conditions of the Union Home Loan scheme.

In all such cases where the repayment period is extended beyond the age of retirement, the benefit of Staff rate and other terms & conditions of the Staff Housing Loan account like simple interest shall continue to be available to the employee post his /her superannuation also. Such extended repayment period maximum upto the age of 75 years is permitted as per the scheme.

If an employee, who had been serving in another Bank and has joined our Bank laterally in higher cadre and had availed staff housing loan there, which was converted to home loan at commercial rate of interest, in his previous bank upon his/her resignation, then the home loan in previous Bank can be taken over by our Bank under staff housing loan, after confirmation of the employee's service at our Bank or after completion of 2 years in case of Office staff and 6 months in case of Award staff whichever is earlier subject to satisfactory service record of the officer/employee.

16. LOCK-IN PERIOD (2ND HOUSE)

The unit purchased under staff housing loan for second house cannot be sold by the employee within the period of 10 years from the date of availing loan for any reason whatsoever (except in case of sale of the house on account of death of the staff member / sale of the house on account of separation of the employee which warrants closure of the loan account immediately). In this case the loan for second house will be liquidated immediately with the sale proceeds.

In case the employee for any reason whatsoever seek permission to sell his house, the entire loan will be considered under Union Home Loan and that the commercial rate of interest as well as the Bank's charges will be recovered vis-a-vis for liquidation of housing loan account out of the sale proceeds of house.

17. If the loan is availed for purchasing a flat/apartment in a proposed Co-operative society or any such Housing Society, then the employee shall:

- create a charge on the flat in favour of the Bank
- Give an undertaking to form a Co-operative Society or any such Housing Society at the earliest
- Give an undertaking to register lien on the flat in favour of the Bank immediately on registration of the Society
- Tripartite agreement and other such formalities with the Builder and Society is to be adhered to, as per norms.

If the House/Flat/Apartment is in a Co-operative Housing Society or any such Housing society, an undertaking from Society that the premises/share certificates shall not be transferred without the Bank's prior consent shall be obtained. The Share Certificate issued by the Co-Operative Society in the case of the employee will be deposited with the Bank and Bank's lien on the house/flat will have to be registered with the Society. Bank's charge in respect of premises must also be registered in Society's Book.

18. For purchase of land, house and new flat, the deal, Sale Deed, acquisition and mortgage should be completed within 3 months. In case of genuine difficulty, the discretion to grant reasonable extension of time limit lies with the Sanctioning Authority.

19. Where the loan has been sanctioned to an employee for construction of a house on plot of land owned by the employee jointly with his/her spouse, the spouse of the employee shall join as a co-borrower and also submit a letter of guarantee and undertaking for relinquishing the rights on the said plot of land / property.

Where Staff proposes to purchase a ready built house/flat, flat/house under tie-up or purchase a plot and construct a house/flat, by availing Staff Housing Loan, Jointly with the spouse, the first holder of the property should be the staff member.

20.DISBURSEMENT OF ADVANCE:

While disbursing the advance, margin requirements will be adhered to and the manner of disbursement broadly will be as under:

-Maximum amount of loan towards the cost of land can be allowed upto 50% of the project cost or the eligible limit, whichever is lower, and the balance amount of limit will be available towards construction of house.

-For construction of house on the aforesaid acquired/existing plot, proportionate disbursement will be made according to Architect's certificate or Bank Officials inspection report certifying the progress of construction.

-For house /flat purchased through Housing Society, Government Agencies or ready built house/flat from the private builders, disbursement to be made as per schedule of payment or lump sum as per demand of the vendors and the progress of construction.

-Documentation, security, mortgage formalities are to be completed as per Bank's norms at the time of disbursement of loan.

21.CONSTRUCTION:

Adherence to Plans: The construction should be in accordance with the approved plan and specification as approved by the Competent Civic Authority on the basis of which the advance is sanctioned.

Time Limit: The construction should be completed within 24 months of the date on which the first disbursement of loan is taken by the applicant. Extension of time limit is permissible upto one year by the Sanctioning Authority and for a longer period, in exceptional cases, by the General Manager (HR) if the work is delayed due to circumstances beyond the employee's control.

22.MAINTENANCE:

The house should be maintained in good condition and repairs be carried out at the employee's cost and kept free from all encumbrances. The employee should pay all taxes regularly and if required, the Bank may advise the employee to furnish a certificate to that effect. The Bank will be free to carry out inspection for checking up the maintenance.

23.INSURANCE:

On completion of construction/ or after possession of the house/ flat, it should be sufficiently insured by the employee at his cost against fire or any other Natural Calamity for the full value of the house. The insurance policy inclusive of the Bank's Clause should be deposited with the Bank and the premium receipts should be produced for inspection. The insurance should be kept alive till the liquidation of the advance.

24. A Bank Officer on deputation to a Government department or on Foreign service will be entitled for SHL from his /her parent Bank. In such cases, the Competent Authority for sanction of loan will be as per Clause No.34 of this Circular.

25.Officers under suspension are also be eligible for HBA but they should provide interim security in the form mortgage of Collateral Security or the loan should be supported by Personal guarantee from two permanent Officers of the Bank.

26. Sanction of staff housing loan for purchase/construction of 3rd house property under the scheme under Commercial Real Estate (CRE) exposure.

Employees can avail staff housing loan for purchase of a third house under CRE category within their overall entitlement and depending on their overall repayment capacity.

Applicable rate of interest for CRE staff housing loan shall be at 0.25% below the lowest rate applicable to the public in the respective slab of loan amount, but not below EBLR (compounded monthly). 50% of future rental income with verifiable proof to the satisfaction of the Sanctioning Authority from the subject property can be considered while calculating the repayment capacity.

27. SECURITY DOCUMENTS:

An employee shall:

- Execute all documents as required by the Bank from time to time and the Nominee of the employee for Provident Fund shall join as Co-borrower for executing the documents.
- Provide an undertaking stating not to permit creation of any other mortgage or encumbrance on the property /house/flat /apartment or any part thereof.
- Give an irrevocable undertaking to the Bank on a requisite stamp paper as may be required by the Bank, from time to time to create a lien on PF and Gratuity.

- Tender a Demand Promissory Note for the full amount of loan.
- In case of purchase of land/ house and / or construction of house, the employee shall:
 - ✓ Create equitable mortgage (wherever permissible in law) of the land/ house / property shall be created in favour of the Bank. Wherever equitable mortgage is not permissible/ possible, a simple mortgage will have to be created on the land/ house / property, after obtaining suitable permission from the Competent Authority.
 - ✓ Submit an irrevocable Power of Attorney in favour of Bank authorizing the Bank to execute the legal mortgage in favour of the Bank.
- Give an undertaking to complete the construction within 24 months from the date of the first disbursement of loan.
- Create mortgage of house or apartment to be enlarged. In the case of availing the loan for enlarging house or apartment.
- Besides the above, all the norms regarding security and mortgage are to be complied with.
- Guarantee on a requisite stamp paper to be obtained from the spouse from the staff member while granting Staff Housing Loan.

28. An employee shall not sell or part with the property acquired by him/her by availing staff housing loan in any manner without the prior permission from the Bank. The Bank at its discretion may permit the sale on providing satisfactory reasons for sale, at such terms and conditions it may deem fit. Generally, the permission may be granted only after a minimum of five years of occupation of the house/flat /apartment by the employee and his/her family. The outstanding with interest thereon, if any, will be adjusted from the sale proceeds. If the sale proceeds fall short of the outstanding plus interest in the loan account, the deficit will have to be paid by the employee immediately. The employee will have to deposit the sale proceeds with the Bank within the time fixed by authority permitting such sale.

29. Permission of the Bank is not required for letting out the House/flat /property acquired by the employee with the help of staff housing loan subject to compliance of clause No.33 (ii) of this circular. However, the employee should inform the Controlling Authority regarding his /her intention for letting of the House/flat/property on rent.

30. An employee can purchase the plot/ house from his close relatives provided the same is acquired by the seller from his/her own sources (it should not be ancestral property of the seller) and the said person should not be dependent of the employee who is seeking the loan.

31. continuation of Housing Loan by spouse of the retired employees.

In case of demise of a retired employee, the spouse of the retired employee may be given an option to continue or clear the loan which was availed by the employee before his / her retirement.

In case where the spouse opts for continuation of housing loan, the same may be permitted as per the sanction perms applicable for general housing loans (as applicable to general public) subject to repayment capacity of he family.

32. guidelines for sanction of staff housing loans to employees against whom disciplinary action is conducted / contemplated.

Sanctioning authority shall obtain ER clearance from ER Division, HR Dept. CO in respect of all loan applicants. In case of any disciplinary action is pending / contemplated against any employee, the Sanctioning Authority can take the decision based on the nature of the allegations levelled against the employee.

In no case staff housing loan shall be denied to any employee wherein he/she has already been imposed with a punishment/penalty and no further action is pending/contemplated against him/her, subject to fulfilment of other terms and conditions as per the staff housing loan scheme.

33. GENERAL INSTRUCTIONS TO BE NOTED:

-Any misutilisation of the loan at any time or violation of the scheme will be considered as an act of misconduct liable for disciplinary action besides charging the interest at commercial / penal rate on the outstanding balance. The Bank reserves the right to recall the loan governed by the Scheme if it is proved that the end use of the loan amount has not been properly effected by the applicant.

-The employee shall not let out the house for any commercial activities and shall not commit any act so as to jeopardize or prejudice the rights of the Bank.'

- Municipal Taxes, ground rent and all other outgoings in respect of the premises must be paid regularly in time.
 - Premises must be maintained in good condition and shall ordinarily be for personal bona fide use of the employee and/ or member/s of his/her family.
 - The borrower employee concerned shall make arrangements for the registration of the mortgage in favour of Bank.
 - The terms of the application, agreement, mortgage and other documents in respect of loan sanctioned under this scheme shall be as per Bank's norms and the Bank is free to amend the same from time to time.
 - Furnishing wrong or false information or certificates and default will render the employee concerned liable for such penalties as may be levied for breach of discipline and misconduct and the entire outstanding loan and interest will become recoverable forthwith.
 - Even though the comprehensive report on the title of the property from a reputed lawyer or firm of solicitors land plans and estimates approved by qualified architect or engineer will be prima facie acceptable, the Bank reserves the right to have further investigation on the title etc. by Bank's panel Lawyer/ Architect/ Valuers.
 - For the purpose of loan for purchase of ready built house/ apartment, the estimated residual life of the house/apartment should be at least 10 years more than the tenure of the proposed loan.
 - Management reserves its right to change and modify the scheme from time to time.
- Loan will be granted subject to sole discretion of the Bank.

34. Processing/ Sanctioning of staff housing loan proposals through ULPs:

Staff Housing loan proposals of employees in all cadres shall be processed by ULP nearest to the location of the property which is to be purchased/constructed. The loans will be sanctioned by ULP Heads as per their extant delegation for sanction of housing loans under Housing Loan Scheme for general public.

- a. In case of proposals falling beyond the delegation of ULP Heads, the sanctioning authority shall be respective RLCC-1 (headed by Regional Head) to which the ULP is attached for sanction of loan. The proposals shall be processed by ULP and submitted to RLCC-1 for sanction.
- b. in case the proposal is routed through the branch which is not attached to any ULP, the same shall be submitted directly to the respective RLCC-1 (headed by Regional Head).
- c. in cases where the loan proposal is of the sanctioning authority under normal circumstances i.e. the ULP Head or members of the RLCC-1, the same shall be sanctioned by the next higher authority.

Similarly, in cases LP nearest to the location of the property to be purchased/constructed and shall be submitted to the competent authority as stated above, for sanction. As per the extent guidelines, if husband and wife both are working in the same bank, they will be treated as individual employee for grant of staff housing loan and will be permitted to avail staff housing loan in their individual capacity as per their eligibility.

35. The Staff Housing Loan Scheme shall come into force w.e.f. the date of issuance of this circular i.e 18.3.2021.

General Manager (HR) is the competent Authority for interpretation of any clauses of the Staff Housing Loan Scheme is final and binding.

STAFF HOUSING LOAN – FREQUENTLY ASKED QUESTIONS (FAQs)

Considering the queries already received from the field and anticipating further queries, the following FAQs have been drafted to provide clarifications on the features of the Scheme:

N o	Question	Clarification
1	The repayment tenure has been extended to 75 years in the revised Scheme. Can I avail this benefit for my existing loans?	NO. This feature is effective from the date of amalgamation i.e. 01-04-2020. As such, it would be applicable for loans sanctioned / converted / taken over on or after 01-04-2020.
2	Can I convert my existing Union Home Loan to staff housing Loan?	Yes. Loans availed under commercial rate of interest from Union Bank of India or e-Andhra Bank or e-Corporation Bank or any other Financial Institution / Bank can be considered for conversion into Staff Housing Loan if otherwise eligible subject

		to fulfilment of terms and conditions of the scheme.
3	Can I avail the difference amount for extension of existing dwelling unit constructed out of Staff Housing Loan?	Yes. Within the overall eligibility of the staff member.
4	Who will be the Sanctioning Authority under the new Scheme?	The delegated authorities have been specified and circulated vide Staff Circular No. 7176 dated 15-04-20.
5	Can multiple loans already availed be combined into a single loan under the new Scheme?	Since the terms and conditions and documentations are different, multiple loans of an employee cannot be clubbed into a single loan.
6	In cases where sanction has been done on or before 31-03-2020 and disbursement is underway, can the difference amount on account of enhancement be availed?	Yes. However, for considering the difference amount as per the revised eligibility under staff housing loan, the original project cost at the time of initial sanction only to be taken into consideration. That means, for the sake of availing of higher limit, project cost cannot be modified/enhanced. Further, the required margin contribution by the staff is to be ensured and under no circumstances, the difference amount is to be reimbursed to the employee or to any person / source from where the employee had arranged funds for payment of balance amount.
7	Whether all Housing Loans availed from other Banks/ FIs are eligible for take over?	Yes, the same will be dealt with on case to case basis by the sanctioning authority as per the terms and conditions of the Scheme.
8	Whether 2 nd Housing Loan under this Scheme can be availed in the same city where the staff already owns a house?	Yes, it is for the staff member to choose the place where he wants to build his 2 nd house. As such, place does not have the relevance for giving Housing Loan for 2 nd property. However, while sanctioning the limits, it should be ensured that sanction is as per the eligibility an terms and conditions of the scheme.
9	Whether the amount of loan availed for repairs and renovation included under the amount of eligibility for purchase of house?	Limits specified for repairs and renovation are over and above the limits specified for regular staff housing loan.
10	As per previous scheme, in case of repayment period beyond retirement, immediate legal heir was being taken as guarantor in the loan. There is no such condition mentioned in the new scheme.	Immediate legal heir shall continue to be taken as guarantor in the loan where repayment period extends beyond retirement. Necessary guidelines are being issued.
11	In case staff is posted outside of home town but wishes to purchase house for the first time, can 150% of HRA be considered for calculating eligible loan amount.	Yes.
12	As per the scheme, loan can be extended up to 75 years or 360 months whichever is less, whereas it is also mentioned that after retirement, the new	The disparity is due to typographical error. At the time of retirement, the new quantum of instalment can be drawn for next 180 months (up to 75 years) or remaining period up to his original sanction, whichever is less. It is being clarified separately also.

	quantum of instalment can be drawn for next 120 months only i.e. up to 70 years only. Kindly clarify.	
13	If an employee has two properties in his/her name singly or jointly with spouse or spouse singly, would the employee be eligible for staff housing loan?	No, staff HLL cannot be availed for acquiring third house (either in his/her own or spouse's name singly or jointly).
14	An employee had purchased a property availing both staff HL and Union Home Loan. Before enhancement of limits, he/she has also purchased another (second) property in his/her own name or spouse's name through own sources or funds from parents. Now, the staff applies for conversion of said Union Home Loan to Staff HL. Will he/she be eligible?	Yes, as at the time of conversion staff is having only two dwelling units.
15	An employee had purchased a property availing both Staff HL and Union Home Loan. Before enhancement of limits, he/she has also purchased 2 or more properties in his/her own name or spouse's name through own sources or funds from parents. Now, the staff applies for conversion of said Union Home Loan to Staff HL. Will he/she be eligible?	No. As at the time of conversion, there should not be more than two dwelling units in his/her own or spouse's name, and staff HL cannot be availed for acquiring third house.
16	While sanctioning Staff HL for second property, 50% of future rental income may be considered for arriving at eligibility. However, property cannot be let out without prior permission of the Bank. Who will be the Competent Authority to permit the same?	At the time of such sanction, if staff member requests, the Sanctioning Authority may for calculating the eligibility notionally assume that permission to let out would subsequently be granted by the Competent Authority after construction / possession of the house / flat. However, for actually letting out the house, separate permission is to be obtained from Competent Authority.
17	In all such cases where the repayment period is extended beyond the age of retirement, the benefit of staff rate and other terms and conditions of the Staff	It is clarified that even in case of those employees whose repayment period is up to 60 years and opting for VRS, the benefit of staff housing loan shall be extended as per the original sanction terms. Example: A: If an employee who has availed housing loan with repayment

	Housing Loan account like simple interest shall continue to be available to the employee post his/her superannuation also. Such extended repayment period maximum up to the age of 75 years is permitted as per the scheme. Is this benefit available to employees opting for VRS also who have availed loans upto the age of 60 years?	<p>period up to his superannuation, submits VRS after putting in 25 years of service, then the benefit of staff housing loan shall be extended to him/her as per the original sanction terms i.e. up to his superannuation.</p> <p>B: If an employee who has availed housing loan with repayment period up to 70 years / 75 years, submits VRS after putting in 25 years of service, then the benefit of staff housing loan shall be extended to him/her as per the original sanction terms i.e. up to original repayment tenure period.</p> <p style="text-align: right;">Staff Circular No. 7188 Dated 30-04-2020</p>
--	---	---

SCHEME OF COMPENSATION/INCENTIVES FOR ACTS OF BRAVERY

The employees are entitled to receive Rewards / incentives as per Government guidelines in force, for acts of exceptional bravery or high level of integrity and / or performance of high order as under: -

1. Compensation in case of death of an employee:

- Executives -Scale-IV onwards	:	Rs.5.00Lacs
- Officers - Scale-I to III	:	Rs.3.00Lacs
- Clerical	:	Rs.2.00Lacs
- Sub-Staff	:	Rs.1.00Lacs

2. Bank will bear educational expenses upto graduation of the children of the deceased employee.
3. Employment on compassionate grounds will be given to one member of the family of the deceased.
 - a. In case no one in the immediate family is eligible for employment, the entitlement will be held in abeyance till one of the members of the family becomes eligible for employment.
 - b. In case employment is not taken up and the dependents are not gainfully employed, then the last pay and allowances drawn by the deceased may be extended to the family of the deceased till one of the children of family attains age of 21 years or till the date the deceased would have retired in normal course, whichever is earlier.
4. Staff loans availed by the deceased may be transferred in the name of the family member taken up on compassionate employment.
5. If Compassionate employment is not sought, then the interest on loans may be waived and only principal may be recovered from the compensation / other dues payable.
6. In respect of persons other than the Bank employee who may get killed as a consequence of or during robberies and/or attack of terrorists, the Bank will pay a lump sum Compensation of Rs.1.00 lac to the family of the deceased.
7. In case of Bank employees / customers / members of the public who actively resist robberies /terrorist attacks, the Bank may consider Cash Reward not exceeding Rs.50,000/-. This Cash Reward will be in addition to compensation, if any, payable under provisions of various Acts / Rules governing the person.
8. In case of employees, if the act of bravery merits, promotion may be given.
9. If such an employee does not possess the requisite criteria for such promotion, they can be given Personal Pay upto 3 advance increments in existing grade on permanent basis. In case the employee is

drawing last stage of basic pay, then the Personal Pay would be equal to 3 times the amount of increment last drawn and if he is drawing basic at lower stage, then the Personal Pay will be equal to next remaining increments plus amount equal to last increment to make the total upto 3 increments.

10. All expenses of injury, including hospitalisation of the victim/Bank employees/ members of public/members of police forces etc. shall be borne by the Bank.

PART XII
WELFARE SCHEMES
EDUCATIONAL SCHEMES/SCHOLARSHIPS/AWARDS/SCHOLARSHIPS/INCENTIVES ETC/HEALTH

CANTEEN SUBSIDY

Subsidized Canteen facility is extended to Branches and cluster of Branches/Offices in all centers. The quantum of Subsidy is **Rs.200/- per month** per employee.

Applicability:

This scheme will be applicable to all the employees of the Bank including Permanent part-time subordinate staff members drawing scale wages of 1/3rd and above but not to those appointed on contract or tenure basis. However, the scheme will not be applicable to those employees who are already covered under the Canteen Facility where lump sum subsidy is being paid.

General Conditions:

- 1) A Common application in writing prescribed under the Scheme (ANNEXURE-XVII) be submitted by the employee concerned to the Branch Manager/Chief Manager/Departmental Head under whom the employee is working should be submitted every month.
- 2) The application should be scrutinized and sanctioned by the Competent Authority.
- 3) The subsidy will be directly disbursed to the Canteen Contractor/Tea Boy on production of monthly bill in respect of each employee from whom the claim is received.
- 4) The Branch/Office should maintain a Register containing the following details:(refer staff circular)
- 5) The Branch/Office should hold on record the bill/receipt submitted by the Canteen Contractor/Tea Boy.
- 6) The records of sanction/payment will be properly maintained for audit purposes. The Internal Auditors will, in their reports, make specific comments regarding compliance.
- 7) The payment under the scheme will be debited to 'Expenditure A/c Staff Welfare Measure – Canteen Subsidy.

Competent Authority:

Branch	Branch Manager of the branch concerned.
R.O./ F.G.M.O.	Chief Manager (P&D)
Central Office	Chief Manager (HRM)
Branches Accounts Section	DGM/AGM/ In charge of the section
Audit Office	In charge of Office
Staff Training College	Principal/Vice Principal
Staff Training Centers	Chief Manager heading the Training Centre / Principal/Vice Principal, Staff Training College, Bangalore, In case there is no Chief Manager at the particular Centre, the same should be forwarded to the Principal / Vice Principal, Staff Training College Bangalore

Staff circulars for reference:

SC No.5309 dtd 29-09-2006 / SCNo.5901 dtd 04-09-12 SC No.6162 dtd 16-01-15, SCNo.7171 dtd 08-04-2020

LUMPSUM SUBSIDY FOR CANTEEN

OBJECTIVE: Lump sum subsidy is being paid for Canteen Operating at places like Central Office, MS Marg, Mumbai, India Exchange Place Kolkata. This facility is extended to all the employees without any restriction on the minimum number of employees.

APPLICABILITY: This scheme will be applicable to all the employees of the Bank but not to those appointed on Contract or Tenure basis. However, the scheme will not be applicable to those employees who are already covered under the Canteen Facility where lump sum subsidy is being paid.

GENERAL CONDITIONS:

- ✓ A common application in writing prescribed under the Scheme (Annexure) be submitted by the employee concerned to the Branch Manager/ Chief Manager/ Departmental Head under whom the employee is working.
- ✓ The application should be submitted every month.
- ✓ The application should be scrutinised and sanctioned by the Competent Authority.
- ✓ The subsidy will be directly disbursed to the Canteen Contractor/ Tea Boy on production of monthly bill in respect of each employee from whom the claim is received.
- ✓ The Branch/ Office should maintain a Register containing the following details .(refer Staff Circular)
- ✓ The Branch/ Office should hold on record the Bill/ Receipt submitted by the Canteen Contractor / Tea Boy.
- ✓ The records of sanction / Payment will be properly maintained for audit purposes. The Internal Auditors will, in their reports, make specific comments regarding compliance.
- ✓ The Payment under the scheme will be debited to Expenditure A/c Staff Welfare Measure – Canteen Subsidy.

COMPETENT AUTHORITIES:

Branch	Branch Manager of the branch concerned.
R.O./ F.G.M.O.	Chief Manager (P&D)
Central Office	Chief Manager (HRM)
Branches Accounts Section	DGM/AGM/ In charge of the section
Audit Office	In charge of Office
Staff Training College	Principal/Vice Principal
Staff Training Centers	Chief Manager heading the Training Centre / Principal/Vice Principal, Staff Training College, Bangalore, In case there is no Chief Manager at the particular Centre, the same should be forwarded to the Principal / Vice Principal, Staff Training College Bangalore.

Staff Circulars for reference: Staff Circular No.4782 dated 01-10-2001 / Staff Circular No.6002 dated 31-07-2013, Staff Circular No.6162 dated 16-01-2015 / Staff Circular No.7171 dated 08-04-2020

SCHEME FOR REIMBURSEMENT OF EXPENSES FOR HEALTH CHECK-UP FOR AWARD STAFF / OFFICERS IN SCALE I TO SCALE III.

1. The complex lifestyles of employees particularly in urban and metro centres have resulted in constant tension and pressure directly affecting their health. There is also growing awareness among employees to be health conscious. Those employees who are in the age group of 35 and above are more vulnerable to health problems like diabetes, blood pressure, coronary problems etc. Many a time though the symptoms are apparent, the employees do not go for medical check-up resulting in major health break down leading to hospitalization. The saying 'Prevention is better than cure' is not adopted by many employees and there have been instances of the organisation losing young employees. This scheme is a step towards arresting this trend and contributing to the health of the

employees.

2. Objective:

The scheme envisages reimbursement of expenses incurred by employees – Award Staff members and Officers up to MMGS III, in the **age group of 35+** for health check-up once in a financial year.

3. Applicability:

The Scheme will be applicable to all full time employees of the Bank including permanent part time subordinate employees, but not to those appointed on contract or tenure basis.

4. Amount:

- a. Reimbursement of expenses incurred by the employee in the age group of 35+ for health check up of self/spouse. Amount of Rs. 1500/- in case of male employees and Rs.2200/- in case of female employees (including Rs.700/- for Mammography or Ultra Sonography test) per year.
- b. Reimbursement of Annual Expenses upto Rs. 900/- to male staff members in the age group of 45+ for USG abdomen Test.
- c. Antenatal check up (4 months old) up to Rs.5000/- to female staff members. The reimbursement can be claimed only 2 times during the tenure of service.

5. Details of tests to be undergone:

The following tests are recommended for claiming reimbursement under the scheme:

ESR, CBC, SGPT SGOT	AUSTRALIAANTIGEN-Hb SAG
BLOODSUGAR-FASTING, POST PRANDIAL (after 2 hrs)	X-RAY –CHEST
BLOOD UREA, NITROGEN(BUN)	ECG, ULTRA SONOGRAPHY
SERUMCREATININE, SERUMTRIGLYCERIDE	URINEROUTINE
LIPID PROFILE –CHOLESTEROL	MAMMOGRAPHY-FOR WOMEN

6. Ideally the employee should avail of the services of reputed hospitals, pathological labs, X-ray clinic etc. operating at the centre where he/she desires to undergo health check- up.
7. All FGMOs/ZOs/ROs will explore the possibility of finalizing cost effective tie up arrangements with reputed hospitals, pathological labs, X-ray clinics on centre-wise basis for such health check-up and to ensure that the cost is reduced. Chief Manager/Branch Manager/Departmental Head will issue Letter of Authorization (ANNEXURE) to such Hospitals/Diagnostic Centers etc.

8. General Conditions:

The reimbursement of expenses will be restricted to Rs.1500/- and Rs.2200/- in case of male and female employees respectively or the amount of the bill submitted whichever is lower. In Centers where the Mammography test is covered within the ceiling of Rs.2200/-, then the reimbursement will be restricted to Rs.2200/- per female employee per year.

Concerned employee has to apply online through Union Parivar for reimbursement and to submit the relevant bills/proof for claiming the amount.

Application will be scrutinized by the Branch Manager/ Chief Manager/ Department Head and it will be sanctioned by the Competent Authority.

The eligible employees will not be entitled for TA/DA etc for getting the health check up done at centers other than the place where he is working.

The employee should submit original bills/ receipts evidencing payment to the hospital/ pathological lab/X-ray clinic etc. along with the test reports etc. (the test reports will be returned to the employee after perusal).

The tie up arrangements for health check up is decentralized at RO Level.

In case the RO finalizes tie up arrangement with reputed hospitals, Pathological Labs, X-ray clinics the payment should be made directly to them.

Reimbursement under the scheme will cease from the date of cessation of employment of the applicant with the Bank. It may be available under UBIREMAS after becoming a member after retirement on modified terms and conditions.

The employee should submit single claim for reimbursement of expenses incurred for health check up. In other words, no piecemeal claim will be entertained.

The records of sanction/ payment will be properly maintained for audit purposes. The internal auditors will, in their reports, make specific comments regarding compliance.

The payment under this scheme will be debited to Expenditure Account Staff Welfare Measures – reimbursement of Expenses for Health Check up.

COMPETENT AUTHORITY: HR Department of Concerned Regional Office, HR Suvidha in case of Central Office.

Staff circulars for reference: SC No.4782 dated 01-10-2001 / Staff Circular No. 5901 dated 04-09-12 Staff Circular No.6002 dated 31-07-2013 / Staff Circular No.6162 dated 16-01-2015 SC No.7171 dtd 08-04-2020

SCHEME FOR FINANCIAL ASSISTANCE TO EMPLOYEES WHO ARE ON LOSS OF PAY ON ACCOUNT OF HOSPITALISATION

There may be instances where employees might be forced to go on leave on loss of pay on account hospitalization for undergoing treatment for major ailments like coronary disease, transplantation surgery etc. Such employees are forced to incur substantial medical expenses for their treatment and at the same time do not receive salary. Many a time the employees' avail all sorts of leave to their credit and ultimately, the only option open to them is to go on leave on loss of pay on medical grounds. Normally the financial condition of such employees would be very precarious. The objective of the scheme is to lend a helping hand to such employees to tide over their temporary financial difficulties.

1. **Objective:** To provide financial assistance to employees who are on loss of pay on account of hospitalisation.
2. **Applicability:** The Scheme will be applicable to all full time employees of the Bank but not to those appointed on contract or tenure basis.
3. **Scope:** The scheme covers payment of lump sum amount to the employees who are on loss of pay. The facility will be made available for a maximum period of six months in the entire service of an employee.
4. **Amount:** Employees will be given financial assistance of Rs.3,000/- per month for a maximum period of 6 months and proportionately in case leave on loss of pay is less than one month (30 days).
5. **General Conditions:**
 - i. An application in writing as prescribed under the scheme to be submitted by the employee concerned to the Branch Manager/Chief Manager/Departmental Head where the employee is working.
 - ii. The application will be scrutinized and sanctioned by the Competent Authority.
 - iii. The Employee should have exhausted all sorts of leave and must be on approved leave on loss of pay on medical grounds.

- iv. The disbursement of financial assistance will cease on the date of reporting of the employee for duties.
- v. The applicant should have submitted bills seeking reimbursement of expenses under hospitalization scheme.
- vi. The details of approval accorded by the Competent Authority will be recorded in a register containing the following details.(refer staff circular)
- vii. The records of sanction/payment will be properly maintained for audit purposes. The Internal Auditors will, in their reports, make specific comments regarding compliance.
- viii. The payment under this scheme will be debited to Expenditure Account- Staff Welfare Measures – Financial Assistance to Employees who are on loss of pay on account of Hospitalization.

6. Competent Authority:

Branch	Branch Manager of the branch concerned.
R.O./ F.G.M.O.	Chief Manager (P&D)
Central Office	Chief Manager (HRM)
Branches Accounts Section	DGM/AGM/ In charge of the section
Audit Office	In charge of Office
Staff Training College	Principal/Vice Principal
Staff Training Centers	Chief Manager heading the Training Centre / Principal/Vice Principal, Staff Training College, Bangalore, In case there is no Chief Manager at the particular Centre, the same should be forwarded to the Principal / Vice Principal, Staff Training College Bangalore.

Staff Circulars for reference:

Staff Circular No. 4782 dated 01-10-2001 / Staff Circular No.5681 dated 28-08-2010 Staff Circular No.5785 dated 21-09-2011 Staff Circular No.5901 dated 04-09-2012 Staff Circular No.6002 dated 31-07-2013 / Staff Circular No. 6162 dated 16-01-2015 Staff Circular No.7171 dated 08-04-2020

SCHEME FOR REIMBURSEMENT OF SCHOOL FEES ETC.TO WARDS OF EMPLOYEES

The cost of school education has gone up steeply over the years, more so in case of admission to a decent school. It is the desire of parents that the ward is well educated. Providing good education is considered as a cherished gift from the parents. It is the desire of the Bank that the employees are given a helping hand in this endeavour.

Objective:

To provide limited amount of financial support to employees by way of reimbursement of school fees, cost of textbooks etc.

1. Applicability: The Scheme will be applicable to all full time employees of the Bank but not to those appointed on contract or stipend basis.

2.Scope:

- i. For the purpose of this scheme the family is taken as one unit. In other words, if husband and wife are working in our Bank, together they will be eligible for claiming reimbursement for only 1 child.
- ii. The scheme will not cover amount paid towards hostel fees, optional fees, refundable deposits, caution money deposits, coaching fees etc.
- iii. School education of the employee's ward commencing from Nursery to Standard XII will be covered under the scheme.
- iv. The Scheme is also extended to those children of the employees who have joined diploma courses in polytechnic institutes after passing their 10th standard, only for the first two years with the maximum reimbursement restricted to Rs.2250/- per year.

2. **Amount:** Rs.2250/- per year or the actual claim, which ever is less.

3. General Conditions:

- i. The fees will include tuition fees, term fees, examination fees etc.
- ii. The payment under the scheme will be by way of reimbursement of expenses already incurred.
- iii. To be applied online through UNION PARIVAR.
- iv. The Competent Authority will sanction application after scrutiny.
- v. Along with hard copy of online application, the employee should submit original bills/receipts evidence in payment of tuition fees, school fees, cost of text books etc.
- vi. The employee should submit application on a yearly basis for claiming reimbursement.
- vii. Reimbursement under the scheme will cease from the date of cessation of employment of the applicant with the Bank.
- viii. The application should be submitted by all the Employees on or before 20th February of the following year.
- ix. The details of approval accorded by the Competent Authority should be recorded in a register containing the following details.(refer staff circular)
- x. The records of sanction/payment will be properly maintained for audit purposes. The Internal Auditors will, in their reports, make specific comments regarding compliance.
- xi. The payment under this scheme will be debited to Expenditure Account - Staff Welfare Measures – Reimbursement of School Fees to wards of Employees.

Competent Authority: Suvidha at Central Office.

Staff Circulars for reference: SC No. 4782 dated 01-10-2001—SC No.5901 dtd 04-09-2012 - SC No. 6002 dtd 31-07-2013 SC No. 6521 dtd:31-12-2016 SC No. 7171 dtd 08-04-2020

SCHEME FOR REIMBURSEMENT OF COLLEGE FEES, COST OF BOOKS ETC. TO WARDS OF EMPLOYEES PURSUING ENGINEERING, MEDICAL, PROFESSIONAL & CAREER ORIENTED DEGREE COURSES

1. Objective:

To provide certain amount of financial assistance to employees by way of reimbursement of college fees, cost of textbooks etc. incurred on behalf of one dependent ward.

2. Applicability:

The Scheme will be applicable to all full time employees of the Bank including, but not to those appointed on contract or stipendiary basis.

3. Scope:

- i. The scheme covers reimbursement of College fees/cost of textbooks etc. for Engineering / Medical /Professional and Career Oriented Degree/Vocational Courses. For the purpose of this scheme, the family is taken as one unit. In other words, if husband and wife are working in our Bank, together they will be eligible for claiming reimbursement for only 1 child. If the employee has more than one child, he has the option to claim for any one of the children.
- ii. The scheme will not cover amount paid towards hostel fees, optional fees, refundable deposits, caution money deposits, coaching fees etc.
- iii. The scheme will cover all professional and career oriented courses leading to degree offered by the institutions and autonomous bodies recognised by the Govt. of India, National Informatics Centre, All India Council of Technical Education, and Medical Council of India etc. and not the

courses leading to Diploma.

4. Amount:

The ceiling on the reimbursement stands enhanced to Rs. 3250/- per year. However, if the claim is less than the ceiling fixed under the scheme the amount sanctioned will be restricted to the claim.

5. General Conditions:

- i. The payment under the scheme will be by way of reimbursement of expenses already incurred.
- ii. Along with the application online through Union Parivar, the employee should submit attested copies of bills/receipts evidencing payment of tuition fees, College fees, cost of textbooks etc. Attestation should be done by the Head of the Branch / Department, as the case maybe.
- iii. After scrutiny, the Competent Authority will sanction the application.
- iv. Reimbursement will be on a yearly basis.
- v. Reimbursement under the scheme will cease from the date of cessation of employment of the applicant with the Bank.
- vi. The application should be submitted by the employee on or before 20th February of the following year. For example, for the Academic year 2020- 21 the application should be submitted before 20.02.2022.
- vii. The employees should submit single claim for reimbursement of College fees, tuition fees etc.
- viii. The ward of the employee should pass the qualifying examination every year so as to be eligible for reimbursement of College fees, tuition fees etc. Failure in the qualifying examination or detention will lead to ineligibility. However on being considered for promotion, the ward will become eligible for being covered under this scheme.
- ix. The details of approval accorded by the Competent Authority have to be recorded in a register containing the following details.(refer staff circular)
- x. The records of sanction/payment will be properly maintained for audit purposes. The Internal Auditors will, in their reports, make specific comments regarding compliance.
- xi. The payment under this scheme will be debited to Expenditure Account - Staff Welfare Measures – Reimbursement of College Fees to wards of Employees

6. Competent Authority: HR Suvidha at Central Office.

Staff Circulars for reference: SC No. 4782 dtd 01-10-2001, SC No.5901 dtd 04-09-2012 SC No. 6002 dtd 31-07-2013 SC No. 6521 dtd 31-12-2016 SC No. 7171 dtd 08-04-2020

SCHEME FOR AWARDING SCHOLARSHIPS FOR HIGHER EDUCATION TO THE CHILDREN OF AWARD STAFF & OFFICERS

1. Applicability:

The Scheme will be applicable to all permanent employees of the Bank, but not to those appointed on contract or tenure basis.

2. Amount:

- i. The amount of scholarship will be Rs 375/- per month for those who pursue studies upto 10+2 level or equivalent examination in India.
- ii. The amount of scholarship will be Rs 500/- per month for those who pursue studies upto Graduate/Post Graduate level or equivalent examination in India and the amount of scholarship will be Rs.700/- per month in case the ward stays in hostel.
- iii. The amount of scholarship will be Rs 500/- per month after passing 12th standard examination for those who pursue studies in Technical and Career Oriented

Diploma Courses and the amount of scholarship will be Rs.700/-per month in case the ward stays in hostel.

3. Eligibility:

- i. The Scholarship will be paid to only one child of the employee during any academic year fulfilling the following criteria.
- ii. The ward of the **officer and clerical** employees who have secured minimum prescribed marks in the qualifying examinations are eligible for receiving scholarship for their 10+2 Level Studies and 12+3/4[College]level studies are as under.

Qualifying Exam	% of marks
10 th Standard	75% and above
12 th Standard under Science Stream	75% and Above
12 th Standard under Arts Stream	60% and Above
12 th Standard under Commerce Stream	60% and Above
Final Year Dip. in Engineering.	60% and Above

- iii. The wards of the **sub-staff** employee who have secured minimum prescribed marks in the qualifying examinations are eligible for receiving scholarship for their 10+2 Level Studies and 12+3/4[College]level studies are as under. The minimum prescribed marks for awarding scholarships have been lowered with a view to encouraging the children of Subordinate staff members to pursue higher studies.

Qualifying Exam	% of marks
10 th Standard	65% and above
12 th Standard under Science Stream	65% and Above
12 th Standard under Arts Stream	50% and Above
12 th Standard under Commerce Stream	50% and Above
Final Year Dip. in Engineering.	50% and Above

- iv. After passing 12th standard examination with minimum prescribed marks, the scholarship will be granted for pursuing Technical and Career Oriented Diploma Courses offered by the institutions and Autonomous Bodies recognised by the Government of India, DOACC Society, National Informatics Centres, All India Council for Technical Education, Universities and Other Professional Bodies.
- v. With a view to encouraging the meritorious wards of the employees to achieve further in their academic pursuits, those wards of the employees who have completed their 1st Graduation/ Diploma courses with 60% or more marks will get scholarship for pursuing 2nd graduation studies in any discipline like M.A., M.Com, M.Sc., M.E., M. Tech., M.B.A, LLM, MD, MS, MCA, PGDMS Course.etc.
- vi. The scholarship will be granted for pursuing professional courses such as CA, ICWA, CS etc. which involve correspondence studies.
- vii. Final Year in Diploma in Engg. will be treated as a qualifying examination for the purpose of awarding scholarship for Engineering Degree Course.
- viii. Marks secured in all subjects including optional subjects will be taken into account for the purpose of ranking.

- ix. In the event the ward is required to stay in private hostel, the application for scholarship should be supported by-
 - a. Certificate from the College/Institution regarding non-availability of hostel facilities.
 - OR
 - b. Certificate from the College/Institution that the student cannot be accommodated in the existing hostel facilities offered by them
 - AND
 - c. Copy of hostel receipt issued by the Private Hostel or Certificate issued by Private Hostel on their letterhead, confirming that the ward is staying in their hostel.

4. The scholarship sanctioned to the ward of deceased employee when he was alive will be continued even after death of employee, till the completion of the course for which the scholarship was awarded. In such a case application for release of scholarship will be submitted by the spouse / child of deceased employee.

- i. Relaxation of one year not exceeding 2 attempts is given to the wards to appear in the qualifying examination so as to secure admission in the professional courses. Where the ward despite securing high percentage of marks in the XII Std./HSC examination, does not get admission in the professional course, the mark-sheet pertaining to the XII Std/HSC examination of the previous academic year can be considered, in respect of application seeking scholarship for the current academic year in any stream.
- ii. Similarly, relaxation of one year will be given to wards reappearing in 12th Standard/HSC examination for improving overall marks.
- iii. The employee will be allowed to avail the benefit of scholarship from our Bank even if their children are receiving any other scholarship from outside institution.

5. Procedure for making application & making payments:

- i. The requisite application must be made as prescribed under the Scheme to the Competent Authority at the time of commencement of the academic year of the course.
- ii. To be applied through Union Parivar.
- iii. The application should be supported by a copy of the mark-sheet of S.S.C/H.S.C. or equivalent examination duly attested by a Bank Officer.
- iv. The Branches/Offices forwarding the applications for award of scholarship are permitted to verify the copies of mark sheet with the attested copies of mark sheet which are already attested by Competent Authority like Gazetted Officer/Head Master/Principal/Bank Manager etc.
- v. The Regional/Zonal Offices shall before making disbursement each year, satisfy that the ward has not failed in the academic year and/or discontinued his studies for which he was awarded scholarship.

Competent Authority: HR Suvidha at Central Office

Staff Circulars for reference : Staff Circular No. 5901 dated 04-09-2012 / Staff Circular No.6002 dated 31-07-2013 Staff Circular No. 6521 dated 31-12-2016 / Staff Circular No.7171 dated 08-04-2020

SILVER JUBILEE AWARDS:

Silver Jubilee Awards are granted to an employee who had completed 25 years of service in the Bank. Ex-servicemen who have completed 20 years of service. No penalty/punishment other than Censure/Warning has been imposed upon the employee during the immediately 3 years or the rigor of penalty is in operation, whichever is longer. The award can be released only after debarment period is over. Raksha Bandhan watches will be given (one for self and the other to the spouse)

LIFE TIME APPRECIATION AWARD

1. LIFE TIME APPRECIATION AWARD IS granted to employees who fulfill the following eligibility criteria:

Ex-servicemen who joined the Bank after completion of 40 years of Age. Spouse/Dependents recruited on compassionate grounds after completion of 35 years of age

Under the scheme, the award will be given at the time of superannuation.

Non-eligibility:

In case where deceased employees/employees recruited on medical grounds had received the award under silver jubilee award scheme during his/her service upon completion of the required no. of years of service, the spouse/ dependant/ employed on compassionate grounds will not be eligible for award under the Life Time Appreciation Award scheme.

-Raksha Bandhan watches will be given (one for self and the other to the spouse)

VRS/RESIGNEE not entitled. Leave record should be non-assailable. No penalty/punishment has been imposed on him immediately preceding 3 years or the rigor of penalty is in operation (except Censure/warning), whichever is longer. After debarment period is over before retirement can be eligible and at the time of debarment, if retired cannot be qualified. (SC NO.6726 DATED 09-01-2018)

HONORARIUM TO THE CHILDREN OF THE EMPLOYEES WHO HAVE SECURED FIRST RANK IN THE SCHOOL EXAMINATION

Many wards of the employees excel in their school education by obtaining first rank in the overall annual performance/general proficiency in their school examination. With a view to encourage the meritorious wards of the employee to enable them to achieve still better results in their academic pursuits, this scheme is evolved.

1. **Objective:** To honour meritorious wards of the employees, who have secured first rank in the overall annual performance in the school examination of their respective class/standard of study.
2. **Applicability:** The scheme will be applicable to all employees but not to those appointed on contract or stipendiary basis.
3. **Scope:** The scheme will cover grant of one time honorarium of Rs.3,000/- per year to those wards of the employees who have obtained first rank in the overall annual performance in the school examination of Standard I to XII. Education of the wards commencing from Standard I to XII will be covered under this scheme, based on the examination held during the academic year.

4. General Conditions:

- i. To be applied through UNION PARIVAR.
- ii. The Competent Authority will sanction the honorarium after scrutiny of the application.
- iii. Along with the hard copy of online application, the employee should submit the original certificate issued by the School Authority, evidencing first rank in all division of a particular class/standard.
- iv. The details of approval accorded by the Competent Authority will be recorded in a register containing the following details (refer to staff circular)
- v. The records of sanction/payment will be properly maintained for audit purposes. The Internal Auditors will, in their reports, make specific comments regarding compliance.

- vi. The payment under the scheme will be debited to “Expenditure Account- Staff Welfare Expenses – Granting honorarium to the children of the employees who have secured first rank in the school examination”.

5. **Competent Authority:** HR Suvidha at Central Office.

Staff Circulars for reference:

Staff Circular No.5901 dated 04-09-2012 / Staff Circular No.6002 dated 31-07-2013 SC No.6162 dtd 16-01-2015

Staff Circular No.6521 dated 31-12-2016 Staff Circular No.7171 dated 08-04-2020

BANK’S HOLIDAY HOMES

Guidelines for allotment of Bank’s Holiday Homes:

1. Bank’s Holiday Home will be available for the use of employees of the Bank and their families only.
2. Application for reservation should be made on line through Union Parivar.
3. The period of allotment/stay will not exceed four days. However, during the peak season the ceiling on the period of stay will be decided by the concerned Regional Office/Central Office, depending upon the demand position.
4. Allotment letter will be issued by the concerned Regional Office/Central Office specifically stating the period of allotment through Union Parivar to the concerned employee sufficiently in advance to enable him to make other necessary arrangements. The employee concerned will carry with him the allotment letter and produce it before the caretaker. The employee may produce the Identity Card to him by the Bank, if necessary.
5. Cancellations can be made through Union Parivar. Any cancellation request made to be eligible for refund must be well in advance, at least 15 days prior to occupancy.
6. The employee during the course of stay in the holiday home will be liable to pay for any damage to any item of property of the holiday home arising out of acts attributable to the employee.
7. A nominal compensation will be recovered from staff members to be communicated from time to time through circulars and available in Union Parivar.
8. The occupants should maintain full decorum throughout their period of stay in the Holiday Home. Occupants staying in the Bank’s Holiday Homes will do so, at their own risk and the Management does not take any responsibility for any events whatsoever during the course of such stay.
9. Retired employees including those who have opted VRS under special scheme 2001 (SC 6162 dated 16-01-2015) will be eligible to avail the Holiday Home facility during March – April and September every year. Further they can book the Holiday Homes one month in advance of their intended stay.
10. All additions/ deletions/ modifications in status of Holiday Homes will be intimated through staff Circulars from time to time.

List of holiday Homes:

The list of Holiday Homes presently available to members of staff and their families are appended below:

HOLIDAY HOMES OF UNION BANK OF INDIA:

SR NO	NAME OF HOLIDAY HOME	ADDRESS AND CONTACT TELEPHONE NOS.	RENT PER DAY / PER ROOM
1	AMRITSAR	HOTEL SHIRAZ CONTINENTAL, QUEENS ROAD AMRITSAR, FAX; 0183-5058614, C:0183-2565157/2220886	250/-
2	BENGALORE	FLAT NO. A3/507, CAUVERY BLOCK, NATION GAMES VILLAGEM KORAMANGALA C: 080-2575180 (BANKS PROPERTY)	150/-
3	BENGALORE-A	HOTEL MOURYA, 22/4, RACE COURSE ROAD, NEAR ANAND RAO CIRCLE, C.080-22254111/116, 7090758427/25	200/-
4	DELHI	HOTEL SARTHAK PALACE, 14A/34, W.E.A.CHANNA MARKET, KAROL BAGH, C.011-25733344/55, 09810972946	200/-
5	GOA (S)	COLVA BEACH, OPP. GOA TOURIST BUGLOWS, GOA TEL: 2788047/ 048	250/-

6	GURUVAYOOR	KRISHNA GARDENS, PERUMBILAVLI ROAD,NORTH NADA, GURUVAYOOR,DIST.TRICHUR. C:0487 2552558,09497254432	150/-
7	HARIDWAR-A	HOTEL GANGES RIVERIA, DELHI BIPASS ROAD,NEAR VISHWAKARMA GHAT,PO KANKHAL, 01334-240940, 9358189263	200/-
8	HARIDWAR	HOTEL HAR KI PAURI, BHIMAGODA ROAD,HAR-KI-PAURI C.01334-265553/265554	175/-
9	KATRA	IMPERIAL HOTEL (A UNIT OF-ONE GUEST HOUSE)RAILWAY ROAD, KATRA. C:09596237777, 09596257777	250/-
10	KHANDALA	PLOT NO.24, N J PARK, NEXT TO LOKHANDWALA COMPLEX, VILLAGE KUNE MOB. 7875635962, 08308001536 (BANKS PROPERTY)	150/-
11	KOCHI	HOTEL RESIDENCY, PARAMARA ROAD, ERNAKULAM TOWN,C.4842394040	200/-
12	MUNNAR	CHANCELLOR RESORT MAS CHANCELLOR RESORT,COTTAGE NO.274, BUILDING NO.283. CHINNAKANAL, UDUMBANCHELA TALUK, MUNNAR C: 04868 249318	250/-
13	MUSSORIE	DEVONSHIRE ESTATAE, LANDOUR, MUSSORIE. 0135 632895 (BANKS PROPERTY)	150/-
14	OOTY	HOTEL SILVER OAK,183/B/11,ETTINES ROAD, OOTACAMUND.C: 0423-2447148/ 2451747	250/-
15	OOTY-A	TULIPS ELKHILL RESORTS (BESIDES STERLING RESORTS) RAMAKRISHNAPURAM,OOTY,C. 7639778080/ 7094898989,0423245555, 2448080	200/-
16	SHIRDI	Hotel Mandai Palace, JT Shelke Patil Marg, Shirdi, Ahmednagar District. Cell 02423-255891.	250/-
17	SHIRDI-A	BHAGYALAKSHMI PVT LTD. BHAGYALAKSHMI ROAD,OPP.ANDHRA BANK,NEAR SAI BABA TEMPLE, GATE NO.1, TALRAHATA, SHIRDI C.9096484870, 9730308900	200/-
18	SHIMLA	HOTEL GULMARG REGENCY,NEAR THE MALL,SHIMLA,0177-2653168,/26555454/9418092252	200/-
19	TIRUPATHI	M/S.KALYAN RESIDENCY,177, TP AREA, TIRUPATHI, AP 0877 22597780	200/-
20	TIRUMALA-A	SARVAMANGALA MAHAMANDAPAM,SRI KANCHI KAMAKOTE PEETHAM,RING ROAD,TIRUMALA C.0877-2277370	200/-
21	TITHAL	TITHAL ROAD, VILLAGE-TITHAL, NEAR SAI BABA TEMPLE, DIST-VALSAD396001. Cell 997889-0229 (BANKS PROPERTY)	150/-
22	VARANASI	HOTEL OK INTERNATIONAL, D-47/188A, RAMPURA,LUXA ROAD, C.9559425498	200/-

Important Note: Operational guidelines of the Scheme will be informed separately.

Staff Circulars for Reference: Staff Circular No. 6432 dated 23-08-2016 / Staff Circular No. 6517 dated 31-12-2016, Staff Circular No. 7171 dated 08-04-2020.

BANK'S TRANSIT QUARTERS

OBJECTIVE:

Though medical facilities are available at many places in the country, renowned specialists exist at Metro areas and the patients have to call on them for treatment. At such places, the patients and their attendants/family members have to incur expenses on lodging arrangements which are usually quite high. Bank has opened transit quarters at Mumbai, Chennai, New Delhi and Kolkata for the benefit of staff members and their eligible dependents who may visit these metropolitan centres on medical treatment.

Applicability: All Staff Members of all categories and their eligible dependents can avail this facility.

Details of the Transit Quarters: The complete details of the transit quarters are given below:-

MUMBAI-1

Address of the transit quarters	:	Flat No.51-A, 5 th floor, Soman Nagar Co-op Hsg. Society Near Chinchpokli Railway Station(C.R.), Chinchpokli, Mumbai – 400 012
Nearest Railway Station	:	Mumbai Central – about 3 kms. Dadar – about 5 kms. Chinchpokli – adjacent to the quarters
Local conveyance	:	By taxi / local bus routes connecting all parts of Mumbai
Charges	:	Rs.300/- per month (Rs.10/- per day if less than one month)
Procedure	:	Apply to Chief Manager HR, Human resources Admn. Divn, HR Dept. Central Office in the prescribed format. After approval is accorded by the Competent Authority, Allotment Letter will be issued to the applicant. Keys of the quarters will be handed over to the applicant by Senior Manager, Maintenance Section, SS Dept., C.O. and the same will be returned to him on vacating the quarters. The employee will also possess his identity card during his stay at the quarters.

MUMBAI (2)

Address of the Transit Quarters	:	Flat No. 5 and 11,Vaibhav Apptt. Vaidbhav Co-Op.Hsg.Society, Barkat Ali Road, Wadala (East) Mumbai 400 037.
Nearest Railway Station and Landmark	:	Wadala Railway Station – about 1 km. Dadar about 3 km. Land mark – Barkat Ali Dargha.
Local Conveyance	:	By taxi, By local bus routes connecting all parts of Mumbai.
Charges	:	Rs.300/- p.m. (Rs.10/- per day if less than one month)
Procedure	:	Apply to Chief Manager HR, Human resources Admn. Divn, HR Dept. Central Office in the prescribed format. Keys of the quarters will be handed over to the applicant by Senior Manager, Maintenance Section, SS Dept., C.O. and the same will be returned to him on vacating the quarters. The employee will also possess his identity card during his stay at the quarters.

KOLKATA

Address of the transit quarters	:	Flat No.1 at Hazra 41G, S.P. Mukherjee Road Kolkata– 700 026
Nearest Railway Station	:	Netaji Bhavan (Metro Rail) Near Chitranjan Cancer Institute Opp. to Jadatin Das park
Local conveyance	:	By taxi / local bus routes connecting all parts of Kolkata
Charges	:	Rs.300/- p.m. (Rs.10/- per day if less than one month)
Procedure	:	Apply to Senior Manager, HR Dept. F.G.M.O. Kolkata as per prescribed format. After approval is accorded by the Competent Authority, Allotment Letter (ANNEXURE-XVI) will be issued to the applicant. Keys of the quarters will be handed over to the applicant by Senior Manager (P&D), FGMO Kolkata and the same will be returned to him on vacating the quarters. The employee will also possess his identity card during his stay at the quarters

DELHI

Address of the transit quarters	:	Flat No.14, 2 nd floor G-53, East of Kailash New Delhi (Near ISKCON Temple)
Nearest Railway Station	:	Hazarath Nizamuddin
Local conveyance	:	By taxi/ local bus routes connecting all parts of New Delhi
Charges	:	Rs.300/- p.m.(Rs.10/- per day if less than one month)

Procedure	:	Apply to Senior Manager, HR Dept., NRO New Delhi as per prescribed format. After approval is accorded by the Competent Authority, Allotment Letter will be issued to the applicant. Keys of the quarters will be handed over to the applicant by Chief Manager, Kailash Colony Branch, New Delhi and the same will be returned to him on vacating the quarters. The employee will also possess his identity card during his stay at the quarters.
-----------	---	---

CHENNAI

Address of the transit quarters	:	Kalpatharu Apartments, 93, Kumaran Colony Main Road, Next to Vijaya Hospital, Nr. Bus Terminus Vadapalani Vadapalani, Chennai-600 026 Tel.No.23620419
Nearest Railway Station and Landmark	:	Kodambakkam Rly. Stn. On the suburban railway Next to Vadapalani, Bus Terminus, Next to Vijaya Hospital
Local conveyance	:	By taxi / local bus routes connecting all parts of Chennai
Charges	:	Rs.300/- p.m.(Rs.10/-per day if less than one month)
Procedure	:	Apply to Senior Manager, HRMD, NRO Chennai as per prescribed format. After approval is accorded by the Competent Authority, Allotment Letter will be issued to the applicant. Keys of the quarters will be handed over to the applicant by NRO Chennai and the same will be returned to them on vacating the quarters. The employee will also possess his identity card during his stay at the quarters.

While availing the facility, the users should note that they will be responsible for any loss/damage caused to the furniture and fixtures in the quarters during their stay. The occupants should maintain discipline and decorum during the occupation of the quarters. This facility is available to the employees or their dependents only, for undergoing medical treatment.

Staff circulars for reference: S C No.5901 dtd 04-09-2012 /SC No.6002 dt 31-7-13 SC No.6162 dtd 16-01-15 SC No.7171 dtd 08-04-2020.

FINANCIAL ASSISTANCE TO PHYSICALLY CHALLENGED EMPLOYEES FOR PURCHASE OF CRUTCHES, OTHER ACCESSORIES

As per Government guidelines, persons with disabilities like blind, deaf and Orthopedically handicapped are recruited in the services of the Bank in tune with the Reservation Policy. The physically challenged need the support of the society, as they are underprivileged. Such employees need the support of the organisation and therefore this scheme is evolved.

2. Objective:

- ✓ To provide financial assistance to physically challenged employees by way of reimbursement for:
- ✓ Purchase of crutches/hearing aids/Braille Books/other accessories – artificial legs/shoes, support for polio limbs etc.
- ✓ Payment of fees for computer courses

3. **Applicability:** The Scheme will be applicable to all full time employees of the Bank but not to those appointed on contract or tenure basis.

4. **Amount:** The employee is eligible for reimbursement of maximum Rs.3,000/- per year or the claim made whichever is less.

5. General Conditions:

- i. An application should be made on line through Union Parivar.
- ii. The application will be scrutinized by the Branch Manager/Chief manager and will be sanctioned by the Competent Authority.
- iii. The application should be accompanied by original bill/receipt for the payment made for purchase crutches other accessories, payment of fees for computer training, cost of Braille books etc.
- iv. The same items should not be purchased again within three years. The limit of Rs.3000/- p.a. for reimbursement under the scheme can be utilized for purchase of different items in the year,

e.g. crutches/artificial leg can be purchased once in 3 years and shoes/support for limbs can be purchased in the next year.

- v. In case of reimbursement of fees for computer training, the applicant should submit course completion certificate within a period of 3 months from the date of completion of the course.
- vi. The facility will be available once a year. However, the employee will not be eligible for reimbursement of cost of same items mentioned in the Circular every year.
- vii. The employee who becomes orthopaedically handicapped after joining the services of the Bank should submit medical certificate from an orthopedic surgeon, which would be referred to the Medical Board for clearance.
- viii. An employee who becomes hearing impaired after joining the services of the Bank should submit medical certificate from an ENT specialist, which would be referred to the Medical Board for clearance.
- ix. An employee who becomes orthopedically handicapped, hearing impaired after joining the services of the Bank submits medical certificate issued by the Medical Board attached to the Special Employment Exchange for Physically challenged or attached to the Vocational Rehabilitation Centre for Physically challenged persons, the same will be accepted straight away.
- x. The details of approval accorded by the by the Competent Authority should be recorded in a register containing the following details.(refer staff circular).
- xi. The records of sanction/payment will be properly maintained for audit purposes. The Internal Auditors will, in their reports, make specific comments regarding compliance.
- xii. The payment under the scheme will be debited to" Expenditure Account- Staff Welfare Measures – Financial Assistance to Physically challenged Employees "

6. Competent Authority:

Branch	Branch Manager of the branch concerned.
R.O./ F.G.M.O.	Chief Manager (P&D)
Central Office	Chief Manager (HRM)
Branches Accounts Section	DGM/AGM/ In charge of the section
Audit Office	In charge of Office
Staff Training College	Principal/Vice Principal
Staff Training Centers	Chief Manager heading the Training Centre / Principal/Vice Principal, Staff Training College, Bangalore, In case there is no Chief Manager at the particular Centre, the same should be forwarded to the Principal / Vice Principal, Staff Training College Bangalore.

Staff Circulars for reference: SC No.6002 dated 31-07-2013 /SC No.7171 dated 08-04-2020

SCHEME FOR FINANCIAL ASSISTANCE TO PHYSICALLY CHALLENGED CHILDREN OF THE EMPLOYEES FOR PAYMENT OF SCHOOL/COMPUTER COURSE FEES, PURCHASE OF CRUTCHES, HEARING AIDS AND OTHER ACCESSORIES.

Some of our employees have Physically Challenged children. Such employees are required to incur heavy expenses to provide decent education and accessories like crutches, hearing aids etc. to their Physically challenged children. This scheme is evolved as a token of support from our Bank, to such families.

1. Objective:

- ✓ To provide limited amount of financial support to the employees having Physically Challenged children by way of reimbursement of expenses incurred for the purpose of:
- ✓ Payment of school fees/computer course fees.
- ✓ Purchase of crutches / hearing aids / Braille Books / other accessories, artificial legs/ shoes, support for polio limbs etc

2. Applicability:

The scheme will be applicable to all permanent employees of the Bank.

3. Amount:

The employees will be eligible for reimbursement of maximum Rs.1000/- per year or the claim made whichever is less.

4. General Conditions:

The reimbursement of school fees under this scheme will be exclusive of reimbursement of Rs.1000/- under the other scheme for reimbursement of school fees to wards of employees.

- i. An application should be made on line through Union Parivar.
- ii. The application will be scrutinized by the Branch Manager/Chief manager and will be sanctioned by the Competent Authority.
- iii. Along with the application, employee should enclose verified copy of certificate issued by Competent Medical Authority evidencing disability of the child.
- iv. The application should be accompanied by original bill/receipt for the payment made for school/computer course fee and purchase of crutches/hearing aids/Braille Books/other accessories artificial legs/shoes, support for polio limbs etc
- v. When amount sanctioned is for equipment, same items should not be purchased again within three years. e.g. crutches/artificial leg can be purchased during first year and shoes/support for limbs can be purchased in the next year, etc.
- vi. The details of approval accorded by the by the Competent Authority should be recorded in a register containing the following details. (refer to staff circular)
- vii. The records of sanction/payment will be properly maintained for audit purposes. The Internal Auditors will, in their reports, make specific comments regarding compliance.
- viii. The payment under the scheme will be debited to "Expenditure Account- Staff Welfare Expenses – Financial Assistance to Physically Challenged children of the employees".

5. Competent Authority:

Branch	Branch Manager of the branch concerned.
R.O./ F.G.M.O.	Chief Manager (P&D)
Central Office	Chief Manager (HRM)
Branches Accounts Section	DGM/AGM/ In charge of the section
Audit Office	In charge of Office
Staff Training College	Principal/Vice Principal
Staff Training Centers	Chief Manager heading the Training Centre / Principal/Vice Principal, Staff Training College, Bangalore, In case there is no Chief Manager at the particular Centre, the same should be forwarded to the Principal / Vice Principal, Staff Training College Bangalore.

Staff Circulars for reference: SC No.5901 dated 04-09-2012 SC No.6002 dated 31-07-2013 SC No.6162 dated 16-01-2015 / SC No.7171 dated 08-04-2020

SCHEME FOR PAYMENT OF EX-GRATIA FOR ADJUSTMENT OF STAFF HOUSING LOAN OF DECEASED EMPLOYEES

The Bank has in place Staff Housing Loan Scheme at Concessional rate of interest for Award Staff and Officers who have completed 3 years of service, to support them to have their own shelter. It is observed that in case of untimely death of staff members while in service, major portion of the terminal benefits goes towards adjustment of outstanding housing loan, resulting in undue financial hardship to the surviving family members. This scheme aims to reduce the burden of the surviving family members of deceased staff member to a certain extent by way of granting ex-gratia from Staff Welfare Fund for adjustment of the Housing Loan Account.

1. Applicability:

The scheme will be applicable to all full time employees of the Bank but not to those appointed on contract or stipendiary basis.

2. Scope:

The scheme provides for adjustment of outstanding housing loan account of deceased staff members.

3. Amount:

The ex-gratia amount will be to 80% of the balance outstanding in staff housing loan or Rs.2.00 lac, whichever is less. In case of deceased subordinate staff members, ex-gratia shall be to the extent of balance outstanding in Staff Housing Loan Account or Rs.2.00 lacs, whichever is lower. Staff housing loan will include the balance outstanding in Additional Housing Loan at Commercial Rate of Interest but will not include loan granted to staff members under Union Home or any other scheme of the Bank. **General Conditions:**

- i. An application in writing as prescribed under the scheme will be submitted by the nominee of the deceased employee to the Branch Manager/Chief Manager/Departmental Head where the employee was working.
- ii. The nominee to the Provident Fund/Gratuity Fund will be the nominee for the purpose of this scheme also.
- iii. Application will be scrutinized by the Branch Manager/Chief Manager/Departmental Head and it will be sanctioned by the Competent Authority.
- iv. After sanction of the application the Branch/Office where the employee was last working will debit "Expenditure A/c. – Staff Welfare Expenses – Scheme for Payment of Ex- gratia for Adjustment of Staff Housing Loan of Deceased Employees" and the amount should be credited to the Staff Housing Loan Account/Additional Housing Loan at Commercial Rate of Interest as the case may be with the branch where the loan accounts are maintained.
- v. The details of approval accorded by the Competent Authority for payment of ex-gratia under this scheme will be recorded in a register containing the following details (please refer circular) :
- vi. The records of sanction/payment will be properly maintained for audit purposes. The Internal Auditors will, in their reports, make specific comments regarding compliance.

4. Competent Authority:

Branch	Branch Manager of the branch concerned.
R.O./ F.G.M.O.	Chief Manager (P&D)
Central Office	Chief Manager (HRM)
Branches Accounts Section	DGM/AGM/ In charge of the section
Audit Office	In charge of Office
Staff Training College	Principal/Vice Principal

Staff Training Centers	Chief Manager heading the Training Centre / Principal/Vice Principal, Staff Training College, Bangalore, In case there is no Chief Manager at the particular Centre, the same should be forwarded to the Principal / Vice Principal, Staff Training College Bangalore.
------------------------	--

Staff Circular for reference: SC No. 6002 dated 31-07-2013 / Staff Circular No.7171 dated 08-04-20

REIMBURSEMENT OF 50% OF THE ANNUAL COLLEGE FEES INCURRED TO THE WARDS OF THE SUBORDINATE STAFF

Objective:

The Scheme provides for reimbursement of 50% of the annual college fees paid by the subordinate staff for their wards. The reimbursement will be restricted to 2 children.

Applicability:

This scheme will be applicable to all full time subordinate staff members of the bank but not to those appointed on contract or stipendiary basis.

Amount:

The annual college fees will include term fees, examination fees, tuition fees and admission fees, Capitation fee/donation will not be eligible for reimbursement under this scheme.

General Conditions:

-The payment under the scheme will be by way of reimbursement of expenses already incurred.
 -Reimbursement will be restricted either for 1st Graduation or for 1st Diploma in Science, Engineering, Medicine, Computers and information Technology, Hotel Management and Catering Technology and other Technical and Career Oriented Courses conducted by Institutes and Autonomous bodies recognised by the Government of India, DOEACC Society, National Informatics Centre, All India Council for Technical Education (AICTE), Universities and other Professional Bodies. The scheme is also extended to those wards of Subordinate staff members who are pursuing 1st graduation / diploma in professional courses by securing admission under payment seat category. However, the reimbursement of annual college fees will be restricted to 50% of the claim or Rs.10,000/- per year whichever is less.

-The scheme will be applicable only for 1st Graduation / Diploma Course and not for 11th or 12th standard.

-Concerned employee has to apply online through Union Parivar for reimbursement and to submit the relevant bills / proof for claiming the amount.

-Along with the application the employee should submit original bills/ receipts evidencing payment of term fees, examination fee, tuition fees, admission fees etc.

-The employee should submit application on a yearly basis for claiming reimbursement.

-Reimbursement under the scheme will cease from the date of cessation of employment of the applicant with the bank.

-The application should be submitted by the subordinate staff members on or before 20th February of the following year. For example, for the Academic year 2013-14 the application should be submitted on or before 20-02-2015.

-The employee should submit single claim for reimbursement and no piecemeal claim will be entertained.

-The ward of the employee should pass the qualifying examination every year so as to be eligible

for reimbursement. **The scheme will not be applicable in case the ward fails in the qualifying examination or detained in the same class.** However, on being considered for promotion to the higher class the ward will become eligible for being covered under this scheme.
-the payment under this scheme will be debited to Expenditure Account – Staff Welfare Measures – reimbursement of 50% College Fee to wards of Subordinate Staff Members.

Competent Authority:

HR Suvidha at Central Office is the competent authority for the scheme. (SC Nos.5901 dt:04-09-2012, SC No.6002 dt:31-07-2013 SC No.6162 Dtd 16-01-2015 SC No.7171 dt:08-04-2020.)

FAMILY PLANNING INCENTIVES:

A lump sum reward of Rs.500/- will be paid to the employee in case of adopting family planning. (SC 2786 DT 22.02.1985)

PART XIII

REIMBURSEMENTS – MONTHLY, QUARTERLY, YEARLY ETC

REIMBURSEMENT OF SUBSCRIPTION TO NEWS PAPER:

All employees including Probationers are eligible for reimbursement of subscription to one news paper (local/Regional/English). Can also claim on declaration basis inclusive of Service Charges if any w.e.f 01-04-2015.(SC No.7339 dated 01-01-2021).Special Assistants/Clerical Staff Rs.175/-Sub Staff Rs.150/- PTS ¾ SCW PTS 1/ 2 and PTS 1/ 3 Rs.150/-.Employees under suspension or those who remain absent unauthorisedly for a complete month or more without sanction of leave will not be eligible.

REIMBURSEMENT OF COST OF CLEANING MATERIAL/ SWACHHTA SAMAGRI:

All the Award Staff will be entitled for reimbursement of cost of Cleaning Material/ Swachhata Samagri for their household as per the following monetary ceiling on declaration basis through Cleaning Material Module of Union Parivar, w.e.f. 01-01-2021:

Cadre and Designation	Quarterly Reimbursement Limits
Special Assistant & Clerks	@ Rs.125/-pm x 3 = Rs.375/-
Sub ordinate staff	@ Rs.100/-pm x 3 = Rs.300/-
PTS 1/4,1/2, 1/3	@ Rs.100/-pm x 3 = Rs.300/-

-The expenses shall be payable quarterly on declaration basis and no accumulation or carry forward of expenses shall be permitted for the subsequent quarter.

-The Cleaning Material Expenses will be reimbursed by HR Suvidha through Union Parivar, Award Staff will have to apply for the same on quarterly basis (after the end of the quarter) through Cleaning Material Module in Union Parivar.

-Employees under suspension or those who remain absent unauthorisedly for a complete month or more without sanction of leave will not be eligible for reimbursement of cleaning material expenses proportionately. (SC 7338 dt.01-01-2021)

REIMBURSEMENT OF COST OF BRIEF CASE EXPENSES

Award Staff members are eligible for the facility of reimbursement of expenses incurred on purchase of Brief Case from the date of their deemed confirmation in the services of the Bank w.e.f. 01-01-2021:

Cadre & Designation	Amount # payable once in every 3 years
Special Assistants	Rs.1000/-
Clerks	Rs. 900/-
Full time Sub-staff (other than PTS)	Rs. 700/-

#The above mentioned limits are exclusive of GST component.

- Award Staff employees are eligible for one Brief Case once in 3 years from the date of last purchase. The expenses incurred over and above the limits shall not be reimbursed.
- Female Award Staff employees who are eligible for Brief Case may be allowed reimbursement against purchase of hand bag in the place of Brief Case.
- The Brief Case reimbursement shall be done by HR Suvidha through Union Parvaar against submission of scanned and uploaded bills.
- The Brief Case/Hand Bag shall be of standard quality purchased from a standard shop / authorized dealer. (SC 7337 dt.01-01-2021).

REIMBURSEMENT OF MOBILE BILL EXPENSES

The Award staff employees will be entitled for reimbursement of mobile bill expenses through Union Parivaar w.e.f. 01-01-2021:

Cadre & Designation	Limit (Per Month)
Special Assistants	Rs.300/-
Clerks	Rs. 225/-
Full time Sub-staff (other than PTS)	Rs. 100/-

- Facility of reimbursement of expenses from the date of their deemed confirmation in the services of the Bank.
- The reimbursement of mobile bill expenses shall be on declaration basis, through HR Suvidha in Union Parivaar.
- The monthly limits for reimbursement of Mobile expenses are non-cumulative.
- It must be kept in mind that there should not be any display of attitude of indifference to customers by indulging in conversation over mobile phone, leaving customers unattended during business hours. Branch Manager's/departamental Head's directions as to the use of mobile phones during the office hours shall prevail.
- Employees at Branches, performing cash duty shall not use mobile phone during business hour lest it may distract their attention from work and cause avoidable errors. Such employees found indulging in conversation over mobile phones would be liable for disciplinary action apart from rendering themselves ineligible for reimbursement of mobile expenses.
- Employees under suspension or those who remain absent unauthorisedly for a complete month or more without sanction of leave will not be eligible for reimbursement of mobile bill expenses.(SC No.7336 dtd 01-01-2021)

REMBURSEMENT OF PETROL/CONVEYANCE EXPENSES TO AWARD STAFF

(STAFF CIRCULAR NO.7335 DATED 01-01-2021)

The Award Staff members will be entitled for reimbursement of Petrol/Conveyance charges as per monetary ceiling/litres w.e.f. 01-01-2021 through Union Parivar:

Cadre	Designation	Limits (per month) for employees who own vehicle in their name	Conveyance expenses for employees who do not own any vehicle (limit per month)
Non Subordinate Staff	Special Assistant	24 Litres	Rs.800/-
	Clerks	19 Litres	Rs.600/-
Subordinate Staff	Full Time Sub Staff	15 Litres	Rs,525/-
	PTS ¾	Rs.400/- p.m.	
	PTS ½	Rs.300/- p.m.	
	PTS 1/3	Rs.225/- p.m.	

-Eligible from the date of their deemed confirmation in the services of the Bank.

-The average normal petrol price across the country shall be arrived at on the first day of every quarter taking into consideration the per litre normal petrol price of 4 mega cities via: Mumbai, Delhi, Chennai, and Kolkatta, the average price calculated on the first day of every quarter will be valid for that particular quarter. This exercise will be done by HR Suvidha and maximum ceilings will be fed in the Union Parivaar.

-The reimbursement of Petrol expenses/conveyance expenses shall be on declaration basis in Union Parivaar, sanctioned by HR Suvidha. The employees shall submit their claim for reimbursement of petrol as per the normal actual petrol price prevailing in the area where they are working. The claims of the employees will be restricted to the average normal petrol price fixed by HR Suvidha on quarterly basis even though the normal actual petrol price in some areas where employee is working may be on higher side.

-The employee claiming reimbursement of petrol expenses for 2/4 wheeler must ensure that the vehicle is registered in his/her name and he/she is maintaining the vehicle at his/her place of posting.

-The monthly limits for reimbursement of petrol/conveyance charges are non-cumulative.

-If, on leave except Casual Leave or on Training/ Deputation outside the station exceeding 10 days (at a stretch or on aggregate basis), the amount shall be paid on pro-rata basis for the period of active service at station. For calculation of 10 days, preceding and succeeding public holidays and weekly holidays shall be excluded. Employees necessarily have to mention the days of his/her absence in petrol reimbursement module while claiming reimbursement.

-The scheme relates to reimbursement of petrol and conveyance charges incurred by the Award Staff employees within radius of 8 kms.

-Employees under suspension or those who remain absent unauthorisedly for a complete month or more without sanction of leave will not be eligible for reimbursement of conveyance expenses.

-In cases where an employee in Award Staff cadre performs frequent/regular outside duties like attending clearing Hose, he may be reimbursed actual legitimate conveyance charges incurred by him by the cheapest available mode of conveyance, besides his monthly reimbursement of petrol expenses on declaration basis as per the scheme.

PART XIV

HIGHER ASSIGNMENT POLICIES IN AWARD STAFF

HIGHER ASSIGNMENT POLICY FOR CLERICAL CADRE

(SC NO: 7334 dtd 31-12-2020, SC 6553 DTD 16-02-2017, SC 6975 DTD 03-25-2019, 5711 DATED 10/12/2010)

The Policy on Higher Assignment in Clerical cadre has been reviewed and revised. The Revised Policy will be effective from 09.12.2010.

DEFINITIONS

For the purpose of Higher Assignment unless the context otherwise requires, the various words and terms will have the following meanings:

a) **Higher Assignment :**

The term “Higher Assignment” will mean specified assignment in the same cadre which entitles a workman to receive a Special Allowance under the Bipartite Settlements/Awards governing the Bank’s workmen.

b) **Seniority:**

“Seniority” will mean the total length of service of an employee in the Bank in the particular cadre/category to which the workman belongs, inclusive of the probation period.

c) **Weightage :**

The term ‘Weightage’ will mean any addition to seniority of an employee on account of educational qualification(s) and / or banking qualification(s) and / or previous banking experience as provided in Chapter I.2.

d) **Zone :**

“Zone” for the purpose of this Policy, is defined as under:

- Mumbai, in the State of Maharashtra, will be known as MM Zone and will include all branches/offices in Greater Mumbai and its agglomeration in Thane District & Raigarh District.
- Rest of Maharashtra will be under the West Zone-II and will include all branches in the States of Maharashtra and Goa excluding those in Mumbai as stated above.

e) **State:**

- Pondicherry City and Suburbs will be deemed to be part of Tamil Nadu and Mahe will be deemed to be part of Kerala State.
- Chandigarh, the Union Territory, will be treated as part of the Haryana State

f) **Station :**

“Station” will mean village(s) or town(s) or city(ies) including cantonment and suburban areas within the Panchayat, Union Board, Municipal or Corporation limits.

g) **Region:**

For the purpose of this policy the Region means the Regional Office of the Bank established for administrative purpose covering specified branches within one State.

EXCEPTIONS:

Mumbai

Mumbai will include all branches/offices in Greater Mumbai and its agglomeration in Thane District, including branches in Panvel, Kalamboli, Sanpada, Nerul and Kharghar in Raigarh District.

Kolkata

“ Kolkata ” will include all the Branches / Offices in Kolkata Municipal Corporation area, Howrah Municipal Corporation area, Bidhan Nagar Notified area, Dum Dum South Municipality and Bura Nagar Municipality.

Delhi

Delhi will include branches/offices in New Delhi, Old Delhi and Shahadara.

h) Eligible Employee :

‘Eligible Employee’ will mean an employee who possesses requisite norms prescribed hereafter and who is not under any Bar.

CHAPTER – I

ENTRUSTMENT OF HIGHER ASSIGNMENT DUTIES ON PERMANENT BASIS/ DUTIES ATTRACTING SPECIAL ALLOWANCE

1.1	Mode of Selection :		
	1.1.1 All posts of Higher Assignment on permanent basis will be filled in by inviting applications from eligible clerical employees if not otherwise specified in the respective Chapters here-in-after.		
1.2	<u>Weightage :</u>		
	For the purpose of assigning the duties attracting the Special Allowance on permanent basis, in addition to Seniority, an employee in the Clerical cadre will be entitled to weightage in seniority at the following rate : <u>For Educational Qualifications :</u>		
	i)	To those who have passed National Diploma in Commerce and/or first Degree of a recognised University such as B.A., B.Com and B.Sc in disciplines other than Music, Painting, Sculpture etc.	1 Year
	ii)	To those who have obtained Double Degree such as B.A. & B.Com or B.A. & B.Sc or B.Com.& B.Sc. or B.A. & LL.B or B.Com. & LL.B or B.Sc. & LL.B. and/or who have passed M.A., M.Com or M.Sc etc. of a recognised University in disciplines other than Music, Painting, Sculpture etc.	1 Year
	<u>For Banking Qualifications:</u>		
	iii)	To those who have passed JAIIB/Part-I of C.A.I.I.B / C.A.I.B.	1 Year
	iv)	To those who have passed Part II of C.A.I.I.B. / C.A.I.B	2 Years`

NOTE:

- 1) Weightage provided in 1.2.1(i) and 1.2.1(ii) above together will not exceed a maximum of 2 years.
- 2) Weightage will be available for qualifications obtained on or before the date of issuance of Circular inviting applications for the higher assignment posts.

1.3	<u>Effective Date:</u>
-----	-------------------------------

		The effective date of Higher Assignment will be mentioned in the letter of offer and Special Allowance of such Higher Assignment will be payable from the date mentioned in the letter subject to the condition that the concerned employee is not responsible for the delay in taking up the post of Higher Assignment.
1.4	<u>Periodicity for filling up the Post</u>	
		The process for filling up the posts attracting Special Allowance shall be carried out annually once a year with cut-off date as 31 st March and the same should be completed by June.
1.5	<u>Weightage for Ex-Servicemen :</u>	
		Ex-servicemen will have an option to reckon their past service in the armed forces either at the time of promotion or for being considered for a post of Higher Assignment in the same cadre as per the Government guidelines. (Also refer SC No.5613 dtd 09.09.09 Clause 4.3 – Must have 3 years service)
1.6	<u>Position in respect of employees rendered supernumerary:</u>	
		Those employees carrying higher assignment posts and rendered supernumerary on account of merger / closure of branches/offices or downgrading of branches or for any other reason whatsoever, shall be redeployed as per the exigencies of the Bank including in the future vacancies.
1.7	Once the posts attracting special allowance of Head Cashiers and Special Assistants are filled up, it shall be circulated for the information to the employees by the concerned Field General Manager's Office / Nodal Regional Offices.	

CHAPTER – II
SPECIAL ASSISTANTS

2.1	All the provisions of Chapter I will be applicable while filling up the posts of Special Assistants.	
2.2	<u>Branches qualifying for the post of Special Assistant:</u>	
	a)	Rural Branches having average total business (i.e. Aggregate Deposits and Advances) of Rs.27.50 crores and above for the previous two financial years as of 31 st March will qualify for one post of Special Assistant, if it does not already have a post of Special Assistant.
	b)	Semi-urban Branches having average total business (i.e. Aggregate Deposits and Advances) of Rs.50.00 crores and above for the previous two financial years as of 31 st March will qualify for one post of Special Assistant, if it does not already have a post of Special Assistant.
	c)	The above criteria relating to average total business may be reviewed from time to time.
2.3	No new post of Special Assistant shall be created at Metropolitan and Urban branches . Positioning of Special Assistants at Metropolitan and Urban branches shall be done by the Management as per the exigencies of the Bank i.e. Management can shift the position of Special Assistant from a branch having more than one Special Assistants to any other branch at the same station.	

2.4	All posts of Special Assistants will be filled in on the basis of <i>State-wise Seniority with weightage of the eligible employees in Clerical cadre drawing Special Allowance less than that of Special Assistant.</i>	
2.5	In case of Maharashtra State, the vacancies will be filled up on the basis of Zone wise Seniority of the eligible employee drawing special allowance less than that of special assistant working in the State of Maharashtra other than MM Zone and Goa State.	
2.6	All the posts of Special Assistant will be filled in on the basis of State-wise / Zone-wise seniority with weightage of the eligible employees in clerical cadre subject to satisfactory record.	
2.7	Higher Assignment of Special Assistant shall be offered on seniority basis subject to satisfactory service record.	
2.8	The procedure for selection of Special Assistants will be as under:	
	a)	Field General Manager's Office/Nodal Regional Office shall issue transfer orders of Special Assistant working within the State by acceding the request transfers registered in the Transfer Diary.
	b)	Circular will be issued by the respective Field General Manager's Office/Nodal Regional Office inviting applications from the eligible employees within the State/Zone for the end vacancies.
	c)	This circular shall mention the Station(s) where the vacancies exist in the State. Employees should apply in response to such circulars filling in their order of priority for such Station(s).
	d)	The existing Special Assistants are not eligible to apply in response to the Circular.
	e)	Those who do not apply within the prescribed period will be deemed as if they are not interested for the post.
2.9	In case the senior-most eligible applicants have applied for more than one vacancy, their names will appear for all the Stations for which they have applied for. <i>In such cases, the senior-most applicant along with the next two senior eligible applicants for the particular Station will be called for the interview.</i>	
3.00	The existing higher assignment policy as per Chapter II to continue as it is in the amalgamated Bank. However, it was agreed to amend the policy relating to Special Assistant through mutual discussions with the Association after seeing the outcome of industry wise development of negotiations on rationalisation of posts carrying special allowance. Till such time the number of identified posts of Special Assistants as of 1 st April 2020 in the amalgamated Union Bank of India will be maintained and continued.	

The above amendment is effective from 30-01-2017 and will be reviewed after a period of 2 years or two processes whichever is earlier (SC No.6554 dated 16-02-2017)

Posting of Special Assistant at branches in a new Station:

a) In case of creation of Special Assistant's post in a new Station, the request/s of Special Assistant/s will not be registered in the Transfer Diary. The post of Special Assistant for such proposed branch/es will be circulated by the Field General Manager's Office/Nodal Regional Office as per the procedure laid down hereinabove.

b) Special Assistants, including those designated as Special Assistant, will also be eligible to apply in response to such Circular.

- c) Preference will be given to the senior-most Special Assistant while filling up the post.

CHAPTER - III
HEAD CASHIER -II

3.1	<p>In terms of Industry level 9th Bipartite Settlement dated 27th April, 2010, the post of Head Cashier-I is discontinued.</p> <p>To maintain uniformity in duties in all the Branches, the existing Single Window Operators 'B', who were working as Head Cashier-I prior to 1st May, 2010, shall now be re-designated as Head Cashier –II for posting in, irrespective of the category of, branches and shall be eligible to draw special allowance meant for Head Cashier–II under the Industry level 9th Bipartite Settlement dated 27/04/2010 w.e.f. the date of signing of this Settlement.</p>
3.2	For filling up the posts of Head Cashier II, all the provisions of Chapter I shall be applicable.

3.3	All posts of Head Cashier – II will be filled in on the basis of Region wise Seniority on the basis of another seniority list to be culled out from State-wise/Zone-wise seniority list as of 31 st March prepared every year by respective FGMO for the States falling under their jurisdiction, with weightage of the eligible employees in Clerical cadre.	
3.4	<p>In the State of Maharashtra State, the vacancies will be filled up on the basis of Region wise seniority list to be culled out from Zone-wise Seniority List, excluding the employees of Goa State.</p> <p>In case of Uttar Pradesh State, the vacancies will be filled up on the basis of Region wise seniority lists to be culled out from Varanasi Zone-wise Seniority and Lucknow Zone wise Seniority Lists, prepared by respective FGMOs, to fill up the vacancies under respective Regional Offices falling under the respective Zones.</p> <p>In case of Andhra Pradesh State, seniority list will be prepared Zone wise instead of State wise for Visakhapatnam and Vijayawada Zones. Region wise seniority list will be culled out from the zone wise seniority lists of above two Zones and accordingly identified Head Cashier-II vacancies will be filled up.</p> <p>In case of Karnataka State, seniority list will be prepared Zone wise instead of state-wise for Bengaluru and Mangaluru Zones. Region wise seniority list will be culled out from the Zone wise seniority lists of above two Zones and accordingly identified Head Cashier-II vacancies will be filled up.</p> <p>Note: In case of Regions that are administering the branches of more than one State, then the respective FGMO will hold separate process to fill up the vacancies of Head Cashier-II in branches coming under different States as per the seniority list of respective States/Region Under which the employees are covered. This clause will be applicable to following Regions: In case of FGMO Delhi that includes branches of Haryana State/Uttar Pradesh State, higher assignment for Head Cashier-II vacancies falling geographically under Haryana and Uttar Pradesh States shall be filled up by the FGMO governing Haryana State i.e. Chandigarh and Uttar Pradesh i.e. Lucknow.</p> <p><u>Exemptions:</u></p> <p>For Mumbai Zone and Delhi State the process will be held for Zone wise and State wise vacancies respectively on the basis of the Zone and State wise Seniority respectively.</p> <p>During the course of implementation of the policy, if there is a necessity to extend further exemptions/Zone and add clarity, the same may be done mutually between both the parties as per the need.</p>	
3.4	“Eligible Employees” mean all the Single Window Operator ‘B’ and Single Window Operator ‘A’ other than existing Head Cashier-II.	
3.5	The procedure for filling up the post of Head Cashier II will be as under:	
	a)	Field General Manager’s Office/Nodal Regional Office shall issue transfer orders of Head Cashier-II working within the State by acceding the request transfers registered in the Transfer Diary.
	b)	Circular will be issued by the respective Field General Manager’s Office/Nodal Regional Office inviting applications from the eligible employees within the State/Zone for the end vacancies of Head Cashier-II. This circular shall mention the

	<p>Station (s) where the vacancies exist in the State.</p> <p>c) Employees should apply in response to such circulars filling in their order of priority for such Station (s)</p> <p>d) The existing Head Cashier-II are not eligible to apply in response to the Circular.</p> <p>e) Those who do not apply within the prescribed period will be deemed as if they are not interested for the post.</p> <p>f) If any vacancy of Head Cashier-II remains to be filled in for want of applications or an account of refusals, such vacancy will be filled in by designating the senior-most eligible clerical employee working at the Station and drawing lesser/no Special Allowance than that of Head Cashier-II.</p> <p>g) If no Clerical employee is available at the Station, the vacancy of Head Cashier-II shall be filled in by invoking the Redeployment Policy.SC No.5306 dt.28-09-06.</p>
3.6	<p style="text-align: center;"><u>Posting of Head Cashier-II at proposed Branches in a new Station :</u></p> <p>a) In case of proposed branches in a new location, the request/s of Head Cashier - II will not be registered in the Transfer Diary.</p> <p>The post of Head Cashier-II for such proposed branch/es will be circulated by the Field General Manager's Office/Nodal Regional Office as per the procedure laid down hereinabove.</p> <p>b) Head Cashier-II, including those designated as Head Cashier-II, will also be eligible to apply in response to the Circular.</p> <p>c) Preference will be given to the senior-most Head Cashier-II while filling up the post.</p>
4.0	<p>All the branches of e-Andhra Bank and e-Corporation Bank will be identified with Head Cashier-II vacancies and the same will be filled by offering permanent higher assignment to the eligible employees as per the amended policy. At the request of the Association, it is agreed that for vacancies identified in branches of e-Andhra Bank and e-Corporation Bank, one time separate process for the respective vacancies for e-Andhra Bank and e-Corporation Bank will be conducted separately by inviting applications from the employees of e-Andhra Bank and e-Corporation Bank and the same will be filled from eligible willing employees of these Banks.</p> <p>Thereafter, unfilled vacancies from the above processes in e-Andhra Bank and e-Corporation Bank and those existing in Union Bank Branches will be filled up by inviting applications from all the eligible employees of the Amalgamated entity including Union Bank of India.</p>

CHAPTER - IV
SINGLE WINDOW OPERATOR 'B'

4.1	All the provisions of Chapter I will be applicable for filling up the post of Single Window Operator 'B'.
4.2	The post of Single Window Operator 'B' will be created as per exigencies of the Bank.
4.3	The posts of Single Window Operator 'B' will be filled in on the basis of Station-wise Seniority with weightage.
4.4	"Eligible employees" for the purpose of this chapter shall mean all those Single Window Operator 'A' working in that particular station and those who are not under Bar as defined in Chapter VII.
4.5	Circular will be issued by the respective Field General Manager's Office/Nodal Regional Office inviting applications from the eligible employees within the Station for the end vacancies.
4.6	The existing higher assignment policy as per Chapter IV to continue as it is in the amalgamated Bank. However, it is agreed to amend the policy relating to SWO-B through mutual discussions with the Association after seeing the outcome of industry wise development of negotiations on rationalisation of posts carrying special allowance. Till such time the number of identified posts of SWO-B as of 1 st April 2020 in the amalgamated Union Bank of India will be maintained and continued.

CHAPTER - V
ENTRUSTMENT OF HIGHER ASSIGNMENT DUTIES ON TEMPORARY BASIS

5.1	Higher assignment in Clerical cadre on temporary basis will be made on simple Seniority at branch / office.
5.2	Vacancies attracting Special Allowance, occurring on temporary basis even for a single day shall be filled in on the basis of simple Seniority of the eligible employee working at the Branch. If during the period of temporary assignment, a senior employee who was earlier not available for performing that duty, subsequently becomes available for performing such duties, such senior employee will be assigned the duties and the junior employee will cease to perform such temporary duties.
5.3	However, those employees who are interested in working in temporary vacancy of Head Cashier cat. II shall express their willingness to do so in writing to the Branch Manager. Whenever an occasion arises for such temporary posting, the same shall be done on the basis of simple seniority from amongst those who have given such an undertaking in writing. In case no employee is available for filling up such temporary post, then such post will be filled in by offering the same to the senior-most employee of the branch (without any weightage) who might not have given any undertaking expressing his willingness.
5.4	Notwithstanding anything contained herein above, all the vacancies of Higher Assignment occurring on temporary basis even on a single day at M.S. Marg Branch and Central Office shall be filled in on the basis of simple Seniority of the eligible employees working in the respective departments.

CHAPTER - VI
G E N E R A L

6.1	Extension Counters will be treated as part of the parent branch
6.2	Duties of Cash Department in a post not attracting special allowance can be entrusted to any Single Window Operator 'A' working at the branch in rotation, as per exigencies of the Bank. In case of non-availability of Single Window Operator 'A', such duties can be assigned to Single Window Operator 'B' in rotation.
6.3	With the rationalization of special pay posts, Transfer Diary has to be recast with the requests of Clerical employees to be diarized as per the date of receipt of the applications. Accordingly, the request transfer applications submitted by the Telephone Operators, Telex Operator, Assistant Head Cashier, Head Cashier-I, Stenographer, Computer Operator-A, who are designated as Single Window Operator 'B' w.e.f. 1 st May, 2010, will be clubbed on the basis of date of receipt of the application and their requests will be considered accordingly, according to availability of vacancies and exigencies of the Bank.
6.4	The request transfer applications submitted by the Head Cashier-I will be clubbed with Head Cashier-II on the basis of date of receipt of the application and their requests will be considered, according to availability of vacancies and exigencies of the bank.
6.5	In case two or more employees have submitted Transfer Request on the same date and also received on the same date at the Field General manager's Office/Nodal Regional Office, while recasting, it will be diarised on the basis of their date of joining/date of promotion in Clerical Cadre.
6.6	If the date of joining/date of promotion in Clerical cadre also matches, date of birth will be reckoned with for recasting the Transfer Diary.
6.7	Past service of the employees of erstwhile Miraj State Bank Ltd. will be reckoned in the ratio of 1.5:1 year. In other words, their service of 1 ½ years in MSBL will be reckoned as one year service in Union Bank of India.
6.8	This Settlement shall be valid until it is amended in accordance with the provisions of Industrial Dispute Act, 1947.
6.9	If there are any doubts or differences of opinion regarding the interpretation of any of the provisions of this Settlement, the matter will be discussed and settled with the majority Union, i.e. AIUBEA, from time to time.

CHAPTER-VII
BAR ON HIGHER ASSIGNMENTS

	<p>Following bars should be applicable for both permanent/temporary higher assignments:</p> <p>7.1 Employees who do not accept the written offer for the post of special Assistant within 10 days of receipt thereof, will be barred for higher Assignment of the said post for a period of 1 year.</p> <p>7.2 Employees, who do not accept the written offer for the post of Head Cashier-II within 10 days of receipt thereof, will be barred for Higher Assignment of the said post for a</p>
--	--

	<p>period of 1 year.</p> <p>Employees, who do not accept the written offer for the post of single Window Operator 'B' within 10 days of receipt thereof, will be barred for Higher Assignment of the said post for a period of 1 year.</p> <p>7.4 During the process of filling up the post of special Assistants, an employee, who applies in response to the Circular and does not appear for interview, shall be barred for Higher Assignment to the said post for a period of 1 year, provided however, the bar will not apply if the reasons adduced for non appearance in the interview are found genuine and satisfactory in the opinion of the bank.</p> <p>7.5 Bar of 1 year on refusal/reversion of Higher Assignment will be applicable only for the offered/held post provided that such an employee shall not be automatically entitled for Higher Assignment after the bar period is over and shall have to undergo the procedure prescribed for taking up the Higher Assignment post in future.</p> <p>7.6 If request transfer of an employee is acceded to for transfer from one area of selection to another, such employee will be barred for higher Assignment for a period of 1 year from the date he/she reports to the new place of posting of his/her choice except in cases where no eligible employees are available in the area of selection.</p> <p>7.7 Employees on whom the punishment of stoppage of increment (s) is imposed will not be eligible for Higher assignment till the period of punishment for a period of two years, whichever is earlier, is over. For the purpose of calculating the operating period of punishment, it will be deemed that the period commences from the date of passing of the order by the Disciplinary Authority.</p> <p>7.8 Employees on whom punishment of withdrawal of Special Allowance or reduction of basic pay is imposed will be barred for Higher Assignment for a period of two years from the date of passing of the punishment order by the Disciplinary Authority.</p> <p>7.9 Employees on whom punishment of Censure/Warning is imposed, twice during the last one year from the date on which the second punishment of Censure/Warning is imposed, will be barred for a period of one year from the date of passing of the punishment order by the Disciplinary Authority provided however, if there is no application received in a Particular station and/or there is/are no eligible employee/s, such person will be offered the Higher Assignment, if otherwise found eligible.</p>
--	---

Since the posts of Head Cashier-II are filled up on the basis of Region wise Seniority list culled out from State/Zone wise Seniority List, Zone of selection for the post of Head Cashier-II shall not change for those Head Cashier-II who remain within the same State on account of request transfers: hence the Clause No. 7.6 under Chapter 7 of the Higher Assignment policy will be applicable only for those Head Cashier-II who seek transfer outside the State/Zone.

CHAPTER VIII

PROCEDURE FOR KEEPING HIGHER ASSIGNMENT ORDER IN ABEYANCE

8.1	The following category of Clerical Staff against whom disciplinary case/criminal prosecution is pending will be permitted to take part in the higher assignment process:	
	a)	Those who are under suspension
	b)	Those against whom a charge sheet has been issued for financial irregularities and the

		disciplinary proceedings are pending.
	c)	Those in respect of whom prosecution for a criminal charge is pending in the court of law.
	d)	Those who have appealed against the punishment imposed by the Disciplinary Authority, except for warning or censure, within the prescribed time limit and the order of the Appellate Authority is awaited.
		However, their empanelment / higher assignment (as the case may be) will be kept in abeyance till the conclusion of the disciplinary case/criminal prosecution.
8.2		If on conclusion of the disciplinary case / criminal prosecution the employee concerned is completely exonerated / punishment of warning or censure is imposed, higher assignment order will be released for the place applied for and such employee will be notionally given higher assignment from the date from which he/she would have otherwise been entrusted with such higher assignment. However, he/she will not be entitled for any cumulative / financial benefits from the above notional date till the date of order.
8.3		In case, however, on conclusion of the criminal prosecution or disciplinary proceedings (after the lapse of period of appeal, if any) any punishment is imposed upon him/her excepting warning or censure, the higher assignment order will not be released and his / her name will be struck off from the empanelment, if any.

BAR PROVISIONS:

STAFF CIRCULAR NO. 5711 DATED 10.12.2010

BAR FOR	DETAILS OF ACTION ENTAILS BAR ETC. CLERICAL STAFF
1 YEAR	SINGLE WINDOW OPERATOR-B, WHO DO NOT ACCEPT WRITTEN OFFER WITHIN 10 DAYS OF RECEIPT THERE OF WILL BE BARRED FOR SAME POST.
1 YEAR	HEAD CASHIER CAT. II :IF WRITTEN OFFER IS NOT ACCEPTED WITHIN 10 DAYS WILL BE BARRED FOR HCC.I, OR II POST ONLY.
1 YEAR	-SPECIAL ASSISTANT: WHO DO NOT ACCEPT WRITTEN OFFER WITHIN 10 WILL BE BARRED. --WHO APPLIES AND DOES NOT APPEAR FOR INTERVIEW ALSO, PROVIDED IF REASONS ADDUCED FOR NON APPEARING FOR INTERVIEW ARE FOUND GENUINE AND SATISFACTORY IN THE OPINION OF THE BANK.
1 YEAR	IF REQUEST TRANSFER OF AN EMPLOYEE IS ACCEDED TO FOR TR FROM ONE AREA OF SELECTION TO ANOTHER WILL BE BARRED FROM THE DATE OF REPORTING AT NEW PLACE OF POSTING, EXCEPT WHERE NO ELIGIBLE EMPLOYEES ARE AVAILABLE IN THE AREA OF SELECTION.
2 YEARS	EMPLOYEES ON WHOM PUNISHMENT OF WITHDRAWAL OF SPECIAL ALLOWANCE OR REDUCTION OF BASIS PAY IS IMPOSED, BARRED FOR HIGHER ASSIGNMENTG FOR 2 YEARS FROM DATE OF PASSING OF PUNISHMENT ORDER BY DISCIPLINARY AUTHORITY – FOR CLERK PROMOTEEES ALSO.SC 5613 09-09-09 SC 5234 DT 27-12-05
2 YEARS	EMPLOYEES ON WHOM PUNISHMENT OF WITHDRAWAL OF SPECIAL ALLOWANCE OR REDUCTION OF BASIS PAY IS IMPOSED, THE DISQUALIFICATION PERIOD WILL BE MAXIMUM 2 YEARS FROM THE DATE OF PASSING OF DA ORDER.
2 YEARS OR RIGOUR OF PUNISHMENT	PUNISHMENT OF STOPPAGE OF INCREMENT/S IS IMPOSED WILL NOT BE ELIGIBLE FOR HIGHER ASSIGNMENTG TILL THE PERIOD OF PUNISHMENT OR A PERIOD OF 2 YEARS, WHICHEVER IS EARLIER IS OVER. – TO CALCULATE OPERATING PERIOD OF PUNISHMENT, IT WILL BE DEEMED THAT THE PERIOD COMMENCES FROM THE DATE OF PASSING OF THE ORDER BY DISC.AUTH.- SUB STAFF PROMOTEEES CLERKS ALSO SAME. SUBSTAFF PROMOTEE CLERKS ALSO SAME RULE.
2 YEARS OR RIGOUR OF	AN EMPLOYEE ON WHOM PUNISHMENT OF STOPPAGE OF INCREMENT/S IS IN OPERATION AT THE TIME OF CONSIDERING THE ELIGIBILITY FOR WRITTEN TEST, INTERVIEW AND /OR AT THE TIME OF OFFER OF PROMOTION. THE DISQUALIFICATION PERIOD WILL START FROM THE DATE OF PASSING OF

PUNISHMENT	DISCIPLINARY AUTHORITIES ORDER AND WOULD BE DEEMED TO BE OVER AFTER THE SPECIFIED PERIOD, FOR WHICH INCREMENTS ARE STOPPED, IRRESPECTIVE OF THE FACT WHETHER THE EMPLOYEE HAS ACTUALLY EARNED THE INCREMENTS. THE PERIOD FOR WHICH AN EMPLOYEE CAN BE DISQUALIFIED DUE TO THE ABOVE SHALL NOT EXCEED 2 YEARS.
1 YEAR	CENSURE/ WARNING IS IMPOSED TWICE DURING THE LAST ONE YEAR FROM THE DATE ON WHICH THE 2ND PUNISHMENT OF CENSURE/WARNING IS IMPOSED. WILL BE BARRED FOR A PERIOD OF 1 YEAR FROM THE DATE OF PASSING THE ORDER OF PUNISHMENT BY DA, PROVIDED WHOEVER, ITTHERE IS NO APPLICATION RECEIVED IN A PARTICULAR STATION AND / OR THERE IS/ ARE NO ELIGIBLE EMPLOYEES/S SUCH PERSON WILL BE OFFERED HIGHER ASSIGNMENT IF OTHER FOUND ELIGIBLE.
DISQUALIFIED	EMPLOYEES ON WHOM PUNISHMENT OF "CENSURE"/"WARNING" HAS BEEN IMPOSED TWICE DURING THE YEAR PRIOD TO HOLDING OF THE TEST, INTERVIEW AND /OR DATE OF OFFER OF PROMOTION, WILL BE DISQUALIFIED FOR THAT PARTICULAR PROMOTION PROCESS.
2 YEARS	SUB STAFF WHO REFUSES TO CARRY CLERICAL PROMOTION WHEN OFFERED BE BARRED – WITHIN 15 DAYS OF OFFER OF PROMOTION.
2 YEARS	PROMOTEE CLERK DURING PROBATION OF 6 MONTHS CAN SEEK REVERSION AND WILL BE UNDER BAR FOR PROMOTION ONLY.
3 YEARS	IF A REQUEST TRANSFER OF AN EMPLOYEE IS ACCEDED TO TRANSFERRING HIM FROM ONE STATE TO ANOTHER STATE, SUCH AN EMPLOYEE WILL BE DISQUALIFIED IN TAKING PART IN THE PROMOTION PROCESS UNDER STATE SERVICES FROM THE DATE HE REPORTS TO NEW PLACE OF POSTING OF HIS CHOICE.
5 YEARS	IF ANY EMPLOYEE REFUSES AN OFFER OF PROMOTION TO OFFICER CADRE, UNDER ALL INDIA SERVICES,HE WILL BE BARRED FROM PROMOTION FOR A PERIOD OF 5 YEARS FROM THE EFFECTIVE DATE OF PROMOTION. SC NO.5613 DT. 09/09/2009
3 YEARS	IF A PROMOTEE OFFICER, DURING THE PERIOD OF PROBATION REQUEST THE MANAGEMENT FOR REVERSION TO CLERICAL CADRE, HE WILL BE REVERTED AS A CLERK AND POSTED IN THE SAME STATION SUBJECT TO AVAILABILITY OF VACANCY, OR IN THE SAME STATE. HOWEVER, SUCH PROMOTEE OFFICER SHALL BE DISQUALIFIED FROM PARTICIPATING IN FUTURE PROMOTION PROCESS FOR A PERIOD OF 3 YEARS FROM THE DATE OF REVERSION.
NO BAR	IN CASE OF AN OFFICER IS REVERTED BY THE MANAGEMENT DURING THE PERIOD OF PROBATION, DUE TO HIS UNSATISFACTORY PERFORMANCE, HE WILL BE POSTED BACK AT THE SAME STATION AND IN THE SAME POST, SUBJECT TO AVAILABILITY OF A VACANCY, WHERE HE WAS WORKING PRIOR TO PROMOTION.
Not Automatic	Bar of 1 year on refusal/reversion of Higher Assignment will be applicable only for the offered/held post provided that such an employee shall not be automatically entitled for Higher Assignment after the bar period is over and shall have to undergo the procedure prescribed for taking up the Higher Assignment post in future.
BAR FOR	II. DETAILS OF ACTION ENTAILS BAR ETC. SUB STAFF
3 YEARS	INTER STATE TRANSFER 3 YEARS BAR FOR SUB STAFF. SC 2698 22.06.84
2 YEARS	INTER STATION REQUEST TRANSFER – APART FROM INTER STATE BAR 3
3 YEARS	REFUSAL OF HEAD PEON, DAFTRY,CASH PEON, BILL COLLECTOR IF THERE ARE TWO OR MORE MEMBERS OF S STAFF UNDERGOING INTER STATE TR BAR AT A STATION THE ONE WHO IS ALREADY IN THE STATION FOR A LONGER PERIOD WILL GET PREFERENCE FOR SUCH HIGHER ASSIGNMENT IF OTHERWISE ELIGIBLE (SC2659 DT 08/02/84)

Clause 4.15 of Sub staff to Clerk promotion process SC 5613 dt. 09/04/2009.w.e.f. 09/09/2009 if a Sub staff is not successful in promotion process for 3 consecutive process, he will be debarred from participating in next 2 promotion processes. CO MUMBAI CIRCULAR NO.DP:MPRD:SS:CLK:3:09:10 DT. 13/04/2010

PART XV

POLICIES - OF PROMOTION, TRANSFER OF AWARD STAFF

Promotion Policy From Clerical to OFFICER Cadre

SC NO. 5613 DATED 09/09/2009 SC NO.6024 dtd 22.10.2013

SHORT RECITAL OF THE CASE:

WHEREAS the parties herein had entered into Settlement on Promotion Policy for promotion from Clerical cadre to Officer cadre in Junior Management Grade Scale-I on 10.10.1992.

AND WHEREAS the amendments to the Promotion Policy dated 10/10/1992 were carried out in terms of Settlements dated 02/02/2001, 07/12/2001, 11/07/2002, 19/02/2003 and 09/11/2004.

AND WHEREAS the amendment to Promotion Policy dated 10/10/1992 as regards to the provision for SC/ST employees were carried out in terms of the Government directives received from time to time.

AND WHEREAS the parties herein have deemed it necessary to reframe, revise and rewrite the Promotion Policy governing the promotions from Clerical cadre to Officer Cadre.

It is hereby agreed to revise and amend the Promotion Policy for promotion from Clerical cadre to Officer Cadre in Junior Management Grade Scale-I in terms of this Settlement as under:

TERMS OF SETTLEMENT:

Keeping in view the aspirations of the Clerical staff of the Bank, the total migration in to CBS of all the branches and the Government guide lines from time to time, the Promotion Policy for Clerical staff has been reviewed and revised. The Policy will be effective from the date of signing of the Settlement.

DEFINITIONS: For the purpose of this Promotion Policy, unless the context otherwise requires, the various words and terms will have the following meanings:

a) Promotion:

The term 'Promotion' will mean Promotion from the Clerical cadre to the lowest grade in the Officer cadre, i.e. Junior Management Grade Scale- I.

b) Specialist Officer:

The term 'Specialist Officer' will mean all categories of Employees listed out in Annexure-I and as may be amended from time to time by the Board of the Directors of the Bank.

c) Seniority:

The term 'Seniority' will mean the total length of service in the Bank of an employee in the Cadre / Category to which he belongs, inclusive of the period of probation.

d) State:

The term 'State' will mean geographical area as defined or determined by the Government of India from time to time. Centrally Administered Area or a Union Territory will also be treated as a separate State for the purpose of this Policy, provided that:

Branches of Puducherry State and suburbs will be deemed to be part of the State of Tamil Nadu. New Delhi/Delhi will be treated as a State.

Mahe will be deemed to be part of Kerala State.

Chandigarh will be treated as a Station within the State of Haryana.

Mumbai will include all branches / offices in Greater Mumbai, Navi Mumbai, Thane District and Raigarh District.

Maharashtra will include all branches in the State of Maharashtra excluding those in Mumbai as stated above.

Mumbai, as defined above and the rest of Maharashtra will be treated as two separate States. Daman, Diu, Dadra & Nagar Haveli will be deemed to be part of Gujarat State.

CHAPTER - I

1.1 There shall be a two channel system of Promotion from Clerical cadre to Officer Cadre in Junior Management Grade Scale-I as under:

- i) State Services (Seniority-cum-Merit) ii) All India services (Merit)

The vacancies in Junior Management Grade Scale -I for the Promotion Process to be held for the financial year 2013-14 will be filled up as under:

(i)	By promotion through State Services	35%
(ii)	By promotion through All India Services	25%
(iii)	By Direct Recruitment	40%

1.2

The vacancies in Officer Cadre in Junior Management Grade Scale-I shall be identified / notified in the month of June or soon there after, every year. The Promotion Process will be conducted and finalized by the end of the financial year i.e. by the end of March. If for any pressing reasons the Promotion Process is delayed in a particular year, the AIUBEA will be informed in writing and the matter will be discussed with AIUBEA.

1.2

Vacancies to be filled in through State Services will be identified on State-wise basis, with a view to ensure that those promoted under State Services are posted in the same State. Such State wise break up of vacancies will be intimated to AIUBEA, well in advance before the commencement of the Promotion Process.

1.4 Identification of vacancies for the All India Services will be on All India basis.

CHAPTER II

STATE SERVICES (SENIORITY CHANNEL)

2.1 After identifying the vacancies to be filled in through State Services, the promotion process will

be conducted as under:

2.1.1. Applications will be invited from the employees who have completed 03 years of service and interested to participate in the Promotion Process.

2.1.2. Applicants equivalent to **TWICE** the number of identified vacancies for each State will be allowed for participating in the Promotion Process on the basis of Seniority-cum-weightage.

2.1.3.**Weightage:**

For the purpose of participating in the Promotion Process, in addition to Simple Seniority, an employee in the Clerical Cadre will be entitled to weightage in seniority in the following manner:

For Educational Qualifications:

i)	To those who have passed National Diploma in Commerce and/or First Degree of recognized University such as B.A. B.Com. And B.Sc. in disciplines other than Music, Painting, Sculpture etc.	1 Year
ii)	To those who have obtained Double Degree as B.A., B.com, or B.A. B.Sc. or B.Com. LL.B. or B.Sc. LL.B and/or who have passed M.A.M.Com or M.Sc. of a recognized University in disciplines other than Music, Painting, Sculpture etc.	1 Year

For Banking Qualifications:

iii)	To those who have passed Part I of CAIIB/JAIIB	1 Year
iv)	To those who have passed Part II of CAIIB/CAIB	1 Year

NOTE:

Weightage provided in 2.1.3.(i) and (ii) above together will not exceed a maximum of two years.

2.2 There would be a written test comprising of one paper consisting of topics on Practical Banking and Computer Application on Core Banking Solution(CBS) carrying a total of 100 marks. The minimum qualifying marks for General candidates will be 35 and in case of SC/ST candidates, the minimum qualifying marks will be 30.

2.3 From among the employees obtaining minimum qualifying marks, a list of candidates would be prepared in order of their State-wise simple seniority. From this list, the employees to the extent of 100% of the identified vacancies of the State will be declared successful in the Promotion Process and they would be offered promotion in Officer Cadre in Junior Management Grade Scale-I in the same State.

2.4 Those eligible employees, who apply for promotion under the State Services (seniority cum merit) Channel but do not participate in the same without adducing sufficient and cogent reasons well in advance, acceptable to the Management, will be debarred for future promotion for a period of 1 year from the date of declaration of the results pertaining to the subject promotion process. Further, if an employee refuses the offer of promotion under the above channel, he/she will be debarred for future promotion for a period of 1 year from the date of the results pertaining to the subject Promotion Process.

2.5 For the purpose of conducting Promotion Process, a State-wise seniority list of the Clerks with weightage will be prepared as of 31st March every year and such Seniority list will be circulated

by 30th June. Seniority list of Scheduled Castes / Tribes will be published separately.

2.6 The employees promoted under State Services are liable to be posted anywhere in the State to have mobility.

2.7 In case of a tie of the marks obtained by the employees, the determining factors for ranking will be in the following order:-

- a) length of service in the same cadre; b) date of joining the Bank service; and
- c) date of birth of the employee.

CHAPTER-III
ALL INDIA SERVICES (MERIT CHANNEL)

3.1 **ELIGIBILITY:** A minimum of 2 years service in Clerical cadre:

3.2 For the vacancies identified under All India Services, all those clerical employees, who apply and are eligible, would be allowed to participate in a Written Test. The Written Test shall consist of the following:

Subjects	Maximum Marks	Minimum Qualifying
Banking	100	35%
CBI/IT	100	35%
Commercial Law / Accountancy	100	35%
English	100	35%

NOTE:

Although each of the above papers will carry 100 marks, Percentage weightage for these papers will be 50 marks each. Therefore, in all, for the purpose of promotional parameters, total marks for written test would be 200.

For SC/ST candidates, the minimum qualifying marks will be 30% in each of the above subjects. Marks obtained in English will not be treated for ranking purpose.

1.3 Marks for the length of the service in Clerical Cadre would be added at the rate of 1 mark for each completed year, after 10 years of service, subject to a maximum of 10 marks.

1.4 All those employees who have worked at a rural branch on or before the specific cut-off date for the promotion process will be granted 2 additional marks for each completed year of service in rural branches subject to a maximum of 10 marks.

3.5 Additional marks for Educational / Banking Qualifications will be allotted as under:

Post Graduation	2
LL.B / Any of the Diploma conferred by IIB & F	3
CAIIB Part-1/JAIIB	4
CAIIB Part-11	6

Note: Subject to a maximum of 10 marks.

3.6 The total marks to be allotted as stated in paras 3.3, 3.4 and 3.5 should not exceed 25 marks.

3.7 There will be an interview, which would carry 20 marks only for the purpose of ranking. There will be no minimum qualifying marks in the interview.

1.8 The following shall be the procedure for deciding the number of candidates to be

called for interview:

a) A provisional list in the descending order, as per the marks obtained in the written test and the marks obtained as stated in para 3.3, 3.4 and 3.5 will be prepared from among those employees, who are successful in the written test.

b) From the above list, the following candidates will be called for interview.

i). All those candidates, in the descending order of merit, upto the exact number of identified vacancies AND

ii). All subsequent candidates, whose marks, after adding Maximum notional marks of 20 obtainable at the interview, are equal to or more than the marks of candidate placed last as per (b) (i) above in the provisional list at the exact number of identified vacancies. AND

iii). All those SC/ST candidates who have acquired minimum qualifying marks of 30% in each of the 3 subjects in the Written Test but not included under Clause 3.8(b)(i) and(ii) above.

3.9 In case there is a tie in the marks obtained by the employees, the determining factors would be the same as specified in para 2.7.

3.10 If vacancies available in the same State after considering all the request transfers of Promotee Officers, who have been posted earlier out of State on their promotion and/or request transfers, these vacancies will be filled up from the employees promoted under the All India channel.

3.11 Notwithstanding the, vacancies in JMGs-1 cadre available in the State, the candidates declared successful under the All India Services will be posted on All India basis. The Promotee Officers who are posted on promotion out of State in which they are working prior to promotion, will be brought back in a phased manner on completion of three years of service in that State. Such transfer shall be on "first to go, first to come back" basis. It is clarified that the transfer of such promotee officers to be done in a phased manner automatically except in cases where they desire to be retained in the State where they have been posted on promotion or where they desired to be posted in a State other than their parent State (from which they were relieved on promotion), by sending their written request to General Manager (P), Central Office. Such request should be routed through proper channel.

3.12 If an employee refuses an offer of promotion under All India Service, he will be debarred for promotion for a period of 1 year from the date of declaration of the results pertaining to the subject Promotion Process.

CHAPTER IV **GENERAL**

4. The following will be applicable to both the channels of promotions:

The final lists of candidates to be declared successful will be restricted to 100% of the vacancies available in each channel. In addition to this, a wait list to the extent of next 10% under each channel will be prepared as per the Government guidelines, to cover the vacancies arising out of the selected candidates refusing the offer of promotion.

After offering promotion to eligible candidates under each channel, to the extent of 100% of vacancies identified, the candidates on the waitlist shall be offered promotion only to the extent of refusals, if any, in their order of seniority or merit, as the case may be. The wait list shall

lapse automatically after all identified vacancies stand filled in. The names of wait-listed candidates, who have been offered promotion, would be circulated.

In case, however, sufficient candidates are not available in Seniority channel, 10% waitlist of merit channel will be utilized to fill up such vacancies.

4.1 Reservation for SC/ST, physically handicapped will be in accordance with the Government directives. This scheme, as at present, is detailed in Annexure-II. Amendments to the directives, if any, will be informed to the AIUBEA and implemented.

4.2 SC/ST employees will be offered pre-promotion training before appearing for the Written Test as per the Government directives.

4.3 Ex-servicemen will have an option to reckon their past service in the Armed Forces (which is at present 1 year for every 5 years of services, subject to a maximum of 2 years) provided they have rendered at least 3 years of actual service in the Bank, either at the time of promotion or for being considered for the post of Higher Assignments carrying Special Allowance in the same cadre as per Government guidelines.

4.4 Necessary change in the Promotion Policy, if any, will be carried out through mutual consultations with the representatives of the AIUBEA after completion of every promotion process, provided, however, that as and when industry wise settlement is arrived at between the Indian Banks Association and the Workmen, or any Government guidelines are received necessitating amendments to the policy so as to conform with the industry-wise settlement and/or comply with Government guidelines, the same will be carried out in consultations with AIUBEA.

4.5 The Promotion Policy shall continue to be valid and binding unless and until it is replaced by a fresh Settlement. It shall, however, be open to the parties to modify or amend or alter any of the provisions of this Policy through mutual agreement.

4.6 Creation and abolition of posts are Management functions.

4.7. It will be open for an employee to appear for the Promotion Process in both the channels if he is eligible to do so. If he is found successful in both the channels, his name will be included in the successful list under State Services as specified in clause 2.2 of Chapter-II.

4.8 Promotion of Sportsmen / employees for acts of bravery during dacoity as per the Government/ IBA guidelines, will be outside the purview of this Promotion Policy. The guidelines / amendments thereto will be informed to the AIUBEA from time to time.

4.9. Management will determine from time to time the syllabus for Written Test for promotions and announce the same at least 45 days in advance. All the tests will be objective type, the details whereof will be announced along with the syllabus.

4.10 Subject-wise mark list along with cut-off mark (i.e. the marks obtained by the last promote candidate) will be sent to all respective unsuccessful candidates in both the Channels.

4.11 After promotion to Officer's cadre in Junior Management Grade/Pay Scale-I, the Officer's pay will be fitted as per the Fitment Formula circulated by the Bank on the advice of the IBA from time to time in consultation with AIUBEA.

4.12. The effective date of promotion will be mentioned in the letter of offer and pay and allowances will be payable from the date of promotion, subject to the condition that the said employee is not responsible for the delay in taking up the Officer's post.

4.13 Recruitment of Specialist Officers will be outside the purview of this Promotion Policy. However, the employees, who have acquired necessary qualifications, will be permitted to participate in the promotion process for Specialist Officers.

4.14 On promotion, the Officer would be on probation for a period of one year from the date he draws the Officer's salary.

4.15 The eligible candidates having the qualification as Chartered Accountant (ACA) / Cost Accountant (ICWA) / Company Secretary (ACS) / Chartered Financial Analyst (CFA) shall be exempted from the Written Test under the All India Services. After the interview, they will be listed at the end of the published merit list over and above the identified vacancies.

4.16 The vacancies in clerical cadre arising out of promotion under both All India and State services shall be filled up through internal promotion and direct recruitment as per the requirements of the Management.

4.17 The unfilled vacancies belonging to State Services (Seniority Channel) shall be filled up by adding the same to the All India Services (Merit Channel).

4.18 And the unfilled vacancies of All India Services (Merit Channel) shall be filled up through direct recruitment.

4.19 The Promotion Policy shall continue to be valid and binding unless and until it is replaced by a fresh Settlement. It shall, however, be open to the parties to review, modify, amend or alter any of the provisions of this Policy through mutual agreement.

CHAPTER- V **DISQUALIFICATION FOR PROMOTION**

The following employees will be disqualified from participating in the promotion Process under both the channels:

5.1 Employees on whom punishment of stoppage of increment/s is in operation at the time of considering the eligibility for the Written Test, interview and/or at the time of offer of promotion, the disqualification period will start from the date of passing of Disciplinary Authority's order and would be deemed to be over after the specified period, for which increments are stopped, irrespective of the fact whether the employee has actually earned the increment/s. The period for which an employee can be disqualified due to the above shall not exceed one year.

5.2 Similarly, as stated in para 5.1, employees on whom punishment of withdrawal of special pay / reduction of basic pay is imposed, the disqualification period will be maximum one year from the date of passing of the Disciplinary Authority's order.

5.3 Employees on whom punishment of 'Censure' / 'Warning' has been imposed twice during the year prior to holding of the test, interview and/or date of offer of promotion, will be disqualified for that particular promotion process.

5.4 If a Promotee Officer during the period of probation, requests the Management for reversion to Clerical cadre, he will be reverted as a Clerk and posted at the same Station or in the same State, subject to availability of vacancy. However, such reverted employee shall be disqualified from participating in future promotion process for a period of 2 years from the date of reversion.

5.5 In case an Officer is reverted by the Management during the period of probation due to his unsatisfactory performance, he will be posted back at the same Station and in the same post, subject to availability of vacancy, where he was working prior to promotion.

5.6 Employees against whom disciplinary proceedings have been initiated will not be disqualified from participating in the Promotion Process but in their cases sealed cover procedure will be followed as per Annexure-III.

5.7 If a request transfer of an employee is acceded to, transferring him from one State to another, such an employee will be disqualified in taking part in the promotion process under State Services for a period of 2 years from the date he reports to the new place of posting of his choice.

The clerical employees who are presently under bar of 2 years on account of Clause 5.1, and 5.2 and that of 3 years on account of Clause 2.4 and 3.12 of Promotion Policy (SC No.5613 dtd.09-09-2009) and have completed one year of bar period as on the cut-off date of Promotion Process to be held this year i.e. Year 2013-14 will be allowed to participate in the said Promotion Process, if they are otherwise eligible. Similarly, the clerical employees who are presently under bar of 3 years on account of Clause 5.4 and 5.7 of existing Promotion Policy (SC No.5613 dtd.09-09-2009) and have completed 2 years of bar as on the cut-off date of Promotion Process to be held this year i.e. Year 2013-14 will be allowed to participate in the said Promotion Process, if they are otherwise eligible.

ANNEXURE I

1	Computer Specialist recruited in Scale IV, V & VI
2	Security Officers
3	Law Officers
4	Economists
5	Company Secretary
6	Officers (Integrated Treasury)
7	Officers (Computer Audit)
8	Chartered Accountants
9	Information Technology Officers (IT)
10	Fire Officer
11	Electrical Officer
12	Architects / Engineers
13	Officers (Lending Automation Solution)
14	Officers (Assets Liability / Risk Management)
15	Marketing Officers (Retail Banking, New Initiates & Forex)
16	Officers (Cash Management Services)
17	Rural Development Officers
18	Official Language (Hindi) Officers
19	Personnel Officers
20	Technical Officers

Annexure-II

Following are the Government guidelines, for the time being on reservations:

(a) 15% of the promotions will be made from amongst the eligible candidates belonging to the reserved category candidates (Scheduled Castes) and 7½% of the promotion will be made from amongst the eligible candidates belonging to the reserved category candidates (Scheduled Tribes).

(b) Eligible candidates will be classified and listed in the following categories:

- (i) Scheduled Caste candidates.
- (ii) Scheduled Tribe candidates.
- (iii) Other candidates not covered by (i) and (ii) above.

(c) If the vacancies reserved for Scheduled Castes and Scheduled Tribes are not filled, the same will be filled in, in accordance with the guidelines received from the Government of India in that behalf from time to time.

(d) 1. The SC/ST candidates appointed by promotion on their own merit and not owing to reservation or relaxation of qualification will not be adjusted against the reserved points of the reservation roster. They will be adjusted against the unreserved points.

2. If an unreserved vacancy arises in a cadre and there is any SC/ST candidate within the normal Zone of consideration in the feeder grade, such SC/ST candidate cannot be denied promotion on the plea that the post is not reserved. Such a candidate will be considered for promotion along with other candidates treating him as if he belongs to General category. In case he is selected, he will be appointed to the post and will be adjusted against the unreserved point.

3. SC/ST candidates appointed on their own merit (by Direct Recruitment or Promotion) and adjusted against unreserved points will retain their status of SC/ST and will be eligible to get benefit of reservation in future / further promotions, if any.

4. 50% limit on reservation will be computed by excluding such reserved category candidates, who are appointed / promoted on their own merit.

(e) The provisions of the Promotion Policy will stand amended, altered or modified in accordance with the guidelines received from the Government of India in that behalf from time to time.

ANNEXURE - III

Sealed Cover Procedure:

The following category of Clerical staff will be permitted to take part in the Promotion Process but their empanelment / promotion will be kept in a sealed cover, which would be informed to the employee. The cover would be opened after the conclusion of the disciplinary / Court proceedings:

- 1. Employees, who are under suspension.
- 2. Employees against whom Charge Sheets have been served and disciplinary proceedings are pending.
- 3. Employees against whom prosecution / suit has been filed in the Court of Law or sanction for prosecution / filing of suit has been given to an outside agency e.g. CBI / Police.

If, on conclusion of the Department / Court proceedings, candidate is completely exonerated, the result kept in sealed cover would be declared. If found successful, promotion will take effect from the date of declaration of initial promotion for the purpose of seniority / fixation of salary as an Officer. No arrears of salary, however, as per Officer's cadre shall be payable for the intervening

period.

If however, punishment of Censure / Warning is imposed on the candidate (if the punishment of Censure / Warning is not earlier imposed in the same year) as a result of departmental proceedings / Court proceedings, the result kept in the sealed cover would be declared. If found successful, promotion will take effect from the date of declaration of initial promotion for the purpose of seniority / fixation of salary as an Officer. No arrears of salary, however, as per Officer's cadre shall be payable for the intervening period.

If punishment is imposed other than that of Censure / Warning the candidate as a result of the departmental proceedings / found guilty in the Court proceedings against him, he will not be eligible for promotion for which his result is kept in sealed cover.

PROMOTION POLICY FROM SUB STAFF TO CLERK

(SC NO. 5613 DT 09-09-2009 & SC No.6024 Dtd 22.10.2013 SC No.6203 dtd 15.06.2015]

SHORT RECITAL OF THE CASE :

WHEREAS the parties herein had entered into settlements dated 01.03.1996 and 11.07.2002 AND WHEREAS the parties have deemed it necessary to reframe, revise and rewrite the Promotion Policy governing the promotions from Subordinate cadre to Clerical cadre. It is hereby agreed that the existing Promotion Policy for promotion from Subordinate cadre to Clerical cadre would be as under:

PREAMBLE

This Policy is subject to various directives/guidelines received from time to time from the Government of India / Reserve Bank of India in respect of reservation of SC/ST, physically handicapped employees, Ex-servicemen, etc. In the matter of promotion of such categories of Subordinate staff. Any thing contained in any of the existing policy / settlement, which is inconsistent with and/or contrary to the modifications herein shall automatically stand superseded by these modifications.

The revised Policy for promotion from Subordinate cadre to Clerical cadre shall come in to effect from the date it is signed by both the parties.

DEFINITIONS:

For the purpose of this Promotion Policy, unless context otherwise requires, the various words and terms will have the following meanings:

a) Promotion:

The term 'Promotion' will mean Promotion from the Subordinate Cadre to the Clerical Cadre.

b) Seniority:

The term 'Seniority' will mean the total length of service in the Bank of an employee in the Subordinate cadre as specified in Chapters-II and III, (i.e. Seniority Channel and Merit Channel), respectively.

c) State:

The term 'State' will mean geographical area as defined or determined by the Government of India from time to time. Centrally Administered Area or a Union Territory will also be treated as

a separate State for the purpose of this Policy, Provided that:

- Branches of Puducherry State and suburbs will be deemed to be part of the State of Tamil Nadu.
- New Delhi/ Delhi will be treated as a State.
- Mahe will be deemed to be part of Kerala State.
- Chandigarh will be treated as a Station within the State of Haryana. Mumbai will include all Branches / offices in Greater Mumbai, Navi Mumbai, Thane District and Raigarh District.
- Maharashtra will include all branches in the State of Maharashtra.Excluding those in Mumbai as Stated above
- Mumbai, as defined above and the rest of Maharashtra will be treated as two separate States.
- Daman, Diu, Dadar & Nagar Haveli will be deemed to be part of Gujarat State.

Competent Authority: The Term 'Competent Authority' for the purpose of this Policy shall mean the General Manager (P) or General Manager (HR) or Authority above him.

CHAPTER I

1.1 Identification of vacancies for promotion from Subordinate cadre to Clerical Cadre 25% of vacancies in the Clerical Cadre in each State will be filled up every year by p r o m o t i o n from Subordinate cadre a s p r o v i d e d hereunder:-

1.3 TWO CHANELLED PROMOTION:

There shall be a two channelled system of promotion from sub ordinate cadre to Clerical cadre as under:

- i. Seniority Channel
- ii. Merit channel

1.4 Reservations: As per the Government guidelines in this regard.

1.4 Service Weightage:

The service put in by Full Time Subordinate Staff members as Part Time Sweepers prior to such conversion(excluding the period on stipend basis)shall be counted in proportion to their part time service as detailed hereunder.

1.4.1 Those who were working on one-third scale of wages will get seniority of four months for every completed year of service as such part-time employees.

1.4.2 Those who were working on one-half scale of wages will get seniority of six months for every completed year of service as such part time employees.

1.4.1 Those who were working on three-fourth scale of wages will get seniority of nine months of every completed year of service as such part time employees.

CHAPTER-II **SENIORITYCHANNEL**

2.1. 50% of the vacancies identified for promotion will be filled up through Seniority Channel (fraction above 0.5 to be rounded off to the next higher integer while the fraction below 0.5 will be ignored).

2.2 All Subordinate staff employees (including Full Time Sweepers) who have completed 03 years of

full time service as on the Cut Off date, as specified in the Circular inviting applications, will be eligible to participate in the Promotion Process under this Channel.

2.3 For the purpose of conducting the Promotion Process, State-wise Seniority List of Subordinate staff with weightage will be prepared as of 31st March every year by the respective FGMO/NRO/RO and such Seniority List will be circulated by 30th June every year. The Seniority List of Scheduled Caste/ Schedule Tribe Employees will be published separately.

2.4 The eligible Applicants to the extent of TWICE the number of identified vacancies will be called for appearing in the Process on the basis of Seniority of Subordinate staff with weightage in the State.

2.5 Applicants eligible as above will be imparted 06 days training in basic computer applications.

2.6 Thereafter, these candidates shall be required to appear for a Written/Practical test in the Basic Computer applications, comprising of 80 marks, to assess their awareness and aptitude to work in Clerical cadre in CBS environment.

2.7 After the completion of Written / Practical Test, all candidates will have to appear for an interview comprising of 20 marks.

2.8 The General Category candidates securing 30 marks and SC/ST candidates securing 25 marks out of 100 marks as above (80 marks for written test and 20 marks for interview) will be empanelled on the basis of Simple Seniority in the descending order.

2.9 The list of successful candidates to the extent of 100% of the identified vacancies will be published and such candidates will be entitled to receive the offer of promotion.

2.10 The list of remaining empanelled candidates will be valid until the vacancies for which the promotion process (both the Channels and both the categories) has taken place, are filled in or for a period of one year from the date of declaration of results, whichever is earlier. Such list will remain unpublished under the control of the Competent Authority.

CHAPTER III **MERIT CHANNEL**

3.1 60% of the vacancies identified for promotion will be filled up through Merit Channel (fraction above 0.5 to be rounded off to the next higher integer while the fraction below 0.5 will be ignored).

3.2 All Subordinate staff employees (including Part Time Sweepers) as on the Cut Off date will be eligible to participate in the Promotion Process under this Channel as per the criteria laid down hereunder:

3.2.1. Those who have passed Matriculation / School Final / Higher Secondary School Certificate / Senior School Certificate / Senior Cambridge Examination and have put in a minimum of 2 years of service.

3.2.2. Those who have put in 5 years of minimum service and have passed Seventh standard.

3.2.3. Those who have put in 10 years of minimum service will be exempted from the minimum educational qualification.

3.3 Marks for Written Test and Interview:

3.3.1 An online test will be administered to the eligible Subordinate Staff in the following subjects:

Test	Maximum Marks	Minimum Qualifying Marks SC/ST	Minimum Qualifying Marks GENERA
Clerical Aptitude	20	5	6
Elementary Banking Knowledge	40	10	12
Computer Literacy	40	10	12
TOTAL	100	25	30

Necessary mock test/ online training to willing participants / candidates of Promotion Process shall be administered by the Bank.

3.3.2 There shall be 10 marks (maximum) for interview and the marks obtained shall be considered only for the purpose of ranking in the merit list.

3.4 Marks for Seniority

3.4.1 One mark for every completed year of Full Time service beyond 5years will be given subject to a maximum of 15 marks.

3.4.2 While computing the marks as above, the service put in as Part Time Sweeper (excluding the period on stipend basis) shall be counted as hereunder:

3.4.2.1. Those who were working on one-third scale of wages will get 0.33 marks for every completed year of service.

3.4.2.2. Those, who were working on one-half scale of wages will get 0.5 marks for every completed year of service.

3.4.2.3. Those who were working on three-fourth scale of wages will get 0.75 marks for every completed year of service.

SUB STAFF TO CLERK PROMOTION CALCULATION OF WORK SHEET:

➤ 1 mark for each completed year of FTS beyond 5 years will be given subject of max. of 15 marks which is as under:

3 years of House Keeper as 1/3 scw	= 0.33 x 3=0.99	
1 year of House Keeper as ½ scw	= 0.50 x 1=0.50	
1 year of House Keeper as ¾ scw	= 0.75 x 1=0.75	
10 years of House Keeper as FTS	=1.00 x 10	=10.00
Total marks		= 12.24
Less first 5 years marks		= -2.24
Now total marks eligible is		= 10.00

3.5. Interview:

The following shall be the procedure for deciding the number of candidates to be called for interview:

3.5.1 A provisional list in the descending order, as per the marks obtained as stated in paras 3.3.1 and 3.4 will be prepared from among those employees, who are successful in the written test.

3.5.2 From the above list, the following candidates will be called for interview:

(a) All those candidates, in the descending order of merit, upto the exact number of identified vacancies. AND

(b) All subsequent candidates, whose marks, after adding maximum notional marks of 20 obtainable at the interview, are equal to or more than the marks of candidate placed last as per 3.5.2

(a) above in the provisional list at exact number of identified vacancies. And

(b) All those SC/ST/PWD candidates who have acquired minimum qualifying marks of 25% in each of the 3 subjects in the Written Test but not are included under Clause 3.5.1 and 3.5.2(a) and (b) above.

3.5.3 Stands deleted.

3.5.4 The actual number of candidates who will be called for Interview will be restricted up to twice the number of vacancies.

3.6 Offer of Promotion:

3.6.1 The list of successful candidates based on the aggregate marks obtained by them in the Written Test, Seniority and Interview will be prepared in the descending order of the marks so obtained. Such list restricted to the extent of 100% of the vacancies will be published and the promotions will be offered in the order of merit.

3.6.2 The list of remaining empanelled candidates will be valid until the vacancies for which the promotion process (both the Channels) has taken place, are filled in or for a period of one year from the date of declaration of results, whichever is earlier. Such list will remain unpublished under the control of the Competent Authority.

3.6.3 Vacancies on account of refusals will be filled up by such candidate/s, who are immediately below the last candidate (to the extent of 100% of vacancies) in the above merit list.

3.7. Special Provision for promotion of Subordinate staff who have acquired certain qualifications:

3.7.1 Notwithstanding anything contained hereinabove, those members of Subordinate staff, who passed Graduation, will be promoted to Clerical cadre, from the date of declaration of results. Such employees should give satisfactory proof of having passed Graduation to the satisfaction of the Management e.g. Provisional Certificate of having passed Graduation, etc. In any case, Mark Sheet and Graduation Certificate should be submitted when received from the University for Bank's record. In case it is found later that the employee has obtained promotion on false Graduation Certificate, then such employee will be liable to appropriate disciplinary action.

3.7.2 Such promotion shall be over and above the vacancies identified for being filled in through

Promotion and will be adjusted from direct recruitment clerical quota.

3.7.3 The Subordinate staff member should make an application on his passing the Graduation and the Promotion in such cases will be effected from the date of declaration of results, i.e. the date appearing in the mark sheet and emoluments in the Clerical cadre will be paid accordingly.

CHAPTER IV **GENERAL**

4.1. The promotion and new salary/emoluments shall be effective from the specific date mentioned in the Promotion Order and the seniority in the clerical cadre will be reckoned from the same date. However, where the delay on taking up the new assignment on promotion is attributable to the employee, the new salary/emoluments and seniority will commence from the date of reporting at the new place of posting.

4.2. The time limit for the candidate to refuse or to accept promotion shall be 15 days from the date of receipt of the promotion offer failing which the same will be deemed to have been refused and the candidate will lose the chance of promotion in that process.

4.3. Vacancies on account of refusals will be filled up by such candidates, who are immediately below the cut-off marks (to the extent of 100% vacancies) from the merit list.

4.4. Those who refuse to carry out promotion as offered will be barred for a period of 01 year from the date of such refusal and the name of such employees will be struck off from the list. However they will not be barred from participating in higher assignment processes in the same cadre.

4.5 The Subordinate Staff, on promotion to Clerical Cadre, shall be on probation for a period of six months. If during the said period of probation the conduct, attendance and work are found to be satisfactory, he / she will be conformed to the same post in the Subordinate staff cadre and will be posted as far as possible, in the same station, however, subject to the availability of identified vacancy.

4.6. A promote Clerk can seek reversion during his probation period and if the request for reversion is acceded to, he shall be posted in the same station subject to availability of an identified vacancies and will be barred for a period of 01 year for the purpose of promotion only.

4.7. On promotion, the Clerks Will be fitted as per the fitment Formula agreed to between the Bank and the A/UBEA & as circulated by the Bank from time to time.

4.8. Those who are barred from higher assignment attracting Special Pay in the Subordinate staff cadre will not be barred from participating in the promotion process.

4.9. On promotion, the candidate will be posted in the same Station or nearby Station subject to availability of identified vacancy.

4.10. Creation and abolition of post and identification of vacancies are Management's functions.

4.11. The syllabus for the examination will be circulated atleast 45 days prior to the date of written test.

4.12. If a member of Subordinate staff submits his application for promotion process and subsequently does not appear in the test / interview, he will be deemed to have refused the promotion unless he gives satisfactory explanation and adduces evidence acceptable to the Management and will be barred for participating in the promotion process for 01 year from the date of declaration of results for the promotion process for which he had applied.

It is clarified that the Subordinate Staff who are under bar of 2 years on account of clause 4.6 and 4.12 of the existing Promotion Policy and who have completed one year of bar period as on cut off date of promotion process to be held this year i.e. 2015-16 will be allowed to participate in the promotion process, if they are otherwise eligible. (SC No. 6203 dated 15.06.2015)

4.13. In case of a tie of the marks obtained by the employees, the determining factors for ranking will be in the following order:

- a) length of service in the same cadre;
- b) date of joining the Bank's service; and
- c) date of birth of the employee.

4.14. It will be open for an employee to appear for the Promotion Process in both the channels if he is eligible to do so. If he is found successful in both the channels, his name will be included in the successful list under Seniority channel as specified in Chapter-II.

4.15. If a Subordinate staff employee participating in the Seniority Channel and his number in Seniority list of eligible candidates comes under the Zone of Consideration in relation to number of vacancies identified for seniority channel and is not found successful in the promotion process for three consecutive processes, he will be barred for next two promotion processes.

4.16 While computing years of service for Ex-Servicemen, weightage will be given for the period of service rendered by them in the Defence forces in the ratio of 5:1 (i.e. 1 year's weightage for 5 years of service) subject to a maximum weightage of 2 years, provided they have rendered at least 3 years of actual service in the Bank. This weightage will be allowed only once in their entire service career.

4.17 If any vacancy remains unfilled for any reason whatsoever in one of the channels, the same will be filled up from the successful candidate of other channel of respective category i.e. General or SC/ST depending upon the nature of unfilled vacancy. In other words, unfilled vacancy of General Category in one channel will be filled up from the list of successful candidates of General Category of other channel and unfilled vacancy of SC/ST Category in one Channel will be filled up from the list of successful candidates of SC/ST employees of other channel.

Despite this, any vacancy, which remains unfilled, shall be carried over to the next Promotion Process.

4.18. The break up of the vacancies identified for promotion shall be intimated to AIUBEA before commencement of the Promotion process.

4.19 Subject-wise mark list along with cut off marks (i.e. the marks secured by the last promoted candidate in the merit list) will be communicated to respective unsuccessful candidates of both the Channels individually.

4.20 The percentage of Recruitment to Promotion in case of identified vacancies of Clerical cadre

will be 75:25 and for promotion of Subordinate Staff under Merit Channel to Seniority Channel will be 50:50. However, in case of fractions, the fraction figure of 0.50 & above will be rounded off to the next higher integer while the fraction below 0.50 will be ignored. Despite above, in case of any State getting identified with Clerical vacancies up to number 10, then the following formula will be adopted to fill up the vacancies:

No. of Vacancies	Recruitment 75%	Promotion 25%	
		Seniority 50%	Merit 50%
1	-	1	-
2	-	1	1
3	1	1	1
4	2	1	1
5	3	1	1
6	4	1	1
7	5	1	1
8	6	1	1
9	7	1	1
10	8	1	1

In any case, the ratio of Recruitment to Promotion will be maintained at 80:20 on All India Basis..

4.21 The Promotion Policy shall continue to be valid and binding unless and until it is replaced by afresh Settlement. It shall, however, be open to the parties to review, modify, amend or alter any of the provisions of this Policy through mutual agreement.

4.22 Reservation for SC/ST will be in accordance with the Govt. directives. Amendments to the directives, if any, will be informed to AIUBEA and implemented.

CHAPTER V

SEALED COVER PROCEDURE

5.1 As on the date of determining their eligibility for appearing in the written test / interview, Sub-staff, who are under suspension or against whom the charge sheet has been issued and disciplinary proceedings are pending or against whom prosecution for a criminal charge is pending as also, those who have appealed against the punishment imposed by the Disciplinary Authority within the prescribed time limit, but the order of the Appellate Authority is awaited, will be permitted to take part in the Promotion Process. Such cases will be dealt under sealed cover procedure as brought out in the Annexure.

CHAPTER VI

DISQUALIFICATION /BAR

Disqualification / Bar for the purpose of taking part in the Promotion Process (Written Test / Interview) will apply to those employees against whom the disciplinary action as mentioned hereunder has been taken-

6.1 Where the punishment of stoppage of increment is imposed, the bar will be applicable up to the time the punishment is operative or for a maximum period of one year from the date of order of Disciplinary Authority.

6.2 Where the punishment of reduction in stages of pay scale and/or withdrawal of special pay are imposed, the bar will be for a maximum period of one year from the date of order of Disciplinary

Authority.

6.3 Where the punishment of 'Censure' or 'Warning' has been imposed twice during one year prior to the cut-off date determined for eligibility, such employee will be barred for that particular promotion process.

The Subordinate staff who are presently under bar of 2 years on account of Clause 4.4, 6.1 and 6.2 of the existing Promotion Policy and who have completed one year of bar period as on cut off date of Promotion Process to be held this year i.e. Year 2013-14 will be allowed to participate in the said Promotion Process, if they are otherwise eligible. Similarly, amendment to Clause 4.15 as mentioned hereinabove will be effective / applicable with immediate effect and by virtue of the same, no bar will be applied as per old provisions on employees who appeared in earlier Promotion Process under merit channel and were found not successful in 3 consecutive Promotion Processes.

ANNEXURE

PROCEDURE FOR PROMOTION UNDER SEALED COVER

The following category of full-time Subordinate staff will be permitted to take part in the promotion process, but the findings of the Competent Authority as regards empanelment / promotion will be kept in sealed cover to be opened after conclusion of the disciplinary case / criminal prosecution:-

1. Those who are under suspension
2. Those against whom a charge sheet has been issued and disciplinary proceedings are pending
3. Those against whom prosecution for a criminal charge is pending
4. Those who have appealed against the punishment imposed by the Disciplinary Authority within the prescribed time limit, however, the order of the Appellate Authority is awaited.

The Competent Authority shall assess suitability of the employee coming within the purview of the circumstances mentioned above, along with other eligible candidates without taking into account the disciplinary case / criminal prosecution pending against him.

If on the conclusion of the disciplinary case / criminal prosecution, the employee concerned is completely exonerated and in case, he was under suspension, it is held that the suspension was wholly unjustified, sealed cover will be opened and the findings of the Competent Authority in respect of his empanelment / promotion will be acted upon. The employee concerned will be empanelled on the merit list at the place at which he would have been empanelled but for the pending disciplinary case / criminal prosecution.

The promotion if issued will be given effect from the date it would have been otherwise effected but for the disciplinary case / criminal prosecution. He will be given benefit of seniority and fixation of pay on a notional basis with reference to the date on which he would have been promoted in the normal course. Provided that it will always be open to the Competent Authority in case the employee is completely exonerated to decide the question whether the employee concerned will be entitled to any arrears of pay for the period of notional promotion preceding the date of actual promotion, and if so, to what extent, by taking into consideration all the facts and circumstances of the disciplinary proceedings / criminal prosecution. Where the Authority decides not to allow arrears of salary or any part of it, it will record its reasons for the same. Such appointments will be set off against future vacancies. However, if on conclusion of the disciplinary case / criminal prosecution, the employee concerned is punished with penalty of Censure and in case he was under suspension and, it is held that the suspension was wholly unjustified, the sealed cover will be opened and the findings contained therein in respect of his promotion will be acted upon.

The employee concerned will be empanelled on the merit list at the place, which he would have been empanelled but for the pending disciplinary case / criminal prosecution. The promotion, if issued will be given effect to from the date it would have been otherwise effected but for the disciplinary case / criminal prosecution. He will also be given benefit of seniority and fixation of pay on notional basis with reference to the date on which he would have been promoted in the normal course. However, no arrears of pay will be allowed in respect of the period prior to the date of actual promotion. Such appointments will be set off against future vacancies.

In case however, at the conclusion of the criminal prosecution or disciplinary proceedings (after the lapse of the period of appeal, if any) he is found guilty, the findings of the sealed cover would not be acted upon. Furthermore, he will not be entitled for empanelment on the merit list for promotion to Clerical Cadre and he will be barred for future participation in the promotion process or for promotion for a period of two years from the date of infliction of the said penalty / Court's verdict. If, however, the punishment imposed on the employee is totally set aside and he is exonerated by the Appellate Authority, his case will be dealt with as if he has not been inflicted with any punishment in the initial stage itself.

Pursuant to SC No.6024 dated 22-10-2013 the Subordinate Staff who are presently under bar of 2 years on account of Clause 4.4, 6.1 and 6.2 of the existing Promotion Policy and who have completed one year of bar period as on cut-off date of Promotion Process to be held this year i.e. year 2013-14 will be allowed to participate in the said promotion process, if they are otherwise eligible. Similarly, amendment to Clause 4.15 as mentioned hereinabove will be effective / applicable with immediate effect and by virtue of the same, no bar will be applied as per old provisions on employees who appeared in earlier promotion process under merit channel and were found not successful in 3 consecutive promotion processes.

Further, due to change/ amendment in the percentage of recruitment to that of promotion for filling up the identified vacancies in Clerical Cadre from existing level of 80 : 20 to that of 75 : 25, Government guidelines in respect of reservation of SC/ST Employees will be applicable and accordingly requisite provision as mentioned below will be added in promotion policy as Clause 4.22 of Chapter IV.

Clause 4.22: Reservation for SC/ST will be in accordance with the Government directives. Amendments to the directives, if any, will be informed to AIUBEA and implement rest of the clauses of promotion policy for subordinate cadre for promotion from Subordinate Cadre to Clerical Cadre as agreed through settlement between the Management of UBI and the representatives of AIUBEA on 09-07-2009 and circulated vide SC 5613 dated 09-09-2009 remains unchanged.

TRANSFER POLICY FOR AWARD STAFF

(SC NO.7333 dated 31-12-2020 &3270 DT.12/04/1988 w.e.f. 03.04.1988))

It is agreed that Post and assignment of duties is a Management function.

Definitions:

Station: Station will mean village/s or town/s or city/ies including cantonment and suburban areas within the Panchayat, Union Board, Municipal or Corporation Limits.

Exceptions:

Mumbai: Mumbai will include all branches/offices in Greater Mumbai and its agglomeration in Thane District, Including branches in Raigarh District falling under Harbour Line of Mumbai Suburban Railways upto panvel. (Pune Branches – District wise).

Kolkata: Kolkata will include all the Branches/Offices in Kolkata Municipal Corporation area, Howrah Municipal Corporation area, Bidhan Nagar Notified area, Dum Dum South Municipality and Bura Nagar Municipality.

Delhi: Delhi will include branches/offices in New Delhi, Old Delhi and Shahadara.

State: The term State will mean geographical area as defined or determined by the government of India from time to time. Centrally administered area or a Union Territory will also be treated as a separate State for the purpose of this policy that:

That Tamil Nadu State will also include adjacent Stations in Puducherry State.

Mahe will be clubbed with Keralal State.

-Union Territory of Chandigarh will be clubbed with Haryana State.

-Delhi, as defined hereunder, will also be treated as a State.

District: District means geographical area of a District as per State/Central Govt. Notifications.

Note: During the course of implementation of the policy, due to more than one Zone existing in few States if there is a necessity to add further clarify then the same may be done mutually between both the parties as per the need.

A.REQUEST TRANSFER:

All request transfer will be subject to availability of vacancies.

1.

One common State wise request transfer diary for various stations already maintained digitally in Union Parivar by the then Nodal Regional Office of Union Bank of India will now be continued and maintained by the FGMOs governing the respective States. The existing transfer requests of employees already registered in the digital transfer diary maintained in Union Parivar as of 31st March, 2020 shall be kept as it is. Such State wise digital transfer diary will indicate the names of stations and Districts in the States. Due to amalgamation of Andhra Bank & Corporation Bank into Union Bank the existing digital transfer diary will be updated with additional stations and districts based on the geographical existence of the Branches of the amalgamated Union Bank of India. This will be done in consultation with the AIUBEA.

2.

It is agreed that the pending request transfer applications of the employees of e-Andhra Bank and e-Corporation Bank as of 31st March, 2020 will be inserted into the digital transfer diary already maintained in Union Bank of India for Union Bank employees as per the date of receipt of application in HRMS Package of e-Andhra Bank and e-Corporation Bank for respective station/District/State as defined in the transfer policy.

3.

Thereafter the online digital Transfer Diary will be made available to employees to register their requests. Bank will issue appropriate notification availability of digital transfer diary in consultation with AIUBEA after completion of above exercise. Fresh applications to be lodged on/after opening of digital transfer diary will be allocated diary number as and when submission of application is made in the system.

4.

Employees shall apply for request transfer through online digital transfer diary maintained in Union Parivar for options as under:

-Any Two Stations in the order of preference

-For any District within the State

-For anywhere in the State.

5.

The term State, District and Station mean State, District and Station as defined in Chapter Definitions.

6.

Newly recruited Clerical Staffs/Sub staffs shall be eligible to apply for request transfer only after completion of ONE year active service in the Bank.

7.

The employee on submission of his online request will be able to see and note his actual real time transfer diary number for the options chosen and applied by him on the basis of 'first apply first served basis' through Union Parivar.

8.

The request registered for options i.e. Station/District within the State in which the employee is working will be treated as intra-state requests and the request registered for options situated in other State will be treated as inter State transfer requests.

9.

Transfers shall be effected on First come first served basis strictly as per the serial number for respective options in the online transfer diary. While intra State transfer requests will be dealt and considered by respective FGMO under which the State is attached, inter-State transfers will be dealt and considered by Central Office on the basis of transfer diary and serial number of employees in order. Inter State transfers will be effected by the Central Office on receiving the necessary information from the concerned FGMO like name of the employee to be transferred, place of vacancy, his ranking etc. The intra State transfers within the jurisdiction of the State will be effected by the FGMO as per transfer diary number registered in the digital transfer diary.

10.

After the orders of transfer are issued and if the employee is not relieved for want of substitute, then his vacancy will be kept open till he is relieved. In the meantime, order for others below him in the order as per the Transfer Diary will be effected provided further vacancies are available in the Station where Transfer has been sought.

11.

Request transfers shall be considered in preferences to direct recruitment.

12.

The transfer diary maintained digitally in the respective FGMO will be shown by respective FGMO/Central Office to the representatives of the Recognised Union of the Bank as and when requested.

13.

Joining time shall be allowed in respect of request transfers also only once in the entire career in the respective cadre of the staff member.

14.

In case an employee, while being designated as SWO-A, had already applied and registered his/her request for transfer to a particular Station/District in the online Transfer Diary maintained at FGMO, got higher assignment as Head Cashier-II/Special Assistant before consideration of his/her pending transfer request as SWO-A, then he/she shall be advised to inform the management whether he/she is willing to undertake the transfer foregoing the Special Allowance drawn by him.

15.

In case the concerned employee is desirous of a request transfer to any station/District as a Head Cashier-II or a Special Assistant for station/District within the State, he/she shall make a fresh request transfer application as Head Cashier-II or Special Assistant for vacancies in that station/District of the State and the same shall be considered on first come first served basis.

16.

Request transfers from employees working in one station of a State to another station/District of the same State or another State will be diarised in the digital transfer diary by giving the transfer diary number to the employee for the respective options. However, such transfer requests will be considered on the basis of availability of vacancy in that station/District for which no other employee's request is already diarised in the transfer diary.

17.

Request for inter State transfers will be restricted to 4 times only during the entire service period of the employee.

18.

Once the request transfer is acceded to and carried out, the applicant's name registered in the Transfer Diary will be deleted from the Transfer Diary for the particular station/choice only. Once an offer is made for request transfer to a station/choice other than his first preference and if he refuses to accede to such an offer, his name will be deleted for that station/choice as well as for the station/choice of subsequent preferences. If 1st preference is considered, 2nd 3rd and 4th preferences will be deleted. If 2nd preference is considered, 3rd and 4th preferences will be deleted and 1st preference will continue to exist in the online transfer diary. If 1st preference is considered all other options will be deleted.

19.

In case of Promotion to higher cadre i.e. Sub staff to Clerk or Clerical to Officer Cadre then the request transfer of the employee diarised in the digital transfer diary, prior to promotion, shall stand deleted from the date of acceptance of promotion.

A.EXCEPTIONS UNDER REQUEST TRANSFERS:

i.

Transfer of female employees on request on the ground of joining the husband, shall be considered in preference over others and such preference shall be given twice in the entire service of the concerned female employee. Thereafter any further request will be considered strictly as per the Transfer Diary.

ii.

Mutual transfers from amongst applicants at the corresponding stations as per the Transfer Diary and can be effected even if no vacancies in the respective stations exist. However, this option shall not be available to the employees who are transferred on account of job rotation for a period of two years active service.

iii.

In case a vacancy of Head Cashier/Special Assistant arises at a station/District, the request of the employee drawing such allowance shall be considered in preference to the other employees, e.g. the first five employees in the Transfer Diary maintained digitally are SWO-A/SWO-B, the 6th employee, if he is a Head Cashier/Special Assistant, his/her case shall be considered in preference to the first five employees depending on the vacancy arising.

iv.

In addition certain deserving cases on account of actual illness and other criteria that are not falling under provisions of this policy can be considered by giving preference over transfer diary in consultation with AIUBEA through a consultative meeting as per the merits of the cases.

B.TEMPORARY TRANSFERS:

The Management may consider temporary transfers on compassionate grounds on merits of each case by the FGMO in case the request is within the State and by Chief General Manager (HR) in case the request is from one State to another. Such temporary transfers shall be initially done for a period of **3 months**, which may be further extended by the Competent Authority, depending on the merits of individual case, which shall not exceed **ONE** year.

C.ROTATION TRANSFERS:

-Clerical employees on completion of 5 years' service in a branch / office in a station will be rotated to another Branch/Office within the District amongst the eligible clerical employees due for job rotation. Such rotation transfer exercise will be conducted by the Bank once in a year with cut off date as 31st March and the same should be completed by June.

-In case of Stations having more than one branch, the clerical employees, as far as possible, may be rotated to another branch/office within the same Station.

-In case of stations with single branch, employees working in such branches and due for rotation transfer, will be rotated against the eligible clerical employees due for job rotation working in other single station branches within the district. In such cases, while effecting job rotation, care should be taken that the employee is transferred to the nearest possible branch/station so that the employees are not put to hardships on account of job rotation.

-Male and Female Clerical employees who have completed 54/52 years of age respectively, differently abled employees suffering from terminally ill diseases are exempted from Job Rotation as mentioned above. However, they will be rotated to another branch/office within the same Station after completion of 5 years in a particular branch/office.

-Bank will take steps to implement Job Rotation Policy judiciously to minimize the hardships to the employees besides ensuring transparency by informing the recognized Union of the Bank.

OTHER TERMS:

On consideration of the request transfer as per the Transfer Diary/on Job Rotation, further request for transfer to the same branch/station, as the case may be, from which the employee was transferred/rotated, shall be considered only after completion of **two years** of active service at the new place of posting.

The settlement shall be binding on both the parties and will be valid until it is amended in accordance with the provisions of Industrial Disputes Act.

If there are any doubts and or differences of opinion regarding the interpretations of any of the provisions of settlement then the matter will be discussed and settled with All India Union Bank Employees' Association AIUBEA.

REDEPLOYMENT POLICY:

A workman in the non-subordinate cadre is liable to be deployed anywhere within a District, irrespective of the distance involved.

In cases necessitating deployment outside the District, the workman concerned may be deployed to any branch/ office of the Bank situated outside the District upto a distance not exceeding **100 km** from his present place of posting.

Bank may identify, the no. of workmen employees, to be redeployed from each center/ Branch / Office to meet its requirements.

The period of deployment shall be three years in all the centers except in case of difficult centers decided by the Bank in accordance with the Government guidelines, in which cases the period of deployment shall be **two years**.

Repatriation to the original center shall be after serving in the deployed center for a period as provided above. In case it is not administratively possible for the Bank to repatriate the employee to his original center after the above period, the employee may be required to give 3 centers of his choice so that he can be transferred to any one of the 3 centers opted by him.

Female employees above age of 55 years and male employees above the age of 56 shall be exempted from redeployment. However, if the required and eligible no. of employees are not available to be deployed in terms of the Settlement, the age norms as above may be suitably relaxed up to the age of 58 years so as to ensure that the required and eligible no. of employees are deployed to the identified centers.

Employees having mentally retarded / spastics children, certified as such by the attending Doctor, may be deployed only at centers where specialized treatment for such children and special facilities for their schooling are available.

Employees affected by serious ailment requiring specialized treatment, as certified by the attending Doctor, will be deployed only at centers where medical facilities for treatment of such ailment are available.

Redeployment of physically handicapped / challenged employees shall be in accordance with the extent Govt. guidelines.

The junior most employee working at the Station shall be preferred for transfer within the ambit of this policy for the purpose of redeployment from surplus to deficit centre.

Incentive: A workman in the non-subordinate cadre so long as he/she serves in the deployed center shall draw a lump sum amount of Rs.600/-pm (not ranking for any other benefit) besides protection of emoluments at the original center. This shall cease on the employee's repatriation to the original center.

Higher Assignment: If no clerks are available and/or there is no request for transfer, the vacancies of Computer Operator A in a particular **station** shall be filled up by inviting applications from existing Computer Operators A in the **State**.

The junior most employee, on his repatriation to his parent Station, or to any of the three Centers opted by him shall be transferred on redeployment again on completion of minimum period of three years in the Station, where he is posted after his stint under redeployment, or after all the eligible

employees of the Station, as defined in the redeployment policy, are redeployed in ascending order of their seniority in the services of the bank and repatriated, whichever is later.

The widow/ daughter of the deceased employee, taken into the services of the Bank on compassionate appointment, shall be exempted from redeployment till such time the widow remarries or the daughter marries. The son of deceased employee appointed on compassionate grounds shall be exempted from redeployment for a minimum period of three years from the date of his compassionate appointment in the Bank. In case the son of such deceased employee happens to be the junior most in the Station and is already transferred once under redeployment, his case shall be dealt with as above.

Any employee posted on request transfer from any Branch happens to be the junior most in the Station, shall be exempted from redeployment for a period of three years from the date of reporting at the Branch. (SC No.5306 dtd 28-09-2006).

PART XVI

DISCIPLINARY ACTION AND PROCEDURE THEREFOR:

The provisions of the said Awards, the First Bipartite Settlement dated 19-10-1966 and/or other subsequent Settlements dated 11-11-1966, 14-12-1966, 23-12-1966, 31-10-1979, 22-11-1979, 28-11-1981, 8-9-1983, 17-9-1984, and 14-2-1995 hereinafter collectively referred to as the said Settlements shall stand superseded and substituted by and in the manner detailed hereunder:-

1.

A person against whom disciplinary action is proposed or likely to be taken shall in the first instance, be informed of the particulars of the charge against him and he shall have a proper opportunity to give his explanation as to such particulars. Final orders shall be passed after due consideration of all the relevant facts and circumstances. With this object in view, the following shall apply.

2.

By the expression "offence" shall be meant any offence involving moral turpitude for which an employee is **liable to conviction and sentence** under any provision of Law.

3.

(a) When in the opinion of the management an employee has **committed** an offence, unless he be otherwise prosecuted, the bank may take steps to prosecute him or get him prosecuted and in such case he may **also be** suspended.

(b)

If he be **convicted**, he may be dismissed with effect from the date of his conviction or be given any lesser form of punishment as mentioned in **Clause 6 below**.

(c)

If he be **acquitted**, it shall be open to the management to proceed against him under the provisions set out below in **Clauses 11 and 12** infra relating to **discharges**. However, in the event of the management deciding after enquiry not to continue him in service, he shall be liable only for termination of service with three months' pay and allowances in lieu of notice. And he shall be deemed to have been on duty during the period of suspension, if any and shall be entitled to the full pay and allowances minus such subsistence allowance as he has drawn and to all other privileges for the period of suspension provided that if he be acquitted by being given the **benefit of doubt** he may be paid such portion of such pay and allowances as the management may deem proper, and the period of his absence shall not be treated as a period spent on duty unless the management so directs.

(d)

If he prefer an appeal or revision application against his conviction, and is acquitted, in case he had already been dealt with as above and he applies to the management for reconsideration of his case, the management shall review his case and may either reinstate him or proceed against him under the provisions set out below in Clauses 11 and 12 infra relating to discharge, and the provision set out above as to pay, allowances and the period of suspension will apply, the period up-to-date for which full pay and allowances have not been drawn being treated as one of suspension. In the event of the management deciding, after enquiry not to continue him in service, the employee shall be liable only for **termination** with three months' pay and allowance in lieu of notice, as directed above.

4.

If after steps have been taken to prosecute an employee or to get him prosecuted, for an offence, he is not put on trial within a year of the commission of the offence, the management may then deal with him as if he had committed an act of "gross misconduct" or of "minor misconduct", as defined below:

Provided that if the authority which was to start prosecution Proceedings refuses to do so or comes to the conclusion that there **is no case for prosecution** it shall be open to the management to **proceed** against the employee under the provisions set out below in **Clauses 11 and 12** infra relating to discharge, but he shall be deemed to have been on duty during the period of suspension, if any, and shall be entitled to the full wages and allowances and to all other privileges for such period. In the event of the management deciding, after enquiry, not to continue him in service, he shall be liable only for termination with three months' pay and allowances in lieu of notice as provided in **Clause 3** above. If within the pendency of the proceedings thus instituted he is put on trial such proceedings shall be stayed pending the completion of the trial, after which the provisions mentioned in **Clause 3** above shall apply.

5. By the expression "gross misconduct" shall be means any of the following acts and omissions on the part of an employee:

(a)

engaging in any trade or business outside the scope of his duties except with the written permission of the bank:

(b)

unauthorized disclosure of information regarding the affairs of the bank or any of its customers or any other person connected with the business of the bank which is confidential or the disclosure of which is likely to be prejudicial to the interest of the bank:

(c)

drunkenness or riotous or disorderly or indecent behaviour on the premises of the bank.

(d)

willful damage or attempt to cause damage to the property of the bank or any act of its customers:

(e)

willful insubordination or disobedience of any lawful and reasonable order of the management or of a superior:

(f)

habitual doing of any act which amounts to "minor misconduct" as defined below, "habitual" meaning a course of action taken or persisted in, notwithstanding that at least **on three** previous occasions **censure or warnings** have been administered or an adverse remark has been entered against him.

(g)

willful slowing down in performance of work:

(h)

gambling or betting on the premises of the bank:

(i)

speculation in stocks, shares, securities or any commodity whether on his account or that of any other persons:

(j)

doing any act of gross negligence or negligence involving or likely to involve the bank in serious loss:(modified w.e.f.1-11-2020 xith BPS)

(k)

giving or taking a bribe or illegal gratification from a customer or an employee of the bank:

(l)

abetment or instigation of any of the acts or omissions above mentioned:

(m)

knowingly making a false statement in any document pertaining to or in connection with his employment in the bank.

(n)

Resorting to unfair practice of any nature whatsoever in any examination conducted by the Indian Institute of Bankers or on behalf of the bank and where the employee is **caught** in the act of resorting to such unfair practice and **a report** to that effect has been received by the bank from the concerned authority.

(o)

Resorting to unfair practice of any nature whatsoever in any exam conducted by the Indian Institute of Bankers or by or on behalf of the bank in cases not covered by the above Sub Clause (n) and where a report to that effect has been received by the bank from the concerned authority and the employee does **not** accept the charge.

(p)

Remaining unauthorisedly absent **without** intimation continuously for a period **exceeding** 30 days.

(q)

Misbehaviour towards customers arising out of bank's business.

(r)

Contesting election for parliamentary/ legislative assembly/legislative council/ local bodies/ municipal corporation/ panchayat, without explicit written permission of the bank.

(s)

Conviction by a criminal court of law for an offence involving moral turpitude.

(t)

Indulging in any act of "sexual harassment" of any woman at her workplace.

Note: Sexual harassment shall include such unwelcome sexually Determined behaviour whether directly or otherwise) as

(a)

physical contact and advances:

(b)

demand or request for sexual favours:

(c)

sexually coloured remarks:

(d)

showing pornography: or

(e)

any other unwelcome physical verbal or non-verbal conduct of a sexual nature.

(u)

(for State Bank of India)

The giving or taking or abetting the giving or taking of dowry or demanding directly or indirectly from the parents or guardians of a bride or bridegroom, as the case may be, any dowry.

Explanation: For the purpose of sub clause (u) the word “dowry” has the same meaning as in the “Dowry Prohibition Act, 1961”.

6. An employee found guilty of gross misconduct may:

- (a)
be dismissed without notice: or
- (b)
be removed from services with superannuation benefits i.e. Pension and/ or Provident Fund and Gratuity as would be due Otherwise under the Rules or Regulations prevailing at the Relevant time and without disqualification from future Employment, or
- (c)
be compulsorily retired with superannuation benefits i. e. Pension and/ or Provident Fund and Gratuity as would be Due otherwise under the Rules or Regulations prevailing at the relevant time and without disqualification from future employment: or
- (d)
be discharged from service with superannuation benefits i.e. Pension and/ or Provident Fund and Gratuity as would be due otherwise under the Rules or Regulations prevailing at the time and without disqualification from future employment: or
- (e)
be brought down to a lower stage in the scale of pay upto a **maximum of two** stages and for a maximum period of two years.

Note: This punishment shall be non-cumulative and annual increment(s)/stagnation increment(s) falling during the period of ,punishment shall be released on the respective due date/s.
(modified I XI BPS w.e.f.1-11-2020)

- (f)
have his increment/s stopped with or without cumulative effect: or
Note: Specific period of rigour shall be mentioned.(modified in XI BPS w.e.f. 1-11-2020)
- (g)
have his special pay withdrawn: or
- (h)
be warned or censured, or have an adverse remark entered against him: or
- (i)
be fined.(stand be deleted in XI BPS wef 1-11-2020).

7. By the expression “minor misconduct” shall be meant any of the following acts and omissions on the part of an employee:

- (a) absence without leave or overstaying sanctioned leave without sufficient grounds:
- (b) unpunctual or irregular attendance:
- (c) neglect of work, negligence in performing duties:
- (d) breach of any rule of business of the bank or instruction for the running of any department:
- (e) committing nuisance on the premises of the bank:
- (f) entering or leaving the premises of the bank except by an entrance provided for the purpose.
- (g) attempt to collector collecting moneys within the premises of the bank without the previous permission of the management or except as allowed by any rule or law for the time being in force:
- (h) holding or attempting to hold or attempting any meeting on the premises of the bank without the previous permission of the management or except in accordance with the provisions of any rule for the time being in force.
- (i) canvassing for union membership or collection of union dues or subscriptions within the

- premises of the bank without the previous permission of the management or except in accordance with the provisions of any rule or law for the time being in force.
- (j) failing to show proper consideration, courtesy or attention towards employees, customers or other employees of the bank, unseemly or unsatisfactory behaviour while on duty.
 - (k) marked disregard or ordinary requirements of decency and cleanliness in person or dress.
 - (l) incurring debts to an extent considered by the management as excessive:
 - (m) resorting to unfair practice of any nature whatsoever in any examination conducted by the Indian Institute of Bankers or by or on behalf of the bank in cases not covered by sub-clause (n) under "Gross Misconduct" and where a report to that effect has been received by the bank from the concerned authority and the employee **accepts** the charge:
 - (n) refusal to attend training programmes without sufficient and valid reasons:
 - (o) Not wearing, while on duty, identity card issued by the Bank:
 - (p) Not wearing, while on duty, the uniforms supplied by the bank in clean condition.
 - (q) doing any act prejudicial to the interest of the bank.(modified in XIth BPS wef 1-11-2020)
 - (r) **misconducts covered under Clause 7(a) to (q) shall not be made out as "gross misconduct" under clause 5. (modified in XIth BPS wef 1-11-2020)**

8. An employee found guilty of minor misconduct may:

- (a) be warned or censured: or
- (b) have an adverse remark entered against him: or
- (c) have his increment stopped for a period not longer than six months.

9. A workman found guilty of misconduct, whether gross or minor, shall not be given more than one **punishment** in respect of any one charge.

--An employee placed under suspension pending disciplinary action shall be given an opportunity to represent to the management to reconsider the orders of suspension. (modified in XIth BPS wef 1-11-20)

--An employee who has been awarded the punishment of dismissal, compulsory discharge or removal from the services by the Disciplinary Authority and subsequently where the punishment is confirmed by the

Appellate Authority, shall be given an opportunity to seek reconsideration by an authority higher than the Appellate Authority. (modified in XIth BPS wef 1-11-2020)

--If multiple charges as per procedural lapses are made out, then the punishment given in such cases shall be one. (modified in XIth BPS wef 1-11-2020)

--Disciplinary Authority shall have the discretion to decide whether the punishment will affect the superannuation benefits of the employee or not, in case where the punishment is affecting the superannuation benefits.(modified in XIth BPS wef 1-11-2020)

10. In all cases in which action under Clauses 4, 6 or 8 may be taken, the proceedings held shall be entered in a book kept specially for the purpose, in which the date on which the proceedings are held, the name of the employee proceeded against, the charge, or charges, the evidence on which they are based, the explanation and the evidence, if any tendered by the said employee, the finding or findings, with the grounds on which they are based and the order passed shall be recorded with sufficient fullness, as clearly as possible and such record of the

proceedings shall be signed by the employee who holds them, after which a copy of such record shall be furnished to the employee concerned if so requested by him in writing.

11. When it is decided to take any disciplinary action against an employee, such decision shall be communicated to him within three days thereof.

12. The procedure in such cases shall be as follows:-

(a) An employee against whom disciplinary action is proposed or likely to be taken shall be given a charge sheet clearly setting forth the circumstances appearing against him and a date shall be fixed for enquiry, sufficient time being given to him to enable him to prepare and give his explanation as also to produce any evidence that he may wish to tender in his defence. He shall be permitted to appear before the Employee conducting the enquiry, to cross-examine any witnesses and produce other evidence in his defence.

He shall also be permitted to be defended:-

i) (x) by a representative of a registered trade union of bank employees of which he is a member on the date first notified for the commencement of the enquiry.

(y) where the employee is not a member of any trade Union of Bank employees on the aforesaid date, by a Representative of a registered trade union of employees of the bank in which he is employed: OR

(ii)

at the request of the said union by a representative of the state federation or all India Organisation to which such union is affiliated: OR

(iii)

with the Bank's permission, by a lawyer.

He shall also be given a hearing as regards the nature of the proposed punishment in case of any charge is established against him.

(i) Pending such inquiry or initiation of such inquiry he may be suspended, but if on the conclusion of the enquiry it is decided to take no action against him he shall be deemed to have been on duty and shall be entitled to the full wages and allowances and to all other privileges for the period of suspension: and if some punishment other than dismissal is inflicted the whole or part of the period of suspension may, at the discretion of the management, be treated as on duty with the right to a corresponding portion of the wages, allowances, etc.

(c) In awarding punishment by way of disciplinary action the authority concerned shall take into account the gravity of the misconduct, the previous record, if any, of the employee and any other aggravating or extenuating circumstances, that may exist.

Where sufficiently extenuating circumstances exist the misconduct may be condoned and in case such misconduct is of the "gross" type he may be merely discharged, with or without notice or on payment of a month's pay and allowances, in lieu of notice.

Such discharge may also be given where the evidence is found to be insufficient to sustain the charge and where the bank does not for some reason or other, think fit it expedient to retain the employee in question any longer in service. Discharge in such Cases shall not be deemed to amount to disciplinary action.

(d) If the representative defending the employee is an employee of the same bank at an outstation branch situated outside the State, on a case to case basis as may be decided by the Bank, he shall be on special leave (on full pay and allowances) to represent the employee and be paid one return fare (wef 1-11-2020). The class of fare to which he will be entitled would be the same as while travelling on duty. In case of any adjournment at the instance of the bank/enquiry employee, he may be asked to resume duty and if so, will be paid fare for the consequential journey. He shall also be paid full halting allowance for the period he stays at the place of the enquiry for defending the employee as also for the days of the journeys which are undertaken at the bank's cost.

Explanation:

"State" for the purpose, shall mean the area which constitutes a Political State, but his explanation will not apply to SBI.

- (a) If the representative defending the employee is an employee of the same bank at an outstation branch situated outside the State, on a case to case basis as may be decided by the Bank, he shall be relieved on special leave (on full pay and allowances) to represent the employee and shall be paid one return fare. (wef 01-11-20)

12 (e) An enquiry need not be held if:

(i) the bank has issued a show cause notice to the employee advising him of the misconduct and the punishment for which he may be liable for such misconduct:

(ii) the employee **makes a voluntary admission** of his guilt **inreply** to the aforesaid show cause notice: and

(iii) the misconduct is such that even if proved the bank does **not intend to award the punishment of discharge or dismissal.**

However, if the employee concerned requests a hearing regarding the nature of punishment, such a hearing shall be given.

12 (f) An enquiry need not also be held if the employee is charged With minor misconduct and the punishment proposed to be given is **warning or censure**. However,

(i) the employee shall be served a show cause notice advising him of the misconduct and the evidence on which the charge is based: and

(ii) the employee shall be given an opportunity to submit his written statement of defence, and for this purpose has a right to have access to the documents and material on which the charge is based:

(iii) if the employee requests a hearing such a hearing shall be given and such a hearing he may be permitted to be represented by a representative authorised to defend him in an enquiry had such an enquiry been held.

12(g) Where an employee is charged with a minor misconduct and an enquiry is not held on two previous occasions, an enquiry shall be held in respect of the third occasion.

13. Where the provisions of this Settlement conflict with the procedure or rules in force in any Bank regarding disciplinary action, they shall prevail over the latter. There may, in such procedure

or rules, exist certain provisions outside the scope of the provisions in this Settlement enabling the bank to dismiss, warn, censure, fine an employee or have his increment stopped or have adverse remark entered against him. In all such cases also the provisions set out in Clauses 10 and 11 above shall apply.

14. The Chief Executive Officer or the Principal Officer in India of a bank or an Alternate Officer at the Head Office or Principal Office nominated by him for the purpose shall decide which officer (i.e. the disciplinary authority) shall be empowered to take disciplinary action in the case of each office or establishment. He shall also decide which officer or body higher in status than the officer authorised to take disciplinary action shall act as the appellate authority to deal with or hear and dispose off any appeal against orders passed in disciplinary matters. These authorities shall be nominated by designation, to pass original orders or hear and dispose off appeals from time to time and a notice specifying the authorities so nominated shall be published from time to time on the bank's notice board.

It is clarified that the disciplinary authority may conduct the enquiry himself or appoint another officer as the Enquiry officer for the purpose of conducting an enquiry.

The appellate authority shall, if the employee concerned is so desirous, in a case of dismissal, hear him or his representatives before disposing off the appeal. In cases where hearings are not required, an appeal shall be disposed off within two months from the date of receipt thereof. In cases where hearings are required to be given and requested for, such hearings shall commence within one month from the date of receipt of the appeal and shall be disposed off within one month from the date of conclusion of such hearings. The period within which an appeal can be preferred shall be 45 days from the date on which the original order has been communicated in writing to the employee concerned.

15. Every employee who is dismissed or discharged shall be given a service certificate, without avoidable delay.

16. Any notice, order, charge-sheet, communication or intimation which is meant for an individual employee shall be in a language understood by the employee concerned. In the case of an absent employee notice shall be sent to him by Registered Post with acknowledgement due. If an employee refuses to accept any notice, order, charge-sheet, written communication or written intimation in connection with disciplinary proceedings when it is sought to be served upon him, such refusal shall be deemed to be good service upon him, provided such refusal takes place in the presence of at least two persons including the person who goes to effect service upon him. Where any notice, order, charge-sheet, intimation or any other official communication which is meant for an individual employee is sent to him by registered post ack. due at the last recorded address communicated in writing by the employee and acknowledgment by the bank, the same is to be deemed as good service.

Date of effect:

The provisions under this Memorandum of Settlement shall come into effect from 10th April 2002 and shall continue to govern and bind the parties until the settlement is terminated by either party giving to the other a statutory notice as prescribed in law for the time being in force.

Consequent upon Decentralisation of functions, the following authorities are now empowered to suspend the employees in the Bank.

NAME/ CATEGORY OF POST	COMPETENT AUTHORITY TO SUSPEND
All Award Staff Employees	Chief Manager / any Scale IV Officer posted at NRO/ ZO/ FGMO / CO or Authority above him.

The following Executives are empowered to act as Disciplinary / Appellate Authority against Award Staff employees in the Bank:(Cir: CO:ERD:2359:2020 dated 20-07-2020)

DISCIPLINARY AUTHORITY	APPELLATE AUTHORITY
CHIEF MANAGER OR AUTHORITY ABOVE HIM/HER AT FGMO.	Asst. General Manager or Authority above him/her, at FGMO for cases short of Dismissal without notice/Removal from service or Compulsory Retirement or Discharge from service. For cases of Dismissal without notice/removal from service or Compulsory Retirement or Discharge from service, Deputy General Manager or Authority above him/her at Central Office.
	Reviewing Authority: Not Applicable

However, for all cases involving more than one Officer/Employee, wherein one or more Officer is in MMGS-III or above, the entire matter will be referred to Central Office for processing / decision / disposal. Also, wherever disciplinary action has been initiated against retired Officials/Employees of the Bank under Union Bank of India Pension Regulations, 1995, the matter has to be referred to Central Office for further action.

In cases pertaining to administrative matters viz. Absenteeism, Misbehaviour, etc at local level or Non-Vigilance cases/ Vigilance cases where 2nd stage advice is not sought, and the Disciplinary Authority decides to impose capital punishment i.e. Dismissal/ Removal/ CRS/ Discharge on the Officer/Employee, the Disciplinary Authority shall necessarily before passing the Final Order intimate the General Manager (HR), CO, Mumbai about the matter which calls for such decision. The Disciplinary Authority shall pass the final order in the matter only after receiving return intimation from General Manager (HR), CO, Mumbai in this regard.

PROCEDURE FOR HANDLING DISCIPLINARY ACTION:

In case of Award Staff employees, the procedure as per point No.1 to 5 hereunder is to be followed and thereafter action shall be taken in accordance with the provisions of Memorandum of Settlement dated 10-04-2002 and 27-05-2002, common for all PSBs. The following points must be adhered to while dealing with Award Staff cases:

VIGILANCE CASES:

-If the matter against an Award Staff employee has been treated as Vigilance, then 1st Stage advice must be obtained from CVO before proceeding with action under Clause 12 of the Memorandum of Settlement dated 10-04-2002 and 25-05-2002.

-If a departmental inquiry has been instituted in a Vigilance case, then on receipt of findings of the Enquiry Officer, the Disciplinary Authority must obtain 2nd Stage advice from CVO proposing the punishment he/she wishes to impose on the Award Staff employee.

-On receipt of second stage advice, the DA must give the employee an opportunity for Personal Hearing in accordance with the provisions of the Bipartite Settlement/ Memorandum of Settlement and thereafter pass Final Order.

NON VIGILANCE CASES:

If matter against an Award Staff employee has been treated as a Non-Vigilance, then reference for 1st stage and 2nd stage shall not be made to CVO and the procedure as mentioned in the Bipartite Settlement/Memorandum of Settlement dated 10-04-2002 and 27-05-2002 be followed in letter and spirit.

It is to be noted that cases pertaining to purely administrative matters such as late attendance, absenteeism, misbehaviour, disobedience, insubordination, lack of supervision etc. pertaining to Officers and Award Staff employees the **matters need not be referred to IAC or to CVO** for First/Second stage advice and procedure as mentioned above to be followed without making such references.

PROCEDURE FOR HANDLING DISCIPLINARY ACTION AGAINST AWARD STAFF:

1. Receipt of Report of Staff accountability/Vigilance/CBI or any other report calling for initiation of disciplinary action.
2. Issuance of Show Cause:-Show Cause Memorandum to be issued by concerned Regional Office for employees of all Scales/Cadres.
 - In case lapses are observed against the Regional Head, Show Cause Memorandum to all employees Involved to be issued by FGMO.
 - For any Show Cause memorandum to be issued on the basis of Vigilance Investigation report (at Central Office /local level), it is mandatory to get the draft Show Cause Memorandum vetted from Vigilance Department, CO, Mumbai before issuance.
3. Acknowledgement of the Memorandum and Reply for Memorandum to be obtained from the official/employee by the concerned Regional Office /FGMO.
4. Preparation of comments of Regional Head or FGM (if Regional Head is involved in the matter) in tabular Format. The tabular format shall have 3 columns:
 1. Allegations levelled against employee.
 2. Explanation submitted by the employee
 3. Comments of Regional Head (point wise comments are required for every allegation and explanation thereon)
5. Respective FGMO to place the matter before Internal Advisory Committee (IAC) at Central Office, Mumbai through Vigilance Department, Central Office, Mumbai with the following documents:
 - Copy of Show Cause Memorandum
 - Copy of explanation of the employee/official
 - Tabular format as stated above-Bio Data of officer/employee concerned
 - Present Status of the account/s-IAC format (Format enclosed as Annexure-II (ref Cir.CO:ERD:2359/2020 DTD 20-07-2020 ANNEXURES)

**** Appeals preferred by Award Staff employees on whom the punishment of Dismissal/ Removal/ Compulsory retirement/Termination has been imposed will be placed before Appellate Authority posted at Central Office. Further in case where the Regional Head has acted**

as Disciplinary Authority in absence of Scale IV, Appeal against the order passed by Disciplinary Authority will be placed before the Official higher in rank than the Disciplinary Authority posted at Central Office.

Note: Prior concurrence of Central Office is to be obtained, before imposing punishment of Dismissal or Compulsory Retirement etc.

Staff Circular Nos. 2309 dated 28.05.1981, SC No. 4846 dated 24-04-2002 and SC No. 5037 dated 20-12-2003 are base circulars where one should invariably remember as how the powers were delegated by Board from time to time which will help to avoid Court litigations. The powers to institute Disciplinary Action/Proceedings delegated and vested with Disciplinary Authority shall be deemed to include the power to issue show cause memorandum or issue charge sheets, to suspend Award Staff employees from the services of the Bank, to hold enquiry into such charges, to summon or enforce attendance of any employee/workmen of the Bank as witness and examine such persons and to compel production of any books of accounts and other documents under control of any employee or workman of the Bank. Disciplinary Action against Award Staff employees i.e. Clerical and Subordinate cadre employees, including Part Time Sweepers as per the provisions of Chapter IX of the Bipartite Settlement.

Voluntary Cessation of Employment – Clause 17 of 5th BPS dated 10-04-1989 stand deleted : 7th BPS dated 27-03-2000 modified in 8th BPS Dated 02-06-2005.

VOLUNTARY CESSATION OF EMPLOYMENT

(i) When an employee absents himself from work for a period of 90 or more consecutive days without prior sanction from the Competent Authority or beyond the period of leave sanctioned originally including any extension thereof or when there is satisfactory evidence that he has taken up employment in India or outside, the management at any time thereafter may give a notice to the employee at his last known address as recorded with the Bank calling upon him to report for work within 30 days of the date of notice.

Unless the employee reports for work within 30 days of the notice or gives an explanation for his absence within the period of 30 days satisfying the management inter alia that he has not taken up another employment or avocation, the employee shall be given a further notice to report for work within 30 days of the notice failing which the employee will be deemed to have voluntarily vacated his employment on the expiry of the said notice and advised accordingly by registered post.

In the event of the employee submitting a satisfactory reply, he shall be permitted to report for work thereafter within 30 days from the date of expiry of the aforesaid notice without prejudice to the bank's right to take any action under the law or rules/ conditions of service.

If the employee fails to report for work within this 30 days period, then he shall be given a final notice to report for work within 30 days of this notice failing which the employee will be deemed to have voluntarily vacated his employment on the expiry of the said notice and advised accordingly by registered post.

(ii) If an employee again absents himself for the second time within a period of 30 days without submitting any application and obtaining sanction thereof, after reporting for the duty in response to the first notice given after 90 days' of absence or within the 30 days' period granted to him for reporting to work on his submitting a satisfactory reply to the first notice, a further notice shall be

given after 30 days of such absence giving him 30 days' time to report. If he fails to report for work or reports for work in response to the notice but absents himself a third time from work within a period of 30 day without prior sanction, his name shall be struck off from the rolls of the establishment after 30 days of such absence under intimation to him by registered post deeming that he has voluntarily vacated his appointment.

(iii) Any notice under this clause shall be in a language understood by the employee concerned. The notice shall be sent to him by registered post with acknowledgement due. Where the notice under this clause is sent to the employee by registered post acknowledgement due at the last recorded address communicated in writing by the employee and acknowledged by the bank, the same shall be deemed as good and proper service.

In partial modification of Clause 33 of Settlement dated 2nd June 2005, employees who have ceased to be in service of the Bank under voluntary Cessation shall be eligible for PF, Gratuity, Pension, and Leave Encashment benefits, if otherwise eligible.

With effect from 1st November, 2020 employees who cease to be in service under voluntary cessation, may be given an opportunity to represent to the management and the management may consider the same on merits.

PROCEDURE TO BE FOLLOWED FOR IMPOSITION OF PUNISHMENT WITHOUT HOLDING ENQUIRY

Where the misconduct is of such nature that the Disciplinary Authority **does not intend** to impose the capital punishment such as Dismissal/ Removal / Discharge/ Compulsory Retirement, if proved against him, then it is not necessary to hold departmental enquiry but any other punishment short of what is mentioned hereinabove can be imposed by following the provisions of Clause 12(e) of Bipartite Settlement. The Disciplinary Action in respect of these Clauses will continue to be initiated by Chief Manager of respective ROs/ NROs/ZOs under whom the delinquent employee is working for time being and appeal against the said order may be placed before the Regional Head/ Zonal Heads as the case may be.

REFERENCE TO CVO:

In case of Award Staff Employees, where misconduct is of Gross in nature and Departmental enquiry has been recommended, there is no need of seeking first stage advice of Central Vigilance Department. In such cases, departmental enquiry be ordered directly by issuing suitable charge sheet to the erring staff. However, on conclusion of the departmental enquiry, suitable second stage advice be sought from Central vigilance Department before imposing the punishment on erring staff member. Disciplinary Authority has to decide the quantum of punishment independently after applying his mind to the facts/misconducts/allegations proved at the enquiry. If the case is registered as vigilance case reference to CVO for **advice** is necessary before passing final order.

If there is a prima facie case for imposing punishment the Disciplinary Authority has to institute departmental enquiry. If the employee fails to make voluntary admission of his guilt, then it is necessary to institute departmental enquiry. A Charge Sheet is to be issued leveling specific misconducts as stipulated in Clause 19.5 of 19.7 of the Bipartite Settlement. On receipt of statement of defence, the Disciplinary Authority has to examine various averments/ facts stated in the statement of defence and then take decision for holding departmental enquiry.

The Charge sheeted employee is to be informed that his statement of defence is not satisfactory and it has been decided to proceed with departmental enquiry.

The Disciplinary Authority may himself hold an enquiry or direct any other officer of the Bank (as EO) to hold an enquiry and also direct another officer (as MR) to represent the Management Case. The Disciplinary Authority shall forward the following documents to Enquiry Officer along with his appointment order:

1. A copy of Charge Sheet.
2. Copy of statement of defence if any submitted by Charge sheeted Employee (CSE)
3. Ack. copy of Charge sheet as proof of delivery to charge sheeted employee.
4. Copy of appointment order of Management representative.

The Management Representative (MR) will prepare list of documents by which and the list of witnesses by whom the, he proposes to substantiate allegations / misconducts and will lead evidence as per his convenient to prove the charges.

The Charge Sheeted employee may be permitted to be defended by a person as mentioned in Clause 19.12(a)(i) (ii) and (iii). However, CSE can also defend his own case if he so desires.

- (a) Charge Sheeted employee shall be permitted to be defended:
- (i) (x) by a representative of a Registered Trade Union of Bank Employees of which **he is a Member** on the date first notified for the commencement of the enquiry.
- (y) where the employee is **not a member** of any Trade Union of Bank Employees on the aforesaid Date, by a representative of Registered Trade Union of Employees of the Bank in which is employed OR
- (iii) at the request of the said Union by a Representative of the State Federation of All India Organisation to which such Union is affiliated: OR
with the Bank's permission, by a Lawyer.

STAFF CIRCULAR NO. 4848 DATED 6TH MAY 2002(7TH BIPARTITE SETTLEMENT 27TH MARCH 2002)
MEMORANDUM OF SETTLEMENTS DATED 10-04-2002 AND 27-05-2002
ON DISCIPLINARY ACTION AND PROCEDURE THEREFOR

STAFF CIRCULAR NO 4206 DATED 14TH JULY 1995(6TH BIPARTITE SETTLEMENT DATED 14-02-1995)
(Relevant portion only reproduced)II: REF: PD:CIR:76:90:147 DATED 02-05-1995

It has been agreed that resorting to any restrictive practice by an employee would be breach of service conditions, and such act would be treated as misconduct liable for disciplinary action. The relevant Clause 5 to para 21 (page 13) be incorporated as hereunder:

“(V) In pursuance of the objective towards improvement in working, parties reiterate that what has been stated in Annexure I to the settlements dated 31st October 1979 and 17th September 1984, form part of service conditions. Any observance of any restrictive practice mentioned therein, shall constitute misconduct. The delinquent employee shall be liable for disciplinary action for gross or minor misconduct depending upon the circumstances in each case.

The gross/ minor misconduct as stated in this clause shall be in addition to gross/ minor misconducts listed under clause 21 (ii) and (iii) of this settlement.”

RESTRICTIVE PRACTICES are culled out and listed hereunder from annexure of the Bipartite Settlement dated 31st October 1979, and reiterated in settlement dated 17th September 1984.

1. Fixing any arbitrary ceiling on quantum of work by the employees themselves.
2. Refusal to work on any desk in exigencies that may arise.
3. Refusal to accept allotment of more than one ledger whether in Current Account, Cash Credit, Demand Loan, etc. The allotment of ledger/s to ledger keepers would depend on the number of transactions and the volume of work, and not on the number of ledgers.
4. Refusal by an employee with double designations such as Clerk/Typist, Cashier-cum-Clerk, etc to perform both the duties on the same day.
5. Refusal by a Cashier to work both as a Paying and Receiving Cashier.
6. Refusal by Godown-Keepers attached to Branches to perform Clerical duties, whenever they are free from godown work.
7. Insistence, for checking payment made by an employee by another employee and for entrusting the job of issuing tokens exclusively to an employee.
8. Refusal to attend to cash transactions outside business hours when duly authorised by a competent official.
9. Refusal to accept/ make payment of cash, other than at cash counters when instructed by a competent official.
10. Refusal to perform work of a routine nature including drafting letters, dealing with correspondence etc. by Clerks posted in branches/department and offices including administrative offices.
11. Refusal to perform work relating to the balancing of ledgers/ registers and calculations of monthly products/ interest, etc within working hours claiming that the same is meant for completion outside normal working hours.
12. Refusal by an employee who is assigned Special Allowance duties to perform routine duties of his cadre.

PART XVII

UBI REGULATIONS:PENSION, GRATUITY, PF

UNION BANK OF INDIA (EMPLOYEES') PENSION REGULATIONS, 1995

Important points/portions for reference: (SC NO.4229 DATED 26-10-1995)

Regulation	Deals with
1	Short title and Commencement
2	Definitions: Clause from: a to zf
3	Application of Regulations: Clause 1 to 9.
4	Option to subscribe to the Provident Fund.
5	Constitution of the Fund
6	Liability of the Provident Fund Trust
7	Composition of the Fund
8	Board of Trustees
9	Trustees to carry out the directions of the Bank. -
10	Books of accounts of the Fund
11	Actuarial investigation of the fund
12	Investment of the fund

13	Payment out of the fund
14	Qualifying Service – minimum of 10 years of service to be rendered etc.
15	Commencement of qualifying service – date of taking charge etc
16	Counting of service on probation
17	Counting of period spend on leave – norms
18	Broken period of service of less than one year – norms
19	Counting of period spend on training
20	Counting of past service in the erstwhile Bank. – norms
21	Period of suspension
22	Forfeiture of service—Resignation/Dismissal/removal etc. norms sub clause 1 to 4
23	Period of deputation to foreign service
24	Military service – not to count norms
25	Period of deputation to an organisation in India
26	Additions to qualifying service in special circumstances – specialists @1/4
27	Counting of service rendered on permanent part-time basis
28	Classes of pension – superannuation pension
29	Pension on voluntary retirement – clause 1 to 6
30	Invalid pension – clause 1 to 5
31	Compassionate allowance – clause 1 and 2
32	Premature retirement pension – norms
33	Compulsory retirement pension – 1 to 3 clauses
34	Family pension retd/died between 1.1.86-31-10-93 norms
35	Rates of Pension – Amount of Pension – clause 1 to 7
36	Minimum Pension clause a to d
37	Dearness Relief – clause 1 and 2
38	Determination of the period of 10 months for average emoluments – norms – clause 1 to 4
39	Family Pension – norms clause 1 to 4
40	Period of payment of family pension – norms clause 1 to 9
41	Commutation of Pension – calculations clause 1 to 5 with tables
42	General Conditions – Pension subject to future good conduct
43	Withholding or withdrawal of pension
44	Conviction by court
45	Pensioner guilty of grave misconduct – procedure to follow
46	Provisional pension – clause 1 and 2 details of payment
47	Commutation of pension during departmental or judicial proceedings
48	Recovery of Pecuniary loss caused to the Bank—clause 1 and 2
49	Recovery of bank's dues
50	Commercial employment after retirement before expiry of one year clause 1 to 8 – norms
51	Nomination – norms – clause 1 to 4
52	Date from which pension becomes payable – clause 1 to 3
53	Currency in which pension is payable
54	Manner of payment of pension
55	Power to issue instructions – CMD
56	Residuary provision
	Appendix-I (see Regl. 35) and Table - updating pension formula
	Appendix-II (see Regl.37) DA on basic pension calculation sheet
	Appendix-III (see Regl.39) rates of family pension

QUALIFYING SERVICE

14

Qualifying Service - Subject to the other conditions contained in these Regulations, an employee who has rendered a minimum of ten years of service in the bank on the date of his retirement or the date on which he is deemed to have retired shall qualify for pension.

15

Commencement of qualifying service – Subject to the provisions contained in these Regulations, qualifying service of an employee shall commence from the date he takes charge of the post to which he is first appointed on a permanent basis.

16

Count of service on probation – Service on probation against a post in the bank if followed by confirmation in the same or any other post shall qualify.

17

Counting of periods spent on leave – All leave during service in the bank for which leave salary is payable shall count as qualifying service :

Provided that extraordinary leave on loss of pay shall not count as qualifying service except when the sanctioning authority has directed that such leave not exceeding twelve months during the entire service, may count as service for all purposes including pension.

18

Broken period of service of less than one year - If the period of service of an employee includes broken period of service less than one year, then if such broken period is more than six months, it shall be treated as one year and if such broken period is six months or less it shall be ignored :

Provided that provisions of this regulation shall not apply for determining the minimum service required to make an employee eligible for pension.

19

Counting of period spent on training :- Period spent by an employee on training in the Bank immediately before his appointment shall count as qualifying service.

20

Counting of past service in the erstwhile Bank – In the case of an employee who is permanently transferred to a service in the bank from any other bank on merger, amalgamation of any other bank with the bank to which these Regulations apply, the continuous service rendered by such an employee in any other bank on permanent basis, if any, followed without interruption, by permanent appointment, or the continuous service rendered under that Bank in a permanent capacity, as the case may be, shall qualify:

Provided that nothing contained in this regulation shall apply to any such employee who is appointed on contract basis or on daily wage basis or on consolidated wages.

21

Period of suspension :- Period of suspension of an employee pending enquiry shall count for qualifying service where, on conclusion of such enquiry he has been fully exonerated or the suspension is held to be wholly unjustified, and in other cases, the period of suspension shall not count as qualifying service unless the Competent Authority passing the orders under the Service Regulations or Discipline and Appeal Regulations or Settlements governing such cases expressly declares at the time that it shall count to such extent as such authority may declare.

22

Forfeiture of service –

1.

Resignation or dismissal or removal or termination of an employee from the service of the Bank shall entail forfeiture of his entire past service and consequently shall not qualify for pensionary benefits;

2.

An interruption in the service of a Bank employee entails forfeiture of his past service, except in the following cases, namely :-

(a)

authorised leave of absence;

(b)

suspension, where it is immediately followed by reinstatement, whether in the same or a different post, or where the bank employee dies or is permitted to retire or is retired on attaining the age of compulsory retirement while under suspension;

(c)

transfer to non-qualifying service in an establishment under the control of the Government or Bank if such transfer has been ordered by a competent authority in the public interest;

(d)

joining time while on transfer from one post to another.

(3)

Notwithstanding anything contained in sub-regulation (2), the appointing authority may, by order, commute retrospectively the periods of absence without leave as extraordinary leave.

(4)

(a).In the absence of a specific indication to the contrary in the service record, an interruption between two spells of service rendered by a bank employee shall be treated as automatically condoned and the pre-interruption service treated as qualifying service;

(b)

Nothing in clause (a) shall apply to interruption caused by resignation, dismissal or Removal from service.

23.

Period of deputation to foreign service – An employee deputed on foreign service to the United Nations or any other foreign body or organization may at his option,-

(a) pay pension contribution in respect of his foreign service and count such service as qualifying service under these Regulations; or

(b)

avail of the retirement benefits admissible under the rules of the foreign employer and not count such service as qualifying service under these Regulations :

Provident that where an employee opts for clause (b), retirement benefits shall be payable to him in India in rupees from such date and in such manner as the Bank may, by order specify.

24

Military Service - An employee who has rendered military service before appointment in the Bank shall continue to draw the military pension, if any, and military service rendered by the employee shall not count as qualifying service for pension.

25

Period of deputation to an organization in India – Period of deputation of an employee to another Organization in India will count as qualifying service :

Provided the organization to which he is deputed or the employee pays the pensionary contributions at the rates specified in sub-regulation (a) of regulation 7 of these Regulations or at rates specified by the Bank at the time of deputation, whichever is higher to the Bank.

26

Addition to qualifying service in special circumstances – An employee shall be eligible to add to his service qualifying for superannuation pension (but not for any other class of pension) the actual

period not exceeding one fourth of the length of his service or the actual period by which his age at the time of recruitment exceeded the upper age limit specified by the Bank for direct recruitment or a period of five years, whichever is less, if the service or post to which the employee is appointed is one –

(a)

for which post-graduate research, or specialist qualification or experience in scientific, technological or professional fields, is essential; and

(b)

to which candidates of age exceeding the upper age limit specified for direct recruitment are normally recruited;

(c)

for which the candidate was given age relaxation over and above the maximum age limit fixed by the Bank on account of his possessing higher qualifications or experience :

Provided that this concession shall not be admissible to an employee unless his actual qualifying service at the time he quits the service in the Bank is not less than ten years :

Provided further that this concession shall be admissible if the recruitment rules in respect of the said service or post contain specific provision that the service or post is one which carries benefits of this Regulation:

Provided also that the recruitment rules in respect of any service or post which carries the benefit of this regulation shall be made with the approval of the Central Government.

27 Counting of service rendered on permanent part –time basis –

1.

In case of an employee who was employed on scale wages and on a permanent part-time basis in the service of bank and was contributing to the provident fund, such service rendered by him on a permanent part time basis from the date he became a member of the Provident Fund shall be counted as qualifying service.

2.

For the purpose of calculating the amount of pension in respect of a part time employee who was/is initially recruited on a lower scale wage and later fitted on higher scale wages including full scale wages, the length of qualifying service shall be determined in accordance with Appendix IV.

3.

In respect of part time employees who continue to be in the same scale wages since their recruitment, for the purpose of calculating the amount of pension, the actual service put in shall be taken as qualifying service. In such cases the actual pay drawn on scale wages at the time of retirement shall be reckoned for the purpose of average emoluments.

Note :

The actual service / qualifying service shall be calculated from the date of recruitment or 01.09.1978, whichever is later.

CLASSES OF PENSION

28

Superannuation Pension – Superannuation pension shall be granted to an employee who has retired on his attaining the age of superannuation specified in the Service Regulations or Settlements:

Provided that, with effect from 1st day of November, 2000, pension shall also be granted to an employee who opts to retire before attaining the age of superannuation, but after rendering service for a minimum period of 15 years in terms of any scheme that may be framed for such pension by the Board with the approval of the Government.

Pension on Voluntary Retirement –

1. On or after the 1st day of November 1993, at any time after the an employee has completed twenty years of qualifying service he may, by giving notice of not less than three months in writing to the appointing authority, retire from service :

Provided that this sub – regulation shall not apply to an employee who is on deputation or on study leave abroad unless after having been transferred or having returned to India he has resumed charge of the post in India and has served for a period of not less than one year :

Provided further that this sub – regulation shall not apply to an employee who seeks retirement from service for being absorbed permanently in an autonomous body or public sector undertaking or company or institution or body, whether incorporated or not to which he is on deputation at the time of seeking voluntary retirement :

Provided that this sub – regulation shall not apply to an employee who is deemed to have retired in accordance with clause (1) of regulation 2.

2.

The notice of voluntary retirement given under sub – regulation (1) shall require acceptance by the appointing authority:

Provided that where the appointing authority does not refuse to grant the permission for retirement before the expiry of the period specified in the said notice, the retirement shall become effective from the date of expiry of the said period.

3.

(a) An employee referred to in sub regulation (1) may make a request in writing to the writing to the appointing authority to accept notice of voluntary retirement of less than three months giving reasons therefore :

(b)

On receipt of a request under clause (a), the appointing authority may, subject to the provisions of sub –regulation (2), consider such request for the curtailment of the period of notice of three months on merits and if it is satisfied that the curtailment of the period of notice will not cause any administrative inconvenience, the appointing authority may relax the requirement of notice of three months on the condition that the employee shall not apply for commutation of a part of his pension before the expiry of the notice of three months.

4.

An employee, who has elected to retire under this regulation and has given necessary notice to that effect to the appointing authority, shall be precluded from withdrawing his notice except with the specific approval of such authority :

Provided that the request for such withdrawal shall be made before the intended date of his retirement.

5.

The qualifying service of an employee retiring voluntarily under this regulation shall be increased by a period not exceeding five years, subject to the condition that the total qualifying service rendered by such employee shall not in any case exceed thirty three years and it does not take him beyond the date of superannuation.

6.

The pension of an employee retiring under this regulation shall be based on the average emoluments as defined under clause (d) of regulation 2 of these Regulations and the increase not

exceeding five years in his qualifying service, shall not entitle him any notional fixation of pay for the purpose of calculating his pension.

30

Invalid Pension –

1.

Invalid pension may be granted to an employee who-

(a)

has rendered minimum ten years of service ; and

(b)

retires from the service, on or after the 1st day of November 1993, on account of any bodily or mental infirmity which permanently incapacitates him for the service,

2.

An employee applying for an invalid pension shall submit a medical certificate of incapacity from a medical officer approved by the Bank.

3.

Where the Medical Officer approved by the Bank has declared the employee fit for further service of less laborious character than that which he had been doing, he should ,provided he is willing to be so employed ,be employed on lower post and if there be no means of employing him even on a lower post, he may be admitted to invalid pension.

4.

No medical certificate of incapacity for service may be granted unless the applicant produces a letter to show that the competent Authority is aware of the intention of the applicant to appear before the medical officer approved by the Bank.

5.

The medical officer approved by the Bank shall also be supplied by the Competent Authority in which the applicant is employed with a statement of what appears from official records to be the age of the applicant.

31

Compassionate Allowance – (1) An employee, who is dismissed or removed or terminated from service, shall forfeit his pension :

Provided that the authority higher than the authority competent to dismiss or remove or terminate him from service may if-

i)

Such dismissal, removal or termination is on or after the 1st day of November,1993; and

ii)

the case is deserving of special consideration, sanction a compassionate allowance not exceeding two thirds of the pension which would have been admissible to him on the basis of the qualifying service rendered up to the date of his dismissal, removal, or termination.

(2)

The Compassionate allowance sanctioned under the proviso to sub – regulation (1) Shall not be less than the amount of minimum pension payable under regulation 36 of these Regulations.

32

Premature Retirement Pension - Premature Retirement Pension may be granted to an employee who –

(a)

has rendered minimum ten years of service ; and

(b)

retires from service on account of orders of the Bank to retire prematurely in the public interest or for any other reason specified in Service Regulations or Settlement or settlement, if otherwise he was entitled to such pension or superannuation on that date.

33

Compulsory Retirement Pension-

1.

An employee compulsorily retired from service as a penalty on or after 1st day of November 1993 in terms of Union Bank of India Officer Employees' (Discipline and Appeal) Regulations 1976 or awards/settlements may be granted by the authority higher than the authority competent to impose such penalty, pension at a rate not less than two thirds and not more than full pension admissible to him on the date of his compulsory retirement if otherwise he was entitled to such pension on superannuation on that date.

2.

Whenever in the case of a bank employee the Competent Authority passes an order (whether original, appellate or in exercise of power of review) awarding a pension less than the full compensation pension admissible under these regulations, the Board of Directors shall be consulted before such order is passed.

3.

A pension granted or awarded under sub –regulation (1) or, as the case may be, under sub - regulation (2), shall not be less than the amount of rupees three hundred and seventy five per mensem.

34

Payment of Pension or Family Pension in respect of employees who retired or died between 01.01.1986 to 31.10.1993 – (1) Employees who have retired from the service of the Bank between the 1st day of January, 1986 and the 31st day of October, 1993 shall be eligible for pension with effect from 1st day of November, 1993.

(2)

The family of a deceased employee governed by the provisions contained in sub-regulation (7) of the regulation 3 shall be eligible for pension or family pension as the case may be with effect from the 1st day of November, 1993.

RATE OF PENSION

35 Amount of Pension –

1.

Basic pension and additional pension , wherever applicable, shall be updated as per the formulae given in Appendix-I

2.

In the case of an employee retiring in accordance with the provisions of the service Regulations or Settlements after completing a qualifying service of not less than thirty three years, the amount of basic pension shall be calculated at fifty percent of the average emoluments

3.

a. Additional pension shall be fifty percent of the average amount of the allowances drawn by an employee during the last ten months of his service;

b. No dearness relief shall be paid on the amount of additional pension.

Explanation - For the purpose of this sub- regulation “allowances” means allowance which are admissible to the extent counted for making contribution to the provident fund.

4.

Pension as computed being aggregate of sub –regulations (2) and (3) above shall be subject to the minimum pension as specified in these Regulations.

5.

An employee who has commuted the admissible portion of his pension as per the provisions of regulation 41 of these regulations shall receive only the balance of pension, monthly.

6.

(a) In the case of an employee retiring before completing a qualifying service of thirty three years , but after completing a qualifying service of ten years, the amount of pension shall be proportionate to the amount of pension admissible under sub-regulations (2) and (3) and in no case the amount of pension shall be less than the amount of minimum pension specified in these regulations.

(b)

Notwithstanding any thing contained in these Regulations, the amount of invalid pension shall not be less than the ordinary rate of family pension which would have been payable to his family in the event of his death while in service.

7.

The amount of pension finally determined under these regulation shall be expressed in the whole rupee and where the pension contains a fraction of a rupee, it shall be rounded off to the next higher rupee.

35 Minimum Pension – The amount of minimum pension shall be –

(a)

rupees three hundred and seventy five per month in respect of an employee other than a part time employee where the employee had retired before 1st day of November,1992 (in case of workmen) or before 1st day of July,1993 (in case of Officers) an proportionate amount thereof in relation to the rate of scale of wages in the case of part time employee who had retired before the 1st day of November, 1992;

(b)

rupees seven hundred and twenty per month in respect of an employee other than a part time employee ,where the employee retired on or after the 1st day of November, 1992 (in case of workmen) or on after the 1st day of July,1993 (in case of Officers) and proportionate amount thereof in relation to the rate of scale wages in the case of a part time employee who retired on or after the 1st day of November,1992.

(c)

rupees one thousand and fifteen per month in respect of an employee other than a part time employee where the employee retired on or after the 1st day April,1998 and rupees three hundred and thirty nine per month in respect of a part time employee drawing 1/3 scale wages, rupees five hundred and eight per month in respect of a part time employee drawing ½ scale wages and rupees seven hundred and sixty two per month in respect of part time employee drawing ¾ scale wages where the part time employee retired on or after the 1st day of April 1998.

37

Dearness Relief - (1) Dearness relief shall be granted on basic pension or family pension or invalid Pension or on compassionate allowance in accordance with the rates specified in Appendix II.

(2)

Dearness relief shall be allowed to full basic pension even after commutation.

38

Determination of the period of ten months for average emoluments- (1) The period of preceeding ten months for the purpose of average emoluments shall be reckoned from the date of retirement.

(2)

In the case of voluntary retirement or premature retirement the period of the preceding ten months for the purpose of average emoluments shall be reckoned from the date on which the employee voluntarily retires or his prematurely retired by the Bank.

(3)

In the case of dismissal or removal or compulsory retirement or termination of service of the period of the proceeding ten months for the purpose of average emoluments shall be reckoned from the

date on which the employee is dismissed or removed or compulsorily retired or terminated by the Bank.

(4)

If during the last ten months of the service an employee has been absent from duty on extraordinary leave on loss of pay or had been under suspension and the period where of does not count as service, the aforesaid period of extra ordinary leave or suspension shall not be taken into account in the calculation of the average emoluments and an equal period before ten months shall be included.

FAMILY PENSION

39

Family Pension - (1) Without prejudice to the provisions contained in these Regulations where an employee dies-

(a)

after completion of one year of continuous service; or

(b)

before completion of one year of continuous service provided the deceased employee concerned immediately prior to his appointments to the service or post was examined by a medical officer approved by the bank and declared fit for employment in the bank; or

(c)

after retirement from service and was on the date of death in receipt of a pension or compassionate allowance ;

the family of a deceased shall be entitled to family pension, the amount of which shall be determined in accordance with Appendix III:

Provided that in respect of employees who were in the service of the bank on or after the 1st day of January, 1986 and had died while in service on or before the 31st day of October, 1987, or had retired on or before 31st day of October ,1987 but died later , the family of the deceased shall be entitled to family pension, the amount of which shall be determined in accordance with Appendix V.

(2)

The amount of family pension shall be fixed at monthly rates and be expressed in whole rupees and where the family pension contains a fraction of a rupee, it shall be rounded off to the next higher rupee:

Provided that in no case a family pension in excess of the maximum prescribed under these Regulations shall be allowed.

(3) (a) (i) Where an employee, who is not governed by the workmen's Compensation Act, 1923 (8 of 1923) , dies while in service after having rendered not less than seven years continuous service, the rate of family pension payable to the family shall be equal to fifty percent of the pay last drawn or twice the family pension admissible under sub- regulation (1), whichever is less, and the amount so admissible shall be payable from the date following the date of death of an employee for a period of seven years or for a period upto the date on which the deceased employee would have attained the age of sixty five years had he survived, whichever is less :

(ii)

in the event of death of an employee after retirement , the family pension as determined under clause (a) of this sub-regulation shall be payable for a period of seven years or for a period up to the date on which the retired deceased employee would have attained the age of sixty-five years had he survived, whichever is less:

Provided that in no case the amount of family pension determined under this clause shall exceed the pension authorized on retirement from the bank. If the pension authorized to the employee on

his retirement is less than the amount of family pension at the ordinary rates, then, the family shall be allowed family pension at the ordinary rates.

Explanation : For the purpose of this sub – clause, “pension authorized on retirement” includes part of the pension which the retired employee might have commuted before death.

(b) (i) Where an employee, who is governed by the workmen’s Compensation Act, 1923, (8 of 1923), dies while in service after having rendered not less than seven years continues service, the rate of family pension payable to the family shall be equal to fifty percent of the pay last drawn or one and half times the family pension admissible under sub- regulation (1) whichever is less;

(ii) the family pension so determined under sub clause (1) shall be payable for the period mentioned in clause (a).

(c) after the expiry of the period referred to in clause (a), the family, in receipt of family pension under that clause or clause (b) shall be entitled to family pension at the rate admissible under sub regulation (1).

(4) Notwithstanding anything contained in these regulations where the family of the deceased employee opts for pension in accordance with sub – regulation (5) of regulation 3 or is governed by the provisions contained in sub-regulation (6) or (7) or (8) of regulation 3, such family of the deceased shall be eligible of family pension under these Regulations.

40

Period of Payment of Family Pension – (1) The period for which family pension is payable shall be –

(a) in the case of a widow or widower, up to the date of or remarriage, whichever is earlier;

(b) in the case of a son or daughter (including widowed /divorced) till he/she attains the age of twenty five years or up to the date of his / her marriage or remarriage, whichever is earlier:

Provided the family pension payable to sons/daughters (including widowed/divorced) shall be discontinued/not admissible when the eligible son / daughter starts earning a sum in excess of Rs.2550/- per month from employment in Government /private sector / self employment etc.

Provided further that if the son or daughter of an employee is suffering from any disorder or disability of mind or is physically crippled or disabled so as to render him or her unable to earn a living even after attaining the age of twenty five years, the family pension shall be payable to such son or daughter for life subject to the following conditions, namely :-

(i) If such son or daughter is one among two or more children of the employee, the family Pension shall be initially payable to the minor children in the order set out in clause (e) of sub –regulation (i) until the last minor child attains the age of twenty five years and thereafter the family pension shall be resumed in favour of the son or daughter suffering from disorder or disability of mind or who is physically crippled or disabled and shall be payable to him or her for life;

(ii) if there are more than one such children suffering from disorder or disability of mind or who are physically crippled or disabled, the family pension shall be paid in the order of their birth and the younger of them will get the family pension only after the elder next above him or her ceases to be eligible;

Provided that where the family pension is payable to such twin children it shall be paid the manner set out in clause (f) of sub – regulation (1);

(iii)

the family pension shall be paid to such son or daughter through the guardian as if he or she were a minor except in the case of physically crippled son or daughter who has attained the age of majority;

(iv)

before allowing the family pension for life to any such son or daughter, the Competent Authority shall satisfy that the handicap is of such a nature as to prevent him or her from earning his her livelihood and the same shall be evidenced by a certificate obtained from a medical officer approved by the bank, setting out as far as possible, the exact mental or physical condition of the child;

(v)

the person receiving the family pension as guardian of such son or daughter or such son or daughter not receiving the family pension through a guardian shall produce every three years a certificate from a medical officer approved by the bank to the effect that he or she continues to suffer from disorder or disability of mind or continues to be physically crippled or disabled.

Explanation – The grant of family pension to disabled children beyond the age limit specified in this regulation is subject to the following condition , namely –

i.

a daughter shall become ineligible for family pension under this sub-regulation from the date she gets married;

ii.

the family pension payable to such son or daughter shall be stopped if he or she starts earning his or her livelihood. In such cases it shall be the duty of the guardian or son or daughter to furnish a certificate to the bank every month that –

(a) he or she has not started earning his or her livelihood;

(b) in case of daughter that she has not yet married;

(c) in the case of parents the family pension shall be discontinued /not

admissible if the income of one of the parents or the aggregate income of both the parents from employment in Government / private sector / self – employment etc. exceeds Rs.2550/- per month.

(d)

if a deceased employee or pensioner leaves behind a widow or widower the family pension shall become payable to the widow or widower, failing which, to the eligible child;

(e)

family pension to the children shall be payable in the order of their birth and the younger of them shall not be eligible for family pension unless the elder next above him or her has become ineligible for the grant of family pension:

Provided that where the family pension is payable to twin children it shall be paid in the manner set out in Clause (f) of the sub regulation (1);

(f)

where the family pension is payable to win children it shall be paid to such children in equal shares :

Provided that where one such child ceases to be eligible, his or her share shall revert to the other child and where both of them cease to be eligible, the family pension shall be payable to the next eligible single child or twin children, as the case may be.

2.

where a deceased employee or a pensioner leaves behind more children than one, the eldest eligible child shall be entitled to the family pension for the period mentioned in clauses (b) or (c) or sub-

regulation (1), as the case may be, and after the expiry of that period the next child shall become eligible for the grant of family pension.

3.

where family pension is granted under this regulation to a minor, it shall be payable to the guardian on behalf on the minor.

4.

in case both wife and husband are employees of the bank and are governed by the provisions of this regulation and one of them dies while in service or after retirement, the family pension in respect of the deceased shall be payable to the surviving husband or wife and in the event of death of the husband or wife, the surviving child or children shall be granted the two family pensions in respect of the deceased parents, subject to the limits specified below, namely –

(a)

if the surviving child or children is or are eligible to draw two family Pensions at the rates mentioned in sub-clause (1) of clause (a) and Sub-clause (i) of clause (b) of sub-regulation (3) of regulation 39, the amount of both pensions shall be limited to-

i.

two thousand five hundred rupees only per mensem in respect of employees who retired or died while in service prior to the 1st day of November,1992 (in the case of workmen) or prior to 1st day of July,1993 (in the case of officers);

ii.

four thousand eight hundred rupees per mensem only in respect of employees who retired or died on or after the 1st day of November,1992 (in the case of workmen) or on or after 1st day of July,1993 (in case of officers); and

iii.

Six thousand seven hundred and fifty six rupees per mensem only in respect of employees, both officers and workmen who retired or died on or after 1st day of April,1998.

b)

if one of the family pensions ceases to be payable at the rates mentioned in sub-clause (i) of clause (a) or sub-clause (i) of clause (b) of sub-regulation (3) of regulation 39 and in lieu thereof the family pension at the rate mentioned in sub-regulation (1) of regulation 39 becomes payable, the amount of both the pensions shall also be limited to –

i.

two thousand five hundred rupees only per mensem in respect of employees who retired or died while in service prior to the 1st day of November, 1992 (in the case of workmen) or prior to 1st day of July, 1993 (in the case of officers);

ii.

four thousand eight hundred rupees per mensem only in respect of employees who retired or died on or after the 1st day of November, 1992 (in the case of workmen) or on or after 1st day of July, 1993 (in case of officers); and

iii.

six thousand seven hundred and fifty six rupees per mensem only in respect of employees, both officers and workmen who retired or died on or after 1st day of April, 1998.

c)

if both the family pensions are payable at the rate mentioned in sub-regulation (1) of regulation 39 amount of the two pensions shall be limited to-

i.

one thousand two hundred and fifty rupees per mensem in the case of employees who retired or died while in service prior to the 1st day of November,1992 (in the case of workmen) or 1st day of July, 1993 (in the case of officers);

ii.

two thousand four hundred rupees per mensem in respect of employees who retired or died on or after the 1st day of November, 1992 (in the case of workmen) or on or after 1st day of July,1993 (in the case of officers); and

iii.

three thousand three hundred and seventy eight in respect of employees (both officers and workmen) who retired or died on or after 1st day of April,1998.

5.

a. where family pension is payable to more widows than one, the family pension shall be paid to the widows in equal shares;

b. on the death of a widow, her share of the family pension shall become payable to her eligible child :

Provided that if the widow is not survived by any child, her share of the family pension shall not lapse but shall be payable to the other widows in equal shares, or if there is only one such other widow, in full, to her;

c.

where the deceased employee or pensioner is survived by a widow but has left behind eligible child or children from another wife who is not alive, the eligible child or children shall be entitled to the share of family pension which the mother would have received if she had been alive at the time of the death of the employee or pensioner:

Provided that on the share or shares of family pension payable to such a child or children or to a widow or widows ceasing to be payable, such share or shares shall not lapse ,but shall be payable to other widow or widows and /or to other child or children otherwise eligible, in equal shares, or if there is only one widow or child, in full, to such widow or child;

(c a) where the deceased employee or pensioner is survived by a widow but has left behind eligible child or children from a divorced wife or wives such eligible child or children shall be entitled to the share of family pension which the mother would have received at the time of the death of the employee or pensioner had she not been so divorced;

Provided that on the share or shares of family pension payable to such a child or children or to widow ceasing to be payable; such share or shares ,shall be not lapse , but shall be payable to the other widow or widows and /or to the other child or children otherwise eligible, in equal shares, or if there is only one widow or child, in full, to such widow or child.

d.

where the family pension is payable to twin children it shall be paid to such children in the manners specified in clause(f) of sub – regulation (1) above

e.

except as provided in this sub–regulation the family pension shall not be payable to more than one member of the family at the same time.

6.

where a female employee or male employee dies leaving behind a judicially separated husband or widow and no child or children, the family pension in respect of the decease shall be payable to the person surviving:

Provided that where in a case the judicial separation is granted on the ground of adultery and the death of the employee takes place during the period of such judicial separation, the family pension shall not be payable to the pension surviving if such person surviving was held guilty of committing adultery.

7. (a)

where a female employee or male employee dies leaving behind a judicially separated husband or widow with a child or children, the family pension payable in respect of the deceased shall be payable to the surviving person provided he or she is the guardian of such child or children :

(b)

where the surviving person has ceased to be the guardian of such child or children, such family pensions shall be payable to the person who is actual guardian of such child or children.

(8) If the son or unmarried daughter eligible for the grant of family pension has attained the age of eighteen years, the family pension may be paid to such son or unmarried daughter directly.

(9) (a)

if a person who, in the event of death of an employee while in service, is eligible to receive family pension under these Regulations , is charged with the offence of murdering the employee or for abetting in the commission of such an offence, the claim of such a person, including other eligible member or members of the family to receive the family pension, shall remain suspended till the conclusion of the criminal proceedings instituted against him;

(b)

if on the conclusion of the criminal proceedings referred to in clause (a), the person concerned –

(i)

is convicted for the murder or abetting in the murder of the employee, such a person shall be debarred from receiving the family pension which shall be payable to the other eligible member of the family, from the date of death of the employee;

(ii)

is acquitted of the charge of murder or abetting in the murder of the employee, the family pension shall be payable to such a person from the date of death of the bank employee;

c) the provisions of the sub clauses (a) and (b) shall also apply for the family pension becoming payable on the death of an employee after his retirement

41. COMMUTATION:

1. An employee shall be entitled to commute for a lump sum payment of a fraction not exceeding one third of his pension:

Provided that in respect of an employee who is governed by sub-regulation (5) of regulation 3, of these Regulations, the family of such employee shall also be entitled to commute for a lump sum payment of fraction not exceeding one third of the pension admissible to the employee.

2. An employee shall indicate the fraction of pension which he desires to commute and may either indicate the maximum limit of one third pension or such lower limit as he may desires to commute.

3. If fraction of pension to be commuted results in fraction of rupee, such fraction of a rupee shall be ignored for the purpose of commutation.

5. An employee who had commuted the admissible portion of pension is entitled to have the commuted portion of the pension restored after the expiry of a period of fifteen years from the date of commutation.

6. An applicant who is authorized a superannuation pension, voluntary retirement pension, premature retirement pension, compulsory retirement pension, invalid pension or compassionate allowance shall be eligible to commute a fraction of his pension under these Regulations:

Provided that on and from 01.07.2003, in case of an applicant in whose case the commuted value of pension becomes payable on the day following the date of his retirement or from the date from which the commutation becomes absolute, the reduction in the amount of pension on account of commutation shall become operative from its inception. Where, however, payment of commuted value of pension could not be made within the first month after the date of retirement or within the first month after the date when the commutation become absolute, as the case may be, the difference between the normal monthly pension and commuted pension shall be paid for the period between the date on which commutation becomes absolute and the date preceding the date on which commuted value of pension is deemed to have been paid.

7. In the case of a pensioner eligible for superannuation pension or pension on voluntary retirement or premature retirement pension, no medical examination shall be necessary, if the application for commutation is made within one year from the date of retirement. However, if, such a pensioner applies for commutation of pension after one year from the date of his retirement, the same will be permitted subject to medical examination ;

Provided that in the case of an applicant who is in receipt of a provisional pension as in Regulation 46 and for whom pension in whole or part of the finalisation of the departmental or judicial proceedings has been authorized, a period of one year referred to in this sub-Regulation shall reckon from the date of issue of the orders consequent upon the finalisation of the departmental or judicial proceedings.

8. An Applicant who –

- (i) retires on invalid pension under regulation 30 of these Regulations; or
- (ii) is in receipt of compassionate allowance under regulation 31 of these Regulation; or
- (iii) is compulsorily retired by the bank and is eligible for compulsory retirement pension under regulation 33 Shall be eligible to commute a fraction of his pension subject to the limit specified in sub-regulation (1) after he has been declared fit by a medical officer approved by the Bank.

9. The commutation of pension shall be become absolute in the case of an employee-

a.

retiring on superannuation or on voluntary retirement who submits an application for commutation of pension before the date of retirement , on the date following the date of retirement:

Provided that the employee governed by sub-regulation (3) of regulation 29 shall not apply for commutation of a part of his pension before the expiry of the notice of three months and the commutation of pension shall become absolute only on the expiry of the period of notice referred to in sub-regulation (1) of regulation 29;

b.

retiring on superannuation or on voluntary retirement or on premature retirement, if he applied for commutation of pension after the date of retirement but before the completion of one year from the date of retirement, on the date the application for commutation is received by the Competent Authority;

c.

retiring on superannuation or on voluntary retirement or on premature retirement, if he applies for commutation of pension after one year from the date of retirement, on the date of the medical certificate given by medical officer approved by the bank;

d.

who has retired prior to the 1st day of November, 1993, and who opts to be governed by these regulations, on the 1st day of November, 1993, where the application of commutation is made within the period specified by clause (b) of sub-regulation (1) of regulation 3;

e.

who was in the service of the bank on or after the 1st day of November, 1993, but who retired prior to the publication of these regulations on the day immediately following the date of his retirement, where the application is made within the period specified by clause (b) of sub-regulation (2) of regulation 3;

f.

who retired on or after the 1st day of November, 1993, but died prior to the notified date, on the day immediately following the date of his retirement, where the application for commutation is made by the family of the deceased within the period specified by clause (a) of sub-regulation (5) of regulation 3;

g.

In respect of whom invalid pension under regulation 30 or compassionate allowance under regulation 31 or compulsory retirement pension under regulation 33 is admissible Commutation shall become absolute on the date of the medical certificate given by medical officer approved by Bank.

GENERAL CONDITIONS

42.

Pension subject to future good conduct – Future good conduct shall be an implied condition of every grant of pension and its continuance under these regulations.

43

Withholding or withdrawal of pension – The Competent Authority may, by order in writing, Withhold or withdraw, a pension or a part thereof, whether permanently or for a specified period, if the pensioner is convicted of a serious crime or criminal breach of trust or forgery or acting fraudulently or is found guilty of grave misconduct :

Provided that where a part of pension is withheld or withdrawn, the amount of such pension shall not be reduced below the minimum pension per mensem payable under these Regulations.

44

Conviction by Court – Where a pensioner is convicted of a serious crime by Court of Law, action shall be taken in the light of the judgement of the court relating to such conviction.

45

Pensioner guilty of grave misconduct - In a case not falling under regulation 44, if the Competent Authority considers that the pensioner is prima facie guilty grave misconduct it shall, before passing an order, follow the procedure specified in Union Bank of India Officer Employees' (Discipline & Appeal) Regulations, 1976 or in Settlement, as the case may be.

46

Provisional Pension – (1) An employee who has retired on attaining the age of superannuation or otherwise and against whom any departmental or judicial proceedings are instituted or where departmental proceedings are continued, a provisional pension, equal to the maximum pension which would have been admissible to him, would be allowed subject to adjustment against final retirement benefits sanctioned to him, upon conclusion of the proceedings but no recovery shall be made where the pension finally sanctioned is less than the provisional pension or the pension is reduced or withheld, etc., either permanently or for a specified period.

(2)

In such cases the gratuity shall not be paid such an employee until the conclusion of the proceedings against him. The gratuity shall be paid to him on conclusion of the proceedings subject to the decision of the proceedings. Any recoveries to be made from an employee shall be adjusted against the amount of gratuity payable.

Explanation – In this chapter –

(a)

The expression 'serious crime' includes a crime involving an offence under the official Secrets Act, 1923 (19 of 1923);

(b)

the expression 'grave misconduct' includes the communication or disclosure of any secret official code or password or any sketch, plan, model, article, note, document or information, such as is mentioned in section 5 of the Official Secrets Act, 1923 (19 of 1923) which was obtained while holding office in the bank so as to prejudicially affect the interest of the general public or the security of the State;

(c)

the expression 'fraudulently' shall have the meaning assigned to it under section 25 of the Indian Penal Code, 1860 (45 of 1860);

(d)

the expression 'criminal breach of trust' shall have the meaning assigned to it under section 405 of the Indian Penal Code, 1860 (45 of 1860).

(e)

the expression 'forgery' shall have the meaning assigned to it under section 463 of the Indian Penal Code, 1860 (45 of 1860).

47

Commutation of Pension during departmental or judicial proceedings – An employee against whom departmental or judicial proceedings have been instituted before the date of his retirement or a person against whom such proceedings are instituted after the date of his retirement shall not be eligible to commute a fraction of his provisional pension, or pension, as the case may be, authorized under these Regulations during the pendency of such proceedings.

48

Recovery of pecuniary loss caused to the Bank - (1) The Competent Authority may withhold or withdraw a pension or a part thereof, whether permanently or for a specified period, and order recovery from pension of the whole or part of any pecuniary loss caused to the Bank if in any departmental or judicial proceedings the pensioner is found guilty of grave misconduct or negligence or criminal breach of trust or forgery or for acts done fraudulently during the period of his service :

Provided that the Board shall be consulted before any final orders are passed :

Provided further that departmental proceedings, if instituted while the employee was in service, shall after the retirement of the employee, be deemed to be proceedings under these Regulations and shall be continued and concluded by the authority by which they were commenced in the same manner as if the employee had continued in service.

(2) No departmental proceedings, if not instituted while the employee was in service, shall be instituted in respect of an event which took place more than four years before such institution:

Provided that the disciplinary proceedings so instituted shall be in accordance with the procedure applicable to disciplinary proceedings in relation to the employee during the period of his service.

(3) where the Competent Authority orders recovery of pecuniary loss from the pension, the recovery shall not ordinarily be made at a rate exceeding one third of the pension admissible on the date of retirement of the employee :

Provided that where a part of pension is withheld or withdrawn, the amount of pension drawn by a pensioner shall not be less than the minimum pension payable under these Regulations.

49

Recovery of Bank's dues - The bank shall be entitled to recover the dues to the Bank on account of housing loans, advances, license fees, other recoveries and recoveries due to staff co-operative credit society from the commutation value of the pension or the pension or the family pension.

50

Commercial employment after retirement – (1) If a pensioner who immediately before his retirement was holding the post of an officer and wishes to accept any commercial employment before the expiry of two years from the date of his retirement, he shall obtain the previous sanction of the Bank to such acceptance.

(2)

Subject to the provision of sub-regulation (3), the Bank may, by order in writing, on the application by a pensioner, grant, subject to such conditions, if any, as it may deem necessary, permission, or refuse for reasons to be recorded in the order, permission to such pensioner to take up the commercial employment specified in the application.

(3)

In granting or refusing permission under sub-regulation (2) to a pensioner for taking up any commercial employment, the bank shall have regard to the following factors, namely:

(a) the nature of the employment proposed to be taken up and the antecedents of the employer ; whether his duties in the employment which he proposes to take up might be such as to bring him into conflict with the Bank;

(b)

whether the pensioner while in service had any such dealing with the employer under whom he proposes to seek employment as it might afford a reasonable basis for the suspicion that such pensioner had shown favours to such an employer.

(c)

whether the duties of the commercial employment proposed involve liaison or contract work with Bank.

(d)

whether his commercial duties will be such that his previous official position or knowledge or experience under bank could be used to give the proposed employer an unfair advantage;

(e)

the emoluments offered by the proposed employer; and

(f)

any other relevant factor.

(4)

Where within a period of sixty days of the date of receipt of an application under sub-regulation (3) the bank does not refuse to grant the permission applied for or does not communicate the refusal to the applicant, the bank shall be deemed to have granted the permission applied for:

Provided that, in any case, where defective or insufficient information is furnished by the applicant and it becomes necessary for the Bank to seek further clarifications or information from him, the period of sixty days shall be counted from the date on which the defects have been removed or complete information has been furnished by the applicant.

(5)

Where the bank grants the permission applied for subject to any conditions or refuses such permission, the applicant may, within thirty days of receipt of the order of the Bank to that effect, make a representation against any such conditions or refusal and the bank may make such orders thereon as it deems fit:

Provided that no order other than an order canceling such condition or granting such permission without any condition shall be made under this sub-regulation without giving the pensioner making the representation an opportunity to show cause against the order proposed to be made.

(6)

If any pensioner takes up any commercial employment at any time before the expiry of two years from the date of his retirement without the prior permission of the Bank or commits a breach of any condition subject to such permission to take up any commercial employment has been granted to him under this regulation, it shall be competent for the bank to declare, by order in writing, and for reasons to be recorded therein that he shall not be entitled to the whole or such part of the pension and for such periods as may be specified in the order :

Provided that no such order shall be made without giving the pensioner concerned an opportunity to show cause against such declaration:

Provided further that in making any order under this sub-regulation, the bank shall have regard to the following factors, namely :

- i.
the financial circumstances of the pensioner concerned ;
- ii.
the nature of, and the emoluments from, the commercial employment taken up by the pensioner concerned; and
- iii.
any other relevant factor.

(7)

Every order passed by the bank under this regulation shall be communicated to the pensioner concerned.

(8)

In this regulation, the expression “commercial employment” means –

- (i)
an employment in any capacity including that of an agent under a company (including a banking company), co-operative society, firm or individual engaged in trading, commercial, industrial, financial or professional business and includes also a directorship of such company (including a banking company) and partnership of such firm, but does not include employment in under a body corporate, wholly or substantially owned or controlled by the Central Government or a State Government ;
- (ii)
setting up practice, either independently or as a partner of a firm, as adviser or consultant in matters in respect of which the pensioner –
 - a.
has no professional qualifications and the matters in respect of which the practice is to be set up or is carried on are relatable to his official knowledge or experience, or
 - b.
has professional qualifications but the matters in respect of which such practice is to be set up are such as are likely to give his clients an unfair advantage by reason of his previous official position, or
 - c.
has to undertake work involving liaison or contact with the offices or officers of the bank.

Explanation – For the purpose of this clause , the expression “employment under a Co-operative society” includes the holding of any office , whether elective or otherwise such as that of President, Chairman , Manager, Secretary, Treasurer, and the like, by whatever name called in such society.

51

Nomination - (1) The trust shall allow every employee governed by these Regulations to make a nomination conferring on one or more persons the right to receive the amount of pensionary benefits under these Regulations in the event of his death before that amount becomes payable, or having become payable, has not been paid. Such nomination shall be made in such form as may be specified by the Bank from time to time.

(2)

If any employee nominates more than one person under sub-regulation (1), he shall, in his nomination, specify the amount or share payable to each of the nominees in such a manner as to cover the whole of the amount of the pensionary benefits that may be payable in the event of his death.

(3)

A nomination made by an employee may at any time, be modified or revoked by him after giving a written notice to the trust of his intention of doing so in such form as the bank may from time to time specify.

(4)

A nomination or its revocation or its modification shall take effect to the extent it is valid on the date on which it is received by the trust.

52

Date from which pension becomes payable – (1) Except in the case of an employee to whom the provisions of regulation 43 and regulation 46 apply, a pension other than family pension shall become payable from the date following the date on which the employee retires.

(2)

Family Pension shall become payable from the date following the date of death of the employee or the pensioner.

(3)

Pension including family pension shall be payable for the day on which its recipient dies.

53

Currency in which pension is payable – All pension admissible under these Regulations shall be payable in rupees in India only.

54

Manner of payment of pension – A pension fixed at a monthly rate shall be payable monthly on or after the first day of the following month.

55

Power to issue instructions- The Chairman and Managing Director of the Bank may from time to time issue instructions as may be considered necessary or expedient for the implementation of these Regulations.

56

Residuary provisions - In case of doubt, in the matter of application of these Regulations, regard may be had to the corresponding provisions of Central Civil Service Rules, 1972 or Central Civil Services (commutation of pension) Rules, 1981 applicable for Central Government employees with such exceptions and modifications as the Bank, with the previous sanction of the Central Government, may from time to time, determine.

PENSION CALCULATIONS:

AGE OF THE PENSIONER: in case of pension, the average salary of last 10 months shall be considered.

Case A) : 40 yrs.

Case b) : 55 yrs

Case

C) : 60yrs.

CASE A) : NOT ELIGIBLE FOR PENSION, SINCE LESS THAN 12 YEARS.

Case B) :Average pensionable pay i.e. Basic + FPP+PQA + Other allowances eligible for PF x no. of yrs of service + additional service (Max 5 yrs) if not completed 33 years of actual service, provided still having left over service of 5 yrs or more) / 2 x 33.

Basic Pension is = $30000+600+750 \times (26 + 5) / 2 \times 33 = 14725$.

Commuted portion = $14725/3 = 4908$.

Reduced Basic Pension = $14725 - 4908 = 9817$.

Commutation amount : $4908 \times 12 \times$ commutation factor i.e. 11.42(since already he had completed 55 yrs of age, hence the factor of next birthday i.e. 56 yrs has been taken) =672592.

Commuted portion will be restored after 15 yrs from the date of commutation.

IMP. Point: if the commutation is done within 1 yr from the date of retirement, then the pension can be commuted without Medical certificate. Otherwise, pensioner has to undergo medical examination and the age will be taken for commutation factor as per the doctor's certificate.

Case c) = $(30000+600+750) \times 33 / 2 \times 33 = 15675$. i.e. Basic Pension is 50% of pensionable pay.

Though he had completed 36 yrs of service, the max. service to be considered for pension will be 33 yrs only. Commuted portion: $15675/3=5225$. Commutation amount : $5225 \times 12 \times 9.81 = 615087$.

Another example, say one's age is 53 yrs & completed 30 years of service, then the pension & commutation will be as under Basic Pension : $(30000+600+750) \times (30+ 3) / 2 \times 33 = 15675$. Commutation amount= $5225 \times 12 \times 12.05 = 755535$.

The commutation amount is more in this case as compared to case "C" since the age is less, eligible for full pension and the survival chances are more, hence the commutation amount is more.

UNION BANK OF INDIA EMPLOYEE'S GRATUITY FUND RULES

1. These Rules shall be deemed to have come into operation with effect from 1st January, 1975.

2. **DEFINITIONS:**

In these Rules, the headings shall not affect the construction and unless repugnant to the subject or context, the masculine shall include the feminine, the singular shall include the plural and vice versa and the following words and expressions shall have the meanings assigned to them as under :

- (a) "BANK" or "EMPLOYER" shall mean the Union Bank of India, and shall include any company, firm, association, undertaking or corporation which may by purchase, amalgamation or otherwise take over in whole or in part the business of the Bank and which shall enter into a Deed in such form as the Trustees shall require, undertaking to continue the obligations of the Bank under these presents and releasing the Bank from all further liabilities thereof :
- (b) "EMPLOYEE" shall mean an employee (other than a personal or domestic servant and other than an apprentice) including the Part-Timers in the employment of the Bank at any of its offices in India including the Managing Director and any Whole Time Director in the bonafide service of the Bank but shall exclude the Chairman/Managing Director or an Executive/Whole Time Director who is appointed as such by the Government of India or by any authority statutory or otherwise other than the Bank."
- (c) "FUND" shall mean the Union Bank of India Employee's Gratuity Fund as described in the Trust Deed :
- (d) "TRUST DEED" shall mean the Trust Deed executed by the Bank constituting the Fund and all amendments made to the Trust Deed From time to time ;

- (e) "COMMISSIONER OF INCOME TAX" shall mean the person appointed as such under the Income Tax Act, 1961 and having jurisdiction over the Fund;
- (f) "TRUSTEES" shall mean the Trustees for the time being, of the Fund;
- (g) "RULES" shall mean the Rules of the Fund as set out herein below and as amended from time to time ;
- (h) "ELIGIBLE EMPLOYEE" shall mean an Employee who is eligible to the benefits under the Fund as more particularly set forth in Rule 3 below ;
- (i) "MEMBER" shall mean an eligible employee who has been admitted to the membership of the Fund and shall include any such person so long as he continues to be entitled to any benefit hereunder : Provided that a Member at any time of his appointment as Chairman/Managing Director or as Executive/Whole Time Director of the Bank by the Government of India or any authority, statutory or otherwise, other than the Bank, shall, notwithstanding his being on the pay-roll of the Bank, be deemed to have ceased to be in the service of the Bank and shall automatically cease to be a Member of the Fund with effect from the date of such appointment ; (*As amended by the Deed of Variation dated 30.6.1978).
- (j) "BENEFICIARY" shall mean the wife/husband and/or child or children and/or dependents of the member ;
- (k) "EFFECTIVE DATE" in relation to the Fund shall mean the 1st day of January 1975, the date as from which the Scheme takes effect ;
- (l) "NORMAL RETIREMENT DATE" shall in respect of each Member mean the date on which he shall attain the age of 60 years, provided however that in the case of a member who is an Officer Employee recruited whether as an Award Staff or as an Officer Employee (as referred to in the Union Bank of India (Officers') Service Regulations, 1979 of the Bank) on or after 19th July, 1969, the Normal Retirement Date shall mean the date on which he shall attain the age of 58 years while in the case of an Officer Employee recruited/promoted prior to 19th July, 1969 or recruited in service prior to 19th July, 1969 but promoted prior to 19th July, 1969 or recruited in service prior to 19th July, 1969 but promoted as an Officer on or after 19th July, 1969, the Normal Retirement Date shall mean the date on which he shall attain the age of 60 years.
- (m) "SERVICE" shall mean continuous service rendered by the Member to the Bank including the periods of authorised leave and the period of temporary appointment and the period of probation, if any, provided the Member was continued in service at the end of the temporary appointment without any break of service. For the purpose of calculating the Gratuity due under the Fund, service of a period of 6 months and over shall be reckoned as one year. In the case of a Member who is not in uninterrupted service for one year, he shall be deemed to be in continuous service if he has been actually employed by the Employer during the year for not less than 240 days;
- (n) "PROVIDED THAT with effect from 1st May, 1986, the expression "Service shall also include in case of those employees of the Miraj State Bank Limited who become members of this Fund in terms of Rule 3 their service with the Miraj State Bank Limited."
- (o) 'SALARY' shall mean for the purpose of calculating gratuity :
 - (i) under Clause 1 (TABLE OF BENEFITS - I) OF SCHEDULE 'A', in accordance with the Payment of Gratuity Act, 1972, the basic monthly salary, Special Allowance which is treated by the Bank under its terms of service as a part of the Salary and Dearness Allowance, and
 - (ii) under Clause 2 (TABLE OF BENEFITS - II) OF SCHEDULE 'A', in accordance with the Table of Benefits set out therein :

- (a) in the case of an Employee (including Officer Employee who has not opted for new Scales of Pay brought into force by the Bank with effect from 1st July, 1979), the basic monthly salary and Special Allowance which is treated by the Bank under its terms of service as a part of the Salary and Officiating Allowance which whenever granted is treated by the Bank under its terms of service as a part of the Salary but excluding Dearness Allowance, and
- (b) in the case of an Officer Employee as referred to in the Union Bank of India (Officers') Service Regulations, 1979 of the Bank who has opted for the new Scales of Pay which have been brought into force by the Bank with effect from 1st July 1979, the basic monthly salary excluding Special Allowance and Dearness Allowance.

AND SHALL EXCLUDE Commission, Bonus, House Rent, Over Time Wages or any other allowance and perquisites.”

- (p) "ACTUARY" shall mean the Actuary who shall be a duly qualified Member of any professional association of Actuaries and who shall have been appointed as the Actuary for the Fund by the Bank from time to time on such terms as it thinks fit.

3. ELIGIBILITY AND MEMBERSHIP :

Employees in the service of the Bank who on the Entry date are aged not less than 18 years and not due to retire within a period of one year, shall be eligible to the benefits under the Fund as provided for in the Trust Deed and the Rules. Employees who are in the service of the Bank on the Effective Date and satisfy the above condition, shall become Members of the Fund as from that date. Present Employees in the service of the Bank who do not satisfy the above condition on the Effective Date and the Employees appointed by the Bank in its service after the Effective Date including the employees of the erstwhile Miraj State Bank Limited whose services have been taken over by the Bank on and from 1st May, 1986 in terms of the Scheme of Amalgamation sanctioned by the Government of India shall be eligible to the Benefits under the Fund on the date on which they satisfy the above condition and shall become Members of the Fund as from the date.

4. CONTRIBUTIONS :

- *(a) **Ordinary Annual Contributions :** The Bank shall pay to the Trustees in respect of each Member annually at the end of each financial year of the Bank, such contributions as are required to secure the benefits hereinafter described. The contributions shall be paid throughout the future service of the Member until his Normal Retirement Date or earlier under the Rules. The quantum of contribution will be determined on the basis of the Gratuity Liability that would be ascertained through an actuarial valuation effected by the Actuary. (*As amended by the Deed of Variation, dated 30.6.1978).
- (b) **Initial Contribution :** The Bank may make on the date of execution of the Trust Deed, its initial contributions in respect of all Members in consideration of their past service. The quantum of such contribution will be determined by the Bank on the basis of the Gratuity Liability in respect of the past service ascertained through an actuarial valuation to secure the benefits hereinafter described.
- *(c) **Additional Contributions :** In addition to the contributions payable under clause (a) of this Rule, the Bank shall pay to the Trustees from time to time as advised by the Actuary, for the purposes of the Fund, additional contributions of such amount as shall have been determined by the Actuary as a result of an actuarial valuation or otherwise. The Trustees shall have absolute and sole discretion to utilise out of these additional contributions any sum which, together with the contributions referred to in Clause (a) above, may be required to make up the whole of the amount of Gratuity due to the Member under the Rules. (*As amended by the Deed of Variation dated 30.6.1978).

*(d)The aggregate of the contributions payable by the Bank in respect of every Member under clauses (a), (b) and (c) of this Rule shall not exceed 81/3 percent of the aggregate Salary of the Member for each year. (*As amended by the Deed of Variation dated 30.6.1978).

- (e) **Bank Lending Member's Services and Continuity of Membership :** In the event of the Member's services being lent by the Bank to the Central Government or a State Government or any other company, firm, association or concern, the Member's service for the purposes of this Rule will be deemed to continue and the contributions payable by the Bank in respect of such service shall continue to be paid to the Trustees provided that the Bank recovers such contributions from the Central or State Government or company, firm, association or concern, as the case may be, to which the Member's services are lent.

5. GRATUITY BENEFIT :

- (a) The Members shall be paid by the Trustees on behalf of the Bank and in discharge of its obligations the Gratuity Benefits from the Fund as laid down either according to the TABLE OF BENEFITS - I or according to the TABLE OF BENEFITS - II, whichever is more favourable, as contained in SCHEDULE 'A' attached hereto and forming part of the Rules and subject to the conditions laid down in the said Schedule.
- (b) Gratuity will be paid only after an application is made in the prescribed form by the Member, or, if he is deceased, by his nominee or, failing them any one claiming the title to receive such Gratuity Benefit and is forwarded to the Trustees through the Bank through the Head of the Department in which the Member was last working.
- (c) Gratuity, if any, whenever payable, shall be paid in one lumpsum."

6. "RESTRAINT ON ANTICIPATION OR ENCUMBRANCE :

The benefits provided under the Fund are strictly personal and cannot be assigned, charged or alienated in any way.

If a restraint or a prohibitory order is served on the Trustees in respect of any benefits available under the Rules to a Member or his Beneficiary or if a Member or his Beneficiary shall become bankrupt or attempt to assign charge or in any way encumber any benefits hereunder, he shall forfeit all rights and claims thereto and the same shall lapse to the Trustees but without prejudice to the powers of the Trustees at their absolute discretion to grant the benefit either immediately or after an interval to him or to his Beneficiary.

7. WINDING UP OF THE FUND :

- (i) In the event of winding up of the Fund, the Trustees shall ascertain the amount of gratuity accrued and due to the Members of the Fund according to the provisions of these Rules by reference to the Salary of the Members and the length of service completed by them.
- (ii) The Trustees shall realise the value of the assets of the Fund and allocate the amount so realised in the manner described below after meeting the liabilities in respect of the outstanding claims, if any, pertaining to the Members who ceased to be in service of the Bank prior to the date of such winding up.
- (iii) If the total amount so realised exceeds the total liability in respect of gratuity ascertained as above, the Trustees shall earmark for each Member the amount of Gratuity accrued and due to him under the Rules out of the monies realised and the excess, if any, shall be paid to the bank subject to the prior approval of the Commissioner of Income-tax and on such terms and conditions as shall be imposed by the Commissioner. If, however, the amount so realised is less than the said accrued gratuity as referred to above, the total amount shall be utilised to allocate to each Member in proportion to his accrued gratuity."

8. JURISDICTION :

*All benefits under the Fund shall be payable only in India. The Fund and the benefits payable thereunder shall be always subject to the Laws of India as in force from time to time, including the Income Tax Act, 1961, the Payment of Gratuity Act, 1972. Should anything contained in these Rules or in any amendment made thereof be repugnant to any provision or provisions of the Income Tax Act, 1961, or the Income Tax Rules, 1962, it shall be ineffective to the extent of such repugnance. Any such repugnance shall be removed by the Trustees if so directed by the Commissioner of Income tax. (*As amended by the Deed of Variation dated 30.6.1978).

9. INCOME-TAX :

- (a) In any case where the Trustees are liable to account to the Income Tax Authorities for income Tax on any payment made under the Rules, the Trustees shall deduct a sum equivalent to such tax from any such payment being made and the Trustees shall not be liable to the Members of the sum so deducted.
- (b) If the Fund for any reason ceases to be approved by the Commissioner of Income-Tax, the Trustees shall nevertheless remain liable to tax on any benefit paid to any Member or his Beneficiary.

10. NOMINATION OF BENEFICIARY :

- (a) Every member shall nominate one or more of his wife/husband, child/children or dependents as Beneficiary or Beneficiaries under the Rules to receive the Gratuity due under the Rules in the event of his death. If a member dies whilst in service, the Trustees shall hold the Gratuity in his respect in force UPON TRUST for payment to the Beneficiary or Beneficiaries as shall have been nominated by the Member in accordance with the remaining Clauses of this Rule.
- *(b) Every nomination made under this Rule shall be in writing signed by the Member and attested by two witnesses and shall be in the prescribed form of Nomination appended hereto as Annexure I. The nomination so made shall remain in full force and effect until the death of the Beneficiary nominated in the said nomination or until the same is revoked in writing by the Member. In the event of the revocation of the nomination once made, the Member shall make a fresh nomination. (*As amended by the Deed of Variation dated 30.6.1978).
- *(c) A Member may from time to time or at any time without the consent of the Beneficiary change the Beneficiary by giving a written notice of the change to the Trustees in the form prescribed whereupon an acknowledgement of the notice of the change and registration of the name of the new Beneficiary will be given to the Member by the Trustees. (*As amended by the Deed of Variation dated 30.6.1978).
- (d) If a Beneficiary shall at the time of his nomination be a minor or otherwise under disability to give a legal receipt or discharge to the Trustees, the Member shall at the time of such nomination as aforesaid, appoint a person of full age who is capable of giving a legal receipt or discharge to the Trustees and to whom the Gratuity is to be paid for and on behalf of such Beneficiary.
- (e) If more than one Beneficiary is nominated and in such nomination the Member has failed to specify their respective interest, the Beneficiaries so named shall share the Gratuity equally. If the Beneficiary predeceases the Member, the interest of such Beneficiary shall terminate and his share shall be payable equally to such of the remaining Beneficiaries as survive the Member unless the Member has made written indication otherwise to the Trustees in the prescribed form.
- *(f) In the event of any Member failing to nominate a Beneficiary, the amount due on his death in respect of his Service will be paid to the heirs, executors or administrators of such deceased Member on production to the satisfaction of the Bank, a succession certificate, probate of a will or letters of administration granted by a Court of competent jurisdiction provided that in any case

the Bank may in its absolute discretion dispense with the production of the succession certificate, probate or letters of administration, on the production of such other evidence as it may require and upon such terms as to indemnify or otherwise as they deem fit and the Trustees shall grant the Gratuity to such heirs, executors or administrators, subject always to the provisions of the Income Tax Act, 1961, in respect of the persons entitled to the Gratuity in the event of demise of the Member while in service. (*As amended by the Deed of Variation dated 30.6.1978).

11. If under any existing law or any law in force at any time hereafter, the amount payable under such law to the employees of the Bank or any of them who are Members of the Fund is more than that to which the Members or any of them are entitled under the Rules, then the Gratuity payable under the Rules shall be treated as a part of the entitlement of such employees or employee, as the case may be, under such law and the employees or employee shall not be entitled to any double benefit.

12. INTERPRETATION OF RULES :

It shall be a condition of Membership of the Fund that on any question arising on any point of interpretation of these Rules, the decision of the Trustees shall be final. If the decision has any bearing on the provisions of Part "C" of the Fourth Schedule of the Income Tax Act, 1961, or the Rules made there under, it shall be forthwith reported to the Commissioner of Income Tax and if the Commissioner of Income Tax so requires, the Trustees shall review the decision.

SCHEDULE-'A' (See Rule 5)

1. **TABLE OF BENEFITS - I**

	<u>Contingency</u> (Column 1)	<u>Gratuity Payable</u> (Column 2)
(i)	Retirement or Superannuation of the Member at the Normal Retirement Date, provided the Member has completed at least Five years of service.	The amount of gratuity shall be calculated on the happening of any of the contingencies referred to in Column 1 of this Table, at the rate and in the manner laid down in the Payment of Gratuity Act, 1972, as amended from time to time. Provided that for the purpose of calculating the gratuity, the term 'Salary' shall mean the Salary as defined in Sub Rule (n) (i) of Rule 2.
(ii)	Resignation of the Member from Service prior to the Normal Retirement Date including abandonment of service by him with or without Notice to the Bank, provided the Member has completed at least five years of service.	
(iii)	Resignation of the Member from Service on his becoming physically or mentally incapable of further service.	
(iv)	Retirement of the Member from service by the bank, provided he has completed Five years of service.	
(v)	Termination of Service of the Member by the Bank for reasons other than by way of retrenchment provided the Member has completed Five years of service.	
(vi)	Death of the Member while in service.	

2. **TABLE OF BENEFITS - II**

	<u>Contingency</u> (Column 1)	<u>Gratuity Payable</u> (Column 2)
(i)	Retirement or Superannuation of the Member at the Normal Retirement Date, provided the Member has completed at least Five years of service.	Amount calculated at the rate of one month's salary for each year of service, subject to a maximum of 15 months' salary and where a Member has completed Service of over 30 years, an additional amount calculated at the rate of half a month's salary for each year of service beyond 30 years, provided that for the
(ii)	Voluntary or compulsory retirement or resignation of the Member from Service prior to the Normal Retirement Date, including abandonment of the Service by the Member with or without notice to the Bank provided the Member has completed at least ten years of service :	

- (iii) Resignation of the Member from Service on his becoming physically or mentally incapable of further service as certified by a Medical Officer approved by the Bank. This should not be construed as if voluntary retirement is permissible after ten years under Service Regulations.
 - (iv) Termination of Service of the Member by the Bank including termination on account of retrenchment.
 - (v) Termination of Service in any other way except by way of punishment after completion of ten years of service:
 - (vi) Cessation of service of a member on his appointment as Chairman/Managing Director or Executive/Whole Time Director of the Bank by the Government of India or by any authority, statutory or otherwise, other than the Bank :
 - (vi) Death of the Member while in service.
3. In case of termination of service of the Member on account of misconduct, Gratuity payable either under Clause 1 or Clause 2 above shall not be forfeited, except where such misconduct causes financial loss to the Bank (of which and of the amount of which the Bank shall be the sole judge and its decision final) and in that case the forfeiture of the Gratuity shall be to the extent of the financial loss only. The term 'misconduct' for this purpose shall, inter alia, include any act or willful omission/or negligence causing any damage or loss to or destruction of property belonging to the Bank. Gratuity payable under Clause 1 hereof shall be forfeited if the services of the Member have been terminated for his riotous or disorderly conduct or any other act or violence on his part or for any act which constitutes an offence involving moral turpitude, provided that such offence is committed by him in the course of his employment."

purpose of calculating the gratuity the term 'Salary' shall mean (i) the average of the Salary as defined in Sub-Rule (n) (ii) (a) of Rule 2, payable during a period of 12 months immediately preceding the date on which the contingency has occurred or (ii) the Salary as defined in Sub-Rule (n) (ii) (b) of Rule 2, last drawn by him when the contingency has occurred, as the case may be.

UNION BANK OF INDIA EMPLOYEES' PROVIDENT FUND RULES

1. The Fund shall be called "**Union Bank of India Employees' Provident Fund**".
2. In **these Rules Unless** there is something repugnant to the subject or context:
 - "**Bank**" means Union Bank of India
 - "**Board of Directors**" means the Board of Directors of Union Bank of India
 - "**Salary**" means Basic Pay, Special Allowance and Officiating Allowances, if any, and shall not include any Personal Allowance, Bonus or any other remunerations.
 - "**Trustees**" means the trustees of the Union Bank of India Employees' Provident Fund.
 - "**Member**" means any person in the service of the Bank, who is a subscriber to the Fund.
3. The Trustees of the Fund shall be two Directors of the Bank (Hereinafter called "Director Trustee") two nominees from the Bank's Management (Hereinafter called "Management Trustee") and two other members of the Fund (Hereinafter called the "Member Trustee") all of them to be nominated by the Board of Directors of the bank. Such nomination by the Board of Directors will be for a fixed period from time to time Notwithstanding the above, the Board of Directors of the Bank may be giving 7 days notice in writing remove any Trustee at any time. Furthermore, a Director Trustee shall cease to be a Trustee if he ceases to be a member of the Board of Directors of the Bank or on expiry of two years from the date of appointment as a Trustee, whichever is earlier. A Management Trustee shall cease to be a Trustee if he ceases to be an employee of the Bank or on expiry of two years from the date of appointment as a Trustee, whichever is earlier. A Member Trustee shall also cease to be a Trustee on expiry of two years from the date of his appointment as a Trustee or on the date he ceases to be in the employment of the Bank, whichever is earlier. The Board of Directors of the Bank may without any notice remove any Trustee in the event such a Trustee fails to attend three consecutive meetings of the Trustees without grant of leave of absence by the Chairman & Managing Director of the Bank. The Board of Directors of the Bank

shall be entitled to fill in vacancies that may arise from time to time in the Board of Trustees of the Provident Fund by fresh nomination.

4. At every meeting of the Trustees one of their members shall be elected Chairman of the meeting. The presence of at least three Trustees with at least one Director Trustee other than Chairman shall be necessary to form a quorum. Questions arising at a meeting of Trustees, shall be decided by a majority of votes and in case of equality of votes the Chairman of the meeting shall have a casting vote.
5. The Trustees may appoint a Committee from their number of whom at least one shall be a Member Trustee to carry on the ordinary business of the Fund, including payments to members. The Trustees shall from time to time fix the quorum of the Committee.
6. The accounts of the Fund shall be made up yearly as at 31st March and an audited statement of affairs as at that date shall be submitted to a meeting of the Trustees to be held not later than last day of April every year and a copy of such statements shall be forwarded annually to each member.
7. **"Membership" Award staff and promote Officer:** Every Employee on the permanent staff of the Bank shall be eligible for membership of the Fund.
Directly Recruited Officers : Every Directly Recruited officer of the Bank shall be eligible for membership of the fund from his/her date of joining the Bank with effect from 01.01.1988.
8. Subscription to the Fund shall be compulsory for all employees of the Bank who are on Permanent basis.
9. Every employee who shall be or become a Member, shall be subject to these Rules and shall sign an Agreement in the form annexed to these Rules.
10. (a) **"Compulsory Subscription"** Each member shall subscribe monthly to the Fund a sum as under :-
 - (1) 10% of 80% of pay from 01.11.1987 to 31.12.1988.
 - (2) 10% of 90% of pay from 01.01.1989 to 31.12.1989.
 - (3) 10% of full pay from 01.01.1990 onwards.
(b) **"Voluntary Subscription"** : A Member may at his option, voluntarily subscribe to the Fund (hereinafter referred to as 'Voluntary Subscription') a sum inclusive of the compulsory subscription any amount up to 100% of the salary payable to him for the month. However, Income-tax rebate on such contribution will be subject to Section 88- sub-section (1), (2) (vi) and (6)(ii) of the Income-tax Act, 1961 as amended from time to time.

Note : For the purpose of this Rule, 'Salary' means and includes Basic Pay and Dearness Allowance drawn by the Member.

(c) A Member desirous of making a **"Voluntary Subscription"** shall inform the Bank in writing, quantum of such Voluntary Subscription, that he desires to make, and shall authorize the Bank to make the necessary deductions from his salary **PROVIDED ALWAYS** that such authority to the Bank shall not be cancelled or varied in amount for a period of six months from the date of such authority.
11. The Bank shall be entitled to deduct each month out of the salary payable by the Bank to a Member -
 - (a) The amount of Compulsory Subscription as mentioned in the rule No.10(a) above and.
 - (b) Voluntary Subscription, if any as authorized by a member.

The Total Amount so deducted by the Bank shall be credited to **"Trustees' Account"** referred to in Rule 14.

If the amount of subscription of any Member to the Fund shall not have been deducted by the Bank as aforesaid at the end of any month, such Member shall forthwith pay the amount of the subscription to the **"Trustees' Account"** mentioned in Rule 14.

12. (a) The Bank shall contribute to the Fund, a sum equal to the aggregate amount of monthly compulsory subscription in respect of those Members who have not opted for the "**Pension Scheme**" and the same shall be credited to the Trustees' Account referred to in Rule No.14.
- (b) The Bank shall not contribute any sum in respect of Voluntary Subscriptions of the Members.
- (c) The Rules relating to Bank's Contribution and interest on Bank's Contribution shall not be applicable to:-
- (i) Employees opting for Pension Scheme in place of Bank's Contribution to Provident Fund Scheme of the Bank and have applied for transfer of their accumulated balance standing to their credit representing Bank's Contribution along with accumulated interest on Bank's contribution.
 - (ii) Employees below the age of 35 years joining the Bank on or after 29.09.1995.
 - (iii) Employees joining the Bank on or after 29.09.1995 at the age of 35 years or more and opt for Pension in lieu of Bank's Contribution to Provident Fund.
- (d) On receipt of the application from the Members who have opted for the Pension Scheme in place of Employer's Contribution to Provident Fund of the Bank, the Trustees shall transfer within 60 days, the accumulated balance standing to the credit of Member representing Bank's Contribution along with accumulated interest on Bank's Contribution up to the date of transfer of Fund to the Pension Fund. Trust of the Bank.
13. The sum subscribed from time to time by each Member (hereinafter referred to as the "**Member's Contribution**", comprising of the aforesaid Compulsory Contribution as well as Voluntary Contribution, if any, which expression shall include all interest accrued on the same) as well as all sums contributed by the Bank for each member (hereinafter referred to as the Bank's Contribution, which expression shall include all interest accrued on the same) shall be credited in a special ledger kept by the Trustees at the Central Office of the Bank at Mumbai.
14. (1) The Fund shall consist of contribution made by the Members and the Bank as above specified as also of interest credited in respect of such contributions and of Securities purchased therewith and of any capital gains arising from the transfer of Capital Assets together with any amount transferred from the individual account of an ex-employee in any recognized Provident Fund maintained by his former employer and the interest in respect thereof, if any, and such other sums as may be received by the Trustees.
- (2) All monies contributed to the Fund (whether by the Bank or by the Member) or received or accruing by way of interest or otherwise to the Fund shall either -
- (a) be deposited --
 - (i) In the account opened with the Bank and styled THE TRUSTEES OF UNION BANK OF INDIA EMPLOYEES' PROVIDENT FUND TRUST" and interest thereon will be paid by the Bank half yearly at such rate as the Bank may from time to time fix.
 - and/or**
 - (ii) In any account or accounts opened with the Bank and /or the State Bank of India and/or any other Scheduled Bank and/or Post Office Saving Bank Account.
 - Or*
 - (b) be invested in the name of **UNION BANK OF INDIA EMPLOYEES' PROVIDENT FUND** in Securities as mentioned in Rule 67 of the Income-Tax Rules, 1962, as amended from time to time, and such Securities be deposited with the Bank for safe Custody in the name of the Fund. All accounts of the Fund shall be operated upon or otherwise be dealt with by any TWO Trustees.
15. The account of each Member shall be credited with interest every half-year at such rate as the Trustees might fix from time to time having regard to the interest earned on investment from the Fund and the Market value of investments and the redemption period of investments and on the monies deposited with the Bank. Interest on members contribution be paid upto the final date of payment to adjust Provident

Fund loan outstanding from the own contribution balance in case of cessation of service due to any reason and on non-submission of claims forms by member.

16. **Deleted.**

17. Any Contributor who is dismissed for insubordination, misconduct, fraud or any other cause of like nature or retires from the Bank in consequence thereof he/she shall be entitled of his own contribution with interest accrued thereon at the rate and in the manner aforesaid and in respect of Banks contribution there shall be no forfeiture, excepting in the case where he is dismissed for misconduct causing financial loss to the Bank and in such case forfeiture shall be limited only to the extent of financial loss caused.

18. If a Contributor is dismissed for fraud or misconduct, the Bank shall be entitled to recover from the contribution made by the Bank to the individual account of the Contributor and the interest (simple and compound) credited in respect of such contributions, any loss or damage so resulting to the Bank, from the cause entailing such dismissal. The Chairman & Managing Director and Executive Director of the Bank shall be entitled to declare the amount of loss or damage so resulting and their declaration in that behalf shall be final and conclusive and the amount so declared shall be paid to the Bank.

19. Subject to the above Rules the amount standing to the credit of a Member shall be payable to him/her on his or her cessation of services from the Bank and there shall be no forfeiture whatsoever of the Bank's Contribution to the Fund in respect of the said Member including interest thereon.

20. (a) & (b) **Deleted.**

(c) Notwithstanding anything contained hereinbefore, if a Member ceases to serve the Bank and obtains employment with any other Employer, the amount standing to the credit of his/her account shall at his or her option be either paid to him/her or transferred to his/her individual account in any other Recognised Provident Fund maintained by such other Employer, provided always that such request for transfer is received from such Recognised Provident Fund.

21. **Deleted.**

22. **Deleted.**

23. Each member may nominate any person or persons to whom the amount standing at the credit of such Member shall be paid in the event of his death while in the service of the Bank or before his claim on the Fund shall have been discharged. Such nomination shall be made in the prescribed Form. If a Member nominates more than one person, he shall, in his nomination , specify the amount or share payable to each of the nominees in such manner as to cover the whole of the amount that may stand to his credit in the Provident Fund. Where a Member has a family at the time of making a nomination, the nomination shall be in favour of one or more persons belonging to his family. Any nomination made by a Member in favour of person or persons not belonging to this family shall be invalid. If at the time of making a nomination a Member has no family, the nomination may be in favour of any person or persons ,but if the Member subsequently acquires a family such nomination shall forthwith be deemed to be invalid and the Member may be allowed to make a fresh nomination in favour of one or more persons belonging to his family. A nomination made by a Member , at any time, may be modified by giving a written notice to the Trustees of his intention of doing so in the prescribed Form. If a nominee predeceases the Member, the interest of the nominee shall revert to the member, who may thereupon make a fresh nomination in respect of such interest. A nomination or its modification shall take effect to the extent that it is valid on the date on which it is received by the Trustees.

EXPLANATION :- For the purpose of this rule, "Family" means the Member's spouse, legitimate children, step children, deceased son's widow, deceased son's legitimate children, deceased son's step children and dependent parents, sister & minor brothers.

23 A. In the event of the death of the nominee prior to death of the Member and no other person having in the interval been nominated by the member, the amount standing at credit of the member shall be dealt with in Rule 27.

24. On the death of a Member who shall have made a Nomination in accordance with Rule 23, the full amount payable to him according to these Rules shall be paid to Member's nominee irrespective of the period for which the member may have served and such payment shall be a good discharge to the Trustees against

all claims, whatsoever, in respect of the said Fund by any one whomsoever claiming through the said Member or otherwise.

25. If the nominee is a minor the member shall, at the time of nomination state the age of the nominee and shall also appoint a person of full age to whom the amount standing at the Member's credit is to be paid on behalf of the minor nominee, in the event of the member dying. before the minor nominee attains the age of majority. If any person so appointed predeceases the member before the minor nominee attains his majority, the member shall forthwith appoint another person of full age to receive the amount on behalf of the minor nominee and from time to time forthwith make a fresh appointment when this is necessitated by the death of the person appointed to receive payment on behalf of the nominee.
26. The nomination made as aforesaid shall be and remain in full force and effect until the nominee's death or until his nomination or appointment has been revoked as herein mentioned.
27. On the death of a Member not survived by a nominee under Rule 23 the full amount due to the Member according to the Rules shall be paid without deduction to his executors or administrators, or at the absolute discretion of the Trustees. The amount or any part or parts thereof may be paid to the widow, child or children of his/her or their guardian or custodian or other near relative or relatives of a deceased Member or any other person or persons appearing to them to be proper parties to receive the amount without any representation to the estate of such deceased Member or any Succession Certificate being obtained and in such proportion as the Director may think fit irrespective of the period for which the member may have served and such payment shall be a good discharge of the Trustees against all claims whatsoever in respect of the said Fund by any one whomsoever claiming through the said deceased Member or otherwise.
28. Except as is expressly provided by these Rules, no Member or any person or persons claiming under or through him shall be entitled to claim any payment of money which may be standing to his credit in the books of the Fund.
29. Save as herein provided with regard to Nomination , no member shall be entitled in any way to deal with or transfer by way of security or otherwise his interest or any part thereof in the Fund and any such transaction or transfer shall be invalid, and the Trustees shall not recognise or be bound by any notice to them of any such transaction or transfer and all monies standing in the books of the Fund to the credit of the Member, so purporting to deal with or transfer his interest therein, as aforesaid shall forthwith be transferred as from the date of such transaction or transfer to the Lapsed Fund and be dealt with accordingly. Further, if any prohibitory order or attachment or process of a Civil Court be served upon the Trustees by which any monies standing to the credit of the Member shall be attached or ordered to be paid into a Civil Court ordered to be withheld from such Member and such attachment or order is not raised to be rescinded by the Court or should such member be adjudged an insolvent or files his Petition in insolvency or make any composition or arrangement with his creditors, such monies shall forthwith be transferred to the Lapsed Fund and be dealt with accordingly, provided always that the Trustees (without being under any legal obligation to do so) may in their absolute discretion if they think fit at any time or times hereafter give or apply such monies or any part thereof to or for the benefit of such Member or his wife, children or relatives.
30. A Contributor shall not be entitled to withdraw any sum from the amount standing to his credit but the Trustees may allow in their discretion a withdrawal on grounds and under circumstances and within the limits and subject to all the conditions pertaining to repayment of loan and rate of interest payable thereon specified by rules made by the Government of India or any Local Government in that behalf and for the time being in force.
31. (I) Withdrawals by employees shall not be allowed by the Trustees except on special grounds in the following circumstance or circumstances of a similar nature :-
 - (a) To pay expenses incurred in connection with the illness of a Subscriber or a member of his family
 - (aa) Meeting the cost of higher education including where necessary, the travelling expenses of any child of the employee actually dependent on him in the following cases namely:

- (i) Education outside India for Academic, Technical Professional or Vocational Courses beyond High School stage and
- (ii) Any Medical or Engineering or other Technical or Specialised course in India beyond the High School stage provided that the Course of study is for a period of not less than three years.
- (b) To pay for the passage over the sea of a Subscriber or any member of his family.
- (c) To pay expenses in connection with marriages, funerals or ceremonies which by the religion of the subscriber, it is incumbent upon him to perform and in connection with which it is obligatory that the expenditure should be incurred.
- (d) To meet the expenditure of building or purchasing a house or site for a house PROVIDED that the employee furnishes an undertaking to the Trustees not to encumber or alienate, such house or site as the case may be for a period of ten years from the date of such Withdrawal or till he ceases to be a Member of the Fund whichever is early. However, the Trustees have the power to reduce the period of ten years in deserving cases and for genuine reasons upto five years.
- (dd) To meet expenditure of marriage of employee's sons/or daughters.
- (e) To pay premia on policies of insurance on the life of the Subscriber or of wife provided that the employee furnishes an undertaking to the Trustees not to foreclose, encumber or raise a loan on such policy for a period of five years from the date of such Withdrawal or till he ceases to be a Member of the fund whichever is early.
- (f) To meet the cost of legal proceedings instituted by the employee for vindicating his position in regard to any allegations made against him in respect of any act done or purporting to be done by him in discharge of his official duty or to meet the cost of his defence when he is prosecuted by the employer in any Court of Law in respect of any official misconduct on his part. Provided that the advance under this clause shall not be admissible to an employee who institutes legal proceedings in any court of Law either in respect of any matter unconnected with his official duty or against the employer in respect of any condition of service or penalty imposed on him.
- (g) To meet the expenses of the damage caused to the movable or immovable property of the employee as a direct result of flood, cyclone, earthquake or other convulsions of nature.
- (ii) For the purpose of sub-rule (1) "family" means any of the following persons who reside with and / or wholly dependent on the employee, namely, the employee's wife, legitimate children and step children, parents, sisters and minor brothers.
- (iii) (A) The loan/withdrawal in connection with expenses on marriages as specified in clause (c) of sub-rule (1) of Rule 31 shall not exceed six months salary (as per clause 2 of P.F. rules) or the total of the accumulation of employees contribution including interest accrued on the same, whichever is less.
- (B) The Withdrawal for the purpose specified in Clause (d) of sub-rule (i) of Rule 31 shall be subject to the following conditions :-
- (i) The amount of withdrawal shall not exceed the amount standing to the credit of employees' own contribution including VPF or actual cost of the house and or of the site whichever is less.
- (ii) The employee should have completed Ten years of service or is due to retire within the next ten years.
- (iii) The construction of the house should be commenced within six months of the withdrawal and should be completed within one year from the date of the commencement of construction.
- (iv) In case of Non Refundable Withdrawal instead of the present practice of reducing the eligible amount by outstanding in refundable loan, total eligible amount should be sanctioned and after adjusting present loan outstanding balance should be paid to the member.
- (v) If the Withdrawal is made for the purchase of house and/or site for a house the purchase should be made within six months of the withdrawal.
- (vi) If the Withdrawal is made for the repayment of loan previously raised for the purpose of construction or purchase of a house the repayment of loan should be made within three months of withdrawal.

- (vii) a. The Withdrawal/s shall be permitted only if the house or/site is free from encumbrances. Provided that the house or site shall not be treated as encumbered if the same is mortgaged/encumbered for obtaining housing loan from any bank/financial institution.
 - b. No withdrawal/s shall be permitted for purchasing a share in a joint property or building or house or land whose ownership is undivided, except where a site is owned jointly with the spouse and the name of employee being the first.
 - viii) If the amount withdrawn exceeds the actual cost of the purchase or construction of the house and or site or if the amount is not utilized for the purpose for which it is withdrawn, the excess of the whole amount as the case may be shall be refunded to the Trustees forthwith in one lump sum together with interest from the month of such withdrawal at the rate prescribed in sub-rule (vi) of Rule 31. The amount refunded shall be credited to the employee's account in Provident Fund.
 - ix) If the Withdrawal is made for Son's/Daughter's marriage, then the wedding invitation card as well as the Photostat copy of the marriage certificate duly attested should be submitted to the Trustees, as a proof of having solemnized the marriage for which the withdrawal is availed.
- (C) No loans/withdrawals except those mentioned in Rule 31 (iii) A and B shall exceed the salary of the employee for six months.
- (iv) A second Withdrawal shall not be permitted until the sum first withdrawn has been fully repaid. Where an Employee ceases to be in the service of the Bank, the Trustees, at their discretion may adjust the loan outstanding against the balance of the Member's Provident Fund contribution standing to the credit of his account.
 - (v) When a Withdrawal is allowed for a purpose specified in clause (d) or (dd) or clause (e) of sub-rule(i) of Rule No.31, the amount withdrawn need not be repaid. A second withdrawal may be permitted for the purpose specified in clause (d) or (dd) or clause (e) of Sub-rule(i) of Rule No.31, the amount withdrawn need not be repaid.
- Loan sanctioned and withdrawn shall be repaid is not more than 48 equal monthly instalments and shall bear interest in accordance with sub-rule (vi) and no further withdrawal shall be permitted until repayment has been effected in full. Notwithstanding anything contained herein in case of premature adjustment of loan the employee shall not be entitled to avail fresh loan unless a period of six months has elapsed from the date of availment of previous loan. However in case of adjustment of loan out of NRW amount, the member can apply fresh loan as and when required without the bar of six months provided he is eligible for such loan otherwise.
- vi) In respect of withdrawals which are repaid in not more than twelve monthly instalments, an additional instalment of four percent of the amount withdrawn shall be paid on account of interest and in respect of withdrawals which are repaid in more than 12 monthly instalments, two such instalments of four percent of the amount withdrawn shall be paid on account of interest provided, however, that at the discretion of the Trustees of the Fund, interest may be recovered on the amount withdrawn or the balance thereof outstanding from time to time at one percent, above the rate which is payable for the time being on the balance in the Fund at the credit of the Member.
 - vii) The Employer shall deduct such instalment from the employee's salary and pay them to the Trustees. The deduction shall commence from the second monthly payment made after the Withdrawal or in the case of an Employee on leave without pay from the second monthly payment made after his return to duty.
 - viii) In the case of default of repayment of instalments under sub-rules(v) and (vi), the Commissioner of Income-Tax may at his discretion order that the amount of the withdrawal or the amount outstanding shall be added to the total income of the Employee for the year in which the default occurs and the Income-Tax Officer shall assess the Employee accordingly.
 - ix) Notwithstanding anything contained in Sub-Rules (i) to (viii) of Rule No.31, it shall be open to the Trustees to permit at any time within twelve months before date of retirement on superannuation of

the Employee, the withdrawal of upto ninety percent of the amount standing to the credit of the Employee.

32. No Trustee shall be responsible or chargeable, save and except for monies actually received by him, notwithstanding his having signed any receipt for the sake of conformity or otherwise nor shall he be responsible or chargeable for acts, defaults or neglects of the Bank with whom the monies of the Fund are deposited not for any loss unless the same happens through his own willful act or omission.

33. The Board of Directors shall have power to close the Fund at any time if they shall consider that course advisable or necessary in which event the Fund shall be divided among the members by payment to each member of such sum as may be payable to him according to Rule 34.

34. Any appreciation or depreciation in any investments of the Fund shall be for the benefit of and at the risk of the Member and at the closing of the Fund the cash in hand and the realization from the investment shall be divided rateably among the members in proportion to the respective amount standing to their credit.

35. Every Trustee shall be at liberty to retire by notice in writing in that behalf addressed to the Board of Directors.

36. Every vacancy in the Office of the Trustees shall be filled up by the continuing or remaining Trustees subject to the conditions of Rule-3.

37. The decision of the Trustees shall be final and binding upon members in all respects and upon all matters, questions and disputes relating to or connected with these Rules or with the Fund or the administration thereof or the rights and obligations of the members including all disputes or differences which may arise between any member of executors, administrators, nominee or representative and the Trustee as the meaning or effect of any rule or any matter relating to or arising out of the same.

38. The Board of Trustees shall have power to add to, vary, alter or annul any of the provisions of these Rules, except Rule Nos. 3 and 4 with the sanction of the Commissioner of Income-Tax, Mumbai but so long as the main purpose of the Fund shall not thereby be effected.

39. These Rules shall be deemed to have come into operation on the 1st day of April 1932 in supersession to the rules of the Fund which might have been in force since the inception of the Fund and the Fund shall be deemed to have vested in the Trustees from the 1st of April 1930 subject to and upon the Trust herein contained.

40. Every employee when joining the Fund shall subscribe an agreement in the following Form :-

"I hereby declare that I have read the foregoing Rules of Union Bank of India Employee's Provident Fund and that I hereby subscribe and agree to be bound by the said Rules."

PERFORMANCE LINKED INCENTIVE SCHEME:

The wages settled during wage revision at industry level are paid by all Banks uniformly, irrespective of the size of the Banks and their financial strength. In today's challenging development, where there is stiff competition among Banks, a genuine need is felt to allow Banks to pay their employees something extra by way of encouragement as per the profitability and financial soundness of the respective Banks. In order to inculcate a sense of competition and also to reward the performance, the concept of Productivity Linked Pay was discussed and after discussions between the parties, it is agreed to introduce Performance Linked Incentive Scheme in Public Sector Banks which will be based on operating profit/ net profit of the individual bank (optional for private and foreign banks). The PLI shall be payable to all employees annually over and above the normal salary payable. The PLI matrix shall decide the amount payable to the employees (in number of days of pay = Basic + DA)

depending on the annual performance of the Bank. All the employees shall get the minimum no. Of days of pay as incentive depending on where in the matrix the Bank's performance fits in, broadly as per Matrix as under:

SL.NO	YOY GROWTH IN OPERATING PROFIT	NO.OF DAYS FOR WHICH SALARY (BASIC+DA) SHALL BE PAID
1	<5%	NIL
2	5% TO 10%	5 DAYS
3	>10% TO 15%	10 DAYS*
4	>15%	15 DAYS*
*3 rd and 4 th slabs are payable only if the Bank has Net Profit. if a Bank has growth in Operating Profit of 5% and more, but there is no Net Profit, then minimum 2 nd slab of 5 days will be payable.		
(the PLI will be applicable from FY 2020-21)		SC NO.7325 DATED 24 DECEMBER, 2020

GROUP INSURANCE COVER FOR STAFF LOANS VIZ; HOUSING, STAFF VEHICLE (ACTIVE & RETIRED STAFF) & STAFF OVERDRAFT (ACTIVE STAFF) POLICY PERIOD FROM 01-04-2021 TO 31-03-2022

1.INTRODUCTION:

Attention is drawn to Staff Circular No.7368 dated 17-02-2021 vide which "Insurance Cover for Staff Loans viz: Housing, Vehicle and Staff Overdraft" was conveyed. The objective of the Group Insurance is to safeguard the bereaved families in the instances of untimely demise of an employee. Group Insurance cover against the staff loan portfolio shall provide the following benefits to the employees:

- Lower premium rates as compared to the individual term insurance.
- Easier and quick claim settlements.
- Financial Support to the bereaved family during the untimely demise of staff.

2.APPLICABILITY:

- All Staff loans accounts including staff housing, staff conveyance and staff overdraft are mandatorily covered under group insurance.
- Subsequent sanctions, enhancements and disbursements will also be covered under the scheme by paying insurance premium on pro rata basis.
- staff housing loan of e-Corporation Bank, which are presently covered under existing policy of e-CB, will be covered under this Group Insurance scheme w.e.f. 01-09-2021 by deducting premium on pro-rata basis for the remaining policy period.

3.INSURER:

Star Union Dai Ichi Insurance Company Limited (Sud Life).

4.PREMIUM RATES:

Group Insurance premium rate applicable to cover all the staff loans will be Rs.2.8099 + GST 1000 of sum assured. The premium as per the given rates will be directly debited from the respective staff loan accounts.

5.TENURE:

The validity of this Group Insurance cover for all staff loans will be from 01-04-2021 to 31-03-2022, which will be renewed thereafter.

6.SUM ASSURED:

The quantum of sum assured for staff loan accounts will be as under:

- Staff Housing Loan:** Actual outstanding loan amount as on the date of policy premium payment or outstanding amount as on the date of demise of staff whichever is higher.
- Staff Vehicle Loan:** Actual outstanding loan amount as on the date of policy premium payment or outstanding amount as on the date of demise of staff whichever is higher.
- Staff Overdraft:** Actual Overdraft limit sanctioned (irrespective of outstanding balance)

7.CALCULATION OF PREMIUM:

Premium calculation from respective loan account will be done in following manner:

a. For existing staff loan accounts: For Staff Overdraft, the premium will be calculated on the basis of existing sanctioned limits, while for Staff Housing & Vehicle Loans, the premium will be calculated on the basis of the outstanding limits.

b.For addition of Staff Loan Accounts during the Policy Period: In case of subsequent account opening/ disbursement / limit enhancement, the premium is to be calculated by the respective branch, Examples to calculate pro-rata premium, is given as under:

Example for Calculation of premium by the Branches:

TYPE OF LOAN	TYPE OF ADDITION AND AMOUNT	DATE TO BE CONSIDERED FOR PREMIUM CALCULATION	DATE (TAKEN FOR EXAMPLE ONLY)	REMAINING POLICY DAYS	CALCULATION
STAFF HOUSING LOAN	NEW ACCOUNT OPENED / SUBSEQUENT DISBURSEMENT WITH RS.20 LACS.	AMOUNT DISBURSEMENT DATE	01-05-2021	365 – 30 DAYS FOR APRIL=335 DAYS	$\frac{2000000 \times 3.3157 \times 335}{1000 \times 365}$ =RS. 6086.35
STAFF VEHICLE LOAN	NEW ACCOUNT OPENED WITH RS. 9 LACS	AMOUNT DISBURSEMENT DATE	16-05-2021	365 – 45 DAYS FOR APRIL & MAY =320 DAYS	$\frac{900000 \times 3.3157 \times 320}{1000 \times 365}$ =RS.2616.22
STAFF OVERDRAFT	NEW ACCOUNT OPENED/ LIMIT ENHANCEMENT WITH RS.5.50 LACS	ACCOUNT OPENED/ LIMIT ENHANCEMENT DATE	20-06-2021	365 – 80 DAYS FOR APRIL, MAY AND JUNE= 285 DAYS	$\frac{550000 \times 3.3157 \times 285}{1000 \times 365}$ = RS.1423.93

8.DEDUCTION OF PREMIUM:

The premium in the existing/ addition of staff loan accounts during the policy period will be deducted as under:

a.Existing Staff Loan Accounts:

In all existing staff loan Accounts, Bank will debit the premium centrally at CO level, directly from the staff loan accounts on 30th/31st March, 2021. As such, all employees are advised to maintain sufficient balance towards premium on their Staff OD Limits. Further, Staff Housing Loans of eCorporation Bank, which are presently covered under existing policy, will be covered from 01-09-2021 by paying pro-rata premium for the remaining policy period.

b.Addition of Staff Loan Accounts during the Policy period:

Branch Head of such Branches, from where accounts are being added, should deduct the premium amount from the respective loans directly on prorata basis at the time of opening /disbursement /enhancement as the case may be and credit the amount to Sundry Deposit Staff Loan Insurance

(Account No.800102850070150) of HRAD, CO. They will have to inform the details of these loans in the Format A of Annexure I to HRAD,CO immediately. Further all Branch Head should also ensure that all eligible staff loans of their Branch are covered under the scheme and required premium has been debited from the account. If it is found that any of the eligible account is not covered under the schemes, they should inform such accounts in the same format to HRAD, CO by debiting full year premium from the accounts.

C.DELETION OF STAFF LOAN ACCOUNTS DURING THE POLICY PERIOD:

Some Loan accounts may be required to be removed from the list of the accounts covered under the Insurance, due to closer of such accounts or decrease in the limit in case of Staff Overdraft Accounts. Such changes should invariably be informed by the concerned Branch Head to HRAD, CO in Format-B of Annexure I.

9.PAYMENT & ADJUSTMENT OF INSURANCE PREMIUM:

The premium will be directly deducted from the respective staff loan Accounts. It will be the responsibility of the concerned staff to adjust full amount debited from their staff loan accounts within one month either through their own sources. **OR**

By availing demand loan facility provided by the Bank, if the staff is unable to manage the premium from his/her own sources. The details of said Demand Loan Scheme will be provided in due course.

10.CLAIM SETTLEMENT:

Human Resources Administrative Division, CO will take up the claim with Insurance Company. Insurance Company will pay the settlement amount directly to the Bank. Bank after adjusting the outstanding amount in various loan accounts, will pay the balance amount, if any, to the nominee of the concerned employee.

11.CLAIM PROCEDURE:

The details of claim procedure, which will be adopted during any untimely demise of staff will be shared in due course.

12.OPERATIONAL GUIDELINES:

1.A list of the accounts along with the premium amount deducted from various staff loan accounts will be shared under the links as mentioned below:

UBINET> USEFUL LINKS > STAFF > GROUP INSURANCE PREMIUM DEDUCTION DETAILS

2.It is the responsibility of the Branch Head, where staff loan a/c is maintained to ensure that the insurance premium deducted from the loan account is settled by the staff within 1 month of deduction, either from his/her own sources or by availing the facility of Demand Loan Scheme. If any staff fails to do so, such Branch Heads should inform the details of such staff along with the loan details to HRAD on the email id staffloan.insurance@unionbankofindia.com by 5th of next month.

3.All Branch Head should ensure to cover all additional staff loan a/c (Active and retired) at their branches. Details of such staff loan accounts should be sent to the email id staffloan.insurance@unionbankofindia.com as per format A of Annexure I on daily basis under intimation to respective Regional Offices.

In case of closure of any staff loan a/c during the policy period, the details should also be sent to HRAD, CO on email id staffloan.insurance@unionbankofindia.com for arranging refund of the premium amount on prorata basis.

3.As the purpose of the group insurance is to protect the bereaved family members from financial hardship at the time of any untimely demise of the staff, all staff members (active or retired) should ensure that their staff loan accounts are covered under the scheme including new sanction/enhancement /disbursement during the policy period i.e. 01-04-2021 to 31-03-2022. Please note that failure to add eligible staff loans in time may result in rejection of claims from the insurer.

4.Further, non-deduction of insurance premium of staff loan accounts opened /enhanced/ disbursed during the policy period will result into under coverage or non coverage of the staff loan accounts, which will defeat the purpose of the group insurance coverage in case of untimely demise of the staff.

5.Any clarifications regarding the Group Insurance Cover for staff loan accounts shall be issued by HRAD, CO.

6.The contents of this circular may kindly be brought to the notice of all employees (serving as well as retired).

See circular for Annexure-I, Format –A for addition of Staff Loan accounts.

(Staff Circular No.7396 dated 24-03-2021 and 7368 dated 17-02-2021)

GROUP INSURANCE COVER FOR STAFF LOANS ACCOUNTS
DEMAND LOAN FACILITY FOR THE STAFF MEMBERS (ACTIVE AND RETIRED)

It has been approved to provide demand loan facility to the staff members (active/retired), who are having staff loan facility. Scale wise maximum limit available is as under:

SCALE/ CADRE	MAX.LIMIT RECOMMENDED
SCALE VI, VII & VIII	RS.41,000/-
SCALE V	RS.36,000/-
SCALE I TO IV	RS.33,000/-
CLERICAL CADRE	RS.23,000/-
SUB STAFF	RS.14,000/-

ANNEXURE -I
DETAILS AND DESIGN OF THE PRODUCT

SL	PARAMETERS	DETAILS/ PARTICULARS
1	SCHEME	Loan to Staff Members for payment of Insurance premium.
2	Scheme code proposed	ODINS
3	NATIREOF FACILITY	Clean Overdraft (No customer induced transactions)
4	PURPOSE	For payment of Insurance premium on staff loans.
5	ELIGIBILITY	All the working and retired staff members, who have availed/ are going to avail, staff loans (Staff Housing Loans, Staff Vehicle Loans and Staff Overdraft)
6	RATE OF INTEREST	As applicable to staff over draft facility (presently 7% p.a)
7	REPAYMENT	Outstanding amount to be repaid in 10 equated monthly instalments starting from the succeeding month of availing the facility.
8	DISBURSEMENT	The disbursement by way of debit to the Loan account will be authorised by the Branch Manager.
9	DELEGATION: ALL STAFF MEMBERS OTHER THAN BRANCH HEADS (IRRESPECTIVE OF SCALE): BRANCH HEADS:	Branch Manager of the ODINS account is opened Credit incharge or Authority above them of their respective RO.
10	DOCUMENTATION	DPN –Demand Promissory Note SD 09 (M) – Letter of Continuity AD 02 (A) –Letter of General Lien and set Off/ Unstamped undertaking from the member and the nominee to appropriate Terminal Benefits (Employees Provident Fund). Unstamped undertaking from the member and the nominee to

		appropriate Terminal Benefits (Gratuity Fund).
11	REVIEW	Loan facility will be subject to review on annual basis

OTHER TERMS AND CONDITIONS OF LOAN SCHEME (ODINS)

- Demand Loan Scheme will be non-operative clean Over Draft account and NO Cheque Book/ Debit Card will be issued.
- Staff member may avail the loan within next month of premium payment.
- EMI recovery will start from the subsequent month of loan disbursement and will be recoverable in 10 months to ensure full adjustment before commencement of next policy period.
- The ODINS accounts will be opened at any branch at the choice of the staff members. However, in Case of retired employees, it will be sanctioned / opened at his/her pension paying branch only.
- At any point of time one employee cannot have more than one ODINS account.
- The branch which is maintaining the ODINS account will ensure to adjust the insurance premium debited to all the loan accounts of the concerned staff member by debiting ODINS accounts and share the required deductions from the salary disbursing authority of the respective staff. In case of retired staffs, branch will insure to mark necessary standing instruction in the pension account of respective staff.
- The staff member while applying for the ODINS facility has to furnish the details of their all staff loans so that the insurance premium debited to these loan accounts can be adjusted by debiting of the proposed ODINS account.
- Staff members of e-CB, who are already covered under existing insurance policy, will be covered under the new policy only after expiry of the existing policy. These staff members will be allowed to avail the staff over draft loan accordingly, as one time measure, as such loan amount and tenure of loan will be corresponding with the premium amount paid and the remaining period of the new policy.
- In case of newly sanctioned staff loan/further disbursements/ limit enhancements, the premium for Insurance will be debited on prorata basis from the respective account and will be adjusted subsequently by debiting the ODINS account, if requested by the employee and repayment will begin from the same month for the next 10 months or till one month prior to next insurance debit whichever is earlier.
- Every time premium is debited to ODINS account, Branch will recalculate the EMI and will ensure its effect on the salary deduction in case of active employee, while on standing instruction in case of retired employee: for timely recovery of the entire liability of ODINS account.
- Once repayment of the outstanding in the ODINS is done, next year again the same process will be repeated. The applicable premium and the limits to be allotted will be circulated by the HR Dept. CO. Annex II for Application cum process Note.....refer circular. (SC No.7400 dated 31-03-2021)

FREQUENTLY ASKED QUESTIONS ARE PROVIDED VIDE SC NO.07411 DATED 01-04-2021 REGARDING GROUP INSURANCE COVER FOR STAFF LOANS (HOUSING LOANS/VEHICLE LOANS(FOR ACTIVE AND RETIRED) AND STAFF OD FOR ACTIVE STAFF WEF 01-04-2021 STO 31-03-2022.

QUESTION	CLARIFICATION
----------	---------------

WHY A GROUP INSURANCE IS REQUIRED?	<p>It has been observed that due to sudden demise of staff, the bereaved family not only suffers the loss of the earning member but also gets burdened by the liabilities of the staff loans. In such scenarios the staff loans get adjusted from the terminal benefits of the staff member and at times the amount of terminal benefit is not sufficient to cover the liability. There are many cases under which the family of the deceased staff gets very minimal/ no amount as a part of terminal benefits at times.</p> <p>In e-Andhra Bank there was a provision to cover the SHL/SVL mandatorily whereas in e-Corporation there was a provision to cover SHL.</p> <p>During harmonization of various schemes and policies, the existing group insurance coverage policies of e-AB and e-CB is also harmonised among the amalgamated entity, as the purpose of the group insurance cover is for the benefit of all the staff.</p>
ADVANTAGE OF GROUP INSURANCE?	<p>The purpose of group insurance is to diversify the risk, amongst the large no. of people. It will provide the following benefits to the staff members:</p> <ul style="list-style-type: none"> -Easier and hurdle free claim process -No medical examination till 64 years -No rejection of claims -Death of any nature will be covered -Ease of settlement as Bank will directly deal with the insurer to settle claims.
WHAT WILL HAPPEN IF, THE STAFF NEVER UTILISE OD AMOUNT?	<p>Staff Overdraft amount is covered with sanctioned limit. In case of any untimely demise of staff, after adjusting the Bank dues, the entire amount will be transferred to the nominee by the Bank. If the OD limit remains unutilised, the entire sanctioned amount will be given to the nominee.</p>
FROM THE SCHEME CIRCULATED VIDE STAFF CIRCULAR NO.07396 DATED 24-03-2020 FOR STAFF LOANS GROUP INSURANCE SCHEME, THE PREMIUM RATES APPEARS TO BE ON HIGHER SIDE?	<p>The basic purpose of group insurance is to diversify the risk by covering large number of employees. Premium for employees of some age group might appear to be on the higher side now. However, these staff members will get the advantage of lower premium when they cross a certain age, where the premium would be higher.</p> <p>In group insurance the premium rates are normally quoted by diversifying the risk among the group as a whole. Hence, the premium amount might be on a higher side for one age bracket and it may be on a lower side for some other age bracket people.</p> <p>In the above context, considering the average age of the union bank employee to be around 42 including the retirees, the premium of Rs.2,8099 per 1000 is a competitive rate.</p>
HOW SUD LIFE INSURANCE HAS BEEN FINALISED FOR THE PRESENT SCHEME?	<p>After obtaining the approval of the Board for group staff loans insurance scheme, open tender was floated inviting the quotations from the eligible insurance companies. During the pre-bid meeting,, there were 9 prospective insurers, viz: United India Ins.Co Ltd, ICICI Prudential, HDFC Life, India First, LIC, Sud Life, Canara HSBC Life, SBI Life and New India assurance. The last date for submission of bid was also extended to attract competitive bids for the benefits of staff. Out of the 9 prospective insurers, only 4</p>

	<p>insurance companies had participated in the bidding process. The participants for the technical bid are LIC/ SUB Life/ HDFC / Indiafirst.</p> <p>As the lowest rates were quoted by Sud Life, they emerged as successful and the Bank decided to avail their services.</p>
WHETHER PREMIUM RATES WILL INCREASE NEXT YEAR?	<p>The premium rates were finalised after open tender process through RFP.</p> <p>In the upcoming years as well, to attract competitive rates for the benefits of the staff members, the open tender through RFP will be floated for the finalisation of premium rates.</p>
WHETHER STAFF ALREADY HAVING TERM INSURANCE, WILL BE EXEMPTED FROM THE SCHEME?	<p>If the term insurance policy, which is taken on or before 31-03-2021, is assigned to the Bank, the premium will be refunded to the staff after submission of requisite documentary proof and in consultation with the insurer. Such exemption will be permitted for the insurance policies already assigned to the Bank.</p> <p>All staff members, who have term insurance, which is already assigned in favour of the Bank, should send scanned copy of their duly signed written request along with the policy document to the email id staffloan.insurance@unionbankofindia.com by 15-04-2021.request received after 15-04-2021 will not be considered.</p> <p>Aforesaid benefit is a onetime measure and the same cannot be extended as an ongoing measure.</p>
BANK SHOULD SUBSIDIZE THE PREMIUM OR PAY THE PREMIUM ON BEHALF OF THE STAFF AS A STAFF WELFARE MEASURE.	<p>As on the date, there is no allocation of staff welfare fund. However, as a gesture to motivate the staff members, Bank's Board permitted the extension of all existing staff welfare schemes by allowing the expenditure on such schemes to the debit of Bank's P&L Account.</p>
BANK MAY FORMULATE SCHEME IN WHICH ONE TIME INSURANCE PAYMENT OPTION CAN BE MADE	<p>Possibility of such option shall be explored in future looking to the insurance market conditions, coverage available, premium payable and benefits of the staff.</p>

STAFF DEPOSITS AND PAYMENT OF ADDITIONAL INTEREST

The policy on Staff Deposits and Payment of additional interest is valid upto 31-03-2022. The coverage in the policy is summarized as under:

4.1 Point No.8 deals with payment of additional interest – various parameters

4.2 Point No.9 deals with Joint Deposits of Staff.

a. Staff Deposits jointly with family members of e-AB, e-CB and UBI

b. Deposits of Retired staff (senior citizen) jointly with family members.

c. Staff Deposits jointly with Senior Citizens.

d. Deposits in the name of spouse of a deceased staff (jointly or singly).

4.3 Point No.10 deals with Premature closure of staff account.

4.4 Point No.11 deals with Ceiling on Staff Deposits defines the maximum ceiling for deposit per staff member.

4.5 Point No.12 deals with Accounts which are ineligible for benefits of staff accounts and explains the conditions detailed as under:

a. Ex Staff member who have resigned from the service of the Bank.

b. Bank's staff who is the Karta of the HUF.

c. Bank Employees Federations where the Bank employees are not direct members.

d. Staff Deposits under Capital Gains Account.

e.NRE/NRO Deposit of Staff members.

4.6 Point No.13 deals with applicability / contribution of Additional Interest on Existing Deposits.

4.7 Point No.14 deals with Extension of Staff Deposit Benefit retrospectively.

The deposit/s eligible under the enclosed policy which, in case, are deprived of eligible benefit due to amalgamation process/technical issues, will be eligible from retrospective effect (i.e. 1-4-2020) till the maturity of deposit. However, it should be ensured that such deposits should also have been eligible during the intervening period but were not extended the same due to technical issue (IT integration post amalgamation) and/or adoption of existing guidelines of erstwhile Bank i.e. e-AB or e-CB. Such proposals need to be forwarded to the Operation Department, Central Office for providing backdated interest benefit as per the existing practice. On maturity of deposit, existing rate with applicable benefit will continue as per the terms of revised policy.

5. conclusion: The rationale of having a policy on Staff Deposits and Payments of Additional Interest is

5.1 To provide clarity on application of additional interest on staff deposits.

5.2 For prompt identification of the eligible or ineligible accounts and providing additional interest as per regulatory guidelines.

5.3 Laying down the modalities to be adopted by the Amalgamated Entity.

5.4 To capture in brief and give overall picture/clarify to Branches/Offices. Policy in Annex.I

Staff Members will be paid additional interest of 1.00% on staff deposits + 0.50% in addition if they are senior citizen.

Family means and includes the Spouse of the Member/Retired member of the bank's staff and the child/children, parents, brothers and sisters of the member/retired member of the bank's staff who are dependent on such member/retired member, but does not include legally separated spouse.

9.1 Staff Deposits with family members: where a joint holder of a deposit is a staff member, in order to be entitled for 1.0% pa additional interest, the name of the staff member should be FIRST and not subsequent. However, a declaration from the staff member shall be obtained to the effect that the monies deposited or which may be deposited from time to time into such account/s, belong to the concerned staff member (furnished as Appendix.I). the implication of this is that as per extant norms, applicable TDS will be deducted from the total interest paid and relevant TDS certificate will be issued in the name of the staff member only, irrespective of the fact that account is in joint name.

9.2 Deposit of retired staff (Senior Citizen) jointly with family members:

If a deposit is held by a retired staff member who is also a senior citizen jointly with his parents/spouse/ child/ children, brother or sister, then the branch can offer both staff benefit and senior citizen benefit subject to obtaining a declaration from the staff member to the effect that the monies deposited or which may be deposited from time to time into such account/s, belong to the concerned staff member. In order to be entitled for senior citizen benefit, name of the retired staff member should be first and not subsequent in a joint deposit.

In other words,, deposits maintained by retired staff members (who incidentally are senior citizens) jointly with eligible family members would be entitled for the staff benefit by way of additional 1.0% interest along with senior citizen benefit, only when the retired staff member is named first and not subsequent to the deposit.

9.3 Staff Deposit jointly with senior citizens:

Where a joint holder of a deposit made by the senior citizen is a staff member, to be entitled for 1% pa additional interest, only when the name of the staff member is first and not subsequent. A declaration from the staff member shall be obtained to the effect that the monies deposited or

which may be deposited from time to time into such account/s, belong to the concerned staff member.

The benefit of additional interest of 0.5% pa as extended to senior citizen scheme shall not be extended to such deposits (since the serving staff member is not a senior citizen). Applicable TDS will be deducted from the total interest paid and relevant TDS certificate will be issued in the name of the staff member only.

9.4 Deposits in the name of spouse of a deceased staff (jointly or singly):

If a deposit is held jointly by the spouse of the deceased member of the staff who is senior citizen, then the branch can offer both staff interest and senior citizen interest subject to obtaining of the declaration that deposits belong to him / her. Here again, in order to be entitled for Senior Citizen benefit, name of the spouse of the deceased staff member, who is also a senior citizen, should be first in a joint deposit.

10. Premature closure of staff account:

On premature closure of a staff member's Term Deposit, penalty as applicable shall be levied (1% less than the card rate applicable for staff deposits as prevailing on the date of deposit for the tenure up to which the deposit remained with the Bank).

NRE/NRO deposits of staff members shall not be eligible for additional interest benefits. Instruction Circular No.2380: 2021 dated 05-01-2021

GRIEVANCE REDRESSAL PORTAL ON BANK'S WEBSITE – 'HR AAPKE DWAR'

The Bank has introduced a Grievance Redressal Portal on the Bank's website, with objective of providing a platform for staff members to escalate their grievances/complaints for expeditious redressal of the same as per Bank's rules, except those relating to Transfer, Postings, Medical and Hospitalisation. The grievance redressal portal is enabling an employee to represent his/her grievances for examination/redressal at the level of Branch/respective Regional Office/ respective FGMO/ Central Office, as the case may be. A time limit of maximum 3 working days at each level of redressal is fixed to resolve the grievance. Regional Heads/HR Heads of all Regional Offices are advised to ensure that the redressal of the grievance must be actual and the grievance shall not be closed with frivolous/interim remarks like "will be looked into" or "concerned official is on leave" etc. which will defeat the very purpose and objective of providing this platform to employees. The portal offers employees to lodge 21 types of grievances (excluding transfers, postings and medical and hospitalisation) namely:

BENEFITS	FITMENT	LFC	NO OBJECTION CERTIFICATE	SILVER JUBILEE
CONVEYANCE	FURNITURE ALLOWANCE	INCREMENT	PRAN	TERMINAL BENEFITS
CORRECTION IN BIO DATA	HOUSING LOANS	LEASE AGREEMENT	RESIGNATIONS	TRAVEL EXPENSES BILLS
FESTIVAL/SALARY ADVANCES	ID CARDS	LEAVE MANAGEMENT	SALARY	OTHERS ***

***Any grievance type other than above mentioned grievance type will be covered under OTHERS excluding grievances related to Postings, Transfers, Medical and Hospitalisation. Check Process Flow Chart.

Staff Circular No.7366 dated 16th February 2021.

PART XVIII

TRAINING PROGRAMMES

TRAINING PROGRAMMES IN UNION BANK OF INDIA

**POLICY ON HONORARIUM/INCENTIVE SCHEME FOR SKILL DEVELOPMENT OF STAFF MEMBERS
AND CAPACITY BUILDING BY ACQUISITION OF MANDATORY CERTIFICATE COURSES:**

-Two new courses are added for reimbursement of Fees.

-To encourage employees to complete mandatory courses prescribed by IBA, period of post exam training (both virtual mode and physical mode) will be reckoned as official duty (only for first attempt).

Introduction:

In June, 2017, as per the recommendations of the Committee on Capacity Building in Banks and ANI India Financial Institution (AIFIs) constituted by the RBI, the IBA has identified specialised areas for certification for staff manning key responsibilities in the Banks and directed that Banks should make acquiring of a certificate course mandatory for working in the areas like Credit Management, Treasury Operations, Risk Management, Acquiring and Foreign Exchange Operations.

As per the suggestion of Khandelwal Committee the training systems of banks to focus on creation of talent pool of officers in critical areas like Treasury, Corporate Credit, International Banking, Retail Banking, Social Banking, Technology, Risk Management, Marketing Infrastructure Financing, Financial Inclusion, etc. Internal Certification of training programmes to be introduced to build talent pool. In order to motivate staff members to acquire new certification/ diploma, bank reimburses course fee and pays incentive for courses completed.

Courses for skill development of staff members an mandatory certification for capacity building.

Courses for skill development of staff members

-Reimbursement of course fees for 81 courses. Honorarium/ incentive in most of the courses.

-New courses from various reputed Institutes including the courses in five mandatory areas, identified by IBA.

Mandatory Certification for Capacity Building: Certificate Courses is mandatory in five specialised areas:

1.Credit Areas 2. Treasury Operations 3. Risk Management 4. Accounting 5.Foreign Exchange Operations.

Besides the mandated areas of certification, staff posted w.e.f. April 01, 2018 in the above mentioned functional areas shall possess the requisite mandatory certification. For this, IBA has recommended the names of below mentioned institutions for certification.

SL NO	NAME OF THE INSTITUTE
1	IIBF
2	NIBM
3	INTERNATIONAL COMMERCE ACADEMY, SINGAPORE
4	GLOBAL ASSOCIATION OF RISK PROFESSIONAL (GARP)
5	ISACA
6	GUJRAJ FORENSIC UNIVERSITY
7	KPMG
8	CQF INSTITUTE (DELIVERED BY FITCH LEARNING)
9	CFA INSTITUTE

10	MOODY'S ANALYTICS
11	NISM (WITH AIWMI)

-The fee structure of above mentioned mandatory courses of IIBF is ranging from Rs. 6000/- plus GST to Rs. 15000/- plus GST depending on post exam training mode i.e. virtual classroom and physical classroom respectively. Similarly, the fee structure of NIBM is in the range of Rs.11500/- to 18500/- plus GST as per the details.

In case of Mandatory Certifications, period of post exam training (both virtual mode and physical mode) will be reckoned as official duty (Only for first attempt). The candidates clearing in first attempt are eligible for TE/DA.

GENERAL GUIDELINES FOR REIMBURSEMENT OF COURSE FEES AND PAYMENT OF HONORARIUM / INCENTIVE:

- Reimbursement of course fee plus taxes will be at actual level and maximum upto the prescribed limit, if fee will be revised reimbursement will be done in actual.
- Employees have to claim for the reimbursement of examination fees and payment of honorarium/ incentive within 12 months from the date of passing the course.
- There is no restriction on reimbursement of examination fee for passing any number of professional courses.
- Honorarium/ incentive will be payable maximum for Four IIBF/ NIBM Courses. For Certificate Examination in Risk in Financial Services and Advance Management Programme, honorarium/ incentive can be claimed additionally irrespective of their receiving honorarium/ incentive for other certificate courses.
- Course Fee can be claimed after completion of courses for all the courses except CISA, CISM and CISSP.
- for CISA, CISM and CISSP Courses, one time reimbursement of 50% of examination cost will be reimbursed in case of first unsuccessful attempt for any one of these courses.
- Successful completion of any course/ courses for IT related certification courses as maximum honorarium/incentive of Rs.10000/- will be paid after completion of course.
- For CISA, CISM and CISSP, honorarium/ incentive of Rs.10000/- will be paid separately for each of these courses irrespective of their receiving honorarium/ incentive earlier for other certification IT related certification courses.
- Honorarium/incentive amount of Rs.10000/- will be paid to the officers on their successful completion of MBA from recognised University after joining the Bank.
- The Officer shall execute a Service Indemnity Bond in cases of few courses Advance Management Programme (One Year Course by IIBF), FRM, PRM, CFA and all the IT Courses except IT Courses by IIBF.

AMOUNT OF REIMBURSEMENT	BOND PERIOD
If reimbursement is upto Rs. 1 lakh (including Enrolment fee)	1 year
If reimbursement is above Rs.1 lakh (including Enrolment Fee)	2 years

-If any Officer/Executive resign bank during currency of the bond, he/she shall repay entire amount of reimbursement (Course Fee and honorarium/ incentive) received from the Bank.

Deviation to the policy:

MD and CEO may be authorised to approve any revision of course fee and / or honorarium/ incentive / bond amount / bond period /addition of any new courses, etc. as and when required.

**LIST OF MANDATORY CERTIFICATION FOR CAPACITY BUILDING:
REIMBURSEMENT OF COURSE FEE AND PAYMENT OF HONORARIUM/ INCENTIVE:**

COURSES BY INDIAN INSTITUTE OF BANKING AND FINANCE (IIBF)

SR NO	NME OF THE COURSE	COURSE TYPE	EXAM FEES	HONORARIUM/ INCENTIVE
1	CERTIFICATE EXAMINATION IN RISK IN FINANCIAL SERVICES.	CERTIFICATE (LEVEL – I)	Rs.6000/- to Rs.15000/-	Rs.2000/-
		CERTIFICATE (LEVEL-II) JOINTLY BY IIBF & CISI	Actual Fees to be reimbursed (presently E110)	Rs.2000/-
2	CERTIFICATE COURSE IN FOREIGN EXCHANGE	CERTIFICATE	Rs.1000/-	Rs.2000/-
3	CERTIFIED CREDIT OFFICER	BLENDED	Rs.6000/- to Rs.15000/-	Rs.5000/-
4	CERTIFIED TREASURY PROFESSIONALS	BLENDED	Rs.6000/- to Rs.15000/-	Rs.5000/-
5	CERTIFIED AUDIT AND ACCOUNTING PROFESSIONALS	BLENDED	Rs.6000/- to Rs.15000/-	Rs.5000/-

Courses Offered by NIBM in different areas:

A) Credit Management B) Treasury Management. C) Risk Management D) Accounts and Audit Management

The institute has 3 options to complete the courses with 3 different payment options:

Options	Mandatory component Online Course	Optional Component (Class room learning, any one to be chosen)		Total Amount	Honorarium/ Incentive
		TYPE	FEES		
A	Rs.8500/-	40 hours virtual class room	Rs.3000/-	Rs.11500/-	Rs.5000/-
B	Rs.8500/-	4 day non residential training at NIBM Campus	Rs.6000/-	Rs.14500/-	Rs.5000/-
C	Rs.8500/-	4 day non residential training at On location Venues.	Rs.10000/-	Rs.18500/-	Rs. 5000/-

LIST OF COURSES OFFERED BY IIBF:

SN	NAME OF THE COURSE	COURSE TYPE	EXAM FEES	HONORARIUM/ INCENTIVE
1	Advance Management Programme (1 year duration)	Management	Rs.1 lakh	Rs.10000/-
2	Certificate Examination in Micro Finance	Certificate	Rs.1000/-	Rs.2000/-
3	Post CAIIB Qualification (11 elective subjects)	Certificate	Rs.1000/-	Rs.2000/-

4	Certificate on MSME	Certificate	Rs.1000/-	Rs.2000/-
5	Certificate Exam Anti Money Laundering & KYC	Certificate	Rs.1000/-	Rs.2000/-
6	Certificate Exam in Trade Finance	Certificate	Rs.1000/-	Rs.2000/-
7	Certificate Exam in Customer Service & Banking Codes & Standards	Certificate	Rs.1000/-	Rs.2000/-
8	Certificate Exam in Foreign Exchange Facilities for individuals	Certificate	Rs.1000/-	Rs.2000/-
9	Certificate Examination in IT Security	Certificate	Rs.1000/-	Rs.2000/-
10	Certificate Examination in Prevention of Cyber Crimes and Fraud Management	Certificate	Rs.1000/-	Rs,2000/-
11	Certified Bank Trainer Course	Blended	Rs.6000/-	Rs.5000/-
12	Certified Banking Compliance Professional Course	Blended	Rs.6000/-	Rs.5000/-
13	Certificate Course in Digital Banking	Certificate	Rs.1000/-	Rs.2000/-
14	Certificate Examination in introduction to Banking / or the Sub Staff Cadre)	Certificate	Rs.1000/-	Rs.2000/-
15	Certificate Examination in Rural Banking Operations	Certificate	Rs.1000/-	Rs.2000/-
16	Certified information System Banker	Certificate	Rs.1000/-	Rs.2000/-
17	Advanced Wealth Management	Diploma	Rs.4000/-	Rs.5000/-
18	Diploma Examination in Commodity Derivatives for Bankers	Diploma	Rs.4000/-	Rs/5000/-
19	Diploma in Banking Technology	Diploma	Rs.4000/-	Rs.5000/-
20	Diploma in Home Loan Advising	Diploma	Rs.4000/-	Rs.5000/-
21	Diploma in International Banking EL Finance	Diploma	Rs.4000/-	Rs.5000/-
22	Diploma in Retail Banking	Diploma	Rs.4000/-	Rs.5000/-
23	Diploma in Treasury, Investment Et Risk Management	Diploma	Rs.17000/-	Rs.5000/-
24	Diploma in Banking and Finance	Diploma	Rs.3200/-	Rs.5000/-

Note:

Honorarium/ incentive will be payable maximum for Four IIBF/NIBM Courses. For Advance Management Programme and Certificate Examination in Risk in Financial Services, honorarium / incentive can be claimed additionally irrespective of their receiving honorarium / incentive for other certification courses.

LIST OF EXISTING COURSES (OFFERED BY OTHER THAN IIBF / NIBM):

REIMBURSEMENT OF COURSE FEE AND PAYMENT OF HOONORARIUM/ INCENTIVE

SR NO	NAAME OF THE COURSE	INSTITUTE	EXISTING EXAM FEE	PRESENT EXAM FEE	EXISTING HONORARIUM/ INCENTIVE	PROPOSED HONORARIUM / INCENTIVE
1	MBA PROGRAMME	Any UGC Recognized University	NA	NA	Rs.10000/-	Rs.14000/-
	CERTIFICATE IN	Global				

2	FINANCIAL RISK MANAGER (FRM)	Association of Risk Professionals	USD 1250/-	USD 1025/-	Rs.10000/-	Rs.10000/-
3	CERTIFICATION IN PROFESSIONAL RISK MANAGER (PRM)	The Professional Risk Managers' International Association	USD 1080/-	USD 1080/-	Rs.10000/-	Rs.10000/-
4	CHARTERED FINANCIAL ANALYST I/II/III	US based CFA Institute	Actual Fees to be reimbursed (Presently \$950 for each level)	Actual Fees to be reimbursed (Presently \$1000 for each level)	Rs.10000/-	Rs.10000/-
5	LICENTIATE, ASSOCIATE AND FELLOW	Insurance Institute of	Rs.700 per paper, Total Rs.2100	Rs.700/- per paper, Total: Rs.2100/-	Rs.2000/- after completion of all the three papers	Rs.2000/- after completion of all the three papers

LIST OF COURSES (WHERE CERTIFICATION IS MANDATORY):
REIMBURSEMENT OF COURSE FEE AND PAYMENT OF HONORARIUM / INCENTIVE

SR NO	NAAME OF THE COURSE	INSTITUTE	EXIST-ING EXAM FEE	PRESENT EXAM FEE	EXISTING HONOR-ARIUM/ INCENTIVE	PROPOSED HONO-RARIUM / INCENTIVE
1	Certificate Examination Insurance	IRDA	Actual Basis	Actual basis	Rs. 2000	Rs.2000
2	Composite License (Life, Non-Life & Health) – (New Licence)	IRDA	Actual basis	Actual basis	Rs.5000	Rs.5000
3	Composite License (Life, Non-life & Health) – (Renewal of License) (to be paid once in 3 years)	IRDA	Actual Basis	Actual Basis	Nil	Nil
4	AMFI – Mutual Fund Advisory (New License)	NISM	Rs.1500	Rs.1500	Rs.2500	Rs.2500
5	AMF – Mutual Fund Advisory (Renewal of License) (to be paid once in 3 years)	NISM	Either training fee of Rs.2500 or exam fee of Rs.1500	Either training fee of Rs.2500 or exam fee of Rs.1500	Nil	Nil
6	Depository operations Certification Examination (to be	NISM	Rs.1500 (to be paid once	Rs. 1500 (to be paid once in 3	Rs.2000 (to be paid only in 1 time)	Rs.2000 (To be paid only in 1 time)

	paid once in 3 years)		in 3 years)	years)		
--	-----------------------	--	-------------	--------	--	--

There are so many courses available in Information Technology related courses and other International Courses where Bank pays a very Good amount of Honorarium/ incentives. For more details you are requested to refer Staff Circular No. 7119 dated 17-03-2020.

Proposed New Courses:

SH	NAME OF THE COURSE	INSTITUTION	COURSE TYPE	EXAM/ REGISTRTION FEE	HONORARIUM / INCENTIVE
1	Certificate Course in Ethics in Banking	IIBF MUMBAI	CERTIFICATE	Rs.1000/-	Rs.2000/-
2	Online Certification course on Appraisal for Agricultural Financing (CCAIF)	BIRD LUCKNOW	CERTIFICATE	Rs.1000/-	Nil

Staff Circular No.7119 dated 17-03-2020

PART XIX

FITMENT CHARTS AND REFERENCES

FITMENT FORMULA ON PROMOTION FROM SUBORDINATE CADRE TO CLERICAL CADRE

Consequent upon rectification of anomalies in the formula circulated vide Staff Circular No. 5799 dated 13.10.2011 will be recalculated now as per staff circular No. 5959 dated 11.03.2013. All the subordinate staff excluding drivers may be fitted as per Formula-A on their promotion to clerical cadre and Drivers will be fitted as per Formula-B on their promotion to clerical cadre.

FITMENT CHART ON PROMOTION OF SUBORDINATE STAFF TO CLERICAL CADRE ON OR AFTER 1ST NOVEMBER, 2007 (SC NO.5959 DTD.11.03.2013)

STAGE	PAY IN SUBORDINATE CADRE		FITMENT AT CORRESPONDING STAGE IN CLERICAL CADRE	
	FROM 01-11-07	FROM 01-05-10	FORMULA-A (for Sub staff)	FORMULA-B (for Drivers only)
1	5500	5850	7200	8900
2	5700	6050	7600	8900
3	5900	6250	8000	8900
4	6100	6450	8400	9400
5	6300	6650	8400	9400
6	6550	6900	8900	9900
7	6800	7150	8900	9900
8	7050	7400	9400	10500
9	7300	7650	9400	10500
10	7550	7900	9900	11100
11	7850	8200	9900	11100
12	8150	8500	10500	11100
13	8450	8800	10500	11700
14	8750	9100	11100	11700
15	9100	9450	11100	12300
16	9450	9800	11700	12300
17	9800	10150	11700	13000
18	10200	10550	12300	13000
19	10600	10950	12300	13700
20	11000	11350	13000	13700
+1	11400	11750	13000	14400
+2	11800	12150	13700	14400

+3	12200	12550	13700	14400
+4	12600	12950	14400	15100
+5	13000	13350	14400	15100
+6	13400	13750	15100	15100
+7	13800	14150	15100	15800

1. Those who are given fitment of salary on promotion to clerical cadre at the clubbing stages, The employee in the lower clubbed stage of clerical scale of pay will get their next increment after promotion on the anniversary date of promotion. Those who are fitted at the higher clubbed stage, their increment after promotion shall be anniversary date of their last increment in subordinate cadre.
2. Promotees who are drawing Fixed Personal Pay in terms of settlement dated 27.04.2010 may continue to draw the same quantum of FPA even after promotion which shall remain unaltered till revised.
3. If despite the fitment a given above, the emoluments drawn as clerk on promotion are less than that drawn as a subordinate staff, the difference may be protected by way of Temporary Personal Allowance to be wiped off in 3 years at the rate of 1/3rd of Temporary Personal Allowance.

FITMENT FORMULA ON PROMOTION FROM CLERICAL CADRE TO OFFICER CADRE
(SC NO.5799 DT. 13/10/2011)

The fitment chart is effective from 01.11.2007.

STAGE	PAY IN CLERICAL CADRE		FITMENT CORRESPONDING STAGE IN JMGS-I
	FROM 01.11.2007 TO 30.04.2010	FROM 01.05.2010 ONWARDS	
1	6200	7200	14500
2	6600	7600	14500
3	7000	8000	14500
4	7400	8400	14500
5	7900	8900	14500
6	8400	9400	14500
7	8900	9900	14500
8	9500	10500	14500
9	10100	11100	14500
10	10700	11700	15100
11	11300	12300	15700
12	12000	13000	16300
13	12700	13700	16900
14	13400	14400	17500
15	14100	15100	18100
16	14800	15800	18700
17	15500	16500	19400
18	16200	17200	20100
19	17500	18500	20900
20	18300	19300	21700
+1	19100	20100	22500
+2	19900	20900	23300
+3	20700	21700	24100
+4	21500	22500	24900
+5	22300	23300	25700
+6	23100	24100	25700

+7	23900	24900	25700
----	-------	-------	-------

1) The promote officer after fitment as above, will draw his next increment in the Officers' Scale on the anniversary date of his last increment in clerical cadre and thereafter he will draw his further increments every year on the same date. However, in view of the clubbing of stages in the fitment table, the employee in the lower clubbed stage of clerical scale of pay will get his next increment after promotion on the anniversary date of promotion.

2) Those who were drawing a basic pay between the 1st and 9th stage in the clerical scale given in the above table, will be fitted at the minimum of the Officers' Scale and will draw their next increment on the anniversary date of promotion.

3) (a) Those who have completed more than one year at basic pay of Rs.18300/19300, Rs.19100/20100, Rs.19900/20900, Rs.20700/21700, Rs.21500/22500 will draw their next increment on the anniversary date of their last increment in the clerical cadre immediately following the date of promotion and will draw their subsequent annual increment on the same date.

Those who have completed less than one year at basic pay of Rs.18300/19300, Rs.19100/20100, Rs.19900/20900, Rs.20700/21700 & Rs.21500/22500 will draw their next increment after fitment on the anniversary date of promotion and thereafter draw their annual increments every year of the same date.

(b) Those who have completed more the than one year at basic pay of Rs.22300/23300, Rs.23100/24100, Rs.23900/24900 will be given fitment in the Officers' scale at Rs.25700 and will earn their next increment on the anniversary date of promotion subject to their crossing their efficiency bar as per guidelines issued by the Govt. under Regulation 5 of Officers' Service Regulation.

(c) In all cases where promote officers reach the maximum stage in the substantive JMGS I (Rs.25700) further increment in the next higher scale will be subject to their crossing efficiency bar as per guidelines issued by the Govt. under Regulations 5 of Officers' Service Regulation.

4) Promotees who are drawing Fixed Personal Pay in terms of settlement dated 27.04.2010 may continue to draw the same quantum of FPP even after promotion which shall remain unaltered till revised.

5) If the promote officer has passed JAIIB or CAIIB at the time of his promotion, notional basic pay will be arrived at after reducing the increments earned for passing JAIIB/CAIIB from the clerical basic pay. He shall then be fitted in the Officers' scale in accordance with the above table and appropriate one or two increments in the Officers' scale shall be added with basic pay so fixed. The date of increment will be determined as per (1) above, if after reduction of increments in the clerical scale, the basic pay falls in the lower clubbed stage. This adjustment, however, will not be made where the number of increments to be reduced is higher than the number of increments to be granted.

6) If despite the fitment as given above, the emoluments (basic pay and dearness allowance) drawn as an officer on promotion are less than the emoluments (basic pay and stagnation increment if any, functional special pay on permanent basis and dearness allowance) drawn as a clerk, the difference may be protected by way of Temporary Personal Allowance to be wiped off, in three

years, at the rate of 1/3 Temporary Personal Allowance. This allowance will not rank for dearness allowance and superannuation benefits.

7)

8) If any employee has passed CAIIB after reaching the 20th stage of the clerical cadre and promoted to Officers' scale subsequently, he /she shall be granted one increment for passing CAIIB PART – I / JAIIB and another increment for passing CAIIB PART – II after fitment in Officers' scale as per his / her clerical stage of pay before promotion.

PTS SCALE WAGES - BASIC PAY CHART wef 01/05/2010 BASE RATE OF SS: 5850/-										
	9TH BPS	OLD BASIC	8TH BPS BASIC	9TH BPS 01.05.2010	OLD BASIC	8TH BPS BASIC	9TH BPS 01.05.2010	OLD BASIC	8TH BPS BASIC	9TH BPS 01.05.2010
STEP	BASCE INCRE	HK 1/3	HK 1/3	HK 1/3	HK ½	HK 1/2	HK 1/2	HK 3/4	HK 3/4	HK 3/4
1	5850	916.67	1353.33	1950.00	1375.00	2030.00	2925	2062.50	3045.00	4387.50
2	6050	935.00	1388.33	2016.66	1402.50	2082.50	3025	2103.75	3123.75	4537.50
3	6250	953.33	1423.33	2083.33	1430.00	2135.00	3125	2145.00	3202.50	4687.50
4	6450	978.33	1461.67	2150.00	1467.50	2192.50	3225	2201.25	3288.75	4837.50
5	6650	1003.33	1500.00	2216.66	1505.00	2250.00	3325	2257.50	3375.00	4987.50
6	6900	1033.33	1545.00	2300.00	1550.00	2317.50	3450	2325.00	3476.25	5175.00
7	7150	1063.33	1590.00	2383.33	1595.00	2385.00	3575	2392.50	3577.50	5362.50
8	7400	1100.00	1645.00	2466.66	1650.00	2467.50	3700	2475.00	3701.25	5550.00
9	7650	1136.67	1700.00	2550.00	1705.00	2550.00	3825	2557.50	3825.00	5735.50
10	7900	1173.33	1755.00	2633.33	1760.00	2632.50	3950	2640.00	3948.75	5925.00
11	8200	1216.67	1820.00	2733.33	1825.00	2730.00	4100	2737.50	4095.00	6150.00
12	8500	1260.00	1885.00	2833.33	1890.00	2827.50	4250	2835.00	4241.25	6375.00
13	8800	1303.33	1950.00	2933.33	1955.00	2925.00	4400	2932.50	4387.50	6600.00
14	9100	1346.67	2015.00	3033.33	2020.00	3022.50	4550	3030.00	4533.75	6825.00
15	9450	1396.67	2093.33	3150.00	2095.00	3140.00	4725	3142.50	4710.00	7087.50
16	9800	1446.67	2171.67	3266.66	2170.00	3257.50	4900	3255.00	4886.25	7350.00
17	10150	1496.67	2250.00	3383.33	2245.00	3375.00	5075	3367.50	5062.50	7612.50
18	10550	1553.33	2340.00	3516.66	2330.00	3510.00	5275	3495.00	5265.00	7912.50
19	10950	1610.00	2430.00	3650.00	2415.00	3645.00	5475	3622.50	5467.50	8212.50
20	11350	1666.67	2520.00	3783.33	2500.00	3780.00	5675	3750.00	5670.00	8512.50
STG-1	11750	1723.33	2610.00	3916.66	2585.00	3915.00	5875	3877.50	5872.50	8812.00
STG-2	12150	1780.00	2700.00	4050.00	2670.00	4050.00	6075	4005.00	6075.00	9112.50
STG-3	12550	1836.67	2790.00	4183.33	2755.00	4185.00	6275	4132.50	6277.50	9412.50
STG-4	12950	1893.33	2880.00	4316.66	2840.00	4320.00	6475	4260.00	6480.00	9712.50
STG-5	13350	1950.00	2970.00	4450.00	2925.00	4455.00	6675	4387.50	6682.50	10012.50
STG-6	13750	NIL	3060.00	4583.33	NIL	4590.00	6875	NIL	6885.00	10312.50
STG-7	14150			4716.66			7075			1061.20

BASIC PAY DETAILS OF CLERKS AND SUB STAFF FOR IMMEDIATE REFERENCE

BASIC PAY OF CLERKS							BASIC PAY OF SUB STAFF					
STAGE	7 th BPS 01.11.97 BASIC PAY	8 th BPS 01.11.02 BASIC PAY	9 th BPS 01.11.07 TO 30.04.10	9 th BPS BASIC PAY 01.05.10	10 th BPS Basic Pay From 01-11- 2012	11 th BPS Basic Pay From 01-11- 2017	7 th BPS 01.11.97 BASIC	8 th BPS 01.11.02 BASIC PAY	9 th BPS 01.11.07 TO 30.04.10	9 th BPS BASIC PAY 01.05.2010	10 th BPS Basic Pay From 01-11- 2012	11 th BPS Basic Pay From 01-11- 2017
1	3020	4410	6200	7200	11765	17900	2750	4060	5500	5850	9560	14500
2	3155	4625	6600	7600	12420	18900	2805	4165	5700	6050	9885	15000
3	3290	4840	7000	8000	13075	19900	2860	4270	5900	6250	10210	15500
4	3425	5055	7400	8400	13730	20900	2935	4385	6100	6450	10535	16000
5	3650	5390	7900	8900	14545	22130	3010	4500	6300	6650	10860	16500
6	3875	5725	8400	9400	15360	23360	3100	4635	6550	6900	11270	17115
7	4100	6060	8900	9900	16175	24590	3190	4770	6800	7150	11680	17730
8	4420	6530	9500	10500	17155	26080	3300	4935	7050	7400	12090	18345
9	4740	7000	10100	11100	18135	27570	3410	5100	7300	7650	12500	18960
10	5060	7470	10700	11700	19115	29060	3520	5265	7550	7900	12910	19575
11	5380	7940	11300	12300	20095	30550	3650	5460	7850	8200	13400	20315
12	5720	8440	12000	13000	21240	32280	3780	5655	8150	8500	13890	21055
13	6060	8940	12700	13700	22385	34010	3910	5850	8450	8800	14380	21795
14	6400	9440	13400	14400	23530	35740	4040	6045	8750	9100	14870	22535
15	6780	10000	14100	15100	24675	37470	4190	6280	9100	9450	15440	23405
16	7160	10560	14800	15800	25820	39200	4340	6515	9450	9800	16010	24275
17	7540	11120	15500	16500	26965	40930	4490	6750	9800	10150	16580	25145
18	7920	11680	16200	17200	28110	42660	4660	7020	10200	10550	17235	26145
19	8600	12650	17500	18500	30230	45930	4830	7290	10600	10950	17890	27145
20	8980	13210	18300	19300	31540	47920	5000	7560	11000	11350	18545	28145
STG-I	9360	13770	19100	20100	32850@3	49910@3	5170	7830	11400	11750	19200	29145
STG-II	9740	14330	19900	20900	34160@3	51900@3	5340	8100	11800	12150	19855	30145
STG-III	10120	14890	20700	21700	35470@3	53890@3	5510	8370	12200	12550	20510	31145
STG-IV	10500	15450	21500	22500	36780@3	55880@3	5680	8640	12600	12950	21165	32145
STG-V	10880	16010	22300	23300	38090@3	57870@3	5850	8910	13000	13350	21820	33145
STG-VI	NIL	16570	23100	24100	39400@2	59860@2	NIL	9180	13400	13750	22475	34145
STG-VII	NIL	After 2 yrs	23900	24900	40710@2	61850@2	--	After 2 yrs	13800	14150	23130	35145
STG-VIII	Stgn I to VI @ 800/- once in 3 yrs & VIIth after 2 yrs.				42020@2	63840@2	Stgn I to VII once in 2 yrs @Rs.400/-				23785	36145
STG-IX					..	65830/9 TH					..	37145