

## UNION BANK OF INDIA



# HR MANUAL – III GENERAL TOPICS

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## **1. RECRUITMENT POLICY**

**[SC: 6149 dated 11.12.2014]**

### **1. PREAMBLE :**

- 1.1 The Ministry of Finance, Government of India, in terms of guidelines F. No. 5/1/6/2001-IR dated 19.09.2001 had advised the Bank to formulate recruitment policy with due approval of the Board of Directors. Accordingly the Bank has evolved the following Recruitment Policy covering key areas such as setting up of a Recruitment Advisory Committee, Mode and Method of Recruitment including Campus Recruitment, Eligibility Norms for appointment in various cadres, etc. The Ministry of Finance, Vide D.O. No. 7/48/2004-BOA dated 22.02.2005 granted further Managerial autonomy to PSU Banks for deciding all Human Resource issues including recruitment.

Bank has undertaken an ambitious HR Transformation exercise for the Bank under the NAVNIRMAN programme which entails revamping of all HR policies in the Bank.

Accordingly, the Recruitment Policy of the Bank has been revamped with new features.

### **2. SHORT TITLE:**

The Policy will be called "**Union Bank of India Recruitment Policy**".

### **3. OBJECTIVES:**

- 3.1 The Recruitment Policy seeks to achieve the following broad objectives:

- To source the best talent through a process of selection that is fair, transparent, objective and unbiased in all aspects and provides equal opportunities to all eligible candidates in order to drive organizational performance and successfully achieve goals and objectives of the Bank.
- To ensure placement of right person on the right job to enhance organizational effectiveness.
- The recruitment should be need based aimed at achieving higher productivity and profitability levels. Recruitment Plan should be prepared based on Manpower Plan approved by the Board of Directors of the Bank in keeping with the Government / Reserve Bank of India / Indian Banks' Association guidelines issued from time to time.
- The policy should conform to the instructions issued by Government / Reserve Bank of India / Indian Banks' Association on creation of posts / filling up of vacancies / staff growth etc.
- This document outlines the policy and establishes a procedure for the process of

recruitment and selection including requisitioning of personnel, invitation and screening of applications, conducting the selection process, arranging medical examination and issuing of appointment letters.

**3.2 The purpose of this Policy is also to ensure the following:**

- Reservations in posts for SCs, STs, OBCs, Ex-servicemen, Disabled, etc. with concessions in eligibility norms as laid down by the Government of India from time to time should be strictly followed.
- Equal opportunity to all sections of people for participating in the selection process, through issue of public notice and adequate publicity.
- Devising procedures and schemes of recruitment, which are non-discriminatory so that no section of the society is placed at a disadvantage.
- Ensure gender diversity in the Bank through effective recruitment and selection practices.

**4. APPLICABILITY:**

This policy is applicable for recruitment to all regular and Full-time posts at Union Bank of India.

**5. PROCESS OWNER:**

Personnel / Human Resources (HR) Department

**6. RECRUITMENT ADVISORY COMMITTEE (RAC):**

**6.1 COMPOSITION OF THE COMMITTEE :**

The Recruitment Advisory Committee in the Bank shall be headed by the Chairman & Managing Director. The other members of the Committee shall include:

- (i) Executive Director in charge of Personnel / HR department.
- (ii) General Manager, Personnel / Human Resources Department, C.O.
- (iii) General Manager (DIT), C.O.
- (iv) General Manager (RABD), C.O.
- (v) Bank, if feels necessary, may co-opt an outside expert in the area of Human Resources Development, and

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- (vi) Deputy General Manager, Personnel / HR department, C.O. as Member — Secretary.

## 6.2 ROLE OF THE RECRUITMENT ADVISORY COMMITTEE:

RAC shall –

- Design recruitment system and evolve procedures, processes for recruitment in all cadres.
- Function as advisory body to the Bank in all matters relating to recruitment including assessing of manpower needs, campus recruitment / recruitment of specialist officers, constituting of interview / other selection panels, selection of external agencies for rendering professional expertise to the Bank in the area of recruitment. The RAC should assess the manpower requirements for recruitment for a period of one year at least, in addition to its other duties.
- Recommend necessary budgetary allocations in the matter of recruitment / other related expenditure for the approval of the Board.
- Meet from time to time as may become necessary, to review / monitor all matters related to recruitment.

## 7. RECRUITMENT PROCESS AT UNION BANK OF INDIA:

Following defines the process of recruitment to be followed for new recruits at the Bank:

- Manpower Requisition
- Recruitment Budget
- Recruitment Plan
- Sourcing
- Recruitment & Selection of Officers and Clerks
- Appointment
- Background and Medical Check
- Joining

## 8. MANPOWER REQUISITION:

- 8.1 All the Vertical Heads will have to submit their Annual, Medium Term (3 years) and the Long Term (5 years) manpower requirements to the Personnel / HR department by 15th July every year.
- 8.2 The Personnel / HR department will determine the Annual, Medium Term (3 years) and the Long Term (5 years) total Manpower Plan for the Bank on the basis of Manpower Planning (MPP) Model as also based on the recommendations of the various Vertical Heads in Central Office, with specific role based requirements. This Manpower Plan

shall be placed before the Recruitment Advisory Committee by August 15th for its consideration and recommendation to the Board for final approval by end of September.

- 8.3 Based on the specific role requirement, the Personnel / HR department will prepare a database of Job Descriptions for the position from internal / external sources (internal job postings, external job market etc.)

9. **RECRUITMENT BUDGET:**

The Personnel / HR department will prepare the Recruitment Budget on the basis of the annual manpower planning exercise and the specific role requirements approved by the RAC. The Recruitment Budget should include the following:

- Recruitment expenses: Advertisement expenses, Venue expenses, Consultant fees / charges, Campus Fees, Share of IBPS towards conduct of Common Written Examination (CWE) or any other Test conducting Agency, etc.
- Interview expenses: Travel (candidates, Regional HR representatives, etc), Hotel expenses (Candidates, Regional HR representatives), miscellaneous (communication, courier, postage, etc.), Interview Panel cost (time spent by them for interviews).
- Estimated CTC and Joining expenses - Shifting expenses, Notice pay, Joining bonus, Hotel expenses, Medical Fitness Test etc.
- The Recruitment Cost per hire per year needs to be calculated and tracked by the Personnel / HR department. The recruitment budget and cost can be undertaken by the Personnel / HR department in a phased manner after implementing other important aspects of the Recruitment Policy.

10. **RECRUITMENT PLAN:**

The annual Recruitment Plan is to be prepared by the Personnel / HR department. The Recruitment Plan should consider the following:

- Recruitment phasing: Medium Term (3 years) and Long Term (5 years) manpower requirements.
- Recruitment schedules: Quarterly / Half yearly recruitment plans.

Sourcing strategy (sources of recruitment):

- A. Advertisement
- B. Campus Recruitment
- C. Management Training (MT) Program

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#### D. Contractual Appointment

The Recruitment Plan needs to define a process for recruitment at all levels (key positions).

The Bank should explore alternate ways to recruit candidates like co-creating solutions with educational institutes and retired employees. Once these channels are firmed they will form part of the Recruitment Plan of the Bank.

#### 11. **SOURCING:**

Job Descriptions and Role Profiles:

- Job Descriptions should be used in the end-to-end Recruitment and Selection process (starting from sourcing to joining).
- Job Descriptions should be used to evaluate role-based functional and behavioral capability (from competency model) in the candidate.
- At all levels of recruitment, except for entry level talent, mapping of profile to candidate is required to ensure that the Bank hires people who are productive on the job from the date of joining.
- The interview panel must be well-versed with the requirements of the job through the job description and should gauge the candidate's capabilities accordingly.
- For positions where entrance tests are not being conducted, very stringent and specific profile guidelines should be advertised in order to reduce the quantum of applications, and hence save the interview panel's time.

#### 12. **ADVERTISEMENT:**

The vacancies will be announced in the open market through an All India basis by way of notifying the vacancies in the leading national / regional dailies in English, Hindi and Vernacular languages, etc.

#### 13. **CAMPUS RECRUITMENT:**

- 13.1.1 The Bank may, in any particular year, depending upon its requirement of Officers in various specialized fields & / General Banking segments, recruit candidates by way of campus recruitment including those who have completed the Summer Internship project with the Bank under the Summer Internship Policy, up to 30% of the vacancies earmarked for direct recruitment, from reputed Professional Institutions / Universities.

**13.1.2** The DGM / AGM in-charge of the Recruitment function shall finalize the campus recruitment plan in consultation with the General Manager, Personnel / Human Resources Department, C.O.

**13.1.3** The field and scales in which such recruitments are to be made and choice of Professional Institutes / Universities would be as approved by the Chairman and Managing Director / Executive Director.

**13.1.4** The Personnel / HR department shall identify and shortlist preferred campuses based on:

- Institution / College should be approved by University Grants Commission
- Private B-schools should have approvals from AICTE
- Institution / College should be in existence for at least five years and have a minimum three passed out batches
- Institution / College should offer two-year full-time Management course
- Selection of Institutions / Colleges to be done by referring to the Rankings given to B-Schools by reputed magazines like Business India, Outlook and Business Standard, etc
- Those Institutions / colleges whose name appears in the list of 50 top-ranked colleges in at least two of the three magazines shall be eligible for Campus Selection
- Any other Institution / college with the prior approval of Chairman & Managing Director

**13.1.5** Job Descriptions will be sent to campus before pre-placement talk and applications process. These can be also included in the Pre-Placement Talk presentation deck.

**13.1.6** The Criteria for short listing of campuses / institutes as mentioned in sub-clause no. 13.1.4 and the updated list of shortlisted institutes shall be kept displayed on the Bank's Website.

### **13.2 PRE-PLACEMENT PRESENTATION TO CAMPUS:**

The Personnel / HR department to create a standard up-to date pre-placement talk presentation deck for campus visits. This presentation should include some of the following aspects:

- About the Bank
- Value proposition for Management Trainees / prospective new recruits in the Bank
- Career Growth Path possible for Management Trainees / prospective new recruits in the Bank
- Success stories of people who have stayed with the Bank and risen to top positions
- Remuneration details
- Additional non-monetary benefits (insurance, hospitalization and other key benefits which are best practices in the Banking sector)

### **13.3 CAMPUS RECRUITMENT PROCESS OWNER:**



**13.3.1** The campus recruitment will be coordinated by one designated officer from the Personnel / HR department - The Campus Recruitment Officer. This process owner will coordinate campus visits; get approvals for interview panels, pre-placement talk, oversee the Management Trainee program, etc. He / She will be the constant factor throughout the process to ensure effective process delivery with consistency and transparency in communication. Campus interview panels will be briefed by the Campus Recruitment Officer before campus visits to ensure consistency and transparency in communication.

**13.3.2** After conclusion of the interview process, the Campus Interview Panel will submit a list of candidates provisionally shortlisted for appointment to the Campus coordinator with a proviso that the same will be confirmed after obtaining approval of the Competent Authority.

#### **13.4 CAMPUS SELECTION PROCESS:**

##### **13.4.1 Screening of Applications:**

All applications received from campus will be screened and short-listed by the Personnel / HR department. Parameters to be looked into for screening will include the following:

- Candidate should be a full-time student of the Institute / College and should be in the age bracket as mentioned in clause no. 17.2.1 below, studying in the final semester of the course and who will pass out in the academic year in which the interview is being conducted or just passed out from the said Institute / College.
- Candidate should have obtained minimum 60% marks in the final year of graduation (55% for reserved category candidate).
- Preference shall be given for candidates having no break in studies before graduation.

**13.4.2** Bank may also conduct any other short-listing methods like Psychometric & Behavioral Competency test and / or Group Discussion and / or Competency based Personal Interview as detailed in clause nos. 17.3.3, 17.3.4 and 17.3.5 respectively and / or any other test as felt appropriate.

#### **14. MANAGEMENT TRAINEE PROGRAM:**

**14.1** The Bank shall offer Management Trainee (MT) Program having tie-up arrangements with reputed Educational Institutes at selected campuses concluding with an Award of Post Graduate Diploma in Banking Operations by the Institute, with prior approval of the Board.

14.2 Selection of candidates for the Management Trainee would be the same as that mentioned in Clause no. 17.3 below or by any other methodology to be approved by the Board.

14.3 The successful Trainees under this Management Trainee program shall be inducted into the Bank's Probationary Officer in JMGS-I as provided in the Tie-Up arrangement, subject to completion of Appointment and Joining formalities as mentioned in Clause nos. 22, 24, 26 and 27 below.

15. **CONTRACTUAL APPOINTMENT:**

The Bank may appoint expert, specialist on contract basis for a maximum period not exceeding three years. The contractual appointment may be made in the area of Marketing, IT, HRM, Risk Management, Treasury, Legal, Security, Civil Engineering, Architecture, Economics and any other specialized segments, etc. In deserving cases, Bank may absorb the contractees on regular Full-time posts at such terms and conditions with the prior approval of the Board.

16. **RECRUITMENT AND SELECTION OF OFFICERS AND CLERKS:**

**Competency based Interviews:**

- In the methodology of selection, written test (qualifier) will be followed by competency based interviewing during the assessment process for all officers and clerks.
- For the same, training on conducting (competency based) interviews to the panel (All hiring managers and interview panelists to be covered) will be organized by the Personnel / HR department through any relevant agency.

17. **RECRUITMENT OF OFFICERS:**

17.1 **QUOTA FOR DIRECT RECRUITMENT:**

- A. The vacancies in the Officer's Cadre in Junior Management Grade / Scale I (General Banking) will be filled up by way of direct recruitment as well as internal promotions. The extent of vacancies to be filled up by direct recruitment as well as promotions in general banking side in any particular year will be decided by the promotion policy in vogue from

time to time. The quota between direct recruitment to internal promotion in case of Officers in Junior Management Grade / Scale I (General Banking) shall be 40:60.

- B.** In respect of Officers in other Grades / Scales (General banking) i.e. MMGS-II to TEGS-VI as also Specialist Officers in various grades / scales i.e. JMGS-I to TEGS-VI., there will not be any fixed quota and the extent of direct recruitment and / or internal promotion shall be based on the requirement of the Bank as assessed by the RAC and approved by the Board.

## 17.2 ELIGIBILITY NORMS:

### 17.2.1 AGE:

- A.** For the Post of Probationary Officers (POs) / Management Trainees (MTs) in JMGS-I to be filled through the Common Recruitment Process (CRP) of IBPS:

S. No.	Particulars	Minimum Age	Maximum Age
i	2013-14 onwards	20 years.	30 years.

- B.** For the Post/s in the under mentioned Specialized Officer segment to be filled through the Common Recruitment Process (CRP) of IBPS from 2014-15 onwards:

S. No	Name of the Post	Grade/Scale	Minimum Age	Maximum Age
I	Information Technology Officer (IT)	I	20	30
II	Rural Development Officer/ Agriculture field officer	I	20	30
III	Hindi Officer / Rajbhasha Adhikari	I	20	30
IV	Law Officer	I	20	30
V	Personnel / HR Officer	I	20	30
VI	Marketing Officer	I	20	30
VII	Information Technology Officer (IT)	II	20	35
VIII	Law Officer	II	20	35

IX	Chartered Accountant	II	20	35
X	Manager Credit / Finance Executive	II	20	35

- C. For all other Post/s of Officers in the Specialist / General Banking segment in any Grade / Scale, where Selection is through a mode other than the CRP of IBPS, minimum / maximum Age limit, Educational Qualification including Computer Literacy, Experience, Selection process, Inter Se Weightage, etc. will be prescribed depending upon the nature, requirement and other specifications of the post to be filled up, with prior approval of the Chairman & Managing Director.

**Note:** Reserved Category candidates shall be entitled for Relaxations / Concessions as per Government guidelines.

#### 17.2.2 EDUCATIONAL QUALIFICATIONS:

#### EDUCATIONAL QUALIFICATIONS & POST-QUALIFICATION MINIMUM EXPERIENCE:

- A. For the Post of Probationary Officers (POs) / Management Trainees (MTs) in JMGS-I to be filled through the Common Recruitment Process (CRP) of IBPS:

S. No.	Particulars	Educational Qualifications
i	During 2014-15 & onwards	A Degree in any discipline from a recognized University or any equivalent qualification recognized as such by the Central Government.  <b>Computer Literacy:</b> Computer Literacy is not mandatory.

- B. For the Post/s in the under mentioned Specialized Officer segment to be filled through the Common Recruitment Process (CRP) of IBPS during 2013-14 & onwards:

S. No.	Name of the post	Educational Qualification	Post Qualification/minimum Experience
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i	Information Technology (IT) Officer-Scale-I	<p>Degree in Computer Science / Computer Applications / Information Technology / Electronics / Electronics &amp; Tele Communications / Electronics &amp; Communication / Electronics &amp; Instrumentation from a recognized University / Institution</p> <p>OR</p> <p>Post Graduate Degree in Electronics / Electronics &amp; Tele Communication / Electronics &amp; Communication / Electronics Instrumentation / Computer Science / Information Technology / Computer Applications from a recognized University / Institution</p> <p>OR</p> <p>Graduate from a recognized University having passed DOEACC 'B' level</p>	
ii	Rural Development Officer / Agriculture Field Officer-Scale-I	<p>Degree (Graduation) in Agriculture / Horticulture / Animal Husbandry / Veterinary Science / Dairy Science / Agri. Engineering / Fishery Science / Pisciculture / Agri Marketing &amp; Cooperation / Cooperation &amp; Banking / Agro Forestry from recognized University</p>	
iii	Hindi Officer / Rajbhasha Adhikari Scale –I	<p>Post Graduate Degree in Hindi with English as a subject at the Degree level</p> <p>OR</p> <p>Post Graduate Degree in Sanskrit with English and Hindi as subjects at the Degree level</p>	
iv	Law Officer Scale I	A Bachelor Degree in Law (LLB)	
v	Personnel /HR Officer-Scale I	Graduate from a recognized University and	

		Post Graduate Degree or Diploma recognized by AICTE in Personnel Management / Industrial Relations / HR / Social Work / Labour Law*	
vi	Marketing Officer- Scale I	Graduate from a recognized University and MBA (Marketing) / 2 years PGDBA / PGDBM with specialization in Marketing from a recognized University / Institution*	
vii	Information Technology (IT) Officer – Scale II	Degree in Computer Science / Computer Applications / Information Technology / Electronics / Electronics & Tele Communications / Electronics & Communication / Electronics & Instrumentation from a recognized University / Institution  OR  Post Graduate Degree in Electronics / Electronics & Tele Communication / Electronics & Communication / Electronics Instrumentation / Computer Science / Information Technology / Computer Applications from a recognized University / Institution  OR  Graduate from a recognized University having passed DOEACC 'B' level	2 Years in IT field
viii	Law Officer – Scale II	A Bachelor Degree in Law (LLB)	3 Years experience of practice at Bar or Judicial service and / or Law Officer in the Legal Dept. of a reputed Bank or the  Central / State Government or of a Public Sector

			Undertaking
ix	Chartered Accountant – Scale II	Passed final examination for Chartered Accountants	----
x	Manager Credit / Finance Executive – Scale II	Graduate from a recognized University and CFA/ICWA/MBA/PGDBM (Finance) from a recognized university/ AICTE approved institution*	2 Years in the area of Credit Appraisal of big/medium industrial projects in Banks

\* In case of dual specializations candidates have to necessarily produce proof at the time of interview and recruitment that their major confirms to the requisite specialization prescribed for the post.

**Additional qualifications of Computer Literacy for Posts referred to at Sub-clause B [ii to vi & viii to x above] other than IT Officer:**

Operating and working knowledge in computer systems is mandatory i.e. candidates should have Certificate / Diploma / Degree in Computer Operations / Language / should have studied Computer / Information Technology as one of the subjects in the High School / College / Institute.

- C.** For all other Post/s of Officers in the Specialist / General Banking segment in any Grade / Scale, where Selection is through a mode other than the Common Recruitment Process of IBPS, minimum / maximum Age limit, Educational Qualification including Computer Literacy, Experience, Selection process, Inter se weightage, etc. will be prescribed depending upon the nature, requirement and other specifications of the post to be filled up, with prior approval of the Chairman & Managing Director.

**Note:** Relaxation of 5% would be available for Reserved Category candidates as per Government guidelines.

**17.2.3 CUT-OFF DATES FOR ELIGIBILITY:**

The Cut-off Date for the purpose of eligibility in Age criteria shall be the 1st day of the month in which online registration commences. The Cut-off date for the purpose of eligibility in respect of Educational Qualification shall be the last date for online registration as notified in case of 06C certificate with relevant clause pertaining to non-creamy layer, the non-creamy layer certificate should be issued within one year prior to the last date of online registration. [SC:6149 dated 11.12.2014]

### 17.3 SELECTION PROCESS:

**17.3.1** The selection process will be undertaken through any combination of the below-mentioned Tests i.e. Common Written Examination conducted by IBPS or any other such Agency and / or Psychometric & Behavioral Competency Test and / or Group Discussion and / or Competency based Personal Interview, etc. The specific details are mentioned below:

#### 17.3.2 SELECTION PROCESS - COMMON WRITTEN EXAMINATION (CWE):

##### A. FOR PROBATIONARY OFFICERS (POs) / MANAGEMENT TRAINEES (MTs) IN JMGS-I:

The candidates shall have to appear for the under mentioned Online / Offline Objective Tests aggregating 200 marks:

SN	Name of tests	No. of Qs	Marks	Duration
1	Reasoning	50	50	Composite time of 2 Hours
2	English Language	40	40	
3	Numerical Ability	50	50	
4	General Awareness with special reference to Banking Industry	40	40	
5	Computer Knowledge	20	20	
	TOTAL	200	200	

**Note:** Weightage of CWE and Interview will be in the ratio of 80:20.

The above tests except the Test of English Language shall be printed bilingual, i.e. English and Hindi.

##### B. FOR LAW OFFICER IN SCALE I & II & FOR HINDI OFFICER / RAJBHASHA ADHIKARI IN SCALE I:

The candidates shall have to appear for the under mentioned Online / Offline Objective Tests, aggregating 200 marks:



S. No.	Name of tests	No. of Qs	Marks	Duration
1	Test of Reasoning	50	50	Composite time of 2 Hours
2	Test of English Language	50	25	
3	Test of General Awareness with special reference to Banking Industry	50	50	
4	Test of Professional Knowledge	50	75	
	Total	200	200	

**Note:** Weightage of CWE and Interview will be in the ratio of 80:20.

The above tests except the Test of English Language shall be printed bilingual, i.e. English and Hindi.

**C. FOR RURAL DEVELOPMENT OFFICER / AGRICULTURE FIELD OFFICER, HR & PERSONNEL OFFICER IN SCALE-I, FOR INFORMATION TECHNOLOGY OFFICERS IN SCALE-I & II AND FOR CHARTERED ACCOUNTANTS & MANAGER CREDIT / FINANCE EXECUTIVES IN SCALE-II:**

The candidates shall have to appear for the under mentioned Online / Offline Objective Tests, aggregating 200 marks:

S. No.	Name of tests	No. of Qs	Marks	Duration
1	Test of Reasoning	50	50	Composite time of 2 Hours
2	Test of English Language	50	25	
3	Test of Quantative Aptitude	50	50	
4	Test of Professional Knowledge	50	75	
	Total	200	200	

**Note:** Weightage of CWE and Interview will be in the ratio of 80:20.

The above tests except the Test of English Language shall be printed bilingual, i.e. English and Hindi.

#### D. CUT-OFF STRATEGY:

The cut-off point is set at Mean - 1/4 Standard Deviation for General category and Mean - 3/4 Standard Deviation for Reserved category which shall be applied for each of the objective tests irrespective of the absolute value of the cut-off point which may be 3 or 4 times in a test of 50 items. There may be a further set of cut-off point on the total Score obtained which may be set at 40%, 35% and 30% with usual relaxation of 5% for reserved category depending upon the number of vacancies under each category. These Cut-off points shall be determined depending upon the situation.

Competent Authority to decide the Cut-off marks for written examinations other than the Common Written examination would be vested with the Chairman & Managing Director or in his absence the Executive Director holding charge of the Personnel / Human Resource Department.

Descriptive Test Paper to the extent of 10 times the number of notified vacancies only will be evaluated based on the merit ranking of the Objective Test. There will be a Penalty for incorrect answer @ 0.25 marks assigned to that question in respect of Objective Tests. The Merit List of Written Examination will be based on the Total Weighted Standard Score / Total Corrected Score, as the case may be, obtained by the candidates in Objective and Descriptive Tests.

**N.B.:** In respect of certain segments of Specialist Officers, the Recruitment Advisory Committee shall be the Competent Authority to decide as to whether the Written Test and interview be held or only a process of interview may be prescribed depending upon the nature of post, qualification, experience prescribed and also the response envisaged for each post.

#### 17.3.3 PSYCHOMETRIC AND BEHAVIOURAL COMPETENCY TEST / ANY OTHER EVALUATION TEST (OPTIONAL) (50 Marks):

The candidates may be subjected to either an Online or Offline Psychometric Test of duration of 60-120 minutes to assess the leadership qualities, inter-personal qualities, team spirit, etc.

Minimum qualifying marks shall be 50%. Relaxation of 5% would be available for reserved category candidates as per Government guidelines.

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#### 17.3.4 GROUP DISCUSSION (OPTIONAL) (50 Marks):

The Candidates may be subjected to a group discussion exercise and will be a preferred method for campus selection. The Personnel / HR department will generate list of group discussion topic every year and will circulate the same to the campus recruitment panels.

Minimum qualifying marks shall be 50%. Relaxation of 5% would be available for reserved category candidates as per Government guidelines.

#### 17.3.5 COMPETENCY BASED INTERVIEW (100 Marks):

In respect of the CRP of IBPS, the candidates who have qualified in the CWE, and who have fulfilled all other eligibility criteria shall be called for the Common Interview etc. in the ratio of 1:3 depending upon their ranking in the descending order as per the Total Corrected Score obtained by them in the Objective Tests of the CWE conducted by the IBPS. The Total Interview Marks in respect of the CRP shall be reduced to 50 to maintain the Weightage.

**Note:** Weightage of CWE and Interview will be in the ratio of 80:20 in respect of the CRP of IBPS.

In respect of selections other than through CRP of IBPS, the candidates who have fulfilled all other eligibility criteria and / or qualified in the Written Test, if stipulated, shall be called for remaining Selection Processes like Group Discussions, Psychometric Test, Personal Interview and any other test, etc. in the ratio of 1:3 or any higher ratio. If Written Examination is stipulated, this ratio would depend upon the ranking in the descending order as per the Score / Marks obtained therein. Wherever, Written Examination is not stipulated, the Ranking criteria and the Marks, Inter se weightage, etc. for the aforesaid remaining selection process would be decided with the prior approval of the Chairman & Managing Director. Only those who clear the Written Test and / or the Group Discussion test and / or Psychometric test and / or any other test, wherever applicable, shall be called for the Personal Interview. Bank may outsource the conducting of Group Discussions, Psychometric test, Interview and any other test, etc to reputed agencies like IBPS, etc.

An interview shall be conducted to assess the candidates' academic record, power of expression, clarity of thought, qualities of leadership, extracurricular activities, hobbies, general demeanor, behavior, communication skills, etc. Specific assessment on competencies is to be undertaken (basis the Organization wide Competency Model).

Minimum qualifying marks would be 40% in respect of CRP while it would be 50% in respect of selection other than through CRP. Relaxation of 5% would be available for reserved category candidates as per Government guidelines.

**18. COMPOSITION OF & COMPETENT AUTHORITY FOR SELECTION PANEL:**

**18.1.1** (i) The Composition of the Selection Panel shall be in terms of the table mentioned below to be decided by the Competent Authority.

(ii) For Posts in Officer cadre Scale-IV & above, the Chairman & Managing Director (CMD) (in his absence Executive Director in-charge of the Personnel / HR department) will be the Competent Authority.

(iii) For Posts in Officer Cadre up to Scale-III, the Executive Director (ED) in-charge of the Personnel / HR department (in his absence other Executive Director) will be the Competent Authority subject to representation for Reserved Categories as per extant Government Guidelines.

(iv) For the Posts in the Clerical cadre, the General Manager (P&HR) will be the Competent Authority subject to representation for Reserved Categories, Women & Minority Communities as per extant Government Guidelines.

(v) For the posts in Sub-staff cadre, the Executive heading the concerned Regional / Nodal Regional Office, which is handling the recruitment process, will be the Competent Authority subject to representation for Reserved Categories, Women & Minority Communities as per extant Government Guidelines.

(vii) The Competent Authority shall also decide the methodology for final selection for the post, whether through direct, contractual, campus or any other mode of recruitment, as the case may be, for recruitment.

(viii) The composition of the Interview Panel for all posts shall be subject to the extant guidelines of the Government of India on the same [SC 6149 dated 11.12.2014]

S. No.	Recruitment under general banking to the post of	Selection panel	
		Chairman of selection panel	Other members of selection panel

1	Officer TEGS-VII	The Chairman & Managing Director	The RBI nominee Director, the Government Nominee director and 1 outside expert with domain knowledge approved by the Board.
2	Officer TEGS-VI	The Chairman & Managing Director	1 Executive Director, 1 General Manager (Scale VII) and 2 outside experts with domain knowledge approved by the Board
3	Officer SMGS-V	1 Executive Director	2 General Managers (Scale-VII) and 2 outside experts with domain knowledge approved by the Board
4	Officer SMGS-IV	1 General Manager (Scale-VII) (to be named by the Competent Authority).	2 General Managers (Scale-VII). A Deputy General Manager (Scale-VI) can be nominated to the Selection Panel in place of the third General Manager.
5	Officer MMGS-III	1 General Manager (Scale-VII)	1 Deputy General Manager (Scale-VI) and 1 Assistant General Manager (Scale-V).
6	Officer MMGS-II	1 Deputy General Manager (Scale-VI)	1 Assistant General Manager (Scale-V) and 1 Chief Manager (Scale-IV)
7	Officer JMGS-I	1 Assistant General Manager (Scale-V).	1 Chief Manager (Scale-IV) and 1 Senior Manager (scale-III)
8	Clerk / Single window operator	1 Assistant General Manager (Scale-V).	1 Chief Manager (Scale- IV) and 1 Senior Manager (Scale-III).
9	Sub staff cadre	An Executive not below the rank of Chief Manager (Scale-IV)	2 Officers below rank of MMGS-III. (In case of Armed Guards, 1 Security Officer to be included in the panel).
10	For other post not specified above	To be decided by the Chairman & Managing Director	To be decided by the Chairman & Managing Director or in his absence by the Executive Director in charge of the Personnel / HR department or in his absence by the other Executive

		or in his absence by the Executive  Director in-charge  of the Personnel /  HR department or  in his absence by  the other Executive Director	Director.
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**Note: (i)** In respect of Posts up to Scale-III in any Specialized segment or if any selection is through the Campus Recruitment mode, the Selection Panel shall include the General Manager (Scale-VII) of the respective vertical / functional department at C.O., as Chairman of the Panel and other members of the Panel shall be 1 Deputy General Manager (Scale-VI) and 1 Assistant General Manager (Scale-V) or in case of non-availability of the AGM, 1 Chief Manager (Scale-IV). Further, one of the above Panel members shall be an expert in domain knowledge to assess knowledge / proficiency of candidates in the relevant area of Specialization.

**(ii)** If any retired official is included in any Selection Panel, the grade / scale of such retired official shall be one scale higher than that mentioned in the table / note (i) above.

**18.1.2** The said interview panel may also include experts and representatives from outside the Bank and / or officials retired from the Bank in grade / scale IV to VII including representation for Women, Minority communities and Reserved categories from amongst an empanelled list of retired Officers in those grade / scales having good track record who are willing to offer their expertise on appropriate compensation.

**18.1.3** The Chairman & Managing Director and in his absence, the Executive Director looking after the HR portfolio, will be competent to finalize the empanelled list of outside experts and retired officials, and to review same on an annual basis.

**18.1.4** The above provisions will be applicable in respect of all Recruitment Process other than CRP conducted by the IBPS. However, in respect of the CRP conducted by the IBPS, the Composition of Interview Panel shall be as under:

- (i) Chairperson nominated by the Nodal Bank
- (ii) An Officer to be nominated from another Public Sector Bank
- (iii) SC/ST Minority representative from the Participating Banks
- (iv) One person nominated by IBPS (Retired Banker or Academician)

**Note:**

**(a) For the Post/s of Specialist Officer segment:** One Panel member will be Subject Knowledge expert to assess knowledge / proficiency of candidates in the relevant area of Specialization.

**(b) For the Post of Clerical cadre:** One Panel member will be proficient in the Official Language of State / Union Territory (UT) to assess knowledge / proficiency of language of candidates.

**18.1.5** In respect of selection through Campus Recruitment, if any candidate is related or known to any member of a Selection Panel constituted for the purpose of any Selection Process as provided in Sub-clause nos. 17.3 of this Policy or if any candidate is related or known to any Official of the Bank who are either involved in the recruitment process at any office / level or who can be in a position to influence the decision of the Selection Panel, those member/s of such Selection Panel and/or those official/s of the Bank who are related to or know such candidate, will have to mandatorily give a declaration to the Bank to the effect that the candidate is related or known to them. This declaration shall be a part of every Rating sheet of a Selection Process in respect of the member/s of the Selection Panel.

**19. RECRUITMENT OF CLERKS:**

**19.1 QUOTA FOR DIRECT RECRUITMENT:**

The vacancies in the Clerical Cadre will be filled up by direct recruitment as well as internal promotions in the ratio of 75:25.

**19.2 ELIGIBILITY NORMS:**

**19.2.1 AGE:**

**Minimum:** 20 years **Maximum:** 28 years

**Note:** Reserved Category candidates shall be entitled for Relaxation Concessions as per Government guidelines



### 19.2.2 EDUCATIONAL QUALIFICATIONS:

A Degree in any discipline from a recognized University or any equivalent recognized as such by the Central Government.

**Computer Literacy:** Operating and working knowledge in computer systems is mandatory i.e. candidates should have Certificate / Diploma / Degree in Computer Operations / Language / should have studied Computer / Information Technology as one of the subjects in the High School /College / Institute.

Relaxation of 5% would be available for Reserved Category candidates as per Government guidelines.

**Note:** Proficiency in the Official Language of the State / Union Territory (UT) (Candidates should know how to read and write and speak the Official Language of the State / UT) for which vacancies a candidate wishes to apply is preferable.

### 19.3 MODE OF RECRUITMENT:

Recruitment of candidates in Clerical cadre will be made from the open market on a State-wise basis by notifying the vacancies in leading National / Regional Dailies in English / Hindi / Vernacular languages etc.

### 19.4 SELECTION PROCESS:

#### 19.4.1 COMMON WRITTEN EXAMINATION (CWE):

The candidates shall have to appear for under mentioned Online / Offline Objective Tests, aggregating 200 marks:

S. No.	Name of test	No. of Qs	Marks	Weightage	Duration
1	Test of Reasoning	40	40	40	Composite time of 2 hours
2	Test of English Language	40	40	40	
3	Test of Numerical Ability	40	40	40	
4	Test of General Awareness with special reference to Banking Industry	40	40	40	



5	Test of Computer Knowledge	40	40	40	
	Total	200	200	200	

**Note:** Weightage of CWE and Interview will be in the ratio of 80:20.

The above tests except the Test of English Language shall be printed bilingual, i.e. English and Hindi.

#### 19.4.2 CUT-OFF STRATEGY:

The cut-off point is set at Mean - 1/4 Standard Deviation for General category and Mean - 3/4 Standard Deviation for Reserved category which shall be applied for each of the objective tests irrespective of the absolute value of the cut-off point which may be 3 or 4 times in a test of 50 items. There may be a further set of cut-off point on the total Score obtained which may be set at 40%, 35% and 30% with usual relaxation of 5% for reserved category depending upon the number of vacancies under each category. These Cut-off points shall be determined depending upon the situation.

Competent Authority to decide the Cut-off marks for written examinations other than the Common Written examination would be vested with the Chairman & Managing Director or in his absence the Executive Director holding charge of the Personnel / Human Resource Department.

There will be a Penalty for incorrect answer @ 0.25 marks assigned to that question in respect of Objective Tests. The Total Corrected Score of the candidate will rank for Merit Ranking.

**N.B.:** In respect of recruitment of Clerks, whether through direct, contractual, campus or any other mode of recruitment, as the case may be, in case the number of applications received is less than 10 times of the notified vacancies, the Chairman & Managing Director or in his absence the Executive Director in charge of Personnel / HR functions, shall be the Competent Authority to waive the stipulation of holding the Written Test.

**19.4.3** In case of candidates appearing for the post of Stenographers, Typists, Telephone Operators, etc., they will have to undergo a separate skill test carrying 25 marks (Duration - 15 minutes) in the relevant field and secure a minimum of 50% marks.

**19.4.4 COMPETENCY BASED INTERVIEW (100 MARKS):**

Those candidates who have qualified in the CWE of the IBPS in respect of the CRP, and who have fulfilled all other eligibility criteria shall be called for the Common Interview to be conducted by the IBPS in the ratio of 1:3 depending upon their ranking in the descending order as per the Total Corrected Score obtained by them in the Objective Tests of the CWE conducted by the IBPS. The Total Interview Marks in respect of the CRP shall be reduced to 50 to maintain the Weightage.

**Note:** Weightage of CWE and Interview will be in the ratio of 80:20 in respect of the CRP of IBPS.

An interview shall be conducted to assess the candidates' academic achievement, ability to communicate, general demeanor, knowledge of local language, suitability of the candidate for Officer's position also in due course of time, say in about 5/6 years, etc.

Minimum qualifying marks shall be 40%. Relaxation of 5% would be available for reserved category candidates as per Government guidelines.

**20. RECRUITMENT FORMALITIES INCLUDING NOTIFICATION, APPLICATION, WRITTEN EXAMINATION, INTERVIEW COMMUNICATION, ETC:**

**20.1** The Institute of Banking Personnel Selection (IBPS), Mumbai shall conduct the Common Recruitment Process (CRP) including the Common Written Examination (CWE) and Common Interview (CI), Pre-Examination-Training (PET) on behalf of all Participating Banks including our Bank for recruitment of POs / MTs / Specialist Officers and for Clerks, as specified in clause no. 17 & 19 respectively, with the help of a Technology Partner and Nodal Banks.

**20.2** In a Calendar Year, the IBPS shall conduct the CRP for the posts of Clerical cadre, General Banking Officers' cadre and for Specialist Officers' cadre as specified in Sub-

Clause 17.3.2 (B) & (C), from time to time. Bank will communicate to IBPS each year the tentative number of vacancies in the month in which CWE is scheduled to be conducted and the final category-wise number of vacancies in the following month.

- 20.3** The tests for the Common Written Examination shall be as stipulated in Clause no. 17.3.2 for Officers' cadre and clause no. 19.4.1 for Clerical cadre.
- 20.4** For the purpose, IBPS in respect of the CRP / Bank, as the case may be, shall issue the requisite Notification inviting the prospective candidates to apply either through manual application form or through Online Registration (application) form provided by way of a link in the Bank's / IBPS Website.
- 20.5** The IBPS in respect of the CRP / Bank, as the case may be, shall also receive the applications from prospective candidates, process them and make arrangements for conducting the PET for SC, ST, Minority communities, etc., for conducting the CWE and Interview.
- 20.6** A Nodal Bank amongst the Participating Banks will be identified for each State / UT which will provide requisite support to IBPS for conducting the PET, CWE and CI. The interviews will be scheduled simultaneously across the country.
- 20.7** The IBPS shall declare the Scores of the candidates who have been qualified in the CWE. Thereafter, it shall coordinate the conduct of CI of shortlisted candidates with the help of Nodal Banks and declare the results of the Interview. IBPS shall ask the candidates to provide their Order of Preference of Participating Banks.
- 20.8** The Application Fees / Intimation Charges, as decided by the Bank / by IBPS, will be received by the Bank / IBPS, through Core Banking Solution of the Bank / Participating Banks, as the case may be.
- 20.9** The expenditure for the conduct of the entire CRP, i.e. CWE, PET and CI shall be borne by IBPS. IBPS reimburses to the Nodal bank/s the expenditure for conducting the CRP, including the CWE, CI and also PET as and when carried out by the Nodal Bank/s.

20.10 Provision deleted.

20.11 Provision deleted.

20.12 Provision deleted.

20.13 In respect of Selection to Post/s other than through the CRP of IBPS, Bank conducts further selection process like Psychometric Test, Group Discussion, Interview, etc. with the assistance of IBPS, wherever necessary and any such mode / criteria as per bank's need with the prior approval of Chairman & Managing Director or in his absence the Executive Director in charge of Personnel / HR functions.

20.14 The call letters for the purpose of Written Examination, Pre-Exam Training, Interview and Medical Examination, etc. would be sent to the candidates only through their registered e-mail or any other means of communication, as deem fit, by the Bank / IBPS, as the case may be. Information pertaining to recruitment shall also be provided through SMS and/or any other faster means of communication, as far as possible. A provision for downloading the call letters as also the Information Handout from the Bank's Website shall also be available to the candidates.

20.15 IBPS shall provide the details of the selected candidates to Banks along with their dossiers containing the documents pertaining to identity and eligibility submitted by candidates at various stages of the CRP.

21. **RESERVATION / RELAXATION TO RESERVED CATEGORY CANDIDATES:**

The Bank will adhere to the Government guidelines received from time to time in this regard.

22. **MERIT LISTING OF SUCCESSFUL CANDIDATES FOR FINAL SELECTION:**

**22.1** The successful candidates, to be selected for a particular post shall be placed in the Merit list in the descending order of ranking as under:-

- (i) On the basis of aggregate of marks obtained in the Written Examination and in the Interview, where Written Examination and Interview is stipulated.
- (ii) On the basis of aggregate of marks obtained in the Group Discussion or any other prescribed mode of selection and in the Interview, where Group Discussion or any other mode of selection and Interview is stipulated.
- (iii) On the basis of marks obtained in the Interview, where mode of selection stipulated involves only a process of Interview.
- (iv) General Manager (P&HR) will be the Competent Authority for declaration of the final result of the combined selection processes for any Post in Officer cadre up to Scale-III and to which the recruitment (other than CRP) takes place, while the Executive Director in-charge of the Personnel & HR department shall be the Competent Authority for Posts in Officer cadre Scale-IV & above. In respect of Posts in Sub-staff cadre, the Executive heading concerned Regional / Nodal Regional Office, which is handling the recruitment process, as the case may be, shall be the Competent Authority.

**22.2** The First List shall consist of top-most successfully selected candidates up to 100% of the notified vacancies.

**22.3** Thereafter, a Wait List of remaining successful candidates up to a limit of 100% of notified vacancies, with a minimum of 5 candidates for each category, shall be drawn up and maintained to meet the requirement of the Bank in respect of non-acceptance / non-reporting by the selected candidates from the First Merit List or in respect of non-acceptance / non reporting of Wait Listed candidates.

**22.4** Provided that resignations, death, termination or cessation of service for any reason whatsoever, of newly recruited candidates after being appointed to a particular post under a recruitment project, within the validity period of the Wait List corresponding to the relevant recruitment project, shall be treated as non-acceptance / non-reporting for this purpose.

**22.5** The Wait List shall remain valid for a period of 1 year from the date of declaration of final results of the respective process or till all vacancies identified for the process are filled in and all vacancies caused due to resignations, death, terminations or cessation of service

for any reason whatsoever, of newly recruited employees for the relevant recruitment process are filled in or till date of declaration of the results of the next process, whichever is earlier.

**22.6** The above provisions referred to at sub-clause nos. 22.1 to 22.5, however, will not be applicable in respect of the Common Recruitment Process conducted by the IBPS.

**22.7 Allotment of Candidate to a Bank:**

In respect of the Common Recruitment Process, the IBPS will obtain preference of candidates of all the Participating Banks after declaration of result of Common Written Examination and Common Interview and the allotment of the candidate to a particular Bank will be made based on Merit, i.e. the marks obtained by the candidates in the CWE and CI and the order of Preference of Participating Bank given by the candidates. The candidates will be allotted to only one Bank and in the event of the candidate not joining the Bank allotted to him / her within the prescribed time schedule; the candidature will be cancelled from the said recruitment process.

**22.8** Unfilled vacancies arising in case candidates do not join the Bank allotted to them and any additional vacancies, to be communicated by the Bank to the IBPS on a quarterly basis, shall be filled in from among the pool of remaining qualified candidates.

**23. SERVICE BOND:**

**23.1** A Bond, amounting to Rs. 2.00 lacs for General Banking Officers and Rs. 2.50 lacs for Specialized Officers, agreeing to work in the Bank for a minimum period of 3 years active service or in lieu pay full bond amount to the Bank at the time of leaving before 3 years. [SC :6149 11.12.2014]

**Note: -** The bond amount, is subject to change, as decided by the Chairman & Managing Director, from time to time.

**23.2** The requirement of obtaining Service Bond may be waived in respect of any candidate, especially those selected from the premier Campus Institutes, with the prior approval of Chairman & Managing Director.

**24. APPOINTMENT & CANCELLATION OF APPOINTMENT:**

**24.1** The selected candidate will be provided with an appointment letter by the Personnel / HR department. The appointment letter should specify the designation, salary, allowances / benefits, probation period, age of retirement, transferability and other terms and conditions.

**24.2** The Appointing Authority for various Cadre / Post shall be as mentioned below and he / she shall also be the Authorized Officer for issuing the Appointment Letter. The Cancellation of appointment, wherever required, shall be by an Officer / Executive who is at least one level above the authority mentioned below.

S. No.	Appointment for the post in	Appointing Authority
1	Officer cadre (Scale IV & ABOVE)	The Executive Director in-charge of the Personnel / HR department or in his absence by the other Executive Director
2	Officer cadre (Scale I, II & III)	The General Manager (P & HR), C.O.
3	Clerical cadre	An Officer not below the rank of Assistant General Manager - Scale V in the Personnel / HR department, C.O.
4	Sub staff cadre	The Executive heading the concerned Regional / Nodal Regional Office, which is handling the recruitment process, as the case may be.
5	For others not specified above	The General Manager (P & HR), C.O.

**24.3** The appointment would be subject to the applicant satisfactorily completing medical examination by the Bank's Doctor or as prescribed by the Bank's doctor or by the Bank. The appointment letter should clearly specify this condition.

**24.4** The appointment letter should be sent in duplicate with instructions to return one copy signed for acceptance. On receipt of acceptance of offer, the Personnel / HR department will keep the concerned department informed of the probable joining date of the candidate / s.

## **25. REFERENCE CHECK:**

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**25.1** Reference checks including police verification will be done for all selected candidates. These reference checks will be conducted as per the following process.

**25.2** Candidate provides details of personal referees at the time of interview.

**25.3** The Personnel / HR department calls / sends a letter to the referees seeking their inputs on the candidate with respect to his / her performance / attitude / behavior.

**25.4** If feedback is positive, the Personnel / HR department will proceed on finalizing the offer. If not, the candidate is not taken further through the selection procedure.

**26. PRE-EMPLOYMENT MEDICAL CHECK-UP:**

**26.1** The Personnel / HR department shall ensure that all selected candidates should go through Pre-employment medical check-up which will be at Bank's cost.

**26.2** The Personnel / HR department will guide the candidates to the designated regional medical centers.

**26.3** If medical report is positive, Personnel / HR department will proceed on finalizing the offer. If not, the candidate is not taken further through the selection procedure.

**27. JOINING:**

**27.1** Applicability: All new recruits at Union Bank of India at all locations.

**27.2** On the day of joining, the employee would need to submit the following documents to the Personnel / HR department: -



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- Acceptance of the offer of appointment duly signed
  - Original Educational, Caste, Disablement & other certificates, wherever applicable (these will be verified and returned immediately to the employee)
  - Relieving letter, in original, from past employer, if applicable
  - Last Pay-slip, in original, from previous employer, if applicable
  - Form 16 issued by the previous employer, if any
  - Passport-sized photographs
  - Service Bond, wherever applicable.

**27.3** The designated officer in the Personnel / HR department shall verify that all required documents are complete in all aspects and will file the same in the personal file of the employee.

**27.4** All details of the employee (Bio-data) should be captured in Union Parivar.

**27.5 Commencement of Service:**

Service of an employee shall be deemed to commence from the working day on which he / she reports for duty in terms of the offer of appointment, at the place intimated to him / her, after completion of the Appointment and Joining formalities as mentioned in this Clause as well as Clause nos. 24, 25 & 26 above.

**29. DATABASE MANAGEMENT:**

29.1 The Personnel / HR department shall be responsible to ensure enablement of Recruitment on Union Parivar. Also each business unit (through the Vertical HR Officer) should be urged to develop separate HR MIS for itself, specifically focusing on recruitment and enablement of the recruitment MIS through Union Parivar.

29.2 Post enablement of Recruitment and Selection Management System, the HR Relations Officers will update and enter details in Recruitment Management System. The data will be consolidated centrally. This will ensure that all the transactions are completed as required and will help monitor the following:

- Process compliance
- Recruitment - Planned Vs Completed
- Recruitment Cycle Time
- Recruitment Costs

### 30. **RECRUITMENT IN SUBORDINATE STAFF CADRE:**

Since recruitment in the Sub-Staff cadre was not being done through Banking Service Recruitment Boards, no policy changes in the matter of recruitment of Sub-Staff are presently envisaged excepting revision in minimum Educational Qualifications for Sub-Staff (excluding Sweepers) as under:

A pass in Tenth standard or its equivalent but the candidate should not have passed 10+2 examination or its equivalent.

### 31. **MODIFICATION / REVIEW / REVISION:**

31.1 The Recruitment Policy of the Bank shall be modified by the RAC so as to incorporate changes, as may become necessary, on the basis of revised guidelines / directives of the Government of India / Reserve Bank of India / IBA, etc. subject, however, after obtaining approval from the Board.

31.2 The Recruitment Policy shall also be reviewed / revised from time to time by the RAC in tune with changes that may be required in the area of recruitment of staff in the Bank to meet organizational needs after obtaining approval from the Board.

## 2. INDUCTION POLICY 2014-2015

### HIGHLIGHTS

1. Objectives of Induction Policy
2. Target Group
3. Induction Process
  - a. On Board Process
  - b. Orientation Activities
  - c. Classroom Training & On the job exposure
4. Officers - Campus Recruitment
5. Training for recruits using other Institutions
6. Stake holders & Owners of the Induction Process

Every new recruit enters the Bank with an aspiration for a good career and to make a mark in the organization. The biggest difficulty encountered by most recruits is to adjust to new ways of working. Every organization has a work culture which is made up of values and beliefs as well as set procedures and guidelines. Thus, the new recruit should not only pick up the job knowledge made up of technical skills but also needs to understand the culture of the organization. It is the latter that the new recruit takes time to absorb.

An effective induction process needs the active involvement and the "buy in" of all the stakeholders in the process. In order to ensure this the roles and responsibilities of all the stakeholders should be clearly spelt out. The Bank has started the process of large-scale recruitment of officers since the last few years.

#### **An effective induction process ensures that:**

- The new recruit is made to feel welcome in the organization
- From the date of joining he is given an understanding of the organization
- The new recruit feels he is an important part of the work force
- It is demonstrated to the new recruit that there is a clearly chalked out path for him, whereby he is able to learn the skills needed at his level

- The new recruit develops confidence in the organization, in his superiors and peers, develops pride in the fact that he is joining a large, innovative Organization and hence is motivated to continue to work in the organization.

The INDUCTION POLICY 2011-2012, as approved by the Bank's Board, is as follows:

## INDUCTION POLICY

### 1. Objectives of Induction Policy

Joining a large organization such as Union Bank of India, more particularly at the commencement of one's career, can be an overwhelming experience. The new recruit, more often than not, finds himself in an unfamiliar environment requiring to conform to the rules and guidelines while discharging his or her responsibilities and, last but not least, assimilate his or her ways of functioning into the culture of the organization. At present, there is no prescribed policy covering the induction of new recruits. Consequently, there is no standard procedure by which officers are inducted into the Bank. The transition itself tends to be supervisor specific and in some geographies officers are inducted systematically-while in many areas they are left to fend for themselves and to make their own way into the organization. Hence, the objective of the Induction Policy would be to lay down in clear and in unambiguous terms, processes, procedures and customs to be followed. While taking the new recruits on board, making them feel important and welcomed and ensuring that they start the career so that they will grow into productive and capable officers. Thereby, it will be ensured that they continue in the service of the Bank, if not for their entire work-life but at least for a substantial portion of their careers. This will work to the mutual benefit of both the organization and individual.

### 2. Target Group covered by the Induction Policy:

2.1. The Policy will cover all newly recruited officers.

2.2. The Policy will also cover lateral hires up to the level of Middle Management Grade Scale III whether they are recruited through an advertisement or via Campus placements.

### 3. Induction Process

3.1. The induction process will vary depending on the mode of recruitment and the level at which the staff member is recruited. However, the common theme will be a period of class room training and exposure to on-the-job experience during the induction process so that

they are acclimatized to the working of the Organization. This Policy recognizes the fact that, in all cases, the induction process may not be of longer duration. However, the quality of the induction will not be compromised and the needs of the individual as well as the organization will be balanced while taking this process forward.

### 3.2. The Induction Process would broadly fall into three phases:

- Phase I - On Board Process
- Phase II - Orientation Activities
- Phase III - Classroom Training and on the job exposure

The Induction Process will be common for direct recruits, whether via advertisements or through campus recruitments.

### 3.3. Phase I - On Board Process:

This will commence with a communication from the Bank with the full details of the date on which the Officer is expected to join the services of the Bank and where and to whom he should report. This will include the documents to be produced and related formalities. On joining the officer will be given a welcome kit consisting of a brief history of the Bank, guidelines on how to open the account of the Bank as well as his ID Card and a brief list of Dos and Don'ts as a staff member in the Organization.

### 3.4. Phase II - Orientation Activities:

It is very essential that the newly recruited officer settles into the working atmosphere of the Bank as soon as possible. This is a period in which the officer experiences difficulties in making arrangements for accommodation, transport etc apart from settling down in the job. The best solution would be for an existing officer of the same location/area from where the new officer is joining the Bank, to act as Buddy to him. The duration of this phase will extend for 15 days only. The Officer identified as Buddy should be a high performer, a team player who is genuinely interested in people development, a positive and enthusiastic person. The Buddy need not be from the same functional area but, he must be from the same location. He must be easily approachable and preferably, the Buddy should be one level higher than the new-recruit.

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### 3.5. Phase III - Classroom Training & On the job exposure:

3.5.1 Class room training plays a vital role in the induction process of the newly recruited Officer. A properly conducted training programme imparts to the new recruits a sense of confidence about his or her knowledge levels with regard to the job to be done and also enabling him to assimilate the culture of the Bank. The induction training for newly recruited officer will consist of one month classroom training divided into two phases of 15 days each. Initially, on joining, the Officer will be imparted 15 days training which will cover discussion on General Banking, an overview of the environment of Bank and various aspects of routine operations of the Bank.

3.5.2 The class room induction programme will not only cover technical subjects but also conceptual skills. At the commencement of training, the history of the Bank, major developments and mile stones will be covered so that the newly inducted officer has a sense of the organization's background, culture etc. The vital part of the induction process during classroom training will be visits from senior officials of the Bank who would interact with the newly inducted officers, either by way of formal lectures or through informal interactions after the class room sessions are to be offered. At some point of the induction process, preferably at the early stages itself, the CMD or ED or Senior General Manager will address the participants and informally interact with them. This will give the recruits a sense of the organization and its work ethics. This will be followed by on the job exposures to all the desks for a period of 3 months at the branches.

3.5.3 The second phase of induction programme will consist of another 15 days in which inputs on credit and related areas of banking are given. This will again be followed by on the job work exposure for a period of 6 months in various types of branches or outlets dealing with Credit viz. Rural, ULPs, BBBs, IFBs etc. On the job training will be in a structured manner covering all routine aspects of Branch Banking. To ensure that the exposure to work is done in a structured manner, formats will be designed to enable the newly recruited officer to monitor his own progress. It will act as a periodic log. However, newly recruited officer will have a senior officer to guide him and monitor his progress in a general manner. The objective of this procedure will be to encourage the growth of the Officer and is not intended to be a regular, critical scrutiny of his/ her performance. However, his / her aptitude will be assessed and his posting decided accordingly.

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### 3.6. For Officers [Campus Recruitments]:

The on boarding experience of recruits is particularly important with this segment of officers. In fact, even prior to recruitment, the Bank should take care to build up a rapport with the candidates. Therefore, at the time of the recruitment, it would be ideal if a serving staff member from the same campus visits for the purpose of pre recruitment presentation about Union Bank. This will enhance the image of the Bank amongst the student community and substantially strengthen the credibility of the organization with those who are aspiring to join it. On joining the organization, these recruits will also be given training as detailed in Point No.3.3 to Point No.3.5 above.

### 3.7. Training for recruits using other institutions

All the newly recruited Officers in JMGS-I (POs & RDOs) will be provided an Induction Training of 3 weeks at a stretch prior to their deployment. For this purpose, the segment of RDOs is also included in the Induction Policy.

All the newly recruited Clerks/ Single Window Operators (SWOs) will be provided an Induction Training of 2 weeks at a stretch prior to their deployment.

External training agencies may be engaged to supplement our existing training infrastructure both for Officers, as well as, Clerks, if required. The institution should have adequate infrastructure including residential accommodation, as well as, good quality faculty members, ideally with work experience in Banks. The curriculum could be designed in consultation with the Bank and the Bank would supervise and monitor the conduct of the programmes.

3.8. Ideally the Induction Process, with the combination of class room training and on-the job work exposure, should last for a period of two years. However, in view of the urgent need for Officers at the branches, to start with, it is proposed to restrict the structured induction process to a period of one year.

### 4. Stake Holders and Owners of the Induction Process

4.1. If the induction process is to succeed, the roles and responsibilities of all the process owners and stake holders should be clearly defined. Accordingly the following will be the role played by each of the stake holders

4.2. The process of identifying campuses from which candidates can be sourced will be the responsibility of the HR department at Central Office. They will also have the responsibility to identify and brief serving officers recently recruited from the campus that is targeted for recruitment. The briefing and orientation needed for the officer will also be the responsibility of the HR Department.

4.3. The institution and the working of the buddy program will be the responsibility of the HR relations officer at Regional Office.

4.4. The training system will be responsible for the entire training process. The responsibility will cover the design and delivery of the training program. Where the induction training is done in an external institution it will be the responsibility of the training system to oversee the curriculum design. It will be the joint responsibility of the HR department as well as training system to identify suitable institutions. However, the on-the-job exposure as part of the induction process will be the responsibility of the HR Department at Central Office in as much as it will involve transfers across regions.



### 3. Training policy

[Staff Circular No. : 6072 Dated 22.04.2014]

The Bank's Board of Directors, at their Meeting held on 7th March 2014, have approved the following additions / amendments to the existing Training Policy:

Frequency for convening Training Advisory Committee

Formation of Training Audit Sub Committee

Selection Criteria for Faculty Position [Group Discussion]

The above points are covered under Point No.7.1.8, No.7.2 [7.2.1 to 7.2.4] and No.9.5.3 respectively.

SN.	SUBJECT
1	Preamble
2	Core Values of Training
3	Training Mission
4	Training Objectives 4.1. Training Objectives 4.2. Organisation Structure of Training
5	Coverage of Policy on Training 5.1. Internal Training 5.2. External Training 5.3. Overseas Training 5.4. Statutory & Mandatory Training 5.5. Short and Long Term Education Programmes 5.6. Workshops 5.7. Conferences 5.8. Seminars 5.9. Mentoring, Coaching & On the job training 5.10. Distance Learning 5.11. Help Desks 5.12. E-learning
6	Strategic Areas identified for Training
7	Stake-holders & their responsibilities 7.1. Training Advisory Committee [TAC] 7.2. Training Audit Sub Committee 7.3. Staff College, Bangalore 7.4. Staff Training Centres [STCs] 7.5. Field Functionaries & Depts at Corp Office

	<p>7.6. Faculty</p> <p>7.7. Participants</p>
8	<p>Training Processes</p> <p>8.1. Training Needs Assessment</p> <p>8.1.1. Factors influencing Training Needs</p> <p>8.1.2. Assessment of Organization Et Individual needs</p> <p>8.1.3. Training Needs Assessment Process</p> <p>8.2. Training Nomination Process</p> <p>a. Employee Self Nomination</p> <p>b. Regional Office Nomination</p> <p>c. Supervisory Staff Nomination</p> <p>8.3. Training Design</p> <p>8.4. Training Calendar</p> <p>8.5. Training Delivery</p> <p>8.6. Training Evaluation</p> <p>8.6.1. Class Room Sessions</p> <p>a. Evaluation of Class Room Sessions</p> <p>b. Identification of Best Participants</p>
9	<p>Selection of Training Personnel</p> <p>9.1. Principal</p> <p>9.2. Vice Principal</p> <p>9.3. Centre-in-charge</p> <p>9.4. Faculty Member</p> <p>9.5. Faculty Selection Process</p> <p>9.5. 1. Issuance of Staff Circular</p> <p>9.5.2. Scrutiny of applications</p> <p>9.5.3. Scoring Pattern</p> <p>9.5.4. Interview Panel</p> <p>9.5.5. Selection</p> <p>9.5.6. Placement</p> <p>9.5.7. Faculty Induction</p> <p>9.6. Tenure of Faculty</p> <p>9.7. Faculty Meet</p> <p>9.8. Field Visits by Faculty Members</p> <p>9.9. Adjunct Faculty</p>
10	<p>External Training</p> <p>10.1. Process</p> <p>10.2. Outsourcing of Trainers Faculty</p> <p>10.3. Selection process for External Faculty</p>

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## Training Policy 2011-12

(SC 6191 dated 06.05.2015)

### 1. Preamble:

1.1. In order to enhance the effectiveness of the training process, it is necessary that all stakeholders are aware of the guidelines and concepts that govern the process. The rights and the responsibilities of all stakeholders as well as the Bank's position as regards development of its human resources are spelt out in the Training Policy.

1.2. The foundation of effective training is to state the Bank's stance on training in clear and unambiguous terms. The Training Policy, therefore, will ensure that all the staff members of the Bank are made aware that the Bank is committed to -

a) developing staff and organizational capacity in order to improve processes and services provided.

b) promoting a culture of continuous learning for the development of individual and the Organization

c) ensuring that training translates into improved work practices at the work place

d) adhering to the guidelines governing the training process as laid down in this policy.

### 2. Core Values of Training:

2.1. The manner in which the business objectives of the Bank are achieved depends primarily on the values and culture of the Bank. This is equally true of every initiative of the Bank. The values embraced by the bank define the manner in which strategy is executed. Training is no exception to this rule. The values on which the training efforts are based will define the quality and the standard of training as well as the processes involved.

2.2. The Training System in the Bank, for many years now, has been driven by the following Core Values, and the beliefs arising:

2.2.1. Every staff member is entitled to and needs training. The Bank believes that, every staff member not only needs training but, is also entitled to an opportunity to upgrade his skills and to redefine his attitude.

2.2.2. Training will be delivered based on the needs of the Organization and the individual staff member. Since training targets adults, it is vital that training efforts meet the needs of the individual, not only with regard to the areas in which the training is given but the manner in which the training is imparted. The Training delivery will be participant-oriented and not trainer oriented. The training process will ensure that the training needs of the participants will be the driving force for the design and delivery of all the training programmes, irrespective of the medium of training. The Bank also believes that the training needs of the individual should be addressed within the overall context of the needs of the organization.

2.2.3. Training will target the needs of general and specialist segments. One of the major challenges in training of a public sector bank is that, by its very nature of business, there is a need for training of both General and Specialist segments. Training in the Bank addresses both these segments.

2.2.4. A well -trained work force is fundamental for future Organization sustainability.

2.2.5. The Bank's ability to face challenges thrown up by an ever-changing environment is enhanced by training.

2.2.6. Training is a bank-wide responsibility managed by the training system in concert with field functionaries and departments at corporate office.

### 3. Training Mission:

3.1. It is necessary to ensure that the activities of the Training System are aligned with these values in right earnest. In order to ensure this, the Bank has enshrined these values in a clearly defined Mission Statement of the Training System, which is given below.

3.2. TO PROMOTE A CULTURE OF CONTINEOUS LEARNING FOR THE DEVELOPMENT OF THE INDIVIDUAL AND THE BANK

3.3. The Training Mission is framed to ensure that the Organisation will be able to build multi-disciplinary teams that are highly motivated to achieve the Business objectives

3.4. Consequently, the training system is committed to enhance its effectiveness through a process of continuous improvement.

#### 4. Training Objectives:

4.1. Based on the Training Mission, the objectives of Training are-

4.1.1 To assess, on a regular basis, the training needs of both Individuals and the Bank.

4.1.2 To help staff members to attain competence in basic work skills and knowledge with regard to their individual responsibilities.

4.1.3 To facilitate induction of new entrants through training.

4.1.4 To prepare staff members to discharge the responsibilities brought about by promotion and changes in job profiles or new job profiles resulting from a changed environment.

4.1.5 To enable staff to update their skills in technical and specialized areas.

4.1.6 To provide opportunities for staff to prepare for higher executive responsibilities.

4.1.7 To ensure that the strategy and initiatives of the Training System are in line with the Business Objectives of the Bank and they are designed taking into consideration the requirements and inputs of all stakeholders in the system.

4.1.8 To provide opportunities for staff to work towards personal development.

4.1.9 To strive to ensure that the learning imparted through the Training System is ultimately translated into better performance at the work place thereby making the achievement of the Business Objectives of the Bank, a reality.

4.1.10 To bring about a marketing culture in the organization.

#### 4.2 Organisation Structure of Training

4.2.1 In order to effectively administer training in the Bank, the training system should have a prescribed Organisation Structure. While the Training Advisory Committee will be the apex body with regard to broad policy matters pertaining to training, the following organization structure is suggested:

- a. The Training System will be headed by Principal who will be at least of the rank of Deputy General Manager. The Principal will be based at Staff College, Bangalore. Where the Principal is in the rank of Deputy General Manager, he will report to the General Manager [Personnel a HR] at the Corporate Office. In the event the Principal is in the rank of General Manager, he will report to the Executive Director overseeing the HR functions.
- b. The Training System will also have the post of Vice Principal in the rank of Asst. General Manager. The Vice Principal will be based at Staff College, Bangalore. Primarily, the role of the Vice Principal is to oversee the administrative matters of the training system as a whole.
- c. One of the faculty at each of the 7 Staff Training Centres will be designated as Centre-in-charge. In addition to discharging the responsibilities of a faculty, he will be in overall charge or the management of the Centre. The Centre-in-charge should be preferably in the rank of Chief Manager. However, the minimum rank of Centre-in-charge should be Senior Manager.
- d. Faculty Members at the Centres, will for administrative purposes report to the Centre-in-charge.
- e. Training System will also have the support of administrative staff. The head of the Administration Department in the Staff College should be minimum rank of Senior Manager. However, preferably, a Chief Manager should oversee its functioning

**5. Coverage of Policy on Training** - Training is imparted so that the needs of the organization and the individuals are met. These needs are driven by an external environment as well as the challenges arising internally in the Bank. Therefore, the entire spectrum of training activities should be shaped to ensure that these needs are effectively met. Accordingly, Training Policy of the Bank will cover training in the following forms:

5.1. **Internal Training**- This, primarily, comprises training programmes developed by the Training System of the Bank. These training programmes are designed through a prescribed process, as detailed in Section No.9 of this Policy Document.

5.2. **External Training** - Some of the needs of staff members may not be completely satisfied through the training programmes designed internally in the Bank. Needs of this nature are addressed by deputing the staff members to External Training Institutes and Establishments of repute viz., NIBM, IIMs, ISB, MDI, CAB, BIRD etc. In cases where training in a specialized area is required to be provided to a select target group it will be necessary to engage the services of individual faculty, reputed for their expertise in the area. Suggested guidelines are elaborated in Point No.10.

5.3. **Overseas Training** - This intervention is used not only to bring in contemporary knowledge at the global level but also as a form of recognition of outstanding performance.

5.4. **Statutory & Mandatory Training** - These are the training programmes which become necessary due to the directives of the Government of India, regulatory bodies such as Reserve Bank of India, and other institutions such as IBA .

5.5. **Short & Long Term Education Programmes**- These are designed for sustained and continuous development of a specified target group such as Leadership Development and Executive Education on the lines of the already existing Management Education Programme.

5.6. **Workshops** - The changing environment often throws up the demands in a specified area which can only be addressed by means of short duration workshops which are held locationally.

5.7. **Conferences** - Changes in certain policy guidelines and other sudden developments within the Bank and outside, also call for sensitizing the staff at specific levels of the Bank. These areas can both be technical as well as conceptual. To meet these requirements, the Training System organizes and holds Conferences targeting specified segments. Additionally, certain departments and verticals of the Bank often require staff to be trained to adapt to new products and processes. Conferences organized by the Training System address this need.

5.8. **Seminars** - The role of the faculty includes research and development activities. This needs to be institutionalized in the Bank. Once this is done, the research papers prepared by the Faculty Members can be presented at Seminars organized by the Training System. External experts can also be invited to these Seminars. This provides an opportunity to obtain different perspectives on the research carried out and also show-case the work done by the faculty. Research carried out in the areas of interest to the Bank will further the training objectives.

5.9. **Mentoring, coaching, & on the job training** - Due to the large influx of newly recruited officers, there is a requirement of imparting training inputs through these interventions. Hence, it is essential that the Training System will facilitate on-the-job training and prepare material that will enable mentoring and coaching to be more effectively implemented in the Bank.

5.10. **Distance Learning** - In some branches of the Bank, UNION CHETANA has been introduced. Training System to develop content to be used in this media. Learning material on topical subjects are also hosted on the Bank's Intranet.

5.11 **Help Desks** - The Training System will set up HELP DESKS in various areas which will address the queries received over telephone and also mail. These will be documented. These questions and the answers will be posted on the Bank's Intranet for further dissemination of knowledge and ideas.

5.12. **E-Learning** -The Bank has initiated the process of e-learning and a separate policy paper in this regard will be placed before the Board.

## **6. Strategic Areas identified for Training:**

6.1. The focus areas of training in the Bank are decided by the immediate Business Objectives of the Bank, captured in the Business Plan, at the commencement of the Financial Year. These are framed from the short and medium perspectives and for the current year, they are as under:

6.1.1. Marketing and Business Development

6.1.2. Credit



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6.1.3. Rural Lending and Financial Inclusion

6.1.4. NPA Management

6.1.5. International Banking

6.1.6. Information Technology

6.1.7. Risk Management

6.1.8. Human Resources Development

6.1.9. Customer Service Excellence

6.1.10. Leadership Development

6.1.11. Induction Process, Mentoring and Coaching.

7. Stake -holders and their responsibility

7.1. Training Advisory Committee [TAC]

7.1.1. The Bank recognizes the need for an apex body that will define the overall requirements of the bank vis-à-vis training. This body should be composed of members who are privy to the context, concepts and information which result in framing various policies and strategies of the Bank. Thus, the Training Advisory Committee has been constituted.

7.1.2 The constitution of the Training Advisory Committee will be decided by Chairman and Managing Director [CMD].

7.1.3. The CMD of the Bank is the Chairman of the Training Advisory Committee. The Executive Directors and the General Managers at Central Office are the Members of the Committee. Principal of Staff College, Bangalore, in the capacity of Member-Secretary to the Committee, convenes the periodical meetings of TAC in consultation with the Chairman and the other members of the Committee.

7.1.4. TAC approves annual training objectives and priorities

7.1.5. TAC gives directions to ensure that implementation of Business strategies is facilitated and Organization needs are met.

7.1.6. TAC periodically reviews training strategies.

7.1.7. TAC also decides the infrastructure development needs of training system.

7.1.8. The Meeting of TAC is to be convened at half-yearly (six months) intervals to enable regular review of training activities of the Bank. The Principal, Staff College, in consultation with the Chairman of the TAC and other Members of the Committee has to finalise suitable date for convening the Meeting of TAC every six months.

## 7.2. Training Audit Sub Committee:

7.2.1. A review of the training activities with particular reference to the aspect of (a) Quality of Nominations (b) Post-training performance (c) Effective utilization of the budgetary allocations and (d) Infrastructure developments is required to be taken up on a regular basis. Thus, the objectives of the Training Audit Sub Committee would be as under:

7.2.1.1. Improve the quality of nominations and training imparted through internal training, external training, overseas training, short and long term education programs, workshops, conferences, seminars, mentoring, coaching and on-the-job training, distance learning, help-desks, e-learning etc.

7.2.1.2. Monitor and Evaluate post-training performance to ensure end-use of the training imparted

7.2.1.3. Review Utilisation of Budget allotted and suggest necessary steps for effective utilization of the budget allocations.

7.2.1.4. Review Infrastructure Developments / Requirements of College and Centres.

7.2.2. On the basis of present and emerging requirements, the composition of the Training Audit Sub Committee is as under:

General Manager [Personnel & HR]	- Chairman
General Manager [Dept of IT]	- Member
General Manager [Risk Management]	- Member
Principal, Staff College, Bangalore	- Member
Vice Principal, Staff College, Bangalore	- Member-Secy

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Asst.General Manager [HR], CO Mumbai - Member

7.2.3. Training Audit Sub Committee will meet once in 3 months. Meeting is to be convened after the completion of a quarter so that the review of the previous quarter can be taken up.

7.2.4. The Member-Secretary, in consultation with Principal, Staff College, Bangalore and Chairman of the Committee has to convene the Meeting at Quarterly intervals.

7.3. Staff College, Bangalore:

7.3.1. Staff College addresses the bank-wide responsibility of training and development opportunities, in concert with field functionaries and departments at Corporate office. This is carried out as per the directions of Training Advisory Committee referred in point No.7.1.

**Staff College to:**

a) periodically review the training policy document in consultation with the Training Advisory Committee.

b) coordinate needs analysis exercise.

c) prepare and implement the Training Plan

d) develop and maintain infrastructure and resources essential to implement the Training Plan.

e) ensure quality of training.

f) evaluate the post-training performance of the participants and initiate corrective action.

g) collect, maintain and carry out analysis of training data and present it to the TAC and Bank's Board at periodical intervals.

h) be the bridge between the Corporate Office and the field functionaries in the formulation and implementation of policies and directives related to training.

7.4. Staff Training centers [STCs] -

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- a. STCs have to work in close coordination with Staff College, Bangalore, in implementing the training activities as per the directives of Training Advisory Committee.
  - b. STCs to remain in constant touch with the Field Offices of their respective catchment areas to ensure proper nominations for the training programmes.
  - c. STCs to ensure quality of training and strive to contain dropout at minimum levels.
  - d. STCs to collect, maintain and carryout analysis of training data and submit it to Staff College.
  - e. STCs to ensure proper maintenance of training infrastructure and strive to add value to the training system.

#### 7.5. Field Functionaries and Departments at Corporate Office -

- a. Identify training and development needs of the individual staff in line with business strategy.
- b. Nomination of staff for training and provide pre-course input, Supervision, Coaching and Evaluation of staff during post-training placement.
- c. Coordination with HRRM for on-the-job training in specific areas
- d. Providing feedback to College and Centres on effectiveness of training.
- e. Motivating and encouraging staff members for self-development.
- f. Identification of existing and potential star performers and to coordinate their accelerated training.
- g. Ensure effective post-training placement and utilization.

#### 7.6. Faculty -

7.6.1. The primary responsibility of the Faculty is to design and deliver training either in the class room or using any other alternative model and methodology.

7.6.2. In view of the fact that the Bank offers training to both Specialists and Generalists, every Faculty will be encouraged to have one primary discipline which will be his or her Core/Focus area. The Faculty Member should have domain expertise in this area.

However, all the Faculty Members will also be required to develop expertise in a second discipline so that a multi-disciplinary approach can be offered in the Training System.

7.6.3. Arising out of the primary role of the Faculty Member, it will be incumbent upon them to keep themselves updated both on technical skills and also on methodologies available with regard to training.

7.6.4. Faculty will also be required to prepare Case Studies arising out of their visits to the field. They will also be encouraged to take up research in selected areas.

7.7. Participants -

7.7.1. Discuss training requirements with immediate supervisors.

7.7.2. Seek nomination to suitable programme.

7.7.3. Endeavour to utilize skills acquired at training at the workplace so that performance is enhanced.

7.7.4. Share the learnings acquired at College, Centres and locational training with colleagues at the work-place to have a multiplier effect of training.

8. Training Processes:

8.1. Training Needs Assessment:

8.1.1. Factors influencing Training Needs:

a) Organisational Needs and Priorities

b) Changes in policies and procedures arising out of changes in policies of the Government of India, directives of regulatory bodies, Indian Banks Association etc .

c) Development of new products and processes

d) Skill enhancement requirements of individual staff members

e) Functional Knowledge and direction in respect of current and emerging areas

f) High potential development requirements

g) Career Management and Promotion related aspects

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## h) Findings and outcomes of Assessment Centres

### 8.1.2. Assessment of Organisation and Individual Needs:

- a) Organisation needs will be defined by the Training Advisory Committee who will ensure that these are in line with the strategies of the Bank.
- b) Organisation Needs are also derived from time to time based on inputs of verticals
- c) Staff Members' training needs will be drawn from performance appraisal reports
- d) Staff members' training needs will also be defined based on inputs from Career Management and Performance Managementsub-leads,
- e) Staff members needs will also be captured from the individual requests made to supervisors.

### 8.1.3. Training Needs Assessment Process:

- a) Periodicity : Training needs will be assessed and captured annually, usually at the commencement of the year at the time of business planning
- b) Performance Management forms will be collated and analysed to determine training needs. The process will be co ordinated by training system but will be jointly carried out along with the help of the Personnel Department
- c) At the field level, training needs assessment will be done by Relationship HR Managers
- d) Should the need arise for a new area of training, the training system will, with inputs from the Corporate Office / Field, design and deliver programmes in the required area.

8.2. Training Nomination Process: In line with the spirit of the Training Mission of the Bank, the nomination process is designed to accommodate three types of nominations :

- a) Employee self nomination : Based on the calendar

of programmes, staff members may nominate themselves

for training programmes. The nominations are then vetted by the supervisor to ensure that the training matches the present and future job requirements of the employee.

b) Regional Office nomination: Regional Offices also, may identify certain staff members for specific training programs. After obtaining the views of the immediate supervisor, the staff member is then nominated.

c) Supervisory Staff nomination : Supervisory Staff may also nominate and recommend certain staff members for specified programs

8.3. Training Design -The entire process of design of training programs is put in place to ensure that the needs of the organization as well as the individual are met. Accordingly the following design process is presently in place and will continue in future as well.

a) Based on the needs captured, Training System will prepare skill sets according to the knowledge areas. These are then sent to the Vertical Heads at Corporate Office for their inputs. After the inputs are received, the skill sets for each training segment are defined and finalized.

b) The faculty will then develop content outlines based on the skill sets.

c) In order to ensure that the needs of all stake holders are addressed, focus groups are constituted to review contents developed at Staff College.

d) Focus Groups will typically consist of representatives from participants or the target group, representatives of field functionaries, representatives of supervising departments at Central Office and Regional Offices as well as faculty members.

e) The faculty members will guide the discussions. The content outlines are discussed threadbare not only with regard to technical content, but with regard to methodology as well. The focus group members will, through their inputs, ensure that the programme is in line with issues and situations obtaining in the field. The programme inputs should also address skill gaps critical to the field currently and in the immediate future.

f) Based on the outcomes of the Focus Group meetings, for which minutes are drawn, lesson plans are prepared session wise.

g) Lesson plans are minutely detailed so that every aspect of the conduct of the training programme is captured and documented. This ensures that inputs and delivery are standardized across the training system.

h) Pilot programmes are then held to assess the effectiveness of the programme on participants in the classroom. At this stage also, feedback and inputs are sought from the participants. After examination they are incorporated into the lesson plans. '

#### 8.4 Training Calendar:

a) After the needs are identified, they will be prioritized. This will be done through a process of discussion between the Training System and Central Office officials and field functionaries.

b) The training programmes are then designed as laid down in Point No. 8.3

c) The training calendar is then prepared annually and rolled out quarterly.

d) The training calendar will have not only the name of the training programme, but a brief overview of the objectives and the contents and the target group.

e) Training Calendar, as and when prepared, will be hosted on the Bank's Intranet so that all employees can have access to the Training Calendar to facilitate nominations to the training Programmes, as detailed under the Point No.8.2 under Training Nomination Process.

f) The aim of the training system will be to provide at least 5 days training to every staff member every year.

#### 8.5. Training Delivery

a) The Training System will use multiple methodologies of training as well as multiple channels of training participants of the Bank. Various training interventions have been described from Point No.5.1 to No.5.12

b) The methodology as well as the channel of training will match the training needs and the content of the programme. While technical skills could be addressed via distance learning



particularly at the base level, conceptual skills would best be imparted in a class room situation.

8.6. Training Evaluation: Evaluation of the effectiveness of training is a vital part of the training process. It is not only important from the point of view of introducing improvements in the training methodology and content but also to assess the impact of training at the field level.

Training evaluation can be carried out at three levels.

a) At the first level, post training feedback is obtained from participants immediately after the training programme.

b) At the next level, pre training and post training tests can be administered to assess the effectiveness of training. Post training assessment of training could also be carried out again after a lapse of a specified period of time, say a month so that the amount of learning retained effectively could be gauged.

c) Once these two levels of training are stabilized, the Bank will endeavour to move to the next level of evaluation. This would be based on a score card to be developed for the training system which will assess the post training effectiveness and also examine the return on investment of the training system.

#### 8.6.1. Classroom Sessions -

a. Evaluation of Class Room Sessions- The Principal / Vice Principal, based on a prescribed format, will assess the faculty on his or her classroom performance. This would cover parameters on which the performance of the faculty would be assessed in the classroom.

b. Identification of Best Participant- One of the important functions of the Training System is to identify talent in the form of good performance. The present practice of identifying the best participant in each programme will continue. However, it is proposed that with regard to programmes on technical skills the participants, identified in each programme, will be exposed to working at Corporate Office for a brief period in order to enable him or her to upgrade the skills and expand the knowledge horizon. However, before recommending for posting at Corporate Office, feedback will be sought from the supervisor, to ensure that

these individuals, who are identified for exposure at Central Office, are also performers on the job and are not merely outstanding participants in the class room sessions.

9. Selection of Training Personnel: As part of the project AON Hewitt in consultation with the Bank, the job description and the skill required for various jobs in the Bank have been defined and adopted. The details of these are laid out as part of the FIR policy. The knowledge and skill requirement for the positions of Principal, Vice Principal, Centre-in-charges and the Faculty Members, after discussions with Staff College, arising out of job descriptions designed as a consequence, are given hereunder:

#### 9.1 Principal:

Educational Qualification	Post graduate
	Preferably with specialization in Training Et Development/ MBA in HR
Experience	Total experience of 20 years
	With exposure to corporate office, field banking experience at executive level and faculty background
Functional skills required to execute the role	Facilitation skills, Content development skills, Well-versed in new developments in training, Banking domain knowledge

#### 9.2 Vice Principal:

Educational Qualification	Graduate
	Preferably post graduate/MBA in HR
Experience	Total of 15years of experience
	With exposure to field banking experience at executive level and faculty background.
Functional skills required to execute the role	Facilitation skills, Content development skills, Well-versed in new developments in training, Banking domain knowledge, Administrative skills

### 9.3 Centre-in-charge:

Educational Qualification	Graduate
	Preferably with Post Graduation and/or CAIIB
Experience	Total of 5-7 years experience in Banking Industry
	With 2-3 years experience as a branch manager and relevant faculty exposure
Functional skills required to execute the role	Facilitation skills, Content development skills, Well-versed in new developments in training, Banking domain knowledge, Administrative skills

### 9.4 Faculty Member:

Educational Qualification	Graduate
	CAIIB/ Diploma in Bank Management preferable
Experience	Total of 5-7 years of experience
	With 3-5 years of branch experience
Functional skills required to execute the role	Facilitation skills, Content development skills, Well-versed in new developments in training, Banking domain knowledge
Residual service	More than 2 years of residual service.

(SC. 6191 Dated 06.05.2015)

9.5. Faculty Selection Process - The quality of faculty is the core of the efficacy of any training system. The ability of an organization to assign officials with appropriate talent as faculty is a measure of its commitment to the development of its staff members. Thus there should be prescribed criteria for selection of the faculty. The following is proposed.

9.5.1. Issuance of Staff Circular - The HR Department, Central Office, will issue a Staff Circular inviting applications for the faculty position.

9.5.2. Scrutiny of applications-Personnel Department in the respective Regional and Administrative Office has to Confirm the facts stated in the applications in respect of Educational Qualifications, Experience and any other IR issues pending.

9.5.3. Scoring Pattern - Minimum service in the Bank as Officer to be reckoned for the post of Faculty has to be 7 years.

Parameters	Marks	Criteria for Scoring
Qualification	4	JAIB/CAIB-I
	6	CAIB
	5	Master Degree & diploma in Forex, Risk Management, MSME and other diploma courses conducted by IIBF
	5	A.C.A., I.C.W.A., A.C.S.
	With regards to professional Qualifications such as C.A., I.C.W.A. and C.S in the event a candidate has more than one qualification only one will rank for scoring purposes . In any event, the maximum marks that can be scored will be 20 for educational Qualifications.	
Experience	20	For every completed year of service as Branch Manager, 3 marks are given with a maximum of 20 marks and / or For every completed year of service as Officer, 2 marks with a maximum of 20 Marks
Presentation	20	The Officer has to make a presentation of ten minutes on a topic of his or her choice - Credit, IT, HR etc., in the context of Banking.

Group discussion	20	In an adult-learning situation, the Faculty Position demands facilitating learning and enable evolving of key learning points through discussions. This aspect of the Faculty skills gets valued through this parameter.
Interview	20	Subject knowledge/orientation towards faculty position
<b>TOTAL</b>	<b>100</b>	

#### 9.5.4. Interview Panel-The General Manager [Training]

Principal Staff College Bangalore and the General Manager [Personnel & HR] will be on the Panel along with CMD. In his absence, ED overseeing the functions of HR Department will be on the panel. in the absence of ED, any other Top Executive as decided by CMD/ED will be included in the panel.

#### 9.5.5. Selection Proceedings of each level evaluation

Viz., Qualification, Experience, Presentation and interview will have to be prepared and submitted along with recommendations to CMD and in his absence ED for approval. On its approval, the General Manager [P & HR] has to announce the results by way of Staff Circular.

#### 9.5.6 Placement - The General Manager (Training) / Principal

Staff College, in consultation with General Manager [P &HR] has to facilitate posting of fresh faculty into the training system and transfer of existing faculty who have completed their tenure in the training system for the field assignments.

**9.5.7 Faculty Induction:-** Before they take up the faculty assignment, the fresh faculty members are to be provided relevant inputs by way of conducting an elaborate Faculty Induction Programme internally or with the help of external agencies. They should be gradually sent to external training programmes related to their discipline enabling specialization.

9.6. Tenure of Faculty- Faculty effectiveness requires retention for a certain duration in the training system. Thus, the tenure of the faculty will be of five years duration. If, during the tenure of the faculty the concerned faculty is successful in the promotion process, his services will continue to be retained in the training system.

9.7. Faculty Meet - This is to be convened at Staff College, Bangalore, or at any other place, at least, twice a year. This Meet would be structured so as to enable the Faculty to interact with each other and update lesson plans, course contents, methodology, training delivery, quizzes, case studies, reading materials etc.

9.8. Field Visit By Faculty Members - Faculty Members will be required to undertake field visits in a structured manner during those days in which programmes are not held in training system. These visits would enable the faculty members to prepare Case Studies so as to conduct brief studies of processes and products in the branches so that they can be introduced in the programme as fact-based-live-examples. Additionally, the faculty will be also required to undertake research into one of the areas to be approved by Principal, Staff College, and Bangalore.

9.9. Adjunct Faculty - In order to add value to the training process, the training system, in consultation with Vertical Heads and the HR Departments will identify performing executives and officers from the field as well as the Corporate Office, to serve as Adjunct Faculty. These Adjunct Faculty from within the Bank will be identified primarily to act as Area-specific-experts. This will be with regard to technical skills viz., Credit, International Banking, Information Technology and Risk Management as well as other areas such as Marketing. Identification as adjunct faculty will be perceived as a reward and recognition for those who have excelled in field assignments. These officials will be carefully selected based on proven successful performance in the field. Additionally, they also have to exhibit inclination to acquire additional knowledge in areas of expertise, coupled with ability to deliver talks in the class room and other forums. The Training System will draw on their services to associate as a Faculty in all the relevant training programmes at College or

Centres or at locations. Thus, the training experience is enriched with the experience sharing session or success stories while the Adjunct Faculty, particularly the Executives at the senior level, will have an opportunity to frequently interact with field functionaries at all levels.

10. External Training : If the quality of staff members is to be substantially enhanced it is necessary that they are exposed to training beyond what can be provided by the Bank's training system. Thus, staff will be nominated for training at reputed Institutes in India and abroad.

10.1. The following will be the process.

10.1.1. Training system will circulate the calendars of institutes of repute at the commencement of the year or the quarter as the case may be.

10.1.2. The concerned vertical head will recommend the staff member for the training depending on the assignment handled by him.

10.1.3. The General Manager overseeing the Training Function will approve the nominations of officials and executives below the rank of SMGS IVA the event that Principal Staff College is of the rank of General Manager, he will approve the nominations of officials up to SMGS IV.

10.1.4. Nominations of executives in SMGS V and above for training at external institutes within the country will be approved by Executive Director.

10.1.5. However in respect of nominations of Regional Heads, the nomination will be approved by Chairman and Managing Director on the recommendations of Executive Director.

10.1.6. Nominations of executives for training abroad will follow a prescribed selection process. Recommendations, based on performance of the Executive will be made by a committee of General Managers. Once these recommendations are endorsed by Executive Director the nominations will be made on receiving the approval of Chairman and Managing Director.

10.2. Outsourcing of Trainers / Faculty: As laid down in Point No.5.2, the Bank often has training programmes conducted by external faculty. On occasion these faculty conduct the programmes using the Bank's infrastructure. This is done to ensure that the Bank's

officials are exposed to a wider canvas of training thereby deepening their knowledge and broadening their horizons.

### 10.3. Selection Process for External Faculty:

10.3.1. It may not always be feasible to have all the demands for training to be met by internal faculty of the Bank. This is particularly true with regard to training to be imparted during a short period of time, covering all officers of a particular cadre. An example is training of all Branch Managers where the target group is upwards of 3000 and is scattered across the country. Therefore, it becomes necessary to have such training carried out by firms having resources in terms of faculty who can deliver training of good quality, covering large numbers over a short period. There is no other method of rolling out such training initiatives.

10.3.2. The other situation where this becomes necessary is when training in a specialized area is required. In such cases, it may be necessary to engage the services of individual faculty, reputed for their expertise in the area. Inputs from such individual faculty will be of immense benefit and organizing training programmes by making use of the physical infrastructure at College and Centres has to be explored. Assigning specific programmes and topics to individual experts has to be encouraged to bridge the knowledge gap in the Bank's Training System.

10.3.3. In both these cases, it becomes necessary to engage the best talent available. Thus, the selection process will be as under:

a. A list of such firms/individuals will be compiled covering the required areas of expertise. While preparing the list of external experts the criterion of "quality inputs of a high standard" has to be satisfied. Discreet enquiries with the persons who attended such programmes earlier and discussions with the banks/institutions who had availed the services earlier have to be made before enlisting his / her / firm name.

b. In the identification process the experience/ background in imparting training in the financial sector, preferably in the banking sector will be a primary criterion. Apart from this, they should be acknowledged experts in the area of training. Where large numbers and different locations are involved they should have the resources to effectively carry out such



training. Once the identification process of the faculty/institute is completed, the concerned resource persons/institutes could be asked to submit financial quotations and, after rationalization permission should be obtained from the competent authority viz. Executive Director/Chairman and Managing Director.

c. With regard to training in specialized or new areas where the number of faculty with expertise could be limited, individuals or firms could be engaged with the prior approval of the Competent Authority viz., Chairman & Managing Director and in his absence, Executive Director.

#### **4. Policy on Sexual Harassment Redressal**

With further reference to Staff Circular No.4530 dated 29.05.1999 and consequent amendment to Union Bank of India Officer Employees' (Conduct) Regulations 1996 vide staff Circular No.4722 dated 14.03.2001, the Board of Directors had approved the Policy on Sexual Harassment Redressal which was circulated in terms of Staff Circular No.5559 dated 13.12.2008.

### **POLICY ON SEXUAL HARASSMENT REDRESSAL**

**[ Staff Circular No.5559 dated 13.12.2008 ]**

With reference to our earlier Staff Circular No.4530 dated 29.5.1999 and consequent amendment to Union Bank of India Officer Employees' (Conduct) Regulations 1996 vide Staff Circular No.4722 dated 14.3.2001, due to recent developments in this regard, the Board of Directors of Union Bank of India has approved the Policy on Sexual Harassment Redressal.

#### **1. Background**

1.1 As an organization, the Bank is committed to ensure that the work environment at all our locations is conducive to fair, safe and harmonious relations between employees. Discrimination and harassment of any type are strictly prohibited.

1.2 The Bank, in order to ensure that no employee is disadvantaged by way of gender discrimination and that there is absolute clarity on important and sensitive issue of sexual harassment, has framed this policy.

#### **2. Scope of this Policy**

2.1 This policy applies to all individuals, in particular female employees, who are employed, in permanent / temporary capacity at any business location of the bank. This policy document will be made available to all locations associated with the bank with a clear objective to establish a similar approach in dealing with this issue.

#### **3. Definition of Issue**

3.1A broad definition of sexual harassment consists of any physical or verbal behaviour and any form of communication that has unnecessary, improper or unwelcome sexual connotations. Sexual harassment may vary in form depending on circumstances. It may consist of, but not be limited to, any of the following :

3.1.1. Unwelcome sexual advances, requests for sexual favours, display of sexual visuals, sexual audios, pornographic or obscene material and any other verbal or physical conduct of a sexual nature;

3.1.2. Transmitting any message, by mail, telephone, e-mail, etc., which is obscene, lewd, suggestive or blatantly sexual in nature;

3.1.3. Any explicit or implicit communication wherein a sexual favour or demand, whether by words or actions, is made a condition for an individual's employment, career progress, promotion etc. thereby creating a hostile environment;

3.1.4. Sexually charged jokes or remarks and behaviour, which have sexually oriented innuendoes;

3.1.5. Consistent pattern of unnecessary physical contact, staring or targeting unreasonable attention at an individual in day-to-day dealings;

3.1.6. Any pervasive pattern of behaviour which makes employees uncomfortable, insecure or feel humiliated or disadvantaged on the basis of gender differentiation, and,

3.1.7. Actual sexual assault.

3.2. As mentioned above, this is an indicative but not an exhaustive list of possible forms of sexual harassment.

#### **4. Bank Policy on Sexual Harassment**

4.1. The Bank's policy is to totally prohibit any form of sexual harassment in the way employees behave with each other. This would also include complaints relating to instances outside of the work place. This applies equally to relations between superior and subordinates as well as between peers. Any incident of sexual harassment will be viewed seriously. A complaint or report of sexual harassment will be immediately investigated

and appropriate action will be taken against the offending employee or employees. Such action will depend on the nature and seriousness of the offence and will include strict disciplinary action including termination of service.

## 5. Complaints Handling Process

The Bank has established the following process to ensure that any incidence of sexual harassment is dealt with appropriately, sensitively and expeditiously.

### 5.1. Sexual Harassment Redressal Committee :

5.1.1. The Bank has established the Sexual Harassment Redressal Committee headed by female executive preferably in the rank of General Manager/Deputy General Manager as Chair Person with six other members at apex level. As per guidelines of Supreme Court of India, the committee is autonomous in nature without interference by Bank's management. The Bank will provide all necessary support to the work of this committee. The advice of the NGO member will be sought in case of any special assistance required by the committee in dealing with such issues.

5.1.2. The Chairman Et Managing Director (in his absence the Executive Director) will be the Competent Authority to appoint/replace members of the Sexual Harassment Committee.

5.1.3. The names of the present Chair Person and other members of this Committee and their contact details are provided in the annexure to the policy.

Members: Chairperson Et 6 other members.

Quorum: Minimum 1 /3rd the number of members of the committee but not less than 4.

Periodicity: Committee will meet at least thrice in a year or earlier if a complaint of serious nature warranting immediate action is received.

Chairperson and Member Secretary would decide on the seriousness of the complaint for such an emergency meeting.

### 5.2. Process for dealing with incidents of sexual harassment

5.2.1. Any female employee who experiences sexual harassment can get in touch with any member/ members of this committee whose contact details are provided in the annexure for convenient and confidential access. All such complaints shall be in writing with full details of the incident. The Committee shall maintain strict secrecy of the complainant/complaints.

5.2.2. On receipt of such a complaint, the Committee will immediately arrange to fully investigate all relevant details of the matter. It will do so with all possible care, sensitivity and discretion in protecting the sensibilities of the affected employee. The employee or employees, who have allegedly committed the offence, would be given all reasonable opportunity to be heard by the committee.

5.2.3. The result of this investigation will be formally recorded and communicated to the General Manager (Personnel) of the Bank, along with recommendation/s for appropriate action.

5.2.4. The committee will normally complete this process and make its formal commendation/s within 21 days or as required depending upon the criticality of the issue, after receiving the complaint unless there are exceptional circumstances.

5.2.5. In the case of a multi locational context, one of the committee members will travel to the location in question as is required to ascertain the facts based on which the committee would discuss and assess the complaint in question.

5.2.6. Necessary action as suggested by the committee will be taken with regard to the offending employee or employees based on the circumstances and seriousness of the offence. The committee shall furnish a detailed report on the findings/ suggested action to the Personnel Department, Central Office, Mumbai while seeking action. Such findings/reports of the committee shall be kept confidential by Personnel Department.

5.2.7. Where the Bank is legally advised that any such incident constitutes a criminal offence, the Bank will inform the relevant authority, provide full details and request appropriate action. If the aggrieved employee directly takes any action, against the offending employee, either civil or criminal, the committee, on becoming aware of such action by the aggrieved employee, shall be entitled to suo motto, start The internal enquiry / investigation and recommend appropriate action.

5.2.8. The Bank will ensure that the career interests of the complainant are not adversely affected by virtue of the individual having drawn attention to such an offence.

5.2.9. In order to ensure that this important matter is not trivialized, any complaint, which, in the opinion of the Committee, is blatantly false or frivolous or has been motivated by reasons that are clearly unconnected with gender issues, would be viewed very seriously by the Bank and appropriate action shall be taken by the Bank against such complainant.

5.2.10. If the Committee receives an anonymous reference related to sexual harassment, the matter will be fully examined by the Committee and its conclusions and plans for necessary action will be communicated to the Personnel Department, Central Office.

5.2.11. Heads of departments and senior executives at all Bank locations will also be expected to be sensitive to any circumstances or behaviour among their colleagues which appear to go against the Bank policy on this matter. In case they become aware of any such incidence, they will immediately inform the head of the Committee and take appropriate action as advised.

5.2.12. The Committee can visit any place/places under context or summon the complainant or any other person to elicit information about the complaint. Verification of the complaint shall be discrete.

5.2.13. Oral complaints will not be entertained.

[Also refer Staff Cir. No.6020, dated 08.10.2013 & 6108 dated 23.06.2014]

//The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 has been brought into force with effect from 09.12.2013. Rules covering procedural aspects of redressal of complaints have since been framed by Government of India and published. In view of the relevant provisions of the said Act and Rules, the fresh Policy on Prevention, Prohibition of Sexual Harassment at the work place within the Bank and redressal of complaints of sexual harassment has since been put in place. A copy of the said Policy is circulated vide Staff Circular No. 6138 dated 14.11.2014. Circular follows:

Staff Circular No.6138

Date: 14.11.2014

**UNION BANK OF INDIA POLICY ON PREVENTION, PROHIBITION AND REDRESSAL OF SEXUAL HARASSMENT OF WOMEN AT THE WORK PLACE**

**1. Objectives**

- 1.1 As a public employer, Bank is an equal employment opportunity Corporation and is committed to creating a work environment that enables employees to work without fear of prejudice, gender bias and sexual harassment
- 1.2 As a part of Bank's ethos, Bank believes that all the employees of the Bank have the right to be treated with dignity and sexual harassment at work place or other than work place if involving employees is a grave offence and needs to be prohibited as a matter of Policy & prevented with the appropriate measures. Bank believes that there should be an effective system in place that provides speedy redressal to the victims of sexual harassment.
- 1.3 At the national level, sexual harassment has been recognized as menace that needs to be dealt with as a misconduct forming part of conditions of employment besides being defined as a punishable offence. In terms thereof "The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013" [Anti Sexual Harassment Law in Short] has been enacted and brought into force with effect from 09.12.2013 creating much required legal framework for anti sexual harassment measures.
- 1.4 Bank through this Policy on Prevention, Prohibition and Redressal of Sexual harassment of women besides complying with requirements of anti sexual harassment law intends to translate its ethos of zero tolerance to sexual harassment into action.

**2. Scope and applicability of this Policy**

- 2.1 This Policy within its scope extends to prohibition, prevention of sexual harassment of women and redressal of complaints of sexual harassment

at the work place. Within the Bank, work place includes any Department of the Central Office, FGMO, Regional Office, Branch or any unit or any division within the Department, any business location of the Bank, any other site away from the Bank's premises, where Bank's business is carried on in any form and any social, business or other meetings, seminars, workshop or functions where a female employee of the Bank is subjected to sexual harassment by an employee of the Bank.

2.2 This Policy is applicable to complaints of sexual harassment by female employees, who are employed in permanent/ temporary/ adhoc/daily wage basis, including a contract worker, whether employed by the Bank directly or through a contractor, probationer, trainee, apprentice or co-worker.

2.3 This Policy document will be made available to all affiliates and associates of the Bank with a clear objective to establish a similar approach to prevention, prohibition and redressal of sexual harassment.

### 3. Definition of Sexual harassment

3.1 Sexual harassment includes one or more of the following unwelcome act or behavior whether directly or by implication, namely ;

- i) Physical contact or advances; or
- ii) Demand or request for sexual favours; or
- iii) Making sexually colored remarks; or
- iv) Showing pornography; or
- v) Any other unwelcome physical, verbal or non-verbal conduct of sexual nature.



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3.2 Apart from the definition above, the following circumstances, among other circumstances, if it occurs or is present in relation to or connected with any act or behavior of sexual harassment may amount to sexual harassment :-

- i) Implied or explicit promise or preferential treatment in her employment; or
- ii) Implied or explicit threat of detrimental treatment in her employment; or
- iii) Implied or explicit threat about her present or future employment status; or
- iv) Humiliating treatment likely to affect her health or safety.

4. **Prohibition of Sexual harassment of women at work place**

4.1 Sexual harassment at any work place in the Bank is prohibited and any violation or breach of the prohibition of sexual harassment shall invite disciplinary action against the violator. Bank further reserves its right to take such appropriate criminal and civil action as may be advised against the violator.

4.2 Prohibition of sexual harassment equally applies to relations between superior and subordinates and vice versa, as well as between peers. Any incident of sexual harassment will be viewed seriously. A complaint or report of sexual harassment will be immediately investigated and appropriate action will be taken against the offending employee or employees.

5. **Prevention of Sexual harassment of women at work place**

5.1 Sexual harassment at work place is a grave offence. All the employees should contribute to the creation of a discrimination free and inclusive

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workplace and a healthy workplace culture.

- 5.2** All the members of staff have the responsibility to comply with this Policy, report incidents to their superiors and not to participate in discriminatory or harassing behavior.
- 5.3** Branch Heads, Regional Heads, Field General Managers and other senior and top executives, besides exhibiting behavior which is beyond reproach, have a particular obligation to ensure appropriate behavior at all times, towards female employees; promote this Policy; treat all complaints seriously and attend to them promptly; monitor the work environment and seek expert help for complex or serious matters ;
- 5.4** Notwithstanding the above, General Manager (Personnel) and Field General Managers will be responsible;
- i) For display in a conspicuous place in the work place, the penal consequences of sexual harassment; and the order of constituting SHRC at various levels in the Bank;
  - ii) For organizing workshops and awareness programmes at regular intervals for sensitizing the employees with the provisions of the Anti Sexual Harassment Law and this Policy of the Bank;
  - iii) For providing necessary assistance in securing the attendance of respondent and witnesses before the SHRC concerned;
  - iv) For making available all the information that SHRC may require for the purpose of due and proper enquiry into the complaint;
  - v) For initiating such action as deemed fit under the applicable law against the perpetrator including disciplinary action under the conduct rules of the Bank;
  - vi) For ensuring the timely submission of reports by SHRC.

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**6. Constitution of Internal Complaints Committee**

**6.1** In compliance with section 4 of the Anti Sexual Harassment Law, Bank constitutes 'Sexual Harassment Redressal Committee' [SHRC] at work place.

**6.2** Composition of SHRC at Central Office of the Bank is as under:-

- i) Presiding Officer is female General Manager in Top Executive Grade Scale VII. If no such female General Manager is available, presiding officer should be female Deputy General Manager in Top Executive Grade Scale VI.
- ii) Besides the presiding officer, SHRC at Central Office will have the following members, namely ;
  - a) Three (3) more employees in Middle / Senior Management Grade Scale III/IV/V preferably committed to the cause of women or who have had experience in social work or have legal knowledge.
  - b) A social worker with at least five years of experience in field of social work which leads to creation of societal conditions favourable towards empowerment of woman, preferably in addressing workplace sexual harassment or person familiar with labour, service, civil or criminal law.

**6.3** Composition of SHRC at Field General Manager's Office (FGMO)

- i) Presiding officer of the SHRC at FGMO shall be a female senior executive preferably in Scale IV/V. If no such female executive is available then the SHRC will be headed by a woman member.
- ii) Beside the presiding officer, SHRC at FGMO will have the following members, namely;
  - a) Two (2) more employees in Middle/Senior Management Grade Scale III/IV/V preferably committed to the cause of women or

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who have had experience in social work or have legal knowledge.

- b) A Social worker with at least five years of experience in the field of social work which leads to creation of societal conditions favourable towards empowerment of woman preferably in addressing workplace sexual harassment or person familiar with labour, civil or criminal law.

#### **6.4 Composition of SHRC at Regional Office**

- i) Presiding officer of the SHRC at Regional Office shall be a female senior executive at least in Scale IV. If no such female executive is available then the SHRC will be headed by a woman member.
- ii) Beside the presiding officer, SHRC will have the following members, namely;
  - a) Two (2) more employees in Middle/ Senior Management Grade Scale II/III/IV preferably committed to the cause of women or who have had experience in social work or have legal knowledge.
  - b) A social worker with at least five years of experience in field of social work which leads to creation of societal conditions favourable towards empowerment of woman preferably in addressing workplace sexual harassment or person familiar with labour, service, civil or criminal law.

#### **6.5 Nomination of members to SHRC:**

- i) Chairman and Managing Director will nominate members to SHRC, Central Office in terms of the composition laid down above.
- ii) Field General Manager will nominate members to SHRC FGMO/SHRC Regional Office in terms of the composition laid down above. It should be kept in mind that in case a female executive of the scale mentioned for post of presiding officer

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SHRC is not available, then it should be ensured that the social worker being nominated is a woman.

#### **6.6 Removal of members from the SHRC committee:**

Where any presiding officer or any member of the SHRC;

- i) Fails to maintain confidentiality and publishes, communicates or makes known to the public, press and media or any other person (a) the identity and addresses of the aggrieved woman, respondent and witnesses (b) any information relating to conciliation (c) enquiry proceedings (d) recommendations of the committee as the case may be; or
- ii) Has been convicted for an offence or inquiry into an offence under any law for the time being in force is pending against him/her; or
- iii) Has been found guilty in any disciplinary proceeding or a disciplinary proceeding is pending against him/her; or
- iv) Has so abused his/her position as to render his/her continuance as member prejudicial to the public interest
- v) Is found guilty of interfering with the impartial conduct of inquiry or arrival of settlement in case of complaint relating to Sexual Harassment.

Such presiding officer or Member, as the case may be, shall be removed from the committee and the vacancy so created or any casual vacancy shall be filled by fresh nomination.

#### **6.7 Powers and functions of SHRC:**

**6.7.1 SHRC at Central Office:**

SHRC at Central Office will enquire into the complaints of sexual harassment against any officer employee in Top Executive Grade Scale VI and VII posted anywhere in India in any capacity and other employees, irrespective of scale and cadre posted at the Central Office and administrative offices under the jurisdiction of Central Office.

**6.7.2 SHRC at FGMO:**

Subject to above, SHRC at FGMO will enquiry into the complaints of sexual harassment against any officer employee in Senior Management Grade Scale V posted anywhere either as Branch Head or otherwise within the administrative control of FGMO and other employees, irrespective of scale and cadre posted at FGMO.

**6.7.3 SHRC at Regional Office:**

Subject to above, SHRC at Regional Office will enquire into the complaints of sexual harassment against any officer employee in Senior Management Grade Scale IV posted anywhere under the administrative control of the Region in any capacity and other employees irrespective of scale and cadre posted at Regional Office.

**6.7.4.** Under anti Sexual Harassment law, SHRC has the same powers as are vested in a civil court under the Code of Civil Procedure, 1908 when trying a suit in respect of the following, namely;

- a) Summoning and enforcing the attendance of any person and examining him on oath;
- b) Requiring the discovery and production of documents;

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### Meetings of the SHRC

#### 6.8

Periodicity: Committee will meet at least thrice in a year or earlier if a complaint of serious nature warranting immediate action is received.

- i. The Chairperson and Member Secretary would decide on the seriousness of the complaint for such an emergency meeting.
- ii. Quorum: Minimum 3 members of the Committee shall be the quorum.

#### 6.9 Annual Report

- A. SHRC at Central Office shall, in each calendar year, prepare an annual report with the following details, namely;
  - a) Number of complaints of sexual harassment received in the year;
  - b) Number of complaints disposed off during the year;
  - c) Number of cases pending for more than ninety days;
  - d) Number of workshops or awareness programmes against sexual harassment carried out ;
  - e) Nature of action taken by Bank against the perpetrators.
- B. The annual report so prepared should be submitted to the General Manager (Personnel). In turn the Annual Report will be placed before the Human Resources Committee of the Board for perusal and suggestions.

### 7. Complaint against Sexual Harassment:

- 7.1 Any aggrieved woman may make, in writing, a complaint of sexual harassment at work place to the proper SHRC empowered herein to deal with the complaint within a period of three (3) months from the date of incident and in case of a series of incidents, within a period of three months from the date of last incident;

*Provided that where such complaint cannot be made in writing, the Presiding officer or any Member of the SHRC as the case may be, should provide all reasonable assistance to the woman making a complaint within the said period.*

*Provided further that the SHRC for the reasons to be recorded in writing, extend the time limit not exceeding three months, if it is satisfied that the circumstances were such, which prevented the woman from filing complaint within such period*

7.2 Where the aggrieved woman is unable to make a complaint on account of her physical or mental incapacity or otherwise, her relative or friend or her co- worker or an officer of the National Commission for Women or State Women's Commission or any person who has the knowledge of the incident may prefer a complaint to proper SHRC with written consent of aggrieved women. In case aggrieved woman is dead, a complaint may be filed by any person who has the knowledge of the incident, with written consent of her legal heir.

7.3 A complaint of sexual harassment can be made by aggrieved woman against any person complaining of sexual harassment including for acts of behavior involving;

- i. Unwelcome physical contact or sexual advances, requests for sexual favours, display of sexual visuals, sexual audios, display of pornographic or obscene material and any other verbal or physical conduct of a sexual nature;
- ii. Transmitting any message by mail, telephone, e-mail etc., which is obscene, lewd, suggestive or blatantly sexual in nature;
- iii. Any explicit or implicit communication wherein a sexual favour or demand, whether by words or actions, is made a condition for complainant's or her kith and kin's employment, career progress, promotion or etc. thereby creating a hostile environment for the victim.
- iv. Sexually charged jokes or remarks and behavior, which have sexually oriented innuendoes;
- v. Consistent pattern of unnecessary physical contact, staring or targeting unreasonable attention at an individual in day to day dealing;



- vi. Any pervasive pattern of behavior which makes employees uncomfortable, insecure or humiliates them or puts them in a position of disadvantage on the basis of gender differentiation.
- vii. Any other unwelcome physical, verbal or non-verbal conduct of sexual nature.

## **8. Time and Manner of inquiry into complaint**

- 8.1** Personnel Department at Central Office, FGMO and Regional Office should be the nodal point for receiving the complaints and for convening the meeting of SHRC. General Manager (Personnel) at

Central Office, General Manager at FGMO will nominate an officer preferably a female employee working in Personnel Department at Central Office, FGMO and Regional Office respectively as a Nodal Officer for the said purpose. Names of Nodal Officer for SHRC should be displayed on the Bank's website as well on the UBI intranet.

- 8.2** At the time of filing complaint, the complainant shall submit to the SHRC such number of copies along with supporting documents, names and addresses of the witnesses. Nodal Officer should guide the complainant in that regard.
- 8.3** On receipt of complaint, SHRC shall send one of the copies received from the aggrieved woman to the Respondent within a period of seven (7) working days.
- 8.4** The Respondent shall file reply to the complaint along with list of documents, names and addresses of witnesses within period not exceeding ten (10) working days from the date of receipt of documents from the SHRC.
- 8.5** SHRC before initiating enquiry and at the request of aggrieved woman take steps to settle the matter between her and the respondent through conciliation.

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***Provided that no monetary settlement shall be made as the basis of conciliation***

- 8.6 Where settlement is arrived at, SHRC shall record the settlement so arrived as well as their recommendation and forward the same to the General Manager (Personnel) or to Field General Manager (if the SHRC concerned is SHRC at FGMO or Regional Office as the case may be) to take action as specified in the recommendation.
- 8.7 At the same time, the SHRC concerned should provide copies of the settlement as recorded to the aggrieved woman and the Respondent.
- 8.8 In all cases where settlement is arrived at, no further enquiry shall be conducted by the SHRC concerned.

*Provided however that where the aggrieved woman informs the SHRC concerned that any term or condition of the settlement arrived at, has not been complied with by the Respondent, SHRC shall proceed to make an inquiry into the complaint or as the case may be, forward the complaint to the police.*

- 8.9 Subject to the paragraphs 8.5 to 8.8 above, the SHRC concerned shall proceed to make enquiry into the complaint immediately after receipt of reply from the Respondent.
- 8.10 SHRC should make enquiry into the complaint in accordance with the principles of natural justice and should give opportunity of being heard to both the parties.
- 8.11 SHRC shall have the right to terminate the inquiry proceedings or to give an ex parte decision on the complaint, if the complainant or respondent fails, without sufficient cause, to present herself or himself for three consecutive hearings convened by the presiding officer of SHRC.

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*Provided that such termination or ex-parte order may not be passed without giving a notice in writing, fifteen days in advance to the party concerned.*

- 8.12** The parties shall not be allowed to bring in any legal practitioner to represent them in their case at any stage of proceedings before Complaints Committee.
- 8.13** While conducting enquiry, minimum three members of the SHRC, including Presiding Officer as the case may be, should be present.
- 8.14** Upon enquiry in the matter, if SHRC finds that apart from offence of sexual harassment, there exists a prima facie case of commission of criminal offence in the complaint, it may recommend filing of criminal complaint against the Respondent.
- 8.15** SHRC should ordinarily complete inquiry and make its formal recommendations within 30 days of receipt of complaint or within such extended time if warranted by the issues involved in the complaint. In all cases inquiry has to be completed within a period of 90 days from the receipt of complaint.
- 8.16** SHRC should submit its recommendations within a period of 10 days of completion of inquiry to General Manager (Personnel) or Field General Manager as the case may be for taking action. In case the perpetrator is an Executive in Scale VI or VII, SHRC at Central Office may submit the inquiry report and its recommendations to Executive Director or Chairman & Managing Director for taking action.
- 8.17** SHRC should provide copies of the inquiry report along with its recommendations to both the parties, within 10 days of completion of enquiry.
- 8.18** General Manager (Personnel) or FGM as the case may be should take action on the report of the Committee within a period of 60 days from the date of its receipt. In case the complaint involves Executives of Scale VI or VII, Executive Director or Chairman & Managing Director should take action within 60 days.

- 8.19 Where the SHRC arrives at the conclusion that the allegations against the Respondent have not been proved, it shall recommend that no action is required to be taken in the matter.
- 8.20 Where the SHRC arrives at the conclusion that the allegation against the Respondent has been proved, it shall recommend:
- i) Disciplinary action for the misconduct of sexual harassment including a written apology, warning, reprimand or censure, withholding promotion, withholding of pay rise or increments, terminating the respondent from service or undergoing a counseling session or carrying out a community service.
  - ii) Monetary compensation to the complainant by way of deduction from the salary and other emoluments of the Respondent. SHRC may decide the quantum of compensation taking into consideration.
    - a) Mental trauma, pain, suffering and emotional distress caused to aggrieved woman;
    - b) The loss in career opportunity due to the incident of sexual harassment.
    - c) Medical expenses incurred by the victim for physical or psychiatric treatment.
    - d) The income and financial status of the respondent.
    - e) Feasibility of such payment in lumpsum or in installments.
- 8.21 If the SHRC arrives at a conclusion that the allegation against the respondent is malicious or the complainant has knowingly made a false complaint or the complainant or the witness has knowingly produced a forged or misleading document, SHRC may recommend any action including a written apology, warning, reprimand or censure, withholding promotion, withholding of pay rise or increments, terminating the respondent from service or undergoing a counseling session or carrying out a community service.

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9. Other relief to complainant during the pendency of the inquiry

During the pendency of the inquiry, SHRC at the written request of the aggrieved woman may recommend to the General Manager (Personnel) or FGM or Regional Head as the case may be:

- i. To transfer the aggrieved woman or the respondent to any other workplace: or
- ii. To grant leave to the aggrieved woman up to a period of three months: or
- iii. To remove the Respondent as appraiser, reviewer or acceptor for the complainant forthwith, with respect to performance appraisal of the complainant and assign the same to some other officer
- iv. To remove the Respondent as reporting authority, if the Respondent has been reporting authority for work of complainant.

10. Appeal and further legal remedies

- 10.1. Any person including the Respondent, complainant, the witness who is aggrieved by the recommendations of SHRC may file an appeal before the Disciplinary Authority against acceptance of the recommendations within 90 days from the date of the recommendations.
- 10.2. Any person further aggrieved by the decision of the Disciplinary Authority to implement or otherwise of the recommendations of SHRC may pursue such further legal remedies as are available under applicable law including anti sexual harassment law.

11. Miscellaneous

11.1. Bank in line with the provisions of Anti Sexual harassment law will -

- i) Formulate and widely disseminate an Internal Policy or Charter or Resolution or Declaration for prohibition, prevention and redressal of sexual harassment at workplace intended to promote gender sensitive safe spaces and remove underlying factors that contribute towards hostile work environment against women;

- ii) Carry out orientation programs and seminars for the members of SHRC;
- iii) Carry out employees awareness programs and create a forum for dialogues which may involve Panchayat Raj institutions, Gram Sabha, women's groups, mother's committee, adolescent groups, urban local bodies and any other body as may be considered necessary;
- iv) Conduct capacity building and skill building programs for SHRC;
- v) Declare the names and contact details of all members of SHRC.

**11.2** This Policy is subject to annual review by the Board of the Bank.

**Prevention, Prohibition and Redressal of  
Sexual Harassment of Women Employees at Workplace  
(SC No.6196 Dated 21.05.2015)**

Smt. Michelle Young, Asst. Manager, Dept. of Personnel - Recruitment Division, Central Office has been nominated as the Nodal Officer for receiving complaints against any Officer Employee in TEGS-VI and VII posted anywhere in India in any capacity and other employees, irrespective of scale and cadre posted at Central Office and administrative Offices under the jurisdiction of Central Office and for convening the meeting of the Committee at Apex level.

Complaints in respect of sexual harassment, if any, should be forwarded to the Nodal Officer. The Committee will examine the complaint made in its entirety and action as deemed fit will be advised / taken as per the provisions of aforesaid Act. The Complainant will also be informed of the same.

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## [5] I.R. MATTERS

### INTRODUCTION

All Organizations are supposed to have a framework of policies/ rules/ regulations/ procedures in order to ensure smooth functioning. These rules are necessary to carry out tasks in an orderly manner, as it enables the functionaries to do their job/ duties in a systematic/ effective manner. This orderly conduct of things in accordance with standards/ guidelines is called Discipline. Disciplined Workforce is the main ingredient for making any Organization operative, effective and successful. Discipline prevails when every member of the Organization does what he is required to do and cautiously avoids such actions which may interfere with the interest of the Organization as also with the rights/ privileges of other staff or his colleagues. In a broader sense, it indicates the spirit and confidence with which members of the organization perform the tasks entrusted to them.

As such, all the employees are expected to respect/follow the systems/ procedures of the Organization and any breach of the same amounts to indiscipline for which they are liable for disciplinary action.

### DISCIPLINARY ACTION IN THE BANK

As everybody is aware, Bank has two sets of employees i.e. Officers and Award Staff and disciplinary action against these two sets of employees are governed by two different sets of rules/ regulations.

### DISCIPLINARY ACTION AGAINST AWARD STAFF

Disciplinary Action against Award Staff employees is governed by the provisions of Sastry Award, Desai Award and Chapter 19 of the First Bipartite Settlement dated 19.10.1966 as amended from time to time. Last amendment in the provisions was carried out in terms of Memorandum of Settlements dated 10.04.2002 and 27.05.2002 entered into between IBA and the representatives of Award Staff Unions on the subject of “Disciplinary Action and procedure therefore for Workmen”.

The aforesaid Settlement dated 10.04.2002 has categorized misconducts on the part of the Award Staff employees as **Gross Misconducts** and **Minor Misconducts** and they are culled out under **Clause 5 and 7**. Punishments which can be imposed for such misconducts, if they are proved are culled out in **Clause 6 and 8** respectively.

When it is decided to take disciplinary action against an employee it should be communicated to him in writing. In certain cases, where the misconduct is of such nature that if proved, the Disciplinary Authority does not propose to impose punishment of discharge/ dismissal then it is not necessary to hold departmental enquiry but any other punishment short of dismissal/discharge can be imposed by following procedure / conditions specified in Clause 12(e). Similarly, enquiry need not be held if the employee is charged with Minor Misconduct and the punishment proposed to be imposed/ given is Warning or Censure, by following procedure specified in Clause 12(f).

Barring exceptions under Clause 12(e) and 12(f) of Bipartite Settlement dated 10.04.2002, departmental enquiry has to be conducted by following procedure as laid down in Clause 12(a) to 12 (d) of the said Bipartite Settlement dated 10.04.2002 before imposing the punishment.

In terms of Staff Circular No. 5037 dated 20.12.2003, certain officials are designated as Disciplinary Authority and Appellate Authority to deal with the disciplinary cases at FGMO / NRO level:

<b>DISCIPLINARY AUTHORITY</b>	Chief Manager (Scale IV) or Authority above him.
<b>APPELLATE AUTHORITY</b>	Asst. General Manager (Scale V) or Authority above him in case of punishment other than dismissal/ removal/ compulsory retirement/ discharge  Dy. General Manager (Scale VI) or Authority above him at Central Office in case of punishment of dismissal/ removal/ compulsory retirement/ discharge

The powers to institute disciplinary action/ proceedings delegated and vested with Disciplinary Authority shall be deemed to include power to issue Show Cause Memorandum or Charge sheets, to suspend Award Staff employees from the services of the Bank, to hold inquiry 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.

Before initiating formal disciplinary procedure, Show Cause Memorandum is issued to the erring employee narrating the facts regarding reported irregularities. On receipt of explanation, the same is to be scrutinized in relation to the allegations leveled and after obtaining the comments of the Regional Head, the matter is to be referred to Chief Manager, Vigilance Department in prescribed format for placing it before Internal Advisory Committee for determination of vigilance angle.



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The Internal Advisory Committee gives decision about treating the case as 'vigilance' or 'non-vigilance' whereupon CVO gives his concurrence or disagreement. Once the case is treated as 'vigilance', consent of the Vigilance Department should be taken at every stage by the Disciplinary Authority.

If there is prima-facie case for imposing punishment, Disciplinary Authority may institute departmental inquiry or proceed under Clause 12 (e) or 12(f) of the Bipartite Settlement. If the employee fails to make voluntary admission of his guilt in respect of the punishment proposed under Clause 12 (e), then also it is necessary to institute departmental enquiry. For this purpose, charge sheet containing full facts in respect of reported irregularities are to be culled out in detail and specific misconducts as stipulated under **Clause 5 or 7**, as the case may be, should be levelled against the delinquent employee. In other words, misconducts should be culled out only from the list enumerated in aforesaid two clauses.

As per Staff Circular No.5037 dated 20.12.2003, Disciplinary Authority may himself hold an inquiry or direct any other officer of the Bank to hold an inquiry and also direct another officer to represent Management's case. Disciplinary Authority is also empowered to impose any of the punishment provided for in **Clause 6 and 8** of the Settlement dated 10.04.2002.

If Disciplinary Authority appoints any other officer to hold an inquiry, he shall forward to such Enquiry Officer following documents:

- A copy of charge sheet.
- Copy of statement of defence, if any, submitted by the Charge sheeted Employee (CSE).
- Acknowledgement copy of charge sheet as proof of delivery of charge sheet to CSE.
- Copy of appointment order of Management Representative.

Management Representative is required to prepare list of documents by which and list of witnesses by whom, he proposes to substantiate allegations/ misconducts and will lead evidence at the enquiry to prove the same.

**Defence Representative:**

CSE may be permitted to be defended by a person as mentioned under **Clause 12 (a) (i) (ii) and (iii)** of Bipartite Settlement dated 10.04.2002. CSE can also defend his own case if he so desires.

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### **TIME FRAME FOR COMPLETION OF INQUIRY:**

The enquiry is expected to be completed within 3 months' time from its assignment.

### **Quantum of punishment and passing final order:**

On receipt of findings of EO, Disciplinary Authority has to decide quantum of punishment to be imposed on CSE. There are no set rules for deciding quantum of punishment and it will depend on nature of each case. Punishment should be commensurate with the nature and gravity of misconduct/s proved. It should be borne in mind that punishment so imposed is not of academic interest or ineffective, e.g. if employee has reached the maximum scale of pay, there is no point in imposing punishment of stoppage of increment as there will not be any scope to implement the same. Following factors should be kept in mind while deciding quantum of punishment:

- Nature and gravity of misconduct/s proved.
- Extenuating factors/ circumstances as they emerge in the inquiry.
- Past service record of the CSE.
- Financial loss, if any, caused to the Bank.
- Acts involving malafide intentions/ moral turpitude.

Punishment may be punitive or reformatory depending upon the gravity of proved misconducts and should give right signal to others. All these facts will have to be considered/ borne in mind by the Disciplinary Authority while deciding quantum of punishment. It is pertinent to note that if the case is registered as 'Vigilance' case and departmental inquiry was instituted after seeking 1<sup>st</sup> stage advice of Vigilance Department, matter has to be referred to Vigilance Department for their 2<sup>nd</sup> stage advice with regard to the punishment proposed to be imposed on CSE.

### **Personal Hearing**

As per provisions of Clause 12 of aforesaid Settlement dated 10.04.2002, CSE is entitled to request for a Personal Hearing as regards nature of punishment proposed to be imposed, in case charges are established against him at the inquiry. Therefore, after completion of inquiry and on receipt of findings of Enquiry Officer as also on receipt of 2<sup>nd</sup> stage advice if matter is registered as a 'Vigilance' case, Disciplinary Authority has to give an opportunity of Personal Hearing to CSE, by providing him with a copy of EO's findings. The proceedings of Personal Hearing are to be recorded. The Disciplinary Authority while passing the order should take into consideration the submissions made by the CSE during the Personal Hearing.

### **Final Order and its Communication:**

The order passed by the Disciplinary Authority after the Personal Hearing should be in the form of **speaking order**.

The final order passed by Disciplinary Authority should be communicated to CSE concerned against his proper acknowledgement. As per the provisions of Bipartite Settlement, in case the CSE is remaining absent unauthorisedly, remittance of final order by Regd. A/D to his last known residential address is considered as good service.

It should be ensured that Final Order passed imposing any punishment is actually implemented and not merely served upon the Award Staff employee concerned.

If the employee is placed under suspension, while passing the final order, decision about revocation and treatment of suspension period should be clearly mentioned.

#### **Appeal:**

As per **Clause 14** of the Settlement dated 10.04.2002, an employee on whom punishment has been imposed can prefer an appeal within **45 days** from the date on which the original order of Disciplinary Authority has been communicated in writing to such employee. The Appellate Authority shall only in case of dismissal / compulsory retirement / removal give an opportunity of Personal Hearing to such employee and/or his representative on the appeal before disposing off such appeal. However, in case of punishment short of dismissal such Personal Hearing is not required and the appeal should be disposed off within 2 months from date of receipt of the appeal by Appellate Authority.

Appellate Authority will consider the appeal placed before him and pass appropriate speaking orders either rejecting the appeal or reducing the punishment imposed by the Disciplinary Authority.

It is pertinent to mention here unlike Union Bank of India Officer Employees' (Discipline & Appeal) Regulations, 1976, under Bipartite Settlements, the Appellate Authority **cannot enhance the punishment imposed** on the delinquent employee, however, he may reduce or confirm the same.

#### **Review:**

Unlike Union Bank of India Officer Employees' (Discipline & Appeal) Regulations, 1976, Bipartite Settlement **does not provide for review**.

#### **DISCIPLINARY ACTION AGAINST OFFICER STAFF**

Disciplinary action against Officer Employees of the Bank is governed by Union Bank of India Officer Employees' (Conduct) Regulations, 1976 and Union Bank of India Officer Employees' (Discipline & Appeal) Regulations, 1976. As per the decentralisation adopted by the Bank, disciplinary cases of the Officers upto Scale II are to be initiated at local level i.e. FGMO/ NRO. Disciplinary action in respect of Officers of Scale III and above are dealt with at Industrial Relations Division, Central Office.

As per the provisions of the Discipline & Appeal Regulations, disciplinary action against officers are categorized as **Minor Penalty Proceedings** and **Major Penalty Proceedings** and penalties to be imposed under the same are culled out in **Regulation 4**.

Before initiating formal disciplinary procedure, a show cause memorandum is issued to erring officer narrating the nature of irregularities reported on his part. On receipt of his explanation, the same is scrutinized in relation to the allegations levelled and after obtaining the comments of the Regional Head, the matter is referred to Internal Advisory Committee for determination of vigilance angle.

The Internal Advisory Committee gives decision about treating the case as 'vigilance' or 'non-vigilance' whereupon CVO gives his concurrence or disagreement. In case the matter is treated as 'vigilance', 1<sup>st</sup> stage advice is sought from CVO for either instituting minor penalty proceedings or major penalty proceedings. In case of officials in Scale V and above, the advice of CVC is obtained by the Vigilance Department.

### **Minor Penalty Proceedings**

While deciding whether minor penalty proceedings are to be initiated, Disciplinary Authority will consider whether lapses are of procedural nature and whether there is any loss caused or likely to be caused to the Bank which can be attributed to the Officer and whether there are any malafides or not. In short, generally minor penalty proceedings shall be initiated when the lapses are procedural in nature and appear to be bonafide mistakes. For imposing minor penalty, holding of departmental inquiry is not necessary. However, procedure laid down in **Regulation 8** of Union Bank of India Officer Employees' (Discipline & Appeal) Regulations, 1976 is to be followed. It should be borne in mind that for imposing minor penalty, Articles of Charge has to be issued levelling specific allegations/ charges and proposing any minor penalty as mentioned in Regulation 4.

Officer employee should be allowed 7 to 15 days' time depending upon the allegations in the Articles of Charge for submitting his Statement of Defence.

On receipt of Statement of Defence of the concerned officer employee the Disciplinary Authority (DA) will assess/ evaluate the same and depending upon facts brought out in Statement of Defence, the DA will either confirm minor penalty as proposed in the Articles of Charge or may reduce it. If DA is of the opinion that penalty proposed requires reduction and if the case is registered as 'Vigilance' case, matter should be referred back to Vigilance Department for their views on revised/ reduced penalty to be imposed on the CSO.

However, when the Disciplinary Authority is satisfied that an inquiry is necessary, it shall follow the procedure for imposing a major penalty as laid down in **Regulation 6 of Union Bank of India Officer Employees' (Discipline & Appeal) Regulations, 1976.**

#### **Regulation 6 - Procedure for instituting major penalty proceeding**

The procedure for instituting major penalty proceedings involves following steps:

##### **Issuance of Articles of Charge:**

If there is prima-facie case for imposing major penalty, DA has to institute departmental inquiry. For this purpose issuance of **Articles of Charge and Statement of Allegations** is necessary. Specific charges have to be mentioned in Articles of Charge. The charges are to be derived from **Regulation 3** of Union Bank of India Officer Employees' (Conduct) Regulations, 1976. **List of management Documents and Witnesses** has to be enclosed with Articles of Charge issued to delinquent Officer employee.

##### **Statement of Defence:**

The Officer employee shall be permitted 7 to 15 days time or such extended time as may be granted by the Disciplinary Authority to submit a written Statement of Defence (**Regulation 6(3)**). Extension of time for submission of written statement of defence may be allowed only for valid and genuine reasons.

On receipt of Statement of Defence, Disciplinary Authority has to examine various averments/ facts/ circumstances stated in the Statement of Defence and then take a decision for instituting departmental inquiry. If no such statement is received within the specified time limit, DA may still order holding of inquiry [Regulation 6(4)].

##### **Institution of Departmental Inquiry:**

The Officer employee (Charge Sheeted Officer) is to be informed that his Statement of Defence is not found satisfactory and it has been decided to proceed with

departmental inquiry. A suitable Memorandum to this effect is issued to the employee concerned wherein name of Inquiring Authority will also be informed to him.

### **Appointment of Inquiring Authority/ Presenting Officer**

#### **Appointment of Inquiring Authority**

Inquiring Authority (IA) is appointed by issuing formal Appointment Order by the Disciplinary Authority. IA should be independent authority and not connected with the subject matter of the inquiry. He should preferably be above the rank of CSO or at least senior to CSO. Copy of appointment order of Inquiring Authority will be sent to Charge-Sheeted Officer (CSO) for information. DA shall forward following documents to IA:

- A copy of Articles of Charge and Statement of Allegations issued to the Officer.
- A copy of written statement of defence, if any, submitted by the Officer.
- Acknowledgement copy of Articles of Charge as proof of delivery of Articles of Charge to the Officer.
- Copy of appointment order of Presenting Officer

#### **Appointment of Presenting Officer**

Presenting Officer (PO) is appointed by issuing formal Appointment Order by the Disciplinary Authority. Any Public Servant/other officer employee can be appointed as Presenting Officer to present Management's case in support of Articles of Charge.

PO on his own assessment furnishes a list of witnesses and list of documents to IA to substantiate the charges/ allegations levelled against the CSO.

#### **Assisting Officer**

As per **Regulation 6(7)**, Officer Employee is entitled to take assistance of any other Officer employee of the Bank to defend his case but may not engage legal practitioner for the purpose unless the Presenting Officer appointed by DA is a legal practitioner. DA having regard to the circumstances of the case may, however, permit Officer Employee, a legal practitioner to defend the inquiry.

The Assisting Officer, who is allowed to defend CSO, should not have more than two inquiries on hand [Regulation 6 (7)]

On conclusion of the inquiry, IA shall prepare report/ findings and shall forward the following records to Disciplinary Authority:

- Inquiry Report/ Findings
- Written Statement of Defence, if any, submitted by CSO



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- Oral/Documentary evidence produced
  - Written briefs submitted by PO/ CSO
  - Orders if any, made by the Disciplinary Authority and IA during the course of the inquiry.

#### **Action on Findings of IA:**

The action to be taken on the findings/ inquiry report of IA is specified under **Regulation 7**.

On receipt of findings of IA, if DA concurs/ agrees with the findings of IA, DA shall forward a copy of findings to CSO for giving him an opportunity to make submission on the findings of the IA. Time of 7 days is given to CSO for giving his submissions and it should be followed up.

However, if DA disagrees with the findings of IA on any Article of Charge, DA shall record its reasons for such disagreement and record its own findings on such charges, if the evidence on record is sufficient for the purpose [**Regulation 7(2)**] and shall communicate to CSO accordingly while forwarding findings of IA for CSO's submissions.

If DA having regard to findings on all or any of the Articles of Charge is of the opinion that no penalty is called for he may pass an order exonerating officer employee [**Regulation 7(4)**].

However, if DA having regard to findings on all or any of the Articles of Charge is of the opinion that any of the penalties specified in Regulation 4 of the said Regulation should be imposed on Chargesheeted Officer he shall impose such penalty by making order [**Regulation 7(3)**].

#### **Deciding quantum of penalty and passing final order:**

On receipt of submission on findings of IA, DA will once again examine all papers of inquiry right from the Articles of Charge, proceedings of inquiry, exhibits on enquiry record, findings of Inquiring Authority, submissions made by CSO and then decide quantum of punishment. There are no set rules for deciding quantum of punishment and it will depend on facts of each case. However, following factors as mentioned below should be taken into consideration.

- Nature and gravity of misconduct proved.
- Extenuating factors/circumstances as they emerge in the inquiry.
- Are malafides discernible on the part of CSO
- Past service record of the CSO
- Financial loss, if any, caused to the Bank.

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- Acts involving malafide intentions/ moral turpitude

It should also be ensured that punishment should not be disproportionate to the charges proved. It should have a deterrent effect and should give right signal to others. All these facts will have to be considered by DA although no specific yardsticks can be laid down in this respect.

### **2<sup>nd</sup> Stage Advice:**

If the matter is registered as 'Vigilance' case and where departmental inquiry has been instituted after seeking 1<sup>st</sup> stage advice, it is necessary to obtain 2<sup>nd</sup> Stage Advice of Vigilance Department/CVC. The following papers are to be forwarded to Vigilance Department while seeking 2<sup>nd</sup> Stage Advice:

- Articles of Charge issued to the CSO
- Findings of the IA
- Written brief submitted by PO/CSO
- Submissions of CSO on the findings
- Tabular format culling out gist of allegations leveled, findings of IA, submissions of CSO and DA's comments.
- Bio-data of the Officer employee

### **Final Order**

After receipt of second stage advice of CVO/CVC, DA after applying his independent mind, may accept his views and proceed further. The DA in exercise of quasi-judicial powers may issue an order imposing minor penalty or major penalty on the CSO or exonerate him of the charges if in his opinion none of the charges have been proved and/or what has been proved is non-actionable. Final order passed by the DA should be **well-reasoned speaking order**.

### **Communication of orders:**

Order made by DA either under Regulation 7 or Regulation 8 of said Regulation should be communicated to the Officer concerned against his proper acknowledgement.

### **Appeal:**

CSO can prefer an appeal against the penalty order passed by Disciplinary Authority. Such provision is laid down in **Regulation 17**. The appeal is to be preferred within 45 days from the date of receipt of final order. The appeal will be placed before



Appellate Authority at FGMO/NRO level in case of penalty short of dismissal/ removal/ compulsory retirement. However, in case of officer employees dismissed/ removed/ compulsorily retired from the services of the Bank such appeal will be referred to I.R. Division for placing it before the appropriate Appellate Authority. The appeal is required to be processed by way of offering comments of DA on various grounds raised by Appellant in his appeal and a process note is to be attached to such grounds/ comments. The Appellate Authority will consider the appeal placed before him and pass appropriate speaking orders either rejecting or substituting the punishment imposed by the Disciplinary Authority. If Appellate Authority wants to enhance the punishment, procedure laid down in Regulation 17 will be followed. Appeal shall be disposed of expeditiously.

### **Review:**

The provision for review is made under **Regulation 18** of the said Regulations. The Reviewing Authority (RA) may at any time within 6 months from the date of final order, either on his own motion or otherwise review the orders, when any new material or evidence which could not be produced or was not available at the time of passing the order under review and which has the effect of changing the nature of the case, has come or has been brought to his notice and pass such orders thereon as it may deem fit.

If RA proposes to enhance the punishment, procedure as laid down in Regulation 18 will be followed.

### **GENERAL PRINCIPLES/ RULES GOVERNING SUSPENSION**

Suspension is an administrative action whereby an employee is kept out of duty temporarily pending departmental action/ investigation. When allegations of serious nature are reported against an employee and when it is decided to investigate further in the matter/ initiate departmental action, pending such investigation/ action, employee concerned may be placed under suspension as the first step before any charges/ allegations framed against him. Suspension is generally resorted to avoid interference of the employee in investigation and to ensure safety of material evidence.

**IT MAY BE NOTED THAT THE SUSPENSION IS NOT A PUNISHMENT.**

#### **When suspension is resorted to:**

An Officer may be placed under suspension, in the following circumstances:

- (a) when disciplinary proceeding against him is contemplated or is pending; or

- (b) when a case against him in respect of any criminal offence is under investigation, enquiry or trial; or

Suspension can be ordered when, following a preliminary enquiry, the Competent Authority is satisfied that a prima facie case has been made out for departmental proceedings. Framing of definite charges and communication thereof to the Officer concerned is not a condition precedent.

In terms of para 3(a) of the Bipartite Settlement dated 10.04.2002 a workman can be placed under suspension if in the opinion of the Management he has committed an offence involving moral turpitude and he is prosecuted by a law enforcement agency or the Bank has taken steps to prosecute him.

### **Guiding Principles:**

The following circumstances may be considered appropriate to place an officer under suspension:

- where his continuance in office will prejudice investigation, trial or any enquiry (e.g. apprehended tampering with witnesses or documents);
- where his continuance in office is likely to seriously subvert discipline in the office in which he is working.
- where his continuance in office will be against the wider public interest.
- where a preliminary enquiry revealed a prima facie case justifying criminal or departmental proceedings, which are likely to lead to his conviction and/or dismissal, removal or compulsory retirement from service.

### **Deemed Suspension:**

Under Regulation 12(2) of Officer Employees' (discipline & Appeal) Regulations an officer shall be deemed to have been placed under suspension by an order of Competent Authority in the following circumstances:

- If he is detained in custody, whether on a criminal charge or otherwise, for a period exceeding forty-eight hours.
- If in the event of a conviction for an offence, he is sentenced to a term of imprisonment exceeding forty-eight hours.

If an officer who has been detained for a period exceeding forty-eight hours is later on released on bail, such release will not affect the deemed suspension, which will continue to be in force until revoked by the Competent Authority.

The period of forty-eight hours referred to in a category (b) above will be computed from the commencement of imprisonment after the conviction and intermittent period of imprisonment, if any, will be taken into account.

A duty has been cast on the officer employee, who is arrested for any reason to intimate promptly the fact of his arrest and the circumstances connected therewith to his official superior even though he might have been released on bail subsequently. Failure to do so will be regarded as suppression of material information rendering him liable to disciplinary action on this ground alone, apart from the action that may be called for on the outcome of the police case against him.

As per Regulation 12(3) of Discipline & Appeal Regulations, where a penalty of dismissal, removal or compulsory retirement from service imposed upon an officer under suspension is set aside in appeal or on review and the case is remitted by the Appellate or Reviewing Authority for further enquiry or action or with any other direction, the order of suspension will be deemed to have been continued in force on and from the date of original order of dismissal, removal or compulsory retirement and shall remain in force until further orders.

As per Regulation 12(4) of Discipline & Appeal Regulations, where a penalty of dismissal, removal or compulsory retirement from service imposed upon an officer employee under suspension is set aside or declared or rendered void in consequence of or by a decision of a Court of Law, and the Disciplinary Authority, on consideration of the circumstances of the case, decides to hold further inquiry against him on the allegations on which the penalty of dismissal, removal or compulsory retirement was originally imposed, the officer employee shall be deemed to have been placed under suspension by the Competent Authority from the date of the original order of dismissal, removal or compulsory retirement and shall continue to remain under suspension until further orders.

#### **Appeal against Suspension:**

Though suspension in itself is not a punishment, as it constitutes a great hardship for the officer, relief is available to him by way of appeal. Regulation 17 of Discipline & Appeal Regulations provides for an officer preferring an appeal against the order of suspension made or deemed to have been made under Regulation 12.

The Appellate Authority should consider whether in the light of the provisions of Regulation 12 and having regard to the circumstances of the case, the order of suspension is justified or not and confirm or revoke the order accordingly.

In our Bank, there is a Committee to review pending suspension cases which meets at Central Office at quarterly basis.

**Treatment of period of Suspension:**

*Workmen employees* [Para 12(b) of Bipartite Settlement dated 10.04.2002]

If on the conclusion of the enquiry it is decided to take no action against the workman employee 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, allowances, etc.

*Officer Employee* (Regulation 15 of Discipline & Appeal Regulations)

- 1) Where the Competent Authority holds that the officer employee has been fully exonerated or that the suspension was unjustifiable, the officer employee concerned shall be granted the full pay to which he would have been entitled, had he not been suspended, together with any allowance of which he was in receipt immediately prior to his suspension, or may have been sanctioned subsequently and made applicable to all officer employees.
- 2) In all cases other than those referred to in sub-regulation (1) the officer employee shall be granted such proportion of pay and allowance as the Competent Authority may direct;

Provided that the payment of allowances under this sub-regulation shall be subject to all other conditions to which such allowances are admissible;

Provided further that the pay and allowances granted under this sub-regulation shall not be less than the subsistence and other allowances admissible under Regulation 14.

- 3) a) In a case falling under sub-regulation (1), the period of absence from duty shall, for all purposes, be treated as a period spent on duty;
- b) In a case falling under sub-regulation (2), the period of absence from duty shall not be treated as a period spent on duty unless the Competent Authority specifically directs, for reasons to be recorded in writing, that it shall be so treated for any specific purpose.

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**Payment of Subsistence Allowance :**

**Workmen**

As per paragraph 557 of the Sastry Award and paragraph 17, 14 of the Desai Award, as partially modified by paragraph 5 of the Bipartite Settlement dated 8<sup>th</sup> September, 1983, the subsistence payable to workmen during period of suspension is to be calculated as under :

(A) Where the enquiry is departmental by the Bank -

(1) Where the investigation is not entrusted to or taken up by an outside agency (i.e. Police /CBI) :

- a) for the first three months of suspension, one third of the pay and allowances, which the workmen would have got but for the suspension;
- b) for the period of suspension, if any, thereafter, one-half of the pay and allowances which the workman would have got but for the suspension provided that after one year of suspension full pay and allowance will be payable if the enquiry is not delayed for reasons attributable to the concerned workman or any of his representatives.

(2) Where the investigation is done by an outside agency (i.e. Police / CBI) i.e.; the investigation is followed by a departmental enquiry by the bank and not by prosecution.

- a) for the first three months of the suspension one-third of the pay and allowance which the workman would have got but for the suspension;
- b) for the period of suspension, if any, thereafter, one-half of the pay and allowances which the workman would have got but for the suspension;

Provided that full pay and allowances will be payable after six months from the date of receipt of report of the investigating agency that it has come to the conclusion not to prosecute the employee or one year after the date of suspension, whichever is later;

And provided further that the enquiry is not delayed for reasons attributed to the concerned workman or any of his representatives.

(B) Where the enquiry is held by an outside agency including trial in a Criminal Court (irrespective of whether the trial, etc. is preceded by an investigation by an outside agency (i.e. Police / CBI) or not;

- a) for the first six months of the suspension, one-third of the pay and allowances which the workman would have got but for suspension;

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- b) for the period of suspension, if any, thereafter one-half of the pay and allowances, which the workman would have got but for suspension, until the enquiry is over.

### Officers

Regulation 14 of the Discipline & Appeal Regulations deals with the payment of subsistence allowance to officers during period of suspension.

An officer who is placed under suspension is entitled to a subsistence allowance on the following scale :

a) Basic Pay :

- i) for the first three months, one-third of the basic pay, which the officer was receiving on the date prior to the date of suspension, irrespective of the nature of enquiry.
- ii) for the subsequent period after 3 months from the date of suspension:
  - (1) where the enquiry is held departmentally by the Bank, half of the basic pay which the officer was drawing on the date prior to the date of suspension; and
  - (2) where the enquiry is held by an outside agency, one-third of basic pay which the officer employee was drawing on the date prior to the date of suspension for the next three months and half of the basic pay which the officer employee was drawing on the date prior to the date of suspension for the remaining period of suspension.

b) Allowances :

For the period of suspension, dearness allowance and other allowances excepting conveyance allowance, entertainment allowance and special allowance will be paid on the reduced pay as specified in clause (a) and at the prevailing rates or as per rates applicable to similar category of officers.

Non-Employment Certificate:

The payment of subsistence allowance is subject to the Officer employee under suspension furnishing a certificate every month to the effect that he is not engaged in any employment, business, profession or vocation.

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### Effecting of Recoveries/ Permissible Deductions:

From time to time, the Management has given suitable guidelines with regard to the deductions to be effected from subsistence allowance. For example, Staff Circular No. 1804 dated 28.05.1976 (appearing on page no. 272 of Staff Circular Volume - I) was issued in the past in this regard giving a list of the permissible deductions from subsistence allowance. The same has now been suitably amended in terms of Circular Letter No. 6118 dated 18.11.2003 as under:

1. The following compulsory deductions can be enforced from the subsistence allowance:
  - (i) Income Tax, provided the employee's yearly income calculated with reference to the subsistence allowance is taxable.
  - (ii) House rent and allied charges like electricity, water, furniture, etc.
  - (iii) Repayment of loans and advances taken from the Bank at such rates as may be fixed, if necessary, by the Competent Authority.
2. The following deductions are optional and should not be made except with the written consent of the employee :
  - (i) Premia due on Life Insurance Policies
  - (ii) Amount due to Co-operative Credit Societies
  - (iii) Refund of advances taken from Provident Fund.
3. The following deductions should not be made from the subsistence allowance:
  - (i) Subscription to Provident Fund
  - (ii) Profession Tax
  - (iii) Amount due on Court attachments
  - (iv) Recovery of loss to Bank for which an employee is responsible.

### VIGILANCE ANGLE

The precise definition of Vigilance Angle is not possible but generally such an angle would be perceptible in cases characterized by:



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- (i) Commission of criminal offence like demand and acceptance of illegal gratification, possession of disproportionate assets, forgery, cheating, abuse of official position with a view to obtaining pecuniary advantage for self or for any other persons; or
  - (ii) Irregularities reflecting adversely on the integrity of the public servant; or
  - (iii) Lapses involving any of the following ;
    - (a) gross or wilful negligence;
    - (b) recklessness;
    - (c) failure to report to competent authorities, exercise of discretion without or in excess of powers / jurisdiction; and
    - (d) cause of undue loss or a concomitant gain to an individual or a set of individuals / a party or parties; and
    - (e) flagrant violation of systems and procedures.

As per the recent guidelines received from Central Vigilance Commission, cases involving Officers in Senior Management Grade Scale V and above are coming under their purview and cases involving Officers upto Scale IV can be disposed of by Chief Vigilance Officer at Bank level.

### **CONTINUANCE OF DISCIPLINARY PROCEEDINGS AFTER RETIREMENT**

#### **Officers:**

- Regulation 20(3)(iii) of Officers' Service Regulations enables such continuation for the purpose of taking the pending disciplinary proceedings to a logical conclusion.
- The Officer in such cases shall cease to be in service on the date of superannuation. Notionally 'Employer-Employee' relationship is continued till disposal of the case.
- No pay or allowance during the period from date of superannuation to date of final order.
- Not entitled to receive retirement benefits till proceedings are completed and final order is passed (except own contribution to CPF).
- If however he is a member of the pension fund then provisional pension subject to adjustment against final retirement benefits is sanctioned to him.

#### **Workmen:**



- No provision under Bipartite Settlements akin to Regulation 20(3)(iii) of Officers' Service Regulations.
- However, where the employee is a member of the Pension Fund, in view of Regulation 45 & 48 of Bank (Employees') Pension Regulations, 1995 pending disciplinary proceedings can be continued even after the employee has ceased to be in service on attaining the age of superannuation.
- In such cases gratuity can be withheld but provisional pension is sanctioned subject to final adjustments at the conclusion of disciplinary proceedings and passing of final orders.

**Note:**

It has been held that provision for withholding of gratuity, pending enquiry in Conduct and Disciplinary Action Rules is not in conflict with Section 4 of Payment of Gratuity Act 1972 and that it aids the power of employer to forfeit gratuity under Section 4 (6) of the Act - 1996 Lab IC 140 (Kant).

**DISCIPLINARY ACTION - POST RETIREMENT**

- No provision either under Officers' Service Regulations or Bipartite Settlement for such action once the employee has retired from service.
- However, enquiry to prove charges can be instituted against a Pensioner in respect of -
  - a. His conduct post retirement while in receipt of pension
  - b. Grave misconduct or negligence or criminal breach of trust or forgery or acts done fraudulently during the period of his service.

In short, disciplinary action can be initiated against Pension Optee under Regulations 43, 44, 45, 46, 47 and 48 of Union Bank of India (Employees) Pension Regulations, 1995 by following procedure prescribed therein.

**Instruction regarding violation of conducts rules by government servant including officers/officials para military forces: [SC 6269 dated 04.11.2015]**

“Whenever in any matter connected with his service rights or conditions a government servant is required to seek the redressal of a grievance to his immediate official superior or head of his office or such other authority at appropriate level as is competent to deal with matter in the organization . Submission of the representations directly to higher authority by passing to prescribed channel of communication is a violation of conduct rule & has to be viewed seriously”

## **IMPLEMENTATION OF OFFICIAL LANGUAGE POLICY IN OUR BANK**

Hindi was accepted as Official Language of the Union on 14th September, 1949 in the Constitution of India and it was expected that Central Government Offices/Departments/Corporations/Bodies including Banks use Hindi in their day to day workings. Accordingly, use of Hindi in Banks is a statutory requirement.

To increase the use of Hindi in workings of Central Government Offices/ Departments/ Corporations/ Bodies, Official Language Act 1963 and Official Language Rule 1976 were enacted and proper Official Language Implementation Policy had been circulated by Central Government to implement it. As such, being a public sector bank, it is our statutory obligation to effectively implement the Government's O.L. Policy. As per Government's O.L. Policy and directives received from time to time, following are the main points regarding official Language Implementation that must be complied by all the Branches/ Offices of our bank :

- **Use of Computers/ Software :** Bilingual working facility should be provided on all the computers /softwares of the Bank and new software should be purchased in bilingual forms only.
- **Codes, Manuals and other procedural literatures etc.** Should be printed and published both in Hindi & English in diglot form. In other words, all external Forms (Forms related to loan/ Deposit schemes, recruitment etc.) and Internal Forms ( Leave/ Claim and other staff related forms) should be Bilingual in diglot form.
- **Registers :** Heading & subject description/ details in registers, should be bilingual i.e. in Hindi & English.
- **Service records/ service books, service files, Union Parivar, PMS and other documents related to staff members.**
  - (i) Heading & subject should be in bilingual form
  - (ii) Entries in service records of employees belonging to class C& D, working in Regions A & B should be made in Hindi .
- **Name Plates/ Sign Boards/ Backdrops/ Banners etc.** Should be in Bilingual/ Trilingual form in order of Regional Language-First, Official Language (Hindi) - Second and English - Third.
- **Letter heads, Envelopes and other stationery items and visiting cards :**

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All stationery items should be in Bilingual and diglot form in order of Official Language Hindi (First) and followed by English(second).

- **Rubber stamps :** Should be in Bilingual and diglot form in order of Official Language Hindi (First) followed by English (second).
- **Logo/ monogram/ charts/ maps etc. :** Should be in Bilingual and diglot form in order of Official Language Hindi (First) followed by English (second).
- **Training/ Training materials:** Each & every type of training (long term or short term) should generally be imparted through Hindi medium in 'A' & 'B' regions and in mixed language in 'C' Region. Training material in 'C' region should be prepared in bilingual form and made available to the trainees as per their requirements.
- **Option of Hindi in written examinations for recruitment :**
  - (i) Candidates should be given an **option** for Hindi medium in the written examination and to reply in **Hindi in the interviews.**
  - (ii) If any circular, advertisement, interview letter is issued regarding recruitment, the **option regarding Hindi** at (i) above should be **indicated.**
  - (iii) **Option of Hindi in interviews for recruitment/ promotion:**  
In the absence of (ii) above, candidates should be orally intimated regarding **option of Hindi** and this fact should be **recorded** in the internal note on recruitment.
- **Reply of letters received in Hindi :**

Letters received in Hindi must be replied to in Hindi

Any application, appeal or representation, when made or signed in Hindi, **shall be replied in Hindi**

Such type of correspondence should be kept updated and on record.
- **Communications etc. with the Offices of State Governments, Union Territories and individuals in Regions 'A' & 'B' :**  
All such communications should be sent in **Hindi**. However, letters to individuals in Region 'B' may be either in Hindi or in English.
- **Addresses on Envelopes to be sent to Region 'A', 'B' and 'C' :** Addresses on envelopes to be sent to Regions 'A' & 'B' should be written in **Hindi** (Devanagari script) However in Region 'C' the same should be written in bilingual. (i.e. Hindi & English).
- **Documents specified in Section 3 (3) of Official Languages Act 1963** Should be both in Hindi & English in diglot form. These documents are :

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- (a) **General orders** (all such office orders, instructions, and circulars for the use of employees and which are of permanent nature) Should be both in Hindi & English in diglot form.
- (b) **Press Communiques/ Release** should be issued both in Hindi & English.
- (c) **Contracts entered by the Bank** should be both in Hindi & English diglot form.
- (d) **Agreements** should be issued both in Hindi & English.
- (e) **Resolutions of policy nature** should be issued both in Hindi & English.
- (f) **Administrative or other reports such as Annual Report etc.** should be issued both in Hindi & English.
- **Advertisements** should be released both in Hindi and English.
  - **Meetings of Official Language Implementation Committee :**  
Meetings of the Committee should be held at least once in a quarter by each anch/office.
  - **Use of Hindi in top level Administrative meetings/ conferences/ seminars etc.:**  
Agenda/ Minutes of top level administrative meetings/ conferences/ Seminars organized by the Bank should be issued both in Hindi and English.
  - **Organizing Hindi Workshops :**  
During the year all those employees should be imparted Hindi training, who have working knowledge or proficiency in Hindi and have not been trained earlier in workshops.
  - **Organizing Hindi Day/ Week/ Fortnight/ Month :**  
With a view to create consciousness and accelerating use of Hindi as Official Language, Hindi day/ Week/ fortnight/ Month (preferably in September) should be organized once in a year.
  - **Functions :** Invitation cards, banners, backdrops and other papers related to these functions should be in **bilingual** form.
  - **Expenditure on purchase of Hindi Books :**  
**Library expenditures:** As per Annual Implementation Programme, 50% of budget should be spent on purchase of Hindi books.
    - (i) **To make provision** in the annual Library budget, for purchase of Hindi books, as per expectation.
    - (ii) **To identify new Hindi books** and submit the list of such Hindi books to Library Committee for review from time to time.

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- **Official Language Inspection :**

ROs should inspect the branches of their jurisdiction once in a year invariably to see that orders, instructions relating to Official Language Implementation, are being complied with.

FGMOs should inspect the ROs of their jurisdiction invariably once in a year to see that orders, instructions relating to Official Language Implementation, are being complied with.

- **Publications :**

All publications of the Bank (Annual Report, Performance Report/ Business Plan Letters/ House Journal, Pamphlets/ Brochures on Bank's schemes etc.) should be published in Hindi and English in diglot form.

- **Facilities for Training/ acquiring working knowledge in Hindi :**

To identify training facilities/ preparing Hindi training roster and nominating Officers for training/ implementing incentive schemes for staff members.

OL Group will update roster every year in April month on the basis of the information provided by HRM Group and arrange to nominate officers in suitable training programmes.

- **Review of progressive use of Hindi in the Bank :**

(i) Progressive use of Hindi should be reviewed at the Departmental Meetings/ Conferences.

(i) Progress on use of Hindi in the Bank will be reviewed in quarterly business review meetings of the bank.

(ii) In Official Language Implementation Committee :

OLIC will approve the Action Plan prepared on the basis of Annual Programme received from Government of India and review the progressive use of Hindi in the Bank vis-a-vis targets on quarterly intervals and give effective suggestions for implementation of Hindi.

(iii) A note in respect of progressive use of Hindi in the Bank will be **submitted to the Board of Directors on annual basis.**

- **Attending the meetings of Town Official Language Implementation Committees:**

Submitting half yearly Progress Report on Official Language Implementation to respective Town Official Language Implementation Committee (TOLIC) and attending their meetings by the Head of main office/branch located in that city/ town.

- **Quarterly Progress Reports on usage of Hindi :**

1.Submission of on-line Quarterly Progress Report (QPR) by Branches/ Departments to respective Regional Office

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2. Submission of on-line Quarterly Progress Report by ROs to respective FGMOs and OLID, Central Office.
  3. Submission of Quarterly Progress Report by FGMOs to OLID, Central Office.
  4. Submission of on-line QPR by ROs to respective Regional Implementation Offices of Department of Official Language
  5. Submission of on-line Consolidated QPR to following offices :
    - (i) Official Language Dept., Ministry of Home Affairs, Govt. of India
    - (ii) Reserve Bank of India
  6. Submission of Half yearly report to Town Official Language Implementation Committees (TOLICs) and attending meetings of the committee.
  7. Submission of report to respective SLBC (Official Language)
- **Publishing Quarterly House Journals in Hindi by ROs :**  
All ROs have to publish House Journal in each quarter in Hindi.
  - **Publishing Reference Materials on Banking subjects in Hindi by ROs :**  
All ROs have to publish one Reference Material on Banking subject every year in Hindi.
  - **Preparing Power Points on Banking subjects in Hindi by ROs :**  
All ROs have to Prepare one Power Point on Banking subject every year in Hindi.
  - **Review of progressive use of Hindi and organizing Review Meetings :**  
All ROs have to review the progress of implementation of Official Language in the branches of their jurisdiction every quarter.
- All FGMOs have to review the progress of implementation of Official Language in the regions of their jurisdiction every quarter and organize half yearly review meeting of regions
- **Website :** Website should be 100% Bilingual .

### Overall Responsibility

- i) It is the responsibility of the officer signing a letter, circular or document to see that letters, circulars, documents required to be issued in Hindi alone or in Hindi and English bilingually, are so prepared and issued. The Officers should therefore, ensure before signing such letters, circular or documents that they are either in Hindi or bilingual.

- ii) It will be the sole responsibility of the Departmental Heads/ RHs to ensure the proper implementation of O.L. Policy and They are required to submit progress report to Official of Language Division on quarterly basis.

#### THE OFFICIAL LANGUAGE RESOLUTION 1968

"WHEREAS under article 343 of the Constitution, Hindi shall be the Official Language of the Union and under article 351 thereof it is the duty of the Union to promote the spread of the Hindi Language and to develop it so that it may serve as a medium of expression for all the elements of the composite culture of India ....."

(Part of Official Language Resolution 1968, passed by both the houses of Parliament)

## 7. Physical Security Policy

Safety of staff members and security of facilities are fundamental to the normal and effective functioning of the Bank. This Policy provides a framework, which allows us to function in a secure way. Security is the responsibility of every staff member. All staff members must comply with this policy.

### Purpose

The purpose of the Physical Security Policy is to provide a safe and secure environment to all branches and offices of the Bank, as far as possible, by preventing occurrence of crime incidents and minimizing the impact of such crime incidents, if faced with.

### Objectives of the Policy

The objectives of the Policy are to ensure that:

- Staff Members, Cash and properties are protected from crimes perpetrated by external miscreants.
- Physical Security Risks are properly identified, assessed, recorded and managed.



- Safeguards to reduce risks are implemented at an acceptable cost.
- All legal, regulatory and contractual requirements and standards are met.

These objectives shall be achieved through implementation of security measures described in the Book of Security Instructions and Security Circulars issued from time to time.

### **Scope of the Policy**

The broad scope of the Policy is given below:

- To ensure adequate strength of trained security personnel, appropriate and functional security equipments and effective security procedures at branches and offices.
- To meet all legal and statutory requirements.
- To ensure compliance of all directives and guidelines given/modified, from time to time, by the Government of India, Reserve Bank of India, Indian Banks' Association and other local government bodies.
- To adopt/implement all resources and practices in respect of physical security, as well as best practices in a cost-effective manner to achieve a balance between risk and cost.

### **Implementation**

- The Policy shall be implemented by all Staff Members of the Bank.
- The Chief Security Officer (CSO) of the Bank shall be responsible for the over-all implementation and routine periodic review of the Policy.
- If any area of conflict between the Security Policy and any other practice of the Bank is noted by any Staff Member, he/she shall bring it to the attention of the CSO.
- Internal Audit shall carry out independent reviews to assess the adequacy of the implemented security measures and compliance of the Policy.



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- Compliance of the Policy is the duty of all Staff Members of the Bank. In serious cases of human casualties and financial loss, failure to comply with the Policy instructions and guidelines shall be a disciplinary matter and shall result in a breach of good conduct.
  - Security education and training shall be provided to Staff Members as appropriate to their assessed needs.
  - All Staff Members have an obligation to report any suspected breach of the Policy immediately to his superior officer or Branch Manager/Department Head.
  - Any member of the staff reporting a breach of security shall have unhindered access to the Zonal/Regional Head. If that member believes that the breach is as a result of an action or negligence on the part of the Zonal/Regional Head, then the member shall have access direct to the Chief Security Officer.

#### **Role of the Chief Security Officer**

- Develop and manage Physical Security Programmes in compliance with the directives/guidelines issued by the Government of India, Reserve Bank of India and the Indian Banks' Association and under the direction of the Chairman & Managing Director and/or the Central Security Committee.
- Develop, issue and maintain physical security strategies, programmes, directives and Guidelines.
- Create Security Awareness Programmes to include briefing, training and education.
- Provide security consulting support to branches and offices.
- Investigate breaches of security. Report findings to the Chairman & Managing Director and the Board of Directors. Get the corrective actions implemented by the branches and offices.
- Implement compliance mechanisms to evaluate the effectiveness of the Physical Security Programmes.
- Report on the effectiveness of the over-all Physical Security Programmes as per the periodicity set by the Chairman & Managing Director or the Board of Directors.

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### **Security Personnel**

- The security set-up shall have at least three-tier hierarchies, viz., one at the Central Office (Security Department headed by the Chief Security Officer), the second at the Zonal/Regional Office (the Zonal/Regional Security Officers) and the third at the branch level (Armed Guards).
- Deployment of Armed Guards, either by recruitment or by means of outsourcing, shall be done only at branches considered to be vulnerable to the risk of armed robbery as borne out by Risk Assessment and approved by the Chief Security Officer.
- Recruitment of Armed Guards shall be carried out only for those vacancies approved by the Board of Directors.
- Outsourcing of Armed Guards, wherever approved by the Chief Security Officer, shall be done at branch level, through Private Security Agencies empanelled at the Regional Offices level conforming to the Bank's Outsourcing Policy and guidelines issued by the Security Department, Central Office.

### **Risk Assessment**

Physical security arrangements made at any branch or office should be commensurate with the assessed risk. Risk Assessment of any branch/office shall be carried out by the Security Officer jointly with the branch/office head. The Risk Assessment thus carried out shall be recommended by the Regional Head and approved by the Chief Security Officer. Risk Assessment of branches/offices shall include the following four broad parameters:

- Location
- Structure & Layout
- Business Operations
- Security Environment

### **Training**

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Staff training shall be provided covering the following:

- Risk Assessment
- Physical Security
- Dealing with violent crimes in branches and offices.

### **Branch Site**

Selection of area for a branch shall be done after giving due consideration to safety and security. The selected site shall have natural security, i.e., the site shall be in a market or residential locality of a well inhabited area and not in an isolated site. In order to assess the crime-proneness or vulnerability of a branch, a Security Officer shall be consulted and his views taken into account. For this purpose, the Premises Selection Team shall include a Security Officer, whose comments shall become part of the recommendation put up to the Competent Authority for premises approval.

### **Branch Premises**

Static safeguards are essential to thwart attempts by miscreants to burgle a branch. The building should be strong and modern and should provide for structural safety against hazards of fire, theft and collapse. The Building structure should offer strong resistance to ingress by criminals.

### **Security of Cash**

- Safety of cash is the joint responsibility of the custodians. Dual control shall be exercised at all times.
- During working hours, cash keys should be retained on the person by the joint custodians and should not be left in table drawers. Cash keys should not be left in the branch overnight.
- Cashier should ensure that the cash cabin door remains locked when he/she is in the cabin as well as whenever he/she goes out of the cabin even for a short period till the entire cash is deposited into the Safe or handed over to the authorized person so that no unauthorized person can enter the cabin.
- There shall be a proper access control to the Cash Department. A customer or a member of public shall not be allowed to enter the Cash Department / cabins for any

reason. No member of staff shall be allowed access to the Cash Department without valid reason and without the permission of the Head Cashier or Cashier-in-charge.

- Cash in transit shall be in appropriate mode of transport and shall have appropriate armed escort as per directives issued/modified by the Security Department from time to time.

### Currency Chests

- Structural specifications for the Strong Room (Vault) shall be as per Bureau of Indian Standards (BIS) norms.
- Physical safeguards, operational safeguards and guarding of currency chests shall be in conformity with the directives issued / modified from time to time by the Reserve Bank of India.

### Security equipments

- Being basic security requirements, all branches and currency chests shall have the following equipments:
  - Electronic Anti-burglar Alarm System.
  - Closed Circuit Television (CCTV) System.
  - Fire Alarm System.
  - Adequate and Appropriate Fire Extinguishers.
- All Currency Chests shall also have the following additional security equipments:
  - Hotline/Auto-dialer for instant alert and communication with the nearest police station.
  - Hotline/Auto dialer for instant alert and communication with the nearest fire station.
  - Time Lock on the Strong Door or grill door of the Strong Room.
  - Bio-metric Access Control Lock on the grill door of the Strong Room.
- All security equipments shall be kept functional at all times by periodic preventive servicing and maintenance.
- Electronic burglar alarm System should be tamper-proof. The system shall be kept in Night Mode after the working hours every day so as to keep the anti-burglary sensor armed at night and on holidays.

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- Every CCTV system should keep the recorded video footage in the system for not less than 90 days.
  - CCTV footage may be handed over only to police or government officials on their written request/acknowledgement or to anyone under a court order.
  - At all branches posted with Bank's own Armed Guards, 12 Bore DBBL shot guns shall be provided. The Branch Manager shall be the Licence Holder and the names of the Armed Guards shall be endorsed as retainers. The Licence Holder (Branch Manager) shall ensure that the licence is kept valid always and is renewed in time.
  - Guns should always be kept in good working order. Defects, if any, should be got repaired without delay through licensed arms dealers.

#### **Automated Teller Machines (ATM)**

- To prevent crimes at ATM sites, ATMs shall be located in prominent and visible areas. Sufficient lighting in and around the ATM lobby shall be provided.
- The entrance shall have a roller shutter with appropriate locking system at the bottom and on top to ensure that the shutter can neither be pushed up when it is in closed state, nor pulled down when it remains open, without applying the key.
- All ATMs shall be grouted /anchored to the floor in consultation with ATM suppliers.
- All ATMs shall have video surveillance systems with recording facility to record images along with transaction identity overlay. The system shall retain recorded images for at least three months.
- All ATMs shall have tamper-proof electronic alarm systems with appropriate sensors and switches to detect physical attacks on ATMs and to alert the neighbourhood.
- Deployment of Guards at ATMs shall be done as per the pattern approved by the Chairman & Managing Director / Executive Director.
- Cash shall be loaded into ATM strictly under dual custody. Combination lock shall be operated by two officers. The officers loading cash should keep their respective codes confidential and any negligence on compliance with this part shall be at the risk and responsibility of the concerned officer.

#### **Escalation Mechanism & Follow-up Actions On Occurrence of Crimes**

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- Immediately on occurrence of an incident or whenever it comes to the notice of the branch staff for the first time, the Branch-in-charge shall inform the Regional Head, who, in turn, shall inform the Zonal Head and the Chief Security Officer on telephone.
  - If there is cash loss and/or human casualty, the matter shall be informed immediately to the Chairman & Managing Director and the Executive Directors by the Zonal Head and, in his absence, by the Regional Head.
  - The branch shall report the matter to the police authorities and lodge the First Information Report (FIR) on the same day of the crime or on the day the incident comes to the notice of the branch staff.
  - Preliminary Report shall be sent by the Regional Office to the Chief Security Officer by FAX/Email within 24 hours.
  - The scene of the incident shall be visited by the Regional Security Officer at the earliest and a detailed Report giving the narration of the incident, critical analysis and his recommendations along with a copy of the FIR shall be sent to the Chief Security Officer within one week of the incident.
  - A detailed Note giving the modus operandi of the incident, analysis of the incident and the follow-up/remedial actions adopted should be placed to the Chairman & Managing Director by the Chief Security Officer within 10 days of the incident.
  - A report on the RBI format FMR-4 shall be sent to the local RBI office directly by the Regional Office within ten days of the incident. The Chief Security Officer shall send a consolidated FMR-4 to the RBI Central Office as per the directions of the Reserve Bank of India.
  - If case of any damage to or loss of any Office Furniture & Fixture item, lodging insurance claim and its settlement shall be the responsibility of the Regional Office.
  - In case of loss of cash/gold or securities, lodging Insurance Claim with the Insurance Company shall be the responsibility of the Chief Security Officer. The Regional Office shall assist in early settlement of the Insurance Claim by ensuring that insurance surveyor carries out the survey expeditiously.
  - The responsibility of the Regional Office and branch shall not end with sending reports to the Central Office, but shall extend to ensure that all the deficiencies in the security pointed out in the investigation report are rectified by the concerned branch/office within a reasonable period of time.

## **8. UNION BANK OF INDIA PENSION REGULATIONS' 1995**

### **(SALIENT FEATURES)**

- Union Bank of India (Employees') Pension Regulations was adopted by the Board in September, 1995.
- Pension is voluntary to employees joined the bank before 29.09.1995 and compulsory to those employees who joined from 29.09.1995 to 31.03.2010.
- Pension is the 3<sup>rd</sup> Terminal Benefit in lieu of Bank's contribution to PF
- **Average of** B.P., PQP, SP. Pay, FPP (Basic portion) and officiating allowance (if any) as per rules, for the last 10 months are taken in to account while calculating pension.
- Following are the classes of pension
  - Superannuation Pension (SAP)
  - Voluntary Retirement Pension (VRP)
  - Compulsory Retirement Pension (CRP)
  - Invalid Pension (IP)
  - Premature Retirement Pension (PRP)
- Minimum of 20 years of qualifying service is required for opting for VRS under Pension Regulation
- Additional maximum 5 years of notional service is added in case of VRS up to the age of 60 years
- Full pension is granted to employees who have put in 33 years of **qualifying** service
- In case of invalid pension minimum 10 years of qualifying service is required, subject to undergoing medical check up to prove incapacitation

### **COMMUTATION**

- Employees shall be entitled to commute for a lump sum payment of a fraction not exceeding 1/3<sup>rd</sup> of pension

- 
- Commutation is payable as per the table (copy enclosed) e.g. commutation value in the case of employee retiring on attaining age of superannuation (60 years at present) as per the table is 9.81
  - D.A. is paid on full Basic Pension
  - Commutation is restored after 15 years
  - Medical check-up is compulsory if the employee opts for commutation one year from the date of retirement /VRS
  - Medical check-up is mandatory in case of compulsorily retired employees

### **FAMILY PENSION**

- Family Pension is paid to the dependent of the employee / Pensioner
- Family Pension is 15% to 30% of the last basic pay drawn by the employee/pensioner as per various B. P. settlement / salary revision, subject to minimum and maximum family pension as per pension regulation
- Enhanced family pension is double the family pension. The same is paid up to 7 years from the date of death of employee/pensioner or 65 years of age of the employee/pensioner, who expired, whichever is earlier.
- In case of children, family pension is paid up to the age of 25 years or employment or marriage (in case of female children) whichever is earlier
- Differently abled children are entitled for lifelong family pension provided they are not gainfully employed

### **COMMERCIAL EMPLOYMENT AFTER RETIREMENT**

- If a pensioner who immediately before his retirement was holding the post of an officer is required to obtain prior sanction from the bank to accept commercial employment before the expiring of one year from the date of his retirement.
- Formats of Pension Application are available in UBI INTRANET

### **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 with in 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.

## **9. PAYMENT OF GRATUITY [ For Officers]**

(1) Every Officer, shall be eligible for gratuity on:

- (a) Retirement
- (b) Death
- (c) Disablement rendering him unfit for further service as certified by a medical officer approved by the Bank.
- (d) Resignation after completion of 10 years of continuous service as per Bank's rules (as per Gratuity Act only 5 years continuous service is required) or
- (e) Termination of service in any other way except by way of punishment after completion of 10 years of service as per Bank's rules (as per Gratuity Act only 5 years continuous service is required).

(2) The amount of gratuity payable to an Officer as per Bank's rules shall be one month's pay for every completed year of service, subject to a maximum of 15 month's pay.

And where an Officer has completed more than 30 years of service, he shall be eligible by way of gratuity for an additional amount at the rate of one half of a month's pay for each completed year of service beyond 30 years.

(3) As per Gratuity Act, the amount of gratuity payable is 15 days pay for every completed year of service.

Note: If the fraction of service beyond completed years of service is 6 months or more shall be reckoned as one year. Any Loss to the Bank on account of misconduct on the part of the officer can be recovered.

The Payment of Gratuity Act 1972 was amended w.e.f. 24.05.2010 as per Government Notification and IBA Circular No.HR & IR / CIR / 76G (iii) 417 dated 28.05.2010.

### **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 from Rs.3,50,000/- Rs.10,00,000/- w.e.f. 24.05.2010....SC NO.5680 DT.07/07/2010. Max. Amount of Gratuity entitled to exemption under sub-clause (iii) of clause (10) of section 10 of Income Tax Act 1961 is Rs.10,00,000/-

## CALCULATION OF GRATUITY

[As per Bank's Rule] 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+ 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 + ½ + ½ = 16 MONTHS PAY; 40 YEARS = 15 + ½ X10= 20 MONTHS PAY

EMPLOYEE HAS RIGHT TO RECEIVE GRATUITY UNDER THE ACT OR UNDER ANY AWARD / SETTLEMENT WHICH IS HIGHER.

AS PER GRATUITY ACT	AS PER BANK'S RULES
BASIC PAY	BASIC PAY
PQP	PQP
SPECIAL PAY	SPECIAL PAY
DA	DA - NOT APPLICABLE
FPP (Increment +DA)	FPP (Increment Portion)

### I. As per Gratuity Act

Last Drawn Basic + FPP + PQA+ 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

Presently limited to Rs. 10 lacs.

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

No. of Years of Service :

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

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

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

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

## II. AS PER BANK RULE:

= Last Drawn Basic + FPP + PQA x Number of years of service/2 .

### Example:

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

Case B)        = (30000+600+750) x15 = 470250. Because service from 15 & above up-to 30 years, 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

## 10. Voluntary Retirement under Pension Regulations

- In terms of **Regulation 29** of Union Bank of India (Employees') Pension Regulations 1995, on or after 1.11.1993, at any time after an **employee has completed twenty years of qualifying service**, he may by giving notice in writing of not less than 3 months retire from the service of the bank. In case of Invalids (**Regulation 30**) the Bank may grant retirement to a person who has rendered minimum 10 years service on account of **body or mental infirmity which permanently incapacitates the staff from service**.
- The Notice of Voluntary Retirement shall require acceptance by the Appointing Authority. Where the Appointing Authority **does not refuse to grant the permission for retirement before expiry of Notice Period**, the retirement shall become effective from the date of expiry of the Notice Period.

### Waiver of Notice Period

- An employee may make a request in writing to the Appointing Authority to accept the Notice of Voluntary Retirement of **less than three months giving reasons therefor**. The Appointing Authority may consider such request **if it is satisfied that the curtailment of period of notice will not cause any administrative inconvenience to the bank**. In such cases the employee shall not apply for commutation of pension before expiry of notice of three months.

### Withdrawal of Notice.

- An employee may request for withdrawal of Notice before the intended date of retirement. Such withdrawal may be permitted with the specific approval of the Appointing Authority.

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**Competent Authority for acceptance of Voluntary Retirement under Pension Regulations- (Annexure II to Staff Circular 4229 dt. 26.10.1995)**

Designation	Authority
Officers in TEG/S VI & VII	Board
Officers in SMG/S IV & V	General Manager (P&HR)
Officers upto MMGS III and all members of Award Staff working in Branches / Offices excluding Central Office	Zonal Head
Officers upto MMGS III and all members of Award Staff working in Central Office	Officer in TEG/S VI or authority above him overseeing Dept. of Personnel at Central Office

## 11. NOMENCLATURE OF ZONES

It has been decided to change the basis of nomenclature of the Zones of the Bank from the Geographical Area to the City where ZO is located to facilitate easier identification, w.e.f. 1<sup>st</sup> January 2013 (SC No.5934 dt.27.12.2012)

SL. NO.	NAME OF THE ZONE w.e.f. 1 <sup>st</sup> January 2013		JURISDICTION
	EXISTING	NEW	
1	NORTH	DELHI	Delhi, Haryana, Punjab, H.P., Rajasthan, J&K and UT of Chandigarh
2	EAST	KOLKATTA	WB, Orissa, Bihar, Jharkhand, Sikkim, Assam, Nagaland, Mizoram, Manipur, Arunachal Pradesh and Meghalaya.
3	WEST ZONE - I	AHMEDABAD	Gujarat & Daman & Diu
4	WEST ZONE - II	PUNE	Maharashtra (except Greater Mumbai, Thane, and Raigarhdist) and Goa.
5	SOUTH ZONE - I	CHENNAI	Tamil Nadu, Kerala, Pondicherry and Andaman & Nicobar
6	SOUTH ZONE - II	BANGALURU	Karnataka and Andhra Pradesh <i>and recently constituted Telangana State</i>
7	CENTRAL ZONE - I	LUCKNOW	UP and Uttarakhand -
8	CENTRAL ZONE - II	BHOPAL	MP and Chhattisgarh
9	MMZ	MUMBAI	Greater Mumbai with Thane and Raigarh dists.
10	New zone	VARANASI	Some parts of Uttar Pradesh

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## **12. AGE OF RETIEMENT**

Age of Retirement for Award Staff is 60 years. An employee will retire 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.

Regulation 19 of the union bank of India (officers) service regulations 1979-Age of retirement modalities & guidelines [6272 dated 26.11.2015]

### **Age of retirement:**

The age of retirement of an officer employee shall be as determined by board in accordance with the guidelines issued by the government from time to time Provided that the bank may as its discretion on the review by the special committee special committees as provided hereafter in sub-regulation 92) retire if it is of the opinion that it is in the public interest an officer employee on or at any time after completion of 55 years of age or on or at any time after the completion of 30 years of total service as an officers employee or otherwise whichever is earlier

Provided further that before retiring an officer employee at least three months notice in writing or an amount equivalent to three months substantive salary / pay and allowances shall be given to such officer employee

Provided also that nothing in his regulation shall be deemed to preclude an officer employee from retiring earlier pursuant to the option exercised by him in accordance with the rules of the bank

### **Explanation:**

An officer employee will retire on the last day of the month in which he completes his age of retirement

Provided that an officer employee whose date of birth is on the first day of a month shall retire from service on the afternoon of the last day of preceding month on attaining the age of retirement



- 2) The bank shall constitute a special committee / special committees consisting of not less than three members to review whether an officer employee should be retired in accordance with first proviso to this regulation such committee / committees shall from time to time review in case of each officer employee and no order of retirement
- 3) The following guidelines w are issued by the government of India in terms of proviso to aforesaid regulation 19 91) which are effective from 22.05.1998:
- a) The age of retirement of all officers will be 60 years
  - b) subject to the provision of the rule every officer shall retire from the service on afternoon of the last day of the month in which he attains the age of 60 years, provided that the officer whose whose date of birth is 1<sup>st</sup> of the month shall retire from the service on the afternoon of the last day of the preceding month on attaining the age of 60 years
  - c) No extension will be given to any officer beyond 60 years of age
- 4) In the light of the aforesaid provisions/guidelines the bank has formulated special committees to review the cases for premature retirement of officer employees who have completed 55 years of age or 30 years of service as an officer employee or otherwise whichever is earlier as under

Grades of officers	Special committee	Competent authority
JMGSI,MMGS II AND MMGS III	3 GMS	
SMGS IV SMGS V & TEGS VI	CMD,GM & one director of board	Board
TEGS VII	CMD, Two directors of board	Board

The special committee will review the performance of all officer employees covered regulation 19 (1) for considering their retirement before reaching superannuation. This will include cases where the bank is of the opinion that the performance / health of an officer employee has deteriorated to the extent of impairing his efficiency or for whatever other reasons it is considered necessary for review o the performance of an officer by the special committee the performance the officer is reviewed on the basis of his / her annual performance report for the preceding 3 years

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5) General guidelines for implementation of the provisions:

5.1 The committees in making their recommendation would observe the following criteria:

- a) Officer employees whose integrity is doubtful will be retired
- b) Officer employees who are found to be ineffective will also be retired the basic consideration in identifying such employee should be the fitness/competence of the employee to continue in the post which he / she is holding
- c) While entire service record of an officer employee should be considered at time of review no officer employee should ordinarily be retired on grounds of ineffectiveness if his service during preceding years or where he has been promoted to a higher post during that year's period his service in the highest post has been found satisfactory

Consideration is ordinarily to be confined to the preceding 5 years to the period to the higher post, in case of promotion within the period of 5 years, only when retirement is sought to be made on the grounds of ineffectiveness. There is no such stipulation however where the officer is to be retired on grounds of doubtful integrity

- d) No officer employee should ordinarily be retired on the ground of ineffectiveness if in any event he would be retiring on superannuation within a period of one year from the date of consideration of this case

Ordinarily No officer should be retired on the ground of ineffectiveness if he is retiring on superannuation within a period of one year from the date of consideration of this case it is clarified that in case where there is a sudden and steep fall in the competence efficiency or effectiveness of an officer, it would be open to review his case for premature retirement.

5.2 The rules relating to premature retirement will not be used in the following circumstances;

- I. To retire an officer employee on grounds of specific acts of misconduct as a short cut of initiating formal disciplinary action or
- II. For reduction of surplus officers or

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III. As a measure of effecting general economy

5.3 In case where it is found that an officer employee is not keeping good health or he is not in a position to give his best the bank may in its sole discretion call for a medical report on the officer from the bank doctor or from the doctor nominated by the bank for this purpose and submit the same to the special committee for its special consideration.

5.4 The special committee constituted hereinabove would review the cases once in a year or at such intervals as may be decided from the management from time to time

5.5 The committee after reviewing such cases would submit its recommendations to the competent authority who would take into consideration there recommendation of the special committee and decide as to whether the officer employee is to be retired prematurely or not

5.6 In case there is no such case a nil report would be sent

5.7 if the competent authority concurs with the recommendation of the special committee and decides to retire an officer employee prematurely he would record that he has formed an opinion based on confidential report of the bank and other relevant information in respect of the said officer employee that it is necessary to retire such officer employee in pursuance of the aforesaid provision of regulation 19 (1)

5.8 The officer employee who is to be retired prematurely would be served with a written notice of 3 months or he/she would be paid an amount equivalent to 3 months salary/pay and allowances. In this eventuality the officer concerned shall retire on the last day of the month in which the notice period expires

5.9 The officer employee concerned who has been issued with the notice may make a representation if he so desires within 15 days from the receipt thereof to the competent authority and on the receipt of such representation, the same will be placed before the special committee for its consideration . The committee if it thinks fit may make fresh recommendations to the competent authority. On receipt of the committee's recommendations the competent authority may take a final view. The decision arrived there at will be communicated to the concerned officer.

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### **13. JOINING TIME (OFFICERS)**

- i) NO Joining Time shall be allowed in case of local transfers and transfers not involving change in residence or shifting of household of the employee.
- ii) NO joining time shall be admissible to an officer when his/her transfer is of temporary nature, irrespective of the fact that the posting is to be place or station other than the one at which he/she is permanently posted.
- iii) Employees who are transferred at their own request shall not be entitled to any joining time.
- iv) An Officer shall be eligible for joining time on one occasion and not exceeding seven days, exclusive the number of days spent on travel.
- v) In calculating the Joining Time admissible to an officer, the day on which he/she is relieved from his/her place from which he/she is transferred and the day on which he/she reports at the place to which he/she is transferred may be excluded, but the public holiday/s and/or Sunday/s following the day of his relief during the seven days will be included in the Joining Time.
- vi) No other leave to be clubbed with this leave.
- vii) To be availed within 3 months.

#### **13.1 - JOINING TIME FOR AWARD STAFF**

- Joining time admissible to Award Staff shall not exceed 6 days, exclusive of the number of days spent on travelling.
- In calculating joining time, the day on which he/she is relieved from the place from which he/she is transferred and the day on which he/she reports at the place to which he is transferred may be excluded.
- No joining time shall be allowed in the case of local transfers.
- Joining time shall be allowed in respect of request transfers also only once in the entire career in their respective cadre of the staff member [SC 3270 dt. 12.04.1988 Clause A (10)].
- No other leave to be clubbed with this leave
- 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. (SC No.6211, dt. 30.06.2015)

#### **14. Additional interest of 1% on Deposits to retirees :**

Additional interest of 1% over the rates payable to public to retired member/singly or jointly, spouse of deceased / bank association etc. I.c.no. 4957 dated 16.4.94.

#### **15. Re-categorization of the branches:[ SC 6235 dated 31.08.2015]**

- The categorization of branches as of 31.03.2010 hitherto was approved by the Board in its meeting held on 26.11.2010 and was circulated vide Staff Circular No. 5722 dated 22.01.2011.

The Board of Directors, in the meeting held on 26.08.2015, has approved the re-categorization of Branches as of 31.03.2015 as per the following criteria

SN	Category of the branch	Average Aggregate Business Mix i.e. Deposits and Advances during the last 2 years
1	Small	Below Rs.7.00 crores
2	Medium	Rs.7.00 crores to below Rs.30.00 crores Within which Average Advances for last 2 years should not be less than 25% of average aggregate business, otherwise it will be treated one notch lower, i.e. Small branch
3	Large	Rs.30.00 crores to below Rs. 100.00 crores Within which Average Advances for last 2 years should not be Less than 25% of average aggregate business, otherwise it will be treated one notch lower, i.e. Medium branch
4	Very Large	Rs.100.00crores to below Rs.300.00 crores Within which Average Advances for Last 2 years should not be Less than 25% of average aggregate business, otherwise it will be treated one notch lower, i.e. Large branch
5	Exceptionally Large	Rs. 300.00 crores to below Rs. 1000.00 crores Within which Average Advances for Last 2 years should not be less than 25% of average aggregate business, otherwise it will be treated one notch lower, i.e. Very Large branch
6	Exceptionally Large	Rs. 300.00 crores to below Rs. 1000.00 crores Within which Average Advances for Last 2 years should not be less than 25% of average aggregate business, otherwise it will be treated one notch lower, i.e. Very Large branch
7	Premier	The branches achieving a minimum level of average advance of Rs 1000 crores for the last two years

### Exceptions :

A) Branches having more than 60% Bulk Deposit Business contributed by only 6 to 8 customers are considered for re-categorization after reducing the same from average Aggregate business. 38 branches have been identified as per the above criteria, out of which there is no change in the categorization of 22 branches even after deducting 60% Bulk Deposits but 12 branches have been downgraded. However, Gandhinagar Bangalore, Bandra East Mumbai and Shram Shakti Bhawan Delhi branches, though having bulk business, have been downgraded to only one notch because to manage Bulk Deposit business minimum Senior Manager level official is required. After reduction of bulk deposit and considering Average Aggregate Business and Average Aggregate Advances, Dharamtola Branch upgraded to one notch i.e. ELB.

B) The norms adopted for newly opened branches on or after 01.04.2013 and single branches in any district are as under : All newly opened branches, except those which are the only (single) branch in the district are categorized as "Small".

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'.

C) For branches which have extended food credit, the amount of food credit is deducted from the advances to arrive at averages. These branches are Awle and Jamshet.

D) Due to shifting of advance business from Khairatabad to IFB Hyderabad after March 2015, IFB Hyderabad has been categorized as Premier Et Khairatabad as Medium Branch.

E) All FI branches are categorized as 'Small'.

F) All 21 Mid Corporate branches were opened under Specialized Category and thus these are categorized as VLBs irrespective of their business figures.

- Consequent upon this categorization, the category wise number of branches is as under :

Sr	Category	As of 31.03.2010	As of 31.03.2015
1	Small	466	1109
2	Medium	869	1299
3	Large	974	1076
4	Very Large	372	396

<b>5</b>	<b>Exceptionally Large</b>	<b>91</b>	<b>96</b>
<b>6</b>	<b>Premier</b>	<b>9</b>	<b>25</b>
	<b>Total</b>	<b>2781</b>	<b>4001</b>

(CMS, ARB, ULP/RAB & Service Branches are excluded from the above categorization)

## **Borrowing & lending by Staff Members :**

[Staff Circular No.6227 Date: 20th August, 2015]

- A. Regulation 15 and 19 of Union Bank of India Officer Employees' (Conduct) Regulations, 1976 provide as under

### **Regulation 15:**

No Officer Employee shall, in his individual capacity

- 1) Borrow or permit any member of his family to borrow or otherwise place himself or a member of his family under a pecuniary obligation to a broker or a money lender or a subordinate employee of the Bank or any person, association of persons, firm, company or institution, whether incorporated or not, having dealings with the Bank;
- 2) buy or sell stocks, shares or securities of any description without funds to meet the full cost in the case of a purchase of scrips or delivery in the case of a sale;
- 3) Incurs debts in race meeting
- 4) Lend money ,in private capacity to a constituent of the Bank or have personal dealings with such constituent in the purchase or sale of bills of exchange, Government paper or any other securities; and
- 5) guarantee in his private capacity the pecuniary obligations of another person or agree to indemnify ,in such capacity another person from loss except with the previous permission of the Competent Authority.



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## Regulation 19:

An Officer Employee shall so manage his private affairs as to avoid habitual indebtedness or, insolvency. An Officer Employee against whom any legal proceedings are instituted for the recovery of any debt due from him or for adjudging him as an insolvent shall forthwith report the full facts of the legal proceedings to the Bank

B. Clause 5 and 6 of Memorandum of Settlement dated 10.04.2002 for Award Staff employees also mention following acts and omissions as Gross/Minor Misconduct

- I. Engaging in any trade or business outside the scope of his duties except with the written permission of the Bank
- II. Giving or taking a bribe or illegal gratification from a customer or any employee of the bank
- III. Incurring debts to an extent considered by the management as excessive

C) Of late, instances of violation of aforesaid provisions on the part of Officer/Award Staff have come to notice of the Management, wherein they not only indulge in Lending/borrowing with customers/staff members/outside but also engage themselves in trade/business activities unauthorisedly. It is also observed that the staff accounts including clean overdraft facility allowed to staff members are being misused for the above activities. Staff Circular no.4861 dated 20.06.2002 regarding grant of clean overdraft facility specifically provides for carrying out transactions of personal account through this account and prohibits use of the same for any commercial /business purpose. Instances of excessive borrowing without permission of the Bank have also come to the notice of Management resulting into issuance of garnishee/recovery orders by Courts/lenders. Scrutiny of staff/staff related accounts during inspections have also revealed existence of several abnormal/unusual transactions in these accounts which are beyond the known source of income of concerned officer/ employee. Such unauthorized activities not only bring reputational loss to the Bank in the eyes of clients/public but also make these officers/employees liable for disciplinary action as per service rules



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All the officers/employees of the Bank are therefore, requested to desist from indulging in such activities and abide by the service rules/provisions in this regard. Any violation in this regard will make the concerned officer/employee liable for disciplinary action as per rules.

All the Branch Heads/ Vertical Heads/ Departmental Heads are requested to monitor the activities of the staff members working under them and anything abnormal noticed be immediately enquired into. Similarly, all the Branch Heads are also advised to monitor the accounts of staff members regularly to check the transactions therein and to avoid occurrence of such lapses and report any violation to higher authorities.

Please take a careful note of the aforesaid instructions and be guided accordingly.

**Formation of new State of Telengana**  
**[SC 6262 dated 27.10.2015]**

On account of formation of separate State of Telengana, 10 Districts of undivided Andhra Pradesh State are the part of newly formed Telengana State and remaining 13 Districts are continue to be the part of Andhra Pradesh State. Due to some administrative difficulties various staff matters of both these States are being looked after by Nodal Regional Office, Hyderabad.

However, it is now decided that w.e.f. 26.10.2015 all staff matters pertaining to newly constituted State of Andhra Pradesh i.e. branches coming under the jurisdiction of Regional Offices Nellore, Visakhapatnam and Vijayawada will be Looked after by Regional Office, Vijayawada being nominated as Nodal Regional Office for this purpose. Hence, staff matters pertaining to conducting higher assignments process in clerical cadre for the post of Special Assistant / Head Cashier, maintenance of Roster, Seniority lists of the employee, Transfer Diary of Award Staff for the branches coming under newly constituted State of Andhra Pradesh etc. will be Looked after by Nodal Regional Office, Vijayawada.

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### **Grievance Redressal Portal on Bank's website - "HR Aapke Dwar"**

[SC 6271 dated 16.11.2015]

As all are aware, the success of an organization is the result of the unstinted support and contribution of its employees and their total compliance of its systems and procedures.

Despite the fact that the HR machinery at the various Regional Offices is already contributing and supporting employee welfare through various staff and admin functions, as an additional motivating gesture, the Bank has introduced a Grievance Redressal Portal on the Bank's website, with the objective of providing a platform for staff members to escalate their grievances / complaints for expeditious redressal of the same as per the Bank's rules. At present this Portal is opened only for Regional Offices under FGMO Lucknow and FGMO Varanasi. Further, the Grievance Redressal Portal is presently operative for employee grievances relating to only six admin functions namely, sanction of TE Bills, leave, LFC, perks and benefits, hospitalization and staff housing loan.

It is now extended to all the Regional Offices pan India and include all staff related issues of employees, except those relating to transfer and posting. The Grievance Redressal Portal will enable an employee to present his/her grievance 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. This department has already issued detailed guidelines fixing specific 'TAT / time lines for the performance of various staff functions. Regional Heads / HR Heads of all Regional Offices are advised to ensure that the redressal of a grievance must be actual and the grievance shall not be closed with frivolous / interim remarks like "It 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.

Regional Offices / FGMOs are requested to sensitize all concerned in their Region / Zone to ensure expeditious disposal of the staff complaints lodged in the Portal, so as to prevent their escalation to higher levels. Redressal of staff grievances / complaints is included in the Job Role of the Deputy Regional Heads / Deputy Zonal Heads, and it will be their responsibility to

ensure that the Portal is used effectively for ensuring cordial HR relations in their Region / Zone. We are confident that introduction of the above Portal will lead to increased. job satisfaction and improved productivity and efficiency and seek support and co-operation of all concerned in this regard.

## **Introduction of Voluntary NPS**

### **[Staff Cir 6320 dated 20.02.2016]**

(Extension of Tax benefits to staff covered under NPS as per Union Budget)

1) Attention is invited to Staff Circular No 5834 dated 01.03.2012 vide which the details of National Pension System for employees joining the Bank on or after 01.04.2010, as per Bipartite/Joint Note dated 27.04.2010 signed between unions and IBA, were circulated. As per rules laid down by Pension Fund Regulatory Development Authority (PFRDA), 10% of Basic+DA is to be contributed towards NPS. This amount is deducted directly from the employee's salary every month. An equal contribution is made by the Bank towards the NPS fund.

2) Contribution towards NPS is eligible for tax benefit. Till FY 2014-15 the tax benefit available to the subscriber was capped to Rs 100000/- (One Lac) only.

3) As per Union budget 2015-16, the tax benefit under NPS, where employee and employer both contribute towards the corpus, has been raised to Rs 150000/- (One Lac Fifty Thousand only). Besides the above another additional tax benefit of Rs 50000/- (Fifty Thousand) has also been provided to the subscriber .where the subscriber can contribute voluntarily.

4) As per communications received from NSDL the following is the gist of the **benefit introduced for NPS in budget FY 15-16:**

A. The ceiling amount qualifying for total tax benefit, where employee + employer contribution is done is raised to Rs 150000/- from the existing Rs 100000/ This is Subject to only 10% of Basic +DA deducted. This benefit is available under section'80 CCE of IT Act, 1961.

B. An additional investment of Rs 50000/- has been introduced under sub-section 80 CCD (1 B) of IT Act, 1961 where the 'Subscriber may invest voluntarily. This is over and above the -limit of deduction available as mentioned in point (A) above.

C. The total tax benefit available where the subscriber Contributes voluntarily to the tune of Rs 500.00/-,, thus will be for Rs 200000/-

D. There will be no Bank contribution towards 'the additional amount of Rs 50000./- as it is voluntary in nature.

E. In case the employee + employer contribution is less than 150000/-, say Rs 100000/-, the amount qualifying for the benefit under section 80CCE will be Rs 100000/- only. It can't be clubbed with 80 CCD (1B). Neither can there be any voluntary contribution under section 80 CCE under corporate structure of NPS followed by Banks.

F. This additional Investment option to the subscriber is beneficial in two ways. Firstly it will reduce the tax liability and secondly will add to the retiral benefits of the subscriber.

G. The newly introduced Voluntary NPS contribution will be credited in TIER I of PRAN account.

5) To provide the employees of the benefit of extra tax savings, a new module has been introduced in Union Parivar under the head VNPS:

A. This module is available only to employees covered under NPS.

B. The voluntary contribution towards NPS under section 80 CCD (1 B) will be done through Union Parivar for proper record and accurate calculations.

C. The new module viz. "Voluntary NPS" will be a component of salary slip henceforth.

D. This new component is completely voluntary in nature.

E Employee has been provided with the option to select either the deductible amount in figures, or a percentage of Basic+DA, say like 10% of basic + DA (same like VPF). Employee can select either amount or percentage, not both. ( Annexure I for details.)

F. The benefit of choosing percentage is that, with the modification in DA rate; the amount of VNPS will change automatically.

G. A new field has been introduced in the existing NPS report menu, in Union Parivar, which will generate the employee wise, 'Voluntary NPS contribution' report every month.

H. A selection/declaration page (similar to present VPF) has been introduced in Union Parivar where the employee will himself/herself choose for voluntary deduction towards NPS and also choose the amount by themselves.

I. The amount thus deducted will be credited in the existing NPS accounts at RO-level.

6) The total NPS amount i.e. regular Bank +Employee contribution as well as this newly introduced Voluntary NPS will be remitted to this office, as per the prevailing practice, every month by the respective ROs.

7) There, will, be no change in the rest of the procedure, i.e. of onwards remittance to trustee Bank. The amount thus remitted will reflect in the PRAN account of the employees.

**Additional Tax Benefit Under National Pension System [STAFF CIRCULAR NO. 6326 March. 03, 2016]**

1. Please refer to Staff Circular 5834 dated 01/03/2012 vide which NPS was introduced for all the 'employees joining the organization on or ,after 01.04.2010.

2. Please also refer to SC 6320 dated 20.02.2016 introducing a new Module, "Voluntary NPS" in Union Parivar, where all employees covered under NPS are provided with an option of Voluntary NPS contribution for additional tax benefit.

3. We are in receipt of letter no UNC/MIS/1091 /2016 dated 17.02.2016 from PFRDA on the captioned subject, where it is informed that the additional tax benefit of Rs 50000/-(Fifty Thousand Only) is available to all the employees of the Bank, i.e. the employees covered under the old pension scheme are also eligible for a tax benefit of Rs 50000/- if they contribute towards the National Pension System.

4. All the employees, willing to take the additional tax benefit may open a NPS account at their respective branches, as all Union Bank branches are authorized to open NPS accounts.

5. Employees may use NPSCOLL menu in Finacle to open new NPS accounts. Refer DP- Circular Letter no DIT:CBS:RN:2912 dated 03rd February 2011 for full procedure.

6. Employees may also open an account online using their Aadhar Number issued by UIDAI and by authentication through OTP received from UIDAI for additional tax benefit, the contribution of Rs' 50000/- should be deposited Latest by 31.03.2016

## **Innovation: Staff feedback/Suggestions**

**[STAFF CIR NO.6369 dated 23.05.2016]**

We invite reference to our Circular letter No.3047 dated 12th September, 2014 informing all staff members that with a view to motivate the staff and encourage them to freely communicate with the Top Management & give their views/ suggestions for the betterment of the Bank, a platform in the form of dedicated e-mail id [innovation@unionbankofindia.com](mailto:innovation@unionbankofindia.com) is created.

We are happy to note an encouraging response from the staff members to this initiative. Suggestions and feedback received are evaluated by a committee of Senior Officials and till date a total of 135 suggestions found feasible for implementation have been implemented by the Bank. Staff members whose suggestions are implemented are felicitated by an appreciation Letter and a book of a renowned author duly autographed by our worthy CMD sir.

For information to all staff members a link (Innovations implemented) has been created on UBINET (<http://172.31.14.12/UBINET>), where implemented suggestions are uploaded. This link will be periodically updated as and when new suggestions are implemented. List of new 35 suggestions implemented till 30.04.2016 is uploaded in the UBINET and is enclosed for information of all concerned.

We are sure that the staff members will continue to contribute by sending innovative ideas for the betterment of our beloved institution, by using the innovation portal.