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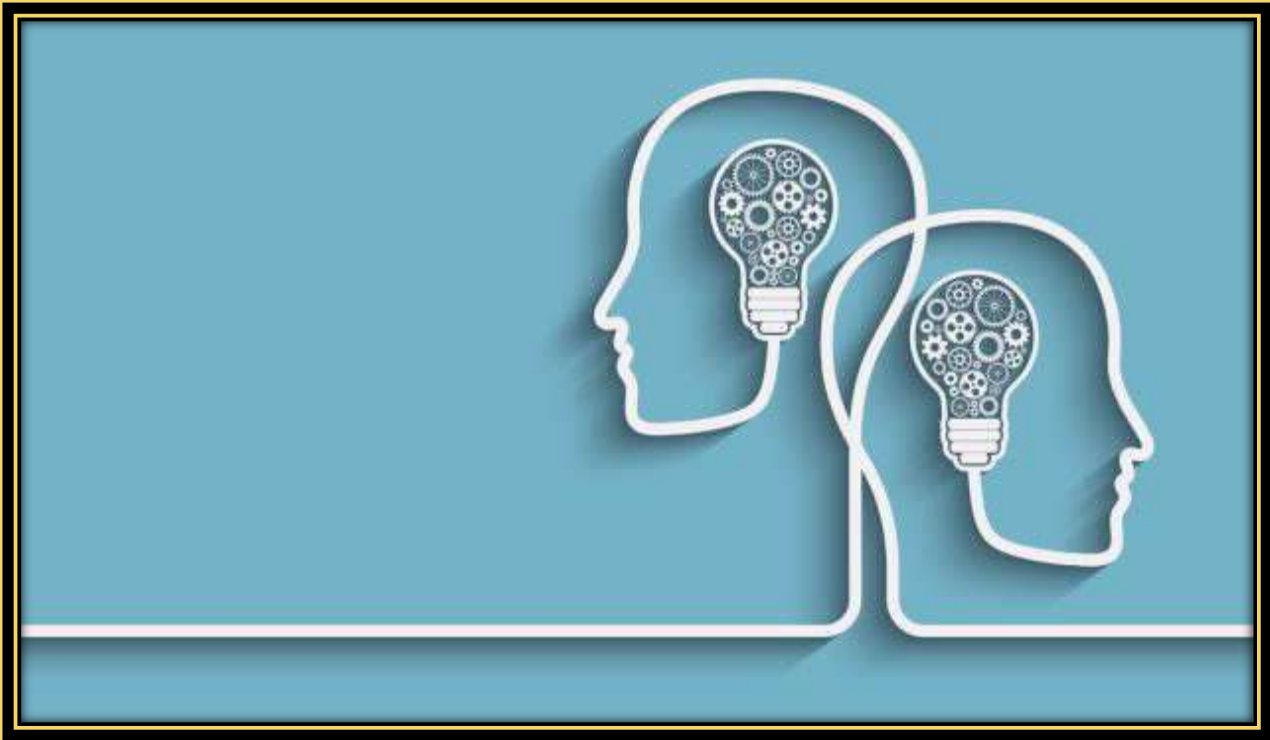
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## SECTION 2: AWARD STAFF



## *SECTION: 2 AWARD STAFF*

## 11<sup>TH</sup> BIPARTITE SETTLEMENT

**Staff circular 7326 dated 24.12.2020**

### **Scales of Pay**

In modification of Clause 4 of Bipartite Settlement dated 25<sup>th</sup> May, 2015, with effect from 1<sup>st</sup> November, 2017 the scales of pay shall be as under: -

Clerical Staff							
17900	1000	20900	1230	24590	1490	30550	1730
	3		3		4		7
42660	3270	45930	1990	47920	(20 years)		
	1		1				
Subordinate Staff							
14500	500	16500	615	19575	740	22535	870
	4		5		4		3
25145	1000	28145	(20 years)				
	3						

*Note:*

- a) Fitment in the new scales of pay shall be on a stage-to-stage basis.
  - b) There shall be no change in the dates of annual increments because of the fitment.
  - c) In the case of Ex-servicemen category employees who have joined the Banks on and after 1<sup>st</sup> November, 2017 up to the date of this Settlement, the fixation/fitment in the pay scales already given/eligible to be given under the Settlement dated 25<sup>th</sup> May, 2015 shall be refixed as per the provisions of this settlement.
  - d) All employees belonging to sub-ordinate cadre shall be eligible for one extra increment for passing JAIIB and two increments for passing CAIIB examination w.e.f. 1.11.2017
- (a) Fitment in the new scales of pay shall be on a stage-to-stage basis.
  - (b) There shall be no change in the dates of annual increments because of the fitment

### **Stagnation Increments**

In partial modification of Clause 5 of Bipartite Settlement dated 25<sup>th</sup> May 2015, both clerical and subordinate staff (including permanent part-time employees on scale wages) shall be eligible for nine stagnation increments w.e.f. 1<sup>st</sup> November 2017 at the rate and frequency as stated herein under:

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

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

Provided further that the Stagnation increment/s received by the employees who are/were in service of the banks as on 1<sup>st</sup> November, 2017 as per periodicity hereinbefore would be readjusted from the date of reaching their maximum by also considering the Graduation/JAIIB/CAIIB Qualifications acquired thereafter, if any and employee shall be notionally eligible for stagnation increments w.e.f. 1.11.2017 in terms of this settlement as per the revised periodicity which will qualify for superannuation benefits. However, monetary benefit on account of such revised and readjusted stagnation increment/s shall be payable from 1<sup>st</sup> November, 2020 or the actual date of entitlement whichever is later.

### Definition of 'Pay'

In reiteration of Clause 6 of the Bipartite Settlement dated 25<sup>th</sup> May 2015, 'Pay' shall be defined as under:

'Pay' components	Eligible for
Basic Pay Stagnation increments Special Pay Graduation Pay/ Professional Qualification Pay Officiating Pay	Dearness Allowance HRA Provident Fund Gratuity Pension New Pension Scheme

### Note:

The increment component of Fixed Personal Pay as given in column 2 of Schedule III shall rank for superannuation benefits.

'Pay' components	Eligible for
Basic Pay Stagnation increments Special Pay Graduation Pay/PQP Officiating Pay Special Allowance Transport Allowance	Dearness Allowance

### Dearness Allowance

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

### **Clerical and Subordinate Staff**

0.07 % of 'pay' per slab of four points.

Note:

Dearness Allowance in the above manner shall be paid for every rise or fall of 4 points over 6352 points in the quarterly average of the All India Average Working-Class Consumer Price Index (General) Base 1960=100.

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

(b) Dearness Allowance shall be calculated and paid on the following components:

- Basic Pay including Stagnation increments,
- Special Pay,
- Graduation Pay/ Professional Qualification Pay,
- Special Allowance,
- Transport Allowance and
- Officiating Pay,

if any, payable under this settlement in respect of both clerical and subordinate staff.

(c) All other existing provisions relating to Dearness Allowance Scheme shall remain unchanged.

### **House Rent Allowance**

In substitution of Clause 9 of the Bipartite Settlement dated 25<sup>th</sup> May 2015 with effect from 1st November 2017, the House Rent Allowance payable to subordinate and clerical staff shall be as under:-

Area	'Rates as percentage of Pay' (No Minimum/ No Maximum)
At all Centres	10.25%

### **Note:**

- (1) 'Pay' means as defined in Clause 6 of the Settlement hereinabove
- (2) Where quarters are provided, HRA shall not be payable and the rent to be recovered shall be 0.2 % of the first stage of the Scales of Pay.
- (3) All other existing provisions relating to House Rent Allowance shall remain unchanged.

Provided further that when a workman employee is transferred out of the station other than on account of request, he/she may, in lieu of HRA as above, claim reimbursement of house rent up to 150% of HRA otherwise payable and subject to production of rent receipt.

## Special Allowance

In modification of Clause 9 of the Bi-partite Settlement dated 25.05.2015, with effect from 1.11.2017, workmen employees shall be paid Special Allowance as under:

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

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

## Transport Allowance

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

All Clerical and Subordinate Staff	Rs. 600 per month with applicable DA thereon
------------------------------------	---

### Note:

- The Transport Allowance with applicable DA thereon shall not be reckoned for superannuation benefits viz., pension including contribution to NPS, PF & Gratuity.
- This provision by itself will not preclude the payment of any existing allowance of this nature paid as a result of Government guidelines/bank level settlements.

## Special Pay

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

- The Special Pay payable to the clerical staff and subordinate staff in banks other than State Bank of India, shall be as mentioned under Part-A in Schedule II to this Settlement.
- In all other aspects, the general rules and provisions contained in Chapter V of the Bipartite Settlement dated 19<sup>th</sup> October 1966 relating to special pay carrying posts, as modified from time-to-time, shall continue to apply.
- With effect from 1<sup>st</sup> November 2017, Graduation Pay and Professional Qualification Pay payable to the clerical staff in banks shall be as mentioned in Part B of Schedule II to this Settlement. It would be worked out separately in SBI as applicable for special pay mentioned at para (i) above,
- The Special Pay, Graduation Pay and Professional Qualification Pay as mentioned in Part B of Schedule II shall rank for superannuation benefits.
- The rates of special pay and the duties of special pay carrying posts for workmen staff in SBI may be reviewed and settled at the bank level.
- In reiteration of sub-clause (xv) of Clause 11 of the Bipartite Settlement dated 25<sup>th</sup> May 2015, a member of the non-subordinate cadre acquiring a Graduate/National Diploma in Commerce or JAIIB/CAIIB (either or both parts) qualification/s at a time when he/she does not have the requisite number of increments in the scale to be earned as advance increments shall in the first instance be released increments for such

qualification(s) acquired to the extent available in the scale and in lieu of the remaining increments(s) not available for being so released as advance increments be granted /released the first installment of Graduation Pay or PQP, as the case may be. Release of subsequent installments of Graduation Pay or PQP shall be with reference to the date of release of Graduation Pay or PQP under this clause.

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

Provided further that in case where the non-subordinate employee as on the date of this Settlement, has already acquired JAIIB (Part-I) or CAIIB (Part- II)/ Graduation after reaching maximum of the scale of Pay (in case of JAIIB/ CAIIB/ Graduation) or after reaching 19<sup>th</sup> stage of scale of Pay (in case of CAIIB/Graduation), and has not earned increment(s), otherwise entitled on account of acquiring such qualification, when there were no increments to provide in the scale of pay of those employees, the stagnation increment in such cases may be advanced by one year or two years as the case may be.

## Hill and Fuel Allowance

In partial modification of Clause 12 of the Bipartite Settlement dated 25<sup>th</sup> May 2015, the Hill and Fuel Allowance shall be payable at the following rates with effect from 1<sup>st</sup> November 2017:

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

*Note:* All other existing provisions shall remain unchanged. SBI may revise the ceiling amounts.

## Fixed Personal Pay (other than State Bank of India)

In partial modification of Clause XIV of Bipartite Settlement dated 29<sup>th</sup> October 1993, Clause 13 of Bipartite Settlement dated 27<sup>th</sup> March 2000, Clause 13 of the Bipartite Settlement dated 2<sup>nd</sup> June 2005, Clause 13 of Bipartite Settlement dated 27<sup>th</sup> April 2010, and Clause 13 of Bipartite Settlement dated 25<sup>h</sup> May, 2015, the Fixed Personal Pay shall be revised with effect from 1<sup>st</sup> November 2017 as per Schedule III.

*Note:* Only employees who were in the service of the bank on or before 1<sup>st</sup> November 1993 will be eligible for FPP, one year after reaching the maximum scale of pay, they are placed in. Those who joined the Banks on or after 2<sup>nd</sup> November, 1993 are not eligible for FPP.

## Pension (including State Bank of India)

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

**Note:**

**i. Option not to claim incremental commutation on revised basic pension**

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

**ii. Calculation of Pension for employees retired between 1-11-2017 and 31-8-2018.**

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

- (i) For the period of ten months falling on and from 1<sup>st</sup> November, 2017, the actual Pay drawn by the employee under this Settlement; and
- (ii) For the period falling prior to 1<sup>st</sup> November, 2017, the actual Pay drawn by the employee plus Dearness Allowance at the rate of 47.8 percent thereon will be notionally reckoned as Pay for the purpose.

**Dearness Relief on Pension**

With effect from 1<sup>st</sup> November, 2017, in respect of employees who retired or died while in service on or after 1<sup>st</sup> November, 2017, Dearness Relief shall be payable at 0.07 % per slab on the Basic Pension or Family Pension or Invalid Pension or compassionate allowance as the case may be. Dearness Relief in the above manner shall be paid half yearly for every rise or fall of 4 points over 6352 points in the quarterly average of the All India Consumer Price Index for industrial workers in the series 1960=100.

**Provident Fund**

It is reiterated that -

- (a) The employees who are presently covered under the Pension Scheme shall continue to contribute 10% of the Pay towards Provident Fund, but there shall be no matching contribution.
- (b) Employees of State Bank of India will continue to be covered by Contributory Provident Fund Scheme as hitherto.
- (c) Employees who are presently covered under Contributory Provident Fund Scheme and have not opted for Pension Scheme under the Settlement dated 27<sup>th</sup> April 2010 shall continue under the Contributory Provident Fund Scheme as hitherto.
- (d) Banks may decide and fix at their level a higher percentage of contribution to PF.

**New Pension Scheme:**

- (a) In partial modification of Clause 15 (d) of Bipartite Settlement dated 27<sup>th</sup> April, 2010, in the case of all employees who have joined the Bank on and from 1st April, 2010 and who are governed and covered by the New pension Scheme/ Defined Contributory Pension Scheme, while the employee will continue to contribute 10% of Pay plus Dearness Allowance, the bank (including SBI) will make a contribution of 14% of Pay and Dearness Allowance from the date of settlement subject to approval of Government.
- (b) The service charges by the Service Provider/Fund Manager of NPS will be borne by the bank (including SBI) from the FY 2021.

### **Family Pension**

Subject to approval by the Government, It is agreed that family pension shall be payable at the uniform rate of 30 percent of the Pay of the deceased employee and that there shall be no ceiling on family pension. It is agreed that these provisions, when approved by the Government shall apply to SBI also.

### **Medical Aid**

In partial modification of Clause 17 of the Bipartite Settlement dated 25<sup>th</sup> May, 2015, with effect from 1st November 2017, the reimbursement of medical expenses under medical aid scheme shall be restricted to an amount of Rs.2355 /- per annum.

For the calendar year 2017, the reimbursement of medical expenses under the medical aid scheme shall be enhanced proportionately for two months i.e. November and December 2017.

### **Definition of 'Family':**

In partial modification of Clause 18 of the Bipartite Settlement dated 25<sup>th</sup> May, 2015, for the purpose of medical facilities and for the purpose of leave fare concession, the expression 'family' of an employee shall mean -

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

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

- (ii) The term wholly dependent family member shall mean such member of the family having a monthly income not exceeding Rs.12, 000/- p.m. If the income of one of the parents exceeds Rs.12, 000/- p.m. or the aggregate income of both the parents exceeds Rs.12, 000/- p.m., both the parents shall not be considered as wholly dependent on the employee.
- (iii) A married female employee may include her natural / legal parents or parents-in-law under the definition of family, but not both, provided that the parents/parents-in-law are wholly dependent on her.

*Note:* For the purpose of medical expenses reimbursement scheme, for all employees, Leave Fare Concession etc. any two of either of the dependent parents/ parents-in-law shall be covered.

### **Leave Fare Concession**

- (i) In partial modification of Paragraph 19 of Bipartite Settlement dated 25<sup>th</sup> May, 2015, with effect from the date of this Settlement, leave fare concession payable will be the actual return railway fare or steamer fare incurred by the

workman and members of his family subject to the following:

- a) For avilment of leave fare concession under a 2 year block for visit to any place within India, the maximum permissible distance shall be 2600 kms. (one way) for the subordinate staff and 2200 kms. (one way) for non-subordinate staff.
- b) For avilment of leave fare concession under a 4 year block for visit to any place in India, the maximum permissible distance shall be 5200 kms. (one way) for subordinate staff and 4400 kms. (one way) for non-subordinate staff.
- (ii) In partial modification of clause 19 of the Bipartite settlement dated 25th May, 2015, the class of fare to which the workman and the members of his family would be entitled, shall be as follows:

Subordinate Staff:

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

Non-subordinate Staff:

AC II Tier for the journey by mail/express train.By Steamer – I Class Cabin

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

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

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

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

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

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

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

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

- iii) By exercising an option anytime during a block of 2 years or 4 years, as the case may be, an employee can either undertake travel availing of leave fare concession and claim reimbursement up to his entitlement or to encash the facility for the concerned block. The option so exercised shall be irrevocable for the block concerned. On opting to encash the facility, he will be entitled to receive a lump sum equivalent to notional train fare for the admissible distance (depending on a 2 year or 4 year block) by the entitled class, subject to deduction of admissible tax at source. Leave Fare Concession for travel to place of domicile is not encashable. The facility of encashing of Leave Fare Concession may be allowed to employees without the requirement of availing leave for this purpose. An employee opting to encash his LFC shall prefer the claim for himself and his family members only once during the block / term in which such encashment is availed of. The facility of encashment of privilege leave while availing of Leave Fare Concession is also available while encashing the facility of LFC.
- (iv) Provisions under Clause 10.13 (iii) of Bipartite Settlement dated 19<sup>th</sup> October, 1966 regarding restrictions on entitlement to LFC where both husband and wife are working in the same Bank shall stand deleted. Accordingly, henceforth LFC can be availed independently where both husband and wife are working in the same bank.
- (v) All employees will be given an opportunity to exercise an option within 90 days from the date of this Settlement to avail LFC under two years/four years block as the case may be. If no option is exercised within the stipulated period, the earlier option will continue to be operative.
- (vi) Dolly/Pony charges as per Government Rates shall be reimbursed within the overall entitlement.

### **Hospitalization (Except SBI)**

In reiteration of Clause 20 of the Bipartite Settlement dated 25<sup>th</sup> May, 2015, the reimbursement of hospitalization expenses shall continue to be as per the Medical Insurance Scheme detailed in Schedule IV to that Settlement except to the extent as modified hereunder:

The clause "In the event of any claim becoming admissible under this scheme, the Bank will reimburse the amount of such expenses as would fall under different heads mentioned below and as are reasonably and medically necessary incurred thereof by or on behalf of such employee" is amended as under:-

"In the event of any claim becoming admissible under this scheme, the Bank will reimburse the amount of such expenses as would fall under different heads mentioned below and as are reasonably and medically necessary incurred thereof by or on behalf of such employee, *may be decided by bank independently*"

### **Addition in Domiciliary Scheme coverage:**

The following treatments/ diseases have also been included under Domiciliary treatment coverage w.e.f. 1/10/2019.

- a. Type 1 Diabetes
- b. Rheumatoid Arthritis
- c. Psoriasis/Psoriatic Arthritis
- d. System lupus Erythematosus
- e. Inflammatory Bowel Diseases
- f. Additions Diseases

- g. Sjogren's Diseases
- h. Hashimoyos Thyroiditis
- i. Auto immune vacuities
- j. Pernicious Anemia
- k. Celiac disease
- l. Auto immune myositis

## Compensation on Transfer

In supersession of Clause 21 of Bipartite Settlement dated 25<sup>th</sup> May, 2015, with effect from 1/11/2020, compensation on transfer, shall be as under: -

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

### By Train:

	Non-Sub-staff	Sub-staff
a. For married persons	3500 kg.	2500 kg.
b. For unmarried persons	2500 kg.	1500 kg.

By Road: An employee on transfer from one station to another can transport his/her personal effects by rail/road up to the stipulated weights by an IBA approved Transport Operator.

## Compensation for losses due to breakage or damage to goods on Transfer

In modification of Clause 22 of Bipartite Settlement dated 25<sup>th</sup> May 2015, with effect from 1/11/2020, compensation on transfer, shall be as under: -

- a. Where an employee produces receipts or a statement of loss in respect of breakage subject to a maximum of:

Clerical Staff : Rs.1,650/-

Subordinate Staff : Rs.1,100/-

- b. Where no receipts/statement of loss are produced, a lumpsum payment of: Clerical Staff : Rs.1,100/-

Subordinate Staff : Rs. 825/-

## Halting Allowance

In modification of Clause 23 of the Bipartite Settlement dated 25<sup>th</sup> May 2015, with effect from 1/11/2020, halting allowance shall be payable at the following rates for the days spent on duty outside the headquarters:

	(A)	(B)	(C)
	Places with population of 12 lakhs and above and States of Goa	Places with population of 5 lakhs and above, State Capitals/ Capitals of Union Territories not covered in column (A)	<b>Other Places</b>
<b>Clerical Staff</b>	Rs. 1050/- per diem	Rs. 900/- per diem	<b>Rs. 675/- per diem</b>
<b>Subordinate Staff</b>	<b>Rs. 750/- per diem</b>	<b>Rs. 600/- per diem</b>	<b>Rs. 375/- per diem</b>

Provided that an employee can also claim lodging expenses reimbursement by production of hotel rent receipt subject to ceilings prescribed hereunder:

	(A)	(B)	(C)
	Places with population of 12 lakhs and above and States of Goa	Places with population of 5 lakhs and above, State Capitals/ Capitals of Union Territories not covered in column (A)	<b>Other Places</b>
<b>Clerical Staff</b>	Rs. 2500/- per day	Rs. 2000/- per day	<b>Rs. 1500/- per day</b>
<b>Subordinate Staff</b>	<b>Rs. 1250/- per day</b>	<b>Rs. 1000/- per day</b>	<b>Rs. 750/- per day</b>

Note: In respect of State Bank of India, the above lodging rates along with other conditions will be decided at bank level.

Provided further that in such cases of reimbursement of hotel rent, boarding charges at 25% of the haling allowance shall be payable.

### **Washing Allowance**

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

### **Cycle Allowance**

In supersession of Clause 25 of Bipartite Settlement dated 25<sup>th</sup> May 2015, w.e.f. 1<sup>st</sup> November 2017, cycle allowance is payable to the members of the subordinate staff who are required to use a cycle on regular assignment for outdoor duties at Rs.150/- p.m. at all centers.

Cycle allowance would not be paid to workman member of the subordinate staff entitled to the allowance for the period of leave where such leave exceeds 30 days.

### **Split Duty Allowance**

In partial modification of Clause 26 of the Bipartite Settlement dated 25<sup>th</sup> May 2015, w.e.f. 1<sup>st</sup> November 2017, Split Duty Allowance shall be payable at all centers at Rs200/- per month.

### **Project Area Compensatory Allowance**

In partial modification of Clause 27 of the Bipartite Settlement dated 25<sup>th</sup> May 2015, w.e.f. 1<sup>st</sup> November, 2017, workmen in project areas shall be paid project area compensatory allowance as under:

<b>Project Area Group 'A'</b>	<b>Project Area Group 'B'</b>
<b>Clerical Staff – Rs. 290/- p.m.</b>	<b>Clerical Staff - Rs.230/- p.m.</b>
<b>Sub-Staff - Rs.230/- p.m.</b>	<b>Sub-Staff - Rs.200/- p.m.</b>

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

### **Project Area centres:**

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

#### **Project Area Centres - Group A**

1. Bheemarayangudi (Gulbarga District, Karnataka)
2. Bhilai
3. Bokaro
4. Burnpur (West Bengal)
5. Dapchari (Thane District, Maharashtra)
6. Durg (Madhya Pradesh)
7. Durgapur
8. Heavy Electricals, Kailasapuram (Tiruchirapalli)
9. Jamshedpur
10. Pong Dam (Punjab)
11. Rajghat (Madhya Pradesh)
12. Ramagundam (Andhra Pradesh)

13. Reasi (Jammu & Kashmir)
14. Rourkela
15. Sundarnagar (Mandi district, Himachal Pradesh)
16. Tirthapuri (Aurangabad District, Maharashtra)
17. Visakhapatnam (Andhra Pradesh)

### **Project Area Centres - Group B**

1. Agali Attapady Irrigation Project
2. Almatti Dam Site (Karnataka)
3. Ambikanagar (Karnataka)
4. Ankleshwar (Gujarat)
5. Balimela (Koraput District, Orissa)
6. Bhadravati (Chandrapur District, Maharashtra)
7. Bhopal Heavy Electricals (Madhya Pradesh)
8. Cambay (Gujarat)
9. Chakranagar (Shimoga District)
10. Chas
11. Chattargarh (Rajasthan - Rajasthan Canal)
12. Dandeli (Karnataka)
13. Deola (Chankapur Project, Nasik)
14. Dharoi Village (Ahmedabad Circle)
15. Donimalai (Karnataka)
16. Dhurva
17. Farakka Barrage
18. Gajuvaka
19. Ganeshgudi (Giant Kali Project, SupaDam)
20. Gunupur (Koraput District, Orissa)
21. Haldia (West Bengal)
22. Hatia
23. Idikki
24. Jagdalpur
25. Jeypore (Koraput District, Orissa)
26. Jog Falls (Karnataka)
27. Jyotipuram (Salai Hydro Electric Project, Jammu & Kashmir)
28. Kalpakkam (Tamilnadu)
29. Kanker (Bastar District)
30. KSHIPUR (Koraput District, Orissa)
31. Kasimpur (Aligarh, Uttar Pradesh)
32. Kargal (Mysore)
33. Khetri

34. Koraput (Koraput District, Orissa)
35. Kotpad (Koraput District, Orissa)
36. Kudremukh Iron Ore Project (Malleswara)
37. Kulamavu
38. Mach hakund (Koraput District, Orissa)
39. Mahi (Rajasthan - Dam Project)
40. Malthon (West Bengal)
41. Malkangiri (Koraput District, Orissa)
42. Mandi (Himachal Pradesh)
43. Munsar (Pench Electric Project, Maharashtra)
44. Nagarjunsagar
45. Nangal Township
46. Narora Atomic Power Project
47. Nawarngpur (Koraput District, Orissa)
48. Neyveli
49. Pandoh
50. Pochampadu (Andhra Pradesh)
51. Pophali ( Maharashtra)
52. Ramchandrapuram
53. Ranchi (Bihar)
54. Rawat Bhata
55. Rayaguda (Koraput District, Orissa)
56. Sileru (Andhra Pradesh)
57. Supa (Karnataka)
58. Srisilam (Andhra Pradesh)
59. Sunabeda (Koraput District, Orissa)
60. Surangani (Himachal Pradesh)
61. Talwara
62. Umarkote (Koraput District, Orissa)
63. Wadigodri (Jayakwad Project, Aurangabad)
64. Obra (Uttar Pradesh)
65. Renukoot (Uttar Pradesh)

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

### **Reimbursement of expenses on Road Travel**

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

### **PRIVELEGE LEAVE**

Privilege leave other than for the purpose of availing the Leave Fare Concession should be applied not less than 10 days before the proposed date of commencement of such leave.

Privilege leave taken on sick grounds when there is no credit in the sick leave account of the employee, will not be construed as an occasion of availing privilege leave.

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

### **MATERNITY LEAVE**

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

- (a) Maternity leave, which shall be on substantive pay, shall be granted to a female officer for a period not exceeding 6 months on any one occasion and 12 months during the entire period of her service.

Note:

- i) In case of delivery of twins, the period of Maternity Leave shall be 8 months.
- ii) Maternity Leave may be availed combining with any other kind of leave except casual leave.
- (b) In case of miscarriage/MTP/abortion, maternity leave may be granted as a rule up to 6 weeks on the basis of medical certificate/advice of a competent medical practitioner, i.e. a qualified gynecologist. In Special /exceptional cases involving medical complications, associated with miscarriage /MTP/Abortion. Maternity Leave may be granted beyond 6 weeks if advised by a competent medical practitioner (qualified gynecologist) but up to 6 months only on any one occasion, within the overall limit of 12 months during the entire period of service.
- (c) Within the overall period of 12 months, leave may also be granted in case of hysterectomy up to a maximum of 60 days.

Note: In the case of employee who has availed and exhausted Maternity Leave of 12 Months, Leave of 15 days shall be sanctioned over and above the same, subject to production of medical certificate.

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

- i. Leave will be granted for adoption of only one child.
- ii. The adoption of a child should be through a proper legal process and the employee should produce the adoption-deed to the Bank for sanctioning such leave.
- iii. The permanent part time employee are also eligible for grant of leave for adoption of a child.

- iv. The leave shall also be available to biological mother in cases where the child is born through surrogacy.
- v. The leave shall be availed within overall entitlement of 12 months during the entire period of service.
- e) Within the overall period of 12 months, leave may also be granted in case of hospitalization on amount of the following gynecological ailments/treatments up to a maximum of 30 days
  - viii. AUB(Abnormal uterine bleeding)
  - ix. Ovarian Tumor
  - x. Tubectomy/Tubectomy reversal
  - xi. Post-Partum Depression(PPD)
  - xii. Post-Partum Hemorrhage
  - xiii. Acute Pelvic Inflammatory Disease(Acute PID)
  - xiv. Dysfunction Uterine Bleeding; Dysfunction(DUB)

## **PATERNITY LEAVE**

With effect from 01.06.2015, male officer employees with up to two surviving children shall be eligible for 15 days paternity leave during his wife's confinement. This leave may be combined with any other kind of leave except casual leave. The leave shall be applied up to 15 days before or up to 6 months from the date of delivery of the child.

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

## **Sick leave**

- a. An officer employee upon completion of 30 years of service shall be eligible for further additional sick leave of three month at the rate of one month for each year of service in excess of 30 years subject to a maximum of 720 days in entire service.
- b. Women officer employees can avail sick leave for the sickness of their children of 8 years and below subjected to production of medical certificate.

## **Special Casual Leave**

- a. With effect from 1st November 2020, special casual leave may be granted to an employee on occasions when the branch where the employee is working or the place where the employees is residing is affected by curfew, riots, prohibitory orders, natural calamities, flood etc.
- b. With effect from 1st November 2020, 4 days special casual leave shall be granted to all physically/ orthopedically handicapped employees each year.

## **Extraordinary leave**

In partial modification of clause 13.34 of settlement dated 19th October 1966, (in case of State Bank of India, clause 7.34 of agreement dated 31st March 1967) and clause 36 of settlement dated 25th May 2015, in exceptional circumstances, extraordinary leave may be sanctioned (without wages) not exceeding three month or any one

occasion (up to four months in extreme medical circumstances) and up to a maximum of 24 months during the entire period of an employee's service.

**Note:** - The employee will not be losing any seniority on account of availing extra ordinary leave on medical ground.

### Annual encashment of privilege leave

From the calendar year 2020, privilege leave encashment shall be permitted at the rate of 5 days for each calendar year at the time of any festival of the employees choice. Employees who have completed 55 years of age as on 1st January 2020 and above shall be entitled to encash at the rate 7 days for each calendar year till retirement as a one-time measure.

### Performance linked incentive scheme

The wages settle during wage revision at industry level are paid by all banks uniformly, irrespective of the size of the banks and their financial strength. In today's challenging environment, where there is a stiff competition among banks, a genuine need is felt to allow banks to pay their employees something extra by way of encouragement as per the profitability and financial soundness of the respective banks. In order to inculcate a sense of competition and also to reward the performance, the concept of productivity linked pay was discussed and after discussion between the parties it is agreed to introduce performance linked incentive scheme in public sector banks which will be based on operating profit/ net profit of the individual Bank (optional for private and foreign bank) the PLI shall be payable to all employees annually over and above the normal salary payable. The people Matrix shall decide the amount payable to the employee (in number of days of pay = basic + DA) depending on annual performance of the of the bank. All the employees shall get the maximum number of days of pay as incentive depending on where in the matrix the banks performance fits in, broadly as per the matrix as under

SR.N	YoY growth in operating profit	No. of days for which salary (Basic+ DA) shall be paid
1	<5%	NIL
2	5% to 10%	5 Days
3	>10% to 15%	10 Days*
4	>15%	15 Days*
3 <sup>rd</sup> and 4 <sup>th</sup> slabs are payable only if the bank has Net Profit. If a bank has growth in operating profit of 5% & more ,but there is no Net Profit, then minimum 2nd slab of 5 days will be payable.		

(The PLI will be applicable from a FY 2020- 21)

### Deployment:

In partial modification of Clause 32 , sub clause (x) of Schedule VI, of Settlement dated 2<sup>nd</sup> June, 2005, a workman in the non-subordinate cadre so long as he serves in the deployed centre shall draw a lump sum amount of Rs. 600/- p.m. (not ranking for any other kind of benefit). This shall cease on the employees' repatriation to the original centre.

### Voluntary Cessation:

In partial modification of Clause 33 of Settlement dated 2<sup>nd</sup> June, 2005, employees who have ceased to be in service of the Bank under voluntary cessation shall be eligible for PF, gratuity, Pension, and Leave encashment benefits, if otherwise eligible.

With effect from 1<sup>st</sup> November, 2020 employees who cease to be in service under voluntary cessation, may be given an opportunity to represent to the management and the management may consider the same on merits.

### Hours of work and weekly off:

In partial modification of Clause 14.2 of Settlement dated 19<sup>th</sup> October, 1966, the hours of work of full-time workmen employees exclusive of lunch recess period shall be as specified below:

Category of employee	Hours of work per day from Monday to Saturday
Employees other than members of the subordinate staff	6 ½ hours
Members of the subordinate staff other than Drivers and Watch and Ward staff	7 hours
Watch and Ward staff	8 hours
Drivers	7 ½ hours

Note: As provided in Clause 14.5 of Settlement dated 19<sup>th</sup> October, 1966, the hours of work of a member of the watch and ward staff shall be 8 hours in a period of 24 hours provided that the hours of work of a Watchman-cum-Peon for the period during which he works as a peon, as also of a peon, for the period he is required to work as a Watchman or Armed Guard shall be the same i.e. 7 hours as laid down in Sub Clause (b) above.

Provided further that second and fourth Saturday of every month shall be public holidays for all the Banks in addition to all Sundays as provided in Clause 38 of Settlement dated 25<sup>th</sup> May, 2015.

### Special provision for State Bank of India

- The provisions of Settlements dated 30<sup>th</sup> January, 1995 and 22<sup>nd</sup> July, 2003 relating to Special Compensatory Allowance (SCA) as prevailing in the Bank shall be continued unchanged.
- The disposal of the balancing cost of pension in respect of State Bank of India arising out of this Settlement shall be decided by the bank with the concurrence of Government of India.

## OTHER BENEFITS

### PAYMENT OF INCONVENIENCE ALLOWANCE:

(SC 5319 DT 18.10.2006)

8 TO 8 BANKING:

Officers: Rs.20 Per Day , Clerks :RS.15 Per Day & Sub Staff: 10/-Per day

### DEPUTATION ALLOWANCES: AWARD STAFF ONLY

(SC NO.5243 DT: 25.01.2006)

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

### BONUS

(SC No. 6831 date 07.08.2018)

Bonus for the accounting year 1 April 2017 to 31 March 2018

- Eligibility: Every employee who is not exceeding 21000/ per mensem salary or wages (salary & wages means: Basic Pay, Spl. pay, DA, Spl. allowance & CCA)  
Every employee Who has worked not less than 30 working days in the year-2017-18
- Amount: 8.33% of salary of employees who are eligible for bonus  
Eligible employees, who are under suspension during the above period, shall not be paid any Bonus on the subsistence allowance. However, the Bonus will be paid for the remaining period on pro-rata on the above basis and the rate stated above, if he has worked for a minimum of 30 days excluding suspension period during the year.

### OUTSIDE EMPLOYMENT –FORWARDING OF APPLICATIONS

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

### LUNCH EXPENSES:

SC No.5433 dated 04.10.07.

An amount of Rs.25/- per day will be paid to an employee in case the lunch is to be taken outside while on duty from 1<sup>st</sup> October 2007.

### PROVISION OF NEWS PAPER

SC No 7339 dt 01.01.2021

All members of Award Staff are eligible for reimbursement of Newspaper. This reimbursement will be limited to one newspaper (local/regional/English). The reimbursement will be made on declaration basis in the succeeding month.

The limits for Newspapers for Award staff are as under:

Cadre	Designation	News Paper – on declaration basis – maximum limit per month in Rs.
<b>Non – subordinate Staff</b>	Special Assistant	Rs. 175.00
	Clerks	
<b>Sub ordinate Staff</b>	Full time Sub-Staff (Other than PTS)	Rs. 150.00
	PTS 3/4	Rs. 150.00
	PTS 1/2	
	PTS 1/3	

The subscription to Newspaper shall be reimbursed by HR Suvidha.

Application has to be submitted through Newspaper Module in Union Parivar Package by Award Staff employees.

Employees under suspension or those who remain absent unauthorizedly for a complete month or more without sanction of leave will not be eligible for reimbursement of subscription to Newspaper.

#### **OFFICIATING ALLOWANCE:**

(Staff circular: 6795 dated 26.04.2018)

#### **Officiating duties to clerical employees as officers and payment of officiating allowance**

Finacle ID of clerical employees are being upgraded to perform officiating duties of officer cadre but eligible officiating allowance is not being paid to the concerned employees as per norms. In some cases, up gradation of ID of clerical employees has become a regular feature.

In this regard, the guidelines in vogue as per bipartite settlement with regard to procedure to be followed for issuing officiating instructions to the clerical employees and also the officiating allowance to be paid to them as per norms.

Since sufficient officers are deployed in the field, such a situation should not arise that the clerical employees be made to perform officiating duties as officers on continual basis. However, in extreme circumstances, and also as per the exigencies of the bank, if a clerical employee is required to officiate as officer by the Competent Authority, payment of officiating allowance must be ensured as per the guidelines. Branches are advised to ensure obtaining

approval/ ratification of allowing officiating duties from not below the rank of Dy Regional Head/ Chief Manager of respective Regional Office.

#### **PROVISION OF BRIEF CASE REIMBURSEMENT FOR AWARD STAFF**

SC No 7337 DT 01.01.2021

#### **PROVISION OF BRIEF CASE REIMBURSEMENT FOR AWARD STAFF IN THE AMALGAMATED ENTITY**

Consequent to the amalgamation of Andhra Bank and Corporation Bank into Union Bank of India, various benefits provided to Award Staff in all the three Banks have since been harmonized. After due deliberations, the Board has approved harmonization of below mentioned benefits to the Award Staff in the amalgamated entity.

#### **Briefcase Reimbursement for Award Staff:**

It has been decided to reimburse the expenses incurred on purchase of briefcase to the Non-Subordinate Staff and fulltime sub-staff employees of the Bank, up to the limits indicated below.

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

# The above-mentioned limits are exclusive of GST component

- The Award staff as stated above shall be eligible for the facility of reimbursement of expenses incurred on purchase of briefcase from the date of their deemed confirmation in the services of the Bank.
- Award Staff employees, as mentioned above, are eligible for one Briefcase once in 3 years from the date of last purchase. The expenses incurred over and above the limits indicated shall not be reimbursed.
- Female Award Staff employees who are eligible for briefcase may be allowed reimbursement against purchase of hand bag in place of briefcase.
- The Briefcase reimbursement shall be done by HR Suvidha through Union Parivar against submission of scanned and uploaded bills.
- The Briefcase/handbag shall be of standard quality purchased from a standard shop/authorized dealer.
- The end use of this facility shall be ensured by the controlling Branch/ Office/ Department where the employee is posted.
- The scheme will be effective from 01.01.2021 in the amalgamated entity.

#### **REIMBURSEMENT OF MOBILE BILL EXPENSES FOR AWARD STAFF**

(SC No 7336 DT 01.01.2021)

#### **Reimbursement of mobile bill expenses for award staff in the amalgamated entity**

Consequent to the amalgamation of Andhra Bank and Corporation Bank into Union Bank of India, various benefits provided to Award Staff in all the three Banks have since been harmonized. After due deliberations, the Board has approved harmonization of below mentioned benefits to the Award Staff in the amalgamated entity.

The Award staff employees (Non-Subordinate cadre/ Full time Sub-ordinate cadre) as mentioned below will be entitled for reimbursement of mobile bill expenses as per the following monetary ceiling through Union Parivar:

Cadre	Designation	Limit (per month)
Non-Subordinate Staff	Special Assistant	Rs.300/-
	Clerks	Rs.225/-
Subordinate Staff	Full time Sub-staff (other than PTS)	Rs.100/-

#### Other modalities

- The Award staff as stated above shall be eligible for the facility of reimbursement of mobile bill expenses from the date of their deemed confirmation in the services of the Bank.

The reimbursement of mobile bill expenses shall be on declaration basis, through HR Suvidha in Union Parivar.

- The monthly limits for reimbursement of Mobile expenses are non- cumulative.

It must be kept in mind that there should not be any display of attitude of indifference to customers by indulging in conversation over mobile phone, leaving customers unattended during business hours. Branch Manager's/ departmental Head's directions as to the use of mobile phones during office hours shall prevail.

- Employees at branches, performing cash duty shall not use mobile phone during business hour, lest it may distract their attention from work and cause avoidable errors. Such employees found indulging in conversation over mobile phones would be liable for disciplinary action apart from rendering themselves ineligible for reimbursement of mobile expenses.

Employees under suspension or those who remain absent unauthorizedly for a complete month or more without sanction of leave will not be eligible for reimbursement of mobile bill expenses.

#### **PROVISION OF CLEANING MATERIAL EXPENSES TO AWARD STAFF**

(SC 7338 dated 01.01.2021)

#### **PROVISION OF CLEANING MATERIAL / SWACHHATA SAMAGRI EXPENSES TO AWARD STAFF IN THE AMALGAMATED ENTITY**

Consequent to the amalgamation of Andhra Bank and Corporation Bank into Union Bank of India, various benefits provided to Award Staff in all the three Banks have since been harmonized. After due deliberations, the Board has approved harmonization of below mentioned benefits to the Award Staff in the amalgamated entity.

It has been decided to reimburse the cleaning material/Swachhata Samagri expenses to the Award Staff employees of the Bank, up to the limits indicated below.

- All Award Staff employees, are eligible for Cleaning Material / Swachhata Samagri expenses on a monthly basis at monetary ceiling as mentioned as under:

(in Rs.)

Cadre	Designation	Limits per month	Quarterly limits Payable
Non-subordinate Staff	Special Assistant	Rs.125.00	Rs.125/-*3 = Rs.375.00
	Clerks		
Subordinate Staff	Full time Sub-staff (other than PTS)	Rs.100.00	Rs.100/-*3 = Rs.300.00
	PTS 3/ 4	Rs.100.00	Rs.100/-*3 = Rs.300.00
	PTS 1/2		
	PTS 1/3		

- The expenses shall be payable quarterly on declaration basis and no accumulation or carry forward of expenses shall be permitted for the subsequent quarter.
- The Cleaning Material expenses will be reimbursed by HR Suvidha through Union Parivar. Award Staff will have to apply for the same on quarterly basis (after the end of the quarter) through Cleaning Material Module in Union Parivar.
- Employees under suspension or those who remain absent unauthorizedly for a complete month or more without sanction of leave will not be eligible for reimbursement of cleaning material expenses proportionately.
- The provision for cleaning material/swachhata samagri shall be payable to Award Staff from the quarter starting 01.01.2021 in the amalgamated entity.

### CONVEYANCE REIMBURSEMENT

(SC: 7335 dated 01.01.2021)

Consequent to the amalgamation of Andhra Bank and Corporation Bank into Union Bank of India, various benefits provided to Award Staff in all the three Banks have since been harmonized. After due deliberations, the Board has approved harmonization of below mentioned benefits to the Award Staff in the amalgamated entity.

#### Reimbursement of Petrol / Conveyance expenses to Award Staff

It has been decided to reimburse the conveyance expenses to the Award Staff employees of the Bank, up to the limits indicated below.

- > Awardstaffemployees (Sub-ordinate/non-subordinatecadre) will be entitled for reimbursement of petrol/ conveyance charges as per the following monetary ceiling/ liters through Union Parivar:

Cadre	Designation	Limits(permonth) for employees who own vehicle in their name	Conveyanceexpenses for employees who do not own any vehicle (limit per month)
Non-	Special Assistant	24 Liters	Rs.800/-

<b>Subordinate Staff</b>	Clerks	19 Liters	<b>Rs.600/-</b>
<b>Subordinate Staff</b>	Full time Sub-staff (other than PTS)	15 Litres	<b>Rs.525/-</b>
	PTS	<b>Rs.400/- (per month)</b>	
	PTS 1/2	<b>Rs.300/- (per month)</b>	
	PTS 1/3	<b>Rs.225/- (per month)</b>	

**Other modalities:**

The Award staff as stated above shall be eligible for the facility of reimbursement of conveyance expenses from the date of their deemed confirmation in the services of the Bank.

The average normal petrol price across the country shall be arrived at on the first day of every quarter taking into consideration the per litre normal petrol price of 4 mega cities viz. Mumbai, Delhi, Chennai and Kolkata; the average price calculated on the first day of every quarter will be valid for that particular quarter. This exercise will be done by HR Suvidha and maximum ceilings will be fed in the Union Parivar.

The reimbursement of Petrol expenses/conveyance expenses shall be on declaration basis in Union Parivar, sanctioned by HR Suvidha. The employees shall submit their claim for reimbursement of petrol as per the normal actual petrol price prevailing in the area where they are working. The claims of the employees will be restricted to the average normal petrol price fixed by HR Suvidha on quarterly basis even though the normal actual petrol price in some areas where employee is working may be on higher side.

- The employee claiming reimbursement of petrol expenses for 2/4 wheeler must ensure that the vehicle is registered in his/her name and he / she is maintaining the vehicle at his/her place of posting.

The monthly limits for reimbursement of petrol / conveyance charges are non- cumulative.

If, on leave except Casual Leave or on Training / Deputation outside the station exceeding 10 days (at a stretch or on aggregate basis), the amount shall be paid on pro-rata basis for the period of active service at station. For calculation of 10 days, preceding and succeeding public holidays and weekly holidays shall be excluded. Employees necessarily have to mention the days of his / her absence in petrol reimbursement module while claiming reimbursement.

The scheme relates to reimbursement of petrol and conveyance charges incurred by the Award Staff employees within radius of 8 kms.

- Employees under suspension or those who remain absent unauthorisedly for a complete month or more without sanction of leave will not be eligible for reimbursement of conveyance expenses.

In cases where an employee in Award Staff cadre performs frequent / regular outside duties like attending clearing House, he may be reimbursed actual legitimate conveyance charges incurred by him by the cheapest available mode of conveyance, besides his monthly reimbursement of petrol expenses on declaration basis as per the scheme.

Management expects that the Award Staff employees will continue to contribute for enhancing efficiency /customer service of the Bank to achieve enhanced productivity and profitability.

The scheme will be effective from 01.01.2021 in the amalgamated entity

## UNIFORM & LIVERIES

- SC 5925 dated 03.12-2012
- SC 6452 dated 23.09.2016 w.e.f. 01-12-12 & w.e.f. 01-10-2016,
- Security Circular 45 dated 10.10.2017]
- Security circular 0078 dated 20.08.2020

Type of uniform	Amount	Details
Summer (cotton) uniforms:	Rs.1400/- per set	3 sets of terry khadi uniforms once in two years the cost of summer uniform to sub-staff is Rs.1400/- per set inclusive of stitching charges. coat and a pair of trousers for male and a saree and blouse for female:
Woolen Uniforms	Rs.3600/-per set	One set once in 3 years male: coat and pair of trousers @rs.3600/- per set including stitching charges Female: shawl or coat or sweater together with one set of cotton saree and blouse totaling maximum cost.
Shoes – Black	Rs.1000/-	watchman, armed guards, electricians, ac, drivers: once in two years one pair of shoes and Socks: 2 pairs @15/-a pair Polish: Cherry Blossom or Kiwi 40 grams @8/- 3 months Brush: 15/- 3 sets for 3 years The cost of shoes per pair is revised from Rs.750/- to Rs.1000/- to the eligible sub-staff members.
Rain coat/ Umbrella	Rs.350/- Rs.225/-	Only one item for office use: to be kept in office only – can be replaced only when they are torn or worn out. once in two year
Coat Parka	Rs.650/-	Once In 6 Years – olive green colour for branches located at 6000’ Msl And Above
Leather belt & pouch	Rs. 100/- Rs.75/-	in 3 years – black, leather belt with metal nickel plated – buckle and banks insignia. Leather pouch for armed guards only.
Cap Badge	..	one – in 3 years banks insignia in Hindi and English
Shoulder title	..	metal nickel plated – union bank of India in Hindi & English 1 pair 3 yrs.
Whistle	12	one in three years – metal nickel plated
Beret – cap/pagri/	28	maroon colored – once in three years three sets
Turban	225	one in two years – 1 set
Lanyard	15	maroon colored – once in three years
Black cane	Rs.25/-	once 3 years – metal nickel coated cover on both ends with small nickel sie plated banks insignia affixed to one end .(for security staff at admin office/estt.)

Arm badge	Rs.5/-	printed with maroon back ground – banks insignia union bank of India in Hindi and English and security in white—two in every three years
Name tab	..	White plastic/PVC with name in black letters in Hindi and English.
Stripes	Rs.5,7,10	
Socks nylon (for armed guard)	25	two sets, once in a year
Name tab plate (for armed guard)	30	
Pocket diary and pain (for armed guard)	15	three sets, once in 3 years
Cotton uniforms (drivers)	1000	4 sets once in two year

N.B. Each branch may be provided with either one raincoat or one umbrella for sub-staff members on outdoor duties. These items can be replaced only when they are torn or worn out.

It is also proposed that the Uniform of Sub Staff should have Bank's logo on the pocket of the Shirts / Sarees to reflect the image of the Bank. Bank's logo will be supplied by Corporate Communication Division to the Regional Offices from where it will be distributed to the eligible employees.

All other terms and conditions regarding provision of uniforms and liveries will remain unchanged. It is also suggested that while selecting materials for uniform / liveries, branches / offices are advised to be quality conscious in keeping with the image of the Bank. The Branch Managers / In-Charges are also advised to ensure that the sub-staff members wear uniforms with Bank's logo during the office hours.

**As per security circular 45 dated 10.10.2017**

- Corporate management reviewed the colour /shade of summer uniform for our watch and ward staff. After the review Light khaki colour has been approved. The make and shade of colour should be selected from one of the two option mentioned below:

Description	Option I	Option II
Make	S Kumar	VIMAL
design	Triple nine	Vimal World Class
shade	No 40	No.88149

- In addition to the above, 'maroon colour' epaulets shall be worn on the shoulder flaps in the new uniform instead of being stitched as maroon colored shoulder flaps.
- Accordingly, it has been decided that with effect from 01/12/2017, watch and ward staff of the bank shall perform duty in the new uniform and liveries as per amendments enumerated

## REIMBURSEMENT OF SALARY OF PERSONAL DRIVERS

(SC no 6635 dated 17 June 2017)

### REIMBURSEMENT OF SALARY OF PERSONAL DRIVERS ENGAGED BY EXECUTIVES/ OFFICIALS OF THE BANK

Executives /Officials of the Bank will be reimbursed with Salary towards their Drivers as hereunder:

Area	Salary per month
Major 'A' Class Cities	Rs. 18,000/-
State Capitals/ Area I	Rs. 16,000/-
Other Places	Rs. 15,000/-

Major A Class Cities: Mumbai, Delhi, Kolkata, Chennai, Bangalore, Hyderabad, Ahmedabad, Pune, Surat

State Capitals/ Area I centres: Agra, Bhopal, Coimbatore, Indore, Jaipur, Kanpur, Kochi, Lucknow, Ludhiana, Madurai, Nagpur, Patna, Vadodara, Varanasi, Visakhapatnam and all state capitals.

- Reimbursement of wages for car wash and daily bhatta for outstation duties is as under:

Wages for car wash	Rs.1,000/- p.m.
Daily bhatta for outside duties requiring overnight stay	Rs. 350/- per day

# VARIOUS POLICY

## HIGHER ASSIGNMENT POLICY FOR CLERICAL CADRE

[SC NO: 5711 DATED 10/12/2010]

- SC 7334 dated 31.12.2020
- SC 6335 dated 05.04.2016
- SC 6554 dated 16.02.2017
- SC 6975 dated 03.05.2019

The Policy on Higher Assignment in Clerical cadre has been reviewed and revised. The Revised Policy will be effective from 09.12.2010.

### Definitions

For the purpose of Higher Assignment unless the context otherwise requires, the various words and terms will have the following meanings:

a) **Higher Assignment:**

The term “Higher Assignment” will mean specified assignment in the same cadre which entitles a workman to receive a Special Allowance under the Bipartite Settlements/Awards governing the Bank’s workmen.

b) **Seniority:**

“Seniority” will mean the total length of service of an employee in the Bank in the particular cadre/category to which the workman belongs, inclusive of the probation period.

c) **Weightage:**

The term ‘Weightage’ will mean any addition to seniority of an employee on account of educational qualification(s) and / or banking qualification(s) and / or previous banking experience as provided in Chapter I.2.

d) **Zone :**

“Zone” for the purpose of this Policy *for the State of Maharashtra*, is defined as under:

a) Mumbai, in the State of Maharashtra, will be known as MM Zone and will include all branches/offices in Greater Mumbai and its agglomeration in Thane District & Raigarh District.

b) Rest of Maharashtra will be under the West Zone-II and will include all branches in the States of Maharashtra and Goa excluding those in Mumbai as stated above.

e) **State:**

Pondicherry City and Suburbs will be deemed to be part of Tamil Nadu and Mahe will be deemed to be part of Kerala State.

Chandigarh, the Union Territory, will be treated as part of the Haryana State

*Delhi as defined hereunder will also be treated as a state.*

**f) Station:**

“Station” will mean village(s) or town(s) or city (ies) including cantonment and suburban areas within the Panchayat, Union Board, Municipal or Corporation limits.

**g) Region:**

For the purpose of this policy the Region means the Regional Office of the Bank established for administrative purpose covering specified branches within one state.

**EXCEPTIONS:**

**Mumbai**

Mumbai will include all branches/offices in Greater Mumbai and its agglomeration in Thane District, including branches *falling under harbour line of Mumbai suburban railways up to panvel.*

**Kolkata**

“Kolkata” will include all the Branches / Offices in Kolkata Municipal Corporation area, Howrah Municipal Corporation area, Bidhan Nagar Notified area, Dum Dum South Municipality and Bura Nagar Municipality.

**Delhi**

Delhi will include branches/offices in New Delhi, Old Delhi and Shahadara.

**c) Eligible Employee:**

‘Eligible Employee’ will mean an employee who possesses requisite norms prescribed hereafter and who is not under any Bar.

**Chapter – I**

**Entrustment of higher assignment duties on permanent basis/  
Duties attracting special allowance**

1.1	<b><u>Mode of Selection:</u></b>
1.1.1	All posts of Higher Assignment on permanent basis will be filled in by inviting applications from eligible clerical employees if not otherwise specified in the respective Chapters here-in-after.
1.2	<b><u>Weight age:</u></b>
	For the purpose of assigning the duties attracting the Special Allowance on permanent basis, in addition to Seniority, an employee in the Clerical cadre will be entitled to weightage in seniority at the following rate:  <u>For Educational Qualifications:</u>

	i)	To those who have passed National Diploma in Commerce and/or first Degree of a recognised University such as B.A., B. Com and B.Sc. in disciplines other than Music, Painting, Sculpture etc.	1 Year
	ii)	To those who have obtained Double Degree such as B.A. & B. Com or B.A. & B.Sc. or B.Com.& B.Sc. or B.A. & LL. B or B.Com. & LL. B or B.Sc. & LL.B. and/or who have passed M.A., M. Com or M.Sc. etc. of a recognised University in discipline other than Music, Painting, and Sculpture etc.	1 Year
	<u>For Banking Qualifications:</u>		
	iii)	To those who have passed JAIIB/Part-I of C.A.I.I.B / C.A.I.B.	1 Year
	iv)	To those who have passed Part II of C.A.I.I.B. / C.A.I. B	2 Years`

**NOTE:**

Weightage provided in 1.2.1(i) and 1.2.1(ii) above together will not exceed a maximum of 2 years.

Weightage will be available for qualifications obtained on or before the date of issuance of Circular inviting applications for the higher assignment posts.

1.3	<u>Effective Date:</u> The effective date of Higher Assignment will be mentioned in the letter of offer and Special Allowance of such Higher Assignment will be payable from the date mentioned in the letter subject to the condition that the concerned employee is not responsible for the delay in taking up the post of Higher Assignment.
1.4	<u>Periodicity for filling up the Post</u> The process for filling up the posts attracting Special Allowance shall be carried out annually once a year with cut-off` date as 31 <sup>st</sup> March and the same should be completed by June
1.5	<u>Weightage for Ex-Servicemen:</u> Ex-servicemen will have an option to reckon their past service in the armed forces either at the time of promotion or for being considered for a post of Higher Assignment in the same cadre as per the Government guidelines.  (Also refer SC No.5613 dated. 09.09.09 Clause 4.3 – Must have 3 years` service)
1.6	<u>Position in respect of employees rendered supernumerary:</u> Those employees carrying higher assignment posts and rendered supernumerary on account of merger / closure of branches/offices or downgrading of branches or for any other reason whatsoever, shall be redeployed as per the exigencies of the Bank including in the future vacancies.
1.7	Once the posts attracting special allowance of Head Cashiers and Special Assistants are filled up, it shall be circulated for the information to the employees by the concerned Field General Manager's Office / Nodal Regional Offices.

**CHAPTER – II**  
**Special Assistants**

2.1	All the provisions of Chapter I will be applicable while filling up the posts of Special Assistants.
2.2	<u>Branches qualifying for the post of Special Assistant:</u>

	a)	Rural Branches having average total business (i.e. Aggregate Deposits and Advances) of Rs.20.00 Crores and above for the previous two financial years as of 31 <sup>st</sup> March will qualify for one post of Special Assistant, if it does not already have a post of Special Assistant.
	b)	Semi-urban Branches having average total business (i.e. Aggregate Deposits and Advances) of Rs.35.00 crores and above for the previous two financial years as of 31 <sup>st</sup> March will qualify for one post of Special Assistant, if it does not already have a post of Special Assistant.
	c)	The above criteria relating to average total business may be reviewed from time to time.
2.3		No new post of Special Assistant shall be created at Metropolitan and Urban branches. Positioning of Special Assistants at Metropolitan and Urban branches shall be done by the Management as per the exigencies of the Bank i.e. Management can shift the position of Special Assistant from a branch having more than one Special Assistants to any other branch at the same station.
2.4		All posts of Special Assistants will be filled in on the basis of <i>State-wise Seniority with weightage of the eligible employees in Clerical cadre drawing Special Allowance less than that of Special Assistant.</i>
2.5		In case of Maharashtra State, the vacancies will be filled up on the basis of Zone wise Seniority of the eligible employee drawing special allowance less than that of special assistant working in the State of Maharashtra other than MM Zone and Goa State.
2.6		All the posts of Special Assistant will be filled in on the basis of State-wise/Zone-wise seniority with weightage of the eligible employees in clerical cadre subject to satisfactory service record.
2.7		Higher Assignment of Special Assistant shall be offered on Seniority basis subject to satisfactory service record.
2.8		The procedure for selection of Special Assistants will be as under:
	a)	Field General Manager's Office/Nodal Regional Office shall issue transfer orders of Special Assistant working within the State by acceding the request transfers registered in the Transfer Diary.
	b)	Circular will be issued by the respective Field General Manager's Office/Nodal Regional Office inviting applications from the eligible employees within the State/Zone for the end vacancies.
	c)	This circular shall mention the Station(s) where the vacancies exist in the State. Employees should apply in response to such circulars filling in their order of priority for such Station(s).
	d)	The existing Special Assistants are not eligible to apply in response to the Circular.
	e)	Those who do not apply within the prescribed period will be deemed as if they are not interested in the post.
3		The existing higher assignment policy as per chapter II to continue as it is in the amalgamated Bank. However, it was agreed to amend the policy relating to Special Assistant through mutual discussions with the Association after seeing the outcome of industry wise development of negotiations on rationalization of posts carrying special allowance. Till such time the number of identified posts of Special Assistants as of 1 <sup>st</sup> April 2020 in the Amalgamated Union Bank of India will be maintained and continued.

The above amendment is effective from 30.01.2017 and will be reviewed after a period of 2 years or two processes whichever is earlier. (SC 6554 dated 16.02.2017)

### **Posting of Special Assistant at branches in a new Station:**

- i) In case of creation of Special Assistant's post in a new Station, the request/s of Special Assistant/s will not be registered in the Transfer Diary. The post of Special Assistant for such proposed branch/es will be circulated by the Field General Manager's Office/Nodal Regional Office as per the procedure laid down hereinabove.

Special Assistants, including those designated as Special Assistant, will also be eligible to apply in response to such Circular.

- i) Preference will be given to the senior-most Special Assistant while filling up the post.

### **CHAPTER - III**

#### **Head Cashier -II**

3.1	<p>In terms of Industry level 9<sup>th</sup> Bipartite Settlement dated 27<sup>th</sup> April 2010, the post of Head Cashier-I is discontinued.</p> <p>To maintain uniformity in duties in all the Branches, the existing Single Window Operators 'B', who were <i>designated</i> as Head Cashier-I prior to 1<sup>st</sup> May, 2010, shall now be re-designated as Head Cashier -II and shall be eligible to draw special allowance meant for Head Cashier-II under the Industry level 9<sup>th</sup> Bipartite Settlement dated 27/04/2010 w.e.f. the date of signing of this Settlement.</p>
3.2	<p>For filling up the posts of Head Cashier II, all the provisions of Chapter I shall be applicable.</p> <p>All posts of Head Cashier – II will be filled in on the basis of Region wise seniority on the basis of another seniority list to be culled out from State-wise / Zone -wise Seniority List as of 31<sup>st</sup> March prepared every year by respective FGMO for the sates falling under their jurisdiction, with weightage of the eligible employees in Clerical cadre.</p> <p>In the state of Maharashtra the vacancies will be filled up on the basis Region wise seniority list to be culled out from Zone-wise Seniority List, excluding the employees of Goa state.</p> <p>In case of Uttar Pradesh state, the vacancies will be filled up on the basis of Region wise seniority lists to be culled out from Varanasi Zone-wise Seniority and Lucknow zone wise Seniority Lists, prepared by respective FGMOs, to fill up the vacancies under respective Regional Offices falling under the respective Zones.</p> <p>In case of Andhra Pradesh state, seniority list will be prepared Zone-wise instead of state-wise for Visakhapatnam and Vijayawada Zones. Region wise seniority list will be culled out from the zone wise seniority lists of above two zones and accordingly identified Head Cashier – II vacancies will be filled up.</p> <p>In case of Karnataka state, seniority list will be prepared Zone-wise instead of state-wise for Bengaluru and Mangaluru Zones. Region wise seniority list will be culled out from the zones and accordingly identified Head Cashier -II vacancies will be filled up.</p>
	<p>Note: In case of Regions that are administering the branches of more than one state, then the respective FGMO will hold separate process to fill up the vacancies of Head Cashier – II in branches coming under different states as per the seniority list of respective State/ Region under which the employees are covered. This clause will be applicable for the following Regions:</p>

	<p>In case of FGMO Delhi that includes branches of Haryana State/ Uttar Pradesh State, higher assignment for Head Cashier – II vacancies falling geographically under Haryana and Uttar Pradesh states shall be filled up by the FGMO governing Haryana state i.e., Chandigarh and Uttar Pradesh i.e., Lucknow</p> <p>Further Additions</p> <p>Exemptions</p> <p>For Mumbai Zone and Delhi state the process will be held for zone wise and state wise vacancies respectively on the basis of the zone and state wise seniority respectively.</p> <p>During the course of implementation of the policy, if there is a necessity to extend further exemptions/ zone and add clarity, the same may be done mutually between both the parties as per the need.</p>
3.4	<p>“Eligible employees’ mean all the Single window Operator ‘B’ and Single Window Operator ‘A’ other than existing Head Cashier-II.</p>
3.5	<p>The procedure for filling up the post of Head Cashier II will be as under:</p>
	<p>a) Field General Manager’s Office/Nodal Regional Office shall issue transfer orders of <i>Head Cashier – II</i> working within the State by acceding to the request transfers registered in the Transfer Diary.</p>
	<p>b) Circular will be issued by the respective Field General Manager’s Office/Nodal Regional Office inviting applications from the eligible employees within the State/Zone for the end vacancies of <i>existing</i> Head Cashier-II. This circular shall mention the Station (s) where the vacancies exist in the State.</p>
	<p>c) Employees should apply in response to such circulars filling in their order of priority for such Station (s)</p>
	<p>d) The existing Head Cashier II <i>is</i> not eligible to apply in response to the Circular.</p>
	<p>e) Those who do not apply within the prescribed period will be deemed as if they are not interested in the post.</p>
	<p>f) If any vacancy of Head Cashier-II remains to be filled in for want of applications or on account of refusals, such vacancy will be filled in by designating the senior-most eligible clerical employee working at the Station and drawing lesser/no Special Allowance than that of Head Cashier-II.</p>
	<p>g) If no Clerical employee is available at the Station, the vacancy of Head Cashier-II shall be filled in by invoking the Redeployment Policy.SC No.5306 dt.28-09-06.</p>
3.6	<p><u>Posting of Head Cashier-II at proposed Branches in a new Station:</u></p> <p>In case of proposed branches in a new <i>station</i>, the request/s of Head Cashier - II will not be registered in the Transfer Diary.</p> <p>The post of Head Cashier-II for such proposed branch/es will be circulated by the Field General Manager’s Office/Nodal Regional Office as per the procedure laid down hereinabove.</p> <p>Head Cashier-II, including those designated as Head Cashier-II, will also be eligible to apply in response to the Circular.</p>

	Preference will be given to the senior-most Head Cashier-II while filling up the post.
4	<p>All the branches of e-Andhra Bank and e-Corporation Bank will be identified with Head Cashier – II vacancies and the same will be filled by offering permanent higher assignment to the eligible employees as per the amended policy. At the request of the Association, it is agreed that for vacancies identified in branches of e-Andhra Bank, one-time separate process for the respective vacancies of e- Andhra Bank and e-Corporation Bank will be conducted separately by inviting applications from the employees of e-Andhra Bank and e-Corporation Bank and the same will be filled from eligible willing employees of these Banks.</p> <p>Thereafter, unfilled vacancies from the above processes in e-Andhra Bank and e-Corporation Bank and those existing in Union Bank branches will be filled up by inviting applications from all the eligible employees of the Amalgamated entity including Union Bank of India.</p>

#### CHAPTER - IV SINGLE WINDOW OPERATOR 'B'

4.1	All the provisions of Chapter I will be applicable for filling up the post of Single Window Operator 'B'.
4.2	<p>The post of Single Window Operator 'B' will be created as per exigencies of the Bank.</p> <p>The posts of Single Window Operator 'B' will be filled in on the basis of Station-wise Seniority with weightage.</p>
4.3	"Eligible employees" for the purpose of this chapter shall mean all those Single Window Operator 'A' working in that particular station and those who are not under Bar as defined in Chapter VII.
4.4	Circular will be issued by the respective Field General Manager's Office/Nodal Regional Office inviting applications from the eligible employees within the Station for the end vacancies.
4.5	The existing higher assignment policy as per Chapter IV to continue as it is in the amalgamated Bank. However, it is agreed to amend the policy relating to SWO-B through mutual discussions with the Association after seeing the outcome of industry wise development of negotiations on rationalization of posts carrying special allowance. Till such time the number of identified posts of SWO- B as of 1 <sup>st</sup> April 2020 in the amalgamated Union Bank of India will be maintained and continued.
4.6	

#### CHAPTER - V Entrustment of higher assignment duties on temporary basis

5.1	Higher assignment in Clerical cadre on temporary basis will be made on simple Seniority at branch / office.
5.2	Vacancies attracting Special Allowance, occurring on temporary basis even for a single day shall be filled in on the basis of simple Seniority of the eligible employee working at the Branch. If during the period of temporary assignment, a senior employee who was earlier not available for performing that duty subsequently becomes available for performing such duties, such senior employee will be assigned the duties and the junior employee will cease to perform such temporary duties.
5.3	However, those employees who are interested in working in temporary vacancy of Head Cashier cat. II shall express their willingness to do so in writing to the Branch Manager. Whenever an occasion arises for such temporary posting, the same shall be done on the basis of simple seniority from amongst those who have given such an undertaking in writing. In case no employee is available for filling up such temporary

	post, then such post will be filled in by offering the same to the senior-most employee of the branch (without any weightage) who might not have given any undertaking expressing his willingness.
5.4	Notwithstanding anything contained herein above, all the vacancies of Higher Assignment occurring on temporary basis even on a single day at M.S. Marg Branch and Central Office shall be filled in on the basis of simple Seniority of the eligible employees working in the respective departments.

## **CHAPTER - VI**

### **General**

6.1	Extension Counters will be treated as part of the parent branch
6.2	Duties of Cash Department in a post not attracting special allowance can be entrusted to any Single Window Operator 'A' working at the branch in rotation, as per exigencies of the Bank. In case of non-availability of Single Window Operator 'A', such duties can be assigned to Single Window Operator 'B' in rotation.
6.3	With the rationalization of special pay posts, Transfer Diary has to be recast with the requests of Clerical employees to be diarized as per the date of receipt of the applications. Accordingly, the request transfer applications submitted by the Telephone Operators, Telex Operator, Assistant Head Cashier, Head Cashier-I, Stenographer, Computer Operator-A, <i>etc.</i> who are designated as Single Window Operator 'B' w.e.f. 1 <sup>st</sup> May 2010, will be clubbed on the basis of date of receipt of the application and their requests will be considered accordingly, according to availability of vacancies and exigencies of the Bank.
6.4	The request transfer applications submitted by the Head Cashier-I will be clubbed with Head Cashier-II on the basis of date of receipt of the application and their requests will be considered, according to availability of vacancies and exigencies of the bank.
6.5	In case two or more employees have submitted Transfer Request on the same date and also received on the same date at the Field General manager's Office/Nodal Regional Office, while recasting, it will be diarised on the basis of their date of joining/date of promotion in Clerical Cadre.
6.6	If the date of joining/date of promotion in Clerical cadre also matches, date of birth will be reckoned with for recasting the Transfer Diary.
6.7	Past service of the employees of erstwhile Miraj State Bank Ltd. will be reckoned in the ratio of 1.5:1 year. In other words, their service of 1 ½ years in MSBL will be reckoned as one-year service in Union Bank of India.
6.8	This Settlement shall be valid until it is amended in accordance with the provisions of Industrial Dispute Act, 1947.
6.9	If there are any doubts or differences of opinion regarding the interpretation of any of the provisions of this Settlement, the matter will be discussed and settled with the majority Union, i.e. AIUBEA, from time to time.

## **CHAPTER-VII**

### **BAR ON HIGHER ASSIGNMENTS**

Following bars should be applicable for both permanent/temporary higher assignments:

Employees who do not accept the written offer for the post of special Assistant within 10 days of receipt thereof, will be barred for higher Assignment of the said post for a period of 1 year.

Employees, who do not accept the written offer for the post of Head Cashier-II within 10 days of receipt thereof, will be barred for Higher Assignment of the said post for a period of 1 year.

Employees, who do not accept the written offer for the post of single Window Operator 'B' within 10 days of receipt thereof, will be barred for Higher Assignment of the said post for a period of 1 year.

During the process of filling up the post of special Assistants, an employee, who applies in response to the Circular and does not appear for interview, shall be barred for Higher Assignment to the said post for a period of 1 year, provided however, the bar will not apply if the reasons adduced for non-appearance in the interview are found genuine and satisfactory in the opinion of the bank.

Bar of 1 year on refusal/reversion of Higher Assignment will be applicable only for the offered/held post provided that such an employee shall not be automatically entitled for Higher Assignment after the bar period is over and shall have to undergo the procedure prescribed for taking up the Higher Assignment post in future.

If request transfer of an employee is acceded to for transfer from one area of selection to another, such employee will be barred for higher Assignment for a period of 1 year from the date he/she reports to the new place of posting of his/her choice except in cases where no eligible employees are available in the area of selection.

Employees on whom the punishment of stoppage of increment (s) is imposed will not be eligible for Higher assignment till the period of punishment for a period of two years, whichever is earlier, is over. For the purpose of calculating the operating period of punishment, it will be deemed that the period commences from the date of passing of the order by the Disciplinary Authority.

Employees on whom punishment of withdrawal of Special Allowance or reduction of basic pay is imposed will be barred for Higher Assignment for a period of two years from the date of passing of the punishment order by the Disciplinary Authority.

Employees on whom punishment of Censure/Warning is imposed, twice during the last one year from the date on which the second punishment of Censure/Warning is imposed, will be barred for a period of one year from the date of passing of the punishment order by the Disciplinary Authority provided however, if there is no application received in a Particular station and/or there is/are no eligible employee/s, such person will be offered the Higher Assignment, if otherwise found eligible.

Since the posts of Head Cashier II are filled up on the basis of Region wise Seniority list culled out from State/ Zone wise Seniority List, Zone of selection for the post of Head Cashier II shall not change for those Head Cashier II who remain within the same state on account of request transfers; hence, clause no 7.6 under Chapter 7 of the Higher Assignment policy will be applicable only for those Head Cashier II who seek transfer outside the State/ Zone.

## CHAPTER VIII

### Procedure for keeping higher assignment order in abeyance

8.1	The following category of Clerical Staff against whom disciplinary case/criminal prosecution is pending will be permitted to take part in the higher assignment process:	
	a)	Those who are under suspension
	b)	Those against whom a charge sheet has been issued for financial irregularities and the disciplinary proceedings are pending.
	c)	Those in respect of whom prosecution for a criminal charge is pending in the court of law.
	d)	Those who have appealed against the punishment imposed by the Disciplinary Authority, except for warning or censure, within the prescribed time limit and the order of the Appellate Authority are awaited.
	However, their empanelment / higher assignment (as the case may be) will be kept in abeyance till the conclusion of the disciplinary case/criminal prosecution.	
8.2	If on conclusion of the disciplinary case / criminal prosecution the employee concerned is completely exonerated / punishment of warning or censure is imposed, higher assignment order will be released for the place applied for and such employee will be notionally given higher assignment from the date from which he/she would have otherwise been entrusted with such higher assignment. However, he/she will not be entitled for any cumulative / financial benefits from the above notional date till the date of order.	
8.3	In case, however, on conclusion of the criminal prosecution or disciplinary proceedings (after the lapse of period of appeal, if any) any punishment is imposed upon him/her excepting warning or censure, the higher assignment order will not be released, and his / her name will be struck off from the empanelment, if any.	

### Amendment to Higher Assignment Policy for Clerical Staff

As per Memorandum of Settlement dated 29.03.2016 between the Management and the All India Union Bank Employee's Association (AIUBEA), the Definition of Zone (as called out under Terms of Settlement), clause 2.5 of Chapter II and clause 3.3 of Chapter-III of Higher Assignment Policy for Clerical Staff dated 09.12.2010 relating to higher assignment in clerical cadre in Lucknow / Varanasi Zones of Uttar Pradesh State stands amended as under:

Existing Clause	Amended Clause
<u>Terms of Settlement</u> <u>Definitions</u> (d)Zone "Zone" for the purpose of this Policy for the State of Maharashtra is defined as under: -Mumbai, in the State of Maharashtra, will be known as MM Zone and will include all branches/offices in Greater Mumbai and its agglomeration in Thane District and Raigarh District.  -Rest of Maharashtra will be under the West Zone-II and will include all branches in the State of Maharashtra excluding those in Metropolitan	<u>Terms of Settlement</u> <u>Definitions</u> (d)Zone "Zone" for the purpose of this Policy for the State of Maharashtra and Uttar Pradesh is defined as under: -Mumbai, in the State of Maharashtra, will be known as MM Zone and will include all branches/offices in Greater Mumbai and its agglomeration in Thane District and Raigarh District.  -Rest of Maharashtra will be under the West Zone-II and will include all branches in the State of Maharashtra excluding those in Metropolitan Mumbai Zone (MM Zone) as stated above and Goa State.

Mumbai Zone (MM Zone) as stated above and Goa State.	<p>-All the branches / offices of Uttar Pradesh State falling under the jurisdiction of FGMO, Varanasi will be known as Varanasi Zone.</p> <p>-Lucknow Zone will consist of the branches of Uttar Pradesh State other than those falling under the jurisdiction of Varanasi Zone. Lucknow Zone will also include branches of Uttar Pradesh State which are administratively controlled by Regional Office, Delhi (South).</p>
<p><u>Clause 2.5:</u></p> <p>In case of Maharashtra State, the vacancies will be filled up on the basis of Zone-wise Seniority of the eligible employees drawing Special Allowance less than that of Special Assistant working in the State of Maharashtra other the MM Zone and Goa State.</p>	<p><u>Clause 2.5:</u></p> <p>In case of Maharashtra State, the vacancies will be filled up on the basis of Zone-wise Seniority of the eligible employees drawing Special Allowance less than that of Special Assistant working in the State of Maharashtra other the MM Zone and Goa State.</p> <p>In case of Uttar Pradesh State, the vacancies will be filled up on the basis of Zone-wise Seniority of the eligible employees drawing Special Allowance less than that of Special Assistant working in Lucknow Zone and Varanasi Zone separately.</p>
<p><u>Clause 3.3</u></p> <p>All posts of Head Cashier II will be filled in on the basis of State-wise Seniority with weightage of the eligible employees in Clerical cadre. In case of Maharashtra State, the vacancies will be filled up on the basis of Zone-wise Seniority excluding the employees of Goa State.</p>	<p><u>Clause 3.3</u></p> <p>All posts of Head Cashier II will be filled in on the basis of State-wise Seniority with weightage of the eligible employees in Clerical cadre. In case of Maharashtra State, the vacancies will be filled up on the basis of Zone-wise Seniority of West Zone II excluding the employees of Goa State. In case of Uttar Pradesh State, the vacancies will be filled up on the basis of Zone-wise Seniority by Lucknow Zone / Varanasi Zone separately.</p>

Consequent upon the above amendments, no transfer request shall henceforth be diarized as Special Assistant of Head Cashier-II from Lucknow Zone to Varanasi Zone or vice versa in the transfer diary to be maintained by FGMO, Lucknow. However, the existing requests received and registered in the transfer diary maintained at Lucknow as on the day of settlement shall be considered as & when the vacancies arise and as per the order of transfer diary.

Henceforth separate Transfer Dairy for Branches/Offices falling under Varanasi and Lucknow zone will be maintained at FGM's Office Lucknow and Varanasi and the requests of employees from one Zone to another Zone will be dealt as per provisions of Transfer Policy and by applying clause 7.6 of Higher Assignment policy circulated vide **Staff Circular No.5711 Dated 10.12.2010.**

This settlement is effective from 01<sup>st</sup> April 2016. (SC 6335 dated 05/04/2016)

#### **b. Higher assignment policy for new State of Telangana:**

On account of formation of separate State of Telangana, 10 Districts of undivided Andhra Pradesh State are the part of newly formed Telangana 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.

#### **PROMOTION POLICY FROM CLERICAL TO OFFICER CADRE**

- SC 5613 Dated 09.09.2009
- SC 5797 dated 07.10.2011
- SC 6024 Dated 22.10.2013
- SC 6203 dated 15.06.2015
- SC 6555 dated 16.02.2018
- **Staff Circular 7355 dated 03.02.2021**

As per the Staff Circular 7355 dated 03.02.2021 to continue the existing policy for both category of Award staff

#### **Short recital of the case:**

Whereas the parties herein had entered into Settlement on Promotion Policy for promotion from Clerical cadre to Officer cadre in Junior Management Grade Scale-I on 10.10.1992.

And Whereas the amendments to the Promotion Policy dated 10/10/1992 were carried out in terms of Settlements dated 02/02/2001, 07/12/2001, 11/07/2002, 19/02/2003 and 09/11/2004, 09.07.2009 & 26.09.2013.

And whereas the amendment to Promotion Policy dated 10/10/1992 as regards to the provision for SC/ST employees were carried out in terms of the Government directives received from time to time.

And whereas the parties herein have deemed it necessary to reframe, revise and rewrite the Promotion Policy governing the promotions from Clerical cadre to Officer Cadre.

It is hereby agreed to revise and amend the Promotion Policy for promotion from Clerical cadre to Officer Cadre in Junior Management Grade Scale-I in terms of this Settlement as under:

**Terms of Settlement**

Keeping in view the aspirations of the Clerical staff of the Bank, the total migration into CBS of all the branches and the Government guidelines from time to time, the Promotion Policy for Clerical staff has been reviewed and revised. The Policy will be effective from the date of signing of the Settlement.

Definitions: For the purpose of this Promotion Policy, unless the context otherwise requires, the various words and terms will have the following meanings:

**a) Promotion:**

The term 'Promotion' will mean Promotion from the Clerical cadre to the lowest grade in the Officer cadre, i.e. Junior Management Grade Scale- I.

**b) Specialist Officer:**

The term 'Specialist Officer will mean all categories of Officers listed out in Annexure-I and as may be amended from time to time by the Board of the Directors of the Bank.

**c) Seniority:**

The term 'Seniority' will mean the total length of service in the Bank of an employee in the Cadre I Category to which he belongs, inclusive of the period of probation.

**d) State:**

The term 'State' will mean geographical area as defined or determined by the Government of India from time to time. Centrally Administered Area or a Union Territory will also be treated as a separate State for the purpose of this Policy, provided that:

Branches of Puducherry State and suburbs will be deemed to be part of the State of Tamil Nadu.

New Delhi/Delhi will be treated as a State.

Mahe will be deemed to be part of Kerala State.

Chandigarh will be treated as a Station within the State of Haryana.

Mumbai will include all branches I offices in Greater Mumbai, Navi Mumbai, Thane District and Raigarh District.

Maharashtra will include all branches in the State of Maharashtra excluding those in Mumbai as stated above.

Mumbai, as defined above and the rest of Maharashtra will be treated as two separate States.

Daman, Diu, Dadra & Nagar Haveli will be deemed to be part of Gujarat State.

## CHAPTER - I

- 1.4 There shall be a two channel system of Promotion from Clerical cadre to Officer Cadre in Junior Management Grade Scale-I as under:

- i) State Services (Seniority-cum-Merit)
- ii) All India services (Merit)

The vacancies in Junior Management Grade Scale · I for the Promotion Process to be held for the financial year 2013-14 and onwards will be filled up as under-

(i)	By promotion through State Services	35%
(ii)	By promotion through All India Services	25%
(iii)	By Direct Recruitment	40%

- 1.2 The vacancies in Officer Cadre in Junior Management Grade Scale-I shall be identified I notified in the month of June or soon thereafter, every year. The Promotion Process will be conducted and finalized by the end of the financial year i.e. by the end of March. If for any pressing reasons the Promotion Process is delayed in a particular year, the AIUBEA will be informed in writing and the matter will be discussed with AIUBEA.

- 1.3 Vacancies to be filled in through State Services will be identified on State-wise basis, with a view to ensure that those promoted under State Services are posted in the same State. Such State wise breakup of vacancies will be intimated to AIUBEA, well in advance before the commencement of the Promotion Process.

- 1.4 Identification of vacancies for the All India Services will be on All India basis.

## CHAPTER II

### STATE SERVICES (SENIORITY CHANNEL)

- 2.1 After identifying the vacancies to be filled in through State Services, the promotion process will be conducted as under:

- 2.1.1. Applications will be invited from the employees who have completed 03 years of service and interested to participate in the Promotion Process.
- 2.1.2. Applicants equivalent to twice the number of identified vacancies for each State will be allowed for participating in the Promotion Process on the basis of Seniority-cum-weightage.

#### **2.1.3. Weightage:**

For the purpose of participating in the Promotion Process, in addition to Simple Seniority, an employee in the

Clerical Cadre will be entitled to weightage in seniority in the following manner:

**For Educational Qualifications:**

i)	To those who have passed National Diploma in Commerce and/or First Degree of recognized University such as B.A. B.Com. And B.Sc. in disciplines other than Music, Painting, Sculpture etc.	1 Year
ii)	To those who have obtained Double Degree as B.A., B. Com, or B.A. B.Sc. or B.Com. LL.B. or B.Sc. LL. B and/or who have passed M.A., M. Com or M.Sc. of a recognized University in disciplines other than Music, Painting, Sculpture etc.	1 Year

**For Banking Qualifications:**

iii)	To those who have passed Part I of CAIIB/JAIIB	1 Year
iv)	To those who have passed Part II of CAIIB/CAIB	2 years

**NOTE:**

Weightage provided in 2.1.3. (i) and (ii) above together will not exceed a maximum of two years.

- a. There would be a written test comprising of one paper consisting of topics on Practical Banking and Computer Application on Core Banking Solution (CBS) carrying a total of 100 marks. The minimum qualifying marks for General candidates will be 35 and in case of SC/ST candidates, the minimum qualifying marks will be 30.
- 2.3 From among the employees obtaining minimum qualifying marks, a list of candidates would be prepared in order of their State-wise simple seniority. From this list, the employees to the extent of 100% of the identified vacancies of the State will be declared successful in the Promotion Process and they would be offered promotion in Officer Cadre in Junior Management Grade Scale-II in the same State.
- 2.4 Those eligible employees, who apply for promotion under the State Services (Seniority cum Merit) channel but do not participate in the same, without adducing sufficient and cogent reasons, well in advance, acceptable to the Management, will be debarred for future promotion for a period of 01 year from the date of declaration of the results pertaining to the subject promotion process. Further, if an employee refuses the offer of promotion under the above channel, he/she will be debarred for future promotion for a period of 01 year from the date of declaration of the results pertaining to the subject Promotion Process.
- 2.5 For the purpose of conducting Promotion Process, a State-wise seniority list of the Clerks with weightage will be prepared as of 31st March every year and such Seniority list will be circulated by 30<sup>th</sup> June. Seniority list of Scheduled Castes I Tribes will be published separately.

- 2.6 The employees promoted under State Services are liable to be posted anywhere in the State to have mobility.
- 2.7 In case of a tie of the marks obtained by the employees, the determining factors for ranking will be in the following order: -
- a) Length of service in the same cadre;
  - b) Date of joining the Bank's service; and
  - c) Date of birth of the employee.

### **CHAPTEER-III**

#### **All India Services (Merit Channel)**

- 3.1 Eligibility: A minimum of 2 years' service in Clerical cadre:
- 3.2 For the vacancies identified under All India Services, all those clerical employees, who apply and are eligible, would be allowed to participate in a Written Test. The Written Test shall consist of the following:

Subjects	Maximum Marks	Minimum Qualifying
<b>Banking</b>	100	35%
<b>CBS/IT</b>	100	35%
<b>Commercial Law / Accountancy</b>	100	35%
<b>English</b>	100	35%

#### **NOTE:**

Although each of the above papers will carry 100 marks, Percentage weightage for these papers will be 50 marks each. Therefore, in all, for the purpose of promotional parameters, total marks for written test would be 200.

For SC/ST candidates, the minimum qualifying marks will be 30% in each of the above subjects. Marks obtained in English will not be treated for ranking purpose.

- 1.1. Marks for the length of the service in Clerical Cadre would be added at the rate of 1 mark for each completed year, after 10 years of service, subject to a maximum of 10 marks.
- a. All those employees who have worked at a rural branch on or before the specified cut-off date for the promotion process will be granted 2 additional marks for each completed year of service in rural branches subject to a maximum of 10 marks.
- 3.5 Additional marks for Educational I Banking Qualifications will be allotted as under:

Post-Graduation	2
LL.BI Any of the Diploma conferred by IIB & F	3
CAIIB Part-1 I JAIIB	4
CAIIB Part-II	6

Note: Subject to a maximum of 10 marks

3.6 The total marks to be allotted as stated in Para numbers 3.3, 3.4 and 3.5 should not exceed 25 marks.

3.7 There will be an interview, which would carry 20 marks only for the purpose of ranking. There will be no minimum qualifying marks in the interview.

3.8 The following shall be the procedure for deciding the number of candidates to be called for interview:

a) A provisional list in the descending order, as per the marks obtained in the written test and the marks obtained as stated in Para numbers. 3.3, 3.4 and 3.5 will be prepared from among those employees, who are successful in the written test.

b) From the above list, the following candidates will be called for interview.

i) All those candidates, in the descending order of merit, up to the exact number of identified vacancies

And

ii) All subsequent candidates, whose marks, after adding Maximum notional marks of 20 obtainable at the interview, are equal to or more than the marks of candidate placed last as per (b) (i) above in the provisional list at the exact number of identified vacancies.

And

iii) All those SC/ST candidates who have acquired minimum qualifying marks of 30% in each of the 3 subjects in the Written Test but not included under Clause 3.8 (b)(i) and (ii) above.

3.9 In case there is a tie in the marks obtained by the employees, the determining factors would be the same as specified in Para no.2.7.

3.10 If vacancies available in the same State after considering the request transfers of Promotee Officers, who have been posted earlier out of State on their promotion and/ or request transfers, these vacancies will be filled up from the employees promoted under the All India channel.

3.11 Notwithstanding the, vacancies in JMGS-1 cadre available in the State, the candidates declared successful under the All India Services will be posted on All India basis. The Promotee Officers who are posted on

promotion out of State, in which they are working prior to promotion, will be brought back in a phased manner on completion of three years of service in that State. Such transfer shall be on "first to go, first to come back" basis. It is clarified that the transfer of such promotee officers to be done in a phased manner automatically except in cases where they desire to be retained in the State where they have been posted on promotion or where they desired to be posted in a State other than their parent State (from which they were relieved on promotion), by sending their written request to General Manager (P), Central Office. Such request should be routed through proper channel.

- 3.12 If an employee refuses an offer of promotion under All India Services channel, he /she will be debarred for promotion for a period of 1 year from the date of the results pertaining to the subject Promotion Process.

## CHAPTER IV

### GENERAL

4. The following will be applicable to both the channels of promotions:

The final lists of candidates to be declared successful will be restricted to 100% of the vacancies available in each channel. In addition to this, a wait list to the extent of next 10% under each channel will be prepared as per the Government guidelines, to cover the vacancies arising out of the selected candidates refusing the offer of promotion.

After offering promotion to eligible candidates under each channel, to the extent of 100% of vacancies identified, the candidates on the waitlist shall be offered promotion only to the extent of refusals, if any, in their order of seniority or merit, as the case may be. The wait list shall lapse automatically after all identified vacancies stand filled in. The names of wait-listed candidates, who have been offered promotion, would be circulated.

In case, however, sufficient candidates are not available in Seniority channel, 10% wait list of merit channel will be utilized to fill up such vacancies.

- 4.1 Reservation for SC/ST, physically handicapped will be in accordance with the Government directives. This scheme, as at present, is detailed in Annexure-II. Amendments to the directives, if any, will be informed to the AIUBEA and implemented.
- 4.2 SC/ST employees will be offered pre-promotion training before appearing for the Written Test as per the Government directives.
- 4.3 Ex-servicemen will have an option to reckon their past service in the Armed Forces (which is at

present 1 year for every 5 years of services, subject to a maximum of 2 years) provided they have rendered at least 3 years of actual service in the Bank, either at the time of promotion or for being considered for the post of Higher Assignments carrying Special Allowance in the same cadre as per Government guidelines.

- 4.4 Necessary change in the Promotion Policy, if any, will be carried out through mutual consultations with the representatives of the AIUBEA after completion of every promotion process, provided, however, that as and when industry wise settlement is arrived at between the Indian Banks Association and the Workmen, or any Government guidelines are received necessitating amendments to the policy so as to conform with the industry-wise settlement and/ or comply with Government guidelines, the same will be carried out in consultations with AIUBEA.
- 4.5 The Promotion Policy shall continue to be valid and binding unless and until it is replaced by a fresh Settlement. It shall, however, be open to the parties to modify or amend or alter any of the provisions of this Policy through mutual agreement.
- 4.6 Creation and abolition of posts are Management functions.
- 4.7 It will be open for an employee to appear for the Promotion Process in both the channels if he is eligible to do so. If he is found successful in both the channels, his name will be included in the successful list under State Services as specified in clause 2.2 of Chapter II.
- 4.8 Promotion of Sportsmen / employees for acts of bravery during dacoity as per the Government / IBA guidelines will be outside the purview of this Promotion Policy. The guidelines I amendments thereto will be informed to the AIUBEA from time to time.
- 4.9. Management will determine from time to time the syllabus for Written Test for promotions and announce the same at least 45 days in advance. All the tests will be objective type, the details whereof will be announced along with the syllabus.
- 4.10 Subject-wise mark list along with cut-off mark (i.e. the marks obtained by the last promotee candidate) will be sent to all respective unsuccessful candidates in both the Channels.
- 4.11 After promotion to Officer cadre in Junior Management Grade/ Scale -I, the Officer's pay will be fitted as per the Fitment Formula circulated by the Bank on the advice of the IBA from time to time in consultation with AIUBEA.
- 4.12. The effective date of promotion will be mentioned in the letter of offer and pay, and allowances will be

payable from the date of promotion, subject to the condition that the said employee is not responsible for the delay in taking up the Officer's post.

- 4.13 Recruitment of Specialist Officers will be outside the purview of this Promotion Policy. However, the employees, who have acquired necessary qualifications, will be permitted to participate in the promotion process for Specialist Officers.
- 4.14 On promotion, the Officer would be on probation for a period of one year from the date he draws the Officer's salary.
- 4.15 The eligible candidates having the qualification as Chartered Accountant (ACA) I Cost Accountant (ICWA) I Company Secretary (ACS) I Chartered Financial Analyst (CFA) shall be exempted from the Written Test under the All India Services. After the interview, they will be listed at the end of the published merit list over and above the identified vacancies.
- 4.16 The vacancies in clerical cadre arising out of promotion under both All India and State services shall be filled up through internal promotion and direct recruitment as per the requirements of the Management.
- 4.17 The unfilled vacancies belonging to State Services (Seniority Channel) shall be filled up by adding the same to the All India Services (Merit Channel).
- 4.18 And the unfilled vacancies of All India Services (Merit Channel) shall be filled up through direct recruitment.
- 4.19 The Promotion Policy shall continue to be valid and binding unless and until it is replaced by a fresh Settlement. It shall, however, be open to the parties to review, modify, amend or alter any of the provisions of this Policy through mutual agreement.

#### CHAPTER- V

##### Disqualification for Promotion

The following employees will be disqualified from participating in the promotion Process under both the channels:

- 5.1 Employees on whom punishment of stoppage of increment/s is in operation at the time of considering the eligibility for the Written Test, interview and/or at the time of offer of promotion, the disqualification period will start from the date of passing of Disciplinary Authority's order and would be deemed to be over after the specified period, for which increments are stopped, irrespective of

the fact whether the employee has actually earned the increments. The period for which an employee can be disqualified due to the above shall not exceed One year.

- a. Similarly, as stated in Para 5.1, employees on whom punishment of withdrawal of special pay I reduction of basic pay is imposed, the disqualification period will be maximum one year from the date of passing of the Disciplinary Authority's order.

- 5.3 Employees on whom punishment of 'Censure' I 'Warning' has been imposed twice during the year prior to holding of the test, interview and/or date of offer of promotion, will be disqualified for that particular promotion process.
- 5.4 If a Promotee Officer during the period of probation, requests the Management for reversion to Clerical cadre, he will be reverted as a Clerk and posted at the same Station or in the same State subject to availability of vacancy. However, such reverted employee shall be disqualified from participating in future promotion process for a period of 2 years from the date of reversion.
- 5.5 In case an Officer is reverted by the Management during the period of probation due to his unsatisfactory performance, he will be posted back at the same Station and in the same post, subject to availability of vacancy, where he was working prior to promotion.
- 5.6 Employees against whom disciplinary proceedings have been initiated will not be disqualified from participating in the Promotion Process but in their cases sealed cover procedure will be followed as per Annexure III.
- 5.7 If a request transfer of an employee is acceded to, transferring him from one State to another, such an employee will be disqualified in taking part in the promotion process under State Services for a period of 2 years from the date he reports to the new place of posting of his choice.

The clerical employees who are presently under bar of 2 years on account of Clause 5.1 & 5.2 and that of 3 years on account of Clause 2.4 & 3.12 of Promotion Policy (Staff Circular No. 5613 dated 09.09.2009) and have completed one year of bar period as on the cut-off date of Promotion Process to be held in Year 2013-14 will be allowed to participate in the said Promotion Process, if they are otherwise eligible. Similarly, the clerical employees who are presently under bar of 3 years because of Clause 5.4 and 5.7 of existing Promotion Policy (Staff Circular No. 5613 dated 09.09.2009) and have completed 2 years of bar period as on the cut-off date of Promotion Process to be held this year i.e. Year 2013-14 will be allowed to participate in the said Promotion Process, if they are otherwise eligible.

#### **Annexure-II**

**Following are the Government guidelines, for the time being on reservations:**

15% of the promotions will be made. from amongst the eligible candidates belonging to the reserved category candidates (Scheduled Castes) and 7½% of the promotion will be made from amongst the eligible candidates belonging to the reserved category candidates (Scheduled Tribes).

(b) Eligible candidates will be classified and listed in the following categories:

- (I) Scheduled Caste candidates.
- (ii) Scheduled Tribe candidates.
- (iii) Other candidates not covered by (I) and (ii) above.

(c) If the vacancies reserved for Scheduled Castes and Scheduled Tribes are not filled, the same will be filled in, in accordance with the guidelines received from the Government of India in that behalf from time to time.

1. The SC/ST candidates appointed by promotion on their own merit and not owing to reservation or relaxation of qualification will not be adjusted against the reserved. points of the reservation roster. They will be adjusted against the unreserved points.
- 2.If an unreserved vacancy arises in a cadre and there is any SC/ST candidate within the normal Zone of consideration in the feeder grade, such SC/ST candidate cannot be denied promotion on the plea that the post is not reserved. Such a candidate will be considered for promotion along with other candidates treating him as if he belongs to General category. In case he is selected, he will be appointed to the post and will be adjusted against the unreserved point.
3. SC/ST candidates appointed on their own merit (by Direct Recruitment or Promotion) and adjusted against unreserved points will retain their status of SCIST and will be eligible to get benefit of reservation in future I further promotions, if any.
4. 50% limit on reservation will be computed by excluding such reserved category candidates, who are appointed I promoted on their own merit.
- (e) The provisions of the Promotion Policy will stand amended, altered or modified in accordance with the guidelines received from the Government of India in that behalf from time to time.

**Annexure - III**

**Sealed Cover Procedure:**

The following category of Clerical staff will be permitted to take part in the Promotion Process but their empanelment I promotion will be kept in a sealed cover, which would be informed to the employee. The cover would be opened after the conclusion of the disciplinary I Court proceedings:

3 Employees, who are under suspension.

2. Employees against whom Charge Sheets have been served and disciplinary proceedings are pending.

3. Employees against whom prosecution I suit has been filed in the Court of Law or sanction for prosecution I filing of suit has been given to an outside agency e.g. Cable I Police.

If, on conclusion of the Department I Court proceedings, candidate is completely exonerated, the result kept in sealed cover would be declared. If found successful, promotion will take effect from the date of declaration of initial promotion for the purpose of seniority I fixation of salary as an Officer. No arrears of salary, however, as per Officer's cadre shall be payable for the intervening period.

If however, punishment of Censure I Warning is imposed on the candidate (if the punishment of Censure I Warning is not earlier imposed in the same year) as a result of departmental proceedings I Court proceedings, the result kept in the sealed cover would be declared. If found successful, promotion will take effect from the date of declaration of initial promotion for the purpose of seniority I fixation of salary as an Officer. No arrears of salary, however, as per Officer's cadre shall be payable for the intervening period.

If punishment is imposed other than that of Censure I Warning the candidate as a result of the departmental proceedings I found guilty in the Court proceedings against him, he will not be eligible for promotion for which his result is kept in sealed cover.

**a) Fitment formula on promotion from clerical to officer cadre:**

- SC 6288 dated 30.12.2015
- SC 6211 dated 30.06.2015

1. Attention is invited to Staff Circular No.6211 dated 30.06.2015 advising all concerned to make payment of revised salary in terms of the 10th Bipartite Settlement dated 25.05.2015.

2. Pursuant to revision of pay scales and allowances for Workmen staff under the 10th Bipartite Settlement dated 25.05.2015 between the Indian Banks' Association and the United Forum of Bank Unions w.e.f. 01.11.2012, the IBA has reviewed and approved the continuation of the 2011 model, as adapted to the current pay scales, for fitment of clerical staff on promotion to officer cadre in JMGS-I on or after 01.11.2012. The revised fitment formula together with the procedure to be adopted for fitment of pay as given by the IBA is enclosed in the Annexure.

3. The Board of Directors in their meeting held on 07.12.2015 has approved the revised fitment formula given by the IBA for promotion to Officer cadre, as per the Annexure enclosed.

4. The enclosed fitment chart will be useful to our Field Functionaries as a ready reckoner for awarding fitment of pay to clerical staff members on their promotions to the Officer JMGS-I cadre. This chart will bring uniformity in interpretation of fitment procedure across all the NROs/ ROs

Fitment chart on promotion from clerical cadre to officer cadre in JMG scale I on or after 01.11.2012

Stage	Pay in clerical cadre	Fitment at corresponding stage in JMGS I
1	11765	23700
2	12420	23700
3	13075	23700
4	13730	23700
5	14545	23700
6	15360	23700
7	16175	23700
8	17155	23700
9	18135	23700
10	19115	24680
11	20095	25660
12	21240	26640
13	22385	27620
14	23530	28600
15	24675	29580
16	25820	30560
17	26965	31705
18	28110	32850
19	30230	34160
20	31540	35470
+1	32850	36780
+2	34160	38090
+3	35470	39400
+4	36780	40710
+5	38090	42020
+6	39400	42020
+7	40710	42020
+8	42020	42020

Note:

1. The promotee officer after fitment as above will draw his next increment in the Officers' Scale on the anniversary date of his last increment in clerical cadre and thereafter he will draw his further increments every year on the same date. However, in view of the clubbing of stages in the fitment table, the employee in the lower clubbed stage of clerical scale of pay will get his next increment after promotion on the anniversary date of promotion.

2. Those who were drawing a basic pay between the 1st and 9th stage in the clerical scale given in the above table, will be fitted at the minimum of the Officers' Scale and will draw their next increment on the anniversary date of promotion

3. (a) Those who have completed more than one year at basic pay of Rs.31540, Rs 32850, Rs 34160, Rs 35470 and Rs 36780 will draw their next increment on the anniversary date of their last increment in the clerical cadre immediately following the date of promotion and will draw their subsequent annual increment on the same date.

Those who have completed less than one year at basic pay of Rs 31540, Rs 32850; Rs 34160, Rs 35470 and Rs 36780 will draw their next increment after fitment, on the anniversary date of promotion and thereafter draw their annual increments every year on the same date.

(b) Those who have completed more than one year at basic pay of Rs.38090, Rs. 39400 and Rs.40710 will be given fitment in the Officer's Scale at Rs.42020 and will earn their next increment on the anniversary date of promotion subject to their crossing their Efficiency Bar as per guidelines issued by the Government under Regulation 5 of Officers' Service Regulations.

(c) In all cases where promotee officers reach the maximum stage in the substantive JMG Scale I (Rs.42020), further increment in the next higher scale will be subject to their crossing Efficiency Bar as per guidelines issued by the Government under Regulation 5 of Officers' Service Regulations.

4. Promotes who are drawing Fixed Personal Pay in terms of Settlement dated 25.5.2015 may continue to draw the same quantum of Fixed Personal Pay even after promotion which shall remain unaltered till revised (please refer to IBA circular no. **CIRTHR&IE190/665/E12/2010-11/1416 dated 30, 9.10.**)

5. If the promotee officer has Passed JAIIB or CAIIB at the time of his promotion, notional basic pay will be arrived at after reducing the increments earned for-passing JAIIB/CAIIB, from the clerical basic pay. He shall then be fitted in the Officers' Scale in accordance with the above table and appropriate one or two increments in the Officers' Scale shall be added with basic pay so fixed. The date of increment will be determined as per (1) above, if after reduction of increments in the clerical scale, the basic pay falls in the lower clubbed stage. This adjustment,

however, will not be made where the number of increments to be reduced is higher than the number of increments to be granted.

6. If despite the fitment as given above, the emoluments (basic pay and dearness allowance) drawn as an officer, on promotion are less than the emoluments (basic pay and stagnation increment, if any, functional special pay on permanent basis and dearness allowance) drawn as a clerk, the difference may be protected by way of Temporary Personal Allowance to be wiped off, in three years, at the rate of  $\frac{1}{3}$  Temporary Personal Allowance. This allowance will not rank for dearness allowance and superannuation benefits.

7. If an employee has passed CAIIB after reaching the 20th stage of the clerical cadre and promoted to Officers' scale subsequently; he/she shall be granted one increment- for passing CAIIB Part-I/JAIIB and another increment for passing CAIIB Part-II after fitment in Officers' scale as per his/her clerical stage of pay before promotion.

**b) Fitment of pay on promotion to officers and Award Staff:  
[SC 6508 dated 19.12.2016]**

Presently, fitment of pay on promotion to Officers and Award Staff members is calculated manually and released by respective Regional Offices. Time and again, it has been reported that there is delay in releasing new fitment. In some of the cases, discrepancy in fitment has also been reported. In order to maintain uniformity and to avoid delay, Central Office has developed application in Union Parivar for calculation of fitment on promotion in case of officers and Award Staff based on the existing fitment guidelines issued by Bank from time to time.

Accordingly, a new set up has been made in Union Parivar for release of fitment to Officers and Award Staff on promotion up to Scale VI. In view of the new setup in place, it has been decided to discontinue the existing practice of calculation of fitment manually.

On the release of Promotion lists by HR Department Central Office, all Regional Offices will be required to send the list of promotes along with Scale wise confirmation to Union Suvidha on the points mentioned below within 3 days of release of the list so as to enable Union Suvidha to start the process of fitment at their level. The confirmation is to be sent on the format (**Annexure-IOF SC 6508 DT 19.12.2016**).

- Educational and Professional Qualification, especially JAIIB/CAIIB and PQP details have been updated in Union Parivar.
- All Pending/old increments have been released.
- Month of Increment prior to promotion has been correctly mentioned in Union Parivar.
- Old punishment if any and wherever the period of punishment is over the required effect has been given in Union Parivar.

In case of any discrepancy, the same must be rectified by Office before giving confirmation.

It has been decided that for the initial six months, the report generated by Union Parivar help desk having details like Employee No, Name, RO, CAIIB status, Basic Pay/FPP/PQP drawn prior and after the new fitment will be shared with respective Regional Offices by Union Suvidha for verification. HR Department in Regional Offices will

do the fitment manually on parallel basis and match it with the fitment given by the Union Suvidha. They should confirm the correctness or otherwise of the same to Union Suvidha within 7 days of receipt thereof. During verification, HR department has to verify the following:

- Employee has been fitted at the correct step of Basic Pay in new scale.
- In case employee is having educational/professional qualification as JAIIB/CAIIB, the same has been taken care of while fixing him in new scale of pay and release of PQP I or II, if any, is as per the extant guidelines of the bank for pay fitment on promotion.
- Month of increment has been correctly worked out for release of next increment in the new scale.
- While verifying the above, HR officers will once again ensure that there is no change in the confirmation given by them earlier to Union Suvidha with regard to the following:
  - Educational and Professional Qualification, especially with regard to JAIIB/CAIIB and PQP details were accurately captured in Union Parivar.
  - All regular/pending/stagnation increment, if any, which had become due prior to promotion of officer, were released prior to carrying out fitment exercise.
  - Month of Increment prior to promotion was correctly mentioned in Union Parivar.
  - Effect of any old punishment and wherever the period of punishment is over, has been duly effected, prior to doing the fitment in new scale.

#### **PROMOTION POLICY FROM SUB STAFF TO CLERK**

- SC 5613 Dated 09-09-2009
- SC 6024 dated 22.10.2013
- SC 6023 dated 15.06.2015

#### **SHORT RECITAL OF THE CASE:**

WHEREAS the parties herein had entered into settlements dated 01.03.1996 and 11.07.2002, 09.07.2009 AND WHEREAS the parties have deemed it necessary to amend certain clauses of the Promotion Policy agreed between the parties of 09.07.2009 in respect of Promotion Policy governing the rules / provisions of promotion from Subordinate cadre to Clerical cadre. It is hereby agreed that the existing Promotion Policy for promotion from Subordinate cadre to Clerical cadre would be as under:

#### **PREAMBLE**

This Policy is subject to various directives/guidelines received from time to time from the Government of India/Reserve Bank of India in respect of reservation of SC/ST, physically handicapped employees, Ex-servicemen, etc. in the matter of promotion of such categories of Subordinate staff. Anything contained in any of the existing policy / settlement, which is inconsistent with and/or contrary to the modifications herein shall automatically stand superseded by these modifications.

The revised Policy and the amendments for promotion from Subordinate cadre to Clerical cadre shall come into effect from the date it is signed by both the parties.

#### **DEFINITIONS:**

For this Promotion Policy, unless context otherwise requires, the various words and terms will have the following meanings:

##### **a) Promotion:**

The term 'Promotion' will mean Promotion from the Subordinate Cadre to the Clerical Cadre.

##### **b) Seniority:**

The term 'Seniority' will mean the total length of service in the Bank of an employee in the Subordinate cadre as specified in Chapters II and III, (i.e. Seniority Channel and Merit Channel), respectively.

##### **c) State:**

The term 'State' will mean geographical area as defined or determined by the Government of India from time to time. Centrally Administered Area or a Union Territory will also be treated as a separate State for this Policy, Provided that:

- Branches of Pondicherry State and suburbs will be deemed to be part of the State of Tamil Nadu.
- New Delhi/Delhi will be treated as a State.
- Mahe will be deemed to be part of Kerala State.
- Chandigarh will be treated as a Station within the State of Haryana. Mumbai will include all branches & offices in Greater Mumbai, Navi Mumbai, Thane District and Raigarh District.
- Maharashtra will include all branches in the State of Maharashtra excluding those in Mumbai as stated above
- Mumbai, as defined above and the rest of Maharashtra will be treated as two separate States.
- Daman, Diu, Dadra & Nagar Haveli will be deemed to be part of Gujarat State.

Competent Authority: The Term 'Competent Authority' for the purpose of this Policy shall mean the General Manager (P) or General Manager (HR) or Authority above him.

### **CHAPTER I**

#### **1.1 Identification of vacancies for promotion from Subordinate cadre to Clerical Cadre**

25% of vacancies in the Clerical Cadre in each State will be filled up every year by promotion from Subordinate cadre as provided hereunder:-

## **TWO CHANELLED PROMOTION:**

There shall be a two channelled system of promotion from sub ordinate cadre to Clerical cadre as under:

Seniority Channel

Merit channel

1.3 Reservations: As per the Government guidelines in this regard.

### **b. Service Weightage:**

The service put in by Full Time Subordinate Staff members as Part Time Sweepers prior to such conversion (excluding the period on stipend basis) shall be counted in proportion to their part time service as detailed hereunder.

1.4.1 Those who were working on one-third scale of wages will get seniority of four months for every completed year of service as such part time employees.

1.4.2 Those who were working on one-half scale of wages will get seniority of six months for every completed year of service as such part time employees.

i. Those who were working on three-fourth scale of wages will get seniority of nine months of every completed year of service as such part time employees.

## **CHAPTER-II**

### **SENIORITY CHANNEL**

2.1 50% of the vacancies identified for promotion will be filled up through Seniority Channel (fraction above 0.5 to be rounded off to the next higher integer while the fraction below 0.5 will be ignored).

2.2 All Subordinate staff employees (including Full Time Sweepers) who have completed 03 years of full-time service as on the Cut Off date, as specified in the Circular inviting applications, will be eligible to participate in the Promotion Process under this Channel.

2.3 For the purpose of conducting the Promotion Process, State-wise Seniority List of Subordinate staff with weightage will be prepared as of 31<sup>st</sup> March every year by the respective FGMO/NRO/RO and such Seniority List will be circulated by 30<sup>th</sup> June every year. The seniority list of Scheduled Caste/Scheduled Tribe Employees will be published separately.

2.4 The eligible Applicants to the extent of Twice the number of identified vacancies will be called for appearing in the Process based on Seniority of Subordinate staff with weightage in the State.

2.5 Applicants eligible as above will be imparted 06 days training in basic computer applications.

2.6 Thereafter, these candidates shall be required to appear for a Written/ Practical test in the Basic Computer applications, comprising of 80 marks, to assess their awareness and aptitude to work in Clerical cadre in CBS environment.

2.7 After the completion of Written/Practical Test, all candidates will have to appear for an interview comprising of 20 marks.

2.8 The General Category candidates securing 30 marks and SC/ST/PWD candidates securing 25 marks out of total 100 marks as above (80 marks for Written Test and 20 marks for interview) will be empaneled on the basis of Simple Seniority in the descending order.

2.9 The list of successful candidates to the extent of 100% of the identified vacancies will be published and such candidates will be entitled to receive the offer of promotion.

2.10 The list of remaining empanelled candidates will be valid until the vacancies for which the promotion process (both the Channels and both the Categories) has taken place, are filled in or for a period of one year from the date of declaration of results, whichever is earlier. Such list will remain unpublished under the control of the Competent Authority.

### **CHAPTER III**

#### **MERIT CHANNEL**

3.1 50% of the vacancies identified for promotion will be filled up through Merit Channel (fraction above 0.5 to be rounded off to the next higher integer while the fraction below 0.5 will be ignored).

3.2 All Subordinate staff employees (including Part Time Sweepers) as on the Cut Off date will be eligible to participate in the Promotion Process under this Channel as per the criteria laid down hereunder:

3.2.1. Those who have passed Matriculation I School Final I Higher Secondary School Certificate I Senior School Certificate / Senior Cambridge Examination and have put in a minimum of 2 years of service.

3.2.2. Those who have put in 5 years of minimum service and have passed Seventh standard.

3.2.3. Those who have put in 10 years of minimum service will be exempted from the minimum educational qualification.

### 3.3 Marks for Written Test and Interview: (as amended SC No.6203 dt.15.06.15)

3.3.1 An online test will be administered to the eligible Subordinate Staff in the following subjects:

(However as per SC No.6208 date 24.06.2015 under the Seniority Channel, the applicants eligible to participate shall be required to appear for Written / Practical Test in the Basic Computer applications instead of On-line Test, only for this Promotion Test.)

Test	Maximum Marks	Minimum Qualifying Marks	Minimum Qualifying Marks
		SC/ST	GEN
Clerical Aptitude	20	5	6
Elementary Banking	40	10	12
Computer Literacy	40	10	12
TOTAL	100	25	30

Necessary mock test / online training to willing participants / candidates of Promotion Process shall be administered by the Bank.

3.3.2 There shall be 20 marks (maximum) for interview and the marks obtained shall be considered only for the purpose of ranking in the merit list.

3.4 Marks for Seniority:

3.4.1 One mark for every completed year of Full-Time service beyond 5 years will be given subject to a maximum of 15 marks.

3.4.2 While computing the marks as above, the service put in as Part Time Sweeper (excluding the period on stipend basis) shall be counted as hereunder:

3.4.2.1. Those who were working on one-third scale of wages will get 0.33 marks for every completed year of service.

3.4.2.2. Those, who were working on one-half scale of wages will get 0.5 marks for every completed year of service.

3.4.2.3. Those who were working on three-fourth scale of wages will get 0.75 marks for every completed year of service.

e.g. In case of a sub-staff employee, who has completed 15 years of service, of which, 3 years he has worked as Part time Housekeeper (PTH) -1/3rd Scale, 1 year as PTH-1/2 Scale, 1 year as PTH-3/4th Scale and thereafter 10 years as Full Time Sub-staff. The marks will be calculated as under:

1.	3 years as PTH -1/3rd Scale	$0.33 \times 3 = 0.99$
2.	1 year as PTH-1/2 Scale	$0.50 \times 1 = 0.50$
3.	1 year as PTH-3/4th Scale	$0.75 \times 1 = 0.75$
4.	10 years as Full Time Sub-staff	$1.00 \times 10 = 10.00$

	Total	12.24
	Minus Marks for the first five years	2.24
	<b>Total eligible marks (Subject to maximum of 15 marks)</b>	<b>10.00</b>

### 3.5. Interview:

The following shall be the procedure for deciding the number of candidates to be called for the interview:

3.5.1 A provisional list in the descending order, as per the marks obtained as stated in Para numbers s 3.3.1 and 3.4 will be prepared from among those employees, who are successful in the written test.

3.5.2 From the above list, the following candidates will be called for interview:

1. All those candidates, in the descending order of merit, up to the exact number of identified vacancies  
AND
2. All subsequent candidates, whose marks, after adding maximum notional marks of 20 obtainable at the interview, are equal to or more than the marks of candidate placed last as per 3.5.2(a) above in the provisional list at exact number of identified vacancies.  
AND
3. All those SC/ST /PWD candidates who have acquired minimum qualifying marks of 25% in each of the three subjects in the Written Test but are not included under Clause 3.5.2(a) & (b) above.

### 3.6 Offer of Promotion:

3.6.1. The list of successful candidates based on the aggregate marks obtained by them in the Written Test, Seniority and Interview will be prepared in the descending order of the marks so obtained. Such list restricted to the extent of 100% of the vacancies will be published and the promotions will be offered in the order of merit.

3.6.2 The list of remaining empaneled candidates will be valid until the vacancies for which the promotion process (both the Channels) has taken place, are filled in or for a period of one year from the date of declaration of results, whichever is earlier. Such list will remain unpublished under the control of the Competent Authority.

3.6.3 Vacancies because of refusals will be filled up by such candidate/s, who are immediately below the last candidate (to the extent of 100% of vacancies) in the above merit list.

3.7 Special Provision for promotion of Subordinate staff who have acquired certain qualifications:

3.7.1 Notwithstanding anything contained hereinabove, those members of Subordinate staff, who passed Graduation, will be promoted to Clerical cadre, from the date of his application requesting for such elevation. Such employees should give satisfactory proof of having passed Graduation to the satisfaction of the Management e.g. Provisional Certificate of having passed Graduation, etc. In any case, Mark Sheet and

Graduation Certificate should be submitted when received from the University for Bank's record. In case it is found later that the employee has obtained promotion on false Graduation Certificate, then such employee will be liable to appropriate disciplinary action.

3.7.2 Such promotion shall be over and above the vacancies identified for being filled in through Promotion and will be adjusted from direct recruitment clerical quota.

3.7.3 The subordinate staff member should make an application on his passing the graduation and the promotions in such cases will be affected from the date of application of the sub-staff employee seeking promotion.

The amendment is effective from 30.01.2017. Rest of the clauses of the Promotion Policy for subordinate Staff for promotion from Subordinate Staff Cadre to Clerical Cadre as agreed through settlement between the management of Union Bank of India and the Representatives of All India Union Bank Employee's Association on 9th July, 2009 dated 26th September, 2013 circulated vide Staff Circular No.6024 dated 22.10.2013 and settlement dated 26.05.2015 circulated vide Staff Circular no.6203 dated 15.06.2015 remain unchanged.

#### Chapter IV

##### General

- 4.1. The promotion and new salary/emoluments shall be effective from the specific date mentioned in the Promotion Order and the seniority in the clerical cadre will be reckoned from the same date. However, where the delay on taking up the new assignment on promotion is attributable to the employee, the new salary/emoluments and seniority will commence from the date of reporting at the new place of posting.
- 4.2. The time limit for the candidate to refuse or to accept promotion shall be 15 days from the date of receipt of the promotion offer failing which the same will be deemed to have been refused and the candidate will lose the chance of promotion in that process.
- 4.3. Vacancies on account of refusals will be filled up by such candidates, who are immediately below the cut-off marks (to the extent of 100% vacancies) from the merit list.
- 4.4. Those who refuse to carry out promotion as offered will be barred for a period of 01 year from the date of such refusal and the name of such employees will be struck off from the list. However, they will not be barred from participating in higher assignment processes in the same cadre. .
- 4.5 The Subordinate Staff, on promotion to Clerical Cadre, shall be on probation for a period of six months. If during the said period of probation, the conduct, attendance and work are found to be satisfactory, he /

she will be conformed to the same post in the Subordinate staff cadre and will be posted as far as possible, in the same station, however, subject to the availability of identified vacancy.

- 4.6. A promotee Clerk can seek reversion during his probation period and if the request for reversion is acceded to, he shall be posted in the same station subject to availability of an identified vacancy and will be barred for a period of 01 year for promotion only.

(It is clarified that the Subordinate Staff who are under bar of 2 years on account of clause 4.6 & 4.12 of the existing Promotion Policy and who have completed one year of bar period as on cutoff date of promotion process to be held this year i.e. 2015-16 will be allowed to participate in the promotion process, if they are otherwise eligible.) (SC No.6203 dt.15.06.2015).

- 4.7. On promotion, the Clerks Will be fitted as per the fitment Formula agreed to between the Bank and the AIUBEA & as circulated by the Bank from time to time.

- 4.8. Those who are barred from higher assignment attracting Special Pay in the Subordinate staff cadre will not be barred from participating in the promotion process.

- 4.9. On promotion, the candidate will be posted in the same Station or nearby Station subject to availability of identified vacancy.

- 4.10. Creation and abolition of post and identification of vacancies are Management's functions.

- 4.11. The syllabus for the examination will be circulated at least 45 days prior to the date of written test.

- 4.12. If a member of Subordinate staff submits his application for promotion process and subsequently does not appear in the test I interview, he will be deemed to have refused the promotion unless he gives satisfactory explanation and adduces evidence acceptable to the Management and will be barred for participating in the promotion process for One year from the date of declaration of results for the promotion process for which he had applied.

It is clarified that the Subordinate Staff who are under bar of 2 years on account of clause 4.6 & 4.12 of the existing Promotion Policy and who have completed one year of bar period as on cutoff date of promotion process to be held this year i.e. 2015-16 will be allowed to participate in the promotion process, if they are otherwise eligible. (SC No.6203 dt.15.06.2015).

- 4.13. In case of a tie of the marks obtained by the employees, the determining factors for ranking will be in the following order:

- a) Length of service in the same cadre;
- b) Date of joining the Bank's Service and
- c) Date of birth of the employee.

- 4.14. It will be open for an employee to appear for the Promotion Process in both the channels if he is eligible to do so. If he is found successful in both the channels, his name will be included in the successful list under Seniority channel as specified in Chapter II.

- 4.15. If a Subordinate staff employee participating in the Seniority Channel and his number in the seniority list of eligible candidates comes under the Zone of Consideration in relation to number of vacancies identified for seniority channel and is not found successful in the promotion process for three consecutive processes, he will be barred for next two promotion processes.

The amendment to Clause 4.15 as mentioned herein above will be effective /applicable with immediate effect and by virtue of the same, no bar will be applied as per old provisions on employees who appeared in earlier Promotion Processes under merit channel and were found not successful in three consecutive Promotion Processes.

- 4.16 While computing years of service for Ex-Servicemen, weightage will be given for the period of service rendered by them in the Defence forces in the ratio of 5:1 (i.e. 1 year's weightage for 5 years of service) subject to a maximum weightage of 2 years, provided they have rendered at least 3 years of actual service in the Bank. This weightage will be allowed only once in their entire service career.

- 4.17 If any vacancy remains unfilled for any reason whatsoever in one of the channels, the same will be filled up from the successful candidate of other channel of respective category i.e. General or SC/ST/PWD depending upon the nature of unfilled vacancy. In other words, unfilled vacancy of General Category in one channel will be filled up from the list of successful candidates of General Category of other channel and unfilled vacancy of SC/ST/PWD Category in one channel will be filled up from the list of successful candidates of SC/ST/PWD employees of another channel.

Despite this, any vacancy, which remains unfilled, shall be carried over to the next Promotion Process.

- 4.18 The breakup of the vacancies identified for promotion shall be intimated to AIUBEA before commencement of the Promotion process.

- 4.19 Subject-wise mark list along with cut off marks (i.e. The marks secured by the last promoted candidate in the merit list) will be communicated to respective unsuccessful candidates of both the Channels individually.

- 4.20 The percentage of Recruitment to Promotion in case of identified vacancies of Clerical cadre will be 75:25 and for promotion of Subordinate Staff under Merit Channel to Seniority Channel will be 50:50. However, in case of fractions, the fraction figure of 0.50 & above will be rounded off to the next higher integer while the fraction below 0.50 will be ignored. Despite above, in case of any State getting identified with Clerical vacancies up to number 10, then the following formula will be adopted to fill up the vacancies:

No. of Vacancies	Recruitment 75%	Promotion 25%	
		Seniority 50%	Merit 50%

<b>1</b>	-	1	-
<b>2</b>	-	1	1
<b>3</b>	1	1	1
<b>4</b>	2	1	1
<b>5</b>	3	1	1
<b>6</b>	4	1	1
<b>7</b>	5	1	1
<b>8</b>	6	1	1
<b>9</b>	7	1	1
<b>10</b>	8	1	1

In any case, the ratio of Recruitment to Promotion will be maintained at 75:25 on All India Basis.

4.21 The Promotion Policy shall continue to be valid and binding unless and until it is replaced by a fresh Settlement. It shall, however, be open to the parties to review, modify, amend or alter any of the provisions of this Policy through agreement.

4.22 Reservation for SC/ST/PWD will be in accordance with the Government directives. Amendments to the directives, if any, will be informed to AIUBEA and implemented.

## **Chapter V**

### **Sealed Cover Procedure**

5.1 As on the date of determining their eligibility for appearing in the written test I interview, Sub-staff, who are under suspension or against whom the charge sheet has been issued and disciplinary proceedings are pending or against whom prosecution for a criminal charge is pending as also, those who have appealed against the punishment imposed by the Disciplinary Authority within the prescribed time limit, but the order of the Appellate Authority is awaited, will be permitted to take part in the Promotion Process. Such cases will be dealt under sealed cover procedure as brought out in the Annexure.

## **Chapter VI**

### **Disqualification / Bar**

Disqualification I Bar for the purpose of taking part in the Promotion Process (Written Test I Interview) will apply to those employees against whom the disciplinary action as mentioned hereunder has been taken-

6.1 Where the punishment of stoppage of increment is imposed, the bar will be applicable up to the time the punishment

is operative or for a maximum period of one year from the date of order of Disciplinary Authority.

6.2 Where the punishment of reduction in stages of pay scale and/or withdrawal of special pay are imposed, the bar will be for a maximum period of one year from the date of order of Disciplinary Authority.

6.3 Where the punishment of 'Censure' or 'Warning' has been imposed twice during one year prior to the cut-off date determined for eligibility, such employee will be barred for that particular promotion process.

### **Annexure**

#### **Procedure for Promotion under Sealed Cover**

The following category of full-time Subordinate staff will be permitted to take part in the promotion process, but the findings of the Competent Authority as regards empanelment I promotion will be kept in sealed cover to be opened after conclusion of the disciplinary case I criminal prosecution:-

1. Those who are under suspension
2. Those against whom a charge sheet has been issued and disciplinary Proceedings are pending
3. Those against whom prosecution for a criminal charge is pending
4. Those who have appealed against the punishment imposed by the Disciplinary Authority within the prescribed time limit, however, the order of the Appellate Authority is awaited.

The Competent Authority shall assess suitability of the employee coming within the purview of the circumstances mentioned above, along with other eligible candidates without taking into account the disciplinary case / criminal prosecution pending against him.

If on the conclusion of the disciplinary case / criminal prosecution, the employee concerned is completely exonerated and in case, he was under suspension, it is held that the suspension was wholly unjustified, sealed cover will be opened and the findings of the Competent Authority in respect of his empanelment / promotion will be acted upon. The employee concerned will be empanelled on the merit list at the place at which he would have been empanelled but for the pending disciplinary case / criminal prosecution.

The promotion if issued will be given effect from the date it would have been otherwise effected but for the disciplinary case / criminal prosecution. He will be given benefit of seniority and fixation of pay on a notional basis with reference to the date on which he would have been promoted in the normal course. Provided that it will always be open to the Competent Authority in case the employee is completely exonerated to decide the question whether the employee concerned will be entitled to any arrears of pay for the period of notional promotion preceding the date of actual promotion, and if so, to what extent, by taking into consideration all the facts and circumstances of the disciplinary proceedings / criminal prosecution. Where the Authority decides

not to allow arrears of salary or any part of it, it will record its reasons for the same. Such appointments will be set off against future vacancies.

However, if on conclusion of the disciplinary case / criminal prosecution, the employee concerned is punished with penalty of Censure and in case he was under suspension and, it is held that the suspension was wholly unjustified, the sealed cover will be opened and the findings contained therein in respect of his promotion will be acted upon. The employee concerned will be empaneled on the merit list at the place, which he would have been empaneled but for the pending disciplinary case I criminal prosecution. The promotion, if issued will be given effect to, from the date it would have been otherwise effected but for the disciplinary case I criminal prosecution. He will also be given benefit of seniority and fixation of pay on notional basis with reference to the date on which he would have been promoted in the normal course. However, no arrears of pay will be allowed in respect of the period prior to the date of actual promotion. Such appointments will be set off against future vacancies.

In case however, at the conclusion of the criminal prosecution or disciplinary proceedings (after the lapse of the period of appeal, if any) he is found guilty, the findings of the sealed cover would not be acted upon. Furthermore, he will not be entitled for empanelment on the merit list for promotion to Clerical Cadre and he will be barred for future participation in the promotion process or for promotion for a period of two years from the date of infliction of the said penalty I Court's verdict. If, however, the punishment imposed on the employee is totally set aside and he is exonerated by the Appellate Authority, his case will be dealt with as if he has not been inflicted with any punishment in the initial stage itself.

**Under the provisions of SC 6024 dated 22.10.2013:**

The Subordinate Staff who are presently under bar of 2 years on account of Clause 4.4, 6.1 & 6.2 of the existing Promotion Policy and who have completed one year of bar period as on cut-off date of Promotion Process to be held this year i.e. year 2013-14 will be allowed to participate in the said Promotion Process, if they are otherwise eligible. Similarly, amendment to Clause 4.15 as mentioned hereinabove will be effective / applicable with immediate effect and by virtue of the same, no bar will be applied as per old provisions on employees who appeared in earlier Promotion Processes under merit channel and were found not successful in 3 consecutive Promotion Processes.

Further, due to change/ amendment in the percentage of recruitment to that of Promotion for filling up the identified vacancies in Clerical Cadre from existing level of 80:20 to that of 75:25, Government guidelines in respect of reservation of SC/ST Employees will be applicable and accordingly requisite provision as mentioned below will be added in promotion policy as Clause 4.22 of Chapter IV: -

Clause 4.22:

“Reservation for SC/ST will be in accordance with the Government directives. Amendments to the directives, if any, will be informed to AIUBEA and implemented”

Rest of the clauses of the Promotion Policy for subordinate cadre for promotion from Subordinate Cadre to Clerical Cadre as agreed through settlement between the Management of Union Bank of India and the representatives of All India Union Bank Employees' Association on 09.07.2009 and circulated vide Staff Circular No.5613 dated 09.09.2009, remains unchanged.

### **TRANSFER POLICY FOR AWARD STAFF**

**(SC NO.7333 DT 31.12.2020)**

This Transfer Policy shall be subject to the various provisions on the subject contained in Sastry Award, Desai Award as modified by the various Bipartite Settlements and shall also be subject to the industry wise settlement which may be made hereafter on the subject. This Transfer Policy for Award staff in the amalgamated Union Bank of India shall, however, supersede all previous agreements, understandings and policies on the subject of transfer of Award Staff arrived at between the then representatives of the Management of e-Andhra Bank, e- Corporation Bank and Union Bank of India and the Unions/ Associations of the e-Andhra Bank, e-Corporation Bank and Union Bank of India.

This transfer policy shall be applicable to all the Award staff of the amalgamated Union Bank of India.

It is agreed that Posting and assignment of duties is a Management function.

#### Definitions:

##### Station:

“Station” will mean village(s) or town(s) or city (ies) including cantonment and suburban areas within the Panchayat, Union Board, Municipal or Corporation limits.

#### EXCEPTIONS:

##### Mumbai

Mumbai will include all branches/ offices in Greater Mumbai and its agglomeration in Thane District, including branches in Raigarh District falling under Harbour Line of Mumbai Suburban Railways up to Panvel. (Pune Branches – District wise)

##### Kolkata

“Kolkata” will include all the Branches/ Offices in Kolkata Municipal Corporation area, Howrah Municipal Corporation area, Bidhan Nagar Notified area, Dum Dum South Municipality and Bura Nagar Municipality.

##### Delhi

Delhi will include branches/ offices in New Delhi, Old Delhi and Shahadara

##### State:

The term state will mean geographical area as defined or determined by the government of India from time to time. Centrally administered area or a Union Territory will also be treated a separate state for the purpose of this policy provided that

Tamil Nadu State will also include adjacent Stations in Puducherry State.

Mahe will be clubbed with Kerala State.

- Union Territory of Chandigarh will be clubbed with Haryana state.
- Delhi, as defined hereunder, will also be treated as a State.

District:

District means geographical area of a District as per State/ Central Government notifications.

Note: During the course of implementation of the policy, due to more than one Zone existing in few states if there is necessity to add further clarity then the same may be done mutually between both the parties as per the need.

A. Request Transfer

All request transfer will be subject to availability of vacancies.

1. One common state-wise request transfer Diary for various stations already maintained digitally in Union Parivar by the then Nodal Regional Offices of Union Bank of India will now be continued and maintained by the FGMOs governing the respective states. The existing transfer requests of employees already registered in the digital transfer diary maintained in Union Parivar as of 31<sup>st</sup> March 2020 shall be kept as it is. Such state- wise digital transfer diary will indicate the names of stations and districts in the states. Due to amalgamation of Andhra Bank and Corporation Bank into Union Bank the existing digital transfer diary will be updated with additional stations and districts based on the geographical existence of the branches of the amalgamated Union Bank of India. This will be done in consultation with the AIUBEA.
2. It is agreed that the pending request transfer applications of the employees of e-Andhra Bank and e-Corporation Bank as of 31<sup>st</sup> March, 2020 will be inserted into the digital transfer diary already maintained in Union Bank of India for Union Bank employees as per the date of receipt of application in HRMS package of e-Andhra Bank and e-Corporation Bank for respective station/ District/ state as defined in the transfer policy.
3. Thereafter the online digital Transfer diary will be made available to employees to register their requests. Bank will issue appropriate notification about availability of digital transfer diary in consultation with AIUBEA after completion of above exercises. Fresh applications to be lodged on/ after opening of digital Transfer diary will be allocated diary number as and when submission of application is made in the system.
4. Employees shall apply for request transfer through online digital transfer diary maintained in Union Parivar for options as under:
  - Any two stations in the order of Preference
  - For Any district within the State

- For anywhere in the State  
An employee can choose any or all the options as above
- 5. The term 'State', 'District' and 'Station' will mean 'State', 'District' and 'Station' as defined in chapter Definitions.
- 6. Newly recruited clerical staffs/ sub-staffs shall be eligible to apply for request transfer only after completion of one year active service in the Bank
- 7. The employee on submission of his online request will be able to see and note his actual real time transfer diary number for the options chosen and applied by him on the basis of "first apply first served basis" through Union Parivar.
- 8. The request registered for options i.e., Station/District within the State in which the employee is working will be treated as intra-state requests and the request registered for options situated in other state will be treated as inter-state transfer requests.
- 9. Transfers shall be effected on "first come first served basis" strictly as per the serial number for respective options in the online transfer diary. While intra state transfer requests will be dealt and considered by respective FGMO under which the state is attached, inter state transfers will be dealt and considered by Central Office on the basis of transfer diary and serial number of employees in order. Inter-State transfers will be effected by the Central Office on receiving the necessary information from the concerned FGMO like name of the employee to be transferred, place of vacancy, his ranking etc. The intra state transfers within the jurisdiction of the state will be effected by the FGMO as per transfer diary number registered in the digital transfer diary.
- 10. After the orders of transfer are issued and if the employee is not relieved for want of substitute, then his vacancy will be kept open till he is relieved.
- 11. Request transfers shall be considered in preferences to direct recruitment
- 12. The transfer diary maintained digitally in the respective FGMO will be shown by respective FGMO/ Central Office to the representatives of the Recognized Union of the Bank as and when requested.
- 13. Joining time shall be allowed in respect of request transfers only once in the entire career in the respective cadre of the staff member.
- 14. In case an employee, while being designated as SWO-A, had already applied and registered his/her request for transfer to a particular Station/ District in the online Transfer Diary maintained at FGMO; got higher assignment as Head Cashier- II / Special Assistant before consideration of his/ her pending transfer request as SWO A, for want of a vacancy, then he/she shall be advised to inform the Management whether he/she is willing to undertake the transfer foregoing the special allowance drawn by him.
- 15. In case the concerned employee is desirous of a request transfer to any station / district as a Head Cashier II or a Special Assistant for station/ district within the state, he/she make fresh request transfer application as Head Cashier- II or Special Assistant for vacancies in that station/ district of the state and the same shall be considered on 'first come first served' basis.
- 16. Request transfers from employees working in one station of a state to another station/ district of the same state or another state will be diarized in the digital transfer diary by giving the transfer diary number to the employee for the respective options. However, such transfer requests will be considered on the basis of availability of vacancy in that station / district for which no other employee's request is already diarized in the transfer diary.
- 17. Request for Inter-state transfers will be restricted to 4 times only during the entire service period of the employee.
- 18. Once the request transfer is acceded to and carried out, the applicant's name registered in the Transfer Diary will be deleted from the Transfer Diary for the particular station/ choice only. Once an offer is made for request transfer to a station/ choice other than his first preference and if he refuses to accede to such an offer, his name will be deleted for that station/ choice as well as for the station/ choice of subsequent preferences. If 1<sup>st</sup> preference is considered, 2<sup>nd</sup>, 3<sup>rd</sup> and 4<sup>th</sup> preferences will be deleted. If 2<sup>nd</sup> preference is considered, 3<sup>rd</sup> and 4<sup>th</sup> preferences will be deleted and 1<sup>st</sup> preference will continue to exist in the online transfer diary. If 1<sup>st</sup> preference is considered all other options will be deleted.

19. In case of Promotion to higher cadre i.e., Sub-staff to Clerk or Clerical to Officer cadre then the request transfer of the employee diarized in the digital transfer diary, prior to promotion, shall stand deleted from the date of acceptance of promotion.

Exceptions Under Request Transfers:

- i. Transfer of female employees on request on the ground of joining the husband, shall be considered in preference over others and such preference shall be given twice in the entire service of the concerned female employee. Thereafter any further request will be considered strictly as per the Transfer diary.
- ii. Mutual transfers from amongst applicants at the corresponding stations as per the Transfer Diary and can be affected even if no vacancies in the respective stations exist. However, this option shall not be available to the employees who are transferred on account of job rotation for a period of two years active service.
- iii. In case of vacancy of Head Cashier/ Special Assistant arises at a station/ district, the request of the employee drawing such allowance shall be considered in preference to the other employees, e.g., the first five employees in the Transfer Diary maintained digitally are SWO A/ SWO B, the 6<sup>th</sup> employee, if he is a Head Cashier/ Special Assistant, his/her case shall be considered in preference to the first five employees depending on the vacancy arising.
- iv. Posting on appointment of sportsmen, blind persons, handicapped persons, spastics, dependent appointed on compassionate grounds by the Management shall have preference over Transfer Diary.
- v. In addition, certain deserving cases on account of critical illness and other criteria that are not falling under provisions of this policy can be considered by giving preference over transfer diary in consultations with AIUBEA through a consultative meeting as per the merits of the cases.

B) Temporary Transfers:

The Management may consider temporary transfers on compassionate grounds on merits of each case by the FGMO in case the request is within the State and by Chief General Manager (HR) in case the request from one state to another. Such temporary transfers shall be initially done for a period of 3 months, which may be further extended by the Competent Authority, depending on the merits of individual case, which shall not exceed one year.

C) Rotation Transfers:

- Clerical employees on completion of 5 years' service in a branch/ office in a station will be rotated to another Branch/ office within the district amongst the eligible clerical employees due to job rotation. Such rotation transfer exercise will be conducted by the Bank once in a year with cut-off date as 31<sup>st</sup> March and the same should be completed by June.

- In case of Stations having more than one branch, the clerical employees, as far as possible, may be rotated to another branch/ office within the same Station.
- In case of stations with single branch, employees working in such branches and due for rotation transfer, will be rotated against the eligible clerical employees due to job rotation working in other single station branches within the district. In such cases, while effecting job rotation, care should be taken that the employee is transferred to the nearest possible branch/station so that the employee are not put to hardships on account of job rotation.
- Male and Female clerical employees who have completed 54/52 years of age respectively, differently abled employees and employees suffering from terminally ill diseases are exempted from Job Rotation as mentioned above. However, they will be rotated to another branch/ office within the same Station after completion of 5 years in a particular branch/ office.
- Bank will take steps to implement Job Rotation Policy judiciously to minimize the hardships to the employees besides ensuring transparency by informing the recognized Union of the Bank.

Other Terms:

On consideration of the request transfer as per the Transfer Diary/ on Job Rotation, further request for transfer to the same branch/ station, as the case may be, from which the employee was transferred / rotated, shall be considered only after completion of two years of active service at the new place of posting.

The settlement shall be binding on both the parties and will be valid until it is amended in accordance with the provisions of Industrial Dispute Act.

If there are any doubts and or differences of opinion regarding the interpretations of any of the provisions of settlement then the matter will be discussed and settled with All India Union Bank Employees' Association AIUBEA.

## SECTION 3: GENERAL TOPICS



### *Section: 3 General Topics*

# LOAN AND ADVANCES

## STAFF HOUSING LOAN SCHEME- FOR OFFICERS AND AWARD STAFF

### Staff Circular Dated 7391 dated 18.03.2021

Consequent to the Amalgamation of Andhra Bank Et Corporation Bank into Union Bank of India, harmonized Staff Housing Loan Scheme for Officers and Award Staff, effective from the date of Amalgamation, was circulated vide Staff Circular No. 7140 dated 27.03.2020. Sanctioning Authority for Staff Housing Loan was defined vide Staff Circular No. 7176 dated 15.04.2020. Extension of Staff Housing Loan Scheme to the post of Chief General Manager (TEGS-VIII) was circulated vide Staff Circular No. 7300 dated 03.12.2020

Considering various constraints faced by the employees in availing staff housing loan as well as analyzing the staff housing loan scheme of peer Banks, it was felt necessary to amend/modify terms and conditions of the existing Staff Housing Loan Scheme such as eligibility for acquiring third dwelling unit, improvement in take home pay while calculating repayment capacity etc., to make the Scheme more employee friendly and ensure that the employees do not face unnecessary hardships such as clause related to interim security, conditions for letting out the house property etc. while availing the benefits being extended under the Scheme.

Accordingly, the matter was placed before the Board and modifications to the existing Staff Housing Loan Scheme have since been approved by the Board, in its meeting held on 03.03.2021.

The approved modifications are enclosed as Annexure-1 to this Circular. Detailed revised Staff Housing Loan Scheme is enclosed as Annexure-II to this Circular.

### Annexure-1 to Staff Circular No. 7391 dated 18.03.2021

Modifications to Existing Staff Housing Loan Scheme for Officers/ Executives (up to TEGS-VIII) and Award Staff Employees.

S. No.	Existing Clause	Modified/Amended Clause
	Clause No. 2 (ix) Staff Housing loan can also be granted under Transfer of Security when an existing house/flat purchased out of Staff Housing Loan as per existing scheme is sold to acquire bigger / better accommodation. The loan to be sanctioned will be restricted to the extent of difference between the purchase price of new house and sale price of old house or difference between the revised limit and old loan sanctioned, whichever is lower.	Modified clause No. 2 (ix) Staff Housing loan can also be granted under Transfer / Substitution of Security when an existing house/flat purchased out of Staff Housing Loan as per existing scheme is sold to acquire bigger / better accommodation. The loan to be sanctioned will be restricted to the extent of difference between the purchase price of new house and sale price of old house or difference between the revised limit and old loan sanctioned, whichever is lower.  The benefit/facility of Transfer/ Substitution of security is now permitted to retired employees as well. However, no additional exposure shall be permitted to retired employees while allowing such substitution and all existing terms and conditions of

	<p>the staff housing loan with respect to retired staff shall continue.</p> <p>Substitution of security shall be permitted only two times to the employees, whether serving or retired. However, in case of serving employees, the enhancement in staff housing loans may be permitted along with the substitution of security to meet additional cost, if any, subject to eligibility, quantum, ceiling, etc.</p> <p>Modified Clause No. 5 : Rate of Interest</p> <p><b>a)</b> For Staff Housing Loans for purchase/construction of first and second house  5.50% (simple) up to Rs.40.00 Lacs  6.00% (simple) above Rs.40.00 lacs</p> <p>At Half yearly rests on daily diminishing balance method (simple).</p> <p><b>b)</b> For Staff Housing Loan for purchase/construction of third house under Commercial Real Estate (CRE) Exposure</p> <p>Applicable rate of interest for CRE Staff Housing loan shall be at 0.25% below the lowest rate applicable to the public in the respective slab of loan amount, but not below EBLR (compounded monthly). In line with the slab wise lowest Union Home CRE Rate of Interest as per Instruction Circular No. 2290 dated 31.10.2020, the respective slab wise Rate of Interest for Staff Housing Loan for third house under CRE exposure shall be:</p> <table border="1"> <thead> <tr> <th>Loan Amount Slab</th><th>Rate of Interest for Union Home CRE Exposure for Salaried General Public</th><th>Rate of Interest for Third House under staff Housing Loan CRE Exposure (For Staff Members)</th></tr> </thead> <tbody> <tr> <td>Upto 30 Lacs</td><td>EBLR +1.05%</td><td>EBLR+0.80%</td></tr> <tr> <td>Above 30 Lacs</td><td>EBLR+1.15%</td><td>EBLR+0.90%</td></tr> </tbody> </table> <p>Revision in EBLR linked loans shall be ' applicable as per EBLR framework.</p>	Loan Amount Slab	Rate of Interest for Union Home CRE Exposure for Salaried General Public	Rate of Interest for Third House under staff Housing Loan CRE Exposure (For Staff Members)	Upto 30 Lacs	EBLR +1.05%	EBLR+0.80%	Above 30 Lacs	EBLR+1.15%	EBLR+0.90%	
Loan Amount Slab	Rate of Interest for Union Home CRE Exposure for Salaried General Public	Rate of Interest for Third House under staff Housing Loan CRE Exposure (For Staff Members)									
Upto 30 Lacs	EBLR +1.05%	EBLR+0.80%									
Above 30 Lacs	EBLR+1.15%	EBLR+0.90%									
3	<p>Clause No. 5 of Staff Circular No. 7140 dated 27.03.2020 and Clause no. 2 (i) of Staff Circular No. 7216 dated 29.06.2020:</p> <p>Rate of Interest Existing Clause</p> <p>5.50% (simple) up to Rs.40.00 lacs  6.00% (simple) above Rs.40.00 lacs</p> <p>At Half yearly rests on daily diminishing balance method (simple).</p>	<p>Clause No. 8 Repayment Capacity (1st Paragraph)</p>									
	<p>Modified/Amended Clause No. 8 Repayment Capacity (1st Paragraph)</p>										

	<p>The total deductions from the employee's salary, inclusive of interest on Clean OD Et installment of proposed loan under this scheme, should not exceed 60% of his/her gross salary, for working out the maximum loan amount applicable under the scheme, income of applicant's spouse can be taken into consideration subject to submission of valid proof of income by the applicant with regard to his/her spouse's income.</p>	<p>The total deductions from the employee's salary, inclusive of interest on Clean OD a installment of proposed loan under this scheme, should not exceed 70% of his/her gross salary, for working out the maximum loan amount applicable under the scheme, income of applicant's spouse can be taken into consideration subject to submission of valid proof of income by the applicant with regard to his/her spouse's income.</p>
4	<p>Clause No. 12 Interim Security 12.1 In case of staff members who avail the Staff Housing Loan within the age of 55 years : In case of flat/house which is under construction, interim security in the form of third party guarantee of sufficient means shall be provided by the employee till the construction is completed/possession obtained and Equitable Mortgage thereof is created. 12.2 In case of staff members who avail the Staff Housing Loan after attaining the age of 55 years: Employees can avail staff housing loan after attaining age of 55 years for acquiring 1st or 2nd House and can avail the benefit of extended repayment schedule beyond retirement up to the age of 75 years. However, to avail the above facility, an employee have to comply with any one of the following conditions:- 12.2.1 Ready to Move House/Flat:- In case where EM can be created instantly, Housing loan can be considered up to 3 months prior to the date of retirement of the employee. 12.2.2 Under-construction Flat by the Builder:- Where EM cannot be created instantly on the prime security, employee has to provide alternate collateral security of the equivalent value for the interim period. 12.2.3 Construction of house on the plot already owned by the employee:- The disbursement will be allowed after creation of EM on the plot already owned by the employee and the construction thereon must be completed within 1 year or before retirement, whichever is earlier. No disbursement of loan for construction will be allowed post retirement.</p>	<p>Clause No. 12 in respect of Interim Security stands withdrawn</p>
5.	<p>Clause No. 27 Staff Housing Loan cannot be availed for acquiring third house.</p>	<p>Modified Clause No. 26 Sanction of Staff Housing Loan for purchase/construction of 3rd House property under</p>

	<p>Example: - If an employee get an inherited house/property in his/spouse's name and also he has availed housing loan for another house/flat. He will not be eligible for availing loan for another house even if he has neither availed 2nd housing loan nor exhausted his full limits.</p>	<p>the scheme under Commercial Real Estate (CRE) exposure</p> <p>Employees can avail staff housing loan for purchase of a third house under CRE category within their overall entitlement and depending on their overall repayment capacity.</p> <p>Applicable rate of interest for CRE Staff Housing loan shall be at 0.25% below the lowest rate applicable to the public in the respective slab of loan amount, but not below EBLR (compounded monthly). 50% of future rental income with verifiable proof to the satisfaction of the Sanctioning Authority from the subject property can be considered while calculating the repayment capacity.</p>
6	<p>Clause No. 30</p> <p>House/flat/property acquired with the help of housing loan shall not be let, sub-let, under-let or given on leave a license basis or part with the possession in any manner whatsoever without prior permission from the Bank.</p> <p>If an employee sells or rents out or parts with the house/flat/apartment/property acquired by him/her with the help of the loan without the prior permission of the management, he/she shall be liable for disciplinary action besides charging interest at commercial rate of interest on the entire outstanding balance in the Housing loan account. At the discretion of the management the entire amount of loan along with the accrued interest can be recalled by the Bank.</p>	<p>Modified Clause No. 29</p> <p>Permission of the Bank is not required for letting out the House/flat/ property acquired by the employee with the help of staff housing loan subject to compliance of clause No. 33 (ii) of this circular. However the employee should inform the Controlling Authority regarding his/her intention for letting of the House/flat/property on rent</p>
7	<p>Addition of new clause No. 31</p>	<p>New Clause No. 31</p> <p>Continuation of Housing loan by spouse of the retired employees</p> <p>In case of demise of a retired employee, the spouse of the retired employee may be given an option to continue or clear the loan which was availed by the employee before his/her retirement.</p> <p>In cases where the spouse opts for continuation of Housing loan, the same may be permitted as per the sanction terms applicable for general housing loans (as applicable to general public) subject to repayment capacity of the family.</p>
8	<p>Addition of new clause No. 32</p>	<p>New Clause No. 32</p> <p>Guidelines for sanction of Staff Housing Loans to employees against whom disciplinary action is concluded I contemplated</p>

		<p>The sanctioning authority shall obtain ER clearance from ER Division, HR Dept., and Central Office in respect of all loan applicants. In case any disciplinary action is pending/ contemplated against any employee, the Sanctioning Authority can take the decision based on the nature of the allegations levelled against the employee.</p> <p>In no case staff housing loan shall be denied to any employee wherein he/she has already been imposed with a punishment/ penalty and no further action is pending/ contemplated against him/her, subject to fulfilment of other terms and conditions as per the Staff Housing Loan Scheme</p>
9	<p>Addition of new clause No.34 in staff circular 7140 dated 27.03.2020 and withdrawal of Clause No. 5 of Staff Circular 7176 dated 15.04.2020 and clause no. 3(2) of staff circular No. 7300 dated 03.12.2020 on sanctioning authorities for Staff Housing Loan.</p>	<p>New Clause No. 34</p> <p>Processing/ Sanctioning of Staff Housing Loan proposals through ULPs:</p> <p>Staff housing loan proposals of employees in all cadres shall be processed by ULP nearest to the location property which is to be purchased/constructed. The loans will be sanctioned by ULP Heads as per their extant delegation for sanction of housing loans under Housing Loan scheme for general public.</p> <p>a) In case of proposals falling beyond the delegation of ULP Heads, the sanctioning authority shall be the respective RLCC-I (headed by Regional Head) to which the ULP is attached for sanction of loan. The proposals shall be processed by ULP and submitted to RLCC-I for sanction.</p> <p>b) In case the proposal is routed through the branch which is not attached to any ULP, the same shall be submitted directly to the respective RLCC-I (headed by Regional Head).</p> <p>C) In cases where the loan proposal is of the sanctioning authority under normal circumstances i.e. the ULP Head or members of the RLCC-I, the same shall be sanctioned by the next higher authority.</p> <p>Similarly, in cases where the employee and his/her spouse are working in the Bank and are posted under different ROs/ FGMOs, their staff housing loan proposals shall be processed by the ULP nearest to the location of the property to be purchased/constructed and shall be submitted to the competent authority as stated above, for sanction. As per the extant guidelines, if husband and wife both are working in the same Bank, they will be treated as individual employee for grant of staff housing loan and will be permitted to avail staff</p>

**Annexure -II TO Staff Circular No.7391 dated 18.03.2021**

**STAFF HOUSING LOAN-FOR OFFICERS (UPTO TEGS-VIII) AND AWARD STAFF**

**1.ELIGIBILITY:**

All confirmed employees, or, Officers having completed 2 years of service whichever is earlier; subject to satisfactory service record of the applicant

**2.PURPOSE:** Staff housing Loan can be availed by Officers for the following purposes:

I. For purchase of plot and construction of residential house thereon in the name of the staff or jointly with the staff member and his/her spouse.

II.For purchase of plot with existing house/ready built house in the name of staff and spouse. In case of old house / flat, the estimated future life of the same should be at least 10 years more than the tenure of the proposed loan.

III.For construction of residential house on land already owned by the Employee in his individual name/ spouse or jointly with spouse. In case if the title of land is solely in the name of his/her spouse, then loan shall be permitted to staff member for construction of house, jointly with spouse. However, the loan is not permitted for purchase of ready built house where the title of the proposed house is solely in the name of applicant's spouse.

IV.For enlargement / extension of residential house already owned by the staff member.

V.For purchase of a plot of land under co-operative scheme and building a house where title will vest with the Officer / Employee after the house is built.

VI. Purchasing plot / flat under self-financing housing scheme and building a house where title will vest with the Officer / Employee after the house is built.

VII.For repayment / conversion of loan availed for acquiring / construction of a house / flat from any external institution such as housing finance institutions / companies, housing boards, commercial banks.

VIII.In the case of an employee, who has purchased / acquired a house / flat by availing Housing Loan earlier, irrespective of the fact that the earlier loan availed is closed or outstanding, he/ she shall have the option to avail the second housing loan for purchase / construction of another flat / house, subject to the overall loan ceiling applicable to him / her.

However, at any point of time, the staff member either in his / her name or along with his / her spouse should not have availed housing loan at concessional rate for more than two houses / flats including the house / flat proposed to be acquired under the scheme.

IX.Staff Housing loan can also be granted under Transfer of Security when an existing house/flat purchased out of Staff Housing Loan as per existing scheme is sold to acquire bigger / better accommodation. The loan to be sanctioned will be restricted to the extent of difference between the purchase price of new house and sale price of old house or difference between the revised limit and old loan sanctioned, whichever is lower.

X.No loan under staff housing loan shall be provided for purchase of plot only.

### 3.LOCATION:

Individual loans under the Scheme will be admissible at any place in India where the employee propose to settle post retirement.

### 4.LIMITS:

Category of staff	Limits
Officers-TEGS-VI, VII &VII	Rs.80.00lacs
TEGS-V	Rs.70.00lacs
MMGS-I, II, III& IV	Rs.60.00lacs

### 5.RATE OF INTEREST:

a) For Staff Housing Loans for purchase/construction of first and second house

5.50% (simple) up to Rs.40.00 lacs

6.0% (simple) above Rs.40.00 lacs

At Half yearly rests on daily diminishing balance method (simple).

b) For Staff Housing Loan for purchase/construction of third house under Commercial Real Estate (CRE) Exposure

Applicable rate of interest for CRE Staff Housing loan shall be at 0.25% below the lowest rate applicable to the public in the respective slab of loan amount, but not below EBLR (compounded monthly). In Line with the slab wise lowest Union Home CRE Rate of Interest as per Instruction Circular No. 2290 dated 31.10.2020, the respective slab wise

Rate of Interest for Staff Housing Loan for third house under CRE exposure shall be:

Loan Amount Slab	Rate of Interest for Union Home CRE Exposure for Salaried General Public	Rate of Interest for Third House under staff Housing Loan CRE Exposure(For Staff Members)
Upto 30 Lacs	EBLR +1.05%	EBLR+0.80%
Above 30 Lacs	EBLR+1.15%	EBLR+0.90%

### 6.MARGIN:

10% of the Project Cost:

Project cost shall include:

- Purchase price of land / house / flat;
- Cost of construction / extension (if applicable);
- Registration charges and Stamp Duty and premium of any Group Insurance Scheme covering the housing loan liability (in respect of purchase of house/flat), may be included as part of total estimated cost of the house/flat to be constructed/purchased by the employee, while computing his/her entitlement for house building advance, under the staff housing loan scheme.

### 7.LOAN COMPOSITION RATIO FOR PURCHASE OF PLOT/LAND & CONSTRUCTION:

Loan component for purchase of Plot/land and construction thereon has been fixed at 50:50. As per the same, the maximum amount of loan towards the cost of land can be allowed up to 50% of the project cost or the eligible limit, whichever is lower, and the balance amount of limit will be available towards construction of house.

#### 8.REPAYMENT CAPACITY:

The total deductions from the employee's salary, inclusive of interest on Clean OD & installment of proposed loan under this scheme, should not exceed 70% of his/her gross salary, for working out the maximum loan amount applicable under the scheme, income of applicant's spouse can be taken into consideration subject to submission of valid proof of income by the applicant with regard to his/her spouse's income.

In case if Union Bank of India staff Co-operative Credit Society Loan is availed by the applicant, the total deductions, inclusive of the installment of the proposed loan shall not exceed 75% of the gross monthly salary of the applicant.

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

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

The housing loan taken by husband/wife either under Union Home loan scheme or from other financial institutions on commercial rate of interest will be converted to Staff Housing loan subject to availing the Staff Housing loan for maximum of two dwelling units by husband and wife.

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

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

#### 9.REPAYMENT PERIOD:

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

#### 10.MORATORIUM PERIOD:

- In case of loans sanctioned for construction of house/flat , recovery to start after 2 years of 1st disbursement date or 6 months after completion of house, whichever is earlier
- In case of purchase of house/flat, recovery to start from 3rd month of disbursement of loan amount.

#### 11.RECOVERY OF LOAN AMOUNT:

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

For staff Housing Loan for Third House Under CRE Exposure.

Resetting the instalment at the time of Retirement-

11.1 For Pension optees:

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

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

11.2 NPS ( National Pension Scheme) optees:

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

12.INTERIM SECURITY:-NIL

### 13. STAFF HOUSING LOAN FOR REPAIRS AND RENOVATION:-

13.1 Limits:

Category of Staff	Limit (Rs.)
Officers TEGS VII & VIII TEGS V & VI SMGS IV MMGS I, II & III	Rs. 15.00 lacs

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

14.Margin:-10%

15.Repayment Period for Staff Housing Loan for repairs and renovation:-

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

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

In such cases where repayment facility is granted post retirement, the employee may opt for tapering of installments depending upon his/her repayment capacity and permit the Bank to deduct higher amount of installments than the regular installments fixed as per repayment schedule during the course of his/her employment in the Bank i.e. up to age of 60 years so as to reduce the quantum of installments post retirement. However, in any case, one month prior to retirement of the employee, the quantum of installments shall be reviewed by the concerned Regional Office (i.e. under whose jurisdiction the employee is posted), depending upon his repayment capacity after retirement. In this process, major thrust shall be given to the amount of proposed pension to be drawn by such retiring employee after commutation of his/her pension. In such eventuality, taking into account the pension payable to employee after

commutation, the new quantum of installments equivalent to 60% of the net pension to be drawn by the retiring employee after commutation shall be drawn for next 120 months. As such the retiring employee will be required to repay the excess outstanding in lump sum from his own funds/terminal benefits, if any payable to him like pension commutation, own PF contribution, Gratuity, Leave encashment, etc.

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

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

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

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

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

#### 16.Lock-in period (2nd house)

The unit purchased under staff housing loan for second house cannot be sold by the employee within the period of 10 years from the date of availing loan for any reason whatsoever (except in case of sale of the house on account of death of the staff member/sale of the house on account of separation of the employee which warrants closure of the loan account immediately). In this case the loan for second house will be liquidated immediately with the sale proceeds. In case the employee for any reason whatsoever seek permission to sell his house, the entire loan will be considered under Union Home loan and that the commercial rate of interest as well as the Bank's charges will be recovered vis-à-vis for liquidation of housing loan account out of the sale proceeds of house.

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

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

If the house/flat/apartment is in a Co-operative Housing Society or any such Housing Society, an undertaking from Society that the premises/Share Certificates shall not be transferred without the Bank's prior consent shall be obtained.

The Share Certificate issued by the Co-operative Society in the case of the employee will be deposited with the Bank and Bank's lien on the house/flat will have to be registered with the Society. Bank's charge in respect of premises must also be registered in Society's Book.

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

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

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

#### 20. Disbursement of Advance:-

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

- Maximum amount of loan towards the cost of land can be allowed up to 50% of the project cost or the eligible limit, whichever is lower, and the balance amount of limit will be available towards construction of house.
- For construction of house on the aforesaid acquired/existing plot, proportionate disbursement will be made according to Architect's certificate or Bank Officials inspection report certifying the progress of construction.
- For house/flat purchased through Housing Society, Government Agencies or Ready built house/flat from the private builders, disbursement to be made as per schedule of payment or lump sum as per demand of the vendors and the progress of construction.
- Documentation, security, mortgage formalities are to be completed as per Bank's prescribed norms at the time of disbursement of loan.

#### 21. Construction:-

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

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

#### 22. Maintenance:-

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

#### 23. Insurance:-

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

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

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

26. Sanction of Staff Housing Loan for purchase/construction of 3rd house property under the scheme under Commercial Real Estate (CRE) exposure

- Employees can avail staff housing loan for purchase of a third house under CRE category within their overall entitlement and depending on their overall repayment capacity.
- Applicable rate of interest for CRE Staff Housing loan shall be at 0.25% below the lowest rate applicable to the public in the respective slab of loan amount, but not below EBLR (compounded monthly). 50% of future rental income with verifiable proof to the satisfaction of the Sanctioning Authority from the subject property can be considered while calculating the repayment capacity.

Security documents:-

An employee shall :

- Execute all documents as required by the Bank from time to time and the Nominee of the employee for Provident Fund shall join as Co-borrower for executing the documents.
- Provide an undertaking stating not to permit creation of any other mortgage or encumbrance on the property/house/flat/apartment or any part thereof.
- Give an irrevocable undertaking to the Bank on a requisite stamp paper as may be required by the Bank, from time to time to create a lien on Provident Fund and Gratuity.
- Tender a Demand Promissory Note for the full amount of loan.
- In case of purchase of land/ house and/or construction of house, the employee shall-
  - ✓ Create equitable mortgage (wherever permissible in law) of the Land/house/property shall be created in favor of the Bank. Wherever equitable mortgage is not permissible/possible, a simple mortgage will have to be created on the land/house/property, after obtaining suitable permission from the Competent Authority
  - ✓ Submit an irrevocable Power of Attorney in favor of Bank authorizing the Bank to execute the legal mortgage in favour of the Bank
- Give an undertaking to complete the construction within 24 months from the date of the first disbursement of loan.
- Create mortgage of house or apartment to be enlarged. In the case of availing the loan for enlarging house or apartment.
- Besides the above, all the norms regarding security and mortgage are to be complied with.
- Guarantee on a requisite stamp paper to be obtained from the spouse from the staff member while granting Staff Housing loan.

28. An employee shall not sell or part with the property acquired by him/her by availing staff housing loan in any manner without the prior permission from the Bank. The Bank at its discretion may permit the sale on providing satisfactory reasons for sale, at such terms & conditions it may deem fit. Generally, the permission may be granted

only after a minimum of five years of occupation of the house/flat/apartment by the employee and his/her family. The outstanding with interest thereon, if any, will be adjusted from the sale proceeds. If the sale proceeds fall short of the outstanding plus interest in the loan account, the deficit will have to be paid by the employee immediately. The employee will have to deposit the sale proceeds with the Bank within the time fixed by authority permitting such sale.

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

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

31. Continuation of Housing loan by spouse of the retired employees:

- In case of demise of a retired employee, the spouse of the retired employee may be given an option to continue or clear the loan which was availed by the employee before his/her retirement.
- In cases where the spouse opts for continuation of Housing loan, the same may be permitted as per the sanction terms applicable for general housing loans (as applicable to general public) subject to repayment capacity of the family.

1. Guidelines for sanction of Staff Housing Loans to employees against whom disciplinary action is concluded / contemplated:

- The sanctioning authority shall obtain ER clearance from ER Division, HR Dept., and Central Office in respect of all loan applicants. In case any disciplinary action is pending/ contemplated against any employee, the Sanctioning Authority can take the decision based on the nature of the allegations levelled against the Employee
- In no case staff housing loan shall be denied to any employee wherein he/she has already been imposed with a punishment/penalty and no further action is pending/contemplated against him/her, subject to fulfilment of other terms and conditions as per the Staff Housing Loan Scheme.

33. General Instructions To Be Noted:-

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

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

Municipal taxes, ground rent and all other outgoings in respect of the premises must be paid regularly in time.

Premises must be maintained in good condition and shall ordinarily be for personal bonafide use of the employee and/or member/s of his/her family.

The borrower employee concerned shall make arrangements for the registration of the mortgage in favor of Bank.

The terms of the application, agreement, mortgage and other documents in respect of loan sanctioned under this scheme shall be as per Bank's norms and the Bank is free to amend the same from time to time.

Furnishing wrong or false information or certificates and default will render the employee concerned liable for such penalties as may be levied for breach of discipline and misconduct and the entire outstanding loan and interest will become recoverable forthwith.

Even though the comprehensive report on the title of the property from a reputed lawyer or firm of solicitors and plans and estimates approved by qualified architect or engineer will be prima facie acceptable, the Bank reserves the right to have further investigation on the title etc. by Bank's panel Lawyer/Architect/Valuers.

For the purpose of loan for purchase of ready built house/apartment, the estimated residual life of the house/apartment should be at least 10 years more than the tenure of the proposed loan.

Management reserves its right to change and modify the scheme from time to time.

Loan will be granted subject to sole discretion of the Bank.

**34. Processing/ Sanctioning of Staff Housing Loan proposals through ULPs:**

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

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

Similarly, in cases where the employee and his/her spouse are working in the Bank and are posted under different ROs/ FGMOs, their staff housing loan proposals shall be processed by the ULP nearest to the Location of the property to be purchased/constructed and shall be submitted to the competent authority as stated above, for sanction. As per the extant guidelines, if husband and wife both are working in the same Bank, they will be treated as individual employee for grant of staff housing loan and will be permitted to avail staff housing loan in their individual capacity as per their eligibility.

Staff Circular No 7216 dated 29.06.2020

**Revision in Rate of Interest of Staff Loans**

1. Consequent to the amalgamation of Andhra Bank and Corporation Bank into Union Bank of India, the harmonized schemes for Staff Housing Loan, Conveyance Loan for Officers b Award Staff and Overdraft facility for employees of the amalgamated entity was approved by Board and the Schemes were circulated vide Staff Circulars nos. 7140, 7133, 7134 and 7135 dated 27.03.2020.
2. Considering the economic slowdown on account of COVID-19 pandemic, Bank has come forward to extend a helping hand to staff members also. As such, as a gesture of goodwill and to motivate the staff to contribute towards Bank's performance, the Board is pleased to revise the rate of interest on the following Staff Loans, as mentioned below:

Sr. No.	Loan	Existing Rate of Interest	Revised Rate of interest on all existing as well as new loans
i.	Staff Housing Loan	Upto 40 lacs - 6.fi Above 40 lacs - 7g (simple)	Upto 40 lacs - 5.50g Above 40 lacs - 6.OOH

			(simple)
ii.	Staff Conveyance Loan	6.50g (simple)	5.5g (simple)
iii.	Staff Overdraft	1-year MCLR (compound)	7.00H - Fixed (compounded monthly)

The above revised rates will be applicable for all the existing loans in the Amalgamated Entity as well as new loans sanctioned with effect from 01st July, 2020.

3. The above revised rates of interest on Staff loans will be subject to prevailing market conditions from time to time and may accordingly be revised either way, if required in future.

### **STAFF HOUSING LOAN - FREQUENTLY ASKED QUESTIONS (FAQs)**

#### **Staff Circular No.7188 dated 30.04.2020**

This has further reference to Staff Circular no. 7140 dated 27.03.2020, in terms of which the salient features of Staff Housing Loan Scheme for Officers and Award Staff of the Amalgamated Entity were communicated.

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

No.	Question	Clarification
Q1.	The repayment tenure has been extended to 75 years in the revised Scheme. Can I avail this benefit for my existing loans?	No, this feature is effective from the date of amalgamation i.e. 01.04.2020. As such, it would be applicable for loans sanctioned / converted / taken over on or after 01.04.2020.
Q2.	Can I convert my existing Union Home loan to Staff Housing Loan?	Yes, loans availed under commercial rate of interest from Union Bank of India or e-Andhra Bank or e-Corporation Bank or any other Financial Institution/ Bank can be considered for conversion into Staff Housing Loan if otherwise eligible subject to fulfilment of terms and conditions of the Scheme.
Q3.	Can I avail the difference amount for extension of existing dwelling unit constructed out of Staff Housing Loan?	Yes, within the overall eligibility of the staff member.
Q4.	Who will be the Sanctioning Authority under the new Scheme?	The delegated authorities have been specified and circulated vide Staff Circular no. 7176 dated 15.04.2020.

Q5.	Can multiple loans already availed be combined into a single loan under the new Scheme?	Since the terms and conditions and documentations are different, multiple loans of an employee cannot be clubbed into a single loan.
Q6.	In cases where sanction has been done on or before 31.03.2020 and disbursement is underway, can the difference amount on account of enhancement be availed?	Yes. However, for considering the difference amount as per the revised eligibility under Staff Housing Loan, the original project cost at the time of initial sanction only to be taken into consideration. That means, for the sake of availing of higher limit, project cost cannot be modified/enhanced.
		Further, the required margin contribution by the staff is to be ensured and under no circumstances, the difference amount is to be reimbursed to the employee or to any person / source from where the employee had arranged funds for payment of balance amount.
Q7.	Whether all Housing Loans availed from other Banks / FI's are eligible for take over?	Yes, The same will be dealt with on case to case basis by the sanctioning authority as per the terms and conditions of the Scheme
Q8.	Whether 2 <sup>nd</sup> Housing Loan under this Scheme can be availed in the same city where the staff already owns a house?	Yes. It is for the staff member to choose the place where he wants to build his 2 <sup>nd</sup> house. As such, place does not have the relevance for giving Housing Loan for 2 <sup>nd</sup> property. However, while sanctioning the limits, it should be ensured that sanction is as per the eligibility and terms and conditions of the Scheme.
Q9.	Whether the amount of loan availed for repairs and renovation Included under the amount of eligibility for purchase of house?	Limits specified for repairs and renovation are over and above the limits specified for regular Staff Housing Loan.
Q10.	As per previous Scheme, in case of repayment period beyond retirement, immediate legal heir was being taken as guarantor in the loan. There is no such condition mentioned in the new Scheme.	Immediate legal heir shall continue to be taken as guarantor in the loan where repayment period extends beyond retirement. Necessary guidelines are being issued.
Q11.	In case staff is posted outside of home town but wishes to purchase house for the first time, can 150% of HRA be considered for calculating eligible loan amount?	Yes.

Q12.	As per the Scheme, loan can be extended up to 75 years or 360 months whichever is less, whereas it is also mentioned that after retirement, the new quantum of instalment can be drawn for next 120 months only i.e. up to 70 years only. Kindly clarify.	The disparity is due to typographical error. At the time of retirement, the new quantum of instalment can be drawn for next 180 months (up to 75 years) or remaining period up to his original sanction, whichever is less. It is being clarified separately also.
Q13.	If an employee has two properties in his/her name singly or jointly with spouse or spouse singly, would the employee be eligible for Staff Housing Loan?	No, staff HL cannot be availed for acquiring third house (either in his/her own or spouse's name singly or jointly).
Q14.	An employee had purchased a property availing both Staff HL and Union Home Loan. Before enhancement of limits, he/she has also purchased another (second) property in his/her own name or spouse's name through own sources or funds from parents. Now, the staff applies for conversion of said Union Home Loan to Staff HL. Will he/she be eligible?	Yes, as at the time of conversion, staff is having only two dwelling units.
15.	An employee had purchased a property availing both Staff HL and Union Home Loan. Before enhancement of limits, he/she has also purchased 2 or more properties in his/her own name or spouse's name through own sources or funds from parents. Now, the staff applies for conversion of said Union Home Loan to Staff HL. Will he/she be eligible?	No, as at the time of conversion, there should not be more than two dwelling units in his/her own or spouse's name, and staff HL cannot be availed for acquiring third house.
16.	While sanctioning Staff HL for second property, 50% of future rental income may be considered for arriving at eligibility. However, property cannot be let-out without prior permission of the Bank. Who Will be the Competent Authority to permit the same?	At the time of such sanction, if staff member requests, the Sanctioning Authority may for calculating the eligibility notionally assume that permission to let-out would subsequently be granted by the Competent Authority after construction / possession of the house/ flat.
		However, for actually letting out the house, separate permission is to be obtained from Competent Authority.

17.	<p>In all such cases where the repayment period is extended beyond the age of retirement, the benefit of Staff rate and other terms b conditions of the Staff Housing Loan account like simple interest shall continue to be available to the employee post his/her superannuation also. Such extended repayment period maximum up to the age of 75 years is permitted as per the scheme. Is this benefit available to employees opting for VRS also who have availed loans up to the age of 60years?</p>	<p>It is clarified that even in case of those employees whose repayment period is up to 60 years and opting for VRS, the benefit of staff housing loan shall be extended as per the original sanction terms.</p> <p style="text-align: center;">Example:</p> <p>A. If an employee who has availed housing loan with repayment period up to his superannuation, submits VRS after putting in 25 years of service, then the benefit of staff housing loan shall be extended to him/her as per the original sanction terms i.e. up to his superannuation.</p> <p>B. If an employee who has availed housing loan with repayment period up to 70 year/75 years, submits VRS after putting in 25 years of service, then the benefit of staff housing loan shall be extended to him/her as per the original sanction terms i.e. up to original repayment tenure period.</p>
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In case any further clarification in the revised Staff Housing Loan Scheme is required, Regional Offices to take up the matter with their respective FGMOs and in case if the query is still unresolved; the matter may be taken up with HRD, CO Mumbai.

#### CONVEYANCE LOAN TO OFFICERS

(SC No. 7134 dated 27.03.2020) w.e.f. 01.04.2020

SC No. 7216 dated 29.06.2020 (Rate of Interest)

Regulation 27 of Union Bank of India (Officers) Service Regulations, 1979-Loans for purchase of Conveyance.

Conveyance Loan to OFFICERS for purchase of four wheelers (Car) and two wheelers (Scooter / Motor Cycle)

#### **4. Eligibility and quantum of loan for purchase of motor car, shall be as under :**

All confirmed Officers or officers having 2 years of active service, whichever is less, shall be eligible for the loan for purchase of motor car.

The maximum amount of loan for purchase of motor car shall be 90% of the cost of the motor car or maximum of Rs.10.00 lacs, whichever is lower.

<b>5. <u>Eligibility and quantum of loan for purchase of other conveyance i.e. Motor Cycle/ Scooter :</u></b>
All confirmed Officers or officers having 2 years of active service, whichever is less, shall be eligible for loan for purchase of any other conveyance i.e. Motor Cycle/ Scooter.
The maximum amount of loan for purchase of motor cycle/ scooter shall be 90% of the cost of the vehicle or Rs.1,00,000/- whichever is lower.
In case of Rural Development Officers and Marketing Officers the maximum amount of loan for purchase of motor cycle/ scooter shall be 90% of the cost of the vehicle or Rs.2, 00,000/- whichever is lower. Officers are allowed to avail both four-wheeler and two-wheeler loans simultaneously/separately to the extent of limit prescribed for each type of vehicle
Period of 4 years should lapse for availment of second/subsequent loan for same type/ category of vehicle i.e. one two-wheeler to next two-wheeler loan and one four wheeler loan to next four-wheeler loan separately.
<b>6. <u>Loan for repair of Motor Car :</u></b>
Loan for repairs of Motor Car is not allowed under the scheme.
<b>7. <u>Rate of Interest :</u></b>
The loan shall carry interest at the rate of 5.50% p.a. (simple)
SC No. 7216 dated 29.06.2020 (Rate of Interest)
<b>8. <u>Repayment of Loan</u></b>
Loan, together with interest thereon, shall be repayable in not more than 200 monthly instalments, in the case of motor car and in not more than 84 monthly instalments in the case of loan for purchase of any other conveyance i.e. Motor Cycle/ Scooter.
The recovery of loan will be effected in the following manner:
- The principal and interest amount of loan for purchase of motor car which is repayable in 200 monthly instalments, will be recovered in the proportion of 7:3 period. In other words, the principal loan amount will be first recovered in 140 months and interest accrued thereon will be recovered thereafter in the next 60 months.
- In case of loan for purchase of conveyance other than motor car, recovery will be made in 84 monthly instalments in the ratio of 5:1 towards principal and interest respectively. In other words, the principal loan amount will be first recovered in 70 months and interest accrued thereon will be recovered thereafter in the next 14 months.
Instalments towards the recovery of loan shall be adjusted first for recovery of principal amount. Once the principal amount is adjusted, no interest will be charged thereafter.
<b>9. <u>Repayment tenure in case staff conveyance loan is extended beyond retirement date of the employee and up to the age of 70 years:</u></b>
○ Officer employees are permitted to avail staff conveyance loan with repayment period beyond the age of retirement. An Officer employee has to avail this loan before the date of his/her superannuation with repayment period up to the age of 70 years or the repayment period as stipulated for the respective two wheeler / four wheeler loan, whichever is earlier. Retiring Officers should submit their conveyance loan applications preferably 30 days prior to their retirement. No request for granting Staff Conveyance loan shall be entertained after the date of retirement;

<ul style="list-style-type: none"> <li>○ Sanctioning Authority while sanctioning the loans with repayment beyond the age of retirement, should be satisfied with regard to the income (pension, regular income from other sources etc.) of the concerned Officer employee;</li> </ul>
<ul style="list-style-type: none"> <li>○ In case of Officers with less number of years of service than the stipulated repayment period, the repayment period shall be extended up to maximum 70 years of age (including VRS Cases) provided, the Officer should provide deposit equal to the outstanding loan amount from his terminal benefits or where the retiring officer employee owns a house acquired by availing Staff Housing Loans, the same shall be held as continuing security towards conveyance loan till its repayment.</li> <li>○ If the Officer employee ceases to be in Bank's services, after availing the staff conveyance loan with repayment tenure beyond the superannuation age, due to Resignation or due to Removal/Compulsory Retirement/Dismissal or any other reason, he/she will not be allowed to continue the staff conveyance loan and has to adjust the entire loan;</li> <li>○ The above extended repayment up to the age of 70 years is applicable to new loans sanctioned after the effective date of amalgamation and is not applicable to the existing loans.</li> </ul>
<ul style="list-style-type: none"> <li>○ Officers who had availed vehicle loan under the loan scheme as available for Public (e.g. Union Miles in Union Bank of India or any other Conveyance Loan Scheme of Andhra Bank &amp; Corporation Bank for general public), conversion of such loans to Staff Conveyance Loan is allowed after the concerned Officer becomes eligible for Staff Conveyance Loan under the scheme, subject to fulfilment of eligibility criteria of the scheme.</li> </ul>
<p>10. <u>Other terms and conditions :</u></p> <ul style="list-style-type: none"> <li>• The loan may be granted for purchase of second hand vehicle of not more than 10 years old, in case of motor cars and 5 years in case of other vehicles i.e. Motor Cycle/ Scooter, provided, loanee satisfies the sanctioning authority about the fitness and valuation of vehicle by producing a fitness certificate from a qualified Automobile Engineer and Valuation certificate from an approved Surveyor. The margin in respect of second hand vehicles would be 20% under the Scheme.</li> <li>• In case of conveyance loans sanctioned with repayment period up to or before the date of retirement of an officer, the outstanding balance in loan amount with interest thereon at the time of retirement of the loanee Officer, shall be recovered from the terminal benefits of the concerned officer or any other amount due to him/his nominee. If the aforesaid amount falls short of the outstanding in the loan account with interest thereon, his legal heirs shall be liable to make good the shortfall, in the event of death of the loanee Officer.</li> <li>• The vehicle will be hypothecated to the Bank and will be registered with Regional Transport Office to that effect, till the loan amount is repaid in full with interest.</li> <li>• It is obligatory on the part of the loanee Officer to take full comprehensive insurance of the vehicle with "Bank Clause".</li> <li>• The loanee Officer shall not sell or part with the vehicle without prior permission of the Sanctioning Authority.</li> <li>• Payment will be made directly to the supplier / dealer / vendor of the vehicle and staff should acquire the vehicle maximum within one month from the disbursement of advance.</li> <li>• Before consideration of an application for purchase of same type/ category vehicle for second or subsequent time, the loan taken earlier, together with interest thereon should be fully liquidated. Example: If an Officer has</li> </ul>

<p>already availed staff conveyance loan for two wheeler and wishes to purchase another two wheeler through staff conveyance loan, he/ she must first liquidate the earlier loan together with interest thereon.</p>
<ul style="list-style-type: none"> <li>Where an Officer sells his vehicle purchased with Bank's loan and applies for a fresh loan for purchase of another vehicle of the same type/ category, apart from fully liquidating the old loan, the surplus sale proceeds must be applied towards purchase of the new vehicle.</li> </ul>
<ul style="list-style-type: none"> <li>If an Officer repays the conveyance loan granted to him in the normal course and then applies for a fresh loan for another vehicle of the same type/ category, it will not be necessary for him to utilize sale proceeds of the earlier vehicle.</li> </ul>
<ul style="list-style-type: none"> <li>The amount of fresh loan will be restricted to ceiling provided for in the scheme for grant of loan for conveyance or the estimated cost of the vehicle, whichever is lower, subject to further adjustment of sale proceeds of the earlier vehicle, wherever applicable. However, requisite margin is to be ensured.</li> </ul>
<ul style="list-style-type: none"> <li>An Officer deciding to avail the loan shall apply in the prescribed form annexed hereto, to the Sanctioning Authority and produce documents and evidence, as deemed necessary by the Bank.</li> </ul>
<ul style="list-style-type: none"> <li>If the loan amount is mis utilized or if it is found that the amount of sale proceeds of the vehicle is misrepresented/ misappropriated or not deposited with the Bank within the prescribed time as determined by the Sanctioning Authority while availing second conveyance loan or any rule regarding grant of such loan is violated, the Officer concerned shall be liable for disciplinary action. Besides this, the Bank shall have right to charge commercial rate of interest on the amount outstanding in the loan account.</li> </ul>
<ul style="list-style-type: none"> <li>Normally, no Officer of the Bank will be allowed any concessional loan if the total deductions, of any nature from the salary exceeds or is likely to exceed 65% and resultant take-home pay is reduced to less than 35% of the total emoluments. 35% of take-home pay means 'take-home pay' as on the date of application of Conveyance Loan after taking into consideration likely instalment of car/scooter loan.</li> </ul>
<ul style="list-style-type: none"> <li>The Management will have full right to alter the terms and conditions of grant of such loan. Further, the loan under this category, shall be granted, entirely at the discretion of the Management</li> </ul>

### **Sanctioning Authorities for Staff Loans under Amalgamated Entity**

(STAFF CIRCULAR NO.7176dated 15.04.2020)

	<u>Category</u>	<u>Sanctioning Authorities</u>
i)	Officers working at Small/ Medium/ Large/ Service branches / MICR Centres including Branch Manager	Chief Manager (Cr.) at RO or Authority above him.
ii)	Officers working at all branches viz. VLB / ELB/ Premiere /IFB/MCB / ULP other than the Branch Heads.	In charge of the branch in the respective branches or Senior Manager(Cr) or Authority above him in respective branches.
iii)	Officers working at all administrative offices including RO/FGMO/RAO/STC/ RVC/ZVC /	Chief Manager (Cr.) or Authority above him at RO/FGMO.

	SARAL/Audit Offices/RUSETI/USK-HUB /Staff College Bannerghatta (except Central Office, Mumbai and Erstwhile HO of Andhra Bank & Corporation Bank).	
iv)	Officers working at Central Office, Mumbai &erstwhile Head Office of Andhra Bank & Corporation Bank	Chief Manager (HRM) of HRM Department, Central Office, Mumbai or Authority above him. The sanctioning Authority should be the one notch above the applicant at Department of Personnel at Central Office, Mumbai.
v)	Branch Managers	Authority one cadre above the scale of Branch Manager at RO/FGMO.
	Regional Heads	Field General Manager
	General Managers/Field General Managers	General Manager(HR)
vi)	Officers deputed to RRBs	Chief Manager (Cr.) at Regional Office within whose jurisdiction the HO of the RRB falls. However, the authority should be one scale above the authority of the applicant.

**SC 7275 dated 26.10.2020**

- Application / Processing / Sanction will be through LAS only.
- Processing of conveyance loan /furniture loan application will be done by the nearby branch, where the staff members wish to buy the vehicle /furniture, to ensure the post sanction formalities.

## CONVEYANCE LOAN TO AWARD STAFF

(Staff circular 7133 dated 27.03.2020)

### CONVEYANCE LOAN TO EMPLOYEES FOR PURCHASE OF FOUR WHEELERS (CAR) AND TWO WHEELERS (SCOOTER / MOTOR CYCLE):

1	<u>Eligibility and quantum of loan for purchase of motor car, shall be as under:</u>
1.1	All confirmed workmen having 3 years' satisfactory service shall be eligible for the loan for purchase of motor car.
	The services rendered by Ex-Servicemen in Defence Forces will be taken into account for the purpose of qualifying service necessary as above, to avail of loan for purchase of motor car.
1.2	In case of non-subordinate staff, the maximum amount of loan for purchase of motor car shall be 90% of the cost of the motor car or Rs.8.50 lacs, whichever is lower.  In case of subordinate staff, the maximum amount of loan for purchase of motor car shall be 90% of the cost of the motor car or Rs.5.00 lacs, whichever is lower.
2	<u>Eligibility and quantum of loan for purchase of other conveyance i.e. Motor Cycle/ Scooter:</u>
2.1	All confirmed Workmen of the Bank having satisfactory service of 2 years shall be eligible for loan for purchase of any other conveyance.
2.2	In case of non-subordinate staff, the maximum amount of loan for purchase of motor cycle/ scooter shall be 90% of the cost of the vehicle or Rs.1,00,000/- whichever is lower.  In case of subordinate staff, the maximum amount of loan for purchase of motor cycle/ scooter shall be 90% of the cost of the vehicle or Rs. 80,000/- whichever is lower.
3	Award Staff Employees are allowed to avail both four-wheeler and two-wheeler loans simultaneously/separately to the extent of limit prescribed for each type of vehicle  Period of 4 years should lapse for availment of second/subsequent loan for same type/ category of vehicle i.e. one two-wheeler to next two-wheeler loan and one four-wheeler loan to next four-wheeler loan separately.  <u>Loan for repair of Motor Car :</u>  No loan for repairs of Motor Car is allowed.
4	<u>Rate of Interest:</u>  The loan shall carry interest at the rate of 6.5% p.a. (simple)
5	Repayment of Loan:
5.1	The principal and interest amount of loan for purchase of motor car which is repayable in 200 monthly instalments, will be recovered in the proportion of 7:3 period. In other words, the principal loan amount will be first recovered in 140 months and interest accrued thereon will be recovered thereafter in the next 60 months.

	In case of loan for purchase of conveyance other than motor car, recovery will be made in 84 monthly instalments in the ratio of 5:1 towards principal and interest respectively. In other words, the principal loan amount will be first recovered in 70 months and interest accrued thereon will be recovered thereafter in the next 14 months.
5.2	Instalments towards the recovery of loan shall be adjusted first for recovery of principal amount. Once the principal amount is adjusted, no interest will be charged thereafter.
6	<u>Repayment tenure in case of staff conveyance loan is extended beyond retirement date of the employee and up to the age of 70 years:</u>
6.1	Employees are permitted to avail staff conveyance loan with repayment period beyond the age of retirement. An employee has to avail this loan before the date of his/her superannuation with repayment period up to the age of 70 years or the repayment period as stipulated for the respective two wheeler / four wheeler loan, whichever is earlier. Retiring employees should submit applications for Conveyance loan preferably thirty days prior to their retirement. No request for granting Staff Conveyance loan shall be entertained after the date of retirement.
6.2	Sanctioning Authority while sanctioning the loans with repayment beyond the age of retirement, should be satisfied with regard to the income (pension, regular income from other sources etc.) of the concerned employee;
6.3	In case of employee with less number of years of service than the stipulated repayment period, the repayment period shall be extended up to 70 years of age (including VRS Cases) provided, the employee should provide deposit equal to the outstanding loan amount from his terminal benefits or where the retiring employee owns a house acquired by availing Staff Housing Loans, the same shall be held as continuing security towards conveyance loan till its repayment.
6.4	If the employee ceases to be in Bank's services, after availing the staff conveyance loan with repayment tenure beyond the superannuation age, due to Resignation or due to Removal/Compulsory Retirement/Dismissal or any other reason, he/she will not be allowed to continue the staff conveyance loan and has to adjust the entire loan;
6.5	The above extended repayment up to the age of 70 years is applicable to new loans sanctioned after the effective date of amalgamation and is not applicable to the existing loans.
6.6	Award Staff who had availed vehicle loan under the loan scheme available for Public (e.g. Union Miles in Union Bank of India or any other Conveyance Loan Scheme of Andhra Bank & Corporation Bank for general public), conversion of such loans to Staff Conveyance Loan is allowed after the concerned employee becomes eligible for Staff Conveyance Loan under the scheme, subject to fulfilment of eligibility criteria of the scheme
7	<u>Other terms and conditions</u>
7.1	The loan may be granted for purchase of second-hand vehicle of not more than 10 years old in case of motor cars and 5 years in case of other vehicles (i.e. Motor Cycle/ Scooter) provided, loanee satisfies the sanctioning authority about the fitness and valuation of vehicle by producing a fitness certificate from a

	qualified Automobile Engineer and Valuation certificate from an approved Surveyor. The margin in respect of second-hand vehicles would be 20% under the Scheme.
7.2	In case of conveyance loans sanctioned with repayment period up to or before the date of retirement of an employee, the outstanding balance in loan amount with interest thereon at the time of retirement of the loanee workmen, shall be recovered from the terminal benefits or any other amount due to him/his nominee. If the aforesaid amount falls short of the outstanding in the loan account with interest thereon, his legal heirs shall be liable to make good the shortfall, in the event of death of the loanee workmen.
7.3	The vehicle will be hypothecated to the Bank and will be registered with Regional Transport Office to that effect, till the loan amount is repaid in full with interest.
7.4	It is obligatory on the part of the loanee Workman to take full comprehensive insurance of the vehicle with "Bank Clause".
7.5	The loanee Workman shall not sell or part with the vehicle without prior permission of the Sanctioning Authority.
7.6	Payment will be made directly to the supplier / dealer / vendor of the vehicle and staff should acquire the vehicle, maximum within one month from the disbursement of advance.
7.7	Before consideration of an application for purchase of same type/ category vehicle for second or subsequent time, the loan taken earlier, together with interest thereon should be fully liquidated. Example: If an employee has already availed staff conveyance loan for two-wheeler and wishes to purchase another two-wheeler through staff conveyance loan, he/ she must first liquidate the earlier loan together with interest thereon.
7.8	Where a Workman sells his vehicle purchased with Bank's loan and applies for a fresh loan for purchase of another vehicle of the same type/ category, apart from fully liquidating the old loan, the surplus sale proceeds must be applied towards purchase of the new vehicle.
7.9	If a Workman repays the conveyance loan granted to him in the normal course and then applies for a fresh loan for another vehicle of the same type/ category, it will not be necessary for him to utilize sale proceeds of the earlier vehicle for purchasing new vehicle.
7.10	The amount of fresh loan will be restricted to ceiling provided for in the scheme for grant of loan for conveyance or the estimated cost of the vehicle, whichever is lower, subject to further adjustment of sale proceeds of the earlier vehicle, wherever applicable. However, requisite margin is to be ensured.

#### COMPETENT AUTHORITIES FOR SANCTION OF CONVEYANCE LOAN TO AWARD STAFF

##### Staff Circular

Category of Employees		Sanctioning Authority
i)	Employees working at Small/ Medium/ Large/ Service branches / MICR Centres	Chief Manager (Cr.) of respective RO or Authority above him.

ii)	Employees working at VLB/ ELB / Premiere/ IFB / MCB / ULP	In charge of the branch in the respective branches or Senior Manager(Cr) or Authority above him in respective branches.
iii)	Employees working at all administrative offices including RO/FGMO/STC/ RVC/ZVC / SARAL/Audit Offices/ RUSETI/ USK-HUB /Staff College Bannerghatta(except Central Office, Mumbai and Erstwhile HO of Andhra Bank & Corporation Bank).	Chief Manager (Cr.) of respective RO/FGMO or Authority above him.
iv)	Employees working at Central Office, Mumbai & erstwhile Head Office of Andhra Bank & Corporation Bank	Chief Manager (HRM) of HRM Department, Central Office, Mumbai or Authority above him.

**SC 7275 dated 26.10.2020**

- Application / Processing / Sanction will be through LAS only.
- Processing of conveyance loan /furniture loan application will be done by the nearby branch, where the staff members wish to buy the vehicle /furniture, to ensure the post sanction formalities.

**FURNITURE LOAN TO AWARD STAFF**

- SC 7136 dated 27.03.2020
- SC 7275 dated 26.10.2020
- SC 7433 dated 03.05.2021

Purpose of Loan: For purchase of Furniture / Home Appliances.

1	Quantum	Rs.120,000/- for Non-Subordinate Staff Rs.80,000/- for Subordinate Staff	
2	Margin	10%	
3	Eligibility	All confirmed Workmen Staff with satisfactory service of 3 years	
4	Rate of Interest	1 Year MCLR (simple)	
5	Repayment of Loan	The Principal/Interest of the Loan amount shall be repayable in 60 equal installments in the ratio of 4:1. In other words, the principal loan amount will be first recovered in 48 installments and the interest accrued thereon will be recovered in 12 months. If the repayment period of 60 months is not available, the repayment scheduled will be fixed according to the available service period in the ratio of 4:1	
6	Sanctioning Authority	Category of Employees	Sanctioning Authority

		i)	Employees working at Small/ Medium/ Large/ Service branches / MICR Centres	Chief Manager (Cr.) of respective RO or Authority above him.
		ii)	Employees working at VLB/ ELB / Premiere/ IFB /MCB / ULP	In charge of the branch in the respective branches or Senior Manager(Cr) or Authority above him in respective branches.
		iii)	Employees working at all administrative offices including RO/FGMO/STC/ RVC/ZVC/ SARAL/Audit Offices/ RUSETI/ USK-HUB /Staff College Bannerghatta (except Central Office, Mumbai and Erstwhile HO of Andhra Bank & Corporation Bank).	Chief Manager (Cr.) of respective RO/ FGMO or Authority above him.
		iv)	Employees working at Central Office, Mumbai & erstwhile Head Office of Andhra Bank & Corporation Bank	Chief Manager (HRM) of HRM Department, Central Office, Mumbai or Authority above him.
7	General Terms and conditions	<p>1. This loan will be available only twice in the career of the employee and there should be a minimum gap of 5 years between 2 sanctions. The employee will have to avail loan to the maximum extent possible in one go, subject to his repaying capacity.</p> <p>2. On promotion from Sub-Staff to Clerical cadre, the employee will be eligible for higher quantum of loan i.e. the difference between the amount sanctioned earlier and the maximum eligibility in clerical cadre. Such conditional availment of difference amount will be treated as separate attempt.</p> <p>Eligible employee can avail the difference amount between the earlier availed and the enhancement in the limit as above in the same cadre. The same shall not be considered as separate attempt.</p> <p>Employee shall be allowed to avail 2<sup>nd</sup> loan after 5 years of the sanction of earlier loan The monthly installment of loan will be deducted from the salary of the employee through Union Parivar.</p> <p>The total deductions from the salary of the employee including the proposed installment of the Furniture Loan should not exceed 60% and resultant take home pay should not be less than 40% of the total emoluments.</p> <p>As far as possible branded items are to be purchased except in case of wooden furniture.</p> <p>Quotations should be submitted along with the application and Pucca Bills to be submitted within 15 days of the availment of loan to the Sanctioning Authority. Quotation/pucca bill should carry GST Number of the vendor.</p> <p>Security Documents pertaining to Consumer Loans viz. DP Note and Hypothecation of Consumer Goods should be obtained by the disbursing branch before disbursement.</p>		

		<p>The disbursing Branch/ sanctioning office is required to make post disbursement inspection to ensure that the items are purchased by the Award Staff members as per the application.</p> <p>Misuse of facility will tantamount to misconduct and the employee will be liable for disciplinary action and Bank shall have the right to charge commercial rate of interest on the loan amount.</p> <p>Outstanding balance in the loan amount with interest thereon at the time the loanee ceases to be in the employment of the Bank shall be recovered from his superannuation benefits. If the quantum of terminal benefits fall short of the outstanding in the loan account with interest thereon, the same will be recovered from him/his legal heirs.</p> <p>Disbursement will be made directly to the supplier/dealer/vendor by Pay Order/ Demand Draft.</p> <p>The workman desirous of availing the loan shall submit his application in the prescribed format to the Sanctioning Authority.</p> <p>Staff can purchase branded items in his/her name through e shopping and in that case he/she has to submit a copy of e bill for the said purchase duly signed by him/her along with proof of payment on online seller of product for reimbursement. No advance in case will be allowed. Invoice /e bill not having the name of the staff as buyer will not be considered for reimbursement.</p> <p>The Management reserves the right to alter the terms and conditions of grant of such loan. Further, the loan under this category shall be granted entirely at the discretion of the Management.</p>
8	Application / Processing / sanction.	Application / Processing / Sanction will be through Union Parivar. (Necessary updation is being done by the Department)

**SC 7275 dated 26.10.2020**

- Application / Processing / Sanction will be through LAS only.
- Processing of conveyance loan /furniture loan application will be done by the nearby branch, where the staff members wish to buy the vehicle /furniture, to ensure the post sanction formalities.

**SC 7433 dated 03.05.2021**

**Furniture Loan to Award Staff Employees Addition of item - Oxygen Concentrator**

1. Attention is drawn to Staff Circular no.7136 dated 27.03.2020 on Furniture Loan to Award Staff Employees.
2. In the current pandemic COVID-19 situation, many staff members affected by COVID-19 are facing very serious issues with lack of oxygen supply. Hence, it has been decided to add new item - Oxygen Concentrator to permissible item under the scheme Furniture Loan to Award Staff Employees.

3. Now, staff members can purchase the Oxygen Concentrator within the overall eligibility of the Award Staffs under the scheme.
4. All other terms and conditions of the Scheme as circulated vide above staff circular will remain the same.

#### CLEAN OVERDRAFT FACILITY

- SC No. 7135 dated 27.03.2020 w.e.f. 01.04.2020)
- SC No. 7216 dated 29.06.2020 (Rate of Interest)

Consequent to the Amalgamation of Andhra Bank & Corporation Bank into Union Bank of India, various loans provided to Award Staff and Officers in all the three Banks have been harmonized. After due deliberations, the Board has approved the harmonized Loans and Advances for Award Staff and Officers in the Amalgamated Entity.

The salient features of the scheme of "Clean Overdraft facility for Officers and Award Staff", effective from the date of Amalgamation, are as under:

**i. Type of facility:-**

Clean overdraft

**ii. Purpose:**

Any bonafide purpose relating to the staff member except for speculative purposes / construction or repairs of house or purchase of house.

**iii. Eligibility:**

All confirmed employees of the Bank having completed 2 years of active service.

**iv. Limits:**

Service (in years)	Upto 4 years	Above 4 years
Scale VI & VII	15 lacs	
Scale I to V	8 lacs	11 lacs
Clerks	6 lacs	7 lacs
Sub staff (Full time)	4 lacs	
PTS (3/4)	3 lacs	
PTS (1/2)	2 lacs	
PTS (1/3)	1 lac	

- Service refers to the aggregate service in all cadres
- The limits are inclusive of the interest portion charged every month
- Lower limit can be availed by the employees at their discretion.
- An employee on promotion to higher cadre will be eligible for difference between the limit he availed in earlier scale and his entitlement of limit in the new scale.
- At the time of retirement any outstanding in the OD account of the employee, shall be recovered from the terminal benefits of the employee.

v. Deductions:

Total deductions from the salary on account of statutory deductions, loan instalments, and notional monthly instalment on overdraft should not exceed 60% of the Gross Salary.

In case the total deductions (including the notional interest) exceeds 60 % of the gross monthly emoluments, such employees may be sanctioned proportionate limit within their eligibility.

vi. Rate of interest: 7.00% Fixed (Compounded Monthly) (**SC No. 7216 dated 29.06.2020**)

vii. Recovery of interest

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

**Sanctioning Authorities for Staff Loans under Amalgamated Entity**

(STAFF CIRCULAR NO.7176dated 15.04.2020)

Category of Employees		Sanctioning Authority
i)	Employees working at Small/ Medium/ Large/ Service branches / MICR Centres including Branch Manager	Chief Manager(Cr.) at Regional Office or Authority above him at Regional Office.
ii)	Employees working at VLB, ELB, Premiere branches/IFB /MCB / ULP, other than Branch Managers	In charge of the branch or Senior Manager(Cr) or Authority above him in respective branches.
iii)	Employees working at all administrative offices including RO/FGMO/STC/ RVC/ZVC / SARAL/Audit Offices/ RUSSETI/ USK-HUB /Staff College Bannerghatta (except Central Office, Mumbai and Erstwhile HO of Andhra Bank & Corporation Bank).	Chief Manager (Cr.) of respective RO/ FGMO or Authority above him.
iv)	Employees working at Central Office, Mumbai& erstwhile Head Office of Andhra Bank & Corporation Bank	Chief Manager (HRM) of HRM Department, Central Office, Mumbai or Authority above him.  Sanctioning Authority should be one scale above the applicant in case of Officers.
v)	Branch Managers	Authorities one notch above Branch Manager at RO/FGMO
	Regional Head	Field General Manager
	General Manager/ FGMs	General Manager(HR)
vi)	Employees deputed to RRBs	In-charge of Credit Department at Regional Office within whose jurisdiction the HO at RRB falls. However, the

		authority should be one scale above the authority of the applicant.
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### FESTIVAL ADVANCE TO OFFICER AND AWARD STAFF

#### SC 7132 dated 27.03.2020

- The limits fixed under Festival Advance for Award Staff and Officers shall be as under:

Category of Employees	Amount of Festival Advance*
Officers	One month's Gross salary
Clerical Staff	One month's Gross salary
Sub-Staff (including part-time sweepers)	One month's Gross salary

\*Amount to be rounded off to nearest 100

- Newly joined Award Staff and Officers are eligible for Festival Advance after completion of six months and one year service respectively, in the Bank.
- The Gross Salary for this purpose will be the last month's salary as per the pay-slip. The amount of Festival Advance so sanctioned is recoverable in 10 monthly installments.
- The Festival Advance is allowed once in every calendar year.
- Festival Advance is granted to employees as interest-free advance and hence it would attract the provisions of Section 17(2) of the Income Tax Act 1961, amended from time to time.

### LOANS AGAINST NSC BONDS

(Staff Circular No.5043, dated 21st January 2004.)

- As per the extant guidelines, staff members are allowed loans to the extent of Rs. 30,000/- against 10% margin, once in a Financial Year at a concessional rate of interest
- The Government of India has reduced the interest rate on NSCs, consequent to which the rate of return on NSCs issued after 01.03.2003 stands revised to 8%.
- In line with the concessions granted to staff, the Competent Authority has approved reduction in the rate of interest on loans against NSCs granted to staff on or after 01.01.2004 @9.5% against NSCs purchased on or after 01.03.2002 and 8.5% against NSCs purchased on or after 01.03.2003. However, the rate of interest on loans granted against NSCs purchased before 01.03.2002 as also loans granted between 01.03.2002 and 31.12.2003 against NSCs purchased on or after 01.03.2002 will remain unchanged.

## **GOLD LOANS TO STAFF**

(Staff Cir No.3512 dated 27.10.1989)

Under this Staff Circular No.3512, Management has agreed to grant the members of the Staff credit facility of loan against Gold on the same terms and conditions as applicable to other customers availing loan against Gold.

Please note that this facility is to be extended to the members of the staff where facilities of granting such loans to the customers are available at present.

## **GUIDELINES ON TRANSFER OF STAFF LOAN ACCOUNTS**

### **GUIDELINES ON TRANSFER OF STAFF LOAN ACCOUNTS FROM ONE BRANCH TO ANOTHER BRANCH**

(SC No. 6948 date With regard to transfer of staff loan accounts viz Staff OD, Staff Housing Loan ,Conveyance loan etc., since the transfer of the employee is done by the Competent Authority situated at RO, FGMO and CO, the same need not be put up again before the Competent Authority for approval for transfer of loan account. As such, branches can shifts their loan account to the branches as requested by the staff member. However, branches should follow due precaution before transfer of the Staff Loans as under:

- Application in writing should be obtained from the concerned staff member for transfer of his/her loan account.
- Branch should satisfy with the reason given by employees for the transfer of the staff loan account viz employee transferred to the concern branch or any administrative office nearer to the branch etc.

## **GRANT OF INTEREST FREE LOAN IN CASE OF NATURAL CALAMITIES:**

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

OFFICERS: RS. 50,000/- CLERKS: Rs.35, 000/- SUBSTAFF: Rs.25, 000/- Being recovered in 50 equal monthly installments from the succeeding month of drawl of loan @ Rs.1000/-P.M., Rs.700/-P.M. & Rs.500/- P.M. NO INTEREST TO BE CHARGED.

(CO: IRD: 678 D: 9-01-09).

## **PROCESSING OF STAFF LOAN THROUGH LAS**

- Staff Conveyance Loan
- Staff Furniture Loan to Award Staff
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Attention is drawn to various staff loan schemes issued by Human Resources Department. The detail of these schemes are as under:

Sr. No.	Name of Scheme	Details
1	Staff Conveyance Loan for Officers	Guidelines issued vide Staff Circular No 7134 dated 27.03.2020.
2	Staff Conveyance Loan for Award staff	Guidelines issued vide Staff Circular No.7133 dated 27.03.2020.
3	Staff Furniture Loan for Award staff	Guidelines issued vide Staff Circular No.7136 dated 27.03.2020.

- Delegated Authority for sanction application under abovementioned schemes was conveyed vide Staff Circular no.7176 dated 15.04.2020.
- All Branches/Offices should ensure that these staff loans are processed and sanctioned through Lending Automation Solution (LAS) only.
- Workflow in LAS for Branches/Offices other than Central office will remain as mentioned in Staff Circular no.7176 dated 15.04.2020.
- Delegation for application of staff members posted at Central Office Mumbai, CO Annex Mangalore and CO Annex Hyderabad is vested with HR Department at Central Office, Mumbai. Therefore, on receipt of application from the employees of these locations, Branch will process the application in LAS and will send to Human Resources Department CO - Location Code 999999 for further processing and sanction.
- Please note that processing of Conveyance Loan / Furniture Loan application will be done by nearby branch, where the staff members wish to buy the vehicle / furniture, to ensure the post sanction formalities.

**REVISION IN RATE OF INTEREST OF STAFF LOANS (SC. 7216 DT 29.06.2020)**

Consequent to the amalgamation of Andhra Bank and Corporation Bank into Union Bank of India, the harmonized schemes for Staff Housing Loan, Conveyance Loan for Officers b Award Staff and Overdraft facility for employees of the amalgamated entity was approved by Board and the Schemes were circulated vide Staff Circulars nos. 7140, 7133, 7134 and 7135 dated 27.03.2020.

Considering the economic slowdown on account of COVID-19 pandemic, Bank has come forward to extend a helping hand to staff members also. As such, as a gesture of goodwill and to motivate the staff to contribute towards Bank's performance, the Board is pleased to revise the rate of interest on the following Staff Loans, as mentioned below:

Sr. No.	Loan	Existing Rate of Interest	Revised Rate of interest on all existing as well as new loans
i.	Staff Housing Loan	Upto 40 lacs - 6.50% Above 40 lacs - 7% (simple)	Upto 40 lacs - 5.50% Above 40 lacs - 6.00% (simple)

ii.	Staff Conveyance Loan____	6.50% (simple)	5.5 % (simple)
iii.	Staff Overdraft	1year MCLR (compound)	7.00% - Fixed (compounded monthly)

The above revised rates will be applicable for all the existing loans in the Amalgamated Entity as well as new loans sanctioned with effect from 01<sup>st</sup> July, 2020.

The above revised rates of interest on Staff loans will be subject to prevailing market conditions from time to time and may accordingly be revised either way, if required in future.

### SANCTIONING AUTHORITIES FOR STAFF LOANS UNDER AMALGAMATED ENTITY

We refer to the following Staff Circulars vide which guidelines on various staff loans were circulated:

Sl. No.	Name of Scheme	Staff Circular No.	Date
1.	Furniture Loan for Award Staff Employees	7136	27.03.2020
2.	Conveyance Loans for Officers	7134	27.03.2020
3.	Conveyance Loan for Award Staff	7133	27.03.2020
4.	Clean Overdraft for Award Staff and Officers	7135	27.03.2020
5.	Staff Housing Loan for Offices and Award Staff	7140	27.03.2020

We give below the details of the Sanctioning Authority for sanction of the above loans:

#### 1) Furniture Loan to Award Staff Employees

Category of Employees		Sanctioning Authority
i)	Employees working at Small/ Medium/ Large/ Service branches / MICR Centres	Chief Manager (Cr.) of respective RO or Authority above him.
ii)	Employees working at VLB/ ELB / Premiere/ IFB / MCB / ULP	In charge of the branch in the respective branches or Senior Manager (Cr) or Authority above him in respective branches.
iii)	Employees working at all administrative offices including RO/FGMO/STC/ RVC/ZVC/ SARAL/Audit Offices/ RUSETI/ USK-HUB /Staff College Bannerghatta (except Central Office, Mumbai and Erstwhile HO of Andhra Bank & Corporation Bank).	Chief Manager (Cr.) of respective RO/ FGMO or Authority above him.
iv)	Employees working at Central Office, Mumbai 6 erstwhile Head Office of Andhra Bank & Corporation Bank	Chief Manager (HRM) of HR Department, Central Office, Mumbai or Authority above him.

2) Conveyance Loans for Officers:

	Category	Sanctioning Authorities
i)	Officers working at Small/ Medium/ Large/ Service branches / MICR Centres including Branch Manager	Chief Manager (Cr.) at RO or Authority above him.
ii)	Officers working at all branches viz. VLB / ELB/ Premiere /IFB/MCB / ULP other than the Branch Heads.	In charge of the branch in the respective branches or Senior Manager (Cr) or Authority above him in respective branches.
iii)	Officers working at all administrative offices including RO/FGMO/RAO/STC/ RVC/ZVC / SARAL/Audit Offices/ RUSETI/ USK-HUB /Staff College Bannerghatta (except Central Office, Mumbai and Erstwhile HO of Andhra Bank & Corporation Bank).	Chief Manager (Cr.) or Authority above him at RO/FGMO.
iv)	Officers working at Central Office, Mumbai & erstwhile Head Office of Andhra Bank & Corporation Bank	Chief Manager (HRM) of HRM Department, Central Office, Mumbai or Authority above him. The sanctioning Authority should be the one notch above the applicant at Department of Personnel at Central Office, Mumbai.
v)	Branch Managers	Authority one cadre above the scale of Branch Manager at RO/FGMO.
	Regional Heads	Field General Manager
	General Managers/Field General Managers	General Manager (HR)
vi)	Officers deputed to RRBs	Chief Manager (Cr.) at Regional Office within whose jurisdiction the HO of the RRB falls. However, the authority should be one scale above the authority of the applicant.

3) Conveyance Loan for Award Staff:

	Category of Employees	Sanctioning Authority
i)	Employees working at Small/ Medium/ Large/ Service branches / MICR Centres	Chief Manager (Cr.) of respective RO or Authority above him.
ii)	Employees working at VLB/ ELB / Premiere/ IFB /MCB / ULP	In charge of the branch in the respective branches or Senior Manager (Cr) or Authority above him in respective branches.

iii)	Employees working at all administrative offices including RO/FGMO/STC/ RVC/ZVC / SARAL/Audit Offices/ RUSETI/ USK-HUB /Staff College Bannerghatta (except Central Office, Mumbai and Erstwhile HO of Andhra Bank and Corporation Bank).	Chief Manager (Cr.) of respective RO/FGMO or Authority above him.
iv)	Employees working at Central Office, Mumbai and erstwhile Head Office of Andhra Bank & Corporation Bank	Chief Manager (HRM) of HRM Department, Central Office, Mumbai or Authority above him.

4) Clean Overdraft for Award Staff and Officers :

Category of Employees		Sanctioning Authority
i)	Employees working at Small/ Medium/ Large/ Service branches / MICR Centres including Branch Manager	Chief Manager (Cr.) at Regional Office or Authority above him at Regional Office.
ii)	Employees working at VLB, ELB, Premiere branches/IFB /MCB / ULP, other than Branch Managers	In charge of the branch or Senior Manager (Cr) or Authority above him in respective branches.
iii)	Employees working at all administrative offices including RO/FGMO/STC/ RVC/ZVC / SARAL/Audit Offices/ RUSETI/ USK-HUB /Staff College Bannerghatta (except Central Office, Mumbai and Erstwhile HO of Andhra Bank & Corporation Bank).	Chief Manager (Cr.) of respective RO/ FGMO or Authority above him.
iv)	Employees working at Central Office, Mumbai & erstwhile Head Office of Andhra Bank and Corporation Bank	Chief Manager (HRM) of HRM Department, Central Office, Mumbai or Authority above him.
		Sanctioning Authority should be one scale above the applicant in case of Officers.
v)	Branch Managers	Authorities one notch above Manager at RO/FGMO Branch
	Regional Head	Field General Manager
	General Manager/ FGMS	General Manager (HR)

vi)	Employees deputed to RRBs	In-charge of Credit Department at Regional Office within whose jurisdiction the HO at RRB falls. However, the authority should be one scale above the authority of the applicant.
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While sanctioning all the staff related loans as mentioned above, ER Clearance should be obtained and held on record.

It is the responsibility of the Sanctioning Authority and the branch in whose branch, the staff loans are being availed/maintained to inform the Salary Section in the concerned Regional Office/FGMO/Central Office to ensure deduction of the instalments from the salary of the concerned staff member.

### **INSURANCE COVER FOR STAFF LOANS VIZ. HOUSING, VEHICLE AND STAFF OVERDRAFT**

**(SC 7368 DT 17.02.2021)**

1. Bank offers various loans like housing loan, conveyance loan a staff overdraft to its employees on concessional rates as a part of staff welfare measures. After amalgamation of Andhra Bank & Corporation Bank with Union Bank of India, Staff Loans have been harmonized and there is substantial increase in the loan limits.
2. While staff loans on concessional rates are provided for the benefit of employees, uncertainties like the untimely demise of an employee might put the burden on their family members for fulfilling these liabilities, either from the employee's terminal benefits or other assets. Insurance cover for these loans can therefore protect the bereaved family from this hardship.
3. Presently, Staff Housing Loan & Staff Vehicle Loans of e-Andhra Bank employees and Staff Housing Loan of e-Corporation Bank employees are covered under group term insurance.
4. Insurance is an effective tool for providing financial security to an individual and their family, in times of dire need. While we insure our basic needs such as home or car, nothing is more important than our life or our ability to take care of our loved ones beyond this lifetime.
5. While term insurance is the best option to provide financial security to our family, group term insurance is considered a better substitute to individual term insurance in terms of both lower amount of premium as well as ease of settlement of claims.
6. Looking into this need, while harmonizing the schemes and policies, the Board has approved:
  - i. to cover all staff loans (Housing / Conveyance / COD) by way of group insurance for all active as well as retired employees of the amalgamated entity; and
  - ii. to introduce a demand loan scheme, for employees who are unable to manage the insurance premium from their own sources.
7. Insurance cover against the staff loan portfolio shall provide the following benefits to the employee:

- i. Group Insurance will be available to the employee at lower premium as compared to the individual term insurance.
  - ii. Staff loans could be settled without any burden to the family in case of untimely demise of the employee.
  - iii. Direct settlement of the staff loan from the insurance company shall protect the bereaved family members from financial hardship.
8. This scheme seeks to provide financial cushion to the families of employees, for covering liabilities of staff loans in the event of any unfortunate situations. The salient features & other details of this scheme shall be shared in due course.

**GROUP INSURANCE COVER FOR STAFF LOANS ACCOUNTS DEMAND LOAN FACILITY FOR THE STAFF MEMBERS (ACTIVE & RETIRED)**

**Staff Circular 7400 dated 31 March 2021**

Attention is drawn to Staff Circular No. 7396 dated 24.03.2021 vide which various features of 'Insurance Cover for Staff Loans viz. Housing, Vehicle and Staff Overdraft' were conveyed.

It was conveyed that Staff Members have to adjust premium amount debited to their Staff Loan Accounts, either from their own savings or by availing Demand Loan facility extended by the Bank, if the staff is unable to manage the premium amount from his/ her own sources.

Accordingly, it has been approved to provide demand loan facility to the staff members (active & retired), who are having staff loan facility. Details of the Demand Loan are given as Annexures. Scale/cadre wise maximum limit available to the staff members will be as under:

Scale/ Cadre	Max. Limit Recommended
Scale VI , VII & VIII	R.41000.00
Scale V	Rs.36000.00
Scale I, II, III & IV	R.33000.00
Clerical Cadre	Rs.23000.00
Sub Staff	Rs.14000.00

Please note that that limits mentioned above are for the maximum eligibility only, while actual debit from the loan account during the policy period will not exceed the premium amount paid by the respective employee. It is the responsibility of the Branch Head, where staff member opens his/ her demand loan, to ensure that the demand loan should be debited only for the settlement of insurance premium amount debited from the loan accounts of the concerned employee.

The contents of this circular may kindly be brought to the notice of all employees (serving as well as retired).

**DETAILS & DESIGN OF THE PRODUCT**

S.No.	Parameters	Details /Particular's
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1	Scheme	Loan to Staff members for payment of insurance Premium.
<u>2.</u>	Scheme code proposed	ODINS
3.	Nature of facility	Clean Overdraft (No customer induced transactions)
4.	Purpose	For payment of insurance premium on staff loans.
5.	Eligibility	All the working and retired staff members, who have availed/are going to avail, staff loans (Staff Housing Loans, Staff Vehicle Loans and Staff Overdraft).
6.	Rate of Interest	As applicable to staff over draft facility (presently 7g p.a.)
<u>7.</u>	Repayment	Outstanding amount to be repaid in 10 equated monthly Installments starting from the succeeding month of availing the facility.
8.	Disbursement	The disbursement by way of debit to the Loan account will be authorized by the Branch Manager.
9.	Delegation: All Staff members other than Branch Heads (irrespective of Scale)	Branch Manager of the branch where the ODINS account is opened.
	Branch Heads	Credit in-charge or Authority above them of their respective RO.
to.	Documentation	DPN - Demand Promissory Note AD 09 (M) - Letter of Continuity AD 02 (A) - Letter of General lien and Set Off Unstamped undertaking from the member and the nominee to appropriate Terminal Benefits (Employees Provident Fund) Unstamped undertaking from the member and the nominee to appropriate Terminal Benefits (Gratuity Fund)
11.	Review	Loan facility will be subject to review on annual basis.

#### **OTHER TERMS & CONDITIONS OF LOAN SCHEME (ODINS)**

- Demand Loan Scheme will be non-operative clean overdraft account and NO cheque book / debit card will be issued.
- Staff member may avail the loan within next month of premium payment.
- EMI recovery will start from the subsequent month of loan disbursement and will be recoverable in 10 months to ensure full adjustment before commencement of next policy period.
- The ODINS accounts will be opened at any branch at the choice of the staff members. However, in case of retired employees, it will be sanctioned/opened at his/her pension paying branch only.
- At any point of time one employee cannot have more than one ODINS account.
- The branch which is maintaining the ODINS account will ensure to adjust the insurance premium debited to all the loan accounts of the concerned staff member by debiting ODINS account and share the required deductions from the salary disbursing authority of the respective staff. In case of retired staffs, branch will insure to mark necessary standing instruction in the pension account of respective staff.
- The staff member while applying for the ODINS facility has to furnish the details of their all staff loans so that the insurance premium debited to these loan accounts can be adjusted by debiting of the proposed ODINS account.

- Staff members of e-CB, who are already covered under existing insurance policy, will be covered under the new policy only after expiry of the existing policy. These staff members will be brought under the coverage of new policy by paying proportionate insurance premium for the 1<sup>st</sup> year of policy. These staff will be allowed to avail the staff overdraft loan accordingly, as one time measure, as such loan amount and tenure of loan will be corresponding with the premium amount paid and the remaining period of the new policy.
- In case of newly sanctioned staff loan / further disbursements / limit enhancements, the premium for insurance will be debited on pro-rata basis from the respective account and will be adjusted subsequently by debiting the ODINS account, if requested by the employee and repayment will begin from the same month for the next 10 months or till one month prior to next insurance debit whichever is earlier.
- Every time premium is debited to ODINS account, Branch will recalculate the EMI and will ensure its effect on the salary deduction in case of active employee, while on standing instruction in case of retired employee; for timely recovery of the entire liability of ODINS account.
- Once the repayment of the outstanding in the ODINS is done, next year again the same process will be repeated. The applicable premium and the limits to be allotted will be circulated by the HR Dept., Central Office.

Note: Application and other documents are annexed with the circular

**Staff circular 7411 dated 01 April 2021**

**Group Insurance Cover for Staff Loans Accounts viz. Staff Housing, Staff Vehicle (Active & Retired Staff) & Staff Overdraft (Active Staff) Policy Period- 01.04.2021 to 31.03.2022**

Attention is drawn to Staff Circular No. 07396 dated 24.03.2021 vide which 'Group Insurance Cover for Staff Loans viz. Staff Housing, Staff Vehicle (Active Et Retired Staff) Et Staff Overdraft (Active Staff) (Policy Period- 01.04.2021 to 31.03.2022)' was circulated.

As, it has been observed that since the issuance of the aforesaid circular, there is a dilemma of confusion and apprehension regarding the Group Insurance Cover for Staff loan Accounts amongst the staff members, we would like to mention that the purpose of group insurance is to diversify the risk by covering large number of employees.

Considering the queries raised by staff members, FAQs are provided below for clarity regarding the Group insurance cover for staff loans.

SN	Question	Clarification
1	Why a Group Insurance is required?	It has been observed that due to sudden demise of staff the bereaved family not only suffers the loss of the earning member but also gets burdened by the Liabilities of staff loans. In such scenarios the staff loan gets adjusted from the terminal benefits of the staff and at times the amount of terminal benefit is not sufficient to cover the liability. There are many cases under which the family of the deceased staff gets very minimal/ no amount as a part of terminal benefits at times. In e-Andhra Bank there was a provision to cover the SHL/ SVL mandatorily whereas in e-Corporation Bank there was a provision to cover SHL.

		During harmonization of various schemes a policies, the existing group insurance coverage policies of e-AB & e-CB is also harmonized among the amalgamated entity, as the purpose of the group insurance cover is for the benefit of all the staff.
2	Advantage of Group Insurance?	<p>The purpose of group insurance is to diversify the risk, amongst the large no. of people. It will provide the following benefits to the staff members:</p> <ul style="list-style-type: none"> <li>• Easier a hurdle free claim process.</li> <li>• No medical examination till 64 yrs.</li> <li>• No rejection of claims</li> <li>• Death of any nature will be covered.</li> <li>• Ease of settlement as Bank will directly deal with the insurer to settle claims.</li> </ul>
3	What will happen if, the staff never utilize OD amount?	Staff Overdraft Account is covered with sanctioned limit. In case of any untimely demise of staff, after adjusting the Bank dues, the entire amount will be transferred to the nominee by the Bank. If the OD limit remains unutilized, the entire sanctioned amount will be given to nominee.
4	From the Scheme circulated vide Staff Circular no. 07396 dated 24.03.2020 for Staff Loans Group Insurance Scheme, the premium rates appears to be on higher side.	<p>The basic purpose of group insurance is to diversify the risk by covering large number of employees. Premium for employees of some age group might appear to be on the higher side now. However, these staff members will get the advantage of lower premium when they cross a certain age, where the premium would be higher.</p> <p>In group insurance the premium rates are normally quoted by diversifying the risk among the group as a whole. Hence, the premium amount might be on a higher side for one age bracket and it may be on a lower side for some other age bracket people.</p> <p>In the above context, considering the average age of the union bank employee to be around 42 including the retirees, the premium of Rs.2.8099 per 1000 is a competitive rate.</p>
5	How SUD Life Insurance has been finalized for the present scheme?	After obtaining the approval of the Board for Group Staff Loans Insurance Scheme, open tender was floated inviting the quotations from the eligible insurance companies. During the pre-bid meeting, there were 9 prospective insurers, viz. United India Insurance Co. Ltd., ICICI Prudential, HDFC Life, India First, LIC, Sud Life, Canara HSBC Life, SBI Life Et New India Assurance. The last date for submission of bid was also extended to attract competitive bids for the benefits of staff. Out of the 9 prospective insurers, only 4 insurance companies had

		<p>participated in the bidding process. The participants for the technical bid are LIC/ SUD Life/ HDFC/ Indiafirst.</p> <p>As the lowest rates were quoted by SUD Life, they emerged as successful and the Bank decided to avail their services.</p>
6	Whether premium rates will increase next year?	<p>The premium rates were finalized after open tender process through RFP.</p> <p>In the upcoming years as well, to attract competitive rates for the benefits of the staff members, the open tender through RFP will be floated for the finalization of premium rates.</p>
7	Whether staff already having term insurance, will be exempted from the scheme?	<p>If the term insurance policy, which is taken on or before 31.03.2021, is assigned to the Bank, the premium will be refunded to the staff after submission of requisite documentary proof and in consultation with the insurer. Such exemption will be permitted for the insurance policies already assigned to the Bank.</p> <p>All staff members, who have term insurance, which is already assigned in favour of the Bank, should send scanned copy of their duly signed written request alongwith with the policy document to the email id staffloan.insurance@unionbankofindia.com by 15.04.2021. Requests received after 15.04.2021 will not be considered.</p> <p>Aforesaid benefit is a onetime measure and the same cannot be extended as an ongoing measure.</p>
8	Bank should subsidize the premium or pay the premium on behalf of staff as a Staff Welfare Measure	<p>As on date, there is no allocation of staff welfare fund. However, as a gesture to motivate the staff members, Bank's Board permitted the extension of all existing Staff Welfare Schemes by allowing the expenditure on such Schemes to the debit of Banks P &amp; L Account.</p>
9	Bank may formulate scheme in which one time insurance payment option can be made.	<p>Possibility of such option shall be explored in future looking to the insurance market conditions, coverage available, premium payable and benefits of the staff.</p>

Hence, Bank had finalized competitive premium rates which will be beneficial for all the staff members.

Staff circular 7416 dated 06 April 2021

**Group insurance Cover for Staff Loans Accounts viz. Staff Housing, Staff Vehicle (Active & Retired Staff) & Staff Overdraft (Active Staff)**  
**Policy Period- 01.04.2021 to 31.03.2022**

Attention is drawn to Staff Circular No. 7411 dated 01.04.2021 vide which various frequent asked questions related to 'Group Insurance Cover for Staff Loans viz. Staff Housing, Staff Vehicle (Active a Retired Staff) Et Staff Overdraft (Active Staff) (Policy Period-01.04.2021 to 31.03.2022)' were circulated.

It was conveyed in the aforesaid Staff Circular that staff members having term insurance, which is already assigned in favour of the Bank, may be exempted from the scheme and they were advised to send scanned copy of their duly signed written request alongwith with the policy document to the email id [staffloan.insurance@unionbankofindia.com](mailto:staffloan.insurance@unionbankofindia.com) by 15.04.2021.

Now, it has been decided to extend this benefit to such Staff members also, who are having existing term insurance and ready to assign it in Bank's favour. This benefit is being extended as one time measure and only for the policies, which have been issued on or before 31.03.2021. Accordingly, all such Staff who are interested to assign it, are advised to assign their existing policies in Bank's favour and send their duly signed request, copy of assigned policy alongwith the fully filled Format given as Annexure-I through their Regional Offices. All Staff Members are advised to note that if sum assured amount of the Term Insurance Policy is less than the Staff Loan liability then their uncovered loan/s will mandatorily be covered under the existing Group Insurance Scheme for Staff Loans.




Regional Offices should collect all such requests and forward the same to above mentioned email id in one go. Please note that such requests should reach to HRAD, CO by 23.04.2021.

The content of this circular may kindly be brought to the notice of all employees (serving as well as retired).

## SPECIAL EDUCATION LOAN SCHEME FOR STAFF

(Staff circular 6687 date 30.10.2017)

### HIGHLIGHTS OF THE CIRCULAR

-  Education Loan Scheme for Staff members of our Bank including probationers;
-  Attractive ROI @ 1Y-MCLR +1.00%;
-  Provision for takeover of education loan from other banks/FIs.

### Sub: SPECIAL EDUCATION LOAN SCHEME FOR STAFF

Bank is pleased to inform that the Board of Directors in the meeting held on 27.10.2017 has approved the education Loan scheme to staff members of our Bank as under:

#### 1. Eligibility:

- 1.1. Only staff members of our Bank including probationers, who wish to avail Education Loan for self or have already availed loan from other banks/FIs, are eligible under this scheme.
- 1.2. Children of the staff / retired staff are not eligible under this scheme.

#### 2. Rate of Interest:

Rate of Interest	1Y- MCLR + 1.00%
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#### 3. Takeover norms:

Takeover of education loans of staff members including probationers from other banks/ FIs is permitted, subject to following terms & conditions:

- 3.1. It should be in standard category. There should not be any history of overdue and statement of account to be obtained from other banks/FIs to ensure this before takeover.
- 3.2. In case, course period is over, course completion certificate to be obtained.
- 3.3. Total repayment period (including the period completed at other banks/FIs) should not exceed 15 years as per the guidelines of Union Education Scheme.
- 3.4. At the time of takeover at least 2 years repayment period should have been left with other banks/FIs.
- 3.5. Takeover of education loan exceeding Rs.7.50 lakh (sanctioned amount) should be 100% secured by collateral security.
- 3.6. Option to staff members for conversion of their existing education loan under proposed special education loan for staff.
- 3.7. At the time of sanction of special education loan for staff, there should not be any disciplinary action pending/contemplated against the staff member joining as applicant/co-applicant.
- 3.8. It should conform to the guidelines of Bank's Union Education Scheme.

#### 4. Delegation:

- 4.1. Loans under special education loan for staff will not be sanctioned at Branches.
- 4.2. Delegation to sanction education loan to the staff members will rest with RLCC/ZLCC/CAC as per their delegation as under:

Delegated loaning powers for Staff Education Loan:

	Branch Head					Rs. in lakh
Scale	I	II	III	IV	V	VI

<b>Inland &amp; Abroad</b>	NIL						
	Credit Approval Committee						Rs. in lakh
<b>CAC</b>	RLCC-II headed by CM	headed by AGM	RLCC-I headed by AGM	headed by DGM	ZLCC headed by FGM	CAC-III headed by GM	CAC-II headed by ED
<b>Inland &amp; Abroad</b>	20.00	25.00	25.00	40.00	60.00	75.00	No Ceiling

4.3. Branches to process the loan application under “Special Education Loan Scheme for Staff” in LAS and forward the same to respective ROs. Advance department of respective ROs to process the proposal to be placed before sanctioning authority.

## 5. Deviation:

- 5.1. No deviation is permitted under special education loan scheme for staff;
- 5.2. Proposals with deviation will be covered under general education loan scheme

## 6. Other terms and conditions:

- 6.1. In case of employee leaving or resigning from the Bank, issuance of NOC will be subject to conversion of special education loan for staff to general education loan as per the existing education loan scheme and normal rate of interest will be applied to the account from the date of leaving the Bank. In such cases, after converting special education loan for staff to general education loan, an ECS mandate to be obtained from the borrower that installment will be deducted from his/her account. Undertaking to this effect should be obtained.
- 6.2. Apart from documents required for Union Education Loan, documents applicable for staff loan also to be obtained.
- 6.3. BSR code for Special Education Loan Scheme for staff will be 95004.
- 6.4. The proposed Special Education Loan Scheme for staff will be treated as separate scheme and it should not be combined with other special schemes under Union Education Scheme like scheme for IIMs/IITs/ISBs etc.

## 7. All other terms and conditions of the existing Union Education Scheme will be applicable for Special Education Loan Scheme for staff.

# DIFFERENT KIND OF LEAVE

## HOLIDAYS

(Staff Cir. 6211 date 30.06.2015)

Indian Banks' Association in terms of their letter no.CIP.: HR&IR: 2015- 16: XBPS/736/1258 dated 21.08.2015 has now forwarded a copy of letter no.F.4/1/7/2015-IR dated 20.08.2015 of Government of India, Ministry of Finance along with its notification of even date declaring the 2nd and 4th Saturday of every month as public holiday for Banks in India, whether or not such banks are, included in the Second Schedule to the Reserve Bank of India Act, 1934 (2 of 1934) with effect from 01.09.2015.

By virtue of the above guidelines 2nd & 4th Saturday of every month will be public holiday for banks and other Saturdays of the month will be full working days from 01.09.2015.  
(SC NO.6230, dated 25.08.2015 Page No.1 item No. 2 & 3)

### CASUAL LEAVE

(SC NO.1313 DT. 10/06/1972 & SC NO.5338 DT. 29/12/2006)

In supersession of Clause 13.22 of Bipartite Settlement dated 19.10.1966 (in case of State Bank of India, Clause 7.22 of the Settlement dated 31<sup>st</sup> March 1967), an employee shall be entitled to Casual Leave up to a maximum of 12 days in each calendar year, provided that not more than 4 days may be taken continuously. It is reiterated that holidays and weekly offs prefixing/suffixing or falling within the period of Casual Leave will not be treated as part of Casual Leave.

An employee is entitled for 12 days Casual Leave in a Calendar year at the rate of one day CL for each month's service. Thus, an employee, who joins service in January, is entitled for 12 days CL during the calendar year January to December.

However, an employee, who joins service, say on the 1st August of that calendar year, is entitled to only 5 day's CL up to the end of December and 12 days CL during the subsequent calendar year. It is further clarified that although an employee, who joins the Bank's service in the month of August in a particular year, will be entitled to only 5 days CL up to the end of December in that year.

A probationer is also entitled to CL and the rules *therefore* as are applicable to the confirmed employees, apply to them also. Holidays falling within the period of CL should not be treated as part of CL. An employee can avail Casual Leave *up to* 4 days on grounds of illness without production of a Medical Certificate. CL cannot be clubbed with any kind of leaves.

### UNAVAILED CASUAL LEAVE

SC 7325 Bipartite settlement

- Casual Leave not availed of the year 2017 or in any subsequent years shall lapse in the following five years.
- On and from 1st November 2020, although the availment of unavailed casual leave (UCL) by the officers in the following year shall continue to be permitted only on medical Grounds, production of medical certificate need not, henceforth be instead Upon In case the period of such unavailed casual leave at the stretch not exceeding 4 days.
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### PRIVILEGE LEAVE

SC 7325 Bipartite settlement (officers)

- Privilege leave other than for the purpose of availing the Leave Fare Concession should be applied not less than 10 days before the proposed date of commencement of such leave.
- Privilege leave taken on sick grounds when there is no credit in the sick leave account of the employee, will not be construed as an occasion of availing privilege leave.
- Privilege Leave accruing to an employee shall be allowed to be accumulated beyond 240 days up to a maximum of 270 days. However, encashment of privilege leave shall be restricted up to a maximum of 240 days.

**(Staff Cir.6212 date 30.06.2015).**

- On or from 01.06.2015 under Regulation 33(4) of Officers Service Regulation 1979/82. Privilege Leave may be accumulated up to not more than 270 days except where leave has been applied and it has been refused. However, encashment of Privilege Leave shall be restricted up to a maximum of 240 days.
- Further in modification of Regulation 33(5) of Officers' Regulations, 1979/82, an Officer desiring to avail of privilege leave shall ordinarily give not less than 15 days' notice of his intention to avail of such leave. (Staff cir.6212, date 30.06.2015).
- An Officer is entitled for credit of 1 day PL for each 11 days of active service.
- An Officer on Privilege Leave shall be entitled to full emoluments for the period of leave.
- During the 1<sup>st</sup> year of service he is eligible for PL after completion of 11 months service.
- The officer will be credited PL on 1<sup>st</sup> January of each year.

While calculating PL, total leaves availed / Encashment of PL made if any, and total absents, if any during the last year i.e. Jan to Dec total them and deduct them from 365 days and the balance is to be divided by 11 days. The fraction, if any, may be rounded off to the next day. [*" Privilege Leave encashed if any, shall not be deducted from the period of service on duty for the purpose of calculation of Privilege Leave."* Cir. 2456 date, 03.05.1982. ]

- While calculating PL, please do not take CL availed during the last year. If availed Sick Leave on Full Pay, take each day as one day and if Sick Leave is availed on half pay then take only half a day for calculation purpose.
- These days may be added to the Opening Balance/Credit of PL to arrive leave balance on 1<sup>st</sup> January each year.

## **Privilege Leave Mentioned in Award Staff settlement**

### **SC7326 bipartite settlement for award staff**

Privilege leave other than for the purpose of availing the Leave Fare Concession should be applied not less than 10 days before the proposed date of commencement of such leave.

Privilege leave taken on sick grounds when there is no credit in the sick leave account of the employee, will not be construed as an occasion of availing privilege leave.

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

**(S.C. Mo.6211 dated 30.06.2015)**

In partial modification to Clause 13.20 of Bipartite Settlement dated 19.10.1966 (other than State Bank of India) and Para 7.20 of Settlement dated 19.10.1966 March 1967 (in case of State Bank of India), an employee other than a member of the Executive Committee of a registered trade union of the employees of the Bank shall not be entitled to take privilege leave on more than four occasions in a calendar year.

Notes: For Clarifications refer -SC NO.1313 Dt. 10/06/1972 & SC NO.5338 Dt. 29/12/2006)

An employee is entitled for credit of 1-day PL for each 11 days of active service. During the 1<sup>st</sup> year of service he is eligible for PL after completion of 11 months service. The procedure for giving credit is changed to 1st January of every year beginning with 01.01.2007. The employee will be credited PL on 1<sup>st</sup> January of each year.

While calculating PL, total all the PL and SL availed and total absents, if any during the last year i.e. Jan to Dec total them and deduct them from 365 days and the balance is to be divided by 11 days. The fraction, if any, may be rounded off to the next day. These days may be added to the Opening Balance/Credit of PL to arrive leave balance on 1<sup>st</sup> January each year.

While calculating PL, please do not take CL availed during the last year. If availed Sick Leave on Full Pay, take each day as one day and if Sick Leave is availed on half pay then take only half a day for calculation purpose.

In partial modification to Clause 27 of Bipartite Settlement dated 27.03.2000, Casual leave converted into Sick Leave may also be availed without production of medical certificate for 4 days at a time once in a year or two days at a time - twice a year.

#### **SICK LEAVE**

- a) An employee is entitled for credit of 30 days towards SL on half pay on the first of day of January each year, only after completing one year of service.
- b) In partial modification of Clause IX of Bipartite Settlement dated 17th September, 1984 and Clause 6 of Bipartite Settlement dated 28th November, 1997, an employee upon completion of 30 years of service, shall be eligible for further additional sick leave of 3 months at the rate of one month for each year of service in excess of 30 years, subject to a maximum of 720 days in entire service.
- c) SL is availed of only on production of Medical Certificate from a Medical practitioner acceptable to the Bank or at the Bank's discretion nominated at its cost. The procedure for giving credit is changed to 1st January of every year beginning with 01.01.2007. In partial modification of Clause IX (4) of Bipartite Settlement dated 17th September, 1984, women employees can avail sick leave for the sickness of their children of 8 years and below subject to production of medical certificate.

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

#### **SICK LEAVE**

- Women officer's employees can avail sick leave for the sickness of their children of 8 years and below subject to production of medical certificates.
- An Officer is entitled for credit of 30 days towards Sick Leave on half pay on the first of day of January each year, only after completing one year of service.
- During the entire service Max. 540 days SL on half pay (or 270 days on Full Pay) will be allowed to accumulate, and in excess of this will be lapsed automatically.
- Sick Leave may be availed on submission of medical certificate issued by a Medical Practitioner acceptable to the bank or at the bank's discretion nominated by it at its cost.
- General Practice of maintaining Sick Leave in the Bank records is on Half Pay basis i.e. if an Officer availed 7 days Sick Leave, his Sick Leave account will be debited 14 days.
- There is no provision for encashment of Sick Leave.

## **I. ADDITIONAL SICK LEAVE:**

- An officer employee upon completion of 30 years of service, shall be eligible for further additional sick leave of 3 months at the rate of one month for each year of service in excess of 30 years, subject to a maximum of 720 days in entire service.
- On and from 01.01.1980 where an officer completes 24 years' service and after exhausting all sick leave available to him, an additional Sick Leave of One Month on half pay (15 days on Full Pay basis) will be allowed, subject to a max of 3 months. (SC 4572 12.11.1999).
- Production of Medical Certificate is necessary as per bank rules.

## **II. SPECIAL SICK LEAVE:**

(Staff Cir.6211 dated 30.06.2015)

With effect from the 01.06.2015, Special Sick Leave up to 30 days may be granted to an Officer employee once during his/her entire period of service for donation of kidney/organ.

## **MATERNITY LEAVE**

Bipartite Settlement

- SC 7325
- SC 7326

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

- (b) Maternity leave, which shall be on substantive pay, shall be granted to a female officer for a period not exceeding 6 months on any one occasion and 12 months during the entire period of her service.

Note:

- i) In case of delivery of twins, the period of Maternity Leave shall be 8 months.
- ii) Maternity Leave may be availed combining with any other kind of leave except casual leave.
- (b) In case of miscarriage/MTP/abortion, maternity leave may be granted as a rule up to 6 weeks on the basis of medical certificate/advice of a competent medical practitioner, i.e. a qualified gynecologist. In Special /exceptional cases involving medical complications, associated with miscarriage /MTP/Abortion. Maternity Leave may be granted beyond 6 weeks if advised by a competent medical practitioner (qualified

gynecologist) but up to 6 months only on any one occasion, within the overall limit of 12 months during the entire period of service.

- (c) Within the overall period of 12 months, leave may also be granted in case of hysterectomy up to a maximum of 60 days.

Note: In the case of employee who has availed and exhausted Maternity Leave of 12 Months, Leave of 15 days shall be sanctioned over and above the same, subject to production of medical certificate.

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

- vi. Leave will be granted for adoption of only one child.
- vii. The adoption of a child should be through a proper legal process and the employee should produce the adoption-deed to the Bank for sanctioning such leave.
- viii. The permanent part time employee are also eligible for grant of leave for adoption of a child.
- ix. The leave shall also be available to biological mother in cases where the child is born through surrogacy.
- x. The leave shall be availed within overall entitlement of 12 months during the entire period of service.

- e) Within the overall period of 12 months, leave may also be granted in case of hospitalization on amount of the following gynecological ailments/treatments up to a maximum of 30 days

- xv. AUB(Abnormal uterine bleeding)
- xvi. Ovarian Tumor
- xvii. Tubectomy/Tubectomy reversal
- xviii. Post-Partum Depression(PPD)
- xix. Post-Partum Hemorrhage
- xx. Acute Pelvic Inflammatory Disease(Acute PID)
- xxi. Dysfunction Uterine Bleeding; Dysfunction(DUB)

#### **PATERNITY LEAVE**

- SC No. 6220, dated 01.08.2015 Page No.1, item No.1 )
- Staff Cir.6212, date 30.06.2015]
- SC 7325
- SC 7326

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

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

#### LEAVE FOR GOING ABROAD

(SC NO. 4765 dated 08.09.2001)

- Mandatory to obtain prior permission and sanction of leave from the competent authority before leaving the country
- Necessary undertaking must be taken from the employee that no leave will be extended for any reason whatsoever.
- Address of the employee during leave period be obtained
- After ascertaining the outstanding amounts in various loans availed by the concerned employee, suitable undertaking must be obtained from him and same may be recovered from his terminal benefits if the balance of his PF is less than loan availed by him, guarantees of two persons may be obtained for the amount outstanding in his loan accounts.

#### EXTRAORDINARY LEAVE

##### SC 7325 bipartite settlement

In partial modification of clause 13.34 of settlement dated 19th October 1966, (in case of State Bank of India, clause 7.34 of agreement dated 31st March 1967) and clause 36 of settlement dated 25th May 2015, in exceptional circumstances, extraordinary leave may be sanctioned (without wages) not exceeding three month or any one occasion (up to four months in extreme medical circumstances) and up to a maximum of 24 months during the entire period of an employee's service.

**Note:** - The employee will not be losing any seniority on account of availing extra ordinary leave on medical ground.

( SC No.6211 dated. 30.06.2015 )

(SC NO.1313 DT. 10/06/1972 & SC NO.5338 DT. 29/12/2006)

Unlike CL, SL or PL, Extraordinary leave does not accrue to an employee and grant of extraordinary leave is a matter entirely at the discretion of the management. The period spent by an employee on extraordinary leave on loss of pay will not count for release of increment or for accrual of PL. In other words employee's annual increment will be permanently postponed by the number of days by which an employee avails extraordinary leave on loss of pay or absence without leave.

Similarly, the date on which PL will be credited to an employee will also be postponed to the extent of extraordinary leave on loss of pay availed by him or the period for which he was absent without leave during two successive accruals.

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

#### LEAVE DURING JUDICIAL CUSTODY (AWARD STAFF ONLY)

An employee, who is under judicial custody, is a workman then leave of appropriate kind may be sanctioned. (CO: IRD: 5276:06 dated 13-09-2006).

(Staff Cir.6211, dated. 30.06.2015)

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 551 of Sastry Award may be granted either immediately after relieving or within three months after joining the new place of posting.

#### **SPECIAL LEAVE FOR TRADE UNION PRINCIPAL OFFICE BEARERS**

*[VIII<sup>th</sup> Bipartite Settlement, Clause 35 (a), (b) and (c) of S.C. No. 5194 dated June 23, 2005]*

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

<b>Principal Office Bearers of all India Workmen Unions/Associations, subject to a maximum of:</b> <b>20 such members in the case of Unions having more than 25% membership.</b> <b>15 such members in case of Unions having less than 25% membership.</b>	<b>21 days in a Calendar Year</b>
<b>Central Committee Members of All India Workmen Unions / Associations subject to a maximum of:</b> <b>40 such members in the case of Unions having more than 25% membership.</b> <b>30 such members in the case of Unions having less than 25% Membership.</b>	Up to 17 days in a Calendar Year.
<b>Office Bearers of the Executive Committee of the State or Regional Level Units of All India Workmen Unions / Associations subject to a Maximum of:</b> <b>20 such members in the case of Unions having more than 25% Membership.</b> <b>15 such members in the case of Unions having less than 25% Membership.</b>	Up to 7 days in a Calendar Year.

The benefit of Special Leave as above shall be available only to those office bears nominated for the purpose by the All India Workmen Unions / Associations *who are parties to the settlement and signing it.*

#### **NOTIONAL DATE OF JOINING**

The process of postponing the credit of Privilege Leave is known as working out Notional Date of Joining. Since the staff members are not entitled to pay and allowances during the period of extraordinary leave on loss of pay and allowances on medical grounds, the notional date of joining for the period of absence of such extraordinary leave will not undergo any change. Similarly, the annual increment due to the employee will also *not* be postponed to the extent of extraordinary leave on loss of pay and allowance on medical grounds.

- SC NO.1313 Dated 10/06/1972 &
- SC NO.5338 DT. 29/12/2006

#### **SPECIAL CASUAL LEAVE FOR BLOOD DONATION**

Staff members who donate blood will be granted a day's Special Casual leave. This leave is to be availed of on the very day on which the staff member donates blood and will not be allowed to be availed it on any other day.

(SC NO. 2597 DT. 02/08/1983)

#### **SPECIAL CASUAL LEAVE**

##### **SC 7325 Bipartite settlement**

- a) With effect from the 1/11/2020, Special Casual Leave may be granted to an employee on occasions when the branch where the employee is working or the place where the employee is residing is affected by curfew, riots, prohibitory orders, natural calamities, floods, etc.
- b) With effect from 01/11/2020, 4 days Special Casual leave shall be granted to all physically/orthopedically handicapped employees each year.

#### **SPECIAL LEAVE FOR FAMILY PLANNING**

(SC NO.2447 DT. 21/04/1982)

- Every male employee undergoing Vasectomy operation will be eligible for Special Casual Leave up to 6 days for the purpose.
- Every male employee whose wife undergoes non-puerperal tubectomy operation will *be eligible for special casual leave up to 7 days* subject to production of Medical Certificate from the Doctor who performed the operation to the effect that the presence of the employee is essential for the period of leave to look after his wife during the convalescence after operation.
- Every female employee who undergoes non-puerperal tubectomy operation is eligible for Special Casual Leave up to 14 days.
- Every female employee who had IUD insertion is eligible for 1-day Special Casual Leave.
- Sundays and other holidays falling within the period of Special Casual Leave shall be taken into account for calculation of the period of leave.
- The Special Casual Leave may be suffixed or prefixed to either regular leave (PL or SL) or CL and not to both. The intervening holidays and / or Sundays may be prefixed / suffixed to regular leave as the case may be.
- An employee developing post-sterilization complications may be allowed Special Casual Leave to cover the period for which he /she was hospitalized for a post-operative complication, on production of a Medical Certificate from the concerned hospitalization authorities /or authorized medical attendant.

#### **Adopting Family Planning Measures:**

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

#### **SPECIAL LEAVE ON LOSS OF PAY AND ALLOWANCES**

(SC No. 4651 dated 2/9/2000 and 4666 dated 2/10/2000)

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

#### **ANTENATAL CHECK-UP FOR FEMALE STAFF**

(SC 6002/2013 dated 31.07.2013)

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

#### **AVAIL LEAVE FOR AT LEAST 10 DAYS**

Every employee must avail at least 10 days of leave during the year so as to enable him to rejuvenate. (SC NO.4912 31.10.02, SC No.6110 dated 04.07.2014 and 6567 dated 02.03.2017 further it is reiterated that every employee be encouraged to proceed on leave at least for 10 days in a year so as to ensure compliance of Government/RBI Guidelines. However, the sanctioning of leave to a particular employee / Officer will be at the discretion of the Competent Authority, subject to exigencies of the Bank).

#### **SPECIAL CASUAL LEAVE TO EMPLOYEES WITH DISABILITY APPOINTED IN THE BANK**

The guidelines from the Government of India, Ministry of Finance, New Delhi, for provision of special casual leave to employees with disabilities as under:

2. Special casual leave for 4 days in a calendar year will be admissible to differently abled employees for specific requirements relating to the disability of the employee, viz. renewal of disability certificate, medical check-up, etc.
3. Special casual leave for 10 days in a calendar year will be admissible to differently abled employees for participating in Conferences/Seminars/ Trainings/workshops related to disability and development, to be specified by the Ministry of Social Justice and Empowerment, subject to exigencies of work.

The Competent Authority for sanction of special casual leave as stated above will be the General Manager (HR). Applications received in this regard along with supporting documents should be forwarded to Dy. General Manager (HR), Central Office, Mumbai, by the concerned Region/Zone for placing the same before the competent authority for necessary sanction.

(SC No. 6222, dated 03/08/2015, Page No. 1)

### SPECIAL CASUAL LEAVE

a) With Effect from 01.11.2020, Special Casual Leave may be granted to an employee on occasions when the branch where the employee is working or the place where the employee is residing is affected by Curfew, riots, prohibitory orders, natural calamities, floods, etc.

b) With effect from 01/11/2020, 4 days special casual leave shall be granted to all Physically/orthopedically/handicapped employees each year.

### SPECIAL LEAVE TO INSPECTING OFFICERS

- 2 days special leave to all Inspecting Officers on completion of audit tour of minimum 30 days. If tour extends beyond 30 days by 15 or more days, eligible for one more day of Special Leave.
- (SC 3879 DATED 15-12-82).

### MANDATORY LEAVE POLICY

**Staff Circular No.7445 Dated: 27th May, 2021**

**SC No. 7158 dated 31.03.2020**

**SC No. 7428 dated 29.04.2021**

**SC No. 7395 dated 23.03.2021**

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

Based on these principles, the Board, in its Meeting held on 03.03.2021, has approved Mandatory Leave Policy for employees of the Bank posted in sensitive postings/areas of operation.

Employees posted in sensitive positions or areas of are covered under a 'Mandatory Leave' Policy wherein such employees are required to compulsorily avail of leave for a few days (say 10 working days) in a single spell every year, during their posting in such areas.

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

1. Officers engaged in processing / vetting /sanctioning of credit proposals & OTS / Settlement/ Relief cases in NPAs at Branches/ ROs/ ZOs/ FGMOs/ CO / any other Centralized processing cells(viz. SARALs/ULPs/ USKs/SARAL LITE etc.) including SLCC/RLCC/ ZLCC
2. Officials in Dealing room/ Treasury Branch
3. In-charges of Forex Department in A & B Category Forex Dealing Branches
4. Officers involved in bulk procurement (above Rs. 10.00 lacs) at
  - (i) DIT
  - (ii) ROs, FGMOs, Departments in CO, STCs, other outfits etc.
  - (iii) Printing & Stationery Division at Central Office

5. Authorities acquiring / maintaining properties/ premises for the Bank at Support Services Department in CO/FGMO/RO.
6. Officers in Scale IV & above having delegated authority for approval/ sanction of Expenditure (excluding small and/or routine expenses) in Administrative Offices,
7. Officers working in Architect Division
8. In-charge/Officials in Scale IV and above in Corporate Communication Department dealing with advertisements/ sponsorships
9. Branch Heads, Regional Heads & Field General Managers
10. Officers working in Currency-Chests including Currency-Chest In-charge.
11. System and Database administrators handling SWIFT
12. Officers associated with reconciliation of any type, posted in Digital Banking Dept.
13. AGM/ DGM Vigilance
14. HR officials at CO who are In-charge of sections dealing with Recruitment, Promotion, Transfer & Postings, and Insurance Section
15. Disciplinary Authority in Nodal Regional Offices/FGMO/ Central Office
16. Sanctioning Authorities at HR Suvidha
17. Security Officers
18. Secretaries in administrative offices.
19. Any other post defined as 'sensitive post' from time to time.

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

1. Employees posted in sensitive positions or areas of operations as mentioned above, and / or any other department as may be decided by the Bank from time to time, should mandatorily avail leave of any type, at least for 10 working days in a single spell during a calendar year. This is without prejudice to the existing provisions that leave cannot be claimed as a matter of right.
2. The mandatory leave shall be deducted from the available leave balance of the employee as per his/her request during the calendar year, if sanctioned.
3. Leave sanctioning authority shall sanction the appropriate leave, subject to availability of leave balance, in such a manner that the routine Branch / Office functions are carried out smoothly.
4. Employee shall plan his/her leave in the beginning of the year in advance in consultation with the departmental/ Branch Head, so that the same can be availed without hampering the smooth functioning of the Branch / Office.
5. If the employee is not having any leave balance, he/she should be deputed to some other office/ branch as per the Bank's convenience/ requirement for a period of not less than 10 working days.
6. The Bank, without any prior intimation, may advise any of employees posted in such sensitive positions or areas of operations to avail this mandatory leave.
7. Notwithstanding the above provisions, an employee, who is on sanctioned mandatory leave, may be recalled for duty in case of business exigencies.
8. The Top Management has directed that the Competent Authorities should closely monitor this aspect and ensure that the Policy is strictly implemented in their jurisdiction in order to mitigate the risk or fraud.

**Staff Circular No.7445 Dated: 27<sup>th</sup> May, 2021**

Reference is drawn to Staff Circular No. 7395 dated 23.03.2021 vide which the renewed policy on "Mandatory Leave Policy of the Bank" for employees posted in sensitive postings/ areas of operation was circulated.

Although we have been following up for compliance on the subject policy, It has been observed that several employees posted in sensitive postings/ areas of operations have not availed leave as per the contents of SC 7395 dated 23.03.2021 in a single spell, during the year. The Mandatory leave policy is based on guidelines issued by RBI and violation of the same is liable to be viewed seriously.

All Regional Heads, Zonal Heads, Vertical Heads, HR Admins and employees posted in sensitive areas of operations are advised to ensure adherence to the provisions of the Mandatory Leave Policy of the Bank.

Please ensure that the contents of the Circular are brought to the notice of all concerned and also ensure strict compliance.

#### **SABBATICAL LEAVE FOR WOMEN EMPLOYEES**

**(SC No. 5840 dated 10-04-2012 w.e.f.01.04.2012)**

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

DETAILS	SABBATICAL LEAVE FOR WOMEN EMPLOYEES w.e.f. 01-04-2012
PURPOSE	Medical grounds, care of family members, or children, higher studies, visiting spouse etc.
ELIGIBILITY	Only for women employees, who has put in a minimum of 5 years of service. In exceptional circumstances only this leave can be sanctioned before completion of 5 years of minimum service by GM(P&HR)/ED.
PERIOD OF LEAVE	At least 3 months at a time. Maximum 2 years in the entire career.
NO.OF OCCASIONS	No restrictions. However, leave shall not be taken more than once in a year.
CONTINUATION / EXTENSION OF LEAVE	One time extension/ continuation is permitted, once in a year with the prior approval of the competent authority. However, the approval should be obtained before the expiry of the first leave period.
EARLY REJOINING	Employee can join before expiry of leave subject to sanction of competent authority. However, the minimum leave spend should not be less than 3 months.
CONDITIONS	Sabbatical leave will be without Pay, Salary, allowances and any consequential monetary and non-monetary benefits. No increments will be earned during the leave period. Employee will rejoin at the same stage of pay as existed, at the time of her availing sabbatical leave. Not eligible to participate in any promotion exercises during the leave period even if otherwise eligible. Shall not take any employment / vocation/ business/ profession elsewhere during the sabbatical leave. Total period of

	leave under both the schemes SC No.5203 date 15.07.2005) put together will be restricted to a max. Of 7 years in the entire service.
COMPETENT AUTHORITIES	Employees working in Branches including Back Office / RO is Regional Head – Under exceptional circumstances when leave is sought before completion of 5 years of service. GM (P&HR) or ED

### **SCHEME FOR SABBATICAL LEAVE FOR EMPLOYEES**

(Staff Circular dated 7228 dated 18<sup>th</sup> July, 2020)

#### **For Pursuing Higher Studies and Research**

Highlights of the Circular:

- Modifications in Sabbatical Leave Schemes;
- New Sabbatical Scheme for pursuance of Higher Studies and Research introduced for all employees;
- Existing Sabbatical leave Scheme for employees as per Staff Circular no. 5203 dated 15.07.2005 is withdrawn;
- Sabbatical Leave Scheme for female employees as per Staff Circular no. 5840 dated 10.04.2012 to continue

At present there are two schemes for Sabbatical/ Special Leave prevalent in the bank as under:

- a. The first Scheme last amended and circulated vide Staff Circular No. 5203 dated 15.07.2005 was Introduced for all employees in the year 2000.
- b. The second scheme for all women employees was introduced as per recommendations of the Khandelwal Committee and Govt. of India directives and was circulated vide Staff Circular No. 5840 dated 10.04.2012.

It has now been decided to discontinue the sabbatical leave scheme for employees circulated vide SC No. 5203 dated 15.07.2005.

However, in order to encourage employees to do higher studies, the Board has approved a new sabbatical leave scheme for employees exclusively for the purpose of higher studies or research. This Sabbatical Leave Scheme is for those employees desirous to pursue higher studies or research, both inland as well as abroad.

The details of the Sabbatical Leave Scheme are enclosed as Annexure-I.

The Sabbatical leave Scheme for women employees circulated vide Staff Circular No. 5840 dated 10.04.2012 shall continue as it is.

**Annexure to Staff Circular no.7228 dated 18<sup>th</sup> July, 2020**

## **SABBATICAL LEAVE SCHEME**

### **For pursuing Higher Studies and research.**

1- **Purpose:**

The Sabbatical Leave Scheme is for those employees desirous to pursue higher studies or research, both inland as well as abroad.

2- **Eligibility:**

The applicant should have put in minimum of 5 years of active service in the Bank and must have at least 6 years of residual service post resuming duties in the Bank. The sanctioning of the leave shall be at the discretion of the Bank and cannot be claimed as a matter of right.

3- **Period of leave:**

The Leave would be granted for a minimum and maximum period of 2 years, which can be extended for a further period of one year at the discretion of General Manager (HR)

4- **Number of Occasions:**

The Leave may be availed one time in the entire service of an employee.

5- **Continuation of leave:**

On expiry of the Sabbatical Leave, an employee is required to join duty immediately. However, the Competent Authority may, at his discretion, consider sanction of Privilege Leave / Casual Leave in continuation of the Sabbatical Leave, subject to receipt of application well in advance from the staff concerned, availability of leave balance and as per leave rules of the Bank.

6- **Undertaking**

On sanction of sabbatical leave the employee is required to execute an undertaking that he/she would continue his/her services for a minimum of three years with the Bank after completion of the course. The period of three years shall be counted from the date the employee is expected to resume duties or in case of early rejoining, from the date of his/her reporting for duties. Format of the Undertaking is enclosed with this Annexure.

Non-compliance of this clause/undertaking shall result in disciplinary action and absence of the employee shall be treated as unauthorized.

7- **Early rejoining of duty:**

An employee will be permitted to rejoin duty after six months. The same will be treated as an occasion of having availed the Sabbatical Leave. However, under such a condition, the employee would continue his/her services for a minimum of three years with the Bank after rejoining duties.

8- **Continuation/ Extension of leave**

One time extension / continuation is permitted, with the prior approval of the Competent Authority. However, the approval should be obtained before the expiry of the first leave period and the extension would be applicable only for the purpose of continuation of higher studies or research.

9- **Other conditions:**

- The leave on loss of pay & allowances under Sabbatical Leave Scheme is in addition to such leave available under Bipartite Settlement / Officers' Service Regulations and can be availed even when the leave balance is in credit.
- The Sabbatical Leave may be sanctioned in continuation of any other leave balance to the credit of employees.
- Both husband and wife, if employed in Bank can avail the leave separately, provided the reasons attributed to the leaves are convincing and acceptable to the Bank.
- The employees against whom Disciplinary Action / Court Cases / Criminal Cases / CBI Cases are pending / contemplated, will not be entitled to avail the leave under this Scheme, till final outcome of the pending matters.
- Employees who have executed Service Bond in connection with Training / Postings abroad / induction to specialized setups such as DIT/IBD etc./deputations, are required to serve the Bank for the stipulated period in the Bond, after repatriation before applying for leave under this Scheme.
- During the period of leave, the workmen employees shall be governed by the provisions of Bipartite Settlement / applicable rules and in respect of Officer Employees, by the provisions of Conduct Regulations / Service Regulations.
- The employees availing the leave shall intimate to the Bank, the address for correspondence and also undertake to inform the Bank i.e. HR Dept. concerned, the change of address for communication, if any, from time to time.
- The period of leave shall be excluded for all purposes including increments, minimum service for availing loans and advances, eligibility for promotion / higher assignment and shall not be counted as service for the purpose of calculation of terminal benefits such as Gratuity, Provident Fund / Pension etc.
- The employees availing leave under this Scheme are not eligible for facilities such as Leave Fare Concession, Leave, Bonus, Ex-gratia / Medical / Hospitalization expenses / Aid, Festival Advance, Expenses under Staff Welfare Measures etc., during the leave period. The LFC Block falling due during the Sabbatical Leave period shall be frozen temporarily and extended on rejoining duties to the extent of the Leave availed.
- The Officer employees will not be eligible for retention of Bank's quarters / furniture items during the leave period and have to make their own arrangements for stay, etc.
- The employees would have to make their own arrangements to make payments of insurance premia or any other payments / deductions being done through salary.
- If the staff member is a member of the Death Relief Fund, he/she should also make necessary arrangements for the monthly contributions, failing which, claim if any, arising out of death of the staff member, is liable to be rejected.

10- **Loans / Advances Outstanding in the name of the employee who intends to avail leave on loss of pay & allowances under this Scheme:**

- An employee who intends to go on Sabbatical Leave under the Scheme should invariably adjust all unsecured loans / advances availed including Festival Advance, Staff Clean Overdraft, and Flood Loan etc.
- In respect of secured loans viz. Staff Housing Loans, Staff Conveyance Loans etc., the employee will have to make their own arrangements for repayment of interest & installments and will have to provide documentary evidence acceptable to the Bank regarding source of funds for servicing such loans during the leave period.
- Fresh loan / enhancement in limits during the leave period may be considered by the Competent Authority, provided the employee clarifies the source of repayment and undertakes to remit the monthly installments / interest as and when due.

11- **LIEN ON EMPLOYMENT:**

The employee shall have lien on the employment with the Bank during the leave period. Also, employee availing leave on loss of pay under this Scheme shall have lien on his/her notional seniority.

However, the employee shall not undertake any kind of employment / vocation / business / profession during the Sabbatical Leave (except for mandatory Internships, it part of the academic course for which Leave is sanctioned).

**12- Competent Authority / Sanctioning Authority:**

The Sanctioning Authority for considering grant of Sabbatical Leave (on loss of pay & allowances) or extension under this Scheme shall be the General Manager (HR), in respect of both Award Staff & Officer Employees.

**13- GENERAL:**

- Eligible Employees / Officers who intend to avail Sabbatical Leave on loss of pay & allowances or require extension under this Scheme shall submit an application, to the General Manager (HR) with proof of the purpose for which the leave is sought for, through his / her Branch / Department / RO / FGMO and shall give sufficient notice for availing of such leave. All applications have to be routed through the Regional Head / Vertical Head (for staff posted at CO).
- The Department / Regional Office concerned, on receipt of the application for leave on loss of pay & allowances under this Scheme, shall verify the details furnished by the employee and forward the same, if eligible, to the General Manager (HR), Central Office, along with their recommendations, after due scrutiny of the applications.
- The purpose of the Scheme is for pursuing higher studies or research and the Competent Authority while sanctioning of leave under this Scheme may consider the organizational benefit being derived from such pursuit of higher studies or research by the employee.
- For women employees another Scheme circulated vide SC No. 5840 dated 10.04.2012, is prevalent, which shall co-exist along with this scheme. Women employees availing leave under this Scheme shall be eligible to avail leave under SC 5840 dated 10.04.2012 for purpose other than higher studies. Women employees who have already availed Sabbatical leave under SC No. 5840 dated 10.04.2012 for higher studies, shall not be eligible to avail leave under this Scheme.
- Similarly, leave availed by employees under the Sabbatical Leave Scheme last amended and circulated vide SC No. 5203 dated 15.07.2005, for the purpose of higher studies would not be eligible to avail leave under the new Scheme.
- The General Manager (HR) may accept or reject the application for Sabbatical leave on loss of pay & allowances, and the decision to accept / reject the application would be final.
- Employees must necessarily report back for duties on completion of leave period. In case the employee fails to rejoin duties after completion of the leave period, his / her absence shall be treated as unauthorized and employee would be liable for disciplinary action.

The employees already on leave under the previous Schemes under reference would continue to be on leave and are required to rejoin duties on completion of the leave period. No extension of the leave period sanctioned under the previous Scheme is permitted.

\*\*\*\*\*

**Undertaking**

I, \_\_\_\_\_, hereby undertake that in the event of sanction of my sabbatical leave application dated \_\_\_\_\_ for the purpose of higher studies and research under the Sabbatical leave Scheme circulated vide SC No. 7228 dated 18.07.2020, I shall resume duties on expiry of my leave period and continue my services with the Bank for minimum period of three years.

Name  
Emp.' No  
Designation  
Posting  
Signature

### LEAVING HEADQUARTERS WITHOUT PERMISSION

- SC 6277 DT 02.12.2015
- SC 6608 DT 18.04.2017
- Regulation 13 of the union bank of India officer employees (conduct) regulations 1976 which clearly states that “NO officer employee can absent himself from duty or be late in attending office or leave the station without having first obtained the permission of the competent authority”
- It is however observed that some of the officers/ branch managers are not residing at their headquarters. It is further observed that some of the officers/ branch managers are leaving their headquarters during weekends/holidays without seeking prior permission/approval of the competent authority.
- All the officers / Branch managers are therefore hereby instructed to :
  - reside at the place where they are posted
  - obtain written permission from the competent authority for residing at any place other than their place of posting if for some reason to the satisfaction of competent authority they are unable to stay at the place where they are posted and
  - Obtain permission of the competent authority before leaving headquarters each time and communicate the fact of their leaving headquarters each time in writing to the competent authority.

### LEAVE WHILE ADOPTING FAMILY PLANNING MEASURES

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

### RECALL FOR DUTY

- The Competent Authority may recall an Officer who is on leave whenever the Bank deems fit to do so.
- But if the Officer is at that time out of station, he/she shall be eligible to be paid the actual expenses incurred by him and the members of his family for coming back to the Station and if the Officer and the members of his family go back to the same station from where he was called, for the return journey also.

### EXTRA ORDINARY LEAVE

- In Partial modification of clause 13.34 of settlement dated 19<sup>th</sup> October 1966,(in case of State Bank of India ,Clause 7.34 of agreement dated 31<sup>st</sup> March 1967)and clause 36 of settlement dated 25<sup>th</sup> May ,2015,in exceptional circumstances, Extraordinary leave may be sanctioned (without wages)not exceeding three months on any one occasion (up to 4 months in extreme medical circumstances )and up to a maximum of 24 months during the entire period of an employee’s service.

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

- Every Officer is eligible for Extraordinary Leave on loss of pay and allowances for not more than 360 days during entire period of service.

- Such Extraordinary Leave may not be availed of except for sufficient reasons on more than 90 days at a time.
- Provided that in very special circumstances, the board may grant extra ordinary leave on loss of pay and allowances to an officer up to a total period of 720 days.
- An Officer may be granted Special Casual Leave and any Special Leave as may be decided by the Board in accordance with the guidelines of the Government.

# COMMON POLICIES

## RECRUITMENT POLICY

[SC: 6868 dated 31-10-2018]

### UNION BANK OF INDIA RECRUITMENT POLICY-AMENDMENTS

#### Highlights

**Introduction of Chapter-IV containing provisions for recruitment for the Post of Armed Guard.**

In the wake of the Government of India guidelines for discontinuing the Process of Interview for recruitment in Clerical and Subordinate staff cadre in PSBs and the need to have own Armed Guards for manning crucial and High Risk branches, a separate Chapter-IV has been introduced in the 'Union Bank of India Recruitment Policy' containing provisions for recruitment of Armed Guard in the Bank.

These provisions have been duly approved by the Board in its meeting dated 28.09.2018 and which are effective from that date.

All concerned are requested to make a note of the same and to ensure compliance.  
UNION BANK OF INDIA RECRUITMENT POLICY

#### CHAPTER-IV

#### RECRUITMENT FOR THE POST OF ARMED GUARD IN UNION BANK OF INDIA

1. Job Profile – Armed Guards:

- a. Perform Armed Guard duties, i.e. to watch or look after the premises or department for the purpose of its safety, security and guard against attack, or assault, or infiltration and against removal of the Bank's property by any unauthorized person and/or to watch and guard as above the movement of cash from one place to another, whether inside or outside the Bank, for which purpose they are required by the Bank to carry any of the following weapons: (i) Guns, Pistols or any other fire arm; or (ii) Dagger, sword, khukri or spear; or (iii) any other licensed weapon.
- b. Operating gadgets like Electronic Alarm systems, CCTV systems, X-Ray machines, Door Frame Metal Detector (DFMD), Hand Held Metal Detector (HHMD), etc, for security of men and materials entering or exiting the Bank's premises.
- c. Maintenance and Operation of Fire Alarm systems and Fire-fighting equipment.
- d. Work in shifts including night shifts.
- e. To perform other routine duties of the Subordinate cadre as required by the Management from time to time.

2. Eligibility Norms (as per GoI guidelines applicable to the Sub-ordinate cadre):

2.1.1 Age (as on Cut-off date) Minimum : 18 Years Maximum : 25 Years

Note:

- a. Reserved Category candidates shall be entitled for Relaxations / Concessions as per Government of India guidelines.
- b. Maximum Age for Ex-Servicemen including all relaxations for various reserved categories for the Post of Armed Guard shall be 45 years or as prescribed by Government of India from time to time.

- 2.2 Educational Qualifications and other criteria (as on Cut-off date):
  - 2.2.1. A pass in 10th standard or its equivalent examination but the candidate should not have passed 10+2 examination or its equivalent.
  - 2.2.2. Able to read and write in local vernacular language of his domicile State/ Union Territory.
  - 2.3. His character should be 'EXEMPLARY' at the time of valid discharge from Armed Forces.
  - 2.4. The medical standards which the candidates must possess should be minimum SHAPE-1 or AYE, whichever is applicable, at the time of valid discharge from the Armed Forces.
3. Recruitment Notification:
  - 3.1. Bank shall publish the recruitment notification in newspapers having wide circulation in the respective State / UT requesting interested eligible Ex-Servicemen who are preferably registered with respective Zila Sainik Board / Rajya Sainik Board to apply online on the official web-link provided for the purpose.
  - 3.2. Simultaneously, the Bank shall place an Indent in the prescribed Proforma with the respective Zila Sainik Board / Rajya Sainik Board and the local Employment Exchange requesting them to advise the eligible candidates to apply online in response to the Bank's notification issued for the purpose.
4. Recruitment Activities:
 

Activities pertaining to written test will be carried out by the IBPS while the rest of the recruitment process shall be carried out by the Bank through its Regional / Nodal Regional Offices.
5. Application & Posting:
  - 5.1. A candidate can apply for one post against the vacancies notified in his domicile District. Multiple applications shall not be acceptable.
  - 5.2. In respect of Post of Armed Guards, only eligible Ex-Servicemen can apply. Disabled Ex-Servicemen and / Dependents of Servicemen killed in action, however, shall not be eligible to apply.
  - 5.3. Persons with Benchmark Disabilities (PwDs) as provided under 'The Rights of Persons With Disabilities Act, 2016' shall not be eligible, as the job profile of Armed Guard is perceived to be beyond the capacity of such persons. As such post of Armed Guard in the Bank shall not be an identified Post for providing reservations for persons with Benchmark Disabilities.
  - 5.4. Prospective candidates will be required to submit / upload (in case of online application) the copies of the various documents in support of their credentials / eligibility including the Military Discharge Certificate / Book.
  - 5.5. Selected candidates shall be initially posted in any of the Offices / Branches located within the Territory of the District for which the selection was undertaken by the Bank. However, the service conditions shall be subject to the provisions of various Statutes besides the Industry-wide Bi-partite Settlement applicable to the Subordinate Cadre in the Bank between the Indian Bank's Association and the Trade Unions.
6. Screening:
 

Written test shall be conducted by the IBPS and results of qualified candidates will be conveyed to the Bank. Screening of the candidates qualified in the written test shall be made by the Bank's Regional / Nodal Regional Offices, as the case may be, based on the age, educational qualification, Character and Medical Standards, etc., before the conduct of the Physical Fitness Test.
7. Selection Process:
  - 7.1. The Selection Process shall be based on the following criteria; viz., (a) Written test and (b) Physical Fitness Test, aggregating to a Total Score of 100. Written Test shall be made available bilingually i.e. in English and in-Hindi.
  - 7.2. Each of the Tests shall carry Maximum Scores as under:

Sr.No.	Name of Tests	Maximum Score
a	Written Test having a Duration of One Hour	70
b	Physical Fitness Test	30
	Grand Total	100

7.3. Written Test:

The Written Test containing Objective and Multiple Choice questions on various topics of One hour duration which shall carry a total score of 70 shall be administered through IBPS to assess the general suitability of the candidates based on written expression, as mentioned below:

Sr.No.	Sub-Tests	No. of Questions	Maximum Score	Qualifying Score
a	General Knowledge	15	15	-
b	General English	15	15	-
c	Test of Reasoning	25	25	Minimum 10 marks for all categories
d	Test of Security and Military Knowledge	15	15	-
	Grand Total (a to d)	70	70	25 marks for reserved and 28 marks for unreserved category including minimum 10 marks of Test of Reasoning subject to Clause 7.4 as stated below.

Notes:

- Test of Reasoning ensures that the Armed Guard is equipped with high average and intelligent quotient so that he can apply his acquired human and weapon skills to a situation for a positive outcome every time. A set of diagrammatic pattern recognition, basic numerical reasoning, etc. will be used to assess the same. It is mandatory to qualify in the Test of Reasoning for the Post of Armed Guard. In order to qualify, the candidates, shall have to secure a score of minimum of 10 marks in the Test of Reasoning. Candidate not securing the qualifying marks will be rejected out rightly as it would adversely reflect upon their ability to handle situation, people and weapons.
- Test of Security and Military Knowledge shall cover Organizational Structure, Navigation, Section level Weapons, Section level tactics, general topics related to Military, Air Force, Navy & Police, use of weapons in relation to right to private defense and legal consequences, etc. A question bank containing about 500 questions pertaining to the Test of Security Division and handed over well in time to the IBPS / Test conducting agency.

7.4. Cut-off Scores: The overall Cut-Off Scores for General and Reserved category candidates for the Written Test will be decided by the Bank at an appropriate time depending upon the number of District-wise vacancies, actual performance of the candidates, urgency of recruitment, etc.

7.5. Physical Fitness Test:

7.5.1. Candidates who qualify in the written test of the IBPS and who otherwise satisfactorily meet the eligibility criteria during the Screening shall be subject to Physical Fitness Test, as under:

- Physical Fitness Test, as detailed below, carrying total score of 30 shall be administered to assess the overall physical fitness of the candidates.

Sr.No.	Sub-Tests	Components Assessed	Maximum Score	Qualifying Score
a	Push-Ups	Strength, Upper body muscular endurance and trunk stability	10	5

b		Strength of the core body muscles	10	5
c		Lower body muscular strength, anaerobic power, speed, agility and coordination	10	5
		Grand Total	30	15

(ii) Details of each of the Physical Fitness Tests are as under:

Particulars	Scoring Pattern vis-à-vis performance			
a. Push Ups				
Timing / Duration	One Minute			
Repetitions	30 & above	21 to 30	15 to 20	14 or below
Scores	10	7	5	Fail
b. Sit Ups				
Timing / Duration	One Minute			
Repetitions	15 & above	11 to 15	8 to 10	7 or below
Scores	10	7	5	Fail
c. 5 Meter Shuttle Run				
Timing / Duration	One Minute			
Repetitions	12 & above	10 to 11	8 to 9	7 or below
Scores	10	7	5	Fail

Notes:

- (i) Prior to and for the purpose of undertaking the Physical Fitness tests, all the eligible candidates shall have to undergo a medical fitness examination to avoid any medical / legal complication. The medical examination shall either be done by the Bank's empanelled doctor or by a MBBS qualified Doctor appointed for the purpose by the Bank.
- (ii) The physical Fitness Tests shall be conducted at any suitable / available PT / Football / Cricket / Hockey ground / Open ground or a large enclosed hall with adequate space for the tests.
- (iii) The Physical Fitness Test shall be Video recorded.
- (iv) An Ambulance with Nursing Assistant and First Aid essentials shall be kept ready for initial treatment / stabilization and / or for transportation to the nearby hospital in the event of any casualties during the Physical Fitness Test.
- (v) Candidates, irrespective of their reservation category, will have to compulsorily pass in each of the three physical fitness tests with minimum marks prescribed for each test.
- (vi) All tests are required to be conducted before a Committee of Officers comprising of one Chairman of the Committee and two members. The Chairman of the Committee shall be an Officer not below the rank of AGM Scale-V while in respect of other 2 members, one of them shall be a Security Officer of the Bank not less than Scale III or of any other Public Sector Bank of any rank and the second member shall be an Officer of the Bank not below the rank of MMGS-II. One or two additional members may be nominated to take care of representation of reserved categories of SC/ST, OBC, Minority communities. The Committee shall be competent to award the scores based on the actual performance of the candidates in the Physical Fitness Tests.
- (vii) The performance of each of the candidate shall be recorded in the Scoring sheet immediately after he / she takes the test and which shall be jointly authenticated by the candidate as well as the each of the Officers in the Committee.

7.6. Select List and Wait List:

- (i) Candidates who have qualified in the various tests as per the qualifying scores and cut-off scores shall be only placed in the District-wise Select list in the descending order of ranking on the basis of the aggregate scores.
- (ii) The First List shall consist of top-most scoring candidates up to 100% of the notified category-wise vacancies.
- (iii) Thereafter, a Wait List shall be drawn in the descending order of ranking from the remaining successful candidates up to a limit of 100% of notified category-wise vacancies, with a minimum of 1 candidate for each reserved category, to meet the requirement of the Bank in respect of non-acceptance / non-reporting by the appointed candidates. The Wait List shall be valid for a period of one year from the date of declaration of final results of the respective process or till all the vacancies identified for the process are filled in.
- (iv) In the event of two or more candidate having obtained the same score in respect of recruitment for the Post of Armed Guard, merit order shall be decided as per his parent combat or support arms, i.e. Infantry, Artillery, Armored, Signals and engineer Regiments and other combat arms, followed by support arms i.e. Army Supply Corps (ASC), Army Ordnance Corps (AOC), Electrical & Mechanical Engineers (EME), Army Medical Corps (AMC), PROVOST and Others in the same order of precedence of defence forces, arms and services. In case the parent arm of the two candidate is also same, the merit order shall be decided as per the date of birth (the candidate senior in age is placed higher than the candidate junior in age).

8. Competent Authority for Constitution of Committee for Physical Fitness Test, Declaration of final result of the combined selection process, for Appointment of candidates as well as for Cancellation of Appointment:

In cases of recruitment in the Armed Guard segment of the Subordinate Staff cadre, the concerned Field General Manager (FGM) will be the Competent Authority for the purpose of Constitution of the Committee of Officers for evaluation of performance in the Physical Fitness Test and Declaration of final result of the combined selection process. Further, the Competent Authority for Appointment of candidates in the Subordinate staff cadre in the Bank shall be the Regional Head of the concerned Nodal Regional Office and for Cancellation of Appointment in the said cadre shall vest with the General Manager (HR).

9. The appointment of candidates are subject to their satisfactory medical examination / checkup, reference checks including police verification, etc.
10. The Bank shall adhere to the Government of India guidelines issued from time to time in respect of Recruitment, Reservations and Concessions, Preparation of Select List / Wait List, etc., wherever applicable.

[SC: 6648 dated 26.09.2017]

#### UNION BANK OF INDIA RECRUITMENT POLICY – AMENDMENTS

##### Highlights

##### Introduction of Chapter-II containing provisions for recruitment of Sports persons

Based on the suggestions of the Parliamentary Committee on Human Resource Development and recommendations made by the Ministry of Youth Affairs & Sports, a separate Chapter – II has been introduced in the 'Union Bank of India Recruitment Policy' containing provisions for recruitment of Sports persons in the Bank. These provisions have been duly approved by the Board in its meeting dated 22.06.2017 and which are effective from that date.

All concerned are requested to make a note of the same and to ensure compliance.

#### Union Bank of India Recruitment Policy

##### Chapter – II

Recruitment of Sports persons in Union Bank of India

1. The recruitment of Sportspersons will be mainly in the Clerical and Subordinate Staff cadre.

2. Quota for recruitment of Sports persons:

The quota for recruitment of Sports persons shall be up to 1% of the total vacancies, rounded off to the next whole integer, to be filled through direct recruitment in the Clerical and Subordinate Staff cadre taken together during the immediately preceding financial year. However, the Board may approve a higher number of vacancies to be filled through recruitment of Sports persons, which however, shall be adjusted from the direct recruitment vacancies identified in the respective cadres of the immediate next financial year. Vacancies earmarked for recruitment of Sports persons shall normally be filled during the same financial year. Unfilled vacancies, if any, for any reason whatsoever, shall be carried forward and added to the fresh quota to be filled during the next financial year.

3. The Sports disciplines or Games shall be as prescribed by the Government of India, Department of Personnel & Training of Sports, from time to time, an indicative list of which is as follows:

S. No.	Name of Game / Sport	S. No.	Name of Game / Sport
1	Athletics	2	Archery
3	Badminton	4	Basketball
5	Boxing	6	Carrom
7	Chess	8	Cricket
9	Football	10	Gymnastics (including Body Building)
11	Hockey	12	Judo
13	Kabaddi	14	Karate
15	Kho Kho	16	Power Lifting
17	Rifle Shooting	18	Squash
19	Swimming	20	Table Tennis
21	Tennis	22	Volleyball
23	Weightlifting	24	Wrestling

The Bank, however, will focus only on a few specific Sports disciplines rather than having Sportsperson in all disciplines.

4. Eligibility norms:

4.1. Age:

(ii) The Minimum age for filling of posts through meritorious Sports persons shall be

18 years and the Maximum age shall be 25 years in the subordinate Staff cadre and 28 years in the Clerical cadre, subject to relaxation in upper age limit up to a maximum of 5 years.

(ii) Upper Age Limit shall be further relaxable in terms of Government of India guidelines for the specified reserved categories, as under:

S. No.	Particulars	Relaxations
(i)	Scheduled Caste/Scheduled Tribe	By 5 Years
(ii)	Other Backward Classes	By 3 Years
(iii)	Persons with Disabilities	By 10 Years
(iv)	Persons ordinarily domiciled in the State of Jammu & Kashmir during 01.01.80 to 31.12.89	By 5 Years
(v)	Persons affected by 1984 riots	By 3 Years
(vi)	Widows, divorced women and women legally separated from their husbands who have not married	By 9 Years

(vii)	Ex-Servicemen / Disabled Ex-Servicemen	Actual period of service rendered in armed forces + 3 years, subject to maximum age limit of 50 years
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#### 4.2. Educational Qualifications:

##### i. Clerical Staff:

Should be a Graduate or its equivalent in any discipline from a University/ Institution /Board recognized by Govt. of India / approved by Govt. Regulatory Bodies. Computers Literacy will be desirable.

##### ii. Subordinate Staff:

Should be Minimum 10th Standard Pass or its equivalent but should not have passed 12th Standard or its equivalent from a Board recognized by Govt. of India / approved by Govt. Regulatory Bodies.

##### iii. However, if a Sports Person is having outstanding sports achievements but who does not possess the minimum educational qualities as referred above; he / she may be permitted to participate in a recruitment process by relaxation in minimum educational qualification, subject to the acquiring of the same within a period of two years from the date of his / her appointment.

#### 4.3. Sports Qualifications:

##### i. Should have –

- Represented the Country in International competition, or
- Represented any State in National competition, or
- Represented any District in State level competition, or
- Represented any University in Inter-University competition conducted by Inter University Sports Board, or
- Represented any State School team in the National sports / Games for Schools conducted by the All India School Games Federation, or
- Been awarded National Awards in Physical Efficiency under the National Physical Efficiency Drive,

As a Sportsperson in any of the Games or Sports discipline, as mentioned in Clause No.3 above, for which Recruitment is to be conducted by the Bank.

##### ii. At the time of the appointment, the candidate must be an active sportsperson and his / her last participation should be within 1 year prior to the date of issue of notification for the recruitment and should be fit enough to take part in future tournaments as well.

##### iii. Certificates relating to efficiency / merit / representation in sports would be required to be submitted, as per prescribed formats, if any, from the following authorities to evidence credentials in respective game / sports concerned:

List of authorities competent to award certificates of Sports qualifications:

SN	Competition	Authority awarding certificate
a	International Competition	Secretary of the National Federation of the game concerned.
b	National Competition	Secretary of the National Federation or Secretary of the State Association of the game concerned.
c	State Competition	Secretary of the State Association of the game concerned.
d	Inter-University Competition	Dean or any other Officer in overall charge of Sports of the University concerned.
e	National Sports Games for Schools	Director or Additional / Joint or Deputy Director in overall charge of Sports/ Games for schools in the Directorate of Public Instructions / Education of the State.
f	Physical Efficiency Drive	Secretary or other officer in overall charge of Physical Efficiency in the Ministry of Education and Social Welfare, Government of India.

5. Recruitment Procedure:

5.1. Vacancies:

Vacancies for different Sports disciplines shall be worked out by concerned Sports Associations in the Bank with the approval of its General Body and shall be conveyed by its General Secretary to the Human Resources Department in the Bank. However, the final decision in respect of creation and abolition of posts and identification of vacancies shall vest with the Bank's Management.

5.2. Advertisement / Notification:

Recruitment of Sports persons shall be made by notifying the vacancies in the Employment News / Rojgar Samachar or in the widely circulated National / Regional Dailies in English / Hindi or Vernacular languages and hosted on the Website of the Bank as well as the recruiting agency, like the IBPS. The mode of application will be online and the services of the IBPS or any other agency may be engaged to collect the applications, as per prevailing practice.

5.3. Fees:

The Fee for recruitment of Sports persons shall be equivalent to the fees prescribed for recruitment through IBPS, from time to time.

5.4. Communication:

The communications regarding the Recruitment Process would be sent to the communication address / registered email of the candidates provided in their online application through speed pots / registered post / email or any other means of communication, as deemed fit, by the Bank. A provision for downloading the call letters for Field Trial / or Written Test from the Website of the Bank or its Recruiting Agency (IBPS) may also be available to the candidates.

6. Selection Process:

The Selection process will be in three phases, i.e. (i) Sports Proficiency (ii) The Field Trial and (iii) The Written Test on general sports awareness, comprising of a total of 200 Marks.

6.1. Sports Proficiency:

In the 1st phase, all the applicants will be ranked as per their option of the post applied for based on their Sports Proficiency. The Proficiency will be evaluated on the basis of their participation and achievements in recognized tournaments / events in the immediately preceding three financial years, as per details accomplished by supporting certificates furnished by the applicant.

6.1.1. The tournaments / events will be evaluated in the following descending order of importance:

- ii. International tournaments/ events of Universal importance like Olympics, World Games, etc.
- iii. International tournaments/ events of Regional importance like Asian Games, Commonwealth Games, Afro-Asian Games, etc.
- iv. Other International tournaments / events of local importance.
- v. Domestic tournaments / events of National level of seniors like National Games, National Federation Games, Ranji Trophy, etc.
- vi. Domestic tournaments / Events of National level of juniors.
- vii. Inter-university tournaments
- viii. National School Games
- ix. National Physical efficiency drives certificate holders.

6.1.2 While evaluating the achievements in the tournaments / events as mentioned above, 1st place winners will be given more weightage than 2nd Place winners who in-turn will be given more weightage than 3rd Place winners. Participants in International tournaments / events will also be given weight age even if they have not secured any place.

6.1.3 The weightage in marks for Sports Proficiency shall be as under:

Sr. No.	Particulars	Marks			
		Winning 1st Place	Winning 2nd Place	Winning 3rd Place	For Participation
A	International tournaments / events	50	47	46	45
B	National tournaments / events	45	42	41	40
C	State level tournaments / events	40	37	36	35
D	District-level or Inter-University level tournaments / events	30	27	26	25
E	Any other recognized domestic tournaments / events	25	25	25	25

Note: The candidates will be entitled for only one of the above weightages.

- 6.1.4 While evaluating the performances of the sports persons in team events, if it is noticed that the concerned Sports person has not actually played even in a single game despite he/she being a member of the team, no weightage will be given to him/ her for the said tournament / event.
- 6.1.5 The best three performance only in each of the immediately preceding three financial years will be considered for evaluation, details of which is to be furnished along with the application.
- 6.1.6 Sports achievement certified by the authorities recognized by the Government of India – Department of Sports or by the similar Departments under any State / Local Government, only shall be considered.

6.2. Field Trials:

6.2.1. In the 2nd Phase of the Selection Process, based on their rankings in the 1st phase, a

Specified number of candidates will be called for the Field Trials to assess their proficiency and fitness. The Field Trial will be of 100 marks and minimum qualifying marks will be 50% i.e. 50 marks, for both the General as well as the Reserved Category candidates. Trials shall be conducted in the presence of all the members of the Trial Committee to be constituted for the purpose.

6.2.2. The composition of the Trial Committee for Field Trial may be under:

Chairman	Other members
<b>An Executive in the Bank in the rank of SMGS-V or above</b>	A practicing coach of the respective game at the International / National / State levels / Railway / NIS qualified, for which the recruitment is being made. & A Senior International / National / State level player in the relevant discipline for which the recruitment is being made.

Note: If any Staff member of the Bank in the Officer and Clerical cadre fulfills any of the norms applicable to the other members of the Trial Committee, he / she shall have preference over others.

6.2.3. The Managing Director & CEO shall be the Competent Authority to decide the nature of Field Trial, number of candidates to be called for the said Field trial and the written test, for constitution of Trial committee for Field Trail as well as the Honorarium to be paid to the Trial Committee members for the entire process.

6.2. Written Test:

In the 3rd Phase of the Selection process, a specified number of candidates who qualify in the Field Trial will be called for a Written Test. The Written Test on Sports related topics shall of 1-hour duration consisting of objective multiple-choice questions in English and Hindi comprise of 50 marks. The minimum qualifying marks will be 50% i.e. 25 marks for General category candidates and 45% i.e. 23 marks for the reserved category candidates. The setting of the Question paper as well as conduct of the Written Test shall be done by the IBPS or by the Staff College Bengaluru.

7. Merit List of Successful candidates for Final Selection

7.1. The successful candidates shall be placed in the Discipline-wise, Reserved category-wise Merit list in the descending order of ranking on the basis of aggregate of marks obtained in each of the selection process, i.e. (i) Sports Proficiency (ii) Field Trial and (iii) Written Test.

7.2. The Discipline-wise, reserved category-wise Merit List shall consist of top-most successful candidates up to 100% of the notified vacancies under each of the Sports discipline considered for recruitment.

7.3. Thereafter, a Discipline-wise, reserved category-wise Wait List of remaining successful candidates up to a limit of 100% notified vacancies in each of the Sports discipline shall be drawn up to and maintained to meet the requirement of the Bank on account of non-acceptance of the offer or non-reporting by the selected candidates.

7.4. 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.

7.5. In the event of tie, Order of Preference will be as under:

7.5.1 First preference will be given to those candidates who have represented the Country in an International Competition.

7.5.2 Next preference will be given to those who have represented a State / Union

Territory in the senior or junior level National Championship organized by the National Sports Federations recognized by Department of Sports or National Games organized by Indian Olympics

Association and has won medals or positions up to the 3rd place. Between the candidates participating in Senior and Junior National Championships/Games, the candidates having participants and won medal in Senior National Championship will be given preference.

- 7.5.3 Next preference will be given to those, who have represented a University in an Inter- University competition conducted by Association of Indian Universities/Inter University Sports Board and have won medals or positions up to the 3rd place in finals.
- 7.5.4 Next preference will be given to those who represented the State Schools in the National Sports / Games for schools conducted by the All-India School Games Federation and have won medals positions up to 3rd place.
- 7.5.5 Next preference will be given to those who have been awarded National Award in Physical efficiency under National Efficiency Drive.
- 7.5.6 Next preference will be given to those who represented a State / Union Territory / University / State Schools Teams at the level mentioned in Para nos. 7.5.2 to 7.5.4 above but could not win a medal or position, in the same order or position.
- 7.5.7 Participation in individual and team event / item may be given the same preference.
- 7.5.8 In the event of Inter-Se tie, those who have secured a higher position or won more than one medal/s will be given the preference.
- 7.5.9 Further, in case, more than one Sports person scores the same marks for the same Sport, preference shall be given to the younger candidate.

Note:

- i. Participation individual team and team event / item will be given the same preference.
  - ii. No preference will be given for winning more than one medal / position except as explained in Para 7.5.8 above.
8. The appointment of candidates will be subject to his / her being found medically fit in the pre-recruitment medical examination, verification of character antecedents, and verification of genuineness of the eligibility certificates produced.
9. The reservation / relaxation for various reserved categories in recruitment of sportspersons shall be as per the prevailing guidelines of the Government of India and the persons appointed under the sports quota shall be adjusted in the Recruitment / Reservation Roster against the category, viz SC/ST/OBC/UR to which he / she belongs.
10. Service obligation
- 10.1. The candidates selected to the post(s) will be on probation for a period of six months from the date of appointment. However, the candidates who have been appointed by way of relaxation of the minimum educational qualifications, the period of Probation in such cases shall be extended till he / she acquires the minimum educational qualification, as prevailing on the date of initial appointment with up to a maximum of three extensions of six months each. The confirmation in Bank's services is subject to a satisfactory review of the performance of the Sports person by a three member Trial Committee, as mentioned at Clause no.6.2.2 as also acquiring of the minimum educational qualification applicable for the Post to which the candidate was appointed. During review, if the performance of a person recruited on Sports account is considered to be unsatisfactory or if he has not acquired the minimum educational

qualification, the probation period will be extended for a further period of six months at a time with a maximum probation period of two years and the person will have to improve his / her performance to get confirmed in the Bank's services.

- 10.2. Sports person should abide by all the rules and regulations of the game as specified by the respective Sports Federation, including Dope test.
- 10.3. The selected candidates would be obliged to play for the Bank's team whenever and wherever necessary, for at least 5 years. If he / she is required to participate in any sports event outside the Bank e.g. State / National / International events etc. he / she will do so with prior permission of the Bank. The Bank will reserve the right to grant or deny players such permission at its own discretion without assigning any reason.
- 10.4. During the normal office hours, whenever players are not required to be associated with Sports activity for which they have been recruited, they will attend to and carry out the official duties applicable to the cadre and allotted to him or her by their superiors.
- 10.5. The Sports person employees shall be liable for disciplinary action including suspension or dismissal from the Bank's services if they contravene the code of conduct or the service rules applicable to them in terms and conditions of their appointment including the following:
  - i. Furnishing false information / fake documents at the time of recruitment,
  - ii. Unsatisfactory performance during the probation period / extended probation period,
  - iii. Not acquiring minimum educational qualification within two years of appointment,
  - iv. Refusal to play when required to do so by Bank,
  - v. Inability to play at least for 5 years for the Bank
  - vi. Failure to obtain prior permission of the Bank to play elsewhere or for participation in State / National / International events.
  - vii. In the event of Penalty / Fine / Ban imposed on him / her, on or off the field,
  - viii. Testing positive for the dope test, and
  - ix. Any other acts of misbehavior / indiscipline thereby disrepute to the Sports or to the Bank or to the State / Country.
- 10.6. The Sportspersons so recruited shall conform to and abide by the rules of the Bank and carry out any instructions and directions which may be issued to them from time to time.
- 10.7. All selected candidates shall give a written & signed declaration / undertaking to the above effect at the time of their appointment / joining in the Bank.
11. Competent Authorities.
  - 11.1. The Appointing Authority shall be vested with the Assistant General Manager in the HR department of the Bank, who is the Competent Authority for appointments through Common Recruitment Process of IBPS. The authority to cancel the appointments shall vest with the General Manager (HR) in the Bank.

- 11.2. IN case of any dispute, the decision of the Managing Director & CEO of Union Bank of India will be final and binding.

[SC: 6149 dated 11.12.2014, SC 6401 dated 14.07.2016]

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:
    - Executive Director in charge of Personnel / HR department.
    - General Manager, Personnel / Human Resources Department, C.O.
    - General Manager (DIT), C.O.
    - General Manager (RABD), C.O.
    - Bank, if feels necessary, may co-opt an outside expert in the area of Human Resources Development, and
    - 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 (5years) manpower requirements.
- Recruitment schedules: Quarterly / Half yearly recruitment plans.

Sourcing strategy (sources of recruitment):

- A. Advertisement
- B. Campus Recruitment
- C. Management Training (MT) Program
- 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:  
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
  - For the same, training on conducting (competency based) interviews to the panel (All hiring managers and interview panellists 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

Explanatory note: the post in MMGS II and technical officer JMGS-I shall not be covered under CRP from 2014-2015 onwards.

- 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.

		Computer Literacy: Computer Literacy is not mandatory.
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- B. For the Post/s in the under mentioned Specialized Officer segment to be filled through the Common Recruitment Process (CRP) of IBPS during 2016-17 & onwards:

S. No.	Name of the post	Educational Qualification	Post Qualification/minimum Experience
i	Information Technology (IT) Officer-scale-I	4 years Engineering /Technology Degree in Computer Science / Computer Applications / Information Technology / Electronics / Electronics & Tele Communications / Electronics & Communication / Electronics & Instrumentation from a recognized University / Institution /Board recognized by Government of India / approved by Government regulatory bodies OR Post Graduate Degree in Electronics / Electronics & Tele Communication / Electronics & Communication / Electronics Instrumentation / Computer Science / Information Technology / Computer Applications from a recognized University / Institution /Board recognized by Government of India / approved by Government regulatory bodies OR Graduate from a University /institution / Board recognized by Government of India / approved by Government regulatory bodies having passed DOEACC 'B' level	
ii	Rural Development Officer / Agriculture Field Officer-Scale-I	4 years Degree (Graduation) in Agriculture / Horticulture / Animal Husbandry / Veterinary Science / Dairy Science / Agri. Engineering / Fishery Science / Pisciculture / Agri Marketing & Cooperation / Cooperation & Banking / Agro Forestry/ Forestry /Agri Bio technology/Food Science / Agri business Management from a University/ /Institution/Board recognized by Government of India / approved by Government regulatory bodies	
iii	Hindi Officer / Rajbhasha Adhikari Scale -I	Post Graduate Degree in Hindi with English as a subject at the Degree (graduation) level from a University /Institution / Board recognized by Government of India / approved by Government regulatory bodies. OR Post Graduate Degree in Sanskrit with English and Hindi as subjects at the Degree (graduation) level from a University /Institution / Board recognized by Government of India / approved by Government regulatory bodies.	
iv	Law Officer Scale I	A bachelor's degree in law (LLB) and enrolled as an advocate with bar council	

v	Personnel /HR Officer-Scale I	Graduate from a recognized University/ Degree ( graduation ) level from a university /institution / board recognized by Government of India / approved by Government regulatory bodies And  Full time Post Graduate Degree or Full time post graduate diploma in Personnel Management / Industrial Relations / HR / /HRD/Social Work / Labour Law from a university /institution / board recognized by Government of India / approved by Government regulatory bodies	
vi	Marketing Officer-Scale I	Graduate from a university /institution / board recognized by Government of India / approved by Government regulatory bodies and Full time MMS ( marketing )/full time 2 years PGDBA / PGDBM with specialization in Marketing from a recognized University / Institution/ board recognized by Government of India / approved by Government regulatory bodies	

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Additional qualifications of Computer Literacy for Posts referred to at Sub-clause B [ii to vi 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.

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

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 OBC certificate with relevant clause pertaining to non-creamy layer, the non-creamy layer certificate should be valid as on the date of interview if called for (issued within one year prior to the date of interview if called for).

#### 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 will appear for two tier examination from CRP-V (2016-17) onward which will include Preliminary Examination of 100 marks and Main Examination of 200 marks. The marks obtained for Main examination will only be conducted for the selection process. The structure of examination that will be conducted online will be as follows

**a) Preliminary examination:**

SN	Name of tests	No. of Questions	Marks	Duration
1	English Language	30	30	Composite time of 1 Hour.
2	Quantitative Aptitude	35	35	
3	Reasoning ability	35	35	
	TOTAL	100	100	

**b) Main examination:**

SN	Name of tests	No. of Qs	Marks	Duration
1	Reasoning	50	50	Composite time of 2 Hours
2	English Language	40	40	
3	Quantitative aptitude	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 Quantitative 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 -  $\frac{1}{4}$  Standard Deviation for General category and Mean -  $\frac{3}{4}$  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 Managing Director & CEO 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.

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 Weighted Standard 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 Managing Director & CEO. 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 Managing Director & CEO (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) 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.

(V) The composition of the Interview Panel for all posts shall be subject to the extant guidelines of the Government of India on the same.

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	Provision deleted w.e.f. 22.04.2016	
9	Sub staff cadre	Provision deleted w.e.f. 22.04.2016	
10	For other post not specified above	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 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 Director.

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 Managing Director & CEO 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: Provision deleted w.e.f. 22.04.2016

- 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 will appear two tier examination from CRP-V onward which will include pre-examination of 100 marks and main examination of 200 marks .The marks obtained for Main Examination will only be counted for the selection process. The structure of examination that will be conducted on line as follows

c) Preliminary examination:

SN	Name of tests	No. of Qs	Marks	Duration
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1	English Language	30	30	Composite time of 1 Hour.
2	Numerical Ability	35	35	
3	Reasoning ability	35	35	
	TOTAL	100	100	

**d) Main examination:**

SN	Name of tests	No. of Qs	Marks	Weightage	Duration
1	Reasoning	40	40	40	Composite time of 2 Hours
2	English Language	40	40	40	
3	Quantitative Aptitude	40	40	40	
4	General Awareness (with special reference to Banking Industry)	40	40	40	
5	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 Managing Director & CEO 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 Weighted Standard 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 Managing Director & CEO 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.

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, with the help of a Technology Partner and Nodal Banks. For the clerical recruitment all the other formalities remain same except interview process that stands discontinued.

- 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.

Note: common interview will not be conducted for recruitment up to clerical cadre

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 lakhs for General Banking Officers and Rs. 2.50 lakhs 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.

Note: - The bond amount, is subject to change, as decided by the Managing Director & CEO, 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 Managing Director & CEO.

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, will be by an Officer / Executive as mentioned below.

S. No.	Appointment for the post in	Appointing Authority	Authority for cancellation of appointment
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	Executive who is one level above the appointing authority
2	Officer cadre(Scale I,II &III)	The General Manager (P & HR), C.O.	Committee of 3 GMs appointed by ED/CMD
3	Clerical cadre	An Officer not below the rank of Assistant General Manager - Scale V in the Personnel / HR department, C.O.	The General Manager (P&HR)CO
4	Sub staff cadre	The Executive heading the concerned Regional / Nodal Regional Office, which is handling the recruitment process, as the case may be.	The General Manager (P&HR)CO
5	For others not specified above	The General Manager (P & HR), C.o.	The General Manager (P&HR)CO

- 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:**
- 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: -
- 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.

{Staff circular 7329 dated 29.12.2020}

4. **Preamble:** Developing the potential of human capital is fundamental to any organization for improving its efficiency and effectiveness.

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 will ensure that all the staff members of the Bank are made aware that the Bank is committed to:

1.2.1. Developing staff and organizational capacity to improve processes and services provided.

1.2.2. Promoting a culture of continuous learning for the development of individual and the Organization.

1.2.3. Ensuring that training translates into improved work practices and performance

1.2.4. 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 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 standard of training as well as the processes involved.

2.2 The Training System in the Bank, has been driven by the following Core Values and the beliefs:

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 both general and specialist segments. One of the major challenges in training of a public sector bank is 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 and Objectives:**

#### **3.1. Training Mission**

3.1.1. 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.

***“To Promote a Culture of Continuous Learning for the development of the Individual and the Bank”***

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

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

#### **3.2. Training Objectives:**

**Training Objectives:** Based on the Training Mission, the objectives of Training are:

3.2.1. To assess, on a continuous basis, the training needs of both individuals and the Bank.

3.2.2. To help Employees bridge their skill-will gap and deliver their job roles effectively.

3.2.3. To facilitate on boarding of new entrants through both classroom & on the job training and mentoring.

3.2.4. To prepare bank have pool of officers for specialized areas like Credit, Forex, Recovery, Sales and Marketing, etc.

3.2.5. To groom officers in Leadership roles for shouldering higher executive responsibilities like Regional Heads, Saral Heads, etc.

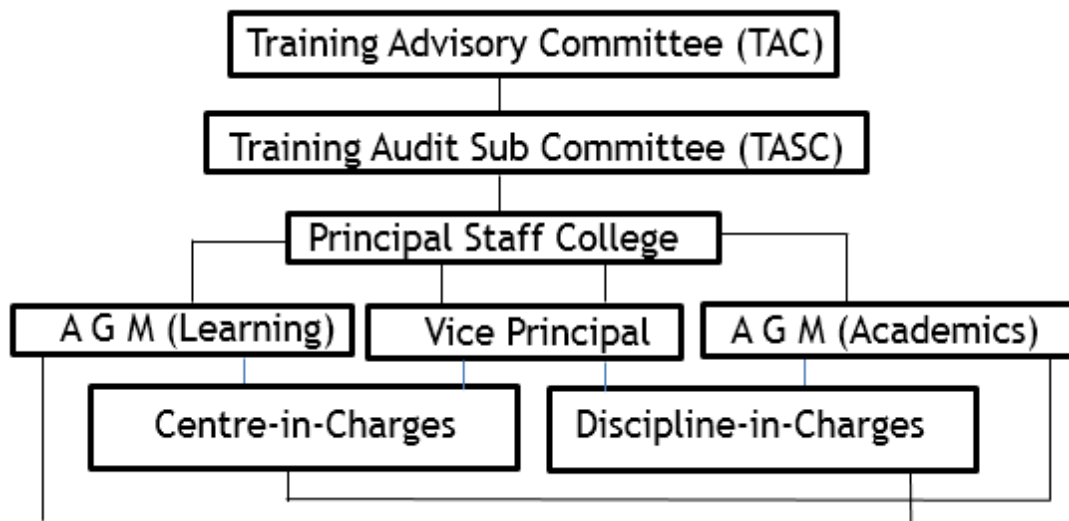
3.2.6. To ensure that the strategy and initiatives of the Training System are in line with the Business Objectives of the Bank and they are designed taking into consideration the requirements and inputs of all stakeholders in the system, thus training becoming a partner to Business of the organization.

3.2.7. To provide opportunities for personal development and team building.

3.2.8. To create a risk and compliance culture within the organization.

#### 4. Organization Structure and Administrative Control of Training

4.1. **Organization Structure of Training:** In order to administer training in the Bank, the training system has a prescribed Organization Structure. The revised organization structure is as follows:



4.1.1. The Training Advisory Committee will be the apex body with regard to broad policy matters pertaining to training, the following organization structure is suggested.

4.1.2. Training Advisory Committee (TAC) will be headed by Managing Director and CEO of the Bank. The Executive Director overseeing HR department, Chief General Managers & General Managers at Corporate Office are the Members of TAC. The Principal, Staff College shall be member Secretary to the TAC.

4.1.3. The Training System shall be headed by General Manager (Learning & Development) based at Corporate Office, who will be assisted by Principal at the rank of DGM and he/she will be based at Staff College, Bengaluru. The Principal will oversee the operations of Training System and report to General Manager (Learning & Development). 4.1.4. The Training System will have the posts of Vice Principal in the rank of Asst. General Manager, Asst. General Manager (Academics) and Asst. General Manager (Learning) based at Staff College, Bengaluru. Primarily, the role of the Vice Principal is to oversee the administrative matters of the training system as a whole.

4.1.5. The role of Asst. General Manager (Academics) is to oversee the Academic matters including virtual trainings and E-Learning.

4.1.6. The role of Asst. General Manager (Learning) is to oversee the On-Boarding and monitoring of the newly inducted Offices.

4.1.7. One of the faculty members at each of the 8 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 of the management of the Centre. The Centre-in-charge should be

- preferably in the rank of Assistant General Manager wherever Channels are 3 or more. However, the minimum rank of Centre-in-charge should be Chief Manager.
- 4.1.8. Faculty Members at the Staff Training Centres will report to the Centre-in-charge for administrative purposes.
  - 4.1.9. In Staff College, there will be 9 disciplines based aligned with Verticals at Central Office such as Credit, Credit Monitoring & Recovery, Digital Banking & IT, Forex, General Banking, Human Resource, Retail Banking & Marketing, Rural & Agri Business and Risk Management & Compliance. Each discipline will have a Discipline-in-Charge (DIC). Faculty members across the training system with core subject corresponding to the particular discipline shall report to the respective DIC. DIC should be preferably in the rank of Assistant General Manager. However, in absence of AGM, the minimum rank of Discipline-in-charge should be Chief Manager.
  - 4.1.10. Training System will also have the support of administrative staff. The head of the Administration Department in the Staff College to be minimum rank of Chief Manager.
  - 4.1.11. The Administrative staff at the Staff College or Staff Training Centers can be nominated or posted by the H.R. Department C.O. directly so as to maintain the smooth functioning of the College and Centers.

#### **4.2. Administrative Control**

The Training and Development plays a key role in the development of the individual as well as the organization as the major objective of the Training System is to empower the employees by bridging the skill gaps and enabling them to take up and successfully execute challenging roles for the overall growth of the Bank. The entire set up requires a complete set of well trained, dedicated workforce who are empowered enough to provide the requisite training to the Staff members to meet the individual and bank's training needs. Research and Development with encouraging innovations and creativity is also an integral part of the Training System so that they may provide leads to the verticals to implement the industry' best practices.

For smooth working of training system a well-managed support system is also required. The administrative staff working at Staff College & staff Training Centres are to be brought under total administrative control of Principal within overall supervision of GM (L&D). The responsibilities of administrative management, leave management, salary management etc. will be vested upon Principal. The administrative staff will be governed by transfer policy of the Bank.

Training is an integral part of Learning & Development. Thus, Bank has put in place a separate sub-vertical headed by Executive in the rank of General Manager for giving much focused approach towards Learning & Development of employees.

#### **4.3. Integrating Training Vertical with Business Verticals:**

Training systems of banks cannot function in isolation and it has to align its objectives with the corporate concerns and strategies to become a real business partner. A collaborative approach between the business vertical and training system will help the bank in following ways:

- 4.3.1.1. The feedback received by training system about the product and services can be passed on to the vertical for their fine tuning.
- 4.3.1.2. The information obtained about competitors' products and services can be passed on to the vertical with view to make our products also competitive in comparison to peers
- 4.3.1.3. The Findings of Research and Development activities undertaken by Faculty members can be used by verticals for improvisation of the present products and to bring out new products as per market demand.
- 4.3.1.4. Customized programs to address the corporate concerns can be designed and delivered as per vertical need.

## **5. The Training Process:**

### **5.1. Training Needs Assessment:**

#### **5.1.1. Factors of Training Needs:**

- 5.1.1.1. Organizational Needs and Priorities.
- 5.1.1.2. Changes in policies and procedures arising out of changes in policies of the Government of India; directives of regulatory bodies, Indian Banks Association etc.
- 5.1.1.3. Development of new products / processes.
- 5.1.1.4. Skill enhancement requirements of individual staff members.
- 5.1.1.5. Functional Knowledge and direction in respect of current and emerging areas.
- 5.1.1.6. High potential development requirements.
- 5.1.1.7. Career Management and Promotion related aspects.
- 5.1.1.8. Findings and outcomes of Assessment Centres.

### **5.2. Assessment of Organization and Individual Needs:**

- 5.2.1. Organization Needs will be defined by the Training Advisory Committee and it will be that these are in line with the strategies of the Bank.
- 5.2.2. Organization Needs are also derived from time to time based on inputs of verticals.
- 5.2.3. Staff Members' training needs will be drawn from performance appraisal / self-nominations/Corporate needs.
- 5.2.4. Staff members' training needs will also be defined based on inputs from the roles they perform and going to be assigned.
- 5.2.5. Training need assessment could also be made on the basis of analysis of customer's complaints, Audit reports and examination of frauds.
- 5.2.6. Training Analytics will provide input, insight and feedback reports in process of Training Need Analysis.

- 5.2.7. Whenever a new product range or major changes in technology is envisaged or new dimensions in business strategies are brought in, training programs be to be developed and conducted for all the employees involved in the delivery of product/services. This can be combination of various training methodologies viz classroom training (in-house, in-company and external) or E-learning courses/modules etc.
- 5.2.8. Employees posted to new roles through transfer or promotion, Training System shall assign a set of training courses based on the new role. After each promotion, officers/employees may be provided a suitable training program to develop their managerial/leadership skill.
- 5.2.9. For all Executives/officers posted to new roles viz Regional Heads, Branch Heads etc, Training system shall design and assign a set of training courses based on their roles. These trainings shall be categorized as Mandatory/Must-haves and good-to-haves for the specific role.

### 5.3. Training Needs Assessment Process:

- 5.3.1. Training needs will be assessed and captured annually, usually at the commencement of the financial year.
- 5.3.2. The training need of the individual employee as given in the PMS will be provided by HR Dept. CO to training system every year for developing the programs /contents for location as well as regular class room programs.
- 5.3.3. The training needs identified by the individual during the performance planning will be incorporated for the training need analysis. The data can be used for the assessing the training needs as well as preparation of Training Calendar.
- 5.3.4. At the field level Training needs assessment will be done by HR Department in consultation with Regional Head.
- 5.3.5. Should the need arise for a new area of Training, the Training System will with inputs from Corporate Office/Field design and deliver the programmes in the required area.
- 5.3.6. All the verticals of the Corporate Office will be involved in the Training Needs Assessment process for providing inputs for the training requirements relating to their domain. Each vertical should give their training requirements as per their focus area based on the planning for the financial year in the business plan meeting.
- 5.3.7. All stake holders including the verticals, training system, field and the customers should all form part of a comprehensive training need analysis.
- 5.3.8. The Staff Training Centers can also escalate the region or cluster specific training requirements to the College based on new programs can be designed and rolled out immediately.
- 5.3.9. Staff College can also assess the training needs of a particular Zone/Region/Branch depending upon the request received from FGMO/RO for a specific training program/workshop.

### 5.4. Training Nomination Process:

- 5.4.1. In line with the spirit of the Training Mission of the Bank, the nomination process is designed to accommodate five types of nominations :

- 5.4.1.1. 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.
- 5.4.1.2. Nomination through Performance Management System: The Employee while doing their performance planning can provide the training needs which can be used for nomination of employee for the specific programs which will help them to perform better. Hence the data of the training requirements in the PMS will be shared by HR Vertical to the training system as well as the Regional Offices so that the eligible candidates can be given adequate training on time.
- 5.4.1.3. Regional Office nomination: Regional Offices also, may identify certain staff members for specific training programmes. After obtaining the views of the immediate supervisor, the staff member is nominated.
- 5.4.1.4. Supervisory Staff nomination: Supervisory Staff may also nominate and recommend certain staff members for specified programmes. For all award staff, Branch Manager shall communicate employees' training needs to Staff College through their respective FGMO/RO. Training needs of such staffs shall be identified through dialogue with employee and overall assessment of employee by the Branch Manager.
- 5.4.1.5. Verticals may at their discretion, nominate staff members for any special programmes designed by the training system on the advice of Vertical as per their business focus.
- 5.4.1.6. The Training Analytics Unit at Staff College will share the list of eligible officials for training based on the available data to respective regions for their assistance in nomination and seat allocation at College.
- 5.4.2. The following measures will improve the quality of nominations and the pre-training preparedness of the participants:
  - 5.4.2.1. Nominations by the HR departments of RO at least 15 days before the start of the programme.
  - 5.4.2.2. Nominating right participants as per the eligibility criteria spelt out in the training calendar. This will improve the quality of nominations by avoiding the 'mismatches' in attendance in the Training programme
  - 5.4.2.3. Controlling Offices to ensure that the nominated participants attend the programme positively. In case of exigencies, suitable substitute nominations be made so that there will be 'Zero Dropout' position, which is an indication that the training resources are optimally utilized.
  - 5.4.2.4. **Administrative/Controlling offices to also ensure that utmost priority in Training nomination is accorded to suitable candidates, who haven't attended any training during current FY.** To facilitate this exercise, training system will share list of relevant untrained staff with respective RO/FGMO/Administrative offices. These offices shall ensure that all staff members in their Zones/ROs/Branch get equal opportunities to undergo training as per their developmental needs and objectives of the bank.

## 5.5. Training Design and Development

Whole learning curve is in process of evolution in context of emerging digital learning trends, therefore Training system will endeavour to integrate innovative digital learning modes with existing training set-up. In accordance to Training Need Analysis, there shall be due weightage assigned to the Training Design and Development process.

- 5.5.1. The entire process of design of training programmes 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.
- 5.5.2. 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.
- 5.5.3. The faculty will then develop content outlines based on the skill sets into two broad categories;
  - **Flagship Programs**, which shall cover Management Development Programs, Induction Programs, Long Duration Credit Programs etc. These programs are intended to address core competencies viz Technical, Functional and Leadership.
  - **Developmental Programs**, which employees will undergo on regular basis to continuously, develop their skill-knowledge-attitude. These may include job family/role based training, immersive Classroom Programs/Workshops, locational programs, E-Modules, Certification Programs, External Programs etc.
- 5.5.4. The Discipline In-charge will formulate the framework and content along with the support of individual faculty members.
- 5.5.5. In order to ensure that the needs of all stake holders are addressed, focus groups are constituted to review contents developed at Staff College.
- 5.5.6. Focus Groups will 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 and the Discipline In-charge of the concerned discipline.
- 5.5.7. The faculty members including the Discipline In-charge will lead 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 prevailing in the field. The programme inputs should also address skill gaps critical to the field currently and in the immediate future.
- 5.5.8. Based on the outcomes of the Focus Group meetings, for which minutes are drawn, lesson plans are prepared session wise.
- 5.5.9. 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.
- 5.5.10. Pilot programmes are to be 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.

## 5.6. Training Coverage

- 5.6.1. Internal Training comprising of training programs developed by the training system of the bank.
- 5.6.2. External Training Programs to meet the specific needs which cannot be met by internal training programs by deputing staff to external training institutes of repute like NIBM, IIMs, ISB, MDI, CAB, IIBF, BIRD etc. In cases where training is specialized areas is required to be provided to a select target group it will be necessary to engage the services of individual faculty reputed in the areas. Suggested guidelines are elaborated in point no 5.7 of the policy.
- 5.6.3. Statutory and Mandatory Training which are necessary due to directives of the Government of India, regulatory bodies such as Reserve Bank of India and other institutions as IBA.
- 5.6.4. Short and Long Term Education Program – 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 Program
- 5.6.5. Workshops and Locational programs for meeting the requirement of the specified areas and can be covered in short duration.
- 5.6.6. 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 be technical as well as conceptual. To meet these requirements, the Training System organizes and holds Conferences targeting specific segments. Conferences organized by the training system address this need.
- 5.6.7. Seminars- The role of faculty includes research and development activities. This needs to be institutionalized in the Bank. Once this is done, the research paper prepared by the Faculty can be presented in Seminars organized by the Training System. External Experts can also be invited to these Seminars which can be organized by the Training System. This would provide 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.
- 5.6.8. **On Demand On Spot (ODOS) - Short duration need based locational training program at branches /Administrative offices has been designed and developed for conducting short sessions (2-3 hours) during non-peak hours to improve penetration of need based training at workplace on predetermined dates. Topics /sessions will be flexible as per need of branches/administrative offices.**

## 5.7. Training Calendar

- 5.7.1. Once 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.
- 5.7.2. The training programmes are designed as laid down in Point No.5.5 under training design and development.

- 5.7.3. The Training calendar will consist of programs to be conducted through Physical as well as Digital mode of training and will be rolled out on quarterly basis after duly taking into consideration the current and dynamic requirements of the field/verticals.
- 5.7.4. 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.
- 5.7.5. 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 Training Programmes, as detailed under the Point No. 5.4 under Training Nomination Process.
- 5.7.6. The Training Programs can be viewed while doing the self-nomination through Union Parivar vide which the officials can select the programs.

## 6. Training Methodology and Evaluation:

### 6.1. Training Methodology:

- 6.1.1. The Training System will use multiple innovative methodologies of training as well as multiple channels of training employees of the Bank.
- 6.1.2. 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 e-learning particularly at the base level, conceptual skills would best be imparted in a class room situation.
- 6.1.3. Selection of training methods depends on the target group and the skill sets required for the participants. The most common delivery methods adopted by the system are given below:

#### 6.1.4.

<u>Skill Sets</u>	<u>Level</u>	<u>Training Methods</u>
Functional / Technical Skills	Basic Level	<ul style="list-style-type: none"> <li>● Lecture/Presentation</li> <li>● Lecture contained with discussion/ demonstrations</li> <li>● Exercises</li> <li>● Field Trips</li> <li>● Quizzes and Questionnaire</li> <li>● Mix and Match Technique</li> <li>● Crosswords and Puzzles</li> <li>● Check List/Job cards</li> <li>● Case lets</li> <li>● A combination of any of the above</li> </ul>

#### 6.1.5.

<u>Skill Sets</u>	<u>Level</u>	<u>Training Methods</u>
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Functional/Technical Skills	Advanced Level	<ul style="list-style-type: none"> <li>• Lecture/Presentation</li> <li>• Case studies</li> <li>• Problem Solving Exercises</li> <li>• Crossword <del>Cross Training</del></li> <li>• Gamification</li> <li>• Reverse questioning</li> <li>• Simulations</li> <li>• Press conference</li> <li>• A combination of any of the above</li> </ul>
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#### 6.1.6.

<u>Skill Sets</u>	<u>Level</u>	<u>Training Methods</u>
Behavioural Skills	Basic Level	<ul style="list-style-type: none"> <li>• Role Play</li> <li>• Case let studies</li> <li>• Debate</li> <li>• Audio/Video</li> <li>• Gamification</li> <li>• Story telling</li> <li>• Instruments</li> <li>• A combination of any of the above</li> </ul>

#### 6.1.7.

<u>Skill Sets</u>	<u>Level</u>	<u>Training Methods</u>
Behavioural Skills	Advanced Level	<ul style="list-style-type: none"> <li>• Collaborative learning activities</li> <li>• Paired exercises</li> <li>• Role Play</li> <li>• Case studies</li> <li>• Games</li> <li>• Audio /Video</li> <li>• Brain Storming</li> <li>• Galley walk with Flipchart delivery</li> <li>• Workgroups</li> <li>• A combination of any of the above</li> </ul>

### 6.2. Mandatory sessions and Tutorials:

**6.2.1.** As per the regulatory requirements and corporate directions all mandatory session like KYC /AML guidelines, BCSBI, Preventive Vigilance, Security Awareness, IT Security, Ethics and Compliance, Prevention of Sexual Harassment (POSH), EASE Agenda, Social Media, Procurement etc. are included in all Calendar programmes of 4 days or more duration. Alternatively, these mandatory sessions may be shifted to Virtual/E-learning mode for enhancing the reach, richness and results.

**6.2.2.** Regular compensatory sessions after the regular training hours are arranged on demand to those participants who are deficient in their absorption of the topic or for those who

require acquiring knowledge on a specific topic which is not part of the training contents of the regular programme.

**6.2.3.** These Tutorial sessions are conducted after the completion of the day's regular sessions.

### **6.3. Customized Welcome letters with pre-training material:**

**6.3.1.** In order to prepare the participants for an exciting learning opportunity at College and STCs, customized welcome letters are to be sent to all nominated participants with an abridged course material contents and Time Table. Some e-learning modules related to the program contents are also mentioned in the welcome letter with an instruction to go through that module and come to attend the programme. This prior information will prepare the participants for the interactive sessions that follow during the training.

**6.3.2.** To make training as broad based and inclusive and learning as a continual process the participants will be handed over customized valediction letters for each program which will have the list of E-Learning Modules to be completed after the Class Room Training and reporting back to their respective locations. This will enable the blended learning techniques adopted by the training system.

### **6.4. E-Learning as alternate Training methodology:**

**6.4.1.** E-learning can be defined as the use of computer and internet technologies to deliver a broad array of solutions to enable learning and improve performance. It is learning utilizing electronic technologies to access educational curriculum outside of a traditional classroom. It refers to using electronic applications and processes to learn, which include web-based learning, computer-based learning.

**6.4.2.** The Bank has also developed Mobile App (Union Prajna) for facilitating e-Learning.

**6.4.3.** Separate Policy Guidelines related to E-learning is provided as E- learning policy attached as a part-B of the Training Policy.

### **6.5. E- Manual:**

**6.5.1.** The Training System will update the E-Manual on annual basis as of 31<sup>st</sup> March every year and upload the updated version in the UBINET after getting the same vetted by respective verticals.

**6.5.2.** The E-Manual can be renamed as Knowledge Hub so as add aesthetic value to the manual of instructions.

### **6.6. Initiatives towards increasing reading & learning habits:**

**6.6.1.** All course materials shall be made available in soft copy format on the E-Learning/UBINET/Training Portal/Mobile App before start of the training so that

participants can prepare well before class room session and raise queries/doubts during sessions, if any.

- 6.6.2. The Training System will set up **HELP DESKS** in various areas which will address the queries received over phone or email. These will be documented and will be hosted on Bank's Intranet as FAQs for further dissemination of knowledge and ideas.
- 6.6.3. **QUERY CORNER**- An online query portal developed and maintained by Training System is a very useful tool for the employees to raise queries pertaining to their roles discipline wise which is answered by the Training System well within the stipulated time frame. The supervision of TAT is done by AGM Academics. The DICs have been aligned and assigned with respective verticals for answering the queries.

#### 6.7. Gyan Kasauti:

- 6.7.1. Banking being one of the most dynamic industries is undergoing fast changes. In order to keep the employees updated with these developments, training system is conducting a Quiz online which is christened as Union Gyan Kasauti.
- 6.7.2. Training system with the technical support of the DIT is conducting Union Gyan Kasauti every fortnight with the objective to improve the knowledge level of employees in various areas in Banking so that the decision making at every level becomes more professional and guided.
- 6.7.3. The online test is conducted every fortnight with 30 multiple choice questions to be answered in 20 minutes. All staff members are eligible to attend the Quiz. However staff members of DIT & Faculty members are not considered for prize. Qualifying marks to receive prize is 80% and above. First, Second and Third scores of each Zone is awarded with a cash prize of Rs.1, 500/-, Rs.1, 000/- and Rs.750/- respectively. For Central Office, only the top scorer is selected for a cash prize of Rs.1, 500/-. In case more than one employee scores same marks, the prize money is awarded based on the time taken to submit the quiz. An employee is eligible to receive cash prize maximum of three times in a financial year.
- 6.7.4. The questions and answers administered in the quiz have been displayed in a specific URL for the benefit of the all staff members for further reference and knowledge updation.
- 6.7.5. Special Union Gyan Kasauti for Executives is also being conducted once in a month covering various policies.
- 6.7.6. Special Gyan Kasauti on special issues requested by Verticals like CMRD, RABD etc.
- 6.7.7. For preparing aspiring staff members for promotion process, a separate test is being conducted for clerical employees and officer employees separately, named 'ASPIRE' on monthly basis.

#### 6.8. Knowledge Enabling Tools from Training System:

- 6.8.1. Effective communication and dissemination of information among the employees is core to any developing Organization. The objectives of such an initiative are:
  - 6.8.1.1. Sharing of knowledge, information, developments

6.8.1.2. Promoting innovation and creativity

6.8.1.3. Sharing of success stories

6.8.1.4. Activities in the training system

6.8.1.5. FAQs and motivational quotes

6.8.2. The Training System is coming out with various digital publications at defined periodicity and the same are being hosted on Bank's LMS portal (Union Prajna).

List of publications from the Training System is as under:

Name of publication	Periodicity	Contents
<b>Gyan Deepika</b>	Half yearly (Hindi)	Journal to promote bank's culture and usage of Official Language through Poems, motivational stories and Articles etc.
<b>Gyan Vahini</b>	Bi-Monthly	To create awareness amongst staffs about latest developments within banking with special focus on our bank. It covers Articles, Case lets, Success Stories, latest developments etc
<b>Disha</b>	Monthly	A monthly publication that includes Education series – Article on Banking or General Topic, <ul style="list-style-type: none"><li>• Book Reviews – preferably suggested by Dignitaries of the Bank</li><li>• Queries at a Glance – Discipline wise frequently asked Queries will be culled from Query Corner.</li></ul>
<b>Banking and RBI updates,</b>	Monthly	<ul style="list-style-type: none"><li>• News bytes from financial newspapers</li><li>• Gist of RBI circulars at a Glance</li></ul>
<b>E-snippets,</b>	Monthly	Gist of circulars to facilitate practical learning for field functionaries
<b>Know Your Circulars</b>	Monthly	Quiz based on gist of circulars released in a month
<b>Forex Forum,</b>	Monthly	Covers latest developments in forex including pertinent guidelines
<b>Guruvaar Vichar</b>	Monthly	Presentation by faculties on contemporary topics related to banking is being published for wider reach
<b>Economic Capsules,</b>	Weekly	Compilation of articles and News selected from reputed financial daily
<b>Finacle Education Series,</b>	Weekly	Awareness complain through mail on important Finacle menus
<b>Happy Weekend</b>	Weekly	One moral story collected from various Sources released during weekend with the intent to inspire to perspire employees & inculcate positive attitude
<b>Financial News Bulletin,</b>	Daily	Gist of the important articles from financial newspapers along with current rates / financial ratios

Union Radio	Daily	Audio learning clips based on circulars released up to 5:00 PM
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### 6.9. Projects:

On conclusion of Specialized long duration Programs, especially Credit Programme etc., it is proposed that suitable projects be identified for the participants to use the knowledge and skills imparted in the program. For example, after completion of credit Program, the participants may be required to submit a report on the improvement in the quality of credit proposals submitted by them. Training system may monitor such projects. After the successful implementation of such projects, the success stories may be shared with the participants in the upcoming programs.

### 6.10. Training Analytics as a tool for Effective Training:

**6.10.1.** In the present training scenario analytics plays a crucial role in harnessing the available training inputs and data to align with corporate objective of growth and development. In order to take advantage of the data available with the training system by converting it into meaningful information, a training analytics unit has been set up at the staff college. Various uses of analytics in training are:

- 6.10.1.1.** By effectively utilizing the internal sources of data available with training system the verticals and the field functionaries can productively manage their human resources.
- 6.10.1.2.** The basic objective of training analytics is to leverage training related information from various sources like in house HRMS and training system packages to deploy the trained employee strategically and also to assess training needs of existing employees based on their professional qualifications/skills and field experience in line with the requirement of business units.
- 6.10.1.3.** Training analytics shall provide relevant information to the respective zones and region regarding the number of trained employees in various specific areas so that HR can place them accordingly.
- 6.10.1.4.** The sparks identified during the training program can be groomed to shoulder higher responsibilities and HR department can assign them important projects.
- 6.10.1.5.** It will help HR to make need based deployment of staff which can help in reducing cost, increase productivity and maximize operational efficiency.
- 6.10.1.6.** It will create greater value from the training system by imparting need based training to employees.
- 6.10.1.7.** Helps the HR to provide help in succession planning and developing next generation leaders.
- 6.10.1.8.** Depending on the requirement of the Regions and Zones or Corporate Verticals, training inputs can be provided to prepare adequate skilled personnel in various areas.
- 6.10.1.9.** Fine tuning of training programs can be undertaken by capturing and analysing the feedback from the trainees on contents. Feedback shall be collected from participants at In-house, In-company, External Programs and consolidated feedback to be placed

before GM (HR-L&D) on quarterly basis. The consolidated feedback shall be reviewed and the necessary steps shall be taken to improve the quality of the training.

- 6.10.1.10. Based on the data on number of officers attended a particular program, decision can be taken as to continue with the duration program or phase out the program.
- 6.10.1.11. Post training impact study using analytics can bring out the business impact of a particular program.
- 6.10.1.12. Mis-matches in training nominations can be identified and averted by capturing the current role of the officer from the HRMS package. If the program for which the officer is nominated is not related to his current role, HR may be advised to make alternate nominations.
- 6.10.1.13. Thus, Training Analytics can help to make the training system efficient by plugging wastages and providing need - based training to the employees.
- 6.10.1.14. The Training Analytics Unit shall have sufficient staff to do the analytics and prepare suitable reports that are forward looking and benefit the training system and bank in strategy planning with regard to employee engagement.
- 6.10.1.15. The Training Analytics Unit will report to Assistant General Manager (Learning).
- 6.10.1.16. The Training Analytics Unit will have at least 3 staff members supervised by a Senior Manager.
- 6.10.1.17. However the Assistant General Manager (Learning) will report to the Principal regarding finalizing the Action Plan and initiatives to be taken by the Unit.

#### **6.11. Training Evaluation:**

- 6.11.1. 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.
- 6.11.2. It also will throw light on extent to which training objectives are met and also give information about the need for any further training. If any shortcomings are observed during evaluation, necessary correction is made in training design.
- 6.11.3. Two Levels of evaluation undertaken by the Training system are:

##### **6.11.3.1. Training Stage:**

- 6.11.3.1.1. Entry-Exit test evaluation
- 6.11.3.1.2. Daily Recap of Sessions
- 6.11.3.1.3. Mid-Course test in long term programs (duration 05 days or more)
- 6.11.3.1.4. Qualitative feedback at the end of Program

##### **6.11.3.2. Post-Training stage**

- 6.11.3.2.1. Post Course Evaluation (PCE)
- 6.11.3.2.2. Tracking Quantitative Business parameters for a pre-determined period (QBP)
- 6.11.3.2.3. The Post Training stage evaluation will be done online wherein the software has already been developed and the data is being captured from MIS, LAS

- and Finacle etc. for the Quantitative Business Parameters shortlisted for each Program at Staff College.
- 6.11.3.2.4.** The Post Course Evaluation will be initiated at Staff College wherein the officials conducting the training Program will be sharing their feedback on qualitative parameters which will be vetted by their immediate supervisor.
  - 6.11.3.2.5.** Once these two levels gets streamlined and stabilized the Bank will endeavor to move to the next level of evaluation which will include the analysis of the data by the Training Analytics Unit to assess the post training effectiveness and also examine the Return on Investment of the training system. Exit test score to be aligned with APR of the participant trained and score to be given in APAR.

**6.12. Identification of Sparks:**

- 6.12.1.** Training system introduced a system for identification of sparks with in the participants attending the training program so that the person identified can be further groomed for higher challenging assignments.
- 6.12.2.** All the coordinators and faculty members taking sessions during program identify sparks within the training program based on certain listed parameters.
- 6.12.3.** Training system shall identify SPARKS among the participants of class room training based on their outstanding performance in each of the well-defined parameters set for the purpose which includes learning abilities, behavioural aspects, interpersonal relationship, leadership quality, communicating ability, progress of the participant from entry level to exit level of the training program etc.
- 6.12.4.** The details of sparks thus identified shall be shared with the HR Dept. Central Office and respective Regional Offices for further nurturing/grooming the identified sparks for various positions/ responsibilities.

**6.13. Identification of Best Participants**

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 program will continue.

**6.14. 52 week Induction Training Program for Probationary Officers**

- 6.14.1.** Our Bank had implemented 52 weeks PO Induction and On Boarding program from the year 2018. As per the suggestion of CVC/ SBI/IBA towards establishing a uniform training structure in all PSBs at induction level and inclusion of module on Preventive Vigilance training in the induction program, our Bank has revisited the existing 52 week program and has made suitable modifications/inclusions. A broad outline of the program is as given under :

- 6.14.1.1. 30 to 40 hours of pre boarding training on basic banking topics to prepare them before their formal joining and attending Induction training program.
- 6.14.1.2. The Induction training will comprise of 2 phases;

**Phase I- 3 Weeks Classroom & 20 weeks on the job**

**Phase II- 4 Weeks Classroom & 25 weeks on the job**

- 6.14.1.3. day coverage on Preventive Vigilance module has been included in the Phase-II of the induction training program for POs. Additionally, half day coverage on Preventive Vigilance related to General Banking topics included in Phase-I class room training.
- 6.14.1.4. During the 52 week training, the new recruits will be encouraged to learn one additional language (other than mother tongue, Hindi/English) of their choice, preferably regional language of the area where they are posted, so that the same in facilitate better interaction with the customers once they are posted in Branches.
- 6.14.1.5. Introduction of team building / outbound group activities ( trekking, rafting, rappelling etc ) / other games or Visit to community centres engaged in social service in the induction program for POs for personality development and team building of new recruits and also to bring a sense of camaraderie amongst the new recruits.
- 6.14.1.6. 1 week visit to Centre of Excellence. This immersive rural exposure at Centre of Excellence will include candidates 5 days visit to a village. However, depending upon the batch size, logistics and non- availability of slots at Centre of Excellence, Bank's RSETI may also be involved for providing this immersive rural exposure for attitudinal change.
- 6.14.1.7. Assessment Parameters: Minimum passing score of 50% based on overall assessment during 52 week induction training for confirmation.
- 6.14.1.8. Assignment of Job to POs during 2nd year of Probation Period: After 1 year of intensive training program, POs are to be assigned responsibilities as passing officers for a period of first 6 months and during the next 6 months of probation, they can be assigned the responsibility of processing and recommending loans of limited value applicable for JMGS-I (BH). After completion of probation period of 2 years, the POs can be entrusted with independent responsibilities.
- 6.14.1.9. Developmental Council for review of performance of the Officer: Periodically once in a quarter a Developmental Council comprising of Regional Head/ Dy. Regional Head, Nodal Officer, AGM (Academic), Mentor Faculty member will be held. Developmental Council will review and monitor the performance of the Officers.

**6.14.2. PO induction through External Institutions:** It is observed that in the industry, many banks including Public Sector Banks have taken the decision of conducting one year full

time residential program to nurture industry leaders of the future by imparting domain expertise and skill set in the field of banking. For the purpose, these banks have entered into association with prestigious universities with state-of-the art campuses for such Post Graduate Diplomas. For the candidates aspiring for banking as a career, this will be a win-win situation, as they are assured of a banking job once they complete the diploma program. For those banks that have chosen this route for their capability and capacity building, are able to get high quality talent pool to fuel business growth with cost effectiveness. Hence our bank can introduce the tie up with external institutes for training and conducting the Post Graduate Diploma Program and hence forth recruit them after the successful completion of the same as permanent employees.

**6.14.3.** The proposed program design for the full year Post Graduate Diploma is as follows:

- 6.14.3.1.** Student acquisition: Bank to conduct the test for the aspiring candidates through IBPS, as a separate test and not as part of the CWE or POs.
- 6.14.3.2.** This will be followed by group discussion and interview by a panel consisting of bank officials and external consultants/ participating university.
- 6.14.3.3.** The selected candidate has to bear the course fees.
- 6.14.3.4.** If the selected candidate requires financial assistance as educational loan to meet the course fee, bank provides the loan.
- 6.14.3.5.** The repayment of the loan shall start once the candidate joins the bank after successful completion of the diploma program.
- 6.14.3.6.** Campus component: Even though the Post Graduate Diploma is for a period of one year, the initial 9 months will be residential component.
- 6.14.3.7.** During this 9 month period, the student will undergo customized syllabus prescribed by the bank in consultation with the external institution in 3 trimesters (3 months each) with assessment at the end of each trimester, which may be modified as per Bank's requirement.
- 6.14.3.8.** During this 9 months period student will undergo training in Core Banking Solutions Finacle 10 and other web based packages.
- 6.14.3.9.** During the period of campus component the student shall be paid a stipend as decided by the Bank.
- 6.14.3.10.** During the 9 months period the learning components and focus areas will be as follows:
  - Soft skills and Behavioural learning
  - Domain specific learning
  - Cultural integration with the Bank
- 6.14.3.11.** During the 9 months training, the students are encouraged to take up various certifications of IIBF, NISM and IRDA.
- 6.14.3.12.** During the period a simulated environment will be created (model branches) to enable participants actively engaged in bank's activities in an effective manner.
- 6.14.3.13.** On the Job training: After the 3 trimesters the students will be deployed for on-the-job training in selected branches of the Bank as an intern. The students during this period will be mentored and monitored by bank in a continuous manner using the software developed for the purpose.

#### **6.14.4. Categorization of officers:**

- 6.14.4.1.** Categorization of officers based on their performance will help the Bank in identifying future sparks at an early stage. During the course of this program, recruits shall be rated by Branch Heads of branches where they have been posted on qualitative criteria such as Involvement, Learning ability, Communication, Team Spirit, Discipline, General Awareness, Creativity and Innovation, Analytical Thinking, Leadership and Adaptability.
- 6.14.4.2.** Quantitative parameters like clearance of JAIIB, CAIIB, mandatory completion of E learning modules, acquisition of any other certification etc. is taken into consideration.
- 6.14.4.3.** Based on the qualitative and quantitative performance they will be categorized into category A, B & C. We will endeavour to bring those who are in the C and B category to A category through a continuous process of handholding and mentoring (Matrix is given as Annexure 2).

#### **6.14.5. Faculty members shall be assigned mentorship role for newly recruited POs. The likely benefits of mentoring from the training system are:**

- 6.14.5.1.** To address teething problems Officers face while working in the field.
- 6.14.5.2.** To promote a culture of learning to enrich knowledge and to build confidence.
  - 6.14.5.2.1.** To bridge the issues arising out of generation gap.
  - 6.14.5.2.2.** To show concern and to increase their comfort level.
  - 6.14.5.2.3.** To boost morale and work efficiency.
- 6.14.5.3.** To prepare them for an exciting work experience and shouldering higher responsibilities with confidence.
- 6.14.5.4.** To build relationships and emotional bonding, this in turn would help bring down attrition.
- 6.14.5.5.** To build on the accessibility and rapport which is built up through induction program.
- 6.14.5.6.** To enable them to become productive in the least possible time.

#### **6.14.6. Mentor and mentee kits describing roles & responsibilities are well defined.**

#### **6.14.7. As the On-boarding of new recruits will be monitored by AGM (Learning) he will allot the mentees to respective mentor faculties.**

**6.15. Pre-Promotion Training:** Exercises for promotion from one level to another level and from one scale to another scale are conducted every year. Bank organizes pre-promotion training to eligible employees either in class rooms or through online courses. Training system also helps the aspiring candidates with study materials which is hosted on e-Learning portal.

**6.16. Certification:** completion of certain courses, either classroom or online courses, and certification thereof mandatory for certain positions and functions. Bank will periodically announce such internal as well as external mandatory courses .These are meant to build

required competency for a job or to meet regulatory requirements or for culture building. Bank will provide opportunity to all eligible employees to get them certified in relevant areas. Regulator prescribed external courses are eligible for fee reimbursement and cash incentive.

**6.17. Union Bhavishya:** To create a leadership pipeline across the organization, bank has created Leadership Development Framework under which Business Leadership Program and Frontline Leadership Program is being conducted through various phases internal and external resources, which has created a ripple effect among the employees. Forum wise E Learning modules have also been hosted on Bank's LMS for employees to revisit and revise their learnings.

**6.18 Program for Non-official Directors:** Bank envisages significant role of The Board in strategic decision and direction in the present dynamic Banking and Economic scenario as well as technological advancement. As per EASE Reform Agenda, the essential on-boarding sessions for new Non-Official Directors to be developed and rolled out through internal as well as external resources. The following essential on-boarding sessions for new Non-Official Directors are identified hereunder:

- Industry Overview and performance
- Bank structure and operations
- Bank strategy for 3-5 years
- Corporate Governance Practices
- Credit and Risk Management
- Company Financials
- Interactions with key Departments

The training for new Non-Official Directors shall also facilitate smooth on-boarding by way of covering important bank specific topics and their roles & responsibilities as part of various committees as a member. Few indicative topics are Bank's detailed profile and Business Plan, Vision-Mission-Objectives, digitization Ft process automation, corporate governance & ethical issues etc.

## **7. State Holders Roles & Responsibilities:**

### **7.1. Training advisory Committee:**

- 7.1.1.** Training Advisory Committee is an apex body that defines overall training and development functions In the Bank with the objective of making it knowledge based Organization. This body is composed of members who are privy to the context, concepts and information which result in framing various policies and strategies of the Bank.
- 7.1.2.** The constitution of the Training Advisory Committee will be decided by the Managing director and Chief Executive Officer (MD&CEO).

**7.1.3.** The MD & CEO will be the Chairman of the Training Advisory Committee (TAC). In his absence, Executive Director overseeing HR portfolio shall be the Chairman. The Executive Directors, Chief General Managers and following General Managers at Central Office are the members of the Committee.

General Manager (Learning a Development)	Member
General Manager (Agri business)	Member
General Manager (Financial inclusion)	Member
General Manager (Chief Compliance Officer)	Member
GM CFO	Member
GM Support Services,	Member
CISO Head	Member
GM Corporate Communication	Member
GM Central Repository a Management Information Systems	Member
GM IT (eAB, eCB)	Member
GM Digital Journey	Member
GM Digital Banking	Member

Principal of Staff College, in the capacity of Convenor and Member Secretary to the Committee, convenes the periodic meetings of TAC in consultation with Chairman of TAC and the other members of the committee.

**7.1.4.** The MD & CEO may appoint external members for the TAC from who are men of repute involved in learning and development process, on request from time to time or for a specified period.

**7.1.5.** TAC approves annual training objectives and decides the priorities as per the impending business needs of the bank

**7.1.6.** TAC gives directions with regard to the alignment of training objectives with the business objectives of the bank

**7.1.7.** TAC in its meetings review of the training strategies of the training system and come out with valuable suggestions on further fine tuning, if any.

**7.1.8.** TAC also look into the infrastructure needs of the training system and orders for making provision for fulfillment of such needs

**7.1.9.** The meeting of TAC is scheduled to be held at half-yearly (Six Months) intervals to enable a midterm review of training activities and enable further course correction if needed. Principal, Staff college will fix the date of the meeting in consultation with Chairman of the TAC and other members of the committee.

## 7.2. Training Audit Sub-Committee:

7.2.1. Training Audit Sub-Committee undertakes review of training activities with particular reference to the following aspects on a regular basis:

7.2.1.1. Quality of Nominations

7.2.1.2. Efforts at curtailing Drop outs

7.2.1.3. Post-Training Performance

7.2.1.4. Utilization of budgetary allocations

7.2.1.5. Efficiency of utilization of other training resources

7.2.2. The broad objectives of the Training Audit Sub-Committee would be:

7.2.2.1. To review the quality of nominations made to various training programs like- Internal training, External training, Overseas training, workshops, conferences, Seminars, distance Learning, e-learning, etc.

7.2.2.2. Review the dropout percentage and suggesting measures for improving utilization of training resources.

7.2.2.3. To monitor and evaluate the business impact of the programs conducted to ensure that training objectives are met.

7.2.2.4. Review Utilization of budgets allotted and suggests necessary steps for effective utilization of budget allocations.

7.2.2.5. Review infrastructure developments / new requirements of College and Centres.

7.2.3. On the basis of the present and emerging requirements, the composition of the audit sub-committee is as under:

General Manager (Learning & Development)	Chairman
General Manager (IT)	Member
General Manager (PBOD Digital Journey)	Member
General Manager (Network Strategy Compliance)	Member
General Manager ( Chief Compliance Officer FGM)	Member
Field General Manager (FGM)	Member
( A different FGM may be invited for each committee meeting)	
Principal, Staff College, Bengaluru	Member
Asst. General Manager (HR) CO, Mumbai	Member
Vice Principal, Staff College, Bengaluru	Member Secretary

7.2.4. The MD & CEO may appoint external members for the TASC from who men of repute are involved in learning and development process, on request from time to time or for a specified period

7.2.5. Training Audit Sub Committee will meet once in every three months with quorum of 5 members. Meeting will be convened after completion of a quarter so that review of the preceding quarter can be undertaken.

7.2.6. The member secretary in consultation with General Manager (HR-L&D) Chairman of the committee and Principal, Staff College has to convene the meeting at quarterly intervals.

### 7.3. Staff College and its Functions:

- 7.3.1. Periodically review the training policy document in consultation with the Training Advisory Committee.
- 7.3.2. Coordinate the Training Need Analysis
- 7.3.3. Prepare and Implement the Training Plan including E-Learning
- 7.3.4. The Staff College will function as the apex body controlling both the Academic (Training and Training related) and Non-Academics (Administration, Budgetary Allocation and Usage, Infrastructure Maintenance etc.) activities of the Training System.
- 7.3.5. Ensure quality of Training maintained across the Training System
- 7.3.6. Evaluate the post-training performance of the participants and initiate corrective action.
- 7.3.7. Collect, maintain and Carry out the Analysis of Training Data through the Training Analytics Unit and present it to TAC and Bank's Board at periodic intervals.
- 7.3.8. Be the Bridge between the Corporate Office and the field functionaries in the formulation and implementation of policies and directives related to training.
- 7.3.9. If deemed necessary, bank may assign the task of revamping the Training system/college/Program to professional consultant on recommendation of TAC.

### 7.4. Staff Training Centers:

- 7.4.1. Staff Training Centers have to work in close co-ordination with Staff College Bangalore, in implementing the training activities as per the directives of the Training Advisory Committee.
- 7.4.2. STCs to remain in constant touch with the Field Offices of their respective catchment areas to ensure proper nominations of the training programs and optimum utilization of Training Resources.
- 7.4.3. STCs to ensure quality of training and strive to contain zero drop out and mismatches.
- 7.4.4. STCs to collect maintain and carry out analysis of training data and submit it to Staff College.
- 7.4.5. STCs to ensure proper maintenance of training infrastructure and strive to add value to the training system.
- 7.4.6. STCs to give leads to the Staff College for designing developing and conducting region specific programs based on the requirement of the field/region/zone.
- 7.4.7. **Internship at STCs:** Training System proposes to offer internship at the identified STCs to desiring aspirants. This will help to harness the available resources of the centres and also to capitalize on the talent of the aspirants in the field of banking research.

### 7.5. Role of General Manager (Learning & Development):

Role of General Manager (Learning & Development) in context of Training is enumerated hereunder:

- 7.5.1. Oversee training operations to drive adequate training for all employees

- 7.5.2.Strengthen E-learning architecture, content & channels
- 7.5.3.Set up mechanisms for tracking completion of trainings
- 7.5.4. Comprehensive training needs analysis and deriving greater value from the training system
- 7.5.5.Overseeing the effective implementation of Policies related to Learning & Development
- 7.5.6. Overall Co-ordination of Training Advisory Committee (TAC)
- 7.5.7.Assess Review and progress of learning and development through Training Audit Sub Committee (TASC)
- 7.5.8. Oversee job family and capability building through training programs
- 7.5.9. To arrange for specialized trainings in collaboration with external Institutes
- 7.5.10. Implementation of action point of EASE Agenda related to Learning & development
- 7.5.11. Planning and execution of strategic initiatives to boost employee engagement, retention and productivity
- 7.5.12. Institution of talent management programs for early identification and optimal deployment of high performing employees
- 7.5.13. Responsible for succession planning to maintain a robust leadership pipeline.

#### **7.6. Role of Principal, Staff College:**

- 7.6.1.Overall charge of the Training system, the Processes and administration, with reporting to GM (Learning & Development)/CGM (HR).
- 7.6.2. Periodically review the Training policy document in consultation with the Training Advisory Committee.
- 7.6.3. Coordinate Training needs analysis exercise of the Bank.
- 7.6.4. Prepare and implement the Training Plan for the training system.
- 7.6.5. Develop and maintain infrastructure and resources essential to implement the Training Plan.
- 7.6.6. Ensure quality of training across the system and evaluation of faculty members / Centres.
- 7.6.7. Evaluate the post-training performance of the participants and initiate corrective action.
- 7.6.8. Collect, maintain and carryout analysis of training data and present it to the TAC and Bank's Board at periodical intervals.
- 7.6.9. To act as the link between the Corporate Office and the field functionaries in the formulation and implementation of policies and directives related to training.
- 7.6.10. Conduct of Induction programs of newly recruited employees, for the Bank.

#### **7.7. Role of Vice Principal (Asst. General Manager):**

- 7.7.1.Overall In-charge of the entire administration of Training system. This includes maintenance of infrastructure related matters at the Staff College and Centres including hostel facilities and canteen facilities, planning, budgeting and execution of all infrastructure related developmental activities, budgeting and control on all types of expenditures, staff discipline related matters, etc.

- 7.7.2. Staff Training Centres shall report to Vice Principal on aspect of infrastructure, expenditure, and leave and attendance management.
- 7.7.3. Assist Principal in conduct of TAC & TASC meetings.

#### **7.8. Role of Assistant General Manager (Academics):**

- 7.8.1. Overall charge of Academic aspects. This includes finalization of Training Calendar, design and development of new programs, roll out of locational programs, conduct of workshops, etc. as per the needs of the corporate office / field functionaries.
- 7.8.2. Ensure quality of training across the system both in delivery and contents.
- 7.8.3. Driving E-Learning /LMS unit of Training System
- 7.8.4. Over all in-charge of on boarding of new recruits, their placement and on the job training, monitoring of their performance and final evaluation
- 7.8.5. Evaluate the post training performance of Participants through PCE/QBP/Impact study of the focused programs.
- 7.8.6. Coordinate with external institutes for training.
- 7.8.7. To assist/support Principal in conduct of various L&D activities and TAC, TASC meetings.
- 7.8.8. Effective supervision various training practices/activities like updation of E- Manual /Query corner/ Gyan Kasauti tests /R&D etc.

#### **7.9. Role of Assistant General Manager (Learning):**

- 7.9.1. Overall In-charge of On Boarding on new recruits, their placement and on job training, Monitoring of their performance and final evaluation.
- 7.9.2. Overall In-charge of selection of external institutes, process of RFP for conduct of Induction Programs of Clerks / SWO and POs & RDOs.
- 7.9.3. Allotment of mentors to the mentees & overall Supervision on the mentoring activities of faculty.
- 7.9.4. Overall supervision of the activities of the Training Analytics Unit.
- 7.9.5. Evaluate the post-training performance of the participants and to take need based action if required after approval from Principal.
- 7.9.6. Assist Principal in conduct of TAC & TASC meetings.

#### **7.10. Role of Discipline in Charge:**

- 7.10.1. The training system will be catering to the training needs of all verticals and in order to fulfill this and also to provide training to staff members in all subject areas there are **Nine** disciplines undertaking training activities in their related areas.
- 7.10.2. Since the role of DICs comprises of many focused jobs like R&D, Content design and development for various classroom programs and e-Learning modules. Grooming of new faculty members, attending query corner, conducting focused programs, e manual updation and many other important initiatives promote innovations .The DICs must be

having sufficient exposure and experience in the domain specified. Hence, the DICs should be preferably in the rank of AGM and in absence minimum Chief Manager with sufficient exposure and experience.

**7.10.3.** These Disciplines with their vertical affiliations are listed below:

Sl.No	Discipline	Vertical Affiliations
1	Human Resources	<ul style="list-style-type: none"> <li>Human Resources vertical(HR Strategy, HR Operations, Learning &amp; Development, Official Language)</li> </ul>
2	General Banking	<ul style="list-style-type: none"> <li>Operations (Network Strategy, Customer Care, Payment Et Settlement)</li> <li>Customer Relationship El Business Development (Current Deposit, Retail Deposits h Cards)</li> <li>Audit b inspection (Support Services, Security Services)</li> <li>Finance &amp; Accounts (Joint Ventures and Subsidiaries)</li> <li>Government Business b Relationship</li> <li>Strategy</li> </ul>
3	Credit	<ul style="list-style-type: none"> <li>Credit Research Et Policy</li> <li>Large Corporate</li> <li>Mid-Corporate</li> <li>MSME (Small Corporate, MSME, SARAL Operations)</li> <li>Financial Institutions</li> </ul>
4	Rural and Agricultural Banking (RABD)	<ul style="list-style-type: none"> <li>Agri Business (USK Operations, Micro Finance &amp; Gold Loans)</li> <li>Financial Inclusion</li> </ul>
5	Customer Relationship & Business Development (CRBD)	<ul style="list-style-type: none"> <li>Home b Mortgage loans</li> <li>Retail Consumer Credit</li> <li>CAG 6 Relationship Banking</li> <li>Wealth Management &amp; Third Party Products</li> </ul>
6	Information Technology & Digital Banking	<ul style="list-style-type: none"> <li>Information Technology</li> <li>Digital banking</li> <li>Digitization</li> <li>CISO</li> </ul>
7	Credit Compliance & Monitoring and Stressed Asset Management (CCM & SMA)	<ul style="list-style-type: none"> <li>Credit Compliance 6 Monitoring (Credit Monitoring, Credit Collection strategy)</li> <li>Stressed Asset Management (Credit Recovery, Difficult Asset Resolution Team)</li> <li>Legal Services</li> </ul>
8	Forex, International Banking & Treasury	<ul style="list-style-type: none"> <li>Treasury b International Banking (Domestic Foreign Business, International Banking, Treasury &amp; Forex Back Office)</li> </ul>

9	Risk Management	<ul style="list-style-type: none"> <li>• Risk Management</li> <li>• Compliance</li> <li>• Vigilance</li> </ul>
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**7.10.4.** Presently all these disciplines are headed by a Discipline-in-Charge who will be normally the senior most faculty under the discipline and is preferably in the cadre of Assistant General Manager. Principal under his discretion may supersede the seniority or cadre and any faculty may be designated for this position depending on suitability. However, the minimum rank of Discipline-in-charge should be Chief Manager.

**7.10.5.** Discipline-in-charges (DICs) will be coordinating the functions of the entire faculty members under his/her discipline. He/ She will be responsible for timely identification of training needs of their verticals and the field and initiate measures to roll out suitable training interventions related to their discipline.

**7.10.6.** Designing and developing new programs as per requirements of Vertical / field.

**7.10.7.** Ensuring the quality of delivery in the training programs.

**7.10.8.** Coordination of the post training evaluation activities and analysis of the outcome.

**7.10.9.** Conduct of focused research pertaining to the discipline and allotment of activities to discipline faculty members.

**7.10.10.** Regular Updation of Reading Material, PPT etc. maintaining TAT.

**7.10.11.** Developing innovative training delivery methodologies.

**7.10.12.** Supervision of newly inducted faculty members and their grooming.

**7.10.13.** Article publication by discipline faculty.

**7.10.14.** Preparation of Question bank.

**7.10.15.** Developing the content for E-Learning modules for role based lessons.

**7.10.16.** Annual updation of E-Manual.

**7.10.17.** Attending to Query Corner and maintaining the Turnaround Time.

**7.10.18.** Conduct and supervision of R&D projects approved by respective verticals of CO.

**7.10.19.** Maintain the Best practices of Training like Welcome letters, minimizing drop outs, Case studies development, bench mark scores in Exit tests etc.

**7.10.20.** Circulation of Monthly updates within the faculty stream pertaining to the respective discipline.

**7.10.21.** Supervision of the Branch visits by faculty.

**7.10.22.** Any other initiative taken by Training System or as assigned by the Principal pertaining to the discipline.

#### **7.11. Role of Centre-in-Charge:**

**7.11.1.** Centre In-Charge (CIC) have to work in close coordination with Staff College, Bengaluru, in implementing the training activities as per the directives of Training Advisory Committee.

**7.11.2.** CIC to remain in constant touch with the Field Offices of their respective catchment areas to ensure proper nominations for the training programmes.

**7.11.3.** CIC to ensure quality of training imparted at the respective center and strive to contain dropout at minimum levels.

- 7.11.4. CIC to supervise the performance of faculty members attached to the respective center and guide / mentor them in improving their performance and contributions to the training system & the bank.
- 7.11.5. CIC to collect, maintain and carryout analysis of training data as well as and post training data and submit it to Staff College.
- 7.11.6. CIC to ensure proper maintenance of training infrastructure and strive to add value to the training system.
- 7.11.7. CIC to ensure maintenance of discipline in the respective Centre in all respects.
- 7.11.8. CIC to ensure to complete the budgetary allocation exercise well within time and ensure effective utilization of budget for the proper maintenance of the Training Centers.
- 7.11.9. CIC to ensure timely renewal of all AMCs so as aiding in smooth operation of training infrastructure.

#### **7.12. Role of Faculty members:**

- 7.12.1. The faculty will design Lesson Plans, Contents, Reading Materials, Power point presentations and other class room deliverables for smooth conduct of training programs, as assigned by DICs / CICs.
- 7.12.2. Updation of the training materials at periodical intervals as assigned by Staff College.
- 7.12.3. Coordination of training programs as per the training calendar and as per the roles defined for coordinators.
- 7.12.4. Conduct of calendar programs (routine programs), locational programs, ODOs and workshops as assigned by Staff College.
- 7.12.5. Authoring of articles for publication in journals of repute as defined in KRAs.
- 7.12.6. Assisting DIC / CIC in conduct of focused researches undertaken, from time to time.
- 7.12.7. Conduct of R&D on the topics approved by Verticals and assigned by College to individual faculty members, with quality and within time schedule specified.
- 7.12.8. Ensure maintenance of discipline by participants attending various training programs.
- 7.12.9. Preparation of new case studies, exercises / case lets and other innovative training delivery methods, as assigned by DIC / CIC, as the case may be.
- 7.12.10. Preparation of questions for question bank and eLearning lessons.
- 7.12.11. Annual updation of E-Manual, as assigned by DICs.
- 7.12.12. Faculty to prepare and update allotted E-Learning modules as assigned by the DICs
- 7.12.13. Mentoring of newly recruited POs and RDOs, as assigned by Staff College.
- 7.12.14. Faculty to maintain proper dress code and punctuality in timings, as role model for others.
- 7.12.15. Faculty to attend external trainings as and when deputed by the Bank.
- 7.12.16. Faculty to attend Gyan Kasauti tests mandatorily and the exclusive test meant for faculty members named as "Faculty Education Series (online' Test) for knowledge enrichment".
- 7.12.17. Identification of sparks in training programs and reporting to Staff College.
- 7.12.18. Faculty to conduct at least one branch visit per quarter and submit report to DIC / CIC.

- 7.12.19. Faculty to complete Certification Programs of their Discipline so as to enhance their knowledge.
- 7.12.20. Based on the above roles the KRAs of the faculty will be defined and due weightage will be given in their APARs.

### **7.13. Role of Field Functionaries & Verticals /Departments at Corporate Office:**

- 7.13.1. Identify training and development needs of the individual staff under their jurisdiction in line with business strategy.
- 7.13.2. Nomination of staff for training and provide pre-course input, Supervision, Coaching and Evaluation of staff during Post-Training Placement.
- 7.13.3. Coordination with HRM for on-the-job training in specific areas.
- 7.13.4. Providing feedback to College and Centres on effectiveness of training.
- 7.13.5. Identification of existing and potential star performers and to Coordinate their accelerated training.
- 7.13.6. Ensure effective post-training placement and utilization.
- 7.13.7. Zonal/Regional/Branch Heads shall ensure that all staffs nominated for the training programs are relieved without fail.

### **7.14. Role of Participants:**

- 7.14.1. Maintain proper dress code and discipline in training locations.
- 7.14.2. Before start of training programs, filing of bio-data with accurate details.
- 7.14.3. Assignments given during training shall be properly attended to.
- 7.14.4. Feedback to be provided in a realistic manner.
- 7.14.5. Post Course evaluation to be mandatorily, as per the schedule informed by the program coordinator.
- 7.14.6. Any suggestions / improvements required both in academics and non- academics shall be recorded in the feedback.
- 7.14.7. Discuss training requirements with immediate supervisors.
- 7.14.8. Seek nomination to suitable program.
- 7.14.9. Also enroll themselves through self-nomination.
- 7.14.10. Endeavour to utilize skills acquired at training at the workplace so that performance is enhanced.
- 7.14.11. Share the learning acquired at College, Centres and locational training with Colleagues at the work-place to have a multiplier effect of training.
- 7.14.12. The participants attending the College and Centres especially Senior Managers and Chief Managers and above should write their own experiences in their present or previous roles, difficulties faced, success stories and learning from them. The same may be compiled or may be printed at Staff College and can be used as Training Resources.

### **7.15. Mentoring Process for the Officers:**

- 7.15.1.** Retaining the talents and grooming them further for a wholesome contribution in the business goals of an Organization especially in the present context of cut throat competition is a real challenge. Mentoring can be proved as a vital tool to tap the collective wisdom of people and nurture them for long term growth of the organization. It is a nurturing process that fosters the development of the mentee towards his full potential in which the wisdom of the mentor is acquired and applied by the mentee. In contemporary times, mentors play an important role in the development of individuals in business organizations.
- 7.15.2.** In order to inculcate and formalize the culture of mentoring Training System has introduced mentorship for the participants of two programs.
- 7.15.2.1.** For the newly recruited officer one mentor who is a faculty has been endorsed who will be mentoring and handholding the employee during his 52 weeks On Boarding Journey and Training Program.
- 7.15.2.2.** For the participants of Union Bhavishya Program who have after completion of their forums. The Officers undergoing their journey of mastering the self can select their mentor who will be a friend, a philosopher & a guide.
- 7.15.2.3.** The frame work for the mentorship has been devised and a model Mentoring Kit which includes both mentor and mentees roles and responsibilities is attached as **Annexure II.**
- 7.15.2.4.** The Mentorship framework can be escalated for all the Officers and can be formalized in due course of time.

## **8. Faculty Selection, Train the Trainers, Skill development initiatives and Faculty Evaluation:**

### **8.1. Skill sets requirements:**

- 8.1.1.** The skill sets required for manning various positions in the training system is quite different from that is required in positions at other functional areas.
- 8.1.2.** Taking into consideration these specific needs ,the minimum qualifications and skill sets required at various positions in the training system are spelt out below:

#### **8.1.2.1. Principal Position:**

Education	Post graduate
Qualifications	Preferably with specialization in Training & Development / MBA & CAIIB
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

**8.1.2.2. Vice Principal (Assistant General Manager) Position:**

Education	Graduate/Post graduate
Qualifications	Preferably Post Graduate /MBA & CAIIB
Experience	Total experience of 15 years
	With exposure to field banking experience at executive level and administrative experience in Administrative Office and faculty background
Functional skills required to execute the role	Well versed in new developments in training, Banking domain knowledge, Facilitation Skills , Content Development Skills, Administrative Skills, Budgetary Planning and Expenditure control, floating of RFPs

**8.1.2.3. Assistant General Manager (Academics) Position:**

Education	Graduate/Post graduate
Qualifications	Preferably Post Graduate / MBA & CAIIB
Experience	Total experience of 15 years
	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, flair for Research & development.

**8.1.2.4. Assistant General Manager (Learning) Position:**

Education	Graduate /Post graduate
Qualifications	Preferably Post Graduate / MBA & CAIIB
Experience	Total experience of 15 years
	With exposure to field banking experience at executive level and faculty background
Functional skills required to execute the role	Facilitation skills, Content development skills, Mentoring Skills, Well versed in new developments in training, Banking domain knowledge, flair for Analytics and Techno Savvy, knowledge for floating of RFPs.

**8.1.2.5. Centre In-charge:**

Education	Graduate
Qualifications	Preferably with Post Graduation and/or CAIIB
Experience	Total of 7 years* experience in Banking industry with at least 3 years' experience as a Branch Head.
	With exposure to field banking experience at executive level, Branch Head experience 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

**8.1.2.6. Faculty Member:**

Education	Graduate
Qualifications	Preferably Post-Graduation and / or CAIIB/ Diploma in Bank Management preferable
Experience	Total of 5-7 years' experience
	With at least 3-5 years of Branch Head experience
Functional skills required to execute the role	Facilitation skills, Content development skills, Well versed in new developments in training, Banking domain knowledge, flair for research and development, writing articles
Residual service	Minimum 5 years of residual service.

**8.2. Faculty Selection Process:**

- 8.2.1.** The quality of faculty is the core of the efficacy of any training system. Identifying the best people who are genuinely interested in teaching / academic activities through a rigorous selection process is the first step in the direction of a robust training system.
- 8.2.2.** The selection process for faculty shall focus on personality skills, behavioral skills, industry specific skills, technology skills and domain knowledge to ensure that qualified, experienced and accomplished aspirants are selected as faculty.
- 8.2.3.** The P & HR Department, Central Office, shall issue a Staff Circular inviting applications for the faculty position, through the online portal – Union Parivar.
- 8.2.4.** HR Departments in the Regional and administrative offices has to confirm the facts stated in the application in respect of Educational qualifications, Experience any other IR issues pending.
- 8.2.5.** There shall be a model Faculty Selection Criteria and Procedure, as stated below.

**8.2.5.1. Eligibility criteria:**

- 8.2.5.1.1.** Minimum 7 5 years of unblemished service as an officer in the Bank with at least 3 years of branch head experience.
- 8.2.5.1.2.** Residual service should be minimum 5 years.
- 8.2.5.1.3.** Officers in the scale II, III & IV are eligible to apply for faculty position.
- 8.2.5.1.4.** Candidates must possess field experience in banking and have computer awareness.
- 8.2.5.1.5.** Candidates shall possess good academic background with excellent facilitation and content development skills and should be well versed in latest developments in training, banking domain knowledge etc.
- 8.2.5.1.6.** Specialized knowledge in any of the following areas:
  - 8.2.5.1.6.1.** Credit with specific reference to Corporate & MSME
  - 8.2.5.1.6.2.** Risk Management
  - 8.2.5.1.6.3.** Rural & Agri. Business / Financial inclusion
  - 8.2.5.1.6.4.** Foreign Exchange ~~Human Resources~~
  - 8.2.5.1.6.5.** Information Technology / Digital Banking
  - 8.2.5.1.6.6.** Credit Monitoring / Credit Recovery
  - 8.2.5.1.6.7.** Retail Banking, Marketing of banking products
  - 8.2.5.1.6.8.** CASA and selling of Insurance life/non-life & Mutual Fund Products
  - 8.2.5.1.6.9.** Human Resources

**Added advantage, if the candidate also has:**

- 8.2.5.2.** In addition to specialization in the respective areas, candidates must have adequate inter disciplinary knowledge. The candidate must have knowledge and skill in any other disciplines (one or two) and ability to handle session on related topics besides the topics related to General Banking.
- 8.2.5.3.** Willingness to serve in the training system at different locations.

**Other requirements:**

- 8.2.5.4.** The candidates have to specify 3 disciplines for which they are applying in the order of preference.
- 8.2.5.5.** The candidates have to clear an online written test on the core discipline applied (1st preference) for screening purpose and to score minimum 60% marks to qualify in next round of the selection process.
- 8.2.5.6.** The candidates have to make a presentation on a topic of choice related to Banking
- 8.2.5.7.** The candidates have to appear for the Group Discussion and Interview as a part of the selection process.
- 8.2.5.8.** Weightage under different parameters for the selection process of Faculty are assigned as follows:

Parameters	Marks	Criteria for Scoring
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<b>Qualification</b>	4	JAIIB/CAIIB-I
	6	CAIIB
	5	Master's 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., CFA (US), FRM (GARP)
	<i>With regard to professional qualifications such as C.A., I.C.W.A. and CS; 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.</i>	
<b>Experience</b>	20	For every completed year of service as Branch Manager, 3marks 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.
<b>Presentation</b>	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.
<b>Group Discussion</b>	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 evaluated through this parameter.
<b>Interview</b>	20	Subject knowledge / orientation towards faculty position.
<b>Total</b>	<b>100</b>	

### 8.3. Interview Panel:

**8.3.1.** The other skill sets of the trainer such as personality, behaviour, aptitude, articulation, voice modulation, delivery methods, effectiveness in handling queries, time management, should be evaluated by the selection committee through a process of personal interview.

**8.3.2.** The General Manager (Learning & Development) / Principal Staff College, Bengaluru and the Chief General Manager (HR) will be in the interview panel of faculty selection along with the Executive Director overseeing HR. In absence of Executive Director overseeing HR, an alternate ED nominated by the MD & CEO will be in the interview panel. Whenever required MD & CEO at discretion may add external expert in the Panel.

### 8.4. Placement of Faculty:

- 8.4.1. Proceedings of each level evaluation viz., Qualification, Experience, Presentation skills and Interview, to be prepared and submitted along with recommendations to MD & CEO and in his absence the ED for approval. On its approval, the General Manager [Learning & Development] has to announce the results by way of Staff Circular.
- 8.4.2. Principal Staff College in consultation with General Manager (HR-L&D) 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.
- 8.4.3. A ratio of 3 faculty members per channel will lead to optimum utilization of the faculty resources.
- 8.4.4. It will facilitate faculty in R&D, Articles writing, Self-development, Case-studies, delivery, etc.

## 8.5. Train the Trainers:

The faculty or the trainers once inducted in the training system have to undergo Faculty Development Programs which will start with Faculty Induction followed by domain specific programs which is as under:

### 8.5.1. Faculty induction:

- 8.5.1.1. Faculty position requires facilitation skills in addition to the technical knowledge in the subject areas. So it is imperative that 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 also be nominated for Faculty Development Programmes conducted by external agencies to build their skill sets by exposing to external best practices of training.
- 8.5.1.2. Induction training for newly selected trainers to be designed by the training system internally or by external institutions like IIBF/ISTD, Various SBI learning centers, CAB, Pune and other reputed training centers, etc. for a minimum period of 15 days covering all aspects of effective teaching methodology like scientific lesson planning as regards content coverage, PPTs and discussions on live case studies within the structured timespan and Educational psychology (Neuro-Linguistic Programming, Emotional Intelligence, Transaction Analysis).
- 8.5.1.3. Refresher Program once in a year, to reorient the attitudes, skillsets and knowledge updation for the trainers through institutes of repute to be arranged by the Bank.
- 8.5.1.4. New faculty inducted shall be mentored by respective DICs / CICs for a minimum of one year and quarterly progress to be submitted to the Principal, Staff College.
- 8.5.1.5. The newly inducted faculty may be stationed at Staff College up to three months of their joining the Training System to be given adequate training through on the job training, mock sessions, preparation of modules and other training design and development activities.

### **8.5.2. Train the Trainers/ Faculty Development Programs:**

- 8.5.2.1.** The faculty once inducted in the training system will undergo regular development through providing train the trainers program to all the faculty through the tenure.
- 8.5.2.2.** They will be nominated for external training to reputed institutes like IIMs, ISB, NIBM, CAB, and IIBF for gaining domain specific knowledge and learning new training delivery and methodologies.
- 8.5.2.3.** The Staff College can also organize or hire external trainers of repute for conducting Trainers Program or Refresher Course as per the requirement.

### **8.6. Skill Building for Faculty members:**

- 8.6.1.** To improve the teaching vitality of the faculty, periodic opportunities to revitalize professional lives in general and teaching lives in particular should be given through well-established systems and enablers which needs to include inter alia, well designed periodical faculty development programs, R & D, technology up gradations, participation in mainstream banking and product designing.
- 8.6.2.** Periodical interaction of faculty with the Top Management at least once in 6 months will enable them to understand and enhance their ability to communicate to the trainees the management objective, business focus and corporate priorities through training.
- 8.6.3.** For this half yearly Faculty meets are to be held with specific agenda / themes.
- 8.6.4.** To improve the skill sets of the trainers, periodic opportunities to be given to Faculty members to get evaluated under faculty exchange program among the various centres/ College.
- 8.6.5.** Outside Certification of Faculty- Exposure to External Best Practices:
- 8.6.6.** Faculty selected should complete IIBF Certification course for trainer within one year of induction into faculty stream if not already acquired.
- 8.6.7.** They should be encouraged to pass at least one certificate course related to his area from reputed banking institutions like IIBF, NIBM, etc.
- 8.6.8.** Faculty members should be nominated to attend training programs conducted by training colleges of other industries like hospitality, airlines, etc. to bring other industry perspectives.
- 8.6.9.** Attending training programs in other banks training institutes will also help them in understanding their best practices.
- 8.6.10.** Field Visits by faculty Members: Faculty members will be required to undertake field visits in a structured manner during those days in which programs are not being held in the 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 program as fact-based live examples.
- 8.6.11.** Focused Research: Additionally the faculty will be also required to undertake research work or evaluation studies of banking practices into one of the areas to be approved by the Principal in consultation of the respective Verticals. For R& D a cash reimbursement of Rs.5000 to meet out of pocket expenses may be given to the faculty on approval of Principal

Staff College. The research work if found to be useful incorporating learning it may be published as approved by the DIC and Principal to be used as learning resources.

**8.6.12.** Faculty have to be involved in writing of articles in reputed magazines or newspaper and in order to motivate a citation/recognition to be given on recommendation of Principal Staff College. We may also give reimbursement of subscription to various journals, agencies, etc. where from they get data, information, etc. for writing articles. The faculty may also be write books on important topics to be used as learning resources. The books may be published and bank may reimburse Rs.10000 or the actual cost of publishing whichever is lower on approval of the same by GM (HR-L&D)

**8.6.13.** The faculty should continuously upgrade knowledge and skills by purchasing good books, subscribing to magazines and accessing useful internet contents. Hence the faculties are granted Developmental Allowance of Rs. 10000 P.A. for this purpose.

#### **8.7. Tenure of Faculty:**

**8.7.1.** Faculty shall have a term of 5 years, once inducted to training stream.

**8.7.2.** If during the tenure in the system, the concerned faculty is successful in the promotion process his/ her services will continue to be retained in the training system.

**8.7.3.** Training system may retain with the consent of GM (HR-L&D) the services of any faculty members even beyond the mandatory tenure of services in the training system for a further period of one-two year, in case a suitable substitute for him/her with the appropriate skillsets could not be inducted into the system.

**8.7.4.** However, if a faculty is found misfit in the training system due to any reason including non-satisfactory performance, with the consent of GM (HR-L&D) the services of the faculty member could be transferred out of the system irrespective of the fact the concerned faculty has not completed the tenure.

#### **8.8. Adjunct Faculty:**

**8.8.1.** Performing field level functionaries with adequate faculty skillsets and core competence who are not interested in full time faculty positions to be enrolled as part time faculty in Staff College / training centres, situated in their place of posing.

**8.8.2.** The Adjunct Faculty from within the Bank will be identified primarily to act as Area-specific-expert. 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, etc. Adjunct faculty will be carefully selected based on proven successful performance in the field. 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.

#### **8.9. Engaging External faculty:**

**8.9.1.** Core faculty members in some specialized streams can be outsourced from the best available talents across the industries if need is felt. 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.

#### **8.9.2.Selection Process for External Faculty:**

**8.9.2.1.** It may not be feasible to have all demands for training be met by internal faculty of the Bank. This is particularly true with regard to training to be imparted during short period of time covering all officers of a particular cadre. For example giving behavioral skills to all officials of the bank, or leadership skills to Branch Manager spread across the country locations, induction program for large number of clerks and officers at one time. 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 in a short span of time.

**8.9.2.2.** The other situation where it becomes necessary is when training in a specialized area is required. In such cases also 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 programs by making use of the physical infrastructure at College and centers has to be explored . Assigning specific programs and topics to individual experts has to be encouraged to bridge the knowledge gap in the Bank's Training System.

**8.9.2.3.** In both the above cases it is essential to engage the best talent available, thus the selection process will include the following:

**8.9.2.3.1.** Training system has to keep liaison with external training institutions of repute / external freelance trainers and prepare a list of external faculty with all relevant information, appropriate to different specialized areas.

**8.9.2.3.2.** AGM Academics in consultation with other faculty members will compile a list of such firms or individuals covering all 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.

**8.9.2.3.3.** 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.

**8.9.2.3.4.** 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.

**8.9.2.3.5.** 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 Staff College may initiate for engaging the faculty/institute as per the delegated authority for approval following CVC guidelines.

**8.9.2.3.6.** 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. ED / MD & CEO.

**8.9.2.4.** For Induction Programs or other Programs covering large number of Officers in which hiring of external institutes is required the selection will be completed through the RFP tender process.

**8.9.2.5.** AGM Academics will initiate such tender process and ensure selection of Vendor Institute, Company or External faculty.

#### 8.10. Faculty Evaluation:

**8.10.1.** Faculty evaluation shall be based on a 360° rating model with feedback from participants, DICs / CICs, and self with prescribed benchmarks in Performance Planning.

**8.10.2.** The rating model for faculty as per the 360 degree evaluation framework is given below:

Participant – 50%	Superiors – 30%	Peers – 10%	Self – 10%
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#### Faculty evaluation Matrix:-through electronic platform to be developed by DIT

Feedback		
Participants-50% weightage	Effectiveness of session-20%	
	Involvement and interactions-20%	
	Use of various Methodologies-20%	
	Delivery-20%	
	Contents-20%	
Superior-30% weightage	Contribution to the training system-40%	Articles Published
		New methodologies
		Research Work
		Other contribution outside the purview of routine
	Conduct and Discipline-20%	
	Involvement and Pro activeness-20%	
	Team Work and Interpersonal Relationship-20%	
	Peer-10% weightage	Peer Evaluation-100%
Self-10% weightage	Self-Evaluation-100%	

**8.10.3.** For the purpose of faculty evaluation by participants, appropriate session wise / program wise feedback should be collated that could be quantified.

**8.10.4.** Training system in consultation with HR has to make necessary changes in PMS to incorporate the new system of evaluation of faculty members.

**8.10.5.** A separate electronic platform to be created with the support of DIT.

**8.10.6.** For a faculty to remain in the training system he has to score minimum score of 75% in the initial year and to groom & develop to reach the score up to 90% within a period of one year. Any faculty scoring less than 75% may be recommended by the Principal for sending him out of the Training system.

**8.11. Faculty Meet:**

**8.11.1.** This is to be convened at Staff College or 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, roll out of new programs, quizzes, case studies, reading materials etc.

**8.11.2.** The time and venue will be approved by GM (HR-L&D) initiated by Principal Staff College and preferably will be addressed by Top Management including MD & CEO / ED HR and CGM (HR).

**9. Other Training Programs**

**9.1. In-Company Programs**

Tailor made programs organized by reputed/competent external organizations exclusively for the Bank. The organizations will be selected by Training Advisory Committee (TAC).

**9.2. External Training:**

9.2.1. 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 including faculty members will be nominated for training at reputed Institutes in India and abroad.

9.2.2 .Whenever Leadership Development Programs are held in External Institutions, or by experts from External Institutions, the detailed course inputs and evaluation should be maintained and for each such course internal teams and facilitators should be identified and encouraged to develop in-house training or learning modules.

9.2.3 Vertical Heads shall recommend the name of staff members for external training clearly mentioning the assignment handled by him/her and utility of the training programme to that employee. In the similar fashion, FGMs are also empowered to recommend name of staff members from the vicinity of the respective zones. For External Training of faculty members, the recommending authority will be the Principal.

9.2.4 The delegated authority for approval of training will be as follows:

Scale of Officers	Approving Authority
Scale I to IV	General Manager (Learning & Development )
Scale V to VI (other than RH & Vertical Head)	CGM (HR)

<b>Scale VII, All RHs and Vertical Heads</b>	ED in charge of HR
<b>Scale VIII</b>	MD & CEO

9.2.5 Budget for external training will be allocated to HR Department, CO every year. The expenditure for training will be governed by expenditure policy of the Bank.

9.3. Foreign training Program in reputed institutes:

- 9.3.1 Nominations for foreign Training Programs will follow the following process:
- 9.3.2 For all foreign Training Programs specific to vertical (e.g. MSME, Risk Management), respective Vertical Head (GM) shall recommend nominations to General Manager, HR Department.
- 9.3.3 For all general foreign training programs (e.g. Management Development Programs etc.), selections should be based on the performance, residual service, past nominations to earlier programs (Preference to those who have not attended foreign training in the recent past).
- 9.3.4 GMs (including field GMs & Vertical GMs) shall recommend nominations based on their assessment of suitability of training for the employee's present and future role.
- 9.3.5 Employees recognized for their specific contributions through campaigns and other initiatives launched by the bank can also be recommended by respective Vertical Head for nomination.
- 9.3.6 All foreign training program nominations shall be approved by the MD & CEO or in his absence ED in charge of HR.

#### **10. Review of the Policy:**

- 10.1. The policy will be valid up to 31.12.2021. In the interim, modifications in the policy may be undertaken as and when required. MD & CEO shall be authorized to extend the validity of the policy for further 3 months.
- 10.2. MD & CEO shall be the competent authority to approve modifications in the policy.
- 10.3. Administrative procedures for implementation of this policy shall be approved by MD & CEO.
- 10.4. Nothing in this policy shall in any way be construed to limit the prerogative of the Board/MD & CEO to take actions in the matters relating to Learning & Development.

**1. Purpose of Document**

- 1.2. Our Bank has initiated the E-Learning project to fully harness the Information Communication Technologies (ICT). It is in an advanced stage of implementation.

This document enumerates the following with regard to E-Learning.

- 1.2.1. Organization Structure,
- 1.2.2. Control and reporting levels,
- 1.2.3. Team composition and roles and responsibilities of the team members
- 1.2.4. Workflows for course development, vetting, hosting, evaluation and feedback management, updating and version control, methodologies
- 1.2.5. Types of courses
- 1.2.6. Certifications
- 1.2.7. Online Tests
- 1.2.8. Credits for mandatory courses
- 1.2.9. E-Learning as an additional Channel of learning

**Background**

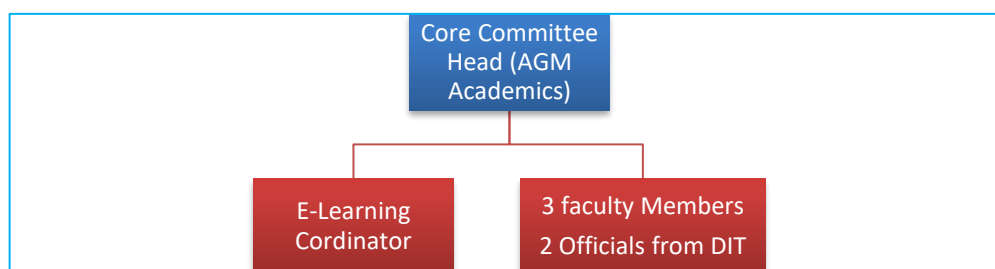
Bank has procured the Learning Management System (LMS) from IFTAS which is wholly owned subsidiary of IDRBT and hosted on Indian Banking Community Cloud (IBCC) infrastructure. The LMS is successfully implemented and the E-Learning portal is now accessible through the Internet as well as from the Bank's Intranet site. Presently there are about 613 E-learning modules hosted in the portal of which 100 modules are developed by the vendor, 431 modules are prepared in-house, 13 modules by Security division, 8 modules of Utkarsh by BPT, 54 supplied by INFOSYS, 5 supplied by IIBF and 2 modules of EASE Agenda.

**2 Organization Structure**

The Organization Structure' will be comprised of E-Learning Core Committee and the Steering Committee for overall responsibility for monitoring/driving E- learning as enumerated below.

**2.1 E-Learning Core Committee**

- 2.1.1 The Core Committee will consist of AGM (Academics), E-Learning Co-ordinator, 3 faculty members and two officials from Department of Information Technology (DIT).
- 2.1.2 The Core Committee will be the link between the Bank and the vendors and also act as the Co-ordinators between the Training System and the various Business Verticals of the Bank.
- 2.1.3 The E-Learning Core Committee organizational chart will be as follows:



2.1.4. The roles and responsibilities of the E-Learning Core Committee members are as follows:

#### 2.1.4.1 Committee Head

- 2.1.4.1.1. The Committee will be headed by an Executive in the Rank of Assistant General Manager, preferably AGM (Academics) from the Training System, nominated by the Principal, Staff College to be assisted by one E-Learning Co-ordinator, 3 faculty members from the Training System and 2 Officials of DIT. The technical support will be provided by DIT
- 2.1.4.1.2 The Committee Head will be the Operational Head of E-Learning project. He/she will be the Secretary in the Steering Committee. He/she will report to the Principal, Staff College.
- 2.1.4.1.3 He/she will conduct the Training Need Analysis (TNA) with the respective Business Verticals and Discipline in Charges (DICs).
- 2.1.4.1.4 He/she will finalise the E-training calendar to be implemented every year for all officers from Scale-1 to VII in consultation with Principal Staff College.

#### 2.1.4.2. E-Learning Co-ordinator

- 2.1.4.2.1. The E-Learning Co-ordinator will be nominated by the Principal, Staff College who will report to AGM (Academics), Core Committee Head
- 2.1.4.2.2. The E-Learning Co-ordinator will be convenor for all the committees.
- 2.1.4.2.3. The E-Learning Co-ordinator will be responsible for the smooth liaising of the external vendors viz: content developers and the IBCC (Indian Banking Community Cloud) who are hosting the Learning Management Solutions (LMS).
- 2.1.4.2.4. The E-Learning Co-ordinator will coordinate with DIT for technical issues like network connectivity, security, software updates, payments etc.
- 2.1.4.2.5. The E-Learning Co-ordinator will coordinate with the Discipline in Charges (DICs) for submission of the raw contents, timely approvals of various stages in the development of the E-Learning

modules. coordinate with the Discipline in Charges (DICs) for submission of the raw contents, timely approvals of various stages in the development of the E-Learning modules.

- 2.1.4.2.6. The E-Learning Co-ordinator will act as the link between the DICs, Nodal Officers (deputed by the Vertical) and the vendors in the preparation and finalization of Story boards,  $\alpha$  and  $\beta$  versions of the various courses.
- 2.1.4.2.7. The E-Learning Co-ordinator will recommend to DIT for the payment of the modules as per the eligibility after ensuring that the payment criteria are met.
- 2.1.4.2.8. The E-Learning Co-ordinator will coordinate with DICs for topics for text based modules for in-house development. The topic selection will be decided based on priority and on demand.
- 2.1.4.2.9. The E-Learning Co-ordinator will recommend to the Committee Head for appropriate Customizations / upgrades in the E-Learning LMS as when required. The customizations approved shall be carried out in consultation with the LMS vendor and DIT.
- 2.1.4.2.10. The E-Learning Co-ordinator will liaise with the vendor/ IBCC for customization/upgrades of the E-Learning LMS.
- 2.1.4.2.11. The E-Learning Co-ordinator will ensure that the admin functions are performed on time and that the routine functions like course upload, question upload, updation /additions/modifications of the course contents are ensured timely with the assistance of the DICs.
- 2.1.4.2.12. The E-Learning Co-ordinator will submit the MIS/status report every month to the Committee Head.
- 2.1.4.2.13. The E-Learning Co-ordinator will ensure that the Employee data from HRMS is updated in the LMS so that the postings/designations, job roles, retirements, transfer etc. is in sync with the LMS.

#### **2.1.4.3. Faculty Members of the Core Committee Team**

- 2.1.4.3.1. The Faculty members in the Core Committee will support the E-Learning Co-ordinator in discharging his/her responsibilities.
- 2.1.4.3.2. They will coordinate with the respective DICs for the preparation of the base material for the various courses.
- 2.1.4.3.3. They will take up the course updates with the DICs and Nodal Officers on instruction from the Core Committee Head/ E-Learning Co-ordinator.
- 2.1.4.3.4. They along with the other Committee members will carry out the User Acceptance Tests (UATs) of the courses developed by the vendors for the functional aspects.
- 2.1.4.3.5. They will ensure that the tests associated with the courses are received from the DICs/ Nodal Officers.

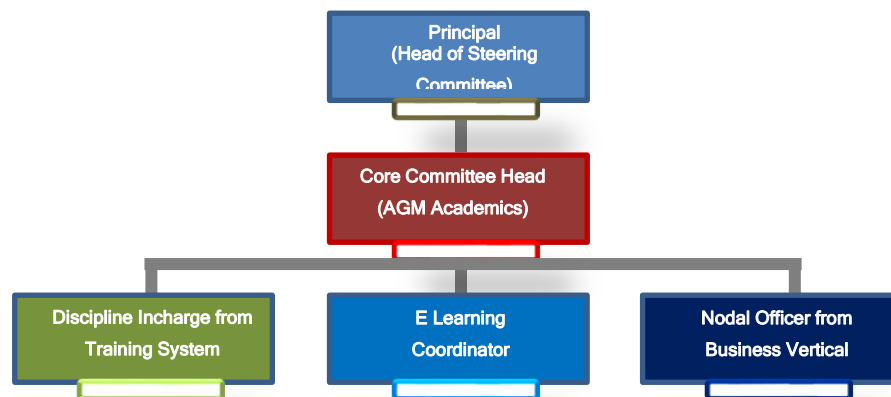
- 2.1.4.3.6. They will ensure that the MIS reports are generated on the course usage and appropriate measures are taken for the smooth flow of the E-Learning contents to all users.
- 2.1.4.3.7. They will have to ensure that the timelines are adhered to by the DICs/ Nodal Officer and brought to the notice of the Core Committee Head/ E-Learning Co-ordinator in case of delay.
- 2.1.4.3.8. They will also monitor that all the contents in the portal are up to date and current and bring to the notice of the Committee Head.
- 2.1.4.3.9. They will ensure that the updation in the modules received from the DICs/Nodal Officers are taken up with vendors/ carried out immediately.

#### 2.1.4.4. DIT Members in the Core Team

- 2.1.4.4.1. The DIT members will take up the technical issues arising in the E-Learning module, both in the contents and the hosting with the respective vendors.
- 2.1.4.4.2. They will provide the required technical support for the project, with regard to the upgrades in the software platform etc.
- 2.1.4.4.3. They will ensure that the network and the connectivity both intranet and internet is up 24X7.
- 2.1.4.4.4. They will make the payments to the vendors: the LMS subscription charges, customization charges if any and the course development charges to the content developers, based on the recommendations of the E-Learning Co-ordinator.

## 2.2 Steering Committee

- 2.2.1 The Head of the Steering Committee will be the Principal and the Deputy Head will be the Core Committee Head. The Steering Committee will be constituted as follows:



### **2.2.1.1 Nodal Officer**

- 2.2.1.1.1** The Nodal Officer will be deputed by the respective Vertical Heads at Central Office.
- 2.2.1.1.2** Nodal Officer will be single point of contact in the Vertical.
- 2.2.1.1.3** 2.2.1.1.3 They should at least be of the rank of an Assistant General Manager, having adequate knowledge about the concerned Business Vertical.
- 2.2.1.1.4** 2.2.1.1.4 The Nodal Officer at Central office will be the nodal point of contact between the DICs at Staff College and the Business Verticals.
- 2.2.1.1.5** 2.2.1.1.5 Nodal Officer can suggest new topics or suggest changes or updation in the contents of the courses.
- 2.2.1.1.6** Nodal Officer also can submit the raw data or contents for the development of the E-Learning modules of their vertical to the Core Committee.
- 2.2.1.1.7** Nodal officers at Central office may form a sub committee comprising staff members from all the sections within each vertical to facilitate preparation /suggestions/ updation in the e-learning content of the module/courses related to respective verticals in line with the different job roles.

### **2.2.1.2 Discipline In Charge**

- 2.2.1.2.1** At present there are 9 Discipline in Charges in the Training System, placed at Staff College, Bengaluru.
- 2.2.1.2.2** They will be a part of the Steering Committee. They will conduct the Training Need Analysis (TNA) for their respective Disciplines.
- 2.2.1.2.3** The courses will be finalized on the basis of the Training Need Analysis.
- 2.2.1.2.4** They will design the courses and the raw material for the courses shall be provided by the DICs.
- 2.2.1.2.5** If there is a requirement for additional data, they can consult the Nodal Officer of the respective Verticals for the raw contents. In such instances, the course contents will be finalized in consultation with the Nodal Officer.
- 2.2.1.2.6** They will actively participate in the development of the E-Learning modules, adhere to the timelines, vetting and approval of the various stages, in the development of the courses.

Aspect	Sign Off by
Course Contents	Discipline In Charge
Design, Storyboard of Course	DIC, Core Committee members
αversions of the Courses	Discipline In Charge
Voice over for the Courses	Discipline In Charge
βversions of the Courses	Core Committee members
Updating the contents	Discipline In Charge
Evaluation test/Take a Test / Program wise Questions	Discipline In Charge

- 2.2.1.2.7** They will sign off the various aspects of the courses as follows:

### 2.2.1.3

### Control and Reporting Levels

- 2.2.1.3.1 The E-Learning Core Committee Head will be the operational head of the E-Learning project.
- 2.2.1.3.2 The Core Committee Head will report to the Principal, Staff College.
- 2.2.1.3.3 The E-Learning Co-ordinator will report to the Core Committee Head.
- 2.2.1.3.4 The remaining reporting levels will remain the same as spelt out in the Training Policy.

### 2.2.1.4 Workflows

- 2.2.1.4.1 This section describes the workflows for the various aspects of E-Learning viz.

- ✍ Course development,
- ✍ Vetting,
- ✍ Hosting,
- ✍ Evaluation and feedback management,
- ✍ Updating and version control,
- ✍ Methodologies

#### 2.2.1.4.1.1 Course Development

- 2.2.1.4.1.1.1 The training needs for the year will be planned as per the Training Policy.
- 2.2.1.4.1.1.2 The courses that are to be delivered through the E-Learning portal will also be identified and a corresponding e-calendar will be planned for all the officers. This will be done by the Core Committee.
- 2.2.1.4.1.1.3 The Course Category will be finalized for each of the courses. The various Course Categories are: General Courses, Mandatory Courses, Advanced Courses, Certification Courses, Programs and Mobile Nuggets. These are described in detail in the Course Categories section.
- 2.2.1.4.1.1.4 The E-Lessons will be developed and mapped role wise in compliance with the PSB reforms “Ease of Access Service Excellence” suggested by Ministry of Finance Agenda Point No.-30: which suggests the bank to Mandate annual role-based e-learning program for all officers, and

- ✍ Assign weightage in appraisal for e-learning program
- ✍ Develop e-learning role based lessons, and lay down minimum number of online lessons to be successfully completed annually;
- ✍ All the courses developed will be mapped with the various roles so as to cover all the job roles of all employees

### **2.2.1.5 Scope of Present E-Learning Project:**

Bank has finalized four vendors through RFP for Content development of new 500 modules in next three years w.e.f.Oct.-2019 Nov-2019

The process of content development as follows:

- 2.2.1.5.1** The Core Committee in liaison with the LMS Vendor will decide the course content and decide on the course category, eligibility, target groups, the evaluation process and other functional aspects.
- 2.2.1.5.1** The course contents will be collected and vetted by the respective DICs and other faculty members nominated for this purpose.
- 2.2.1.5.2** The course contents can also be procured from the Nodal Officer/ Business Verticals if the need arises.
- 2.2.1.5.3** The various Course Delivery Modes are:
  - ✍ Plain Text with or without voice over.
  - ✍ “Standard” showing more of text, graphics, pop ups, user interface, few illustrations animations, and background narration.
  - ✍ “Premium” showing minimal text, rich illustrations and animations, embedded video, and background narration.
- 2.2.1.5.4** The Core committee and the vendor will sign off the Course Delivery Mode and the final course contents will be given to the vendor for development.
- 2.2.1.5.5** The vendor will prepare the Story Board for the content and present it to the E-Learning Co-ordinator, who will receive the file and forward to the respective DIC / faculty for approval.
- 2.2.1.5.6** The DIC along with the Core Committee members will evaluate the Story Board and approve if it is in order. If any modifications, corrections etc. are to be carried out, it will be informed to the E-Learning Co-ordinator, who in turn will take up with the vendor for modifications.
- 2.2.1.5.7** The  $\alpha$  version of the course will be developed by the vendor and will be made available to the E-Learning Co-ordinator who will download the file and forward to the respective DIC for approval.
- 2.2.1.5.8** The DIC will go through the  $\alpha$  version of the course and approve if it is in order. If any modifications, corrections etc. are to be carried out will be informed to the E-Learning Co-ordinator, who in turn will take up with the vendor for modifications.
- 2.2.1.5.9** The vendor will then develop the  $\beta$  version of the course and will make available to the E-Learning Co-ordinator who will forward the file to the DIC/faculty for approval.
- 2.2.1.5.10** If the course has voice over, then the vendor will provide the audio script for approval. The DIC on receipt of the same from the E-Learning Co-ordinator will approve the voice over or make amendments as the case may be and forward to the vendor through the E-Learning Co-ordinator.
- 2.2.1.5.11** After the  $\beta$  version is approved it will be signed off by the DIC.
- 2.2.1.5.12** The vendor will then forward the SCORM file of the Beta Version to the E-learning Co-ordinator for uploading into the LMS.

- 2.2.1.5.13** However with the introduction of the role based E-learning modules we have to develop new E-learning modules/ upgrade in-house modules to vendor developed modules and further integrate with the training life cycle of the employees.
- 2.2.1.5.14** However with the introduction of the role based E-learning modules we have to develop new E-learning modules/ upgrade in-house modules to vendor developed modules and further integrate with the training life cycle of the employees.
- 2.2.1.5.15** In addition to procurement of LMS, Bank should empanel vendors for content development and course designing for certain specialised subjects due to the availability of limited infrastructure with the Bank. Under Content Management Solution, E Learning Team will vet the final files for upload and only in case of bank specific or product specific modules bank will provide content in, form of text to the empanelled vendors and the content developer will create lessons with video, audio and animation effects and upload to LMS package. For all the other modules the vendor will develop the content and will provide the training system for vetting before final upload.
- 2.2.1.5.16** Since E-Learning will be an important part of the Training process an LMS Vendor will be finalised for integrating the existing E Learning Platform with existing software packages used by the Training System for blended training like pre training, during training and post training activities. Bank intends to implement a maintain LMS as per Banks requirement. Bank will award the contract to the successful vendor and the vendor should deliver the service with the following basic scope:
- ✍ Exploring compatibility with existing IFTAS Cloud
  - ✍ Supplying the software solution of Learning Management System(LMS) software in a cloud environment
  - ✍ Support large number of concurrent users (at least 500 at a time )
  - ✍ Content development of 500 new e lessons with Take a Test (Dynamic questions in the test) for completion and updation of the old ones and hosting on the E-learning portal.
  - ✍ The courses developed i.e. e-Lessons, e-capsules, m-nuggets should have cross platform compatibility (i.e. Android, Windows, Black berry, iOS etc.) and also compatible with major browsers (i.e. IE, Mozilla Firefox, Google Chrome, etc.) i.e. it should be accessible on open UI.
  - ✍ Mobile Nuggets, Learning audio and visual files content creation and upload on the App and LMS solution.
  - ✍ Development of the E-Learning App integrated with the LMS.
  - ✍ Migrate existing disintegrated packages( Training Feedback Package, Post Training Evaluation Package, PO On boarding , Business Project and Shift-o-meter package , Entry Exit package etc.) pertaining to LMS to new integrated Learning Management System.
  - ✍ Establishment of a digital library linked with the LMS.
  - ✍ Provide integration with HRMS and MIS Exploring compatibility with existing IDRBT Cloud

- ✍ Supplying the software solution of Learning Management System (LMS) software in a cloud environment
- ✍ Support large number of concurrent users (at least 2000 at a time )
- ✍ The courses developed i.e. e-Lessons, e-capsules, m-nuggets should have cross platform compatibility (i.e. Android, Windows, Black berry, iOS etc.) and also compatible with major browsers (i.e. IE, Mozilla Firefox, Google Chrome, etc.) i.e. it should be accessible on open UI.
- ✍ Mobile Nuggets, Learning audio and visual files content creation and upload on the App and LMS solution.
- ✍ Development of the E-Learning App integrated with the LMS.
- ✍ Migrate existing disintegrated packages( Training Feedback Package, Post Training Evaluation Package, PO On boarding , Business Project and Shift-o-meter package , Entry Exit package etc.) pertaining to LMS to new integrated Learning Management System
- ✍ Establishment of a digital library linked with the LMS
- ✍ Provide integration with HRMS and MIS

### **2.3 Course Categories**

2.3.1 The bank is introducing role based courses and linked to their KRAs. Hence the employees will have to complete role based mandatory e lessons in order to get credits in APAR. However based on the requirements of learning at various stages, the courses in E-Learning are categorised as follows:

- ✍ General or basic Courses
- ✍ Mandatory Courses
- ✍ Advanced Courses
- ✍ Certification Courses
- ✍ Programs
- ✍ Mobile Nuggets
- ✍ Learning Videos and Audios

### **2.3.2 General Courses**

2.3.2.1 These courses are basic courses meant for acquiring knowledge about various aspects of Banking, rules, regulations and guidelines about operational aspects and product knowledge.

2.3.2.2 The courses will have course evaluation or assessment. Minimum score to pass the course will be 50% marks.

2.3.2.3 Those who do not score the minimum marks will repeat the course and the evaluation.

### **2.3.3 Mandatory Courses**

2.3.3.1 These courses will be for officers in various scales, irrespective of their place of posting.

2.3.3.2 Each officer will have to undergo a minimum of 5 to 20 Mandatory courses in every Financial Year.

2.3.3.3 These courses can be general or job specific modules related to their current job profile.

- 2.3.3.4** The officers will have to secure a minimum of 60% marks in the tests for these courses to be considered as “PASS”.
- 2.3.3.5** The number of attempts will not be restricted for securing the required passing minimum.
- 2.3.3.6** The HR & Personnel Department to map the pass in Mandatory Courses to the PMS of the officers.

#### **2.3.4 Advanced Courses**

- 2.3.4.1** Such officers who have been successful in the mandatory courses and have secured more than 75% and above in the tests, shall be eligible for the advanced courses.
- 2.3.4.2** These courses are called as Advanced Courses, because the officers will be invited to attend these courses depending on the aforementioned criteria.
- 2.3.4.3** These courses will have a higher level of course contents and will focus on specific areas of operations of the officers.
- 2.3.4.4** Initially the focus will be on such courses where there is an urgent need for trained officials.
- 2.3.4.5** Officers should score 75% and above for securing “PASS” in these courses.
- 2.3.4.6** The HR & Personnel Department to map the pass in Advanced Courses to the PMS of the officers

#### **2.3.5 Certification Courses**

- 2.3.5.1** These courses will be on specific topics, for e.g. Specialized / Focus area coverage for building core competence, e.g. Insolvency & Bankruptcy Code (IBC), Resolution of Stressed Assets , External commercial borrowing (ECB), International Financial Reporting Standards (IFRS) etc.
- 2.3.5.2** Any staff member irrespective of cadre can enroll for these courses.
- 2.3.5.3** The staff members taking part in these courses will have to secure minimum of 75% marks for securing “PASS” in these courses.
- 2.3.5.4** If the staff member is not able to ‘PASS” any of the enrolled courses in two attempts each, they will not able to attend these courses during that Financial Year.
- 2.3.5.5** However, they can enroll for the same course or other courses in the next Financial Year.
- 2.3.5.6** The HR & Personnel Department to map the pass in Certification Courses to the PMS of the officers.

#### **2.3.6 Programs**

- 2.3.6.1** Program addresses specific Banking requirement like NPA recovery, Retail lending, CASA etc.
- 2.3.6.2** They comprise of general, mandatory or advanced course types.

- 2.3.6.3 Program certification on completion of the various modules attached to it will be self-generated.
- 2.3.6.4 The Program certificate generation will be customized with the vendor
- 2.3.6.5 The HR & Personnel Department to map the pass in Programs to the PMS of the officers.
- 2.3.6.6 For all the role based modules the schedule, time duration for completion of test will be fixed and displayed before the employee enrolls for completion of the online test.

#### **2.3.7 Mobile Nuggets**

- 2.3.7.1 Short duration Lessons of 5 minutes duration containing not more than 5 to 10 screens. Size of the mobile nuggets is less than 1MB and primarily developed using HTML 5 / CSS 3 with SCORM compliance
- 2.3.7.2 These will be short information disseminating material, which can be primarily to be viewed through mobiles, tablets and i-pads etc.
- 2.3.7.3 It is a like a quick help text.
- 2.3.7.4 The courses will be of about 1 – 2 pages.
- 2.3.7.5 Nuggets will be initiated by the Core Committee based on needs and inputs from the staff members.

#### **2.3.8 Learning Videos and Audios**

- 2.3.8.1 Various important classroom sessions and learning videos or audio files will be uploaded in the E –Learning portal as well as linked with E-Learning App.

### **2.4 E-Learning Certificates**

- 2.4.1 Before placement to a new role an officer is required to clear e-learning modules specified for that role. In case he has not completed before taking up the assignment, he or she should immediately complete the e –lessons.
- 2.4.2 Certificates will be self-generated by the user, for all the completed courses except Mobile Nuggets.
- 2.4.3 The courses / modules completed shall be updated in Union Parivar on a monthly basis.
- 2.4.4 The history of the trainings in E-Learning will be available in Union Parivar.
- 2.4.5 E-Learning LMS and HRMS to be customized for this.

### **2.5 Online Tests**

- 2.5.1 E-Learning Portal has provision to conduct online tests for specific cadres of employees based on management requirements e.g. promotions, talent pool etc. which can be linked to monetary / career incentives/ promotion process etc.

- 2.5.2 The tests will be for a specific Module, Program or Course. The marks/ grades shall be decided depending on the type of the course.
- 2.5.3 The questions for the tests shall be compiled by the DIC's and vetted by the Core Committee.
- 2.5.4 The questions will be taken from a pool /question bank or from the Vertical Heads/Nodal Officer.
- 2.5.5 The number of attempts for the tests will be decided by the Core Committee based on the nature and type of tests conducted.
- 2.5.6 In certain cases, customization in the E-Learning LMS to be carried out for this.

## **2.6 Credits for Mandatory Courses**

- 2.6.1 Career incentives for completing certification under each level to be given by linking to Annual Performance Appraisals. This will be decided by the HR and the Training System.
- 2.6.2 Marks awarded for the Tests undertaken (in percentage) will be uploaded and updated in the employee profile in the HRMS package on a monthly basis. Suitable Customization to this effect to be done in the LMS and in the HRMS package.
- 2.6.3 For the completed mandatory courses, credits/marks to be awarded under performance appraisals. Maximum of 5 marks may be awarded for completing all the mandatory courses. Pro-rata marks to be awarded based on the number of mandatory lessons completed (9 marks / 8 marks/ 7 marks / 6 (4 marks / 3 marks/ 2 marks / 1 mark depending on the number of courses completed out of the mandatory courses allotted).
- 2.6.4 The Points accredited to be considered in the Appraisals/Promotions/Higher assignments. Suitable Customizations to be done.

## **2.7 E-Learning as an alternate Channel of learning**

- 2.7.1 All the role based modules will further be bifurcated into basic and advanced modules.
- 2.7.2 All Basic training modules to be completed by the employees using e-Learning.
- 2.7.3 Those who have completed the Basic modules or programs only to be invited for Training at Centres.
- 2.7.4 All Probationary Officers to complete Mandatory Courses or Programs. This will be identified by the Core Committee.
- 2.7.5 Mandatory E-Learning Courses to be completed before attending any in-house/residential training program.
- 2.7.6 The Mandatory Courses will be decided by the DICs and informed in the welcome letter sent to the participant.
- 2.7.7 A digital library integrated with the LMS can be introduced and same can be developed by the vendor.

## **2.8 Analysis and impact study on the usage of E-Learning**

- 2.8.1 The evaluation of the usage of the E-Learning will be done periodically. The detailed analysis regarding the status of the Course contents uploaded and its progress will be done periodically. However the same will be monitored by the E Learning Team at College under the supervision of the Principal/AGM Academics. The number of registered users and concurrent users will be monitored and will be reviewed during the TAC Meetings.
- 2.8.2 A comprehensive review of its effectiveness and a detailed analysis of the extent of the usage can be taken after the end of four quarters or once in a year so that further steps to be initiated in the development of the E-Learning Package can be taken.
- 2.8.3 The impact of the E-Learning usage can be measured and analyzed using the parameters like “the Increase in Confidence level; Efficiency and Accuracy” before and after completion of the mandatory E-learning modules attached to specific roles through the Post Course Evaluation Tool available with the Training System.

## 2.9 In-house course development and Role of Training System

- 2.9.1 Identified simple E-learning modules will be developed in-house as plain text based content with or without voice over. Currently 431 assets and liability products have been developed as text based in-house modules.
- 2.9.2 The content development and up-dation will be done by the Core Committee Members/ DICs.
- 2.9.3 The contents will be furnished by the DICs.
- 2.9.4 Expertise for full scale in-house content development to be developed in the Training College by acquiring content development software along with training for the identified in-house content developers.
- 2.9.5 All other courses will be designed and developed by the LMS Vendor who will be providing the complete Training LMS.
- 2.9.6 This will be procured by the Training system jointly with the DIT.
- 2.9.7 In-house content development capability to be improved in a phased manner with procurement of latest software and induction of officers with required skill sets to make the bank self-reliant in this regard.
- 2.9.8 The in-house content development will be implemented and monitored by the Core Committee.
- 2.9.9 The training system at present will follow the same procedure followed for content development as spelt out in point no 2.2.1.5 under course development.
- 2.9.10 As per the proposed scope the bank will move for a complete LMS solution and float an RFP for selection of vendor for LMS and CMS as well as integration of all existing packages, course designing and development and the training system will be involved only in vetting before final upload except the bank specific modules or scheme specific modules for which bank will provide the content in text form to be further developed and uploaded on the LMS package. Hence Core Committee will only be involved in the getting the approval of topics, mapping courses with roles,

providing content for bank scheme specific modules and vetting the courses before upload.

#### Review

Considering that the field of ICT (Information Communication Technology) evolves rapidly, the E-Learning Policy will be reviewed and updated by the Core Committee and placed before the Board.

**1. Preamble**

Banking is intrinsically human-centric, despite the increasing invasion of machines, people are among the most important assets and a bank must efficiently manage its employees during every phase of employment. In this competitive arena, bank recognizes the need for innovative digitally supplemented training to enhance learning and development of its staffs for developing a competitive edge over competitors in delivering excellence to customers.

The Indian banking industry is continuously witnessing a process of transformation due to increased digital and data driven banking and customers elevated expectation; thus there is a need for the digital platform for training and development of staffs in critical operational areas including credit & risk, customer service and behavioral aspects etc. Apart from enhanced banking skills, other distinctive competencies such as Leadership, technology management, emotional intelligence and behavioral competencies are required to support human effort and respond to new age customers. In this context, digital training can be a great enabler.

**2. Scope**

This policy shall govern virtual domestic training activities in full accordance with regulatory requirements, corporate concern and emerging scenarios. Further, this policy is to be read along with Training & E-Learning Policy in vogue.

This maiden Policy is formulated in context of prevailing situation; wherein industry is bracing up for digital modes of learning. Further, this will pave the way for convenient, Self-Paced learning and also supplement the training and developmental need of employees especially NextGen human capital.

**3. Objectives of the Policy**

The purpose of this policy document is to lay down the scope of activities, policies and procedures for Virtual Training Programs of the Union Bank of India, hereinafter referred to as “Bank”. The aim is to put in place an effective Virtual training framework which inter alia, should spell out the roles and responsibilities of all stakeholders including Training system, administrative Offices and most importantly Branches concerned, Virtual Training Infrastructural aspects, VTP (Virtual Training programs) Methodologies and effectiveness thereof etc.

- The broad objectives of aforesaid policy are mentioned hereunder:
- To establish a culture of self-learning.
- To promote alternate channels of learning.
- To expand access to high quality learning & development opportunity to all employees at their convenience and location.
- To make training/ learning demand driven.
- To create highly scalable training system to meet the emerging needs of Amalgamated Entity.

**4. The Concept of ‘Virtual Training’**

Virtual training is akin to simulated learning environment via Internet, which provides a convenient communication environment for distance learners. Additionally, it may also be defined that virtual learning environment is created where learning facilitator and learners interact with each other using digital devices viz Computers, Laptops, Smart phones etc. linked to a network through Internet, so that it simulates the traditional classroom or learning experience.

## **5. Training Process**

### **5.1. Training Needs Analysis (TNA)**

Training need evolves continuously due to various organizational factors viz changes in organizational structure, launch of new products and processes, new industrial/government led developments, prolonged crisis conditions (pandemics) and individual factors viz role, employee's experience and background, performances etc. The bank will make best endeavors to gauge the 360-degree view in assessing the online training requirements of employees. Therefore, in the backdrop of above, in addition to points mentioned in Training Policy, the indicative list of variables for assessing online training needs are enumerated below:

- Directions of Training Advisory Committee (TAC), Training Audit-Sub Committee (TASC);
- Inputs received from concerned Verticals, STCs and field functionaries;
- Cost benefit analysis for Offline vs Online programs;
- Inputs from assessment/awareness tests and survey amongst employees for assessing employee's knowledge base/skill set;
- Relevant Feedback received from trainees during offline/online programs and E- learning portal;

### **5.2. Training Coverage**

The virtual trainings are more palatable to NextGen; therefore they will be especial focus of such programs among other tech savvy staff members.

Bank's internal trainings including induction trainings will be suitably accommodating online/virtual training modes mainly covering the aspects related to 3Ps i.e. Products, Policies7Guidelines and Processes. The virtual training will be inteFactive and trainee centric, to facilitate the alternative mode of learning at trainee's ease and convenience.

Virtual training programs are expected to adopt collaborative approach i.e. domain expert can be invited internally as well as externally for enhancing the effectiveness of Virtual training programs.

External online/virtual training shall be utilized for meeting the specialized training needs of staffs including faculties so as to cover the gaps in internal trainings and skill sets.

### **5.3. Training Design & Development**

Virtual trainings are customizable to cater the needs of the organization and trainees based on Training Need Analysis (TNA). It will also be harnessing the resources available in E-Learning portal and combine

the same with audio, video and/or visual session in live or recorded mode to facilitate learnings of staff members and also to meet their developmental needs.

Virtual trainings shall be designed and conducted for employees during various stage of employment. To begin with, it will be formulated into two types:

- 5.3.1. Short Duration Virtual Training Programs (SD-VTP): Training programs of duration less than 4 hours preferably at branch/office location. The trainees need to attend training program in place wherein conducive learning environment is available and he/she may disengage with job functions for the relevant duration.
- 5.3.2. Long duration Virtual Training Programs (LD-YTP): Training programs duration of 4 hours and above preferably at conducive learning environment viz. home or other location wherein trainee may disengage with routine work/customers.
- 5.3.3. Flexible Virtual Training Programs: Virtual Training Programmes can also be conducted as per convenience of Trainees & Trainers during non-working days. Compensatory leave to be granted to Trainees and Trainers in lieu of structured full day virtual training held on non-working days.

#### **5.4. Nomination for Training**

- 5.4.1. Virtual training programs are primarily envisaged as 'demand driven' i.e. trainee may nominate oneself for live online virtual training through existing mechanism viz Self-Nomination, Performance Management System (PMS). Additionally, individual/bulk nomination may also emanate from supervisory functions up to Central Office.
- 5.4.2. In case of urgent training needs arising out of immediate corporate concerns, Staff College may also decide on direct nomination in consultation with GM (Learning & Development). Staff College/Centers will co-ordinate with Administrative Offices RO/FGMO for ensuring nomination and conduct of the training programs. Further, Training system shall design and roll out such programs in collaboration with concerned vertical.
- 5.4.3. In order to ensure quality and effectiveness of virtual training programs, Staff College will share program outline with Regional Offices, who will in turn ensure suitable nomination at least 7 days before commencement of virtual training program and also communicate effectively with participants. Further, the ultimate onus of ensuring 'Zero drop out', 'No Mismatches' and timely nomination in Union Parivar will be vested with Regional Offices; however necessary support will be extended by training system.

#### **5.5. Training Calendar**

In view of the para covered under TNA; virtual training calendar shall be drawn alongside physical training calendar as deemed necessary and the same will be also be hosted in E- Learning Portal/U-LEARN for better dissemination of information amongst staff members.

## 5.6. Training Infrastructure

With more and more millennial joining our workforce, mobile learning and self-paced training is need of time for supplementing the physical training. Therefore, bank should have scalable online Training infrastructure, which can effectively cater to the learning and developmental needs of 75,000 plus employees pan India basis.

Virtual training infrastructure to have essential features:

- App (android & iOS) as well as internet-based platform, wherein learners may access pertinent content as per their requirements.
- A learning solution having new age features viz. hosting and streaming live and recorded videos/audios uninterruptedly, gamification, offline teaming, secures file transfer and supportive of varied digital devices.
- A learning platform supportive of smart classroom concept, which will facilitate interactive and exercise-based classroom sessions.
- A learning platform to have integrated analytics feature.
- A learning platform having capabilities to cater learning & developmental needs of diversified employee base.
- A platform which may promote the culture of inclusive training i.e. especially abled persons.

In sum, solution to be helpful in connecting with the participants and facilitate collaboration seamlessly, be location independent and at the same time, shall secure all interactions.

- Bank is at present using Microsoft Team solution for conducting live training programs using screen sharing mode, with capability of hosting live audio-Visual interactive session, chat facility etc.
- On finalization of virtual training program, Training Analytics Unit at Staff College will create the link for conducting the program and subsequently, Training Analytics Unit will share the same with ROs HR/Participants and through official platforms viz official mails, Kaizala App.
- For virtual training programs having large number of participants such as live online training, live webinars; assistance of one coordinator/moderator/Technical support to be provided to concerned faculty conducting the session.
- The Bank shall endeavour to make use of best available cost-effective learning management platform, which will make the learning with a feel of classroom. Option of recorded sessions shall also be made available for recapitulation purposes.

## 6. Training Methodologies

The interaction among employees have rapidly enhanced due to advent of latest technologies and learning management solutions. The virtual training methods are gaining ground as they offer more flexibility in terms of timelines, re-usability of content, knowledge acquisition and foster learning autonomy. In the context of our bank, virtual trainings are in nascent stage and expected to evolve further with utilization of more and more offline and online methods of virtual trainings as mentioned underneath, are employed for facilitating (earning and development amongst staff members.

## 6.1 Emerging Training Methodologies: Offline/Online

- **Live Online Training:** This mode of training will be one of the main methods to facilitate learning among nominated candidates, who will be attending the session via Microsoft Team or Learning Management Portal in their respective devices using allotted ID and passwords. The trainer available virtually, will facilitate the learning by presenting high quality contents and encourage group to be interactive and collaborative during the training session.
- **Self-Paced Training (Offline and Online):** This online training method will also be considered for making program flexible as per participant's convenience. It is expected that combination of resources viz Audios, Videos, Reading Materials, E- learning modules will be prescribed in self-paced training program, which will be completed by trainees within timeline allotted as per design of the program. This method can also be employed in case of on-boarding programs.
- **Web based Seminar (Webinar):** It will be akin to seminar to be conducted in video, audio or both modes over Microsoft Team or other web-based platform. Further, this method shall be adopted in conducting short duration large group workshops by expert faculties, wherein one-way audio/video communication is expected with option for two-way chat. Training system shall facilitate participants through live webinars including 'on-demand webinars' and recorded webinars. Recorded webinars shall be hosted in E-learning portal for wider reach among staff members.

### Some important features of a webinar are summarized as below:

- May be conducted for short sessions of not exceeding 2 hours in normal scenario.
  - Limited duration of 1 -2 hours presenting content (using audio, video, sharing screen, PPT, etc.).
  - Interaction with participants (audio, chat, quizzes, surveys, whiteboard, "hands up" button, etc.).
  - Rights giving: the person running the webinar may give different rights to the participants (e.g. make them presenters).
  - Awareness creation on new product, its functionality etc.
- **Certifications:** As part of capacity building exercise and to develop 'good to have\*' training program, Training system will design and develop various internal certification programs related to operational area viz Preventive Vigilance, Retail business, Credit ethics etc. These courses are to be undertaken by employees for gaining proficiency in their area of function/interest.

The indicative list of broad features of Certification programs are the following:

- These courses will be designed and developed in collaboration with concerned Vertical. The responsibility of implementing and hosting the same will be vested with training system.
- These courses shall be hosted into E-Learning Portal.
- These Certification programs to contain assessment tests and well-defined modules, which are to be completed within stipulated time period. On successful completion of course, certificate will be awarded to passing candidates.

- The broad modalities of the program will be in consonance with the provisions of E-Learning Policies.
- These certifications may also be in blended form in the sense these can also be in hybrid of online and offline classroom program.
- **Short Nuggets:** Training Courses mainly consisting of short explanatory videos to elucidate complex conceptual topics, products etc.

## 6.2 Ways and Methods to Engage Trainees

It is pertinent to mention that realigning training in virtual mode will yield desirable result provided collaborative approaches are effectively utilized to engage trainees and motivate them to adopt self-learning modes. Toward achieving this objective, training system will endeavour to introduce innovative methods/ways outlined hereunder:

- **Intermittent Two-way Live interaction:** To ensure better connect; faculty/coordinator will ask participants to go live on camera intermittently and randomly for connected interaction, participants will also be advised to raise queries on live video mode for two building better rapport and satisfaction.
- **Polls & Questionnaires:** The disconnect between trainee & trainers may prevalent in virtual mode of training, thus Polls and questionnaire may be administered by the trainers. This will not only re-engage trainees but also gauge the learning levels among them.
- **Day end Test/ Mid-Course Test:** It is challenging to ascertain the learning level of participants in virtual mode. In this context; Trainer to administer day end & mid-course mini-tests comprising of questions not more than 10. These mini tests shall be utilized for long duration virtual training programs and based on sessions completed in a particular training day.

## 6.3. Blended Training Techniques

The concept of blending virtual training methods such as online and/or offline with physical training can optimize the participant's learning curve.

Training college will take into consideration various factors viz subject matter, type of learners, budget, space constraints and compliance issues before deciding upon blended training programs.

Once such training needs are identified, participants will be communicated for appropriate virtual method of training supplemented with physical training before or during the commencement of physical training programs. In a blended learning course, in addition to classroom training, trainees will be advised to undertake learning activities mentioned underneath which might include but are not limited to:

- Reading about new concepts through E-learning modules;
- watching video demonstrations or animated process overviews;
- Listening to recorded webinars;
- Undergoing Internal certifications courses, Self-paced courses,

- Any other;

## 7. Evaluation of Training Effectiveness

As part of implementing effective learning and development strategy of our bank, training system will evolve various assessment tools to objectively measure the effectiveness of virtual training programs in both qualitative and quantitative terms.

Assessment methods of various virtual training methods will vary with different type of training programs:

Live online Training	Self-Paced Training	Webinar	Certification Course.
<b>Short Duration:</b> <ul style="list-style-type: none"> <li>• Exit Test/Questionnaire</li> <li>• Qualitative Feedback</li> <li>• Quantitative Feedback</li> </ul>	<b>Short Duration:</b> <ul style="list-style-type: none"> <li>• Exit Test/Questionnaire</li> <li>• Qualitative Feedback</li> <li>• Quantitative Feedback</li> </ul>	<ul style="list-style-type: none"> <li>• Qualitative Feedback</li> <li>• Quantitative Feedback</li> <li>• Random video and/or audio recording of sessions</li> </ul>	<ul style="list-style-type: none"> <li>• Qualitative and quantitative Feedback post completion of course</li> <li>• Dropout Report analysis</li> <li>• Passing &amp; failing candidates Report analysis</li> </ul>
<ul style="list-style-type: none"> <li>• Long Duration: Kirkpatrick's evaluation model will be employed</li> <li>• Entry Test</li> <li>• Recap/summarization session</li> <li>• Day end test/Mid-course Test</li> <li>• Exit Test/Questionnaire</li> <li>• Qualitative Session-wise Feedback</li> <li>• Quantitative Session-wise Feedback</li> <li>• Post Course Evaluation (PCE)</li> <li>• Quantitative Business Parameter (QBP)</li> </ul>	<b>Long Duration:</b> <ul style="list-style-type: none"> <li>• Entry Test</li> <li>• Recap/summarization session</li> <li>• Exit Test/Questionnaire</li> <li>• Qualitative session-wise Feedback</li> <li>• Quantitative session-wise Feedback</li> </ul>		

## **8. Stakeholder's Roles and Responsibilities**

Learning and development is linked to an organization's talent management strategy and is designed to align the individual's goals and performance with the organization's overall vision and goals. In this context, Learning and development has many stakeholders across organizational pyramid and they have various roles and responsibilities.

### **8.1 Training Advisory Committee (TAC) and Training Audit Sub Committee (TASC)**

Training system will present the performance and analysis of virtual training programs at TAC & TASC both. The aforesaid committees will review the progress and provide strategic directions for further evolving virtual training programs, virtual training infrastructure and on any other related matter, as deemed necessary.

### **8.2 Staff College/Staff Training Centers**

- 8.2.1. Staff College will collect inputs from various stakeholders for the purpose of designing and developing virtual training programs. Taking into consideration of target trainee's skills and level of experience etc.
- 8.2.2. Staff college will also adopt collaborative approach i.e. seek inputs & resources from concerned vertical both in designing and delivery of the virtual training program.
- 8.2.3. The details of the program including methodology shall be discussed with subject matter experts in corporate vertical before rolling out the pilot training program. Further, based on the inputs and feedback generated from pilot program, the content will further be fine-tuned & standardized.
- 8.2.4. For ensuring proper planning of training programme, Staff College will factor in locational advantage/ disadvantage, availability of appropriate training infrastructure & resources etc.
- 8.2.5. The standardized VTP content will be delivered by the college staff across the training centers by way of providing training resources viz PPTs, Lesson Plans, Welcome Letter, Reading Materials etc.
- 8.2.6. The Staff College will also supervise the performance of the virtual training program across centers & wherever necessary, it will provide necessary directions on programs. The primary responsibility of maintaining quality and effectiveness in delivery of training program will be vested with respective training centres/college.
- 8.2.7. Training system shall be provided with adequate physical and technology related infrastructure for facilitating effective learning through virtual training room support, which will invariably include adequate smart classrooms, recording room, high speed network etc.

- 8.2.8. Training system is expected to closely align with ROs/Branch as business partner, therefore center/college will consider troubleshooting branches/ROs through 'virtual On Demand On Spot (ODOS) session'. Training Centers to seek permission for conducting such session and reporting to Staff College to be ensured.

### **8.3. Regional Offices/FGMOs**

- 8.3.1. Regional Offices shall ensure timely enrolment of trainees in Union Parivar for short duration and long duration live training programs.
- 8.3.2. RO to entrust HR officials as nodal officer for virtual training programs, who will co-ordinate with staff college/centers for administrative purposes such as ensuring attendance, nominations, drop-out, mismatches etc. The ultimate responsibility to intimate the participants about all details of the program, links etc. will be vested with HR officials of FGMOs/ ROs.
- 8.3.3. RO will provide precedence in nominations to those staffs, who have not participated in any physical and/or virtual training program during the current Financial Year. Nomination for Virtual Training Programs may be made in rotational manner i.e. to the extent feasible, each physical training to be followed by Virtual training for staffs.

### **8.4. Trainers/ Co-ordinators**

- 8.4.1. Program coordinator to ensure that welcome call is made to participants in training programs provided batch size is up to 40.
- 8.4.2. Trainer to ensure that programs are engaging and learning objectives are achieved as set out in lesson plan. Some of the methods of engaging participants playing relevant videos, gamifications etc. Trainer may also utilize 'breakout rooms' feature in virtual platform for facilitating group exercises.
- 8.4.3. Faculty conducting the session to ensure that trainees are engaged by way of introducing questions/questionnaire/test during and after sessions/programs.
- 8.4.4. Trainer/ Co-ordinators may identify 'best participants' based on trainee's performance, valuable contributions, active participation and other factors. These best participants to be motivated appropriately by acknowledging their efforts before end of the program.
- 8.4.5. Trainer/coordinator to comply with IT Security/Cyber Security Policy while conducting sessions, sharing files and inviting guests. In this context, sharing of documents, training links will be restricted to secured network and through only permitted as per bank's extent guidelines.
- 8.4.6. Coordinators shall submit closure report of live virtual training programs subsequent to completion of such trainings as per format devised by training system.

## **8.5. Trainees**

- 8.5.1. Before signing-into the training program, Trainees are expected to learn or prepare about the training as envisaged in welcome letter/Time Table shared with them.
- 8.5.2. Participants will be required to complete all the formalities as announced by program coordinators/faculty. They should complete registration with proper credentials, filling Bio-data, marking attendance.
- 8.5.3. Trainees are required to fully adhere to extent guidelines on IT/cyber Security policy while attending the program.
- 8.5.4. Trainee should also desist from unauthorized circulation of training contents, resources, login credentials and training links. It may warrant strict disciplinary action against the erring staff.

## **9. Deviation to the Policy:**

- 9.1. The policy will be valid up to 31.12.2021. In the interim, modifications in the policy may be undertaken as and when required.
- 9.2. MD & CEO shall be the competent authority to approve modifications in the policy.
- 9.3. Administrative procedures for implementation of this policy shall be approved by MD & CEO.
- 9.4. Nothing in this policy shall in any way be construed to limit the prerogative of the Board/ MD & CEO to take actions in the matters relating to Learning & Development.

## **10. Review of the Policy:**

- 10.1 The policy will be valid up to 31.12.2021 MD & CEO shall be authorized to extend the validity of the policy for further 3 months.

**POLICY ON SUMMER INTERNSHIP**  
(Staff Circular 7331 dated 29.12.2020)

**Highlights**

- Summer Internship program will allow the bank to accomplish organizational goals through project assignments executed by students and also provide practical learning opportunity to interns. The internship program is proposed to be utilized by the bank to tap external talents from Premier & other Institutions.
- Bank envisage to assign projects in the emerging vital areas viz. Digitization & automation in lending & marketing, major corporate concerns in the form of case study, Industry best Practices, Futuristic Technologies (AI & ML), Block chain etc.
- Following changes are incorporated in this policy:
  1. Additional stipend slab for intern from Premier Institutes and upward revision in stipend for Tier-I & Tier-II Institutes is being proposed.
  2. Duration of Internship is revised to 8-10 weeks.
  3. Creation of repository of Project Reports and their analytical study.

1. The Board in its meeting held on December 23, 2020 approved the Policy on Summer Internship.
2. The emergent competition and need for imaginative solutions to propel business growth has prompted organizations to devise strategies to have a talented and innovative workforce to gain a competitive edge. In this backdrop, Internship programs not only helps the budding professionals in gaining technical / managerial know-how but also benefits the corporate on fresh perspectives on business issues and even sometime find solutions to the corporate concerns.
3. The Bank intends to optimise the benefits of tapping external talents by suitably modifying the policy framework. Salient amendments have been enumerated hereunder:
  - i. Stipend for Premier, Tier-I & Tier-II Institutes has been enhanced to tap external talents from Premier and high-grade academic Institutions. Further, Bank has now made stipend more contemporary in context of emerging scenario.
  - ii. Bank intends to create meaningful repository of internship projects for effective utilisation of vital information, findings contained in the research reports.
  - iii. Duration of Internship is revised to 8-10 weeks to provide more flexibility for qualitative improvement in research projects and also to accommodate intern's academic requirements.
4. The policy will be valid till 31st December 2021. Continuity may be extended for a further period not exceeding three months with the specific approval of the MD & CEO.

**Policy on Summer Internship**

## **1. Preamble:**

The emergent competition and need for imaginative solutions to propel business growth has prompted organizations to devise strategies to have a talented and innovative workforce to gain a competitive edge. Moulding an internship policy is an impactful strategy for creating a future talent pool for the industry. The Internship program not only helps the budding professionals in gaining technical / managerial know-how but also benefits, corporate on fresh perspectives on business issues and even shaping future business leaders.

## **2. Core Objective:**

The aim of the internship program is to provide the intern (future professionals) with a comprehensive practical experience in a setting where learning is the primary objective of the experience. To this end, the basic purposes of the internship are:

### **2.1. For the Student:**

To complete his/her professional preparation program in a controlled and supervised field experience. This program will serve as an opportunity for students to gain understanding about banking as a sector and union Bank in particular as an employer and helps them evaluate career opportunities.

### **2.2. For the Bank:**

To sponsor and guide the intern and to facilitate the experience while the intern applies theoretical knowledge to practical issues. This internship program will allow the bank to accomplish organizational goals through project assignments executed by students. Further, the internship program is utilized by the bank to tap external talents. In addition, the internship program helps build the Union Bank of India Employer Brand in reputed educational institutes which are a sources of manpower for the Bank. The Bank can benefit from the intern's by assigning them following types of Projects:

- ✓ Critical Live Project: Digital Marketing, Digital Lending, Centralization, Automation etc.
- ✓ Strategy: Benchmarking including peer study, Product & Customer Proposition, Digital Channel Promotion, Rating of Bank's App etc.
- ✓ Corporate Issues Et concerns in the form of Case study
- ✓ Futuristic Bank pertinent technology viz Artificial Intelligence, Machine Learning, Blockchain, Geotagging etc
- ✓ Others: Income estimation of New-to-Bank customer, emerging best practices in banking, Leadership & HR trends etc

## **3. Scope a Coverage:**

3.1. Students pursuing specific courses mainly from identified colleges/ Institutes (as per list approved for campus Recruitment) are eligible for the summer internship program. However,

the bank may consider the request of other colleges/ institutes based on relationship and requirement. The bank may also respond to Open Advertisements issued by reputed Institutions, if deemed fit.

3.2. The Summer Training or Internship shall include the training given to all those Interns who are engaged on stipendiary basis for a limited period of time for undertaking specialized project/ assignment related to a specific function as part of organizational their academic requirements.

3.3. Students of professional courses such as ICAI, ICWAI, ICSI etc., who are required to undergo Internship Training, shall not come under the purview of this Policy.

3.4. It shall include trainees covered under the Apprentice Act and other trainees taken on a temporary basis.

#### **4. Process Owner:**

The HR department will be responsible for the design, implementation and suitable modifications of the Summer Internship Policy in the bank.

#### **5. Process and Guidelines:**

5.1. Process Flow: Following para summarizes the process flow to be followed for Summer Internship in the Bank:

- Concerned departments & offices at Central Office, the Field General Manager's Offices, Regional Offices as also Training System raise requisitions on number of Summer Interns required.
- Bank may also respond to requests from other reputed Institutes and/or participate in their Open Advertisements for Summer Internship Processes, if deemed fit.
- HR department at Central Office initiates and conducts a campus visit.
- Selected candidates are provided projects & guides by respective department/ Regional Office/ FGMO/STCs.
- Selected students to complete documentation formalities at their respective joining centers/offices.
- HR department at Central Office, FGMOs, Regional Office and/or STCs, as the case may be, conducts a half day on boarding program.
- A mid- project review to be conducted by the project guide with HR department.
- Intern will submit a duty completed report after vetting of project Guide. On the basis of which the HR department shall issue a Completion Certificate.
- Performance evaluation of the intern may be conducted by the guide under supervision of HR department.
- Feedback on experiences at the Bank and suggestions garnered from Intern.

#### **5.2. Broad Guidelines**

- The project assigned should be of use, implementable and contribute to organizational requirements as defined in this Policy Objectives

- No department/ office shall allow the Intern to undergo Summer Internship training without the approval of HR Department.

### **5.3. Requisition and Selection:**

- Heads of all Divisions/Departments at central Office and Regional/ FGM offices and Training System who require students for undertaking any project shall identify specific areas, issues wherein students can be assigned project work for a specific period. This requirement shall be sent to HR (Learning & Development) at central Office by August every year giving details of the project, duration, number of students required, etc.
- HR Department shall compile the list of projects based on feedback received from various sources.
- HR (Learning & Development) shall consolidate the total requirement of interns from various divisions/departments, and take necessary approvals from CGM (HR)/ Executive Director regarding total number of interns to be selected, and co-ordinate with the Educational Institutions. However, Executive Director overseeing the HR department would be the competent Authority to decide about the institutes to be involved in the Campus Selection, number of interns to be selected from each campus as also through referrals and from other sources, within the overall approvals, etc.
- CGM (HR) would be the competent Authority to finalize the interview Panel for selection of summer interns.
- In-take of Summer Interns shall consider various factors viz Campus Selection, Referrals, Requests from other reputed Institutions as also participating in the open Advertisements of reputed Institutions.

#### **5.3.1 Selection process through Referrals & other sources excluding Campus:**

Post graduate students securing at least 60% in Graduation/ Under-Graduate students securing at least 60% in Higher Secondary (Standard xii), shall qualify for Summer Internship (55% for Reserved Category candidates).

The Selection process shall consist of the following:

- Screening of Applications for ascertaining the credentials of the candidate.
- Personal interview (compulsory) either at college/Bank, involving 50 Marks.

Minimum qualifying marks would be 50% for general Category candidates and 45% for the Reserved Category candidates.

#### **5.3.2 Selection process through Campus:**

The selection process shall consist of the following:

- Screening of Applications
- Group Discussion (optional) involving 50 marks. Minimum qualifying marks would be 50% for General Category candidates and 45% for the Reserved Category candidates.
- Personal Interview (compulsory) either at college/ Bank involving 50 marks. Minimum qualifying marks would be 50% for General Category candidates and 45% for the Reserved Category candidates.

- The successful candidates to be selected for the Summer Internship from a particular campus shall be placed in the Merit List for that campus in the descending order of ranking on the basis of aggregate of marks obtained in the group Discussion or any other prescribed mode of selection and Interview is stipulated. However, if mode of selection consists of only a Personal Interview, marks obtained in the interview only shall be reckoned for the purpose of preparing the Merit List.
- However, FIR Department may decide the mode and procedure of selection depending upon the number of candidates available at the Institution.

#### **5.4. Placement of Summer Intern:**

- (i) The concerned Department/FGM Head/Regional head/Vertical head who sent the requisition shall identify a project for the Intern. The project to be assigned should be of use, implementable and contribute to organizational requirements.
- (ii) The concerned department/ Regional Head shall also identify an employee from concerned department / Division who shall be the Project Guide for the Intern. This shall be communicated to the HR Department.
- (iii) A copy of the letter shall be sent to the concerned Division/ Department head and the Educational Institutions to which the Interns belong.

#### **5.5. Internship Process & Guidelines:**

- i. The Internship shall be for maximum duration of 8 -10 weeks during which the Intern must maintain the office timings.
- ii. At the commencement of the Internship period, students must submit a copy of HSC/ Graduation certificate/ Mark sheet or any other document, as the case may be, to enable the bank to assess their eligibility.
- iii. Selected students will have to furnish an affidavit duly stamped along with Declaration of Fidelity a Secrecy to the bank as per Performa (Annexure 4 a 5).
- iv. At the commencement of the Internship period the Intern must submit a synopsis of the project being undertaken to his/ her respective project guide as well as to the HR department.
- v. After approval of the synopsis, the Intern is required to submit weekly progress report to the project guide.
- vi. The intern must complete the project within the specified duration.
- vii. Post completion of project work, interns are required to give presentation on their project work before Senior Executives of the Bank.
- viii. All information provided to the intern in the form of reports, correspondence, etc. shall be treated by him / her in strict confidentiality and should not be used for any other purpose other than meeting project objective.

- ix. Any damage caused or misuse of Banks property by the Intern will render him/ her liable for his/ her actions and he/ she will have to make good the damage caused.
- x. The intern should not include any confidential data in the project report without the prior approval of the project guide. Such confidential data should not be disseminated outside the Bank under any circumstances.
- xi. Respective department/ branches should ensure that access to CBS/ Finacle, Email ID, Intranet, etc. is not given to the Interns.
- xii. Offer of summer Internship will not give the right for a job offer.

#### 5.6. Issue of Certificate of Completion:

- i. The project report, complete in all respects, must be submitted by the Intern to his/ her Project Guide.
- ii. The Project Guide shall inform HR department in writing about the completion of the project after ensuring proper vetting of project report submitted.
- iii. On receiving this intimation from the Project Guide, HR department shall issue a certificate of completion to the Intern in the prescribed format. (Annexure-1: Format of Certificate of Completion of Summer Internship)
- iv. The intern must return all records/ files etc. which may have been issued to him/ her during his/ her Internship period.
- v. HR (Learning & Development) shall consolidate and maintain complete details of Summer Internship in the Bank including Project Reports. Further, Gist of 'A' rated (as per prescribed evaluation metrics) Summer Internship Project Report may be placed before CGM (HR) for necessary action.

#### 5.7. Stipend and other expenses:

The Bank, at its discretion, may or may not pay any stipend to the Intern during the Internship period of 8-10 weeks. In case the bank decides to pay any stipend to the Intern, the amount to be paid as stipend shall be as follows:

Tier type of campus	Stipend for Summer Interns (in INR)	
	At Metro centers	At other centers
Premier Institutes IIMs (Ahmedabad, Bengaluru, Kolkata), ISB Hyderabad, XLRI Jamshedpur, and any other Institutes approved by ED/ MD & CEO	Rs.50,000/- Per Month #	

<b>Tier-I Institutes shall consist of IIMs (other than those mentioned above), IITs, NITs, NIBM,MDI Gurugram and any other Institutes approved by ED/ MD &amp; CEO</b>	Rs.30,000/-p.m.	Rs.20,000/- (Lumpsum)
<b>Tier-II Institutes shall consist of all Institutes other than those specified/ treated as Premier Institute, Tier- I</b>	Rs.15,000/-p.m.	Rs.8,000/- (Lumpsum)

**#Subject to revision as deemed necessary, with approval of MD & CEO.**

#### **5.8. Evaluation of Candidate and Feedback:**

- (i) Apart from the assessment of project undertaken by the Intern, the HR department in conjunction with the respective department will also evaluate the Intern as per criteria laid down in prescribed evaluation form. (Annexure-2: Summer Internship Evaluation Form)
- (ii) The HR (Learning & Development) will solicit feedback from the Intern on his/her experience during internship in the Bank. (Annexure-3: Summer Internship Feedback Form)

#### **6. Review of the Policy:**

- The policy will be valid up to 31.12.2021. In the interim, modifications in the policy may be undertaken as and when required.
- MD & CEO shall be authorized to extend the validity of the policy for further 3 months. MD a CEO shall be the competent authority to approve modifications in the policy.
- Administrative procedures for implementation of this policy shall be approved by MD & CEO.
- Nothing in this policy shall in any way be construed to limit the prerogative of the Board/MD Et CEO to take actions in the matters relating to Learning & Development.

**Note: Details Annexure 1 to 5 available as per SC: 7331 dated: 29.12.2020.**

**Information circular: 3284 dated 26.03.2021****1. PREAMBLE:**

To give effect to the **United Nations Convention on the Rights of Persons with Disabilities** that was adopted by the United Nations General Assembly on the 13<sup>th</sup> day of December 2006 and ratified by India as a signatory to the said Convention on the 1<sup>st</sup> day of October, 2007, “**THE RIGHTS OF PERSONS WITH DISABILITIES ACT, 2016 (49 of 2016)**” was enacted by the Parliament in the Sixty Sixth Year of the Republic of India. The said Act which received the assent of the President on the 27<sup>th</sup> December, 2016 was published in the Extraordinary Part II – Section I of the Gazette of India vide No. 59 dated 28<sup>th</sup> December, 2016. Further, as per the Notification [S.O No.1215(E)], published vide No. 1074 on the 19<sup>th</sup> April, 2017 in the Extraordinary Part II – Section 3 - Sub-section (ii) of the Gazette of India, the said Act came into effect from 19<sup>th</sup> April 2017. Section 21 of the said Act requires every establishment to notify an Equal Opportunity Policy detailing measures proposed to be taken by it in pursuance of the provisions contained in Chapter IV of the Act and to register a copy of the said Policy with the Chief Commissioner or the State Commissioner, as the case may be. Further, the Notification no. G.S.R. 591(E) notifying the **Rights of Persons with Disabilities Rules, 2017** was published vide No. 489 on 15<sup>th</sup> June, 2017 in the Extraordinary Part II – Section 3 – Sub-section (i) of the Gazette of India.

Accordingly, the Equal Opportunity Policy has been formulated for implementation in the Bank of the various provisions of “The Rights of Persons with Disabilities Act, 2016 and the Rights of Persons with Disabilities Rules, 2017 in letter and spirit.

**2. SHORT TITLE:**

The Policy will be called “**The Union Bank of India Equal Opportunity Policy**”.

**3. APPLICABILITY:**

The Equal Opportunity Policy covers all persons with disabilities in the Union Bank of India. They could be job applicants, full time/part time employees, interns/trainees, contractual employees, including temporary employees. It also covers those employees who acquire disability during their work tenure. This policy also applies to all aspects of employment, be it recruitment, training, working conditions, salaries and allowances, facilities and perquisites, transfers, staff welfare, career development, disciplinary matters and terminal benefits, etc. Certain definitions as illustrated in the Rights of Persons with Disabilities Act, 2016 and the Rights of Persons with Disabilities Rules, 2017 are depicted in Annexure-I and Annexure-II to this Policy.

**4. COMMITMENT:**

The Union Bank of India commits to provide equal opportunities, without any discrimination on the grounds of age, colour, disability, marital status, nationality, race, religion, sex, sexual orientation, etc. The Union Bank of India endeavours to maintain a work environment that is free from any harassment based on above considerations. This Equal Opportunity Policy is subject to applicable Statutes, Acts, Guidelines, Rules & Regulations, etc., besides Qualifications and Merit of the individual. This Equal Opportunity Policy is consistently applied throughout the period of employment of the individual right from the recruitment process till superannuation and thereafter till all the legitimate benefits and facilities are delivered to the employee / the nominee / the legal heirs.

## **5. EQUAL OPPORTUNITY FOR PERSONS WITH DISABILITIES**

In accordance with the provisions of the Rights of Persons with Disabilities Act, 2016 and the Rights of Persons with Disabilities Rules, 2017, the Union Bank of India will strive to ensure:

- 5.1 That the provisions of the Rights of Persons with Disabilities Act, 2016 Act are not misused to deny any right or benefit to persons with disabilities covered therein.
- 5.2 That the work environment is free from any discrimination against persons with disabilities;
- 5.3 That a conducive environment, systems and processes are provided to persons with disabilities to perform their roles with excellence;
- 5.4 That no opportunity of employment or promotion, etc., is denied to persons with disabilities, merely on ground of disability;
- 5.5 That a list of Posts identified suitable for persons with disabilities in the Bank is made available with this Policy as depicted in Annexure – IV.
- 5.6 That the provisions in respect of Reservation of vacancies, Interchange of vacancies and maintenance of Vacancy based Roster in recruitment as well as in promotions in respect of persons with benchmark disabilities as required under the Rights of Persons with Disabilities Act, 2016 and the Rights of Persons with Disabilities Rules, 2017 are complied;
- 5.7 That appropriate relaxations and concessions for the purpose of recruitment, promotion and other matters relating to employment as applicable under the Rights of Persons with Disabilities Act, 2016 and the Rights of Persons with Disabilities Rules, 2017 are extended to persons with disabilities;
- 5.8 That appropriate amenities, benefits and facilities are provided to persons with disabilities to enable them to effectively discharge their duties in the establishment;
- 5.9 That provision is made, as far as possible, to exempt employees with disabilities from rotational transfer policy or to extend preferential posting to employees with disabilities at the time of transfer / promotion;
- 5.10 That provision is made, as far as possible, for reasonable accommodation, for assistive devices and for barrier free environment to persons with disabilities;
- 5.11 That a person with disability shall not be compelled to partly or fully pay the costs incurred for reasonable accommodation;
- 5.12 That a person with disability shall not be a subject of research except when the research involves physical impact on his body;

- 5.13 That persons with disabilities have adequate support and facilities to avail specific / relevant skill development training;
- 5.14 That the services of an employee shall not be dispensed with or the rank of an employee shall not be reduced in case of acquiring of a disability during service period and it will be endeavoured to accommodate such employee in some other suitable posts or on a supernumerary post with the same pay scale and service benefits till superannuation;
- 5.15 That the Bank shall continuously comply with the standards of accessibility relating to physical environment, transport and communication technology, etc., as specified and reviewed under the Rights of Persons with Disabilities Act, 2016 and the Rights of Persons with Disabilities Rules, 2017 from time to time.
- 5.16 That a Grievance Redressal mechanism for redressing the matters related to the employment of persons with disabilities is available;
- 5.17 That in case of any grievance, it will be dealt with in a fair and equitable manner free from any discrimination;
- 5.18 That Employees and applicants will be protected from coercion, compulsion, discrimination, oppression or retribution for filing a complaint or assisting in an investigation under the Rights of Persons with Disabilities Act, 2016;
- 5.19 That information of a person's disability will be kept confidential, and will be used in accordance with applicable laws & rules;
- 5.20 That appropriate records of persons with disabilities in the Bank are maintained as per Proforma in relation to matters of employment, facilities provided, etc. which shall be kept open for inspection by authorised persons.
- 5.21 That the Returns as per Proforma shall be compiled and furnished at specified periodicity to the appropriate authorities.

## **6. RESPONSIBILITY**

- 6.1 Every member of the Union Bank of India management shall be responsible for giving effect to this policy and for implementation of the various provisions of the Rights of Persons with Disabilities Act, 2016 and the Rights of Persons with Disabilities Rules, 2017.
- 6.2 Each Branch / Office / Unit of the Union Bank of India, wherever situated shall be responsible for obtaining up-to-date information regarding applicable state and local laws and regulations on the matters connected under the Rights of Persons with Disabilities Act, 2016; the Rights of Persons with Disabilities Rules, 2017 and for its implementation thereof.
- 6.3 Every Policy, Rules and Regulations of the Union Bank of India shall henceforth conform to the provisions of the Rights of Persons with Disabilities Act, 2016; the Rights of Persons with Disabilities Rules, 2017 and to the Union Bank of India Equal Opportunity Policy.
- 6.4 Any employee of the Union Bank of India who violates the Persons with Disabilities Act, 2016 or the Union Bank of India Equal Opportunity Policy, or in any manner discriminates with any person with disability, or renders any harassment to such person shall be liable for disciplinary proceedings and action in accordance with the provisions of the Rights of Persons with Disabilities Act, 2016 and in accordance with the rules and regulations of the Bank.

## 7. COMMUNICATION OF POLICY

- 7.1 The Equal Opportunity Policy will be available to all employees via the Bank's Website, via the UBINET and via the e Circular module in the Document Management System of the Bank.
- 7.2 The Internal Circulars of the Bank containing operational instructions, guidelines, advisories, manuals, service conditions and facilities to employees, etc., are available via the Bank's UBINET and via the e Circular module in the Document Management System of the Bank (List of reference number of the Office Memorandum and Bank's Staff & Instruction Circulars is depicted in Annexure-III to this Policy);
- 7.3 Appropriate material will be included in the Bank's publications, recruitment notifications and training courses, etc.

## 8. MODIFICATION / REVIEW / REVISION:

- 8.1. The Equal Opportunity Policy of the Bank shall be modified so as to incorporate changes, as may become necessary to meet organizational needs, on the basis of Acts, Rules & Regulations, Guidelines & Directives of the Government of India / State Governments / Reserve Bank of India / IBA, etc. subject, however, after obtaining approval from the Board.
- 8.2. **The** Policy will be valid up to 31st December, 2019 and its continuity may be extended for a further period not exceeding 3 months beyond 31.12.2019 with the specific approval of Managing Director & Chief Executive Officer.

### Annexure-I to Equal Opportunity Policy

#### Definitions as Contained in 'The Rights of Persons with Disabilities Act, 2016' and the 'Rights of Persons with Disabilities Rules, 2017'

1. **Act** means the Rights of Persons with Disabilities Act, 2016 (49 of 2016);
2. **Appellate Authority** means an authority notified under sub-section (3) of section 14 or sub-section (1) of section 53 or designated under sub-section (1) of section 59, as the case may be.
3. **Appropriate Government** means, -
  - (i) in relation to the Central Government or any establishment, wholly or substantially financed by that Government, or a Cantonment Board constituted under the Cantonments Act, 2006, the Central Government;
  - (ii) in relation to a State Government or any establishment, wholly or substantially financed by that Government, or any local authority, other than Cantonment Board, the State Government;
4. **Barrier** means any factor including communicational, cultural, economic, environmental, institutional, political, social, attitudinal or structural factors which hampers the full and effective participation of persons with disabilities in society;
5. **Care-giver** means any person including parents and other family members who with or without payment provides care, support or assistance to a person with disability;
6. **Certificate** means a certificate of disability issued under section 57 of the Act;
7. **Certifying Authority** means an authority designated under sub-section(1) of Section 57;

8. **Communication** includes means and formats of communication, languages, display of text, Braille, tactile communication, signs, large print, accessible multimedia, written, audio, video, visual displays, sign language, plain-language, human-reader, augmentative and alternative modes and accessible information and communication technology;
9. **Competent Authority** means an authority appointed under section 49;
10. **Discrimination** in relation to disability, means any distinction, exclusion, restriction on the basis of disability which is the purpose or effect of impairing or nullifying the recognition, enjoyment or exercise on an equal basis with others of all human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field and includes all forms of discrimination and denial of reasonable accommodation;
11. **Establishment** includes a Government establishment and private establishment;
12. **Form** means a form appended to the Rights of Persons with Disabilities Rules, 2017;
13. **Fund** means the National fund constituted under section 86;
14. **Government Establishment** means a corporation established by or under a Central Act or State Act or an authority or a body owned or controlled or aided by the Government or a local authority or a Government company as defined in section 2 of the Companies Act, 2013 and includes a Department of the Government;
15. **High Support** means an intensive support, physical, psychological and otherwise, which may be required by a person with benchmark disability for daily activities, to take independent and informed decision to access facilities and participating in all areas of life including education, employment, family and community life and treatment and therapy;
16. **Inclusive Education** means a system of education wherein students with and without disability learn together and the system of teaching and learning is suitably adapted to meet the learning needs of different types of students with disabilities;
17. **Information and Communication Technology** includes all services and innovations relating to information and communication, including telecom services, web based services, electronic and print services, digital and virtual services;
18. **Institution** means an institution for the reception, care, protection, education, training, rehabilitation and any other activities for persons with disabilities;
19. **Local Authority** means a Municipality or a Panchayat, as defined in clause (e) and clause (f) of article 243P of the Constitution, a Cantonment Board constituted under the Cantonments Act, 2006; and any other authority established under an Act of Parliament or a State Legislature to administer the civic affairs;
20. **Notification** means a notification published in the Official Gazette and the expression “notify” or “notified” shall be construed accordingly;
21. **Person with Benchmark Disability** means a person with not less than forty per cent of a specified disability where specified disability has not been defined in measurable terms and includes a person with disability where specified disability has been defined in measurable terms, as certified by the certifying authority.
22. **Person with Disability** means a person with long term physical, mental, intellectual or sensory impairment which, in interaction with barriers, hinders his full and effective participation in society equally with others;
23. **Person with Disability having High Support Needs** means a person with benchmark disability certified under clause (a) of sub-section (2) of section 58 who needs high support;
24. **Prescribed** means prescribed by rules made under the Rights of Persons with Disabilities, Act 2016;

25. **Private Establishment** means a company, firm, cooperative or other society, associations, trust, agency, institution, organization, union, factory or such other establishment as the appropriate Government may, by notification, specify;
26. **Public Building** means a Government or private building, used or accessed by the public at large, including a building used for educational or vocational purposes, workplace, commercial activities, public utilities, religious, cultural, leisure or recreational activities, medical or health services, law enforcement agencies, reformatories or judicial foras, railway stations or platforms, roadways, bus stands or terminus, airports or waterways;
27. **Public Facilities and Services** includes all forms of delivery of services to the public at large, including housing, educational and vocational trainings, employment and career advancement, shopping or marketing, religious, cultural, leisure or recreational, medical, health and rehabilitation, banking, finance and insurance, communication, postal and information, access to justice, public utilities, transportation;
28. **Reasonable Accommodation** means necessary and appropriate modification and adjustments, without imposing a disproportionate or undue burden in a particular case, to ensure to persons with disabilities the enjoyment or exercise of rights equally with others;
29. **Registered Organization** means an association of persons with disabilities or a disabled person organization, association of parents of persons with disabilities, association of persons with disabilities and family members, or a voluntary or non-governmental or charitable organization or trust, society, or on-profit company working for the welfare of the persons with disabilities, duly registered under an act of parliament or a State Legislature;
30. **Rehabilitation** refers to a process aimed at enabling persons with disabilities to attain and maintain optimal, physical, sensory, intellectual, psychological environmental or social function levels;
31. **Special Employment Exchange** means any office or place established and maintained by the Government for the collection and furnishing of information, either by keeping of registers or otherwise, regarding –
  - a. Persons who seek to engage employees from amongst the persons with disabilities
  - b. Persons with benchmark disability who seek employment
  - c. Vacancies to which persons with benchmark disabilities seeking employment may be appointed
32. **Specified Disability** means the disabilities as specified in the Schedule and depicted in Annexure-II of this Policy.
33. **Transportation Systems** includes road transport, rail transport, air transport, water transport, Para transit systems for the last mile connectivity, road and street infrastructure, etc.;
34. **Universal Design** means the design of products, environments, programmes and services to be usable by all people to the greatest extent possible, without the need for adaptation or specialized design and shall apply to assistive devices including advanced technologies for particular group of persons with disabilities.

## Annexure-II to Equal Opportunity Policy

### 'Specified Disability' as per Rights of Persons with Disabilities Act, 2016

#### 1. Physical Disability —

A. **Locomotors Disability** (a person's inability to execute distinctive activities associated with movement of self and objects resulting from affliction of musculoskeletal or nervous system or both), including—

- (a) "**Leprosy Cured Person**" means a person who has been cured of leprosy but is suffering from—
  - i. loss of sensation in hands or feet as well as loss of sensation and paresis in the eye and eye-lid but with no manifest deformity;
  - ii. manifest deformity and paresis but having sufficient mobility in their hands and feet to enable them to engage in normal economic activity;
  - iii. extreme physical deformity as well as advanced age which prevents him/her from undertaking any gainful occupation, and the expression "leprosy cured" shall construed accordingly;
- (b) "**Cerebral Palsy**" means a Group of non-progressive neurological condition affecting body movements and muscle coordination, caused by damage to one or more specific areas of the brain, usually occurring before, during or shortly after birth;
- (c) "**Dwarfism**" means a medical or genetic condition resulting in an adult height of 4 feet 10 inches (147 centimeters) or less;
- (d) "**Muscular Dystrophy**" means a group of hereditary genetic muscle disease that weakens the muscles that move the human body and persons with multiple dystrophy have incorrect and missing information in their genes, which prevents them from making the proteins they need for healthy muscles. It is characterised by progressive skeletal muscle weakness, defects in muscle proteins, and the death of muscle cells and tissue;
- (e) "**Acid Attack Victims**" means a person disfigured due to violent assaults by throwing of acid or similar corrosive substance.

#### B. Visual Impairment—

- (a) "**Blindness**" means a condition where a person has any of the following conditions, after best correction—
  - i. total absence of sight; or
  - ii. visual acuity less than 3/60 or less than 10/200 (Snellen) in the better eye with best possible correction; or
  - iii. limitation of the field of vision subtending an angle of less than 10 degree.
- (b) "**Low-Vision**" means a condition where a person has any of the following conditions, namely: —
  - ii. visual acuity not exceeding 6/18 or less than 20/60 up to 3/60 or up to 10/200 (Snellen) in the better eye with best possible corrections; or
  - iii. limitation of the field of vision subtending an angle of less than 40 degree up to 10 degree.

#### C. Hearing Impairment—

- (a) "**Deaf**" means persons having 70 DB hearing loss in speech frequencies in both ears;
- (b) "**Hard of Hearing**" means person having 60 DB to 70 DB hearing loss in speech frequencies in both ears;

D. **"Speech and Language Disability"** means a permanent disability arising out of conditions such as laryngectomy or aphasia affecting one or more components of speech and language due to organic or neurological causes.

2. **Intellectual Disability** — a condition characterised by significant limitation both in intellectual functioning (reasoning, learning, problem solving) and in adaptive behaviour which covers a range of every day, social and practical skills, including—

A. **"Specific Learning Disabilities"** means a heterogeneous group of conditions wherein there is a deficit in processing language, spoken or written, that may manifest itself as a difficulty to comprehend, speak, read, write, spell, or to do mathematical calculations and includes such conditions as perceptual disabilities, dyslexia, dysgraphia, dyscalculia, dyspraxia and developmental aphasia;

B. **"Autism Spectrum Disorder"** means a neuro-developmental condition typically appearing in the first three years of life that significantly affects a person's ability to communicate, understand relationships and relate to others, and is frequently associated with unusual or stereotypical rituals or behaviours.

3. **Mental Behaviour** — "mental illness" means a substantial disorder of thinking, mood, perception, orientation or memory that grossly impairs judgment, behaviour, capacity to recognize reality or ability to meet the ordinary demands of life, but does not include retardation which is a condition of arrested or incomplete development of mind of a person, specially characterized by sub normality of intelligence.

4. **Disability caused due to—**

A. **Chronic Neurological Conditions**, such as—

(a) **"Multiple Sclerosis"** means an inflammatory, nervous system disease in which the myelin sheaths around the axons of nerve cells of the brain and spinal cord are damaged, leading to demyelination and affecting the ability of nerve cells in the brain and spinal cord to communicate with each other;

(b) **"Parkinson's Disease"** means a progressive disease of the nervous system marked by tremor, muscular rigidity, and slow, imprecise movement, chiefly affecting middle-aged and elderly people associated with degeneration of the basal ganglia of the brain and a deficiency of the neurotransmitter dopamine.

B. **Blood Disorder**—

(a) **"Haemophilia"** means an inheritable disease, usually affecting only male but transmitted by women to their male children, characterised by loss or impairment of the normal clotting ability of blood so that a minor wound may result in fatal bleeding;

(b) **"Thalassemia"** means a group of inherited disorders characterised by reduced or absent amounts of hemoglobin.

(c) **"Sickle Cell Disease"** means a hemolytic disorder characterised by chronic anemia, painful events, and various complications due to associated tissue and organ damage; "hemolytic" refers to the destruction of the cell membrane of red blood cells resulting in the release of hemoglobin.

5. **Multiple Disabilities** (more than one of the above specified disabilities) including deaf blindness which means a condition in which a person may have combination of hearing and visual impairments causing severe communication, developmental, and educational problems.
6. Any other category as may be notified by the Central Government.

### Annexure-III to Equal Opportunity Policy

#### List of Posts identified suitable for Persons with Disabilities in Union Bank of India along with Job Profile of each Post

##### Officer cadre equivalent to Group 'A' Posts in Government of India

<u>S.No.</u>	<u>Post(s)</u>	<u>Job Profile</u>
1	<b>Officers (General Banking)</b>  Group A	<ul style="list-style-type: none"><li>i. Conduct of transaction both online in CBS environment as well as manual.</li><li>ii. Takes care of various types of financial transactions of all types of customers.</li><li>iii. Scrutinize &amp; Processing loan application, Maintain payment records, Bill passing, Record keeping, Payment of Taxes, Fees, Licenses, etc. and Maintenance of records, Payments Documentation, Data feeding of financial transactions, Budget preparation, Supervisory.</li><li>iv. Work delegation to juniors Supervise subordinates engaged in maintenance of accounts and records.</li><li>v. Scrutinize ledger and other records.</li><li>vi. Prepare final accounts such as trial balance, profit and loss statement or such balance sheet etc. as required.</li><li>vii. See that prescribed accounting procedure is followed by offices, establishments and institutions as well as account books are properly maintained.</li><li>viii. Examine account books and records for accuracy and completeness of financial statements.</li><li>ix. Check items of entries in day book or journal for correct recording, scrutinize bills, vouchers and relevant entries in cash books.</li><li>x. Verify ledger entries against receipts for cash payment. Check total for proper observance of accounts procedure and ensure that all revenue and expenditure and disbursements are properly authorized, vouched and correctly classified.</li><li>xi. Perform Credit Analysis (Worthiness) and process Loan proposals.</li><li>xii. Inspect Business Units as well as Bonafides of the prospective Barrowers as a part of the Credit dispensation process.</li><li>xiii. Conduct due diligence, compile and submit Credit worthiness reports to the competent authority.</li><li>xiv. Process new / Renew Credit proposals in a timely manner and put forth comment /recommendations to appropriate authority as per Banks Loan policy guidelines.</li><li>xv. Attend to various queries raised by vetting/ recommending authority on Credit.</li><li>xvi. Ensure compliance of data related to advance proposals and submission of reports to the Regional Office.</li><li>xvii. Communicate Credit sanction status to the borrower.</li><li>xviii. Obtain/renew security documents and ensure compliance to all stipulated terms and conditions prior to disbursal.</li></ul>

		<ul style="list-style-type: none"> <li>xix. Perform the role of a people manager by setting performance goals of subordinates and monitoring their performance.</li> <li>xx. Providing developmental guidance and direction as and when required.</li> <li>xxi. Handle the Credit portfolio, Processing &amp; Appraisal of loan applications, Monitoring of borrowal accounts, Project Finance, Infrastructure Financing, Mergers &amp; Acquisitions, Lending Automation solutions, etc.</li> <li>xxii. Report to appropriate authority irregularities in accounts, improper expenditure etc.</li> <li>xxiii. Participate in exhibitions and display posters, charts, models, etc. to public.</li> <li>xxiv. Supervise the branch administration, exercise control over Cash/ Cheque and receipt payments; settle/sanction claims, loans etc.</li> <li>xxv. Organize and control all clerical work in the office, mark the dak, allot duties of staff, co-ordinate and supervise work of the clerical staff and look after discipline, administrative matters including cases of Leave, Insubordination, arrangement of office accommodation, furniture, office equipment etc.</li> <li>xxvi. To participate in selection process in respect of recruitment and promotions.</li> <li>xxvii. To visit local area and contact public to promote banking business.</li> <li>xxviii. To maintain liaison with various authorities for promoting banking business.</li> <li>xxix. The work is performed both inside and outside.</li> <li>xxx. Extensive touring for Marketing, Audit, etc. may be involved.</li> <li>xxxi. Inspection of accounts, documents, stocks, etc. is involved.</li> <li>xxxii. Public dealing is involved.</li> <li>xxxiii. Should have functional communication skills.</li> </ul>
2	<b>Marketing Officers</b>  Group A	<ul style="list-style-type: none"> <li>i. Performing the functions of undertaking sales and extending service to clients.</li> <li>ii. The main functions are in the making sales, calls and attending to customer's banking requirements.</li> <li>iii. Analyzing and making strategies in respect of sales of various products, both in the country and abroad.</li> <li>iv. May visit intending buyers, negotiate terms and conditions of business with them and convince them of the superiority of the Bank's products over that of products of the other organizations</li> <li>v. T arrange exhibition of their products.</li> <li>vi. To get pamphlets etc. prepared for the publicity of their goods.</li> <li>vii. Keep themselves abreast of their latest national and international market trends and advise their dept. to make necessary changes, modification in the design and the quality of products to increase their selling potential.</li> <li>viii. Give suggestions on pricing of various products in view of competition and market realities.</li> <li>ix. The work is performed both inside and outside.</li> <li>x. Working in computerized environment as well as visits for promoting business</li> <li>xi. Extensive touring may be involved.</li> </ul>

		<ul style="list-style-type: none"> <li>xii. Public dealing is involved.</li> <li>xiii. Should have functional communication skills</li> </ul>
<b>3</b>	<b>Law Officers</b>  Group A	<ul style="list-style-type: none"> <li>i. Study facts, available documents or papers pertaining to legal aspects of different issues raised by various Departments, give opinion and advice, if necessary.</li> <li>ii. Scrutinize and advise on legal aspects of Government rules and regulations etc.</li> <li>iii. Prepare and file legal proceeding, plaints, complaints, legal statement, affidavits etc. in civil and criminal courts of law, advise departments to procure evidence and documents etc., in support of the cases.</li> <li>iv. Arranging witnesses for appearing on behalf of the Bank.</li> <li>v. Appearing in the court of law to plead the Bank's case.</li> <li>vi. Preparing briefs for the senior lawyers.</li> <li>vii. Drafting/ scrutinizing various legal documents &amp; dealing with advocates, rendering legal opinions.</li> <li>viii. Litigation support by effective follow-up and monitoring of Recovery suit before DRT / Civil Court / High Court / BIFR.</li> <li>ix. Assisting the authorized officers in action under SARFAESIA for recovery of NPA dues.</li> <li>x. Verification and approval on legal perspectives of Original Applications / Plaints being filed in recovery cases.</li> <li>xi. Establishing effective liaison between the Advocate and the field functionaries.</li> <li>xii. Advise and assist the field functionaries in defending the claims against Bank.</li> <li>xiii. Approval / preparation of security documents / contract documents, etc.</li> <li>xiv. Assisting &amp; advising field functionaries in compliance of Laws, Rules &amp; Regulations.</li> <li>xv. Compliance of provisions of Rights to Information Act.</li> <li>xvi. Litigation support under Industrial Disputes Act.</li> <li>xvii. Identifies advocates for empanelment for representation in court hearing and reviews their performance</li> <li>xviii. The work is performed both inside and outside.</li> <li>xix. Working in computerized environment as well as visits other</li> <li>xx. Extensive touring may be involved.</li> <li>xxi. Public dealing is involved.</li> <li>xxii. Should have functional communication skills</li> </ul>
<b>4</b>	<b>Rural Development Officers</b>  Group A	<ul style="list-style-type: none"> <li>i. To enhance the Bank's business and market share through driving credit dispensation in a quality manner in the Bank's rural geography as defined; maximizing profits in the agricultural, micro, small, medium enterprises and other priority sectors, including financial inclusion</li> <li>ii. Surveys the command area, identifies potential areas of business growth, develops and increases the volume of business specifically with respect to</li> </ul>

		<p>advances in the focus sectors including customization of schemes basis local area imperatives, cross selling etc.</p> <p>iii. Scrutinizes/ conducts pre-&amp; post inspection, due diligence, obtaining/renewal of security documents etc. and appraises credit proposals and recommends to appropriate approving authority in a timely manner, as per loan policy guidelines</p> <p>iv. Increases customer base in the agriculture &amp; other priority sectors and also ensures customer satisfaction through timely disposal of advances proposals, and other value-added products and services like ATMs, SMS/Mobile banking, RTGS etc.</p> <p>v. Provides customers with quality servicing and takes initiatives to enhance customer retention and satisfaction through prompt and effective grievance redressal, handling of queries and meeting other customer requirements with empathy and understanding of the rural customer's context</p> <p>vi. Assists in mobilization of resources with specific focus on CASA to enhance market share</p> <p>vii. Drives NPA recovery to maintain quality of assets</p> <p>viii. Increases visibility and awareness of the Bank's image through rural publicity, field visits and also builds understanding of its financial services and products amongst focus groups by conducting road shows, campaigns and other marketing initiatives</p> <p>ix. Reaches the unreached through the business correspondent model to build awareness of the Bank's products, services and credibility to service as well as provides doorstep banking</p> <p>x. Implements various initiatives to enhance financial inclusion through no-frills deposits, advances, remittances, insurance, Kisan Credit Cards, and other cost-effective financial instruments and supports the Village Knowledge Center's functioning.</p> <p>xi. The work is performed both inside and outside.</p> <p>xii. Working in computerized environment as well as visits for promoting business</p> <p>xiii. Extensive touring may be involved.</p> <p>xiv. Public dealing is involved.</p> <p>xv. Should have functional communication skills</p>
<b>5</b>	<b>Security Officers</b>  Group A	<p>i. Planning, controlling and supervising security arrangement of establishment buildings, men, materials and other movable and immovable property against fire, thefts, pilferage, unauthorized entry and other Hazards.</p> <p>ii. Allot duties to security personnel at gates of branches / offices administrative buildings, etc.</p> <p>iii. Supervising Issue of gate passes to visitors desiring entry into premises and check security personnel on duty.</p>

		<ul style="list-style-type: none"> <li>iv. Enquire into complaints of unauthorized entry of men and passage of material and cases of theft etc. and report the matter to police for further action.</li> <li>v. To maintain discipline amongst security personnel. To assist fire-fighting personnel in case of fire.</li> <li>vi. To periodically inspect all the Bank's premises. As a result they have to travel extensively even to remote branches by available means of transportation.</li> <li>vii. To participate in selection process in respect of recruitment of Security Personnel including Officers &amp; Armed Guards.</li> <li>viii. To conduct training of armed guards including handling and firing firearms.</li> <li>ix. To liaise with police and various local administrative offices for getting the work done effectively.</li> <li>x. Training armed guards and staff members on use of fire extinguishers by giving live demonstration/ training.</li> <li>xi. To investigate incidents of crime and interact with police.</li> <li>xii. To help in getting various security gadgets installed in branches/ offices and monitor all AMCs regularly.</li> <li>xiii. The work is performed both inside and outside.</li> <li>xiv. Working in computerized environment as well as visits.</li> <li>xv. The job can be hazardous at times</li> <li>xvi. Extensive touring may be involved.</li> <li>xvii. Public dealing is involved.</li> <li>xviii. Should have functional communication skills</li> </ul>
<b>6</b>	<b>Official Language (Hindi) Implementation Officers</b>  Group A	<ul style="list-style-type: none"> <li>i. Translation of Official documents, Circulars and correspondences.</li> <li>ii. Preparation of various types of Reports, both manual &amp; online, for submission to higher offices in the Bank, RBI &amp; GoI.</li> <li>iii. Organizing workshops on Official language for improving the working knowledge of employees, Implementation of Official Language &amp; its publicity</li> <li>iv. Publication of quarterly house journal on implementation of Official Language</li> <li>v. Publication of literatures on Banking related topics</li> <li>vi. Inspection of Branches/ Offices in respect of Implementation of Official Language in the Bank</li> <li>vii. Organizing various programmes in respect of "Hindi Divas" celebration</li> <li>viii. Organizing meetings of the working committee on Official Language Implementation</li> <li>ix. Maintenance of Office records / files</li> <li>x. Computer operations &amp; updation of records on Core Rajbhasha solutions</li> <li>xi. Organizing &amp; participating in the Parliamentary Committees on Official Language Implementation</li> <li>xii. The work is performed both inside and outside.</li> <li>xiii. Working in computerized environment as well as visits</li> <li>xiv. Extensive touring may be involved.</li> </ul>

		xv. Should have functional communication skills
7	<b>Personnel Officers</b>  Group A	<ul style="list-style-type: none"> <li>i. Formulation &amp; Review of HR policies, like Recruitment, Promotion, Transfer, Service Conditions, Training, Terminal Benefits, Disciplinary matters, Staff Welfare, etc.</li> <li>ii. Implement Govt. guidelines on various subjects</li> <li>iii. Conducting Recruitment and Promotion processes,</li> <li>iv. Adminstrating Transfer and Redeployment matters.</li> <li>v. Administration of Staff Compensation, Incentives, Terminal benefits, Staff Welfare measures, etc.</li> <li>vi. Advise, assist and administrate Human Resource development, Training &amp; Skill building.</li> <li>vii. Adminstrating redressal of Staff Grievances, Industrial Disputes, etc.</li> <li>viii. Administration of sports, cultural and social activities.</li> <li>ix. Administration of Disciplinary matters, including charge-sheeting, conducting inquiries, imposing penalties, processing appeal and review cases, matters connected to vigilance proceedings, etc.</li> <li>x. Maintaining cordial Industrial Relations with various segments of employees, Trade Unions and Associations.</li> <li>xi. To represent Bank in labour conciliation proceedings in respect of Industrial disputes.</li> <li>xii. The work is performed both inside and outside.</li> <li>xiii. Working in computerized environment as well as visits</li> <li>xiv. Extensive touring may be involved.</li> <li>xv. Should have functional communication skills</li> </ul>
8	<b>Electrical Officers</b>  Group A	<ul style="list-style-type: none"> <li>i. Supervision of supply and distribution of electrical load in the Bank's premises, rerouting cables for optimum usage and optimizing the use of electricity, and preparing and updating the circuit diagram accordingly;</li> <li>ii. Supervise Installation &amp; Maintenance of electrical sub-stations, circuit breakers, transformers, electrical switchgears and instrumentation,</li> <li>iii. Supervise installation and maintenance and repairs of HT / LT electrical installation in Bank's premises;</li> <li>iv. Supervise Maintenance &amp; Repair of AC plants and window units, lifts, water pumps and DG sets, telecommunication networks, lifts &amp; escalators, CCTV, Access Control, sewerage plants, neon-signages;</li> <li>v. Maintain close liaison with power Suppliers / distributors and arrange for additional load of power as per requirement from time to time;</li> <li>vi. Explore possibilities of shifting to renewable sources of energy</li> <li>vii. Maintenance and upkeep of the entire system, documentation and control of expenditure;</li> <li>viii. Devise ways and means to cut down the consumption and wastage of electricity in the Bank's premises</li> </ul>

		<ul style="list-style-type: none"> <li>ix. Prepare single line diagram, electrical layouts, tender documents, bill of quantity, specification, certification of contractors' bills, measurement books, etc.</li> <li>x. Ensure Preventive Measures and Safety of Installations, Act as Electrical Adviser on projects.</li> <li>xi. The work is performed both inside and outside.</li> <li>xii. It involves hazards of high voltage</li> <li>xiii. Working in computerized environment as well as visits</li> <li>xiv. Public dealing is involved.</li> <li>xv. Should have functional communication skills</li> </ul>
<b>9</b>	<b>Fire Officers</b>  Group A	<ul style="list-style-type: none"> <li>i. Maintain the fire Protection /fighting equipment in the Bank in good working condition at all times.</li> <li>ii. Prepare Fire Orders and Fire Operational plans and get them Implemented.</li> <li>iii. Impart regular Training to the Staff members in the use of Fire protection/ Fighting equipment provided in the premises and keep them informed about the Fire emergency evacuation plan.</li> <li>iv. Keep proper Liaison with city Fire Brigade, and</li> <li>v. Ensure that all Fire precautionary measures are observed at all times.</li> <li>vi. The work is performed both inside and outside.</li> <li>vii. It involves hazards of fire &amp; smoke</li> <li>viii. Working in computerized environment as well as visits</li> <li>ix. Public dealing is involved.</li> <li>x. Should have functional communication skills</li> </ul>
<b>10</b>	<b>Architects / Civil Engineers</b>  Group A	<ul style="list-style-type: none"> <li>i. Process of Designing, planning, identifying the works/ measures required, preparing tenders, estimation of cost, bill of quantity, site supervision, testing at site, quality control certification of bills, knowledge of structural design, estate management, repairs and maintenance to properties, preparing pert chart, budgeting etc.</li> <li>ii. To guide, supervise and inspect construction work from time to time to ensure execution according to plan.</li> <li>iii. To consult engineer and specialist and get light and power fittings, sanitary fittings etc. done by them.</li> <li>iv. To approve payment on correct execution of work.</li> <li>v. Should have functional communication skill</li> <li>vi. The work is performed both inside and outside.</li> <li>vii. It involves hazards arising out of construction activities</li> <li>viii. Working in computerized environment as well as visits</li> <li>ix. Public dealing is involved.</li> <li>x. Should have functional communication skills</li> </ul>
<b>11</b>	<b>Technical Officers</b>	<ul style="list-style-type: none"> <li>i. Preparing techno-economic feasibility reports for projects of medium to large size industries</li> </ul>

	Group A	<ul style="list-style-type: none"> <li>ii. Study performance of existing machinery and suggest level &amp; types of credit facilities.</li> <li>iii. Inspect work in workshop at different stages of production.</li> <li>iv. Perform Credit Analysis (Worthiness) and process Loan proposals.</li> <li>v. Inspect the Business Unit as well as the Bonafides of the prospective Borrower as a part of the Credit dispensation process.</li> <li>vi. Conduct due diligence, compile and submit Credit worthiness reports to the competent authority.</li> <li>vii. Process new / Renew Credit proposals in a timely manner and put forth comment /recommendations to appropriate authority as per Banks Loan policy guidelines.</li> <li>viii. Attend to various queries raised by vetting/ recommending authority on Credit.</li> <li>ix. Ensure compliance of data related to advance proposals and submission of reports to the Regional Office.</li> <li>x. Perform the role of a people manager by setting performance goals of subordinates and monitoring their performance.</li> <li>xi. Providing developmental guidance and direction as and when required.</li> <li>xii. Handle the Credit portfolio, Processing &amp; Appraisal of loan applications, Monitoring of borrowal accounts, Project Finance, Infrastructure Financing, Mergers &amp; Acquisitions, Lending Automation solutions, etc.</li> <li>xiii. The work is performed both inside and outside.</li> <li>xiv. Working in computerized environment as well as visits</li> <li>xv. It may involve working in hazardous conditions</li> <li>xvi. Public dealing is involved.</li> <li>xi. Should have functional communication skills</li> </ul>
12	<b>Information Technology Officers</b>  Group A	<ul style="list-style-type: none"> <li>i. Work on Core Banking Solutions (CBS) &amp; its implementation in Bank</li> <li>ii. Maintain &amp; manage networking</li> <li>iii. Collects and dissemination of information</li> <li>iv. Resolve computer software problems in computer in the Bank.</li> <li>v. Designing and developing of software applications</li> <li>vi. Development &amp; Maintenance of Web Sites &amp; Portals;</li> <li>vii. IT security like security design and implementation for E-Business etc.,</li> <li>viii. Setting up of LAN, WAN, MAN, VSATs, Switches etc.;</li> <li>ix. Maintaining all computer and equipment related to IT in proper working condition.</li> <li>x. Managing computer network, solving Hardware &amp; Software problems, install Servers &amp; systems.</li> <li>xi. Attend to technical equipment, plan local area network, internet and networking,</li> <li>xii. Write technical report and involve in business development activities.</li> <li>xiii. Programming of the software and tools for testing and other activities.</li> </ul>

		<ul style="list-style-type: none"> <li>xiv. Reviewing of IT Security Policy and its implementation, IT Security Architecture Review on the basis of environmental analysis, threats discovered and vulnerabilities found, assist in procurement and installation of Security Devices to create a secured environment, administer 24 x 7 Monitoring of Security Devices, issuing security guidelines, creating user awareness by conducting Workshops and releasing Newsletters, and ensuring compliances to RBI, Government of India, Cert-in Guidelines and IS Audit of IT Security.</li> <li>xv. The work is performed both inside and outside.</li> <li>xvi. Working in computerized environment as well as visits</li> <li>xvii. Should have functional communication skills</li> </ul>
<b>13</b>	<b>Economist</b>  Group A	<ul style="list-style-type: none"> <li>i. Assisting in carrying out Economic Analysis, Research &amp; MIS System and guiding his team of Economist.</li> <li>ii. Undertaking Studies relating to Market Trends, Market Share / General Economic conditions using Trend Analysis and Projections,</li> <li>iii. Planning, budgeting and monitoring of the performance of Branches / Regions / Zones / Bank,</li> <li>iv. Preparing Forecast for business indicators from analysis of various magazines / newspapers / publications, etc.,</li> <li>v. Building up of data base and industry profiles,</li> <li>vi. Preparing Notes / Briefs on micro and macroeconomic indicators, international trends, etc.</li> <li>vii. The work is performed both inside and outside.</li> <li>viii. Working in computerized environment as well as visits</li> <li>ix. Should have functional communication skills</li> </ul>
<b>14</b>	<b>Officers (Asset – Liability / Risk Management)</b>  Group A	<ul style="list-style-type: none"> <li>i. Promotion Risk and regulatory compliance by identifying, quantifying, reviewing, evaluating &amp; measuring risk to ensure that all risk categories are identified and managed in accordance with regulatory compliance and audit requirements, approved risk tolerance, risk appetite and strategic plans approved by the Board of Directors.</li> <li>ii. To assist and formulate Bank's Risk Policies.</li> <li>iii. The work is performed inside.</li> <li>iv. Working in computerized environment as well as visits</li> <li>v. Public dealing is involved.</li> <li>vi. Should have functional communication skills</li> </ul>
<b>15</b>	<b>Chartered Accountant</b>  Group A	<ul style="list-style-type: none"> <li>i. Perform Credit Analysis (Worthiness) and process Loan proposals.</li> <li>ii. Inspect Business Units as well as Bonafides of the prospective Barrower as a part of the Credit dispensation process.</li> <li>iii. Conduct due diligence, compile and submit Credit worthiness reports to the competent authority.</li> </ul>

		<ul style="list-style-type: none"> <li>iv. Process new / Renew Credit proposals in a timely manner and put forth comment /recommendations to appropriate authority as per Banks Loan policy guidelines.</li> <li>v. Attend to various queries raised by vetting/ recommending authority on Credit.</li> <li>vi. Ensure compliance of data related to advance proposals and submission of reports to the Regional Office.</li> <li>vii. Communicate Credit sanction status to the borrower.</li> <li>viii. Obtain/renew security documents and ensure compliance to all stipulated terms and conditions prior to disbursal.</li> <li>ix. Perform the role of a people manager by setting performance goals of subordinates and monitoring their performance.</li> <li>x. Providing developmental guidance and direction as and when required.</li> <li>xi. Handle the Credit portfolio, Processing &amp; Appraisal of loan applications, Monitoring of borrowal accounts, Project Finance, Infrastructure Financing, Mergers &amp; Acquisitions, Lending Automation solutions, etc.</li> <li>xii. Handle Taxation matters, Finalization of Accounts, Auditing, Compliance of Regulatory norms etc.</li> <li>xiii. The work is performed inside as well as outside.</li> <li>xiv. Should have functional communication skill the work is performed both inside and outside.</li> <li>xv. Working in computerized environment as well as visits</li> <li>xvi. Public dealing is involved.</li> <li>xvii. Should have functional communication skills</li> </ul>
<b>16</b>	<b>Credit Officers</b>  Group A	<ul style="list-style-type: none"> <li>i. Perform Credit Analysis (Worthiness) and process Loan proposals.</li> <li>ii. Inspect Business Units as well as Bonafides of the prospective Barrower as a part of the Credit dispensation process.</li> <li>iii. Conduct due diligence, compile and submit Credit worthiness reports to the competent authority.</li> <li>iv. Process new / Renew Credit proposals in a timely manner and put forth comment /recommendations to appropriate authority as per Banks Loan policy guidelines.</li> <li>v. Attend to various queries raised by vetting/ recommending authority on Credit.</li> <li>vi. Ensure compliance of data related to advance proposals and submission of reports to the Regional Office.</li> <li>vii. Communicate Credit sanction status to the borrower.</li> <li>viii. Obtain/renew security documents and ensure compliance to all stipulated terms and conditions prior to disbursal.</li> <li>ix. Perform the role of a people manager by setting performance goals of subordinates and monitoring their performance.</li> <li>x. Providing developmental guidance and direction as and when required.</li> </ul>

		<ul style="list-style-type: none"> <li>xi. Handle the Credit portfolio, Processing &amp; Appraisal of loan applications, Monitoring of borrowal accounts, Project Finance, Infrastructure Financing, Mergers &amp; Acquisitions, Lending Automation solutions, etc.</li> <li>xii. The work is performed inside as well as outside.</li> <li>xiii. Working in computerized environment as well as visits</li> <li>xiv. Public dealing is involved.</li> <li>xv. Should have functional communication skills</li> </ul>
17	<b>Company Secretary</b>  Group A	<ul style="list-style-type: none"> <li>i. Attending to Secretarial duties / functions and will be nominated as "Compliance Officer" for various statutory requirements in terms of Clause 47(a) of the Listing Arrangement.</li> <li>ii. Act as the Secretary to the Audit Committee of the Board as required under Clause 49(11) of the Listing Agreement.</li> <li>iii. The work is performed inside.</li> <li>iv. Working in computerized environment as well as visits</li> <li>v. Public dealing is involved.</li> <li>vi. Should have functional communication skills</li> </ul>
18	<b>Dealers</b>  Group A	<ul style="list-style-type: none"> <li>i. Conducting Forex/money market operations including call money operations/security dealings/treasury/ structuring of financial products/dealing in derivatives and connected operations [Forex as well as domestic].</li> <li>ii. The work is performed inside.</li> <li>iii. Working in computerized environment.</li> <li>iv. Public dealing is involved.</li> <li>v. Should have functional communication skills.</li> </ul>
19	<b>Forex Officers</b>  Group A	<ul style="list-style-type: none"> <li>i. To understand clients risk exposure and market derivative and other risk management products, to design, develop and market new products to secure new connections of exporters / importers to the bank.</li> <li>ii. The work is performed both inside and outside.</li> <li>iii. Working in computerized environment as well as visits</li> <li>iv. Public dealing is involved.</li> <li>v. Should have functional communication skills.</li> </ul>
	<b>Note:</b>	<p><b>Over &amp; above the Job Profile against each of the 19 Posts in Group-A mentioned above, all Staff members in the Officer cadre are subject to the following:</b></p> <ul style="list-style-type: none"> <li>• Every Officer employee shall, at all times, take all possible steps to ensure and protect the interest of the Bank and discharge his duties with utmost integrity, honesty, devotion and diligence and do nothing which is unbecoming of an officer employee.</li> </ul>

		<ul style="list-style-type: none"> <li>• Every Officer employee shall maintain good conduct and discipline and show courtesy and attention to all persons in all transactions and negotiations.</li> <li>• Every Officer employee shall take all possible steps to ensure the integrity and devotion to duty of all persons for the time being under his control and authority.</li> </ul>
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### Clerical cadre equivalent to Group 'C' Posts in Government of India

S.No.	Posts	Job Profile
1	<b>Clerical staff / Single Window Operator 'A'</b>  Group C	<ol style="list-style-type: none"> <li>i. Receive &amp; Pay cash</li> <li>ii. Makes and receives payments</li> <li>iii. Maintains record of cash transaction in Bank.</li> <li>iv. Makes payment to customers against passed cheques, bills, vouchers, etc. received from different sections of bank after making necessary entries in register.</li> <li>v. Affixes appropriate rubber stamp on cheques, bills etc.</li> <li>vi. Counts cash and examines currency notes and coins to detect counterfeit ones.</li> <li>vii. Makes entries in receipt registers,</li> <li>viii. Initials vouchers and passes them to superiors for signature.</li> <li>ix. Acknowledgement of inward mail received</li> <li>x. Receipt of cheques, drafts, dividend warrants, pay orders &amp; other like instruments other than bills and giving acknowledgements in the counterfoil</li> <li>xi. Delivery of cheque books subject to authorization by competent authority</li> <li>xii. Issue of cash receipts / ESI stamps</li> <li>xiii. Recounting of currency notes</li> <li>xiv. Ensuring the proper contents in covers &amp; envelopes including registered ones before dispatch.</li> <li>xv. Passing and cash payment of all cheques / withdrawal forms / bankers' cheques / gift cheques, etc. up to &amp; including Rs.10000/-</li> <li>xvi. Passing independently Clearing &amp; Transfer cheques, vouchers , etc. (Whether Credits or Debits) up to &amp; including s.15000/-</li> <li>xvii. Receipts of Cash &amp; issuance of pre-signed Drafts / Gift Cheques / Travelers' Cheques / pay Orders / bank Orders, etc., up to &amp; including Rs. 15000/-</li> <li>xviii. Shall attend to any other duties allotted.</li> <li>xix. Work is performed both inside as well as outside.</li> </ol> <p><b>Notes:</b></p> <ol style="list-style-type: none"> <li>a. <b>Countersigning would mean</b> signing in a manner whereby the primary responsibility for ensuring that all the formalities are complete, rests with the other signatory.</li> <li>b. <b>Checking/ verifying would mean</b> that the instrument/ material checked is in order in all respects and also includes verification of signature irrespective of the amount of the instrument and authenticating the same</li> </ol>

		<p>on the instrument / material, initialing the relative entries in the respective books of accounts, manually and / or online.</p> <p>c. <b>Passing includes</b> verification of signatures and scrutiny as to the correctness of endorsement on and other particulars of such instruments. It will also include checking and authenticating the relative entries in the respective books of accounts / ledgers / computer sheets and or online.</p>
2	<p><b>Single Window Operator 'B'</b></p> <p>Group C</p>	<ol style="list-style-type: none"> <li>i. Receive &amp; Pay cash</li> <li>ii. Makes and receives payments</li> <li>iii. Maintains record of cash transaction in Bank.</li> <li>iv. Makes payment to customers against passed cheques, bills, vouchers, etc. received from different sections of bank after making necessary entries in register.</li> <li>v. Affixes appropriate rubber stamp on cheques, bills etc.</li> <li>vi. Counts cash and examines currency notes and coins to detect counterfeit ones.</li> <li>vii. Makes entries in receipt registers,</li> <li>viii. Initials vouchers and passes them to superiors for signature.</li> <li>ix. Acknowledgement of inward mail received</li> <li>x. Receipt of cheques, drafts, dividend warrants, pay orders &amp; other like instruments other than bills and giving acknowledgements in the counterfoil</li> <li>xi. Delivery of cheque books subject to authorization by competent authority</li> <li>xii. Issue of cash receipts / ESI stamps</li> <li>xiii. Recounting of currency notes</li> <li>xiv. Ensuring the proper contents in covers &amp; envelopes including registered ones before dispatch.</li> <li>xv. Passing and cash payment of all cheques / withdrawal forms / bankers' cheques / gift cheques, etc. up to &amp; including Rs.20000/-</li> <li>xvi. Passing independently Clearing &amp; Transfer cheques, vouchers , etc. (Whether Credits or Debits) up to &amp; including s.25000/-</li> <li>xvii. Receipts of Cash &amp; issuance of pre-signed Drafts / Gift Cheques / Travelers' Cheques / pay Orders / bank Orders, etc., up to &amp; including Rs. 25000/-</li> <li>xviii. Shall attend to any other duties allotted.</li> <li>xix. Work is performed both inside as well as outside.</li> </ol> <p><b>Notes:</b></p> <ol style="list-style-type: none"> <li>a. <b>Countersigning would mean</b> signing in a manner whereby the primary responsibility for ensuring that all the formalities are complete, rests with the other signatory.</li> <li>b. <b>Checking/ verifying would mean</b> that the instrument/ material checked is in order in all respects and also includes verification of signature irrespective of the amount of the instrument and authenticating the same on the instrument / material, initialing the relative entries in the respective books of accounts, manually and / or online.</li> </ol>

		c. <b>Passing includes</b> verification of signatures and scrutiny as to the correctness of endorsement on and other particulars of such instruments. It will also include checking and authenticating the relative entries in the respective books of accounts / ledgers / computer sheets and or online.
3	<b>Head Cashier -II</b>  Group C	<ul style="list-style-type: none"> <li>i. Receive &amp; Pay cash</li> <li>ii. Makes and receives payments</li> <li>iii. Maintains record of cash transaction in Bank.</li> <li>iv. Makes payment to customers against passed cheques, bills, vouchers, etc. received from different sections of bank after making necessary entries in register.</li> <li>v. Affixes appropriate rubber stamp on cheques, bills etc.</li> <li>vi. Counts cash and examines currency notes and coins to detect counterfeit ones.</li> <li>vii. Keeps cash and other valuables in strong rooms or vaults for safe custody.</li> <li>viii. Makes entries in receipt registers,</li> <li>ix. Initials vouchers and passes them to superiors for signature.</li> <li>x. Acknowledgement of inward mail received</li> <li>xi. Receipt of cheques, drafts, dividend warrants, pay orders &amp; other like instruments other than bills and giving acknowledgements in the counterfoil</li> <li>xii. Delivery of cheque books subject to authorization by competent authority</li> <li>xiii. Receipts of Cash &amp; Issue of cash receipts / ESI stamps</li> <li>xiv. Recounting of currency notes</li> <li>xv. Ensuring the proper contents in covers &amp; envelopes including registered ones before dispatch.</li> <li>xvi. Passing and cash payment of all cheques / withdrawal forms / bankers' cheques / gift cheques, etc. up to &amp; including Rs.20000/-</li> <li>xvii. Passing independently Clearing &amp; Transfer cheques, vouchers , etc. (Whether Credits or Debits) up to &amp; including s.25000/-</li> <li>xviii. Issuance of pre-signed Drafts / Gift Cheques / Travelers' Cheques / pay Orders / bank Orders, etc., up to &amp; including Rs. 25000/-</li> <li>xix. Shall attend to any other duties allotted.</li> <li>xx. Work is performed both inside as well as outside.</li> </ul> <p><b>Notes:</b></p> <ul style="list-style-type: none"> <li>a. <b>Countersigning would mean</b> signing in a manner whereby the primary responsibility for ensuring that all the formalities are complete, rests with the other signatory.</li> <li>b. <b>Checking/ verifying would mean</b> that the instrument/ material checked is in order in all respects and also includes verification of signature irrespective of the amount of the instrument and authenticating the same on the instrument / material, initialing the relative entries in the respective books of accounts, manually and / or online.</li> </ul>

		c. <b>Passing includes</b> verification of signatures and scrutiny as to the correctness of endorsement on and other particulars of such instruments. It will also include checking and authenticating the relative entries in the respective books of accounts / ledgers / computer sheets and or online.
4	<b>Special Assistants</b>  Group C	<ul style="list-style-type: none"> <li>i. Receive &amp; Pay cash</li> <li>ii. Acknowledgement of inward mail received</li> <li>iii. Receipt of cheques, drafts, dividend warrants, pay orders &amp; other like instruments other than bills and giving acknowledgements in the counterfoil</li> <li>iv. Delivery of cheque books subject to authorization by competent authority</li> <li>v. Issue of cash receipts / ESI stamps</li> <li>vi. Recounting of currency notes</li> <li>vii. Ensuring the proper contents in covers &amp; envelopes including registered ones before dispatch.</li> <li>viii. Passing and cash payment of all cheques / withdrawal forms / Bankers' cheques / gift cheques, etc. up to &amp; including Rs.20000/-</li> <li>ix. Passing independently Clearing &amp; Transfer cheques, vouchers , etc. (Whether Credits or Debits) up to &amp; including s.25000/-</li> <li>x. Receipts of Cash &amp; issuance of pre-signed Drafts / Gift Cheques / Travelers' Cheques / pay Orders / bank Orders, etc., up to &amp; including Rs. 25000/-</li> <li>xi. Be accountable and responsible and to ensure that all acts, things and steps necessary are taken for efficient and effective functioning of the department / section under them and their duties will involve looking after and checking the work of other clerk/s and sub staff</li> <li>xii. Passing independently, manually or online, cash instruments up to Rs.35000/- and clearing &amp; transfer cheques, vouchers, etc. (whether credits or debits) up to &amp; including Rs.150000/-. Passing will include verification of signatures and scrutiny as to the correctness of endorsements on and other particulars of such instruments. There shall be no limits for verification of signatures, passing of authenticated credit vouchers / entries and for verifying authenticated vouchers in the ledgers, books, computer print-outs, etc.</li> <li>xiii. Accept, verify and post cash / transfer / clearing cheques and other instruments, as the case may be, in appropriate books of accounts / ledgers, either manually or online, and give due acknowledgements.</li> <li>xiv. Signing vouchers, cheques, drafts, mail transfer, pay orders, advices such as non-payment advices, inter-branch fate calling advices, bill schedules, demand notices, statements, certificates, etc.</li> <li>xv. Checking all vouchers, advices, statements, cheques, drafts, etc., bills and books of accounts including current, savings and other ledgers, cash, postal and revenue stamps, franking machine balances, exchange, discount, brokerage calculations and initialing by way of authenticating them for accuracy / correctness</li> </ul>

		<p>xvi. Checking, manually or online, current, savings and other accounts</p> <p>xvii. Checking the coding and decoding of telegrams (excluding check symbols or ciphers)</p> <p>xviii. Discharging, endorsing cheques, bills, etc.</p> <p>xix. Perform in a computerized set up, system control functions, either jointly with an officer or independently, upon specific authorization in this regard.</p> <p>xx. Briefly explain the features of Bank's various products and services to customers, to reply their queries and to refer interested customers to appropriate personnel.</p> <p>xxi. Inspecting go down</p> <p>xxii. Reminders are sent on time and followed up</p> <p>xxiii. Pass sheets / books are filled up and issued promptly</p> <p>xxiv. Deposits are renewed on due dates or reminders sent to the parties</p> <p>xxv. Standing Instructions are complied with</p> <p>xxvi. Bills are accepted and due dates diarized / advised and followed up</p> <p>xxvii. Interest, commissions and service charges are collected</p> <p>xxviii. Proceeds of bills are received or remitted promptly</p> <p>xxix. Confirmation of balance of accounts of the customers and its follow up</p> <p>xxx. All securities relating to the department / section of which the special assistant is in charge are secured and / or kept in proper custody and properly handed to the authorized person at the close of the day</p> <p>xxxi. Balances promptly taken, tallied and reported and followed up and also returns submitted</p> <p>xxxii. Advices and / or duplicate advices / summaries are issued / responded promptly, whenever called for</p> <p>xxxiii. Checking the proper recording of entries and all relevant particulars in regard to accounts opened under due authorization.</p> <p>xxxiv. Shall attend to any other duties allotted.</p> <p>xxxv. Work is performed both inside as well as outside.</p> <p><b>Notes:</b></p> <p>a. <b>Countersigning would mean</b> signing in a manner whereby the primary responsibility for ensuring that all the formalities are complete, rests with the other signatory.</p> <p>b. <b>Checking/ verifying would mean</b> that the instrument/ material checked is in order in all respects and also includes verification of signature irrespective of the amount of the instrument and authenticating the same on the instrument / material, initialing the relative entries in the respective books of accounts, manually and / or online.</p> <p>c. <b>Passing includes</b> verification of signatures and scrutiny as to the correctness of endorsement on and other particulars of such instruments. It will also include checking and authenticating the relative entries in the respective books of accounts / ledgers / computer sheets and or online.</p>

		<p><b>Over &amp; above the Job Profile mentioned above against each of the Posts in Group-C, all Staff members in the Clerical cadre are subject to the following:</b></p> <ul style="list-style-type: none"> <li>• Perform all duties and functions of their cadre, either online or manually, which does not involve any passing or supervisory function of an Officer of the Bank.</li> <li>• Perform variety of clerical duties such as maintenance of records, receipt and dispatch of dak, routine correspondence, Data entry operators enter numerical and other data in to electronic equipment for processing and transmission tabulating data, receiving applications for various Banking products and process them.</li> </ul>
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**Subordinate Staff cadre equivalent to Group 'D' Posts in Government of India**

S.No.	Posts	Job Profile
1	<b>Driver</b>  Group D	i. Driving Bank's Vehicles, maintain and effect minor repairs (not requiring a technician's skill). ii. Observing traffic rules and signals. iii. Cleaning and washing Bank's vehicle. iv. Preparation and maintenance of Log Book for the journey. v. The work is performed mostly outside.
2	<b>Daftary</b>  Group D	i. Obtaining acceptance of bills of exchange, hundies, etc., drawn on local parties or Banks. ii. Collecting payments for cheques, postal orders, Bills, Hundies, etc., from Banks, Post offices, Local parties, etc., iii. Collect cash not exceeding Rs. 5000/- at a time against various instruments, iv. Simple binding of books and registers, Press copying. v. Filing independently letters and other papers in respective files as per instructions marked thereon. vi. Assisting in issuing stationery. vii. Stacking under guidance old records in orderly manner and assisting in giving them out when required. viii. Undertaking the whole process of sorting, arranging, numbering, tallying the total number of stitching the vouchers. ix. Weighs covers of outgoing dak, affixes correct stamps on them and fastens them for posting. x. Attending any other duties allotted. xi. Work is performed mostly inside. Occasional field work is involved.
3	<b>Liftman</b> Group D	i. Operate and maintain lift. ii. The work is performed mostly inside.
4	<b>Peon-</b>	i. Manual work collection of keys and open doors,

	<b>cum-Hamal</b> Group D	<ul style="list-style-type: none"> <li>ii. Serve water and any other manual work assigned.</li> <li>iii. Carrying files and registers from one section to another section.</li> <li>iv. Attending any other duties allotted.</li> <li>v. Work is performed mostly inside. Occasional field work is involved.</li> </ul>
5	<b>Cash Peon</b> Group D	<ul style="list-style-type: none"> <li>i. To take money orders to buy stamps, etc., which involves carrying of cash not exceeding Rs. 5000/- and to carry insured letters, etc. to post office.</li> <li>ii. To stitch currency note bundles,</li> <li>iii. To stitch and seal parcels and packets containing currency notes</li> <li>iv. To transit cash from the Bank to an office outside or vice versa, if unaccompanied by a watchman / Armed Guard.</li> <li>v. Attending any other duties allotted.</li> <li>vi. Work is performed both inside as well as outside.</li> </ul>
6	<b>Bill Collector</b> Group D	<ul style="list-style-type: none"> <li>i. Obtaining acceptance of Bills of exchange, hundies, etc., drawn on local parties or banks.</li> <li>ii. Collecting payments for cheques, postal orders Bills, Hundies etc., from Banks, Post offices, local parties, etc.</li> <li>iii. Collect cash not exceeding Rs. 4000/- at a time against various instruments.</li> <li>iv. Attending any other duties allotted.</li> <li>v. Work is performed both inside as well as outside.</li> </ul>
7	<b>Watchman</b> Group D	<ul style="list-style-type: none"> <li>i. Perform watch and ward duties, i.e. to watch or look after the premises or department for the purposes of its safety, security and guard against infiltration and against removal of the bank's property by any unauthorized persons and / or to watch and guard as above the movement of cash from one place to another whether inside the bank's premises or outside where an armed guard is not employed.</li> <li>ii. Patrolling around buildings and premises frequently, examining doors, windows and gates and ensures that they are properly secured and have not been tampered with.</li> <li>iii. Watches for fire hazards, broken water pipes, Presence of unauthorized persons.</li> <li>iv. Reporting irregularities or anything found tampered to authorities.</li> <li>v. Informing police / fire brigade in emergency.</li> <li>vi. Shall attend to and switching off lights, fans, A/C's etc., when not in use.</li> <li>vii. The work is performed mostly outside. The job may require standing/roaming for long hours</li> </ul>
8	<b>Housekeeper-cum-Peon</b>	<ul style="list-style-type: none"> <li>i. Opening and closing the office.</li> <li>ii. Dusting of furniture &amp; fixtures, tables, chairs, doors, windows, floors, ceiling, walls, computers, etc.,</li> <li>iii. Cleaning, sweeping, swabbing, moving things and materials and removes garbage.</li> </ul>

	Group D	<ul style="list-style-type: none"> <li>iv. Cleaning and washing bathrooms, lavatories, drains. etc. in phenyl and water.</li> <li>v. Cleaning of carpets &amp; rugs with brush.</li> <li>vi. Washing and cleaning the plates, glass and cups, serving tea &amp; snacks.</li> <li>vii. Spraying periodically DDT or other insecticides.</li> <li>viii. Serve water and any other manual work assigned.</li> <li>ix. Lifting, moving, transferring and carrying things, articles etc. from one section to another inside or outside the Bank's premises.</li> <li>x. Carrying files and registers from one section to another section.</li> <li>xi. Simple binding of books and registers, Press copying.</li> <li>xii. Filing independently letters and other papers in respective files as per instructions marked thereon.</li> <li>xiii. Assisting in issuing stationery,</li> <li>xiv. Stacking under guidance old records in orderly manner and assisting in giving them out when required,</li> <li>xv. Undertaking the whole process of sorting, arranging, numbering, tallying the total number of stitching the vouchers.</li> <li>xvi. Weighs covers of outgoing dak, affixes correct stamps on them and fastens them for posting.</li> <li>xvii. Attending any other duties allotted.</li> <li>xviii. Work is performed both inside as well as outside.</li> </ul>
9	<b>Armed Guard</b> Group D	<p>The Post is considered as not suitable for Persons with Benchmark Disabilities in view of the Job Profile mentioned below:-</p> <ul style="list-style-type: none"> <li>i. Perform Armed Guard duties i.e. to watch or look after the premises or department for the purpose of its safety, security and guard against attack, or assault, or infiltration and against removal of the Bank's property by any unauthorized person and/or to watch and guard as above the movement of cash from one place to another, whether inside or outside the Bank, for which purpose they are required by the Bank to carry any of the following weapons: (i) Guns, Pistols or any other fire arm; or (ii) Dagger, sword, khukri or spear; or (iii) any other licensed weapon.</li> <li>ii. Operating gadgets like Electronic Alarm systems, CCTV systems, X-Ray machines, Door Frame Metal Detector (DFMD), Hand Held Metal Detector (HHMD), etc., for security of men and materials entering or exiting the Bank's premises.</li> <li>iii. Maintenance and Operation of Fire Alarm systems and Fire-fighting equipments.</li> <li>iv. Work in shifts including night shifts.</li> <li>v. To perform other routine duties of the Subordinate cadre as required by the Management from time to time.</li> </ul>

**(Staff Circular No.7393 Date: March 22, 2021)**

**UNION BANK OF INDIA POLICY ON PREVENTION, PROHIBITION AND REDRESSAL OF SEXUAL HARASSMENT OF WOMEN EMPLOYEES AT WORKPLACE AND REDRESSAL OF COMPLAINTS OF SEXUAL HARASSMENT**

**Highlights**

- The Board in its meeting held on March 03, 2021 approved Policy on Prevention, Prohibition & Redressal of Sexual Harassment of Women employees at Workplace and Redressal of complaints of Sexual Harassment.
- The post of Chief General Manager has been introduced from the FY 2020-21. Hence the word "General Manager (HR)" has been replaced by "Chief General Manager (HR)" in the Policy.
- All employees including Executives up to Chief General Manager (Scale VIII) are under the purview of the Policy.
- The Policy shall be valid from April 01, 2021 up to March 31, 2022 and the continuity of the Policy may be extended for a further period not exceeding 3 months with the specific approval of Managing Director & CEO.

1. The Policy on Prevention, Prohibition & Redressal of Sexual Harassment of women employees at Workplace and Redressal of complaints of sexual harassment was approved by the Board in the meeting held on March 03, 2021.
2. As the post of Chief General Manager has been introduced from the FY 2020-21, the following changes shall be made in the Existing Policy:-
  - i) The word "General Manager (HR)" has been replaced by "Chief General Manager (HR)" in the Policy.
  - ii) All employees including Executives up to Chief General Manager (Scale VIII) are under the purview of the Policy.
3. The Policy on Prevention, Prohibition a Redressal of Sexual Harassment of women employees at Workplace and Redressal of complaints of sexual harassment shall be valid from April 01, 2021 up to March 31, 2022 and the continuity of the Policy may be extended for a further period not exceeding 3 months with the specific approval of Managing Director a CEO.
4. The Policy on Prevention, Prohibition a Redressal of Sexual Harassment of women employees at Workplace and Redressal of complaints of sexual harassment is enclosed as Annexure.
5. The contents of the Circular should be brought to the notice of all staff members.

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### **1. Objectives**

- 1.1 As a public sector employer, Bank provides equal opportunity and is committed to create and maintain 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. Any act of sexual harassment at workplace or other than workplace, if involving employees, is a grave offence and needs to be prohibited & prevented with appropriate measures as a matter of Policy. Bank believes that there should be an effective system in place that provides speedy disposal & redressal of the complaints received from the complainants 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 workplace. Within the Bank, workplace includes any Department of the Central Office, FGMO, Regional Office, Branch or any unit or any division within the Department, or any office of the Bank, or any business location of the Bank, or 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 woman is subjected to sexual harassment by an official of the Bank.

- 2.2 This Policy is applicable to complaints of sexual harassment by women, who are employed in permanent / temporary / on adhoc / daily wage basis, including a contract worker, whether employed by the Bank directly or through a contractor, probationer, trainee, apprentice or co-worker or any other woman who has been sexually harassed by any official of Bank at workplace of the Bank.
- 2.3 This Policy document is applicable and available to all affiliates and associates of the Bank with a clear objective to establish a similar approach for prevention, prohibition and redressal of sexual harassment.
- 2.4 This policy is applicable to all officials of the Bank who are working for the Bank, whether for remuneration or not, on a voluntary basis or otherwise, in any capacity whether award staff, officer cadre, members of the Board of the Bank or engaged by Bank on contract or otherwise.

### 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.
- 3.2 Apart from the definition above, the following circumstances, among other circumstances, if occur 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, or
  - v) Interference with her work or creating an intimidating or offensive or hostile work environment for her.

### 4. **Prohibition of sexual harassment of women at Workplace**

- 4.1 Sexual harassment at any workplace 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 required against the violator as per the law of the land.
- 4.2 Prohibition of sexual harassment equally applies to relations between superiors 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 erring official.

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

- 5.1 Sexual harassment at workplace is a grave offence. All the officials should contribute to the creation of a healthy workplace culture which provides a congenial atmosphere without any discrimination.
- 5.2 All the officials have the responsibility to comply with this Policy.
- 5.3 All officials, besides exhibiting behavior which is beyond reproach, have a particular obligation to ensure appropriate behavior at all times, towards women; promote this Policy; handle all such 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 (HR Department), Field General Managers & Regional Heads will be responsible:
- i) For providing a safe working environment at the work place which shall include safety from the persons coming into contact at workplace.
  - ii) For constituting Sexual Harassment Redressal Committee (SHRC) at various levels in the Bank;
  - iii) For creating awareness about the provisions of the Anti-Sexual Harassment Law and this Policy of the Bank/organizing workshops and awareness programmes at regular intervals for sensitizing the officials ;
  - iv) For providing necessary assistance in securing the attendance of respondent and witnesses before the SHRC concerned;
  - v) For making available all the information that SHRC may require for the purpose of due and proper enquiry/ investigation into the complaint;
  - vi) For providing assistance to the complainant if she so choose to file a complaint in relation to the offence under the Indian Penal Code or any other law for the time being in force
  - vii) For initiating such action as deemed fit under the applicable law against the accused/ guilty including disciplinary action under the applicable conduct and disciplinary rules in the Bank;
  - viii) For ensuring the timely submission of reports by SHRC.

## 6. Constitution of Internal Complaints Committee

- 6.1 In compliance with section 4 of the Anti-Sexual Harassment Law and to address such complaints effectively, Bank constitutes 'Sexual Harassment Redressal Committee' [SHRC] at levels viz. Central Office (CO), Field General Manager's Office (FGMO) and Regional Office (RO).
- 6.2 **Composition of SHRC at Central Office of the Bank is as under:-**
- i) Presiding Officer (Po) should preferably be a female Chief General Manager/General Manager in Top Executive Grade Scale VIII /VII posted in Central Office. If no such female Chief General Manager/General Manager is available, Presiding Officer (PO) should be female Deputy General Manager in Top Executive Grade Scale VI from Central Office.
  - ii) Besides the presiding officer, SHRC at Central Office will have the following members, namely ;
    - a) Three (3) more officials posted in Middle / Senior Management Grade Scale III/IV/V at Central. Office preferably committed to the cause of women or who

have had experience in social work or have legal knowledge, one of whom will be Member Secretary. One member shall preferably be from Scheduled Caste/ Schedule Tribe category/ Other Backward Commission /Minority. Member Secretary and one more member out of the above 3 should preferably be a female.

- b) A social worker, preferably a woman with at least five years of experience (in field of social work) which leads to creation of societal conditions favorable towards empowerment of women, preferably in addressing sexual harassment in workplace or person preferably a woman familiar with labour, service, civil or criminal law.
- iii) At least half of the members of the SHRC should be women.

### **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 Senior Management Grade Scale IV/V posted in Field General Manager's Office. If no such female executive is available then the SHRC will be headed by a woman member in Middle Management (Scale II III) from Field General Manager's Office.
- ii) Beside the presiding officer, SHRC at FGMO will have the following members, namely;
  - a) Two (2) more officials in Middle/Senior Management Grade Scale II/III/IV/V from FGMO preferably committed to the cause of women or who have had experience in social work or have legal knowledge, one of whom will be a Member Secretary. One member shall preferably be from Scheduled Caste/ Schedule Tribe category/ Other Backward Class/minority. The member secretary should preferably be a female official.
  - b) A Social worker, preferably a woman with at least five years of experience (in the field of social work) which leads to creation of societal conditions favorable towards empowerment of women preferably in addressing sexual harassment in workplace or person preferably a woman familiar with labour, civil or criminal law.
- iii) At least half of the members of the SHRC should be women.
- iv) The details of members of SHRC (name, e-mail ID, phone number) constituted at FGMO shall be informed to the Nodal Officer, SHRC, Central Office.

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

- i) Presiding officer of the SHRC at Regional Office shall preferably be a female senior executive posted in RO at least in Senior Management Grade Scale IV. If no such female executive is available then the SHRC will be headed by a woman member in Scale I/II/III.
- ii) Beside the presiding officer, SHRC will have the following members, namely;

- a) Two (2) more officials in officer cadre posted in RO preferably committed to the cause of women or who have had experience in social work or have legal knowledge, one of whom will be a Member Secretary. One member shall preferably be from Scheduled Caste/ Schedule Tribe category/ Other Backward Class/ minority. The member secretary should preferably be a female.
- b) A social worker, preferably a woman with at least five years of experience (in the field of social work) which leads to creation of societal conditions favorable towards empowerment of women preferably in addressing sexual harassment in workplace or person preferably a woman familiar with labour, service, civil or criminal law.
- iii) At least half of the members of the SHRC should be women.
- iv) The details of members of SHRC (name, e-mail ID, phone number) constituted at RO shall be informed to the Nodal Officer, SHRC, Central Office.

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

- i) Executive Director looking after HR matters in the Bank will nominate members to SHRC at Central Office in terms of the composition laid down above.
- ii) Field General Manager will nominate members to SHRC at respective FGMO in terms of the composition laid down above.
- iii) Regional Head will nominate members to SHRC at respective RO in terms of the composition laid down above.

#### **Other guidelines**

- i) SHRC of Regional Office will enquire/ investigate into all such complaints against all officials working under Regional Office including all officers up to Scale IV. However, if the complainant or the official against whom the complaint has been made (up to Senior Management Grade Scale IV) are not posted under the jurisdiction of same Regional Office, then the SHRC of the Regional Office under whose jurisdiction the complainant is posted will enquire into the complaint.
- ii) SHRC FGMO may enquire/ investigate into all such complaints against all officials working in FGMO and all officers of Scale V working under the jurisdiction of FGMO. However, if the complainant or the official against whom the complaint has been made (Senior Management Grade Scale V) are not posted under the jurisdiction of same FGMO, then the SHRC of the FGMO under whose jurisdiction the complainant is posted will enquire into the complaint.
- iii) Notwithstanding anything contained in para (i) & (ii) above, any complaint made by any official working in Central Office/ any complaint made against any official working in Central Office will be investigated by the SHRC at Central Office. Further, SHRC CO will also inquire/ investigate all such complaints against any

officer in Scale VI & above, whether working in Regional Office or FGMO or anywhere else for the Bank.

- iv) Field General Manager/ Regional Head shall not be a member of SHRC of the concerned FGM/ RO.
- v) The Chairperson and members of the SHRC shall hold office for a period not exceeding 3 years from the date of their nomination (i.e. date of circular / circular letter) or Reconstitution, whichever is earlier.
- vi) The sitting fees for outside member for each meeting will be Rs. 5000/- apart from actual conveyance expenses incurred for attending such meeting.

#### **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; however, where it is necessary for the Bank to place the facts relating to the complaint or proceedings of the SHRC before any judicial or Constitutional Authority in any investigation so done by such authority, the members of the SHRC may make such disclosures 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 by the appointing authority and the vacancy so created or any casual vacancy shall be filled by fresh nomination by the appointing authority of the related SHRC.

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

##### **6.7.1 SHRC at Regional Office:**

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

##### **6.7.2 SHRC at FGMO:**

Subject to above, SHRC at FGMO will enquire into the complaints of sexual harassment against any official 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 Central Office:**

SHRC at Central Office will enquire into the complaints of sexual harassment against any official, including officers in Top Executive Grade Scale VI and above ~~VII~~ posted anywhere in India in any capacity and all other officials, irrespective of scale and cadre posted at the various Verticals/ Departments of Central Office under the jurisdiction of Central Office.

**6.7.4.** Notwithstanding anything contained in 6.7.1 to 6.7.3, Chief General Manager (HR) may advise SHRC of another RO or FGMO or CO to investigate into such complaints pertaining to other RO/ FGMO, if the exigencies so require. Under Anti Sexual Harassment law, SHRC

**6.7.5** 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;

**6.8 Meetings of the SHRC**

**Periodicity:** Committee will meet at least half yearly or earlier if a complaint of serious nature warranting immediate action is received.

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

**Quorum:** Minimum 3 members of the Committee shall be the quorum including Presiding Officer.

**6.9 Annual Report**

- A. The FGM/ Regional Office in each calendar year shall prepare an annual report with the following details and forward the same to Nodal Officer, SHRC at Central Office by 10th April of succeeding financial year:-
  - a) Number of complaints of sexual harassment received in the year;
  - b) Number of complaints disposed off during the year;
  - c) Number of complaints pending for more than ninety days;
  - d) Number of complaints pending for more than ninety days;
  - e) Number of workshops or awareness programmes against sexual harassment carried out by RO/FGMO on standalone basis or through the Staff Training Centres;
  - f) Nature of action taken by Bank against the erring official.

- B. 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 of during the year;
  - c) Number of complaints pending at the end of the year;
  - d) Number of complaints pending for more than ninety days;
  - e) Number of workshops or awareness programmes against sexual harassment carried out by the Bank;
  - f) Nature of action taken by Bank against the accused/ guilty official.
- C. The annual report so prepared should be submitted to the Chief General Manager (HR). In turn the Annual Report will be placed before the Human Resources Committee of the Board for perusal and suggestions, preferably within the first quarter of the next financial year.
- D. **Publication in Annual Report** - The Annual Report of the Bank shall include the number of cases filed, if any, & their disposal under this Policy.

7. **Complaint against Sexual Harassment:**

- 7.1 Any aggrieved woman may make, in writing, a complaint of sexual harassment at work place to the concerned 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 official of the Bank complaining 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 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 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 shall be the nodal point for receiving the complaints and for convening the meeting of SHRC. Chief General Manager (HR) at Central Office, General Manager at FGMO and Regional Head at RO will nominate an officer preferably a woman working in Staff 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 witness/es in support of her complaint. 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 official against whom the complaint is made (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 witness/es in support of his views within period not exceeding ten (10) working days from the date of receipt of documents from the SHRC. If the reply of respondent is not received within the stipulated period, SHRC will proceed further in the matter.
- 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 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 its recommendation and forward the same to the Chief General Manager (HR) 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. A copy of settlement arrived along with statements of complainants/ respondent/ witnesses recorded in the matter shall also be forwarded to ERD Section of Human Resource Department Central Office and also to Nodal Officer for SHRC in Central Office.
- 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 8.4 to 8.8 above, the SHRC concerned shall proceed to make enquiry into the complaint.
- 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.

*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 Complainant & Respondent shall not be allowed to bring in any legal practitioner to represent them in their case at any stage of proceedings before SHRC.
- 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 45 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 Chief General Manager (HR) or Field General Manager or the Regional Manager as the case may be for taking action. In case the respondent is in Scale VI or VII or above, the report and recommendations of SHRC at CO shall be placed by CGM (HR) before ED (HR)/ MD&CEO for taking action in case of such respondent.
- 8.17 SHRC should provide copies of the inquiry report along with its recommendations to both the parties, within 10 days of completion of inquiry.
- 8.18 Chief General Manager (HR) or FGM or Regional Manager 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 or VIII, Executive Director (HR) or MD&CEO 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 **Recommendations by SHRC** - Where the SHRC arrives at the conclusion that the allegation against the Respondent has been proved, it shall recommend:
- i) Disciplinary action against the erring official for the misconduct of sexual harassment as per the conduct and disciplinary rules prevailing in the Bank for various officials.

- 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 lump sum or in installments.
- iii) In case the Bank is unable to make such deductions from the salary of the respondent due to his being absent or cessation of employment, the SHRC may direct to the respondent to pay such sums to the aggrieved woman.
- iv) In case the respondent fails to pay the sum, the SHRC may forward the order for recovery of the sum to the FGMO/ CO who will act the recommendations of SHRC within 60 days.

**8.21 False a Malicious Complaint & False Evidence** - 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:-

- i) Initiation of action in accordance with the provisions of Service Rules applicable to him/her. The disciplinary action against such official/ complainant may include a written apology, warning, reprimand or censure, withholding promotion, withholding of pay rise or increments, terminating from service or undergoing a counseling session. However, a mere inability to substantiate a complaint or provide adequate proof need not attract action against the complainant. Malicious intent on part of the complainant shall be established after an inquiry in accordance with the prescribed procedure, before any action is recommended. Once established that the complaint was false or the false evidence was given by the official/s, the Bank may also institute inquiry against the erring official as per applicable Service Rules.

**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 Chief General Manager (HR) 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 (as provided in Service Rules for the Appellant concerned) against acceptance of the recommendations within 90 days from the date of the recommendations. The appeal so made shall be disposed of by the Disciplinary Authority as early as possible but not later than 90 days of such filing.
- 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. No Disclosures of Information**

- 11.1.** The contents of the complaint, identity and address of the aggrieved woman, respondent and witness, information relating to conciliation and inquiry proceedings, recommendations of the SHRC and the action taken by the Bank shall not be published, communicated or made known to the public, press and media even including under Right to Information Act, 2005 or court of law until and unless there is a specific order from the court concerned. If any information is required to be provided to the court or to any judicial authority or any Commission established under provisions of Constitution of India or the police/CBI authorities such information shall be given in SEALED Cover under proper acknowledgement.

**12. Miscellaneous**

- 12.1** Bank in line with the provisions of Anti Sexual Harassment Law will –
- i) Carry out orientation programs and seminars for capacity building and skill building of the members of SHRC;
  - ii) Carry out employees awareness programs at regular interval through its various staff training centres/ college during the various training programmes;
  - iii) Conduct capacity building and skill building programs for SHRC;
  - iv) Declare the names and contact details of all members of SHRC.
  - v) In case of any ambiguity or clarification, the provisions of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 shall prevail.

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

## POLICY ON STAFF ACCOUNTABILITY (NON CREDIT AREAS)

**(Staff circular 7274 dated 23.10.2020)**

The maiden policy on Staff Accountability (Non Credit Areas) 2018-19 was approved by the Board in its Meeting on 14.12.2018 in view of the change in overall banking scenario more particularly, the increased use of technology in banking operations, introduction of various compliances/ regulatory / statutory guidelines and reforms in Banking Sector.

The policy was further renewed for one year by Board in its meeting dated 18.09.2019 and was valid up to 30.09.2020. The Policy on Staff Accountability (Non Credit Areas) 2020-21 has been suitably modified to suit the revised organization structure and has been approved by the Board in its meeting held on 24.09.2020 and valid up to 30<sup>th</sup> September, 2021.

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Ann.1	Format of staff accountability (Noncredit areas)

1.	<b>PREFACE :</b> The maiden Policy on Staff Accountability defining the aspect of Staff Accountability and the area where accountability can be carried out, was approved in the Board Meeting held on 18.12.1997 and circulated vide Staff Circular No.4433 dated 20.02.1998. The ambit of Staff Accountability was mainly classified in 3 areas viz. Credit Management, Non Credit Areas & Frauds. The aspect of accountability in respect of Credit Management and Frauds in credit areas is being looked after by Credit Recovery Department and various guidelines / policies have been issued by them from time to time in this regard. However, the accountability aspect has not undergone any change with regard to Non-Credit Areas after the issuance of aforesaid staff circular. With the change in overall banking scenario more particularly, the increased use of technology and introduction of various compliances/ regulatory / statutory guidelines and reforms in Banking Sector, there has been change in roles and responsibilities of the staff members. Hence, need is felt to revise the Staff Accountability Policy relating to Non-Credit Areas.
2.	<b>OBJECTIVE :</b>

	<p>Banking business mainly revolves around financial transactions and financial decisions and risk forms an integral part of banking. Apart from fixing of accountability in matters relating to credit and fraud, staff accountability is equally required to cover lapses relating to non-credit areas including administrative matters involving negligence, ill motive, non-compliance / non observance of norms and procedures laid down by both internal as well as external authorities such as RBI, GOI, SEBI, CVC and other Controlling Authorities.</p> <p>The objective of the Bank towards framing of the said Accountability Policy is not only to comply with the statutory and regulatory compliances but also to promote a healthy environment of compliance of laid down norms, systems &amp; procedures which will go a long way in protecting the interest of the Bank and its stakeholders. Therefore, if the exercise of accountability is not done objectively keeping in view of the same, it may lead to highly distorted perceptions among the employees / stakeholders which would be more detrimental to the Bank than the loss that may be actually suffered by the Bank. Towards this, it is primarily important to identify areas of deficiencies and initiate corrective measures. Punitive action for the lapses on the part of Officers/Award Staff should be of secondary importance.</p> <p>All the mechanism under this Accountability Policy would operate on the fundamental principle that decisions are presumed to be bonafide unless proved otherwise and that it will be established in its entirety through the systems &amp; procedures already documented by the Bank. The documented laid down norms, systems &amp; procedures are aimed at providing regulatory guidance, necessary to instill confidence in decision making functionaries while ensuring that accountability and due diligence are not compromised in the process of empowered decision making.</p> <p>Thus, the objective of Staff Accountability Policy is to enhance managerial effectiveness. The focus of Staff Accountability is to identify only those Officers/ Award Staff for administrative or disciplinary action who are prima facie found responsible for the lapse(s) of noncompliance with the laid down systems &amp; procedures.</p>
3.	<p><b>DEFINITION OF ACCOUNTABILITY :</b></p> <p>The expression 'Accountable' means being responsible for one's own decisions or actions/inactions and to explain when called upon. Accountability is inherent where there is delegation of power or duty/responsibility. In every Organization, a number of people are employed to do specific task and vested with various levels of powers and duties. It is fundamental that they should be responsible for their actions. As long as the actions are within the framework of laid down guidelines, rules, regulations and procedures and in the interest of the Organization, they do not attract accountability. Every Officer/Award staff of whatever rank must be made to realize that he/she is prima facie accountable/responsible for every act of his/hers. However, that does not necessarily imply that each and every act will be subject to scrutiny for the sole purpose of punishing the acts that went wrong at the end of the day.</p> <p>Every Officer/Award staff is bound to discharge his duties with diligence and devotion in accordance with:</p> <ol style="list-style-type: none"> <li>Laid down systems and procedures</li> <li>Rules and regulations in force</li> <li>Guidelines whether general or specific</li> <li>Delegated Authority vested in him</li> </ol> <p>The general principle of accountability will be that the Officer/Award staff who does not perform his/her allocated duty or who violates any rules, procedures, directions, guidelines or policies of the Bank shall be held accountable.</p>
4.	<p><b>SOURCES OF EXAMINING ACCOUNTABILITY :</b></p> <p>Accountability can be identified/ examined from the following sources :</p> <ol style="list-style-type: none"> <li>Inspection reports of branches / Controlling Offices.</li> <li>Reports of internal/ external auditors including Concurrent Auditors, Statutory Auditors, Stock Auditors, Revenue Auditors, Outsourced activities report, RBI inspectors etc.</li> <li>Charge taking report from the new incumbent.</li> <li>Branch visits, periodical returns/ statements, monitoring reports, review of NPAs etc.</li> <li>Complaints and whistle blowing.</li> </ol>

	<p>f) Vigilance investigation, CBI investigation, police investigation, statutory bodies like IT / Revenue authorities and other such investigations.</p> <p>g) Off-site Monitoring Cell (OMC) report.</p> <p>h) Social Media/ Print Media / Electronic Media.</p> <p>i) Incidents of attempted / perpetrated frauds.</p> <p>j) Any other source.</p>
<b>5.</b>	<b>COVERAGE :</b>
	<p><b>The Staff Accountability (Non Credit Areas) will cover all officers/ Award staff at all levels for irregularities on their part ;</b></p> <ul style="list-style-type: none"> <li>➤ The staff accountability will not only cover the operating functionaries at the branches/administrative offices, but will also cover other functionaries involved in overseeing/monitoring functions,</li> <li>➤ It will cover inspecting officials who failed to detect and report serious irregularities in operational &amp; other matters at branches / controlling offices,</li> <li>➤ It will not only take into account the commissions but also omissions. It will also be examined for deliberate concealment of facts as also for remaining silent spectator to the known misdeeds being perpetrated by colleagues / superiors where he / she is expected to blow whistle.</li> <li>➤ There should however, be a clear distinction in identifying staff accountability arising out of bonafide business decisions and the acts of negligence, fraud/malafide intent.</li> <li>➤ In case of lapses without malafide intention, the nature of a lapse and quantum of loss to the Bank will be an important consideration while determining the staff accountability. However, the erring staff member's past contribution /track record and special, genuine &amp; lawful circumstances under which the lapses occurred should also be given due consideration / weightage while contemplating staff accountability.</li> </ul>
<b>6.</b>	<b>GUIDING PRINCIPLES FOR STAFF ACCOUNTABILITY :</b>
	<ul style="list-style-type: none"> <li>➤ Staff Accountability should encompass all transactions whether financial or administrative in content.</li> <li>➤ It should cover not only acts of commission but also acts of omission (i.e. not taking decisions) which put the Bank to monetary or reputational loss. In other words, nonperformance may also attract staff accountability.</li> <li>➤ As a matter of routine, various irregularities / deviations are observed during the course of various audits/inspections/ visits. Most of them are procedural in nature and occur during the normal course of business. Hence, all such audit / inspection reports will not call for carrying out staff accountability unless the lapses / irregularities are of serious / persisting /fraudulent/ malafide in nature and carry potential risk to systems &amp; procedures and leads to monetary or reputational loss to the Bank. It is up to the Competent Authority (mentioned under clause no. 10 of this policy) to decide whether Staff Accountability / Disciplinary action is to be initiated in the matter or not.</li> <li>➤ There should be a clear distinction between accountability arising out of genuine business decisions, out of negligence whether casual or culpable, and out of frauds / malafide intentions.</li> <li>➤ Reporting/Assessment of facts of the case in the prescribed format should preferably be carried out by a senior/experienced official.</li> <li>➤ Bonafide mistakes are to be viewed in a positive and rational manner.</li> <li>➤ No action is to be taken on anonymous complaints irrespective of the nature of allegations and such complaints should be filed.</li> <li>➤ Staff members in administrative offices are also accountable for lapses and noncompliance of laid down norms and procedures.</li> </ul>
<b>7.</b>	<b>ACCOUNTABILITY IN NON CREDIT AREAS :</b>

The following irregularities / deficiencies / persisting non adherence of guidelines at Branch level or at Controlling office level may invite accountability. However, the following list is only indicative & not exhaustive and shall cover noncompliance / violation of any guidelines / norms issued by the Bank from time to time or any acts of omission which jeopardizes the interest of the Bank.

**Irregularities at Branch Level :**

7.1

- Noncompliance of KYC and AML guidelines of the Bank/ RBI with regard to opening and operation of accounts.
- Noncompliance of guidelines issued by DIT as well as Digital Banking Dept. including guidelines on secrecy of passwords, conduct of transactions, Backups, etc.
- Lack of control over security and stationery items including ATM/Debit cards/Credit cards.
- Non adherence to guidelines relating to capital and revenue expenditure and the budgetary allocation.
- Non submission / delayed submission of control / periodical returns.
- Improper control over Impersonal Accounts like Income/Expenditure a/cs, Suspense a/c, Sundry Deposit a/cs, POB a/cs etc. and the entries outstanding therein.
- Rude / improper behavior with customers / staff members including sexual harassment complaints.
- Persistent delay in rendering customer service leading to complaints from the customers.
- Lapses with regard to cheques / bills sent / received in clearing/ collection.
- Unauthorized transactions in accounts of customers/ staff members and misappropriation of bank's / customer's funds.
- Observance of abnormal/irregular transactions in the accounts of staff members, which are beyond his/her known source of income.
- Creation of dummy accounts for using the same as conduit to channelize the unauthorized transactions.
- Lack of monitoring in conduct of transactions in dormant accounts and/or activation of dormant accounts (except for debit of charges).
- Engaging services of outsiders/ casual workers and providing them unauthorized access to systems.
- Improper control over functioning of Cash Dept. as well as ATMs.
- Noncompliance of dual control of cash safe keys / ATM keys.
- Improper control and violation of guidelines/ norms with regard to routine operational matters.
- Failure to comply with statutory obligations including payment of TDS/GST/other taxes, compliance of labour laws/local laws, etc.
- Not adhering to guidelines / norms issued by the Management about security of premises, cash, property, etc.
- Improper reporting / non-reporting/ false confirmation of data/information to higher offices and other Agencies like RBI/NABARD/SEBI/SLBC leading to punitive action on Bank.
- Misutilization of various facilities provided to staff members like leased accommodation, furniture and reimbursement of expenses incurred on LFC, Conveyance, Petrol, Telephone/Mobile and other benefits provided to staff.
- Submission of false / forged caste certificate, educational qualification certificate & false/non-declaration of other material information at the time of joining the bank.
- Non- compliance of IT security guidelines including operational aspects.
- Irregularities in purchase/acquiring/renovation of premises on ownership/ lease basis and various other items.
- Permitting write offs in accounts (other than credit related) without specific authority or in violation of guidelines.
- Non adherence to Bank's Human Resource Management Policies and procedures and obligations under labour legislations.
- Misuse of Social media / Print media / Electronic media for sharing without specific permission the Bank's guidelines / circulars which are meant for internal circulation only.

	<ul style="list-style-type: none"> <li>➤ Commenting adversely on Bank's policies / guidelines in social media/other public forums and committing acts which bring disrepute to the Bank.</li> <li>➤ Using derogatory comments/allegations against Bank's employees in a way to tarnish their image in Public through Social/Print/Electronic media.</li> <li>➤ Inaction / inordinate delay in reporting lapses / irregularities / frauds to RO/Controlling Offices.</li> <li>➤ <b>Non adherence to guidelines pertaining to acceptance/ closure of deposit accounts including nomination and death claims.</b></li> <li>➤ <b>Non attendance of Offsite Monitoring alerts received from CO/RO.</b></li> <li>➤ Improper accounting &amp; misappropriation of subsidy received from various agencies.</li> <li>➤ Fake complaints or making allegations without substantial evidence against Bank's employees.</li> <li>➤ Non compliance of guidelines issued for operations of Currency Chest, exchange of notes / soiled notes, remittances, etc.</li> <li>➤ Misuse of RTI Act 2005 with a sole motive to harass the management and disrupt normal functioning of the Bank.</li> <li>➤ None reporting or improper/false reporting of contents in Asset &amp; Liability statement.</li> <li>➤ Doing acts in violation of various provisions of Bipartite settlements / Conduct Regulations / Pension Regulation and various other regulations / settlements applicable to Officers/Award staff.</li> <li>➤ Non adherence to various regulatory / statutory / internal guidelines issued for conduct and supervision of banking business.</li> </ul>
7.2	<p><b><u>Irregularities at Administrative / Controlling Office :</u></b></p> <ul style="list-style-type: none"> <li>➤ Inaction / inordinate delay in taking / conveying decisions without justifying reasons.</li> <li>➤ Awarding contracts/ accepting tenders without complying with laid down norms, system &amp; procedures.</li> <li>➤ Inaction/ inordinate delay without any justified reasons on serious irregularities / matters, though specifically brought to notice.</li> <li>➤ Not providing required guidance, when sought by Branches/ subordinate offices, on specific issues leading to financial or other loss to the Bank.</li> <li>➤ Lack of regular follow up/ monitoring on issues requiring such follow up.</li> <li>➤ Exceeding delegated powers in respect of revenue/ capital expenditures.</li> <li>➤ Persistent tendency to give telephonic instructions without confirming the same subsequently in writing.</li> <li>➤ Lack of control / supervision over the affairs of branches / offices.</li> <li>➤ Improper inspection of the matter, concealment or suppression of facts, wrong reporting of facts etc. by the Inspecting Officers.</li> <li>➤ Non compliance of Regulatory / Statutory / Internal guidelines.</li> <li>➤ Non reporting / delay in reporting of frauds to ZLFSC / Risk Management Dept (Fraud Risk Cell)</li> <li>➤ Non compliance of guidelines issued from time to time by CVC.</li> <li>➤ Seeking voluminous / various information from the bank management under RTI Act 2005 with a sole motive to harass the management.</li> </ul>
8.	<p><b>CRITERIA FOR STAFF ACCOUNTABILITY :</b></p> <p>During Staff Accountability Exercise, the following criteria should be followed and highlighted in the report:-</p> <ul style="list-style-type: none"> <li>➤ Whether any of the Officials/Award Staff can be said to have committed irregularity/deviation vis-a vis his specific role? If so what damage has been caused due to irregularity/deviation attributable separately to each employee?</li> <li>➤ Whether the Official/Award Staff acted exceeding his/her delegated powers /jurisdiction and failed to report the same to the Competent Authority immediately / within reasonable time?</li> <li>➤ Whether any Official/Award Staff showed neglect/negligence in performance of his / her official duties?</li> </ul>

	<ul style="list-style-type: none"><li>➤ Whether there is any material to indicate existence of reckless action?</li><li>➤ Whether such a decision caused any loss including monetary or reputational, to the Bank?</li><li>➤ Whether any person / party or a set of persons / parties either within or outside the Bank derived any undue benefit on account of action/inaction of the Officer/Award staff concerned?</li><li>➤ Whether the norms or systems and procedures of the Bank have been violated?</li><li>➤ Whether overall track record of the Official/Award staff is satisfactory and the lapse is only an aberration?</li><li>➤ Whether integrity of the staff is/was in doubt?</li></ul>									
9.	<b>HOW TO EXAMINE STAFF ACCOUNTABILITY :</b>  The lapses essentially fall into following 3 broad categories: <ul style="list-style-type: none"><li>a) Procedural lapse or casual negligence in ordinary discharge of one’s duties</li><li>b) Gross or culpable negligence</li><li>c) Lapses with malafide intention</li></ul> The first lapse calls for an appropriate view being taken, the second a serious view and a third a definite view. In any case, justice should not only be done but should manifestly and undoubtedly be seen to be done. In arriving at the view to be taken, the cardinal principles of fair play, transparency and judicially balanced views have to be taken. The bank reserves right to initiate disciplinary proceedings at any stage based on the gravity of lapses/negligence established against the erring staff member.									
10.	<b>COMPETENT AUTHORITY AND GUIDELINES TO FIX THE ACCOUNTABILITY :</b>  The accountability in non-credit matters will normally be examined by following officials : <table><tr><th>Sr. No.</th><th>Posting of Officer/Award staff</th><th>Competent Authority to fix accountability</th></tr><tr><td>10.1</td><td>If the matter/lapses relate to the role of the following and if the amount involved in the transaction is up to Rs.25.00 Lacs :<ul style="list-style-type: none"><li>- Staff of Branches in the region including ULP, Mid Corporate Branch, USK-Hub,</li><li>- Staff of Regional offices including SARAL.</li><li>- Staff of Staff Training College /STCs in the Region (excluding Incharge of STC/College) who are below the rank of Regional Head</li></ul></td><td><b>Regional Head</b></td></tr><tr><td>10.2</td><td>If the matter/lapses relate to the role of the following and if amount involved in the transaction is up to Rs.50.00 Lacs<ul style="list-style-type: none"><li>- Staff of FGMO/IFB/Audit office (excluding Audit Head),</li><li>- Regional Heads,</li><li>- IFB Head,</li><li>- Branch Head equivalent to the rank of Regional Head,</li><li>- In-charge of Staff college or STC (operating under territorial jurisdiction of FGMO)</li></ul> If the matter/lapses relate to the role of Officer/Award staff mentioned under Sr. no. 10.1 &amp; the amount involved</td><td><b>Field General Manager</b></td></tr></table>	Sr. No.	Posting of Officer/Award staff	Competent Authority to fix accountability	10.1	If the matter/lapses relate to the role of the following and if the amount involved in the transaction is up to Rs.25.00 Lacs : <ul style="list-style-type: none"><li>- Staff of Branches in the region including ULP, Mid Corporate Branch, USK-Hub,</li><li>- Staff of Regional offices including SARAL.</li><li>- Staff of Staff Training College /STCs in the Region (excluding Incharge of STC/College) who are below the rank of Regional Head</li></ul>	<b>Regional Head</b>	10.2	If the matter/lapses relate to the role of the following and if amount involved in the transaction is up to Rs.50.00 Lacs <ul style="list-style-type: none"><li>- Staff of FGMO/IFB/Audit office (excluding Audit Head),</li><li>- Regional Heads,</li><li>- IFB Head,</li><li>- Branch Head equivalent to the rank of Regional Head,</li><li>- In-charge of Staff college or STC (operating under territorial jurisdiction of FGMO)</li></ul> If the matter/lapses relate to the role of Officer/Award staff mentioned under Sr. no. 10.1 & the amount involved	<b>Field General Manager</b>
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		in the transaction is more than Rs.25.00 Lacs but up to Rs.50.00 Lacs	
10.3	<p>If the matter/lapses relate to the role of</p> <ul style="list-style-type: none"> <li>- FGM/GM posted in field or in any other office,</li> <li>- Executive / Officer / Award staff posted at CO</li> <li>- Incharge of Audit Offices irrespective of amount involved in the transactions.</li> </ul> <p>If the matter/lapses relate to the role of Officer/Award staff mentioned under Sr. no. 10.1 &amp; 10.2 and the amount involved in the transaction is more than Rs.50.00 Lacs.</p>	<p><b>Staff Accountability Committee (SAC)</b> at Central Office constituted as per Recovery Management policy of the Bank</p>	
	<ul style="list-style-type: none"> <li>➤ Any senior official may be appointed by the RH / FGM / Vertical Head at CO to investigate the matter depending on the case and staff members involved in the matter. Investigating officer shall submit his report to the Competent Authority within a reasonable time period.</li> <li>➤ The investigation report shall be placed before the Competent Authority as mentioned above to decide for ascribing / not ascribing staff accountability on each Official/Award Staff mentioned in the report.</li> <li>➤ Based on investigation report as well as other material/information available on record, the accountability may be ascribed by the respective authorities against the erring Official/Award Staff.</li> <li>➤ Competent Authority for ascribing staff accountability will be the one under whose jurisdiction the branch / office falls &amp; where the event has occurred and not the Authority under whose jurisdiction the Officer/Award staff is presently posted.</li> <li>➤ In a composite case involving staff of more than one branch/office under the same RO, the matter shall be referred to Regional Head subject to clause no. 10.1; If the staff of more than one branch/office under different ROs but under same FGMO, the matter will be referred to FGM subject to clause no. 10.2 and in case of staff is placed in territorial jurisdiction of more than one FGMO, the matter will be referred to CO in terms of clause no. 10.3.</li> <li>➤ If any employee gets promoted in the intervening period of happening of event and the assessment of staff accountability, the report for determining accountability has to be placed before the Competent Authority as per his present designation.</li> <li>➤ If the specific indicative lapses/irregularities of the Officers/Award Staff are reported in any Audit report (Internal/Statutory/Concurrent/Revenue/RBI / Stock audit) or in CBI/Lokayukta/Police/Vigilance investigation report or any other report, separate accountability exercise need not be carried out. Disciplinary action may be initiated against the erring Officials/Award Staff based on such report.</li> <li>➤ It is to be ensured that the accountability study is conducted in an objective, fair, just &amp; transparent manner. There should not be conflict of interest and the official accused of the lapses should not be an authority or part of the authority for examining staff accountability of his / her own actions / commissions / omissions. The official should not be connected to the matter being examined.</li> <li>➤ Further the amount involved in each fraud case reported to RBI (as per Fraud Monitoring Report) shall be taken into account in case of multiple accounts / instances / entries / incidents and not the amount in individual account / instance/ entry/incident in order to decide the Competent Authority to ascertain Staff Accountability.</li> <li>➤ In case of examination of accountability of staff of Audit Office (other than Audit Incharge), the comments of Central Audit &amp; Inspection Department must be obtained and be given due weightage while examining the Staff Accountability by the competent authority.</li> </ul>		
<b>11.</b>	<b>TIME FRAME FOR CONDUCTING STAFF ACCOUNTABILITY :</b>		
	<ul style="list-style-type: none"> <li>➤ The staff accountability exercise should be completed within a reasonable time.</li> <li>➤ The process to examine and determine the staff accountability in non-credit areas should be initiated immediately as soon as the violation of laid down rules/regulations is noticed/reported.</li> </ul>		

	<ul style="list-style-type: none"> <li>➤ The exercise of accountability study in Non credit areas should as far as possible be completed within a period of <b>three months</b> from the date of irregularity noticed / reported.</li> <li>➤ In case of Frauds in Non credit areas, the accountability should be looked into preferably within a maximum period of <b>one month</b> from the date of reporting / detection of fraud.</li> </ul>
<b>12.</b>	<b>FORMAT OF STAFF ACCOUNTABILITY IN NON-CREDIT AREAS :</b>
	<ul style="list-style-type: none"> <li>➤ While Bank has devised specific format for determining staff accountability in credit related areas, there is no specific format for the same in respect of determining of staff accountability in non-credit areas.</li> <li>➤ Hence, the format for determining staff accountability in respect of non-credit areas is enclosed as Annexure I.</li> <li>➤ While care has been taken to incorporate necessary details, additional details, if required, may be incorporated in the format.</li> <li>➤ Observations / comments on the parameters in staff accountability report should be given in detail, in an objective, clear/unambiguous &amp; precise manner which shall help the authority examining staff accountability in taking well informed decision besides avoiding further correspondences and time taken for re-examination.</li> </ul>
<b>13.</b>	<b>ACTION ON THE ACCOUNTABILITY REPORT :</b>
	<ul style="list-style-type: none"> <li>➤ Once the staff accountability aspect has been examined by the Competent Authority, the staff accountability report shall be submitted to HR department of NRO/FGMO (for Award Staff &amp; Officers up to Scale II) and to ER Division, CO (for Officers in scale III and above).</li> <li>➤ In case of Officers/Award Staff posted in CO, the accountability report of all employees shall be submitted to ER Division, CO.</li> <li>➤ In composite cases, where one of the officers is in the rank of Scale III or above, the accountability report of all employees shall be submitted to ER Division, CO.</li> <li>➤ However, where the Competent Authority to ascribe staff accountability is of the view that no staff is accountable and no disciplinary action is warranted, the accountability report need not be submitted to NRO/ FGMO/ER Division, CO as the case may be. However, a proper record be maintained about examination of the staff accountability at RO/FGMO/CO for non-credit areas <b>and the same should be commented up to during Management Audit.</b></li> <li>➤ If the concerned Official / Award Staff is found accountable as per the report warranting initiation of disciplinary action, appropriate disciplinary action should be initiated against the erring staff member as per the provisions of Union Bank of India Officer Employees' (Discipline &amp; Appeal)/(Conduct) Regulations, 1976 (for officers) and as per provisions of Bi-Partite Settlement (for Award staff) and Union Bank of India (Employees') Pension Regulations, 1995 (for retired Officers/Award staff).</li> </ul>
<b>14.</b>	<b>MONITORING/FOLLOW UP OF CASES WHERE STAFF ACCOUNTABILITY IS ASCRIBED :</b>
	<ul style="list-style-type: none"> <li>➤ Respective Regional Office / FGMO is to monitor the cases where the staff accountability has been ascribed on regular basis and to take corrective steps and initiate disciplinary action, if needed, against the erring Official/Award Staff.</li> <li>➤ After initiation of action by way of issuing show cause memorandum to erring Officer/Award staff, HR Department at RO/NRO/FGMO to report the same to Employee Relations Division, HR Dept., Central Office through online DALL package on monthly basis.</li> <li>➤ Respective RO/NRO/FGMO to follow up the matter till its logical conclusion.</li> </ul>
<b>15.</b>	<b>STAFF ACCOUNTABILITY OF RETIRING OFFICER/AWARD STAFF :</b>
	Where the concerned Officer/Award staff is going to retire within a year, all care must be taken at every stage to complete the process of investigation / examination / fixing Staff Accountability at least 6 months before the date of retirement of such employees, so that the disciplinary action, if any, to be initiated against him is completed well before his retirement.

	<p>To allow the Officer/Award staff to retire hassle free on the date of his superannuation, it is to be ensured as under:</p> <ol style="list-style-type: none"> <li>A list of Official/Award Staff who are retiring in the ensuing 1 year should be prepared by Employee Relations Division (ERD) under HR department at Central Office on quarterly basis and be submitted to HR Department of respective ROs/FGMOs.</li> <li>RO/FGMO to obtain clearance from Central Audit &amp; Inspection Dept., Vigilance Dept. and Employee Relations Division at Central Office regarding disciplinary action (if any) pending or contemplated against the concerned staff.</li> <li>Respective RO/FGMO to obtain clearance of retiring Officials/Award Staff well in advance and keep the same on records.</li> <li>In the eventuality of any matter being revealed after the issuance of the respective clearance as mentioned above, the authority concerned should give top priority to such cases.</li> <li>All necessary steps like conducting investigation calling for explanation etc. should be done on fast track basis to ensure that the matter is brought to a logical conclusion well before the date of retirement of the concerned Officer/Award staff.</li> <li>Any delay by the authorities concerned in respect of cases of retiring Officials / Award Staff will be viewed seriously.</li> <li>Deliberate delay/non-reporting on the part of any Official/Award staff at Branch /Controlling Office will lead to strict disciplinary action against him.</li> </ol>
<b>16.</b>	<p><b>AUTHORITY TO ISSUE CLARIFICATIONS &amp; RESIDUARY PROVISIONS :</b></p> <ul style="list-style-type: none"> <li>➤ General Manager (HR) may give clarification, if any, sought by field functionaries on any aspect related to the Policy.</li> <li>➤ This Staff Accountability Policy shall come into effect from the date of the Board Resolution approving the Policy and shall have prospective application only. Any decisions taken, punishments imposed prior to the effective date of this Policy shall not be reopened on account of this Policy unless and until felt expedient.</li> <li>➤ In cases, where staff accountability is yet to be finalized, the same shall be examined as per the new Policy.</li> <li>➤ This Policy shall be read in conjunction with the Manual of Instructions, Circulars and updated instructions from time to time.</li> <li>➤ This Policy will be valid for one year from the date of approval. Further renewal/extension of the Policy will be done with the approval of the Competent Authority.</li> <li>➤ The Bank reserves its right to amend, vary or rescind all or any of the clauses of this Policy at any point of time without assigning any reason.</li> </ul>

<b>From :</b>	<b>To:</b> <b>Regional Head / FGM /</b> <b>Vertical Head at CO</b>
---------------	--

Ref. No.

Date:

**STAFF ACCOUNTABILITY FORMAT**  
**(FOR NON CREDIT AREAS)**

As directed, I have visited \_\_\_\_\_ branch/office on \_\_\_\_\_ to examine the facts of the case/matter assigned to me and my observations/findings in the matter are as under.

1.	Name of the Branch/Office where lapses occurred	:	
2.	Region / Zone	:	
3.	Brief history of the case / incident	:	
4.	Nature of lapses / irregularities / violations observed (in brief)	:	

Guidelines issued by the Bank, applicable for the matter under examination	Nature of irregularities / lapses / violations	Names of the Officers /Award Staff responsible for lapses

5.	Period during which the above lapses/incident occurred	:	
6.	Name of the Branch Head at the time of lapses/ incident & his tenure in the branch	:	
7.	Date of 1 <sup>st</sup> reporting of lapses	:	
8.	How the lapses/ irregularities are reported / noticed / came to light?	:	
9.	Actual/Notional or likely monetary / reputational / other loss caused/likely to be caused to the Bank	:	

10.	Whether any investigation was carried out earlier? If yes, please give details	:	
11.	Whether the matter is classified / reported as 'Fraud'? If yes, please give details	:	
12.	Whether the lapses / irregularities are rectified? If no, reasons thereof	:	
13.	Details of the Officer/Award staff against whom lapses are observed  Name, Designation & PF No. His profile & tenure in the branch/office	:	1.  2.
14.	Role of the concerned Official / Award Staff and reasons for making him/her accountable	:	1.  2.
15.	Specific deviations / lapses observed on the part of erring employee which were in violation of bank guidelines	:	1. Name : Lapses :  2. Name : Lapses :
16.	Mitigating factors, if any	:	
17.	Details of the extra-ordinary circumstances, if any, at the work place, which led to the occurrence of lapse / irregularity / violation under examination.	:	
18.	List of the documents/evidence enclosed with report	:	
19.	Any other information/observations	:	

Specific comments regarding lapses on the part of Officer/Award staff:

1.

2

(Signature of Investigating Official)

Specific comments of Competent Authority for fixing / not fixing Staff accountability:

- 1.
- 2.
- 3.

Ongoing through the above report and related documents, I/we am/are of the opinion that

- No staff accountability is ascribed in the above case

OR

- Staff accountability is ascribed in the above case on the following staff members for the lapses mentioned below.

S. N.	Name of Staff member	Lapses

(Strike whichever is not applicable)

**Regional Head / FGM / Members of SAC at CO**

**INDEX**

<b>Sr. No</b>	<b>Particulars</b>
1.	Introduction
2.	Disciplinary Authority
3.	Principles of Natural Justice
4.	Vigilance Angle & IAC
5.	Timeline for completion of Disciplinary matters
6.	Procedure for handling disciplinary action
7.	Flow Chart of Disciplinary Action – Officers & Award Staff
8.	Issuance of Show Cause Memorandum
9.	Reference to Internal Advisory Committee
10.	Reference to Vigilance Dept for 1 <sup>st</sup> stage advice
11.	Minor Penalty Proceedings
12.	<p>Major Penalty Proceedings (Departmental inquiry)</p> <p><b>Officers :</b></p> <ul style="list-style-type: none"> <li>- Issuance of Charge-sheet / Articles of Charge</li> <li>- Statement of Defence</li> <li>- Institution of Departmental Inquiry</li> <li>- Appointment of IA/PO</li> <li>- Assisting Officer</li> <li>- Action on the Findings of Inquiring Authority</li> <li>- Deciding quantum of penalty and passing final order</li> <li>- 2<sup>nd</sup> Stage Advice</li> <li>- Final Order / Speaking Order</li> <li>- Communication of Final orders</li> </ul> <p><b>Award Staff :</b></p> <ul style="list-style-type: none"> <li>- Issuance of Charge sheet</li> <li>- Receipt and Scrutiny of Statement of Defence</li> <li>- Appointment of Enquiry Officer / MR</li> <li>- Defence Representative</li> <li>- Findings of EO</li> <li>- Quantum of punishment and passing final order</li> <li>- Personal Hearing</li> <li>- Final Order and its communication</li> </ul>
13.	Gross Misconducts / Minor Misconducts
14.	Implementation /interpretation of Penalties
15.	Processing of Appeals / Review Petitions
16.	Suspension
17.	Continuance of disciplinary proceedings after retirement
18.	Disciplinary action under Pension Regulations
19.	Payment of Terminal Benefit under various punishments
20.	Procedure for forfeiture of Terminal Benefits
21.	SOPs for Sanction for Prosecution / 17A of PC Act
22.	SOPs for inquiries through VC
23.	Formats

### ABBREVIATIONS

DA	Disciplinary Authority
CVO	Chief Vigilance Officer
CVC	Central Vigilance Commission
IA	Inquiring Authority
PO	Presenting Officer
EO	Enquiry Officer
MR	Management Representative
AO	Assisting Officer
CSO	Charge Sheeted Officer
SCM	Show Cause Memorandum
AOC	Articles of Charge
CS	Charge Sheet
IAC	Internal Advisory Committee
FO	Final Order
FSA	First Stage Advice
SSA	Second Stage advice
AA	Appellate Authority
RA	Reviewing Authority
IBA	Indian Bank Association

## **1. INTRODUCTION**

Banks are custodians of Public money and valuables where trust and honesty are of utmost importance. It is expected of every Bank employee to be just and fair in all his official dealings and take every step to ensure and safeguard the interest of the Bank besides ensuring compliance with Bank's norms and guidelines.

In order to ensure that the guidelines are thoroughly adhered to and employees do not deviate from the set Banking procedures and norms, it is essential to have certain checks and control mechanisms. Many such robust mechanisms are in place like Audits, CMRD visits, Inspections, etc. Inputs and Feedback received from these form the basis for rectification of anomalies and/or further investigation into the irregularities such as examination of staff accountability, conducting vigilance and other investigations etc.

This furthers the initiation of Disciplinary action against the employees/ officers against whom staff accountability is ascribed.

### **Examination of Staff Accountability**

Below mentioned are the two Policies for examination of Staff accountability:

- 1. Examination of Staff Accountability in Credit Areas circulated vide Instruction Circular No 2522-2021 dated 26.03.2021 issued by Credit Recovery Department.**
- 2. Examination of Staff Accountability in Non-Credit Areas Circulated vide Staff Circular No 7274 dated 23.10.2020 issued by HR Department, ER Division.**

Detailed procedure for examination of Staff accountability is mentioned in the aforesaid circulars.

### **Other Sources for initiation of Disciplinary action**

- Audit Irregularities
- Reporting of Operational lapses
- Internal Inspection and Investigation Reports including Vigilance Investigation
- Investigation Reports received from CBI/Police Authorities/other Statutory bodies and RBI instructions/directions
- Investigations into complaints etc.

It is at this stage where function of Disciplinary action starts which involves taking action against those delinquent/ erring officers/employees who are found accountable for lapses on their part.

### **Challenges involved**

It is a matter of great concern that the number of disciplinary cases is increasing day by day. On evaluation of existing pending disciplinary cases, it is observed that the following are main causes

of delay in completing/concluding disciplinary action in the Bank. The following instances of delay are merely illustrative and not exhaustive.

- Proper care is not taken while issuing charge sheet/show cause memorandum, which necessitates issuance of corrigendum.
- Sometimes explanation is sought for very minor irregularities which are even rectified at Branch / office, by the time the explanation is called for.
- At many ROs/FGMOs, memoranda are issued by various departments like Credit/CRLD/P&D and no intimation in this regard is available with HR Department which affects effective follow up.
- After issuance of showcase no proper follow-up is made to get explanation of delinquent employee within stipulated time. In many cases extension of time is given without any cogent reasons.
- Proper/timely delivery of show cause memorandum/charge sheet to delinquent employee is not ensured.
- Undue long time is taken for scrutinizing the explanation submitted by delinquent employee.
- While making reference to Internal Advisory Committee, requisite papers and information are not submitted to Central Office as a result unnecessary correspondence is required to be exchanged to collect the information.
- After reference of the matter to Internal Advisory Committee no proper follow-up is made with concerned authority for an early decision of the Committee.
- Unduly long time is taken for making request for 1<sup>st</sup> stage advice and all requisite information/papers are not provided to Vigilance Department.
- After instituting inquiry no follow-up is made with the Enquiry Officer to ensure completion of the inquiry proceedings within the time frame.
- On receipt of findings of the Enquiry Officer they are not sent to delinquent employees for their written submissions and no proper follow-up is made for getting the submissions in requisite time.
- In case of Award Staff, personal hearings against proposed punishments are not given in time and on many occasions unwarranted adjournments are given.
- Unduly long time is taken for seeking 2<sup>nd</sup> stage advice (wherever applicable as detailed in subsequent chapters) from Vigilance Department and relevant data is not furnished to Vigilance Department to enable them to give their advice.
- On receipt of 2nd stage advice or otherwise, final orders are not passed in time and they are unnecessarily kept pending.

The disciplinary actions initiated against various officials/employees are delayed for one reason or the other and hence it is advised that every endeavour be made to ensure that disciplinary actions initiated against delinquent officials be completed as early as possible. No tailor-made solution can be given to overcome this delay and each HR Official has to evolve his own strategy to avoid the unnecessary delay. For instance, for avoiding delay in serving memorandum, some official be deputed at the branch or at his residence, if the person is posted /residing locally. Similarly, in order to avoid the delay in getting explanation, the delinquent officials may be permitted to inspect relevant records of the branch/office where misconduct has occurred in the show cause memorandum itself, so that time taken for subsequent request from the employee concerned can be avoided.

In this way depending upon the circumstances, steps should be taken to avoid delay at local level and it should be ensured that delay in completing disciplinary action is reduced to bare minimum.

Our Top Management has shown great concern about large number of pending disciplinary cases and time generally taken for completing the same.

All concerned are, therefore, advised to take careful note of this and concerted efforts be made to reduce the number of pending inquiries/ disciplinary cases giving special attention to the cases, where the employee concerned is placed under suspension and the matters, which are pending for more than 3 months.

To facilitate timely and expeditious completion of disciplinary cases, we enclose general guidelines /rules governing the various facets of disciplinary action in subsequent chapters/topics.

## **2. DISCIPLINARY AUTHORITY**

**Disciplinary Authority** as per Union Bank of India Officer Employees' (Discipline & Appeal) Regulations 1976, is the Authority specified in the Schedule which is competent to impose on an Officer any of the penalties specified in Regulation 4.

### **Role of Disciplinary Authority:**

- Issuance of Charge sheet / Articles of Charge
- Institution of Inquiry if statement of defence of Charge Sheeted Officer / Employee (CSO/CSE) is not found satisfactory
- Forwarding Inquiry report to the concerned CSO/CSE
- Issuance of Final Order / Speaking order

**The general principles that need to be kept in the mind of the Disciplinary Authority may be summed up as:**

1. To weigh the entire set of evidence put in the course of the enquiry for the inference drawn by the EO/IA in his findings is reasonable and just.
2. To examine the nature and the gravity of the misconduct proved against the charged person
3. To consider the aggravating / extenuating circumstances that may exist.

4. To establish the previous record to see if a sympathetic view can be taken in the event of an unblemished record
5. To see if the employee is genuinely repentant.
6. To ensure that the findings are based on the records of the enquiry proceedings.
7. To verify the nature of punishment usually inflicted for an identical misconduct so that consistency and uniformity in action can be ensured and whimsical decisions can be avoided.
8. To ensure that the punishment is generally commensurate to the gravity of the misconduct.
9. To ascertain whether the punishment is demoralizing on the staff and the morale and general level of discipline in the bank is considerably affected.

In terms of letter no. CO: ERD: 2359:2020 dated 20.07.2020, the following officials are designated as Disciplinary Authority to deal with the disciplinary cases of Award Staff:

<b>Disciplinary Authority for Award Staff</b>	<b>Chief Manager or Authority above him / her at FGMO</b>
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For composite cases involving Award Staff and Officers in MMGS-III and above its Chief Manager or Authority above him / her at ER Division, Central Office.

Schedule for Disciplinary Authority, Appellate and Reviewing Authorities as per Union Bank of India Officer Employees' (Discipline & Appeal) Regulations 1976 is annexed herewith **(Staff Circular 7167 dated 01.04.2020)**.

The Principles of Natural Justice are nothing but certain universally accepted rules, which are to be followed / observed in all quasi-judicial matters / actions. They are not codified in any statute but they are accepted universally over a period of time. They are considered as safeguards for the minimum protection of the rights of the individual against any arbitrary procedures / proceedings. These principles mean that a person whose civil rights are affected must have reasonable notice of the case and he should be given reasonable opportunity of being heard in his defence. Although the precise extant of the rules of natural justice is not clearly defined, their acceptance of various rules has given them a character of positive law in our country. It is, therefore, necessary for all, who take part in disciplinary proceedings in any manner to have a general idea of concept of Natural Justice.

There are two fundamental maxims of natural justice. First principle is the right of hearing, which in Latin term is known as "*audi alteram partem*". The second principle is "*Nemo debet esse judex propria causa*", which means no man shall be a Judge in his own cause. On these two broad principles, the principle of Natural Justice can be understood as under:

- The delinquent official should have been informed clearly of the charges / allegations leveled against him.
- He should be given an opportunity to submit his explanation or defence. For this purpose, he should be given all relevant documents.

- He should be given all reasonable opportunities to cross-examine the management witnesses and any other evidence brought on record by the prosecution.
- He may be permitted to be defended by Defence Representative as per the rules of the Bank.
- Inquiry should be conducted by the impartial Authority, who is in no way connected with the cause of action.
- Evidences should be recorded in presence of the delinquent official / employee.
- Copies of all evidences (oral / documentary) be made available to the chargesheeted employee.
- There should not be excessive / unjustified delay in initiating and completing the departmental action.
- The Punishment imposed on him should not be disproportionate to the nature / gravity of charges / allegations proved.

As mentioned above, the principles of Natural Justice are still not in written / codified / enacted form but they still remain in the domain of natural law. These principles operate where the law itself is silent and they are not inconsistent with what is provided in the statute. However, it should not be construed that where any provision of these principles is expressly or impliedly negated by the law it cannot be said that enactment giving that law is ultra vires and unconstitutional. If a statutory provision is either specifically or by necessary implication excludes the application of any or all the rules of natural justice then the Court cannot ignore mandate of legislation or statutory authority. Thus rules of natural justice apply only in area not covered by any law validly made. These principles are not equivalent to the fundamental right nor they substitute to constitutional or statutory law of the country. In short, they do not supplant the law but supplement it. As such, these principles are to be followed in all departmental actions or any violation of the same may vitiate the action initiated against the delinquent official and punishment imposed thereof.

#### **4. VIGILANCE ANGLE AND IAC**

##### **4.1 Vigilance Angle:**

Although formulation of a precise definition of 'Vigilance Angle' is not possible, the Commission has stated that the same would be perceptible/ obvious in following acts:

- Demanding and / or accepting gratification other than legal remuneration in respect of an official act or for using his influence with any other official.
- Obtaining valuable thing, without consideration or with inadequate consideration from a person with whom he has or likely to have official dealings or his subordinates have official dealings or where he can exert influence.

- Obtaining for himself or for any other person any valuable thing or pecuniary advantage by corrupt or illegal means or by abusing his position as a public servant/ Banker (Sanctioning/Recommending/ Other Authority) for the benefit of third party/vendor/borrower.
- Possession of assets disproportionate to his known sources of income.
- Cases of misappropriation, forgery or cheating or other similar criminal offences.
- Gross or wilful negligence.
- Recklessness in decision making
- Blatant violations of systems and procedures.
- Exercise of discretion in excess where no ostensible / public interest is evident.
- Failure to keep the controlling authority / superiors informed in time.
- Any undue/unjustified delay in the disposal of a case, perceived after considering all relevant factors, would reinforce a conclusion as to the presence of Vigilance angle in the case.

#### **4.2 Vigilance angle in Public Sector Banks:**

The following actions would be perceived to have vigilance angle:

- a) Irregularities in opening of accounts leading to the creation of fictitious accounts;
- b) Recurrent instances of sanction of Overdrafts (ODs) in excess of discretionary powers / sanctioned limits without reporting;
- c) Frequent instances of accommodation granted to a party against norms e.g. discounting bills against bogus MTRs; purchase of bills when bills had earlier been returned unpaid; affording credits against un-cleared effects in the absence of limits and opening Letter of Credits (LCs) when previously opened LCs had devolved;
- d) Cases in which there is a reasonable ground to believe that a penal offence has been committed by the alleged official, but the evidence forthcoming is not sufficient for prosecution in a court of law e.g. possession of disproportionate assets;
- e) Misappropriation of Banks property, money or stores;
- f) Falsification of Bank's records;
- g) Disclosure of secret or confidential information even though it does not fall strictly within the scope of Bank's Secrecy issues;
- h) False claims on the Bank viz. TA claims, reimbursement claims, etc.;
- i) Failure to take necessary action to protect the interest of the Bank;
- j) Sacrificing/ignoring the interest of the Bank and causing loss to the Bank.

The following actions involving an employee would also come under the purview of vigilance angle, if he —

- a) has not acted in accordance with rules and his recommendations are not in the interest of the Bank;

- b) has failed to conduct himself in such a manner that his decisions or recommendations do not appear to be objective and transparent and seem to be calculated to promote improper gains for himself or for anyone else;
- c) has acted in a manner to frustrate or undermine the policies of the Bank or decisions taken in the Bank's interest by the management;
- d) seems to have complied with unauthorized and unlawful oral instructions of his seniors without bringing them to the notice of the Competent Authority as per extant guidelines;
- e) has exceeded his discretionary powers and his actions do not appear justifiable or to serve Bank's interest;
- f) has abused or misused his official position to obtain benefit for himself or for another.

#### 4.3 Distinguishing between Bonafides & Malafides:

Every loss caused to the organization, either in pecuniary or non-pecuniary terms, need not necessarily become subject matter of a vigilance inquiry since commercial risk taking forms part of the business.

Whether a person of common prudence, working within ambit of the prescribed rules, regulations and instructions, would have taken the decision in the prevailing circumstances in the commercial/ operational interests of the organization is one possible criterion for determining the bonafides of the case.

A positive response to this question may indicate the existence of bonafides.

A negative reply, on the other hand, might indicate its absence.

#### 4.4 Internal Advisory Committee (IAC):

1. The Commission, in view of paradigm shift in the role and functions of commercial banks, has perceived that appropriate attention is required to be paid in deciding the existence of a vigilance angle in the complaint / disciplinary cases relating to banking sector. It, therefore, desired that each bank may set up an Internal Advisory Committee of three members, preferably of the level of General Managers but not below the level of Deputy General Managers, to scrutinize the complaints received in the bank and also the cases arising out of inspections and audit etc. and determine involvement of vigilance angle or otherwise, in those transactions. The Committee sends its recommendations to the CVO. The CVO while taking a decision on each case will consider the advice of the Committee.

2. All decisions of the committee on the involvement of vigilance angle, or otherwise, will be taken unanimously. In case of difference of opinion between the members, the majority view be stated. The CVO would refer its recommendations to the DA. In case of difference of opinion between the DA and the CVO, the matter may be referred to the MD & CEO for resolving the difference in respect of officers not coming under the jurisdiction of the Commission. If the difference persists, the same may be referred to the Commission for taking a final view. However, in case of officials coming under the jurisdiction of the Commission (Scale V and above), the difference of opinion between Disciplinary Authority and CVO would be referred by the Commission.
3. The investigation / inquiry reports on the complaints / cases arising out of audit and inspection, etc. involving a vigilance angle would be referred to the Commission for advice even if the competent authority in the bank decides to close the case, if any of the officer involved is of the level (i.e. Scale V and above) for whom the Commission's advice is required.

## **5. TIMELINE FOR DISCIPLINARY MATTERS**

Delays in the disposal of disciplinary cases are a matter of serious concern. Such delays affect the morale of the delinquent employee and others in the organization. Therefore, in order to ensure that disciplinary cases are disposed off quickly, the DA / HR officers should ensure that the following time limits are strictly adhered to:

### **5.1 In respect of Vigilance cases (other than Fraud cases):**

	<b>State of Investigation of inquiry</b>	<b>Time Limit</b>
1	Issue of charge sheet / AOC	One month from the date of CVC/CVO first stage advice
2	Time for submission of defence statement	Ordinarily ten days
3	Consideration of defence statement	15 days
4	Issue of final orders in minor penalty cases	Two months from the date of receipt of defence statement
5	Appointment of IA/PO in major penalty cases	Two months from the date of CVC/CVO first stage advice
6	Conducting departmental inquiry and submission of IA report	Six months from the date of appointment of IA/PO
7	Sending a copy of the IA's report to the CSO for his representation	Within 15 days of receipt of IA's report if all or any of the Articles of Charge has been held as proved. Reasons for disagreement with IA's findings, if any, be recorded and revised findings be communicated to the CSO for submissions.
8	Consideration of CSO's representation and forwarding IA's report to the Commission for second stage advice	One month from the date of receipt of representation.

9	Issuance of speaking orders/ FO on the inquiry report	One month from the date of CVC/CVO second stage advice. Two months from the date of receipt of IA's report if Commission's advice was not required.
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## 5.2 In respect of Vigilance cases (Fraud Cases):

	State of Investigation of inquiry	Time Limit
1	Issue of Charge Sheet	15 days from the date of CVC/CVO first stage advice
2	Submission of Defence statement	10 days
3	Appointment of IA/PO in major penalty cases	Immediately after receipt of defence statement
4	Conduct of departmental inquiry and submission of report	Two months from the date of appointment of IA/PO
5	Sending a copy of the IA's report to the CSO for his representation	Within one week of receipt of IA's report if any charge has been held as Proved.
6	Consideration of CSO's representation and forwarding IA's report to the Commission/CVO for seeking second stage advice	15 days from the date of receipt of representation
7	Issuance of orders on inquiry report	Within one month from the date of receipt of IA's report

## 5.3 Guidelines to avoid delay in Disciplinary matters:

- Inquiry Officer and the Presenting Officer should be appointed, wherever necessary immediately after the receipt of the delinquent employees' written statement of defence denying the charges.
- Departmental inquiry including submission of the inquiring officers' report (i.e. findings of IA) should be completed within a period of 6 months from the date of appointment of the inquiring officer.
- DA should examine initiating disciplinary action against officials concerned for unwarranted delay beyond time schedule in conduct of inquiry proceedings.
- The documents asked for by the CSO would be produced by its custodian through the PO within the time fixed by the IA. It should also be ensured that in a case involving more than one officer; only one PO should be appointed by all the DAs.

## 6. PROCEDURE FOR HANDLING DISCIPLINARY ACTION

<b>1.</b>	<b>Receipt of Report of Staff accountability / Vigilance / CBI or any other report calling for initiation of disciplinary action.</b>
<b>2.</b>	<b>Issuance of Show Cause</b> <ul style="list-style-type: none"> <li>- Show-Cause Memorandum to be issued by concerned Regional Office for employees of all scales/ cadres.</li> <li>- In case lapses are observed against the Regional Head, Show Cause Memorandum to all employees involved to be issued by FGMO.</li> <li>- For any show cause memorandum to be issued on the basis of Vigilance Investigation report (at Central Office/ local level), it is mandatory to get the draft Show Cause Memorandum vetted from Vigilance Department, CO, Mumbai before issuance.</li> </ul>
<b>3.</b>	Acknowledgement of the Memorandum and Reply for memorandum to be obtained from the official/ employee by the concerned Regional Office/ FGMO.
<b>4.</b>	Preparation of Comments of Regional Head or FGM (if Regional Head is involved in the matter) in tabular format. The tabular format shall have 3 Columns: (1) Allegations levelled against the employee (2) Explanation submitted by the employee (3) Comments of Regional Head (point wise comments are required for every allegation & explanation thereon)
<b>5.</b>	Respective FGMO to place the matter before Internal Advisory Committee (IAC) at Central Office, Mumbai, through Vigilance Department, Central Office, Mumbai with the following documents: <ul style="list-style-type: none"> <li>❖ <b>Copy of Show Cause Memorandum</b></li> <li>❖ <b>Copy of explanation of the employee/ official</b></li> <li>❖ <b>Tabular format as stated above</b></li> <li>❖ <b>Biodata of officer/employee concerned</b></li> <li>❖ <b>Present Status of the account/s</b></li> <li>❖ <b>IAC format (Format enclosed as Annexure-III &amp; IV)</b></li> </ul>
<b>6.</b>	Upon Receipt Of IAC/CVO Advice treating the matter as Vigilance/ Non-Vigilance (Employee-wise), Disciplinary Authority decides whether to go for : <ul style="list-style-type: none"> <li>❖ <b>Major Penalty Proceedings or</b></li> <li>❖ <b>Minor Penalty Proceedings or</b></li> <li>❖ <b>Allow the matter to rest (issue Administrative Warning or Advisory Memorandum if needed)</b></li> </ul>
	Major Penalty Proceedings:- <b>A departmental enquiry is held</b> Minor Penalty Proceedings:- <b>No enquiry is conducted.</b>

#### **ACTION AGAINST OFFICERS:**

Disciplinary cases against Officer Staff of the Bank are governed by Union Bank of India Officer Employees' (Conduct) Regulations and Union Bank of India Officer Employees' (Discipline & Appeal) Regulations.

## 7. Vigilance Cases :

### 7.1 Major penalty proceedings

**In case the Disciplinary Authority decides to initiate major penalty proceedings in a Vigilance case, a reference is once again made to CVO for 1<sup>st</sup> stage advice in the matter.**

**For composite cases, if case of even one Officer/ employee is treated as Vigilance, the entire case of all officers/ employees will be sent to the CVO for 1<sup>st</sup> stage advice.**

7.1.1	After receiving the 1 <sup>st</sup> stage Advice, Articles of Charge as well as Statement of Allegations is issued with proposed list of documents and witnesses.
7.1.2	On receipt of Statement of defence and if explanation is not found satisfactory or after waiting for reasonable time if the officer has not submitted his statement of defence, inquiry is instituted against <b>Charge Sheeted Officer (CSO)</b> .
7.1.3	After the inquiry is concluded, upon receipt of the report of the Inquiring Authority (IA) and if the DA concurs with the findings of the IA, a copy of the same is sent to the Charge Sheeted Officer (CSO) for his/her submissions on the findings of the Inquiring Authority.
7.1.4	If the DA does not concur with the findings of the IA, then, based on the evidences brought on the enquiry record, DA can arrive at his/her own findings and copy of the same is sent to the CSO for his/her submissions (only in case of Officers). DA must record and send his/her observations/justification for differing with the findings of the IA.
7.1.5	After receiving the submissions of the CSO (or, if he fails to submit the same within reasonable time), the DA may decide further course of action as under: <ul style="list-style-type: none"> <li>A. For Officers up to Scale IV, if the penalty proposed by DA is in parity with the first stage advice of the CVO, <b><u>second stage advice need not be obtained</u></b> and DA may pass suitable Final Order</li> <li>B. For Officers up to Scale IV, if the DA wishes to impose a penalty, which is <b><u>not</u></b> in parity with the first stage advice of the CVO, then 2<sup>nd</sup> stage advice is required to be obtained from CVO on the penalty proposed.</li> <li>C. For all Officers of Scale V and above cadre, second stage advice of CVO is to be obtained mandatorily.</li> <li>D. In <b>composite cases</b>, only the case of the employee in respect of whom there is a variance from the first stage advice of the CVO, is to be referred for 2nd stage and not the entire case</li> </ul>
7.1.6	All such cases that are referred to CVO for 2 <sup>nd</sup> Stage advice, after receipt of the advice of the CVO, an order imposing the penalty is passed by the Disciplinary Authority. A copy of the aforesaid order imposing the penalty shall be sent to the Vigilance Department for information and record.

7.1.7	In Vigilance cases, where 2 <sup>nd</sup> stage advice has not been obtained, as and when the speaking order is passed, the DA is required to arrange to send case-wise <b>Action Taken Report</b> (format enclosed as <b>ANNEXURE-XX</b> ), in respect of all Vigilance cases to the Vigilance Department and ER Division, Central Office for data recording and monitoring purposes, which would comprise the following: <ul style="list-style-type: none"> <li>a. Copy of Final Order,</li> <li>b. Copy of findings of the Inquiring Authority,</li> <li>c. Submissions of employee on the inquiry findings,</li> <li>d. Tabular format containing inquiry findings vis-a-vis details of charges levelled, submissions of the delinquent employee and comments/views/decision of DA.</li> </ul>
7.2	<b><u>Minor penalty proceedings</u></b> In case the Disciplinary Authority decides to initiate minor penalty proceedings <u>in a Vigilance case</u> , a reference is to be made to CVO for <b>1<sup>st</sup> stage advice</b> in the matter.
7.2.1	After receiving the 1 <sup>st</sup> stage Advice, Articles of Charge is issued proposing the penalty to be imposed.
7.2.2	In case no statement of defence is received from the CSO or the same is not found satisfactory, Disciplinary Authority may pass final order accordingly.

## 8. Non-Vigilance Cases

8.1	<b><u>Major penalty proceedings</u></b> In certain Non-Vigilance cases, the DA is unable to crystallize the facts from the information available or the irregularities are serious enough to warrant major penalty, DA may decide to go for departmental inquiry in a Non-Vigilance case to crystallize the facts of the case and take an informed decision.
8.1.1	In such cases, on receipt of IAC/CVO advice, an Articles of Charge containing the statement of allegations & list of documents/witnesses is to be issued. Since the case has been treated as Non-Vigilance, the same is not required to be referred to Vigilance Department for 1 <sup>st</sup> stage advice. Thereafter procedure as mentioned from 7.1.2 to 7.1.4 is to be followed.
8.1.2	After receiving submission of the CSO, or in case of non-receipt of submissions for reasonable time, the DA shall pass Final Order. Since the case has been treated as 'Non-Vigilance' the matter need not be referred for 2 <sup>nd</sup> stage advice and no ATR has to be submitted.
8.2	<b><u>Minor penalty proceedings</u></b> If the DA decides to go for minor penalty proceedings, Articles of Charge is issued as per relevant regulations proposing penalty to be imposed. In case no statement of defence is received from CO or the same is not found satisfactory, DA may pass the Final Order accordingly.

### **For Award Staff Employees**

For Award Staff, action to be taken in accordance with Bipartite Settlement. The procedure mentioned under point No. 1 to 5 is to be followed and thereafter action shall be taken in accordance with the

provisions of Memorandum of Settlement dated 10.04.02 & 27.05.02, along with amendments as mentioned in XI<sup>th</sup> Bipartite Settlement dated 11.11.2020, common for all PSBs, circulated vide Staff Circular No. 7326 dated 24.12.2020. The following points must be adhered to while dealing with Award Staff cases:

➤ **Vigilance Cases**

- If the matter against an Award Staff employee has been treated as Vigilance, then 1<sup>st</sup> stage advice must be obtained from CVO before proceeding with action under Clause 12 of the Memorandum of Settlement dated 10.04.02 & 27.05.02.
- If a departmental inquiry has been instituted in a Vigilance case, then on receipt of findings of the Enquiry officer, the Disciplinary Authority **must** obtain 2<sup>nd</sup> stage advice from the CVO proposing the penalty he /she wishes to impose on the Award staff employee.
- On receipt of second stage advice, the DA must give the employee an opportunity for Personal Hearing in accordance with the provisions of the Bipartite Settlement / Memorandum of Settlement and thereafter pass Final Order.

➤ **Non-Vigilance cases**

If matter against an Award Staff employee has been treated as Non- Vigilance, then reference for 1<sup>st</sup> stage and 2<sup>nd</sup> stage shall not be made to CVO and the procedure as mentioned in the Bipartite Settlement/ Memorandum of Settlement dated 10.04.02 & 27.05.02 be followed in letter and spirit.

It is to be noted that cases pertaining to purely administrative matters such as late attendance, absenteeism, misbehaviour, disobedience, insubordination, lack of supervision etc. pertaining to Officers & Award Staff employees need not be referred to IAC or to CVO for first/ second stage advice and procedure as mentioned above to be followed without making such references.

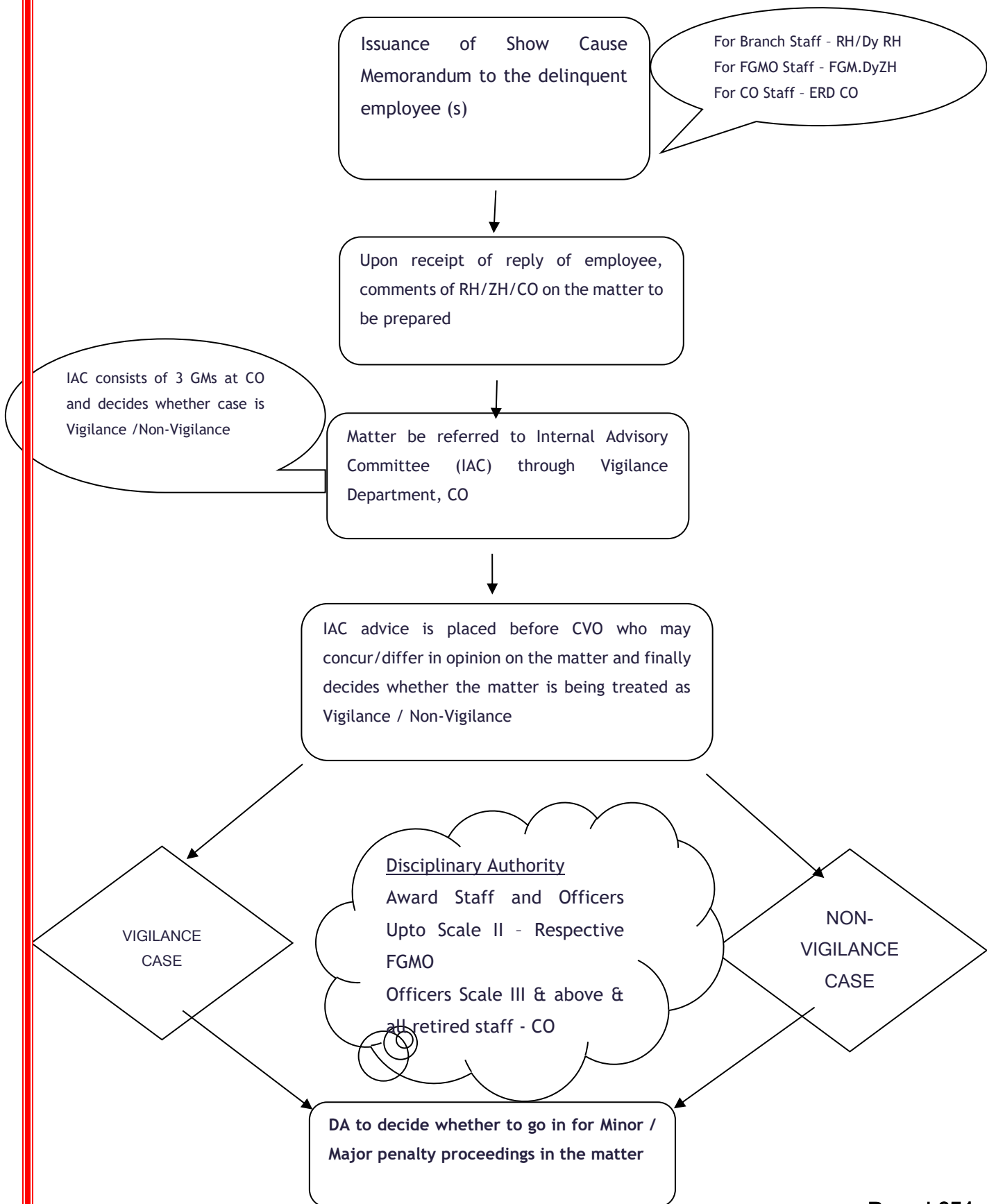
**Differences between Disciplinary action against Officers and Award Staff:**

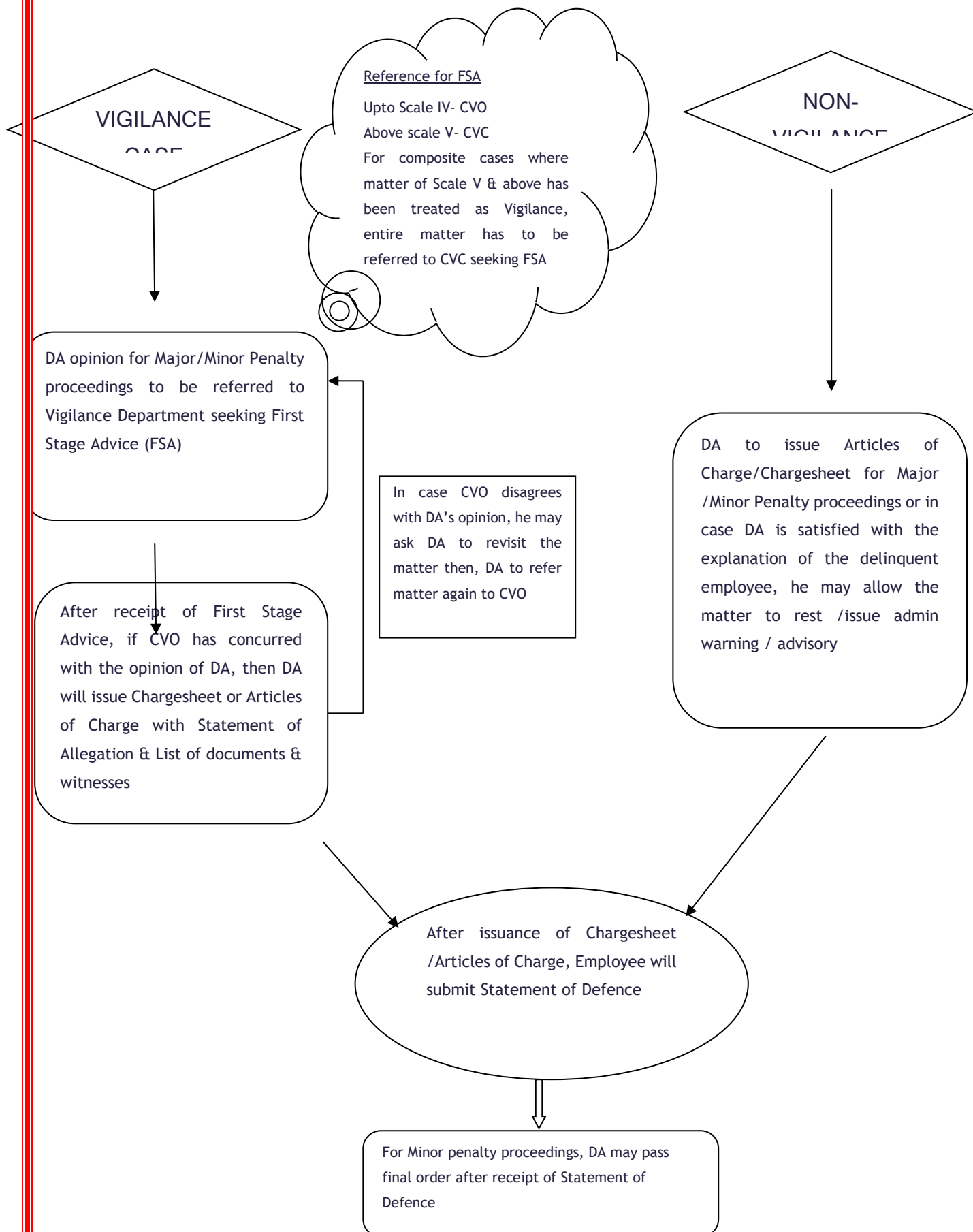
S. N.	Award Staff	Officer Staff
1.	Governed by Clause-19 of Bipartite Settlement.	Governed by Union Bank of India Officer Employees' (Discipline and Appeal) Regulations, 1976.
2.	Misconducts are defined clearly as 'Minor' and 'Gross' misconducts.	There is no specific definition of 'Minor' or 'Gross'. Regulation-24 of Union Bank of India Officer Employees' (Conduct) Regulations, 1976 provides that breach of any provisions of the said regulations shall be deemed to constitute a misconduct.
3.	Punishments provided for minor misconduct can be imposed under	Minor penalty can be imposed without holding enquiry under provision of Regulations 8 of

	Clause-12(f) of Bipartite Settlement without holding inquiry. The punishments provided for Gross misconduct, other than dismissal/discharge can be imposed under clause 12 (e) without holding enquiry subject to the condition that employee voluntarily admits his misconduct	(Discipline and Appeal) Regulations. However no major penalties can be imposed without holding enquiry.
4.	Major penalty involving capital punishment such as dismissal/discharge etc. can be imposed only after holding enquiry.	Any Major penalty can be imposed only after holding enquiry.
5.	No set procedure is laid down for conducting Department Enquiry for Award Staff.	The procedure laid down as per UBIOE (Discipline and Appeal) Regulations, 1976 has to be followed.
6.	The CEO in India of the Bank or an alternate officer at the Head Office or Principle Office nominated by CEO shall decide as to who will be the Disciplinary Authority empowered to take action in case of staff in each office/ establishment.	Disciplinary Authority is defined in the schedule to the Regulations who are competent to impose penalties specified in Regulations-4
7.	In case of Award Staff, Charge sheet is issued, which shall contain the allegations and shall also inform the misconducts such allegations constitute.	Article of Charge mentioning the charges is issued and a separate statement containing each allegation in specific called "Statement of allegations" is issued.
8.	The charge sheet need not be accompanied by list of documents/witnesses.	The DA, issuing the Articles of Charge should invariably furnish list of documents/list of witnesses including statement of witnesses on basis of which the charges/allegations are proposed to be proved along with the Articles of Charge
9.	An enquiry officer is appointed by the Disciplinary Authority to conduct of the enquiry.	The DA himself may conduct the enquiry or appoint any other officer as Inquiring Authority to conduct the enquiry.
10.	The Enquiry Officer is required to submit his findings on conclusion of enquiry to DA.	The Inquiring Authority is required to submit his findings on conclusion of enquiry to IA.
11.	The Award Staff employee can be assisted by a representative of the Union to which he belongs from the Bank/his Federation/All India	The Officer employee can be assisted by an officer of our bank only.

	Organizations. Such representative could be an outsider also.	
12.	The employee assisting the Award Staff can act as defense representative in any number of cases.	The AO cannot have more than 2 enquiries at one point of time
13.	Before imposing any punishment on the basis of the Departmental Enquiry held, the proposed punishment is to be communicated to the employee and personal hearing is to be given advising him to show cause as to why the said punishment should not be imposed.	No such Personal Hearing need to be given. However, the officer employee is given an opportunity to furnish his submissions on the findings of the IA which is considered before deciding on penalty.
14.	Personal hearing, if employee desires, should be given in case of dismissal/ discharge etc. before disposing off appeal.	No such hearing need be given.
15.	The punishment imposed cannot be enhanced in Appeal.	The Appellate Authority can even enhance the penalty but after following due procedure prescribed in Discipline and Appeal Regulations.
16.	Provision of review for Award Staff has been recently introduced as per XIth Bipartite Settlement (In case of capital punishment only)	There is provision of Suo-moto review by Reviewing Authority.

## 7. FLOW CHART OF DISCIPLINARY MATTERS:





## Major Penalty Proceedings in Vigilance cases for Officers\*

DA may institute inquiry against the employee in case he is dissatisfied with the Statement of Defence / in case the employee doesn't submit any statement of defence within 15 days' time



Inquiry to be conducted by the Inquiring Authority within 6 months of institution of the same



After completion of Inquiry, Inquiring Authority's (IA) findings are submitted to DA who may concur with Inquiry Findings and call for written submissions from Chargesheeted Officer (CSO) on the findings.  
If DA disagrees with IA findings, he may write his own findings and send the same to CSO



Upon receipt of written submissions from CSO, DA may pass Final Order (FO)



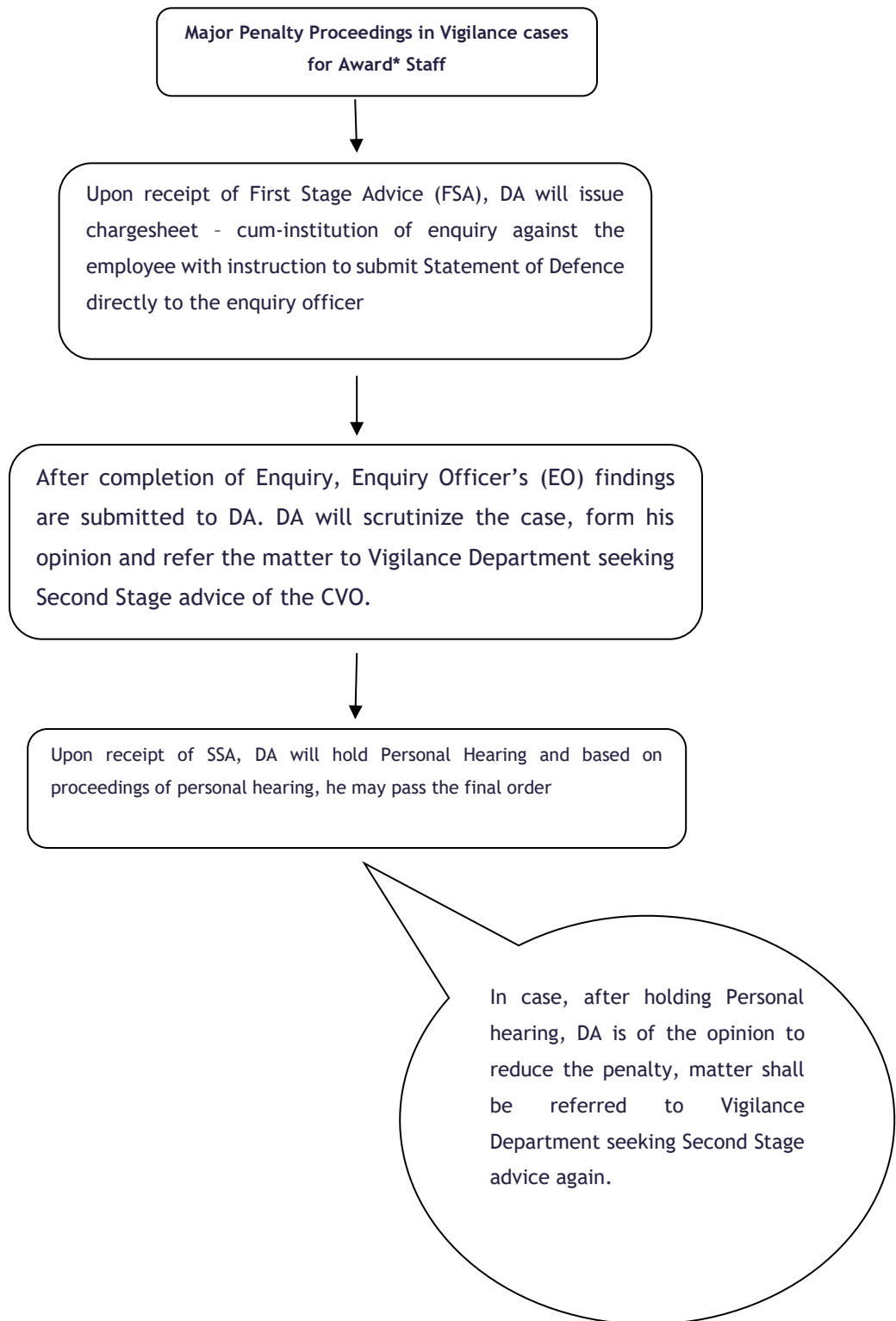
In case of Scale I to IV, if Final order being passed is in tandem with the First Stage advice of the CVO, the DA may pass the order and submit ATR to Vigilance department.

If FO being passed is not in tandem with the FSA, then matter be referred to Vigilance Department seeking Second Stage Advice (SSA) of the CVO

In case of Scale V & above, if Final order being passed is in tandem with the First Stage advice of the CVC, the matter has to be referred for Second Stage Advice to CVO. After receipt of SSA, DA may pass the final order.

If FO being passed is not in tandem with the FSA, then matter be referred to Vigilance Department seeking Second Stage Advice of the CVC. Upon receipt of the advice, FO to be passed if CVC concurs with DA's opinion, if not, then matter be referred for SSA

*\* The major penalty proceedings in case of Non-Vigilance cases to remain same except seeking Second stage advice / submission of ATR*



*\* The major penalty proceedings in case of Non-Vigilance cases to remain same except seeking second stage advice / submission of ATR*

## 8. ISSUANCE OF SHOW CAUSE MEMORANDUM

- The disciplinary action starts by issuing show cause memorandum to the Officer employee.
- Show Cause Memorandum (SCM) is generally prepared on the basis of information/report received from various sources like Central Vigilance Department / Central Audit & Inspection Department / Audit Department / report emerging at RO itself / report from BH/complaints from customers, etc.
- Show Cause Memorandum shall be issued by concerned Regional Office / Regional Head for employees working under the Region. In case lapses are observed against the Regional Head/ Staff of FGMO, Show Cause Memorandum to all employees involved shall be issued by FGM / Dy. Zonal Head. Show cause issuing authority should preferably be an authority higher than the erring official. It is to be further noted that in case the employee/officer has been transferred out of the Region/Zone, the show cause memorandum shall be issued by the Regional Office/FGMO under whose jurisdiction the branch/office falls to which the lapses pertain and the same office shall forward the matter to Vigilance Department for reference to IAC, with a copy of all papers marked to the present FGMO where/under whose jurisdiction, the erring official/employee now works.
- **For any show cause memorandum to be issued on the basis of Vigilance Investigation report (at Central Office/ local level), it is mandatory to get the draft Show Cause Memorandum vetted from Vigilance Department, CO, Mumbai before issuance.** It must also be borne in mind that Vigilance Investigation Report is a privilege document; it must be kept confidential and should not be parted with/shared with outside investigating agencies without permission of the Vigilance Department.
- Officer employee shall be permitted 7 to 15 days' time to submit his explanation depending upon allegations contained in show cause memorandum. As far as possible, no extension of time for submitting explanation be allowed except for valid and genuine reasons.
- Since Officer employees, in most of the cases will be working within the jurisdiction of the same Regional Office, it should be ensured to deliver the show cause memorandum immediately and that explanation of the Officer is received within the stipulated time.
- In case Officer is transferred out of the branch, at which the cause of action arose or is placed under suspension, he may be permitted to visit such branch specifying the period of one or two days, depending upon the matter, to inspect relevant records / documents to enable him to submit his explanation. Such permission should be given in the show cause memorandum itself. This will avoid delay, which is likely to be caused on account of request from Officer later to visit the branch and inspect documents.
- While issuing show cause, care should be taken that allegations levelled are specific and the allegations which can be substantiated only be levelled against the Officer. Also the Staff accountability / investigation reports should be carefully studied and analysed with documentary

records before seeking explanation from erring officer. **There should be no reference of any audit or investigation report in the show cause.**

- **Sample formats for Show cause memorandum is annexed herewith as Annexure I to II).**

#### **9. REFERENCE TO INTERNAL ADVISORY COMMITTEE (IAC)**

- Internal Advisory Committee (IAC) is a committee of three members, preferably of the level of General Managers, to scrutinize the complaints received in the bank and also the cases arising out of inspections and audit etc. and determine involvement of vigilance angle or otherwise, in those transactions. The Committee sends its recommendations to the CVO. The CVO while taking a decision on each case will consider the advice of the Committee.
- Explanation received from Officer employee should be critically examined/evaluated with reference to allegations levelled in the memorandum. The explanation is to be scrutinised by Regional Head/FGM in relation to the allegations levelled and comments of the Regional Head/FGM should be prepared in a tabular format.
- Respective FGMO will then place the matter before Internal Advisory Committee (IAC) at Central Office through Vigilance Department, Central Office, Mumbai with following documents:
  - Requisite IAC Process Note/Format duly filled in with desired information / details (Annexure - III)
  - Copy of Show Cause Memorandum
  - Copy of Explanation of the employee/official
  - Tabular format culling out allegations, explanation and views of Regional Head/Zonal Head (Annexure - IV)
  - Biodata of erring employee
  - Present status of account/s (Annexure – V)
- Upon Receipt Of IAC/CVO Advice treating the matter as Vigilance/ Non-Vigilance (Employee-wise), Disciplinary Authority decides whether to go for :
  - ❖ **Major Penalty Proceedings or**
  - ❖ **Minor Penalty Proceedings or**
  - ❖ **Allow the matter to rest (issue Administrative Warning or Advisory Memorandum if needed)**

#### **10. REFERENCE FOR 1<sup>ST</sup> STAGE ADVICE TO VIGILANCE DEPT.**

- On receipt of Committee's/CVO decision, further course of action is to be decided on the basis of the explanation tendered by delinquent Officer vis-à-vis the allegations levelled against him.

- If the Committee/CVO has decided to treat the matter as **Vigilance case**, First Stage Advice (FSA) of Central Vigilance Department/Central Vigilance Commission is necessary to be obtained before proceeding further in the matter.
- In case Committee/CVO has decided to treat the matter as **Non-Vigilance case**, Disciplinary Authority may take decision on further course of action in the matter without obtaining FSA.
- The following papers are to be submitted to Vigilance Department while seeking their 1<sup>st</sup> stage advice:
  - Copy of Show Cause Memorandum issued to the erring employee
  - Explanation tendered by concerned employee
  - Tabular format culling out the allegations, explanation of employee and comments of Disciplinary Authority (Annexure – VI)
  - Self-Contained Note giving the facts of the case (Observations of DA based on which the penalty is proposed)
  - Bio-data of employee
  - Status of loan accounts where the same has to be referred to CVC (Annexure – VII)
  -

#### **11. MINOR PENALTY PROCEEDINGS**

- While deciding whether minor penalty proceedings are to be initiated, the DA will consider whether the lapses are procedural in 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 which do not indicate malafide intention on part of the employee.
- 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 is to be followed.
- For imposing minor penalty, **Articles of Charge (AOC)** has to be issued levelling specific allegations / charges and proposing any minor penalty as mentioned herein above.
- 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. Proper follow up for delivery of Articles of Charge and submission of Statement of Defence should be done to avoid any delay.
- The Officer/ employee may be allowed to peruse the relevant records/ documents of the case to submit his reply to the imputation of lapses within the stipulated period. This should be explicitly communicated in the Memorandum.

- 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 the minor penalty as proposed in the Articles of Charge or may reduce it; but neither enhance nor substitute it with other minor penalty.
- 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.
- If DA is satisfied that an enquiry is necessary, he shall follow the procedure for imposing major penalty as laid down in Regulation 4 of Union Bank of India Officer Employees' (Discipline & Appeal) Regulations, 1976.

**Minor penalties as per Regulation 4 of Union Bank of India Officer Employees' (Discipline & Appeal) Regulations, 1976:**

- (a) Censure;
- (b) Withholding of increments of pay with or without cumulative effect;
- (c) Withholding of promotion;
- (d) Recovery from pay or such other amount as may be due to him of the whole or part of any pecuniary loss caused to the Bank by negligence / breach of orders;
- (e) Reduction to a lower stage in the time scale of pay for a period not exceeding 3 years, without cumulative effect and not adversely affecting the Officer's pension;

The format for Articles of Charge proposing minor penalty proceedings is attached as Annexure VIII.

## **12. MAJOR PENALTY PROCEEDINGS**

### **12.1 Importance of Departmental Inquiry:**

- Departmental Inquiry proceedings are quasi-judicial in nature and are basically guided by the principles of "**Preponderance of Probability**", if there are reasonable grounds that misconduct was committed, it would be sufficient for initiation of disciplinary proceedings against an erring official; although circumstantial evidence can be relied upon to return a finding of guilt, the mode of evaluating evidence is important, unlike the normal/criminal court trials, which rely on the "Evidences" produced during the trial in the nature "Proof beyond reasonable doubt".
- The objective behind the entire rigmarole of observance of natural justice is to provide a reasonable opportunity to the accused official/ employee to prove his innocence and accordingly, he has the right to fair hearing, unbiased judgment and speaking order.

- Regulation 6 (1) of Union Bank of India Officer Employees' (Discipline and Appeal) Regulations, 1976 stipulates that "No order imposing any of the major penalties specified in Regulation 4 shall be made except after an inquiry is held in accordance with this Regulation.
- A Domestic Inquiry is ordered by the Disciplinary Authority (DA) to cover two important aspects:
  - a) The basic principles of natural justice that no one shall be condemned unheard.
  - b) To provide reasonable opportunity to the Charge Sheeted Officer (CSO) to;
    - (i) rebut the evidences led by the prosecution and
    - (ii) bring in his own evidence into the inquiry to prove his innocence.

## **12.2 Procedure for Major penalty proceedings in case of Officers:**

For imposing major penalty, departmental inquiry has to be conducted and detail procedure as laid down in Regulation 6 of Union Bank of India Officer Employees' (Discipline and Appeal) Regulations, 1976 has to be followed:

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

- If there is prima-facie case for imposing major penalty, Disciplinary Authority 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.
- List of Documents and Witnesses has to be invariably enclosed with AOC issued to delinquent Officer.

The format for Articles of Charge proposing major penalty proceedings is attached as Annexure IX.

### **12.2.2 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) of the said Regulations).
- 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, D.A. to examine various averments/ facts/circumstances stated in the statement of defence and then take a decision for instituting departmental enquiry.
- If no such statement is received within the specified time limit, D.A. may still order holding of enquiry [Regulation 6(4)].

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

- The Officer employee 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 will be issued to the employee concerned wherein name of IA will also be informed to him. (Format for instituting departmental inquiry is enclosed as Annexure - X)

#### **12.2.4 Appointment of I.A./P.O.**

- Simultaneously, Inquiring Authority and Presenting Officer will be appointed by issuing appointment order to them (Annexure-XI and XII).
- 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. D.A. shall forward following documents to IA:
  - i) A copy of Articles of Charge and Statement of Allegation.
  - ii) A copy of written statement of defence, if any, submitted by the Officer.
  - iii) Acknowledgement copy of Articles of Charge as proof of delivery of Articles of Charge to the Officer.
  - iv) Copy of appointment order of Presenting Officer
- PO on his own assessment furnish a list of witnesses and list of documents to IA to substantiate the charges / allegations levelled against the CSO.

#### **12.2.5 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. The DA having regard to the circumstances of the case may, however, permit Officer employee a legal practitioner to defend the inquiry. However, before considering such request of Officer, the DA may consult E.R. Division, Central Office.
- It is, however, clarified that if the case is being presented, on behalf of the disciplinary authority, by a "Prosecuting Officer" of the CBI or by the Law Officer of the Department, such as a Legal Advisor etc., there would evidently be good and sufficient circumstances for the disciplinary authority to exercise his discretion in favour of the delinquent employee and allow him to be represented by a legal practitioner. Any exercise of discretion to the contrary in such cases is likely to be held by the Court as arbitrary and prejudicial to the defence of the delinquent employee.
- The Assisting Officer, who is allowed to defend CSO, should not have more than two inquiries on hand [ Regulation 6 (7)]

- A detailed handbook for procedure to conduct departmental inquiry is available separately.

#### **12.2.6 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 the 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. Maximum time of 15 days be 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 the CSO accordingly while forwarding findings of IA for CSO's submissions.

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

- On receipt of submission on findings of IA, the DA will once again examine all papers of inquiry right from the Articles of Charge, proceedings of the inquiry, exhibits on enquiry record, findings of the Inquiring Authority submissions made by the charge sheeted officer 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, whether allegations/charges proved are of procedural in nature or gross negligence is there or recklessness is there, whether there are malafides discernible or not, what is the quantum of likely loss and whether it can be attributed to CSO, what is his past service/track record etc. are various factors to be weighed by the DA while deciding the quantity of punishment.
- At the same time, it should be ensured that punishment should not be disproportionate to the charges proved. It should also 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.
- However, following factors should be kept in mind while deciding quantum of punishment:
  - Nature and gravity of misconduct proved.
  - Extenuating factors/circumstances as they emerge in the inquiry.
  - Past service record of the CSO
  - Financial loss, if any, caused to the Bank.
  - Acts involving malafide intentions/moral turpitude
- The various major penalties devised under Regulation 4 of the Union Bank of India Officers' (Discipline & Appeal) Regulations, 1976 are given hereunder:
  - Save as provided for in (e) above reduction to a lower stage in the time scale of pay for a specified period, with further directions as to whether or not the Officer will earn increments

of pay during the period of such reduction and whether on the expiry of such period the reduction will or will not have the effect of postponing the future increments of his pay;

- Reduction to a lower grade or post, or to a lower stage in a time scale;
- Compulsory retirement;
- Removal from service which shall not be a disqualification for future employment;
- Dismissal which shall ordinarily be a disqualification for future employment.

#### **12.2.8 2nd Stage Advice:**

- The DA is required to seek second stage advice of the CVC/CVO only in the following cases where first stage advice of the CVC/CVO is for initiation of Major Penalty Proceedings.
  - For officers up to Scale IV, if DA wishes to impose a penalty which is not in parity with first stage advice of the CVO, 2<sup>nd</sup> stage advice is required to be obtained from CVO on the penalty proposed.
  - For all officers of Scale V and above, 2<sup>nd</sup> stage advice is to be obtained mandatorily.
  - In composite cases, only in case of the employee in respect of whom there is a variance from FSA of the CVO, is to be referred for 2<sup>nd</sup> stage and not the entire case.
- For officers up to Scale IV, if the penalty proposed by DA is in parity with the First Stage Advice of the CVO, Second stage advice need not be obtained and DA may pass suitable order.
- The DA will forward the entire case record along with his tentative conclusions and proposed punishment to be imposed on the Charge Sheeted Officer (CSO) to the CVC/CVO as the case may be.
- While seeking the second stage advice, the DA should submit all the relevant details / papers in respect of all the officials/employees involved in one lot so as to enable the CVC /CVO to view the matter in its entirety.
- The CVC/CVO will examine the case and tender second stage advice for the nature of penalty proposed to be imposed against the CSO. The Disciplinary Authority may consider the advice of CVC/CVO before passing speaking order. However, in any case, speaking order will be passed by the DA after applying his independent mind.
- In the intervening period if any extenuating circumstances or developments take place warranting re-examination, the DA may request CVC/CVO for re-examination of the case. But such reference for re-examination should be made only once and that too within a period of one month from the date of receipt of second stage advice.
- If the DA disagrees with the second stage advice of CVC/CVO and proceeds further in imposing the punishments, the CVO will take up the matter with Reviewing Authority/Chief Executive Officer (MD & CEO) and further take a view to report the same

to CVC for treating it as deviation. The Commission would then decide about inclusion of the case in its Annual Report.

- The following papers are to be forwarded to Vigilance Department while seeking 2<sup>nd</sup> Stage Advice:
  - i. Articles of Charge issued to the CSO
  - ii. Findings of the IA
  - iii. Written brief submitted by PO/CSO
  - iv. Submissions of CSO on the findings
  - v. Tabular format culling out gist of allegations levelled, findings of IA, submissions of CSO and DA's comments.
  - vi. Bio-data of the Officer employee

#### **12.2.9 Final Order / Speaking Order :**

- After receipt of CVO's second stage advice, DA after applying his independent mind, may accept their 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.
- **The final order passed by the Disciplinary Authority should be a well-reasoned speaking order. The speaking order should also make specific mention of disciplinary and conduct rules under which the punishment is imposed.**
- While imposing the punishment on the officer, the disciplinary authority should ensure that the punishment imposed is commensurate with the gravity of the lapses/misconducts proved against the CSO. He may also take into account at this stage the following other criteria:
  - ✓ the extenuating circumstances, as they emerge from the inquiry; and
  - ✓ the track record of the Charge Sheeted Officer.
- It should also be ensured that the punishment so imposed is not academic or ineffective or redundant; for example, there is no point in imposing a penalty of withholding of an increment, if the CSO has already been drawing pay at the maximum of the pay scale. Similarly, there is no point in imposing a penalty of withholding of promotion for a specified period if the officer is not due for promotion.
- In any case, the Disciplinary Authority should consider the 'effect of penalty' on the CSO/CSE in monetary terms also. It should neither be negligible nor too harsh and out of proportion to the loss caused to the bank.
- If an Officer is placed under suspension pending departmental inquiry, on conclusion of the departmental inquiry while passing final order, if no capital punishment i.e. punishment short of dismissal/compulsory retirement or removal is imposed; in that case the DA will take

care to simultaneously revoke the suspension of Officer and give suitable instructions for reporting for duties. Similarly, whether the period of suspension should be treated on duty or not and whether payment of salary and allowances for the said period of suspension other than the subsistence allowance is to be made or not, should be clearly mentioned.

- While passing order for imposition of penalty, DA should mention that he concurs with findings of IA (If there is disagreement, speaking order is sent at the time of calling submissions). **But the words that “on approval from ..... or taking concurrence from ..... he has come to the conclusion/opinion to impose the penalty” should not be used.** This is because, in the eyes of law, DA has to act independently while deciding and /or imposing penalty.

#### **12.2.10 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.
- DA should also ensure that final order passed imposing any punishment is actually implemented and not merely served upon the Officer.

#### **12.3 Procedure for Major penalty proceedings in case of AWARD STAFF:**

##### **12.3.1 Issuance of Chargesheet:**

If there is prima-facie case for imposing punishment, Disciplinary Authority has to institute departmental inquiry. Similarly, if the employee fails to make voluntary admission of his guilt to the punishment proposed under clause 12 (e), then also it is necessary to institute departmental enquiry. For this purpose issuance of chargesheet levelling specific misconducts as stipulated under Clause 5 or 7, as the case may be, is necessary. In other words, misconducts should be culled out only from the list enumerated in aforesaid two clauses and reproduced word by word. There should not be any deviation thereto.

##### **12.3.2 Receipt and Scrutiny of Statement of Defence/ explanations:**

- In normal course, Chargesheeted employee may be permitted 7 to 15 days' time, or such extended time as may be granted by the Disciplinary Authority looking to the circumstances in case to case, to submit a written statement of defence. 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/factors stated in the statement of defence and then take decision for appointing Enquiry Officer/Management Representative for holding departmental inquiry. If no statement of defence is received within the specified time limit, Disciplinary Authority may presume that employee

concerned is not interested in availing of this opportunity and proceed further in the matter by holding departmental inquiry.

- In case the statement of defence is not satisfactory, the Chargesheeted Employee is to be informed of the same and about the decision to proceed with departmental inquiry. A suitable memorandum to this effect should be issued to the employee concerned wherein name of the Enquiry Officer should be informed to him.
- If Disciplinary Authority, in the interest of justice, thinks it expedient to complete enquiry expeditiously, he may depending upon the nature of the case order/institute the enquiry immediately by issuing Chargesheet and simultaneously appoint Enquiry Officer. In that case Chargesheeted Employee may be directed to submit his statement of defence within 7 to 15 days' time directly to the Enquiry Officer so appointed for the purpose of holding enquiry.

#### **12.3.3 Appointment of Enquiry Officer/Management Representative:**

- The 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 the Management's case. The Disciplinary Authority is also empowered to impose any of the punishment provided for in Clause 6 and 8 of Bipartite 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 Chargesheet
  - Copy of statement of defence if any submitted by the Chargesheeted Employee.
  - Acknowledgement copy of Chargesheet as proof of delivery of Chargesheet to Chargesheeted Employee.
  - 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.

#### **2.3.4 Defence Representative:**

- Chargesheeted Employee 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.

#### **2.3.5 Findings of EO:**

- On conclusion of the enquiry and on receipt of written brief from both the parties, the EO should record his findings/enquiry report and submit it to the Disciplinary Authority in triplicate along with the copies of enquiry proceedings, exhibits produced during the course of the inquiry, written statement of defence, if any, submitted by CSE, copies of written brief submitted by both the parties and other related correspondence.

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

- On receipt of findings of EO, the Disciplinary Authority has to decide the 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. Further the punishment should be commensurate with the nature and gravity of misconduct/s proved. It should be borne in mind that the 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 the proved misconduct 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 be referred to them for their 2<sup>nd</sup> stage advice with regard to the punishment to be imposed on CSE.
- While seeking 2<sup>nd</sup> stage advice, following papers be necessarily sent to Vigilance Department for their perusal:
  - Copy of Charge Sheet issued to the CSE
  - Arguments by MR/DR
  - Findings of the Enquiry Officer
  - Tabular format culling out the allegations/charges leveled against the CSE, findings of the Enquiry Officer, para-wise comments thereon by the Disciplinary Authority
  - Bio-data of CSE
  - Status of account / loss, if any, caused to the Bank

### **2.3.7 Personal Hearing:**

- As per provision of Clause 12 of Bipartite Settlement dated 10.04.2002 Charge Sheeted Employee is entitled to a personal hearing as regards the nature of proposed punishment in case charges are established against him at the inquiry. Therefore, after completion of inquiry and on receipt of findings of the Enquiry Officer as also on receipt of 2<sup>nd</sup> stage advice if the matter is registered as a vigilance case, the Disciplinary Authority has to give an opportunity of personal hearing, by providing him with a copy of EO's findings. The proceedings of personal hearing be recorded and only after considering the submissions made during personal hearing, pass the final order.

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

- After personal hearing the Disciplinary Authority will pass final order which should be in the form of speaking order.
- The final order passed by Disciplinary Authority should be communicated to the Chargesheeted Employee concerned against his proper acknowledgement. As per the provisions of Bipartite Settlement, in case the CSE is remaining absent unauthorizedly, the remittance of final order by Regd. A/D at the 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 issuing the final order, decision about revocation and effects of suspension period should be clearly mentioned.
- Formats of Final Orders in case of minor and major penalty proceedings are attached as Annexure - XIII and XIV.

### **13. Gross Misconducts / Minor Misconducts**

The gross misconducts and minor misconducts in case of employees are defined in the Bipartite Settlement/Memoranda of Settlement 2002.

**By the expression “Gross misconduct” shall be meant any of the following acts and omissions on the part of an employee:**

- Engaging in any trade or business outside the scope of his duties except with the written permission of the Bank.
- Unauthorized disclosure of information regarding the affairs of the bank or any of its customers or any other person connected with the business of the bank which is confidential or the disclosure of which is likely to be prejudicial to the interests of the Bank.
- Drunkenness or riotous or disorderly or indecent behaviour on the premises of the Bank.
- Wilful damage or attempt to cause damage to the property of the bank or any of its customers.
- Wilful insubordination or disobedience of any lawful and reasonable order of the Management or of a superior.
- Habitual doing of any act which amounts to “minor misconducts” as defined below, “habitual” meaning a course of action taken or persisted in, notwithstanding that at least on three previous occasions censure or warnings have been administered or an adverse remark has been entered against him.
- Willful slowing down in performance of work.
- Gambling or betting on the premises of the Bank.
- Speculation in stocks, shares, securities or any commodity whether on his account or that of any other persons.
- Doing any act of gross negligence or negligence involving or likely to involve the bank in serious loss.

- (k) Giving or taking a bribe or illegal gratification from a customer or an employee of the bank.
- (l) Abetment or instigation of any of the acts or omissions abovementioned.
- (m) Knowingly making a false statement in any document pertaining to or in connection with his employment in the Bank.
- (n) Resorting to unfair practice of any nature whatsoever in any examination conducted by the Indian Institute of Bankers or by or on behalf of the bank and where the employee is caught in the act of resorting to such unfair practice and a report to that effect has been received by the bank from the concerned authority.
- (o) Resorting to unfair practice of any nature whatsoever in any examination conducted by the Indian Institute of Bankers or by or on behalf of the bank in cases not covered by the above Sub-Clause(n) and where a report to that effect has been received by the bank from the concerned authority and the employee does not accept the charge
- (p) Remaining unauthorizedly absent without intimation continuously for a period exceeding 30 days.
- (q) Misbehaviour towards customers arising out of bank's business.
- (r) Contesting election for parliament/legislative assembly/legislative council/local bodies/municipal corporation/panchayat, without explicit written permission of the Bank.
- (s) Conviction by a criminal Court of Law for an offence involving moral turpitude.
- (t) Indulging in any act of 'sexual harassment; of any woman at her workplace.

**By the expression "Minor misconduct" shall be meant any of the following acts and omissions on the part of an employee:**

- a) Absence without leave or overstaying sanctioned leave without sufficient grounds.
- b) Unpunctual or irregular attendance
- c) Neglect of work, negligence in performing duties.
- d) Breach of any rule of business of the bank or instruction for the running of any department.
- e) Committing nuisance on the premises of the bank.
- f) Entering or leaving the premises of the bank except by an entrance provided for the purpose.
- g) Attempt to collect or collecting moneys within the premises of the bank without the previous permission of the management or except as allowed by any rule or law for the time being in force.
- h) Holding or attempting to hold or attending any meeting on the premises of the bank without the previous permission of the management or except in accordance with the provisions of any rule or law for the time being in force.
- i) Canvassing for union membership or collection of union dues or subscriptions within the premises of the bank without the previous permission of the management or except in accordance with the provisions of any rule or law for the time being in force.
- j) Failing to show proper consideration, courtesy or attention towards officers, customers or other employee of the bank, unseemly or unsatisfactory behaviour while on duty.
- k) Marked disregard or ordinary requirements of decency and cleanliness in person or dress.
- l) Incurring debts to an extent considered by the management as excessive.
- m) Resorting to unfair practice of any nature whatsoever in any examination conducted by the Indian Institute of Bankers or by or on behalf of the bank in cases not covered by sub- clause (n)

under 'Gross Misconduct' and where a report to that effect has been received by the bank from the concerned authority and the employee accepts the charge.

- n) Refusal to attend training programmes without assigning sufficient and valid reasons.
- o) Not wearing, while on duty, identity card issued by the bank.
- p) Not wearing, while on duty, the uniforms supplied by the bank, in clean condition.
- q) Doing any act prejudicial to the interest of the bank

#### **14. Implementation /interpretation of Penalties**

**14.1**

##### **AWARD STAFF:**

- The disciplinary action against Award Staff Employees i.e. Clerical and Subordinate cadre employees (including Part-Time-Sweeper) was hitherto taken as per provisions of Sastry Award, Desai Award and Chapter 19 of the First Bipartite Settlement dated 19.10.1966, as amended from time to time.
- In terms of Memorandum of Settlement dated 10.04.2002 & 27.05.2002 between the Management of 52 'A' Class Banks as represented by the Indian Banks' Association and their workmen as represented by the All India Bank Employees' Association, National Confederation of Bank Employees, Indian National Bank Employees' Federation, the workmen staff in our Bank can be imposed the following punishments, after complying with the procedure prescribed in the said settlement.
- **An employee found guilty of Minor misconduct may:**
  - a. be warned or censured; or
  - b. have an adverse remark entered against him; or
  - c. have his increment stopped for a period not longer than six months.
- **An employee found guilty of Gross misconduct may:**
  - a. be dismissed without notice; or
  - b. be removed from service with superannuation benefits without disqualification from future employment; or
  - c. be compulsorily retired with superannuation benefits and without disqualification from future employment; or
  - d. be discharged from service with superannuation benefits and without disqualification from future employment; or
  - e. be brought to lower stage in the scale of pay up to a maximum of two stages and for maximum period of 2 years; or
  - f. have his increments stopped with or without cumulative effect; or
  - g. have his special allowance withdrawn; or
  - h. be warned or censured or have an adverse remark against him; or
- A workman found guilty of misconduct, whether gross or minor, shall not be given more than one punishment in respect of any one charge.

## 14.2 OFFICER EMPLOYEE:

Penalties which can be imposed on Officer Employees are mentioned under Regulation 4 of Union Bank of India Officer Employees' (Discipline and Appeal) Regulations, 1976). The following are the penalties which may be imposed on an Officer Employee, for acts of misconduct or for any other good and sufficient reasons:

	Penalty	Implications
a.	<b>Censure</b>	<p>a) The order of 'Censure' is to convey that the officer concerned is found guilty of misconduct and for which it has been found necessary to award him formal punishment.</p> <p>b) This is recorded in service record of the officer employee and may or may not effect adversely on his merit of suitability for promotion to higher post.</p> <p>c) Promotion Rigor: No effect</p> <p>There is no rigour for this punishment in our Bank and the concerned officer employee can participate in the process of promotion to higher grade/scale after imposing of the punishment. However, if during currency of promotion process 'sealed cover' procedure is adopted then this penalty will have effect of non-opening the 'sealed cover' and thus the concerned employee will have to forgo the promotion.</p>
b.	<b>Withholding of increments of pay with or without cumulative effect</b>	<p>a) <b>Without cumulative effect:</b> The increment will be withheld for the specified period and the same would be released after expiry of the specified period. Further increments would also be released as and when they are due.</p> <p>b) <b>With Cumulative effect:</b> In such cases, the withheld increments would be released on expiry of the specified period in the penalty and subsequent increments would be postponed to future dates.</p> <p>c) Promotion Rigor: the rigor will be operative for one year or for one promotion process after infliction of penalty whichever is earlier</p>

<b>c.</b>	<b>Withholding of promotion</b>	<p>a) May not have immediate pecuniary loss to the officer concerned but rigors of the penalty are severe.</p> <p>b) Results in loss of seniority for future promotions.</p> <p>c) May have the bearing of permanent nature in career path which can be destructive.</p> <p>d) The implementation of penalty may also become in-fructuous where the officer concerned is not likely to be promoted in near future or refuse to take promotion.</p> <p>e) This penalty should be imposed with due caution and after taking in to account all the factors.</p> <p>f) Promotion Rigor: the rigor will be operative for one year or for one promotion process after infliction of penalty whichever is earlier</p>
<b>d.</b>	<b>Recovery from pay</b>	<p>a) The penalty should be imposed only when it has been established that the concerned officer was directly responsible for a particular act or acts of negligence or breach of orders which caused the loss.</p> <p>b) The DA should clearly indicate as to how exactly the negligence on the part of official concerned was responsible for the loss.</p> <p>c) The penalty should not be imposed for likely or apprehended loss.</p> <p>d) The amount of recovery of loss ordered by way of major penalty can be reduced at any lower stage if it is found that the amount of loss is less than what it was originally calculated.</p> <p>e) Promotion Rigor: the rigor will be operative for one year or for one promotion process after infliction of penalty whichever is earlier</p>
<b>e.</b>	<b>Minor penalty of Reduction to a lower stage</b>	<p>The penalty specified under sub-regulations 4(e) provides to reduction to lower stages:</p> <p>a) Not exceeding 3 years.</p> <p>b) Without cumulative effect.</p> <p>c) Not adversely effecting pension. The effect of penalty is for limited period specified in the speaking order. The officer concerned will draw a salary at a lower stage for the specified period. The pay of the officer concerned gets restored after expiry of the specified period.</p> <p>d) Promotion Rigor: the rigor will be operative for one year or for one promotion process after infliction of penalty whichever is earlier</p>

f.	<b>Major penalty of Reduction to a lower stage (should be with further direction as under or with cumulative effect)</b>	<p>a. Reduction to a lower stage up to 3 years without cumulative effect cannot be imposed as major penalty. Hence, penalty of reduction to lower stage for up to 3 years has to have directions that the officer will not earn increments during the period such reduction and on expiry of such period, the reduction will have the effect of postponing the future increments.</p> <p>b. Reduction to lower stage is not permissible for an unspecified period.</p> <p>c. If the order of reduction lays down that the period of reduction shall not operate to postpone future increments, on restoration the officer concerned will be entitled to the pay which he would have drawn but for the order of reduction.</p> <p>d. Promotion Rigor: Not eligible to participate in promotion process for the period of one year from the date infliction of penalty.</p> <p>(if the order of reduction lays down that the reduction should operate to postpone future increments, then the pay as drawn before imposition of penalty would be restored after expiry of specified period but the period of reduction will not be counted for future increments)</p>
g.	<b>Major penalty of Reduction to a lower grade or post</b>	<p>a) An officer would be placed in the lower grade,</p> <p>b) However, he will be eligible for promotion in the normal course, in accordance with his eligibility for such promotion and subject to other extant conditions.</p> <p>c) Promotion Rigor: Not eligible to participate in promotion process for the period of two year from the date infliction of penalty.</p>
h.	<b>Compulsory Retirement / Removal/ Dismissal</b>	<p>d) An officer imposed with a punishment of Compulsory Retirement or Removal or Dismissal ceases employment and pay &amp; allowances with immediate effect. It cannot be retrospective effect.</p> <p>e) Under removal or compulsory retirement Bank's contribution to PF/Pension cannot be withheld. However, gratuity can be forfeited to the extent of loss and moral turpitude. Further, the encashment of accumulated leave is also not allowed.</p> <p>f) Under 'Dismissal' except for employees own contribution to PF all other benefits are forfeited.</p>

#### 14.3 IMPLEMENTATION OF THE PENALTY:

The penalties imposed by the Disciplinary Authority shall be updated in Biodata of the concerned employee and it should be implemented properly in Union Parivar immediately. The Regional office, under whose jurisdiction the employee is presently posted, should ensure the implementation of the penalty in Union Parivar.

The following are some examples of the implementation of the penalties:

#### A. Minor Penalty as in Regulation 4 (e)

Penalty : Reduction in pay by two stages for a period of Two Years

Normal date of increment : 1st September

Date of Penalty : 01.02.2016

Date	Basic Pay in the normal course	Basic Pay after Penalty
01.09.2015	27620	27620
01.02.2016	27620	25660
01.09.2016	28600	26640
01.09.2017	29580	27620
01.02.2018	29580	28600
01.09.2018	30560	30560

#### B. Major Penalty as in Regulation 4 (f)

Penalty : Reduction in pay by two stages in the time scale for a period of two years with further directions as in Sub-regulation (f)

Normal date of increment: 1st September

Date of Penalty : 01.02.2016

Under the four possibilities as in Regulation 4 (f), the Basic Pay movement of the Officer during the currency of the penalty would be as follows:

##### **Case 1: Officer earns increments during the period of punishment - without cumulative effect:**

Date	Basic Pay in the normal course	Basic Pay after Penalty
01.09.2015	27620	27620
01.02.2016	27620	25660
01.09.2016	28600	26640
01.09.2017	29580	27620
01.02.2018	29580	29580 (reduced basic pay restored)
01.09.2018	30560	30560

It should be noted that the reduction of pay by two stages is constant throughout the punishment period; on the expiry of the period of punishment the officer's pay will be restored to the stage in the time scale which he would have reached in the normal course but for the punishment. Implementation of this punishment is similar to that in Regulation 4 (e).

##### **Case 2: Officer earns increment during the period of punishment - with cumulative effect:**

Date	Basic Pay in the normal course	Basic Pay after Penalty
01.09.2015	27620	27620
01.02.2016	27620	25660
01.09.2016	28600	26640
01.09.2017	29580	27620
01.02.2018	29580	27620
01.09.2018	30560	28600

The reduction of pay by two stages is constant throughout the punishment period and will have the effect even after the period of punishment is over, since the punishment is to have cumulative effect.

**Case 3: Officer will not earn increments during the period of punishment - without cumulative effect:**

Date	Basic Pay in the normal course	Basic Pay after Penalty
01.09.2015	27620	27620
01.02.2016	27620	25660
01.09.2016	28600	25660
01.09.2017	29580	25660
01.02.2018	29580	29580
01.09.2018	30560	30560

The officer would continue to draw the reduced pay of Rs.25660/- throughout the period of punishment and on the expiry of the punishment period his pay will be fixed at the stage in the time scale which he would have reached but for the punishment as it has been ordered that the period of reduction will not have the effect of postponing his future increments.

**Case 4: Officer will not earn increment during the period of punishment – with cumulative effect:**

Date	Basic Pay in the normal course	Basic Pay after Penalty
01.09.2015	27620	27620
01.02.2016	27620	25660
01.09.2016	28600	25660
01.09.2017	29580	25660
01.02.2018	29580	27620
01.09.2018	30560	28600

On the expiry of the period of punishment, i.e. on 01.02.2018 the officer's pay will be restored to the same stage in the time scale from which he was reduced i.e. Rs.27620/-. The period from 01.09.2015 to 31.01.2016 during which he drew the pay of Rs.27620/- will be taken into account for determining the date his next increment to the stage of Rs.28600/- from 01.09.2018 i.e. 2 years will be ignored in arriving the date of next increment.

## 15. Processing of Appeals / Review Petitions

### **APPEAL :**

#### **Officers:**

- CSO has got right to 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 NRO/ZO 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 E.R. Division for placing it before the appropriate Appellate Authority. The appeal is required to be processed by way of offering comments by DA on various grounds raised by appellant in his appeal and a process note is to be attached to such grounds/ comments which will be placed before Appellate Authority.
- The Appellate Authority shall on receipt of the comments and records of the case from the authority whose order is appealed against, consider whether the order of suspension / findings are justified or whether the penalty is excessive or inadequate and pass appropriate orders. The Appellate Authority may pass an order confirming, enhancing, reducing or setting aside the penalty / suspension or remitting the case to the authority which imposed the penalty or to any other authority with such directions as it may deem fit in the circumstances of the case.

#### **Provided that:**

- (i) If the enhanced penalty, which the Appellate Authority proposed to impose is a major penalty specified in clauses (f), (g), (h), (i) and (j) of Regulation 4 and an inquiry as provided in Regulation 6 has not already been held in the case, the Appellate Authority shall direct that such an enquiry be held in accordance with the provisions of regulation 6 and thereafter consider the record of the inquiry and pass such orders as it may deem proper;
- (ii) If the Appellate Authority decides to enhance the punishment but an enquiry has already been held as provided in Regulation 6, the Appellate authority shall give a show cause notice to the officer employee as to why the enhanced penalty should not be imposed upon him and shall pass final order after taking into account the representation, if any, submitted by the officer employee.
- The Appellate Authority shall dispose of the appeal within a period of ninety days from the date of its receipt from the appellant:

**Provided that the time limit specified in this regulation shall not apply to cases having a vigilance angle and where major / minor penalty proceedings against the officer employee have commenced on recommendations of the Police or Central Bureau of Investigation or Central Vigilance Commission, as the case may be, investigating the matter.**

- If the punishment is imposed as per CVO's advice, consultation of the CVO is necessary before disposal of the appeal, if Appellate Authority desires to modify the Order passed by the DA.

#### **Award Staff:**

- As per Clause 14 of Bipartite 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 in case of dismissal only 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.
- On receipt of appeal, the same will be placed before the concerned Appellate Authority with the comments of the Disciplinary Authority on the various grounds raised by the Appellant in his appeal. A copy of the requisite process note to be placed before the Appellate Authority furnishing various details of the case as well as the Appellant has already been provided to all Regional Offices at the time of decentralisation of disciplinary function.
- In case of punishment of dismissal/compulsory retirement/removal/ discharge, the Disciplinary Authority at local level should forward all connected papers / records of the case to I.R. Division, along with requisite process note and his comments on the grounds raised by the Appellant in his appeal so as to place the same before appropriate Appellate Authority at Central Office.
- 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.**

- **Format of Process Note and order of Appellate Authority is enclosed as Annexures - XV and XVI.**

#### **REVIEW PETITION :**

#### **Officers:**

- The provision for review is made under Regulation 18 of the said Regulation. The Reviewing Authority 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. However, at the cost of repetition, it is mentioned that Review will be done at CO only by RA.

#### **Award Staff:**

- Unlike Union Bank of India Officer Employees' (Discipline & Appeal) Regulations, 1976, review provisions are not applicable up to X Bipartite Settlement.
- However, as per XI Bipartite Settlement, an employee who has been awarded the punishment of dismissal, compulsory discharge or removal from services by the Disciplinary Authority and subsequently where the punishment is confirmed by the Appellate Authority, shall be given an opportunity to seek reconsideration by an authority higher than the Appellate Authority.
- **Format for Process Note and order of Reviewing Authority is enclosed as Annexures - XVII and XVIII.**

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.** However, the employee placed under suspension faces great hardships financially as well as socially. Hence, suspension is to be resorted into very grave / serious cases. During suspension, relationship of master and servant does not cease and employee concerned continues to be the subject of same discipline and conduct. During suspension, he is bound to follow the lawful directions of his employer and all service conditions are applicable to him. The suspended employee is not permitted to leave his headquarters without permission of the Competent Authority. Similarly, he is not entitled to any leave, LFC and other related benefits arising out of service conditions. He can, however, be granted medical aid.

As suspension is likely to cause great hardship to the employee, it should be ensured that after placing the employee under suspension, further course of action be initiated expeditiously. Continuing an employee under suspension for a long period will also entail infructuous expenditure to the institution by way of payment of subsistence allowance without extracting any fruitful work from the employee.

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

An Officer/Employee 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 for Suspension:**

The following circumstances may be considered appropriate to placed an Officer / Employee under suspension:

- i) where his continuance in office will prejudice investigation, trial or any enquiry (e.g. apprehended tampering with witnesses or documents);
- ii) where his continuance in office is likely to seriously subvert discipline in the office in which he is working.
- iii) Where his continuance in office will be against the wider public interest.
- iv) 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.
- v) Further, it may be considered desirable to suspend an Officer / Employee for misconduct / misdemeanor of the following types:
  - (a) 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,
  - (b) Corruption, embezzlement or misappropriation of Govt. money, possession of disproportionate assets, misuse of official powers for personal gains,
  - (c) serious negligence and dereliction of duty resulting in considerable loss to Govt.,
  - (d) desertion of duty, and
  - (e) refusal or deliberate failure to carry out written orders of superior officers.

### **Suspension on CBI's Recommendations:**

CBI would also recommend suspension of the concerned employees in appropriate cases. If the Competent Authority does not propose to accept the CBI's recommendations in this regard, it may be treated as a case of difference of opinion between CBI and the Administrative Authority and the matter may be referred to the CVC for its advice. If an employee had been suspended on the recommendations of the CBI, the CBI may be consulted if the administrative authority proposes to revoke the suspension order.

No leave shall be granted to an officer employee under suspension.

**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:

- a) If he is detailed in custody, whether on a criminal charge or otherwise, for a period exceeding forty-eight hours.
- b) 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 detailed 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 D&A 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 D&A 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.

### **Date of Effect of Suspension:**

Except in cases in which an employee is deemed to have been placed under suspension an order of suspension can normally take effect only from the date on which it is made or subsequently and not retrospectively. The officer who is placed under suspension should be simultaneously communicated of the order. A retrospective order will be both meaningless and improper.

Once an order is issued and is sent out to the concerned officer, it must normally be held to have been communicated to him.

In the case of deemed suspension; the suspension order is effective from

- i. the date of detention, in the case of detention for a period exceeding forty-eight hours;
- ii. the date of conviction, in the event of conviction for an offence and sentence to a term of imprisonment exceeding forty-eight hours; and
- iii. the date of original order of dismissal / removal / compulsory retirement, in the case of such penalty having been set aside by Appellate / Reviewing Authority / decision of a Court of Law.

### **HEADQUARTERS DURING SUSPENSION:**

The place at which an Officer is posted at the time of suspension would remain at the Head Quarter during suspension for all purposes. The competent authority may, however for reasons to be recorded in writing, fix any other place as his headquarters.

### **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 an order of suspension made or deemed to have been made under Regulation 12.

It is implied that an officer placed under suspension should generally know the reasons leading to his suspension so that he may be able to appeal against it, if he so desires. Normally, the order placing him under suspension would itself contain a mention about disciplinary proceedings against him pending or a case against him in respect of criminal offence under investigation, inquiry or trial. Where, however, suspension is on the ground of 'contemplated' disciplinary proceedings, the reasons for suspension should be communicated to the officer immediately on the expiry of the time-limit prescribed for the issue of a charge-sheet, viz. three months from the date of suspension, so that he may be in a position to effectively exercise the right of appeal available to him. The time limit of 45 days for submission of appeal in such cases will count from the date on which the reasons for suspension are communicated.

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.

**Treatment of periods 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 they 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.

**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 proceeded 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;
- 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.

Regulations 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 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.

During the period of suspension, an Officer Employee shall not be entitled to occupation of a rent free house or free use of the Bank's car or receipt of Conveyance or Entertainment allowance or Special Allowance.

**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.

**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.

### **Increments during Suspension**

#### **Workmen**

The release of increments, which fell due during the period of suspension would be as directed by the Disciplinary Authority while passing final orders at the conclusion of the disciplinary proceedings.

However, in view of the specific wordings in the Bipartite Settlement governing payment of subsistence allowance to a workman under suspension, increments falling due during the period of suspension are to be reckoned for the purpose of calculation and payment of subsistence allowance. This, however, do not amount to release of increments for the period.

#### **Officers**

The release of increments, which fell due during the period of suspension would be as directed by the Disciplinary Authority while passing final orders at the conclusion of the disciplinary proceedings.

Unlike workmen, the increments which fall due during the period of suspension are not to be reckoned for calculating subsistence allowance payable because in terms of provisions of Regulation 14 of Discipline & Appeal Regulation subsistence allowance is to be calculated with reference to the pay that the Officer employee was drawing on the date prior to the date of suspension.

### **Revision of Scales of Pay during Suspension:**

#### **Workmen**

When the scale of pay of the cadre in which the employee was as on the date of suspension is revised either with effect from a date prior to the date of suspension or from a date falling during the period of suspension, the effect of the revised pay scales are to be given effect to while calculating and paying subsistence allowance to the workmen concerned.

#### **Officers**

When the scale of pay of the post held by the officer under suspension is revised with effect from a date prior to the date of suspension, then for the purpose of subsistence allowance the revised scales of pay are to be reckoned. If, however, the revised scales of pay are to take effect from a date posterior to the effective date of suspension of the Officer then the effect of the revised scales of pay are not to be given while calculating subsistence allowance payable.

However, when he is reinstated in the post upon revocation of suspension the stage in the scale of pay in which he will be placed on such revocation would be according to whether or not the period of suspension is treated as periods spent on duty and will be with reference to the revised scales of pay.

### **Revocation of Suspension:**

Revocation of Suspension in serious cases may be done in the following cases:

#### **A. On Completion of Departmental Enquiry, when -**

- i. A decision is taken that no formal proceedings are to be initiated for penalty of (i) Dismissal, (ii) Removal from service, (iii) Compulsory Retirement and Reduction in salary;
- ii. If the employee is exonerated of charge(s);
- iii. Decision to award a Penalty other than of dismissal of Compulsory Retirement of Removal from service is taken;

#### **B. On completion of Investigation, when-**

- i. Completion of investigation does not disclose prima-facie commission of a criminal offence;

Acquittal by the Court. Further, a decision is taken that no departmental investigation needs to be initiated on the basis of evidence disclosed in the investigation or on the basis of facts, which led to launching of prosecution in a Court of Law.

The format for conveying the suspension order to the employee is enclosed as Annexure XIX.

**Authorities for placing Officers under suspension :**

The competent authorities for placing Officers under suspension was circulated vide **IOL dated CO: UBI: ERD: 1279:2020 dated 18.04.2020.**

**17. 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 in 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 a member of the pension fund then provisional pension subject to adjustment against final retirement benefits sanctioned to him.

**Workmen:**

- No provision under Bipartite Settlements akin to 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 and provisional pension 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).

#### **18. DISCIPLINARY ACTION UNDER PENSION REGULATIONS**

- 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.
- Under provisions of Regulations 43, 44 and 45 of Bank (Employees') Pension Regulations, 1995 in respect of a pensioner who after retirement from services is convicted of a serious crime or criminal breach of trust or forgery or acting fraudulently or is found guilty of grave misconduct the Competent Authority may by order in writing withhold or withdraw, a pension or a part thereof either permanently or for a specified period.
- In case of conviction by a Court of Law, action has to be taken in the light of judgement of the court.
- In case of grave misconduct, before passing an order, procedure prescribed under Officer Employees' (Discipline & Appeal) Regulations or the Bipartite Settlement, as the case may be, is to be followed. (Regulation 45)
- For the meaning of the terms 'serious crime', 'grave misconduct' 'fraudulently', 'criminal breach of trust' and 'forgery', please see explanation below Regulation 46 of Bank (Employees') Pension Regulations, 1995.
- Under Regulation 48 of Bank (Employees') Pension Regulations, 1995, a pensioner who is found guilty of grave misconduct or negligence or criminal breach of trust or forgery or acts done fraudulently during the period of his service in any departmental or judicial proceedings, shall have his pension withheld or withdrawn, either in part or in full permanently or for a specified period by the Competent Authority, after consultation with the Board of Directors, who may also order recovery from pension of the whole or part of the pecuniary loss caused to the Bank.
- Where departmental /judicial proceedings are instituted post retirement, such institution shall not be in respect of a cause of action which arose or **in respect of an event which took place more than 4 years before such institution.** (Regulation 48).
- An employee who has retired on attaining the age of superannuation or otherwise and against whom any departmental or judicial proceedings are instituted or where departmental proceedings are continued, a Provisional Pension, equal to the maximum pension which would have been admissible to him/her, would be allowed subject to adjustment against final retirement benefits sanctioned to

him/her, upon conclusion of the proceedings but no recovery shall be made where the pension finally sanctioned is less than the provisional pension or the pension is reduced or withheld etc., either permanently or for a specified period. (Regulation 46).

Explanation:

- a. The expression of 'serious crime' include involving an offence under the Official Secrets Act, 1923 (19 of 1923);
  - b. The expression 'grave misconduct' includes the communication or disclosure of any secret official code or password or any sketch, plan, model, article, note, document or information such as is mentioned in section 5 of the Official Secrets Act, 1923 (19 of 1923) which was obtained while holding office in the bank so as to prejudicially affect the interest of the general public or the security of the State;
  - c. The expression 'fraudulently' shall have the meaning assigned to it under section 25 of the Indian Penal Code, 1860 (45 of 1860);
  - d. The expression 'criminal breach of trust' shall have the meaning assigned to it under section 405 of the Indian Penal Code, 1860 (45 of 1860);
  - e. The expression 'forgery' shall have the meaning assigned to it under section 463 of the Indian Penal Code, 1860 (45 of 1860).
- An employee against whom departmental or judicial proceedings have been instituted before the date of his retirement or a person against whom such proceedings are instituted after the date of his retirement shall not be eligible to commute a fraction of his provisional pension, or pension, as the case may be, authorized under the regulations during the pendency of such proceedings. **(Regulation 47)**
- It may be added here that it should be the endeavour of the Disciplinary Authorities to ensure that the Disciplinary Proceedings initiated against any employee, who is due to retire, are finalized expeditiously and preferably before his / her retirement so that the need of continuing such proceedings beyond the date of superannuation does not arise. Also disciplinary proceedings instituted against a pensioner employee after retirement should be completed expeditiously. **It may bear repetition in this connection that completion of disciplinary proceedings within 6 months is mandated.**

**19. Payment of Terminal Benefits under various punishments**

In view of the aforesaid Provisions of various Acts/Regulations, the Forfeiture of Terminal Benefits under different types of punishments is given below:

Punishment of Dismissal

Type of Terminal Benefit	Officer	Award Staff
Own Contribution to PF	Payable	Payable
Bank's Contribution to PF	Forfeited to the extent of loss	Forfeited to the extent of loss
Gratuity	a) Forfeited to the extent of loss b) Forfeited wholly or partly if dismissed for acts involving moral turpitude or riotous behaviour	Forfeited to the extent of loss
Pension (If Pension Optee)	Forfeited	Forfeited

*Punishment of Compulsory Retirement*

Type of Terminal Benefit	Officer	Award Staff
Own Contribution to PF	Payable	Payable
Bank's Contribution to PF	Payable	Payable
Gratuity	a) Forfeited to the extent of loss b) Forfeited wholly or partly if dismissed for acts involving moral turpitude or riotous behaviour	Payable
Pension (If Pension Optee)	Payable	Payable

*Punishment of Removal*

Type of Terminal Benefit	Officer	Award Staff
Own Contribution to PF	Payable	Payable
Bank's Contribution to PF	Payable	Payable
Gratuity	a) Forfeited to the extent of loss b) Forfeited wholly or partly if dismissed for acts involving moral turpitude or riotous behaviour	Payable
Pension (If Pension Optee)	Forfeited	Payable

In view of the above, it is imperative to quantify the loss caused to the Bank while forfeiting the Terminal Benefits payable to the punished official. As such, in the cases of imposition of stiff major penalty (i.e. dismissal/ compulsory retirement/removal), the Disciplinary Authorities at local level should, after disposal of the appeal as well as Review Petition (in case of Officers), inform I.R. Division the exact amount of loss caused to the Bank due to proved misconduct on the part of delinquent official so as to place the matter before the Chairman & Managing Director / Executive Director for forfeiture of Terminal Benefit if any payable to the employee.

### **Encashment of Privilege Leave:**

#### **Officer:**

IBA in terms of their letter no. PD/GSN/UNION/G/G3/31 dated 11.04.2001 has clarified that as per Regulations 38 of Officers' Service Regulations, termination for any reason whatsoever, would disentitle an officer to the benefit of encashment of privilege leave. However, the same is now payable w.e.f. 30.04.2015 wherein penalty of 'Compulsory Retirement from the Services of the Bank' has been imposed as communicated by IBA vide their communication No. HR&IR:76:H7:E9:755 dated 11.05.2015.

#### **Award Staff:**

IBA in terms of their letter No.PD/GSN/UNION/G/1674 dated 18.01.2000 has clarified that a member of the award staff is entitled to encashment of privilege leave even in the event of imposition of punishment of compulsory retirement, removal from service or discharge.

## **20. PROCEDURE FOR FORFEITURE OF TERMINAL BENEFIT**

The provisions of relevant Acts and Regulations governing the Forfeiture of Terminal Benefits payable to the dismissed employee are reproduced herein below:

### **20.1 Provident Fund :**

The release of Bank's Contribution towards Provident Fund to an employee whose services are terminated would be with reference to the provisions of Rule 17 and 18 of Union Bank of India Provident Fund Rules, which reads as under:

#### **Rule 17:**

"Any Contributor who is dismissed for insubordination, misconduct, fraud or any other cause of like nature or retires from the Bank in consequence thereof he / she shall be entitled of his own contribution with interest accrued thereon at the rate and in the manner aforesaid and in respect of Bank's contribution there shall be no forfeiture, excepting in the case where he is dismissed for misconduct causing financial loss to the Bank and in such case forfeiture shall be limited only to the extent of financial loss caused."

#### **Rule 18:**

“If a Contributor is dismissed for fraud or misconduct, the Bank shall be entitled to recover from the contribution made by the Bank to the individual account of the Contributor and the interest (simple and compound) credited in respect of such contributions, any loss or damage so resulting to the Bank, from the cause entailing such dismissal. The Chairman & Managing Director and Executive Director of the Bank shall be entitled to declare the amount of loss or damage so resulting and their declaration in that behalf shall be final and conclusive and the amount so declared shall be paid to the Bank.”

## **20.2 Gratuity:**

Payment of Gratuity and forfeiture thereof in case of Officers and Award Staff are governed by the following Rules/Regulations:

### **Officers:**

Regulation 46 of Union Bank of India Officers' Service Regulations 1979 which reads as under, prescribes the eligibility of an officer to receive gratuity:

- 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 completing ten years of continuous service; or
  - e) Termination of service in any other way except by way of punishment after completion of 10 years of service.
- 2) The amount of gratuity payable to an officer shall be one month's pay for every completed year of service, subject to a maximum of 15 months pay.

Provided that 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.”

### **Award Staff:**

In view of Clause 12.2 of the Bipartite Settlement dated 19.10.1966, forfeiture of gratuity of the employee is restricted to the extent of financial loss caused to the Bank due to proven misconduct. The said Clause 12.2 of Bipartite Settlement dated 19.10.1966 reads as under:

“There will be no forfeiture of gratuity for dismissal on account of misconduct except in cases where such misconduct causes financial loss to the bank and in that case to that extent only.”

### **Provisions of Payment of Gratuity Act, 1972:**

The various Sections of Payment of Gratuity Act governing Payment / Forfeiture of Gratuity are reproduced hereunder:

*Section 4 (5)*

“Nothing in this section shall affect the right of an employee to receive better terms of gratuity under any award or agreement or contract with the employer.”

*Section 4 (6)*

Notwithstanding anything contained in sub-section (i)-

- (a) the gratuity of an employee, whose services have been terminated for any act, willful omission or negligence causing any damage or loss to, or destruction of, property belonging to the employer, shall be forfeited to the extent of the damage or loss so caused.
- (b) the gratuity payable to an employee [may be wholly or partially forfeited].
  - (i) If the services of such employee have been terminated for his riotous or disorderly conduct or any other act of violence on his part; or
  - (ii) if the services of such employee have been terminated for any act which constitutes an offence involving moral turpitude, provided that such offence is committed by him in the course of his employment.”

**Provisions of Bank's Gratuity Rules :**

Clause 3 to Schedule “A” of the Bank's Gratuity Rules reads as under:

“In case of termination of service of the Member on account of misconduct, Gratuity payable either under, Clause 1 or Clause 2 hereof shall not be forfeited, except where such misconduct causes financial loss to the Bank (of which and of the amount of which the Bank shall be the sole judge and its decision final) and in that case the forfeiture of the Gratuity shall be to extent of the financial loss only. The term ‘misconduct’ for this purpose shall inter alia include any act or wilful omission or negligence causing any damage or loss to or destruction of property belonging to the Bank. Gratuity payable under Clause 1 hereof shall be forfeited if the services of the Member have been terminated for his riotous or disorderly conduct or any other act of violence on his part or for any act which constitute an offence involving moral turpitude, provided that such offence is committed by him in the course of his employment”

*Note:*

- *In the judgment dated 14.08.2018 given by the Hon'ble Supreme Court of India Vs. C J Ajay Babu, it has been stated that:‘..... It is not the conduct of a person involving moral turpitude that is required for forfeiture of gratuity but the conduct or the act should constitute an offence involving moral turpitude. To be an offence, the act should be made punishable under law. That is absolutely*

in the realm of criminal law. It is not for the Bank to decide whether an offence has been committed. It is for the court.'

- *'Apart from the disciplinary proceedings initiated by the appellant-Bank, the Bank has not set the criminal law in motion either by registering an FIR or by filing a criminal complaint so as to establish that the misconduct leading to dismissal is an offence involving moral turpitude.'*
- *'...requirement of the statute is not the proof of misconduct of acts involving moral turpitude but the acts should constitute an offence involving moral turpitude and such offence should be duly established in a court of law.'*
- *'To sum-up, forfeiture of gratuity is not automatic on dismissal of service; it is subject to sub-section (5) and (6) of section 4 of the Payment of Gratuity Act, 1972.'*

### **20.3 Pension:**

The provision in respect of forfeiture of pension is dealt at Regulation 22 of the Pension Regulations 1995 under the Head Forfeiture of Service. Regulation 22 (1) of the said Regulation reads as under:

“(1) Resignation or dismissal or removal or termination of an employee from the services of the Bank shall entail forfeiture of his entire past service and consequently shall not qualify for pensionary benefits”.

Chapter V of Pension Regulations deals with classes of pension and Regulation 31 and 33 of the said Chapter provides for Compassionate Allowance and Compulsory Retirement Pension, which reads as under:

#### **Regulation 31 - Compassionate Allowance**

“(1) An employee, who is dismissed or removed or terminated from service, shall forfeit his pension:

Provided that the authority higher than the authority competent to dismiss or remove or terminate him from service may, if –

- (i) such dismissal, removal, or termination is on or after the 1<sup>st</sup> day of November, 1993; and
  - (ii) the case is deserving of special consideration, sanction a compassionate allowance not exceeding two-thirds of the pension which would have been admissible to him on the basis of the qualifying service rendered up to the date of his dismissal, removal, or termination.
- (2) The Compassionate Allowance sanctioned under the proviso to sub-regulation (1) shall not be less than the amount of minimum pension payable under regulation 36 of these regulations.”

### **Regulation 33 - Compulsory Retirement Pension**

- “(1) An employee compulsorily retired from service as a penalty on or after 1<sup>st</sup> day of November, 1993, in terms of Discipline and Appeal Regulations or settlement by the authority higher than the authority competent to impose such penalty may be granted pension at a rate not less than two-thirds and not more than full pension admissible to him on the date of his compulsory retirement if otherwise he was entitled to such pension on superannuation on that date.
- (2) Whenever in the case of a bank employee the Competent Authority passes an order (whether original, appellate or in exercise of power of review) awarding the pension less than the full compensation pension admissible under these regulations, the Board of Directors shall be consulted before such order is passed.
- (3) A pension granted or awarded under sub-regulation (1) or, as the case may be, under sub-regulation (2), shall not be less than the amount of rupees Three Thousand Nine Hundred & Eighty Five only per month.”

The guidelines regarding the competent authority for quantification of loss to the Bank on account of lapses of the delinquent employee and forfeiture of Gratuity and Provident Fund (own contribution) have been approved in Board meeting dated 25.03.2021 vide agenda no. HR-A-2.

# FORMATS



### Memorandum

<b>प्रेषक / From:</b> <b>Human Resources Department</b> _____ <b>Regional / Zonal Office</b>   	<b>प्रति / To:</b> <b>Ms / Shri</b> _____ <b>(Name of the Officer / Employee)</b> _____ <b>(Present Designation)</b> _____ <b>(Present Posting)</b>  <b>(Emp. No. _____)</b>
--	---

Ref. No. \_\_\_\_\_

Date: \_\_\_\_\_

The following acts of omission and commission have been alleged / reported on the part of **Ms / Shri** \_\_\_\_\_ **(Name of the Officer / Employee)** during his tenure as \_\_\_\_\_ **(Designation at the time of lapse)**, \_\_\_\_\_ **(Posting at the time of lapse)** (from \_\_\_\_\_ to \_\_\_\_\_).

1.) \_\_\_\_\_ **(Name of the account)** - \_\_\_\_\_ **(Nature of loan)** - Account No. \_\_\_\_\_  
 \_\_\_\_\_ **(Loan Amount)** \_\_\_\_\_

- Loan was sanctioned for purchase of shop under Union Progress Scheme without making any assessment of the limit, without analyzing financials of the firm and repayment capacity of the borrower.
- Valuation report was not obtained and insurance cover was not obtained.
- No interim security was taken to secure the loan. He also did not ensure that required NOCs/statutory approvals for the unit from the concerned departments were obtained.
- Post-inspection was not carried out as no report is held on record. The unit was found closed during subsequent inspection.

2.) \_\_\_\_\_ **(Name of the account)** - \_\_\_\_\_ **(Nature of loan)** - Account No. \_\_\_\_\_  
 \_\_\_\_\_ **(Loan Amount)** \_\_\_\_\_

- Due-diligence of borrower and guarantor was not done properly as per Bank's norms as enquiries were not made with people involved in same line of business activity.
- The loan was processed/sanctioned despite adverse CIBIL report i.e. borrower's account with other Bank was written-off for an amount of \_\_\_\_\_ and another account with \_\_\_\_\_ Bank had an outstanding of Rs. \_\_\_\_\_ against sanctioned amount of Rs. \_\_\_\_\_. The payment history was also not satisfactory with overdue period up to 271 days. Similarly, CIBIL report of guarantor was also not satisfactory, he also had 3 accounts under written-off category, 1 account with overdue of Rs. \_\_\_\_\_ and the payment history was poor with overdue period up to 900 days. He thus transgressed delegated authority as the same was vested with Regional Office in the subject case.
- The entire loan amount was disbursed in the SB account No. \_\_\_\_\_ of the borrower from where the amount was withdrawn in cash through a loose cheque. Signature for receipt of payment on back of the withdrawal form was not taken at the time of payment. The borrower has alleged that he has not received the entire loan amount.

- The loan was disbursed within a week's time, mostly in the SB account of the borrower from where it was withdrawn in cash. Margin money was not ensured and no supporting bills/vouchers were obtained from the borrower.

**Ms / Shri \_\_\_\_\_ (Name of the Officer / Employee)** is hereby called upon to show cause within 7 days of receipt hereof by him as to why appropriate disciplinary action should not be initiated against him for the aforesaid acts of omission and commission on his part. If he fails to submit his explanation within the stipulated time, it will be presumed that he has no cause to show and the matter will be proceeded further with on that basis.

**DISCIPLINARY AUTHORITY**  
**(DESIGNATION OF DISCIPLINARY AUTHORITY)**

Cc:

Acknowledgement copy to be returned to Human Resources Department, \_\_\_\_\_ Regional / Zonal Office



### Memorandum

<b>From:</b> Human Resources Department _____ Regional / Zonal Office	<b>To:</b> Ms / Shri _____ (Name of the Officer / Employee) _____ (Present Designation) _____ (Present Posting)  (Emp. No. _____) Address (Permanent / Communication):  
---	--

Ref. No. \_\_\_\_\_

Date: \_\_\_\_\_

The following acts and omissions have been observed on the part of **Ms / Shri** \_\_\_\_\_ (Name of the Officer / Employee), \_\_\_\_\_ (Present Designation), \_\_\_\_\_ (Present Posting):

- **Ms / Shri** \_\_\_\_\_ is in the habit of remaining frequently absent from his duties, without intimation / prior permission of the Competent Authority and in violation of the leave rules of the Bank. The details of his unauthorized absence in the calendar year \_\_\_\_\_ is as under:

Sn	Start date	End date	No. of days
TOTAL DAYS			

- He has not resumed his duties from \_\_\_\_\_ till date. He has neither obtained any prior permission nor sent any intimation regarding his absence to the Competent Authority.

- The continuous absence of **Ms / Shri** \_\_\_\_\_ till date is in violation of the leave rules of the Bank and also amount to disobeying of lawful orders of his superiors. His prolonged absence has affected the functioning of the Department he is posted at.

**Ms / Shri** \_\_\_\_\_ (**Name of the Officer / Employee**) is hereby required to show cause within 7 days of receipt hereof by him as to why appropriate disciplinary action should not be initiated against him for the aforesaid acts of omission and commission on his part. If he fails to submit his explanation within the stipulated time it will be presumed that he does not wish to avail of this opportunity or he has no explanation to offer and the matter will be proceeded further with on that basis.

**DISCIPLINARY AUTHORITY  
(DESIGNATION OF DISCIPLINARY  
AUTHORITY)**

Cc:

Acknowledgement copy to be returned to Human Resources Department, \_\_\_\_\_ Regional / Zonal Office



Human Resources Department  
 \_\_\_\_\_ Regional / Zonal Office

Agenda Item No. : \_\_\_\_\_

Committee Meeting to be held on: \_\_\_\_\_

**COMMITTEE FOR DETERMINATION OF VIGILANCE ANGLE**

Name, Designation and Posting of the Official/s	
Source of Complaint	
Nature of lapses	
Track record of the erring official	
Present position of the account/s	
Views of Regional Head / Zonal Head	

Tabular formats containing the gist of allegations leveled against the officials, their explanations and comments of \_\_\_\_\_ are enclosed.

**REGIONAL HEAD / ZONAL HEAD**

Date:



**TABULAR FORMAT CONTAINING THE COMMENTS OF REGIONAL HEAD \_\_\_\_\_**

**Name of Employee and Emp. No. : Ms. / Shri \_\_\_\_\_ (Emp No. \_\_\_\_\_)**

**Present Designation & Posting: \_\_\_\_\_**

**Designation & Posting at the time of misconduct: \_\_\_\_\_**

Gist of Allegations	Explanation	Comments of Regional Head, _____
<b>Show Cause Memorandum No.</b> _____ dated _____		

**REGIONAL HEAD**

**Date:**

## Annexure – V

Sr.
Name of A/c & A/c
Nature of Amount of limit
Classification of
Date of NPA
Presentation o/s
Value of securities at the time of sanction of limit
Present Realisable Securities Available
Whether covered
Action initiated
If OTS arrived
If reported as
Remark

**BRANCH HEAD**

## Annexure – VI



### TABULAR FORMAT CONTAINING THE COMMENTS OF DISCIPLINARY AUTHORITY

Name of Employee and Emp. No. : Ms. / Shri \_\_\_\_\_ (Emp No. \_\_\_\_\_)

Present Designation & Posting: \_\_\_\_\_

Designation & Posting at the time of misconduct: \_\_\_\_\_

Gist of Allegations	Explanation	Comments of Disciplinary Authority
Show Cause Memorandum No. _____ dated _____		

## Annexure – VII

Name of the account:

Nature of loan/ limit	Cash Credit – Rs. Letter of Credit – Rs. Bank Guarantee – Rs. TOTAL – Rs.
Date of Sanction	
Date of NPA	
Sanctioning Authority	
Present Book Dues As on 31-10-2020.	
Asset Classification	
Provisioning	
Nature of Security Available: (Land / Building / Stock etc)	
Latest value of security as on the date	
Whether securities available are enforceable, If so, to what extent	NA
Chances of recovery	
Whether suit-filed? Present position thereof	The DRT suit has been filed vide OA no. _____ on _____ with DRT

Notional Dues As on	The total dues for the account as on including dummy ledger interest is Rs.
Detail of SARFAESI action 13(2), 13(4), auction and sale	
Detail of NCLT case	
Any compromise	No
Likely loss to the Bank	The amount due to the bank.
Detail of CGTMSE claim	NA
Detail of ECGC claim	NA

Date:



ज्ञापन

Memorandum

<b>प्रेषक/From:</b> <b>Human Resources Department</b> _____ Zonal Office	<b>प्रति/To:</b> <b>Ms / Shri</b> _____ (Name of CSO) _____ (Present Designation) _____ (Present Posting)  (Emp. No. _____)
--	--

Ref. No. \_\_\_\_\_

Date: \_\_\_\_\_

**ARTICLES OF CHARGE**

This has reference to the explanation dated \_\_\_\_\_ submitted by **Ms / Shri** \_\_\_\_\_ (Name of CSO), (Present Designation) \_\_\_\_\_ (Present Posting), in response to Show Cause Memorandum No. \_\_\_\_\_ dated \_\_\_\_\_ issued to him by Regional Office / Zonal Office \_\_\_\_\_.

**Ms / Shri** \_\_\_\_\_ is informed that the explanation submitted by him has been examined vis-à-vis the allegations levelled against him and the same has not been found satisfactory. The fact remains \_\_\_\_\_ that

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_.

For the aforesaid lapses on his part, it has been decided to initiate minor penalty proceedings against **Ms / Shri** \_\_\_\_\_ under Regulation 8 of the Union Bank of India Officer Employees' (Discipline & Appeal) Regulations, 1976.

The aforesaid acts of omission and commission on the part of **Ms / Shri** \_\_\_\_\_ as also those enumerated in Show Cause Memorandum No. \_\_\_\_\_ dated \_\_\_\_\_ constitute the following misconducts as specified in Regulation 3 of Union Bank of India Officer Employees' (Conduct) Regulations, 1976 and he is hereby charged of the same:

- **Failure to take all possible steps to ensure and protect the interest of the Bank.**
- **Failure to discharge his duties with utmost devotion and diligence.**
- **Acting otherwise than in his best judgement in the performance of his official duties.**

(Choose the appropriate charge based on the lapses observed and explanations submitted).

**Ms / Shri** \_\_\_\_\_ is further informed that Show Cause Memorandum No. \_\_\_\_\_ dated \_\_\_\_\_ issued to him by Regional Office / Zonal Office, \_\_\_\_\_, will form the Statement of Imputation of lapses to this Articles of Charge.

Taking into consideration the nature and gravity of the aforesaid charges/ allegations levelled against **Ms / Shri** \_\_\_\_\_ as also the various facts and circumstances of the case, the undersigned is of the opinion that minor penalty of \_\_\_\_\_ if imposed on him, would be just and proper to meet the ends of justice. Accordingly, it is proposed to impose the same on **Ms / Shri** \_\_\_\_\_.

**Ms / Shri** \_\_\_\_\_ is hereby called upon to submit his written Statement of Defence within 7 days of receipt hereof as to why the aforesaid minor penalty should not be imposed on him. In case, he fails to submit his written Statement of Defence within the stipulated time, it will be presumed that he has nothing to say and the matter will be proceeded further with on that basis.

**DISCIPLINARY AUTHORITY  
(DESIGNATION OF DISCIPLINARY  
AUTHORITY)**

Cc:

Acknowledgement copy to be returned to Human Resources Department, \_\_\_\_\_ Zonal Office



ज्ञापन

Memorandum

<b>प्रेषक/From:</b> <b>Human Resources Department</b> _____ Zonal Office	<b>प्रति/To:</b> <b>Ms / Shri _____ (Name of CSO)</b> _____ (Present Designation) _____ (Present Posting)  (Emp. No. _____)
--	--

Ref. No. \_\_\_\_\_

Date: \_\_\_\_\_

**ARTICLES OF CHARGE**

This has reference to the explanation dated \_\_\_\_\_ submitted by **Ms / Shri** \_\_\_\_\_ (Name of CSO), \_\_\_\_\_ (Present Designation) \_\_\_\_\_ (Present Posting), in response to Show Cause Memorandum No. \_\_\_\_\_ dated \_\_\_\_\_ issued to him by Regional Office / Zonal Office \_\_\_\_\_.

**Ms / Shri** \_\_\_\_\_ is informed that the explanation submitted by him has been examined vis-à-vis the allegations levelled against him and the same has not been found satisfactory. The fact remains \_\_\_\_\_ that

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_.

The aforesaid acts of omission and commission on the part of **Ms / Shri** \_\_\_\_\_ constitute the following misconducts as specified in Regulation 3 of Union Bank of India Officer Employees' (Conduct) Regulations, 1976 and he is hereby charged of the same:

- **Failure to take all possible steps to ensure and protect the interest of the Bank.**
- **Failure to discharge his duties with utmost devotion and diligence.**
- **Failure to discharge his duties with utmost honesty and integrity.**
- **Acting otherwise than in his best judgement in the performance of his official duties.**

*(Choose the appropriate charge based on the lapses observed and explanations submitted).*

**Ms / Shri** \_\_\_\_\_ is informed that a detailed Statement of Allegations to this Articles of Charge, on which the aforesaid charges are based is enclosed, along with the list of documents through which and list of witnesses through whom the above allegations are proposed to be substantiated.

**Ms / Shri** \_\_\_\_\_ is hereby called upon to submit his written statement of defence within 7 days of receipt hereof as to why further disciplinary action should not be taken against him. In case he fails to submit his written statement of defence within the stipulated time, it will be presumed that he has nothing to say and the matter will be proceeded further with on that basis.

**DISCIPLINARY AUTHORITY  
(DESIGNATION OF DISCIPLINARY  
AUTHORITY)**

Cc:

Acknowledgement copy to be returned to Human Resources Department, \_\_\_\_\_ Zonal Office.

### Memorandum

<b>प्रेषक/From:</b> <b>Human Resources Department</b> _____ <b>Zonal Office</b>  	<b>प्रति/To:</b> <b>Ms / Shri</b> _____ <b>(Name of CSO)</b> _____ <b>(Present Designation)</b> _____ <b>(Present Posting)</b>  <b>(Emp. No. _____)</b>
---	--

Annexure to Articles of Charge No. \_\_\_\_\_ dated \_\_\_\_\_

### STATEMENT OF ALLEGATIONS

The following acts of omission and commission are reported on the part of **Ms / Shri** \_\_\_\_\_ **(Name of CSO)**, \_\_\_\_\_ **(Present Designation)** \_\_\_\_\_ **(Present Posting)**, during his tenure as during his tenure as \_\_\_\_\_ **(Designation at the time of lapse)**, \_\_\_\_\_ **(Posting at the time of lapse)**.

1.) \_\_\_\_\_ **(Name of the account)** - \_\_\_\_\_ **(Nature of loan)** - Account No. \_\_\_\_\_  
 \_\_\_\_\_ **(Loan Amount)** \_\_\_\_\_

- Loan was sanctioned for purchase of shop under Union Progress Scheme without making any assessment of the limit, without analyzing financials of the firm and repayment capacity of the borrower.
- Valuation report was not obtained and insurance cover was not obtained.
- No interim security was taken to secure the loan. He also did not ensure that required NOCs/statutory approvals for the unit from the concerned departments were obtained.
- Post-inspection was not carried out as no report is held on record. The unit was found closed during subsequent inspection.

2.) \_\_\_\_\_ **(Name of the account)** - \_\_\_\_\_ **(Nature of loan)** - Account No. \_\_\_\_\_  
 \_\_\_\_\_ **(Loan Amount)** \_\_\_\_\_

- Due-diligence of borrower and guarantor was not done properly as per Bank's norms as enquiries were not made with people involved in same line of business activity.
- The loan was processed/sanctioned despite adverse CIBIL report i.e. borrower's account with other Bank was written-off for an amount of \_\_\_\_\_ and another account with \_\_\_\_\_ Bank had an outstanding of Rs. \_\_\_\_\_ against sanctioned amount of Rs. \_\_\_\_\_. The payment history was also not satisfactory with overdue period up to 271 days. Similarly, CIBIL report of guarantor was also not satisfactory, he also had 3 accounts under written-off category, 1 account with overdue of Rs. \_\_\_\_\_ and the payment history was poor with overdue period up to 900 days. He thus transgressed delegated authority as the same was vested with Regional Office in the subject case.

- The entire loan amount was disbursed in the SB account No. \_\_\_\_\_ of the borrower from where the amount was withdrawn in cash through a loose cheque. Signature for receipt of payment on back of the withdrawal form was not taken at the time of payment. The borrower has alleged that he has not received the entire loan amount.
- The loan was disbursed within a week's time, mostly in the SB account of the borrower from where it was withdrawn in cash. Margin money was not ensured and no supporting bills/vouchers were obtained from the borrower.

The aforesaid lapses on the part of **Ms / Shri** \_\_\_\_\_ have caused/likely to cause serious loss to the Bank.

**DISCIPLINARY AUTHORITY  
(DESIGNATION OF DISCIPLINARY  
AUTHORITY)**

ANNEXURE TO THE ARTICLES OF CHARGE NO. \_\_\_\_\_ DATED \_\_\_\_\_ ISSUED  
TO MS / SHRI \_\_\_\_\_ (NAME OF CSO) \_\_\_\_\_ (PRESENT DESIGNATION),  
\_\_\_\_\_ (PRESENT POSTING) (EMP. NO. \_\_\_\_\_)  
-----

Sr. No.	List of Documents
1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	

List of Management Witness(es):

1.

The Management reserves the right to add / delete any document(s) / witness(es) to the above lists.

\*\*\*\*\*



### Memorandum

<b>प्रेषक / From:</b> <b>Human Resources Department</b> _____ <b>Zonal Office</b>	<b>प्रति /To:</b> <b>Ms / Shri</b> _____ <b>(Name of CSO)</b> _____ <b>(Present Designation)</b> _____ <b>(Present Posting)</b> <b>(Emp. No. _____)</b>
---	---

Ref. No. \_\_\_\_\_

Date: \_\_\_\_\_

This has reference to the statement of defence dated \_\_\_\_\_ submitted by **Ms / Shri** \_\_\_\_\_ **(Name of the Charge Sheeted Officer)**, \_\_\_\_\_ **(Present Designation)**, \_\_\_\_\_ **(Present Posting)** in reply to the Articles of Charge No. \_\_\_\_\_ dated \_\_\_\_\_, read with Statement of Allegations annexed thereto.

**Ms / Shri** \_\_\_\_\_ is informed that the submissions made by him in the aforesaid Statement of Defence have not been found convincing / satisfactory. It is therefore decided to proceed further in the matter and to hold a departmental inquiry against him to inquire into the various charges / allegations levelled against him in terms of Chargesheet No. \_\_\_\_\_ dated \_\_\_\_\_ based upon Statement of Allegations annexed thereto.

**Ms / Shri** \_\_\_\_\_ is informed that the inquiry in the matter will be held by **Ms / Shri** \_\_\_\_\_, \_\_\_\_\_ **(Designation of Inquiring Authority)**, \_\_\_\_\_ **(Posting of Inquiring Authority)**. The date, time and place of the inquiry will be intimated to **Ms / Shri** \_\_\_\_\_ by the Inquiring Authority in due course.

**DISCIPLINARY AUTHORITY**

**(DESIGNATION OF DISCIPLINARY  
AUTHORITY)**

Cc:

Acknowledgement copy to be returned to Human Resources Department, \_\_\_\_\_ Zonal Office.



## Memorandum

<b>From:</b> <b>Human Resources Department</b> _____ Zonal Office	<b>To:</b> Ms / Shri _____, _____ (Designation of Inquiring Authority), _____ (Posting of Inquiring Authority)
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Ref. No. \_\_\_\_\_

Date: \_\_\_\_\_

Ms / Shri \_\_\_\_\_, \_\_\_\_\_ (Designation of Inquiring Authority), \_\_\_\_\_ (Posting of Inquiring Authority) is hereby appointed as Inquiring Authority as per Regulation 6(2) of Union Bank of India Officer Employees' (Discipline & Appeal) Regulations and authorized to conduct the inquiry into the charges levelled against Ms / Shri \_\_\_\_\_ (Name of the Charge Sheeted Officer), \_\_\_\_\_ (Present Designation) \_\_\_\_\_ (Present Posting) vide Articles of Charge No. \_\_\_\_\_ dated \_\_\_\_\_ read with Statement of Allegations annexed thereto, copies of which are enclosed for ready reference.

Ms / Shri \_\_\_\_\_ (Name of Inquiring Authority) is further informed that Ms / Shri \_\_\_\_\_, \_\_\_\_\_ (Designation of Presenting Officer), \_\_\_\_\_ (Posting of Presenting Officer) has been appointed as the Presenting Officer.

In terms of Regulation 6(5) of the aforesaid Discipline and Appeal Regulations, the following documents are forwarded herewith:

- A copy of the Articles of Charge No. \_\_\_\_\_ dated \_\_\_\_\_ read with Statement of Allegations annexed thereto issued to Ms / Shri \_\_\_\_\_.
- A copy of written Statement of Defence dated \_\_\_\_\_ submitted by Ms / Shri \_\_\_\_\_ in reply to the aforesaid Articles of Charge.
- A copy of the order appointing Ms / Shri \_\_\_\_\_, \_\_\_\_\_ (Designation of Presenting Officer), \_\_\_\_\_ (Posting of Presenting Officer) as Presenting Officer.

On conclusion of the inquiry, Ms / Shri \_\_\_\_\_ (Name of Inquiring Authority) is required to forward to the undersigned the report of the inquiry in triplicate (along with soft copy), written statement of defence, if any, submitted by the officer employee, oral and documentary evidences produced during the course of the inquiry, written brief, if any, submitted by the Officer employee and Presenting Officer in regard to the inquiry, to enable the undersigned to pass appropriate orders.

**Ms / Shri \_\_\_\_\_ (Name of Inquiring Authority)** is advised to complete the inquiry at the earliest and in any case not later than 3 months from receipt hereof.

**DISCIPLINARY AUTHORITY  
(DESIGNATION OF DISCIPLINARY  
AUTHORITY)**

Cc:



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## Memorandum

<b>From:</b> <b>Human Resources Department</b> _____ Zonal Office	<b>To:</b> <b>Ms / Shri</b> _____, _____ (Designation of <b>Presenting Officer</b> ), _____ (Posting of Presenting <b>Officer</b> )
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Ref. No. \_\_\_\_\_

Date: \_\_\_\_\_

**Ms / Shri** \_\_\_\_\_, \_\_\_\_\_ (**Designation of Presenting Officer**), \_\_\_\_\_ (**Posting of Presenting Officer**) is hereby appointed as the Presenting Officer as per Regulation 6(6) of the Union Bank of India Officer Employees' (Discipline and Appeal) Regulations, and authorized to represent the Management's case at the inquiry into the charges levelled against **Ms / Shri** \_\_\_\_\_ (**Name of the Charge Sheeted Officer**), \_\_\_\_\_ (**Present Designation**), \_\_\_\_\_ (**Present Posting**) vide Articles of Charge No. \_\_\_\_\_ dated \_\_\_\_\_, read with Statement of Allegations annexed thereto.

**Ms / Shri** \_\_\_\_\_ (**Name of Presenting Officer**) is further informed that **Ms / Shri** \_\_\_\_\_, \_\_\_\_\_ (**Designation of Inquiring Authority**), \_\_\_\_\_ (**Posting of Inquiring Authority**) has been appointed as the Inquiring Authority. A copy of his appointment order is enclosed.

**Ms / Shri** \_\_\_\_\_ (**Name of Presenting Officer**) is authorized and required to forward to **Ms / Shri** \_\_\_\_\_ (**Name of Inquiring Authority**) the following documents on behalf of the Disciplinary Authority as per sub-Regulation 5(iii) and (iv) of Regulation 6 of the Union Bank of India Officer Employees' (Discipline and Appeal) Regulations:

1. List of documents by which and a list of witnesses by whom the Articles of Charge are proposed to be substantiated.
2. A copy of statement of witnesses, if any.

**DISCIPLINARY AUTHORITY**  
**(DESIGNATION OF DISCIPLINARY**  
**AUTHORITY)**

Cc:



ज्ञापन

Memorandum

<b>प्रेषक / From:</b> <b>Human Resources Department</b> _____ Zonal Office	<b>प्रति /To:</b> <b>Ms / Shri</b> _____ (Name of CSO) _____ (Present Designation) _____ (Present Posting)  (Emp. No. _____)
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Ref. No. \_\_\_\_\_

Date: \_\_\_\_\_

This has reference to the Statement of Defence dated \_\_\_\_\_ submitted by **Ms / Shri** \_\_\_\_\_ (Name of CSO) during his tenure as \_\_\_\_\_ (Designation at the time of lapse), \_\_\_\_\_ (Posting at the time of lapse) in reply to the Articles of Charge No. \_\_\_\_\_ dated \_\_\_\_\_ issued to him.

The various averments made by Ms / Shri \_\_\_\_\_ in his Statement of Defence have not been found satisfactory. The fact remains that

\_\_\_\_\_ It has, therefore, been decided to proceed further in the matter and impose the proposed penalty.

Accordingly, in exercise of powers conferred on me under Union Bank of India Officer Employees' (Discipline & Appeal) Regulations, I hereby pass the following Order:

**ORDER**

“Minor penalty of \_\_\_\_\_ as specified in Regulation 4( ) of Union Bank of India Officer Employees' (Discipline & Appeal) Regulations' be and is hereby imposed on Ms / Shri \_\_\_\_\_.”

**DISCIPLINARY AUTHORITY  
(DESIGNATION OF DISCIPLINARY  
AUTHORITY)**

Cc:

Acknowledgment copy to be returned to Human Resources Department, \_\_\_\_\_ Regional / Zonal Office



ज्ञापन

Memorandum

<b>प्रेषक / From:</b> <b>Human Resources Department</b> _____ Zonal Office	<b>प्रति /To:</b> <b>Ms / Shri</b> _____ (Name of CSO) _____ (Present Designation) _____ (Present Posting)  (Emp. No. _____)
--	---

Ref. No. \_\_\_\_\_

Date: \_\_\_\_\_

This has reference to the departmental inquiry conducted by \_\_\_\_\_ (Name of the Inquiring Authority), \_\_\_\_\_ (Designation and Posting of the Inquiring Authority), into the charges/ allegations levelled against Ms / Shri \_\_\_\_\_ (Name of CSO), \_\_\_\_\_ (Designation and Posting of CSO) in terms of Articles of Charge no. \_\_\_\_\_ dated \_\_\_\_\_ based upon Statement of Allegations thereto viz. Show Cause Memorandum no. \_\_\_\_\_ dated \_\_\_\_\_. The Inquiring Authority has since submitted his findings dated \_\_\_\_\_ and Shri \_\_\_\_\_ has made his submissions thereon vide letter dated \_\_\_\_\_.

In my capacity as Disciplinary Authority, I have perused all the relevant papers of the case viz. Articles of Charge dated \_\_\_\_\_ issued to \_\_\_\_\_ Ms / Shri \_\_\_\_\_ (CSO), findings of the Inquiring Authority, submissions made thereon by the CSO and various other connected papers in the matter.

From the records of the inquiry, it has been established that the

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Based on the allegations proved against the CSO, the Inquiring Authority has held the following charges levelled against him as proved and I concur with the same:

- **Failure to take all possible steps to ensure and protect the interest of the Bank.**
- **Failure to discharge his duties with utmost devotion and diligence.**
- **Failure to discharge his duties with utmost honesty and integrity.**
- **Acting otherwise than in his best judgement in the performance of his official duties.**

(Choose the charge proved in the inquiry).

Taking into consideration the nature and gravity of charges / allegations proved against the CSO and also the various facts and circumstances of the case, I am of the view that the ends of justice would be met by imposing on Shri \_\_\_\_\_ the major penalty of '\_\_\_\_\_'.

Accordingly, in exercise of the powers vested in me under Union Bank of India Officer Employees' (Discipline & Appeal) Regulations, I hereby pass the following Order:

### **ORDER**

"Major penalty of '\_\_\_\_\_' as specified under Regulation 4 (\_\_) of Union Bank of India Officer Employees' (Discipline & Appeal), Regulations, 1976 be and is hereby imposed on Shri \_\_\_\_\_."

**DISCIPLINARY AUTHORITY  
(DESIGNATION OF DISCIPLINARY  
AUTHORITY)**



<b>From:</b> Human Resources Dept. _____ Zonal Office.	<b>To:</b> _____ Designation of Appellate Authority Appellate Authority, _____ Zonal Office / Central Office, Mumbai.
--	--

Ref No.

Date:

Appeal of Ms / Shri \_\_\_\_\_ (Name, Designation, Posting)  
 (Emp. No. \_\_\_\_\_)

1. Name, Designation and Place of Posting :  
 of the appellant

- Employee no. :

- Category :

2. Date of Appeal :

- Date received in the Dept. :

- Whether appeal is preferred within the  
 time limit

3. Date of Joining :

4. Date of Retirement :

5. Date of Promotion as Officer :

6. Grade/Scale & Basic Pay before penalty :  
 imposed by Disciplinary Authority

Present Basic & no. of increments due :

7. Name, designation & Place of posting of :  
 the Disciplinary Authority

8. Punishment imposed :

Date of Order :

9 Financial loss caused/likely to be caused :  
to the Bank

10. If registered as a vigilance Case, :  
formalities are complied with

11. Past Service Record :

12. Charges Proved
<ul style="list-style-type: none"><li>•</li></ul>

13. Gist of Allegations Proved

Placed along with the appeal, facts of the case and all the connected papers for your decision on the Appeal.

\_\_\_\_\_

**DECISION OF THE APPELLATE AUTHORITY:**



Ref No.

Date:

**ORDER OF THE APPELLATE AUTHORITY IN THE MATTER OF APPEAL PREFERRED BY Ms / Shri \_\_\_\_\_, \_\_\_\_\_ (DESIGNATION OF APPELLANT), \_\_\_\_\_ (POSTING OF APPELLANT) (EMP. NO. \_\_\_\_\_) AGAINST THE MAJOR PENALTY OF “\_\_\_\_\_” IMPOSED ON HIM BY THE DISCIPLINARY AUTHORITY**

This has reference to the appeal dated \_\_\_\_\_ preferred by Ms / Shri \_\_\_\_\_, \_\_\_\_\_ (Designation of Appellant), \_\_\_\_\_ (Posting of Appellant) (Emp. No. \_\_\_\_\_) against the major penalty of ‘\_\_\_\_\_’ imposed on him by the Disciplinary Authority, in terms of Order No. \_\_\_\_\_ dated \_\_\_\_\_.

In my capacity as Appellate Authority and in exercise of powers conferred on me under Regulation 17 of Union Bank of India Officer Employees’ (Discipline & Appeal) Regulations, 1976, I have since gone through the Articles of Charge dated \_\_\_\_\_ issued to Shri \_\_\_\_\_ (Appellant), proceedings of inquiry, findings of the Inquiring Authority, submissions made by the Appellant thereon, Order dated \_\_\_\_\_ of the Disciplinary Authority, grounds raised by the Appellant in his aforesaid appeal and other connected/relevant papers in the matter.

I observe from the records of the case that the Appellant, during his tenure as \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_.

The appeal preferred by Ms / Shri \_\_\_\_\_ is therefore \_\_\_\_\_.

**APPELLATE AUTHORITY  
(DESIGNATION OF APPELLATE AUTHORITY)**



From : Employee Relations Division Central Office	To: Designation of Reviewing Authority, Reviewing Authority
---	---

Ref No.

Date:

Review of Ms / Shri \_\_\_\_\_ (Name, Designation, Posting)  
(Emp. No. \_\_\_\_\_)

1. Name, designation and place of posting of the Officer :  
- Employee No. :  
- Category :
2. Date of Review Petition :  
- Date when received :
3. Date of Joining :
4. Date of retirement :
5. Date of promotion to officer cadre :
6. If registered as vigilance case, whether formalities complied with :
7. Financial loss caused/likely to be caused to the Bank :
8. Past Service Record :

9.

Charges proved	Charges Not Proved

10.

<u>Gist of allegations Proved</u>
-----------------------------------

- 11. Penalty imposed by the :  
Disciplinary Authority  
Name and designation of :  
Disciplinary Authority
- 12. Date of appeal, if any :
- 13. Name, designation of Appellate :  
Authority
- 14. Order of the Appellate Authority :  
- Order no. and date :
- 15. Grade/Basic Pay at the time of :  
misconduct
- 16. Grade/Basic Pay after the :  
imposition of penalty by  
Disciplinary Authority
- 17. Grade/Basic Pay after the order :  
of the Appellate Authority
- 18. Present Grade/Basic Pay and no. :  
of increments due
- 19. Remarks :

\_\_\_\_\_

**DECISION OF THE REVIEWING AUTHORITY:**

Annexure – XVIII



Ref No.

Date

**ORDER OF THE REVIEWING AUTHORITY IN THE MATTER OF REVIEW PETITION PREFERRED BY MS / SHRI \_\_\_\_\_, \_\_\_\_\_ (DESIGNATION OF PETITIONER), \_\_\_\_\_ (POSTING OF PETITIONER) (EMP. NO. \_\_\_\_\_) AGAINST THE MAJOR PENALTY OF '\_\_\_\_\_' IMPOSED ON HIM BY THE DISCIPLINARY AUTHORITY AND UPHELD BY THE APPELLATE AUTHORITY**

This has reference to the Review Petition preferred by \_\_\_\_\_ Ms / Shri \_\_\_\_\_, \_\_\_\_\_ (Designation of Petitioner), \_\_\_\_\_ (Posting of Petitioner) against the major penalty of '\_\_\_\_\_' (Penalty) imposed on him vide Disciplinary Authority's Order No. \_\_\_\_\_ dated \_\_\_\_\_ and upheld by the Appellate Authority in terms of Order No. \_\_\_\_\_.

In my capacity as the Reviewing Authority and in exercise of powers conferred on me under Regulation 18 of Union Bank of India Officer Employees' (Discipline & Appeal) Regulations, I have gone through all the relevant papers of the case viz. Articles of Charge dated \_\_\_\_\_ issued to Ms / Shri \_\_\_\_\_, findings of the Inquiring Authority, Order dated \_\_\_\_\_ of the Disciplinary Authority and Order dated \_\_\_\_\_ of the Appellate Authority, grounds raised by the \_\_\_\_\_ Ms / Shri \_\_\_\_\_ (Petitioner) in his aforesaid review petition and other connected papers in the matter.

It is observed from the records that the Petitioner during his tenure as \_\_\_\_\_

The review of Ms / Shri ---- is therefore, -----.

**REVIEWING AUTHORITY  
(DESIGNATION OF REVIEWING  
AUTHORITY)**



## Memorandum

<b>प्रेषक / From:</b> <b>Human Resources Department</b> _____ <b>Regional / Zonal Office</b>	<b>प्रति /To:</b> <b>Ms / Shri</b> _____ <b>(Name of the Officer / Employee)</b> _____ <b>(Present Designation)</b> _____ <b>(Present Posting)</b>  <b>(Emp. No. _____)</b>
--	--

Ref. No. \_\_\_\_\_

Date: \_\_\_\_\_

Certain serious acts of omission and commission have been reported on the part of Shri \_\_\_\_\_ **(Name of the Officer / Employee)**, \_\_\_\_\_ **(Present Designation)**, \_\_\_\_\_ **(Present Posting)** during his tenure as \_\_\_\_\_ **(Designation at the time of lapse)**, \_\_\_\_\_ **(Posting at the time of lapse)**.

Pending further disciplinary action in the matter, Shri \_\_\_\_\_ **(Name of the Officer / Employee)**, is hereby suspended from the services of the Bank with immediate effect. During the period of his suspension, he will be entitled to subsistence allowance as per the rules of the Bank.

**DESIGNATION OF THE  
COMPETENT AUTHORITY**

Cc:

Acknowledgement copy to be returned to Human Resources Department, \_\_\_\_\_ Regional / Zonal Office



## Inter-office Letter

<b>प्रेषक / From:</b> <b>Human Resources Department</b> _____ <b>Regional / Zonal Office</b>	<b>प्रति /To:</b> <b>Dy. General Manager</b> <b>Vigilance Department</b> <b>Central Office</b>
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Ref No. \_\_\_\_\_

Date: \_\_\_\_\_

**Disciplinary action against (Name of the Officer / Employee) - Action taken report**

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This has reference to letter from Vigilance Department No. \_\_\_\_\_ dated \_\_\_\_\_ forwarding us advice of CVO to initiate major penalty proceedings against the following employee/official/s:

|                       |  |
|-----------------------|--|
| Name                  |  |
| Employee no.          |  |
| Designation & Posting |  |

The departmental inquiry instituted against the aforesaid employee has since been concluded.

|                                                         |  |
|---------------------------------------------------------|--|
| Date on which Findings of IA received                   |  |
| Date on which Findings forwarded to CSO for submissions |  |
| Date on which CSO submissions received                  |  |
| Ref number and Date of punishment order                 |  |
| Punishment imposed                                      |  |

We enclose the following papers for your perusal and information:

- Copy of findings of the Inquiring Authority,
- Submissions of employee
- Final Order

**DISCIPLINARY AUTHORITY**  
**(DESIGNATION OF DISCIPLINARY AUTHORITY)**

Encl: As above

# MISCELLANEOUS

## ON-LINE FACILITY FOR RECORDING/MODIFYING EMPLOYEES MANDATE IN UNION PARIVAAR

Staff circular 7447 dated 29.05.2021

On-Line facility for recording/Modifying employees mandate in Union Parivar for deduction of Union membership subscription from the salary

Attention is drawn to Staff Circular no. 7084 dated 26.12.2019 and 7105 dated 26.02.2020, launching a new module "Union Membership Subscription" in Union Parivar to provide online check off facility to all the employees of the Bank. This module can be accessed through following navigation:

Employee Self Service > Union Membership Subscription

Modalities of the module are once again reproduced for the ready reference of all concerned:

1. Employees, who desire to join any Union/Association/Federation of their choice for the first time or want to change their existing membership of Union/Association/Federation have to use the above module.
2. Employees, who are presently the member of any Union/Association/Federation and do not want to continue with it, should also use this module for leaving from the Union/Association/Federation.
3. As per the guidelines in vogue, any mandate received on or before 10th of the month is considered for that particular month and any application made on or after 11<sup>th</sup> of the month is given effect from the next month salary. For example, online request made between 11.04.2021 to 10.05.2021 will be considered for the month of May 2021. Please note that date of submission of online request in Union Parivar will be treated as date of submission of the mandate.
4. Once an employee lodges online request through above module on a particular date, further modification can be lodged only after the gap of one month. For example, if employee has lodged his/her online request on 24.03.2021, he/she can lodge his/her request for modification on 24.04.2021 or thereafter.
5. An employee can be a member of any one trade Union/Association/Federation at a time and check-off facility can be extended to one Union/Association/Federation only as per the desire of the employee.
6. Membership of welfare associations is not covered under this module. Physical forms for membership of the welfare association will be accepted by HR RO as per existing procedure.

## DECLARATION OF ASSETS LIABILITIES BY ALL EMPLOYEES

(U/S 44 of The Lokpal & Lokayukta Act, 2013)

- SC 6226 dated 17.08.2015,
- SC 6257 dated 16.10.2015
- SC 6300 dated 28.01.2016
- SC 6529 dated 10.01.2017

As per Clause 37(ii) of 8th Bipartite Settlement dated 02.06.2005, a member of Award Staff has to submit details regarding his Assets & Liabilities to the Bank as and when sought for and failure to do so shall be treated as Gross Misconduct. It may be mentioned here that though the aforesaid provision is in existence since June 2005, the Bank has not yet made this requirement mandatory in the case of Award Staff members and it is always a Management's prerogative to call for the same as and when required.

However, after enactment of Lokpal & Lokayukta Act, 2013, every public servant in terms of Section 44 of the said Act and rules framed there under is required to file declaration, information/return as the case may be, regarding his Assets & Liabilities as on 31st day of March every year to the Competent Authority on or before 31st day of July of that year. Similarly, Section 2(1) (o) r/w Section 14 of the said Lokpal & Lokayukta Act, 2013 inter-alia provides that any person who is or has been a chairperson or member or officer or employee in anybody or board or corporation or authority or company or society or trust or autonomous body by whatever name called established by an Act of Parliament or wholly or partly financed by Central Government or controlled by it, is a

public servant. Accordingly, Section 44 of the Lokpal & Lokayukta Act, 2013 related to submission of Assets & Liabilities Statement / return by public servants, is applicable to all the employees of the Union Bank of India i.e. Officers as well as Award Staff employees.

However, after enactment of Lokpal & Lokayukta Act, 2013, every public servant in terms of Section 44 of the said Act and rules framed there under is required to file declaration, information/return as the case may be, regarding his Assets & Liabilities as on 31<sup>st</sup> day of March every year to the Competent Authority on or before 31<sup>st</sup> day of July of that year. Similarly, Section 2(1) (o) r/w Section 14 of the said Lokpal & Lokayukta Act, 2013 inter-alia provides that any person who is or has been a chairperson or member or officer or employee in anybody or board or corporation or authority or company or society or trust or autonomous body by whatever name called established by an Act of Parliament or wholly or partly financed by Central Government or controlled by it, is a public servant. Accordingly, Section 44 of the Lokpal & Lokayukta Act, 2013 related to submission of Assets & Liabilities Statement/ return by public servants, is applicable to all the employees of the Union Bank of India i.e. Officers as well as Award Staff employees.

As per these rules, the public servants, who have filed declaration, information, annual returns of the property under Provisions of the rules applicable to such Public -Servants shall file the first return/ revised declaration, information or annual return as the case may be under Lokpal and Lokayukta Act, 2013 as on 01.08.2014 to the Competent Authority by 31.12.2014. However, the Govt. of India, Ministry of Finance, Dept. of Financial Services vide their latest communication No.F.No.10/50/2014/Coord dated 28.03.2015 has extended the said date for submission of revised statement to 15.10.2015 and has advised for its strict adherence.

The under mentioned standardized forms/formats have been prescribed under the Lokpal & Lokayukta Act, 2013 for filing the returns on Assets & Liabilities by the public servant:

- A. Declaration to be filed with return of Assets & Liabilities on first appointment or as on 31<sup>st</sup> March, 20....
- B. (i) Form No.1 - Details of Public Servant, his/ her spouse and dependent children.  
(ii) Form No. II - Statement of moveable property on first appointment or as on 31<sup>st</sup> March, 20.....  
(iii) Form No. III - Statement of immovable property on first appointment or as on 31<sup>st</sup> March, 20..... (i.e. lands, house, shops, other buildings etc.) held by Public Servant, his/her spouse and dependent children.  
(iv) Form No. IV - Statement of Debts and other liabilities on first appointment or as of 31<sup>st</sup> March, 20.....

The Bank is in process of amending the existing Assets & Liabilities format available to the Officer Employees of the Bank in Union Parivar to make them compatible with the legal requirement under Lokpal & Lokayukta Act, 2013. The amendments in the formats are expected to be completed by last week of August, 2015 and same will be made available in Union Parivar by 1<sup>st</sup> week of Sept.2015. All employees (Officers/Award Staff) are required to submit their Statement of Assets & Liabilities in revised format as under:-

#### **Award Staff**

- All existing Award Staff employees who were in employment of the Bank as of 01.08.2014 should submit their first return as of 01.08.2014 as required under Lokpal & Lokayukta Act, 2013 by 15.09.2015.
- All existing Award Staff employees who were in employment of the Bank as of 31.03.2015 should submit their statement of Assets & Liabilities as of 31.03.2015 by 30.09.2015.

- Thereafter, every Award Staff employee shall submit his Statement of Assets & Liabilities as of 31<sup>st</sup> March every year on or before 31<sup>st</sup> day of July of that year.

It is hereby clarified that the scrutiny of such statement will be continued to be done by same authorities as hitherto and the authorities who are competent to scrutinize the statements of the officers in JMGS I will be Competent Authority for scrutiny of said statements submitted by Award Staff employees.

Please note that the scrutiny of the statements submitted by the employees as of 01.08.2014 and 31.03.2015 should be completed by 30.10.2015 positively and confirmation to that effect be submitted to Vigilance Dept. by 07.11.2015.

**Submission of Assets and Liabilities (SC 6499 DATED 16.12.2016)**

- ✓ Not to route unrelated transactions in their staff accounts so as to avoid any suspicion on them being indulged in money laundering practices etc.
- ✓ To reveal actual facts and figures in their annual asset and liabilities statement particularly about transaction done during the year and having no effect on year end position also to be reported.

**Declaration of assets and liabilities by public servants under 'Lokpal & Lokayuktas (amendment) act, 2016**

**(SC no. 6529 dated 10.01.2017)**

Attention is drawn to Staff Circulars no.6226 dated 17.08.2015, no. 6257 dated 16.10.2015 and no.6300 dated 28.01.2016 on submission of Assets & Liabilities statements by all employees u/s 44 of the Lokpal and Lokayuktas Act, 2013 in changed Form No.II and Form No.IV as of 01.08.2014 and 31.03.2015.

We have informed by DOPT, Ministry of Personnel, Public Grievances & Pension through our Vigilance Department that due to the amendment made to Section 44 of the Lokpal Act by the Lokpal and Lokayuktas (Amendment) Act, 2016 the Public Servants (Furnishing of Information and Annual Return of Assets and Liabilities and the Limits for Exemption of Assets in Filing Returns) Rules, 2014 and all the amendments made thereto have become redundant. Thus, there is no requirement for filing of declarations of assets and liability by public servants now. It is also stated that on substitution of new Section 44, Government of India is in the process of finalizing a fresh set of rules on declaration of Assets and Liabilities by public servants. All public servants shall be required to file the declarations in the matter and timelines as may be prescribed in the fresh set of rules.

However, every officer employee shall submit his Statement of Assets and Liabilities as of 31<sup>st</sup> March every year, as required under Regulation 20 of Union Bank of India Officer Employees' (Conduct) Regulations, 1976.

**SCHEME FOR EXTENDING LEGAL AND FINANCIAL SUPPORT**

**(SC 6920 dated 14.01.2019)**

Scheme for Extending Legal and Financial Support to Serving / Retired Employees, Officers, Present / Previous Director's of the Bank and Their Family Members against cases arising out of Bona Fide Execution of Bank's Work during their Service Period / Tenure

### **Highlights**

- ❖ To extend Legal & Financial Support against motivated false complaints made by People /Agencies outside the bank.
- ❖ Covers serving/ retired employees & officers, present/ previous directors and their family members.
- ❖ Court fee and other related miscellaneous expenditure, advocate fee, TA, DA and accommodation charges plus applicable taxes shall be reimbursable.
- ❖ Bank's advocate & other legal services would be made available.
- ❖ Complaints / prosecutions launched by Police / CBI and other government agencies as also by employees will also be covered under the scheme.
- ❖ On being compensated by the Court / other judicial forum, the amount spent by bank would be refundable.

A Scheme for extending legal and financial support to the Officers of the Bank against whom motivated false complaints are made by people/agencies outside the Bank, as formulated by the Indian Banks' Association has been adopted by the bank.

- ❖ The detailed **Scheme** as approved by the Board of Directors is depicted in Annexure-I.
- ❖ The proforma **Application form – cum – Process note** is given at Annexure-II.
- ❖ The format of “**Deed of Undertaking**” to be obtained from the Officer is given in Annexure-III.
- ❖ The Scheme is deemed to have come into effect from the date of Board's approval, i.e. w.e.f **14.12.2018**.

Encl: Annexures I, II & III.

**Annexure-I to Staff Circular No. 6920 dated 14.01.2019**

#### **Scheme Proposed for the Bank**

The Scheme shall be known as “**UNION BANK OF INDIA SCHEME FOR EXTENDING LEGAL AND FINANCIAL SUPPORT TO SERVING / RETIRED EMPLOYEES & OFFICERS, PRESENT / PREVIOUS DIRECTORS OF THE BANK AND THEIR FAMILY MEMBERS AGAINST CASES ARISING OUT OF BONA FIDE EXECUTION OF BANK'S WORK DURING THEIR SERVICE PERIOD / TENURE.**”

#### **1. OBJECTIVES & BENEFITS:**

- 1.1** To enable Executives /Officers / Retired Officers to initiate legal action in India against outsiders/private parties/Employees of the Bank, who with a malafide intention make baseless allegations, pass derogatory remarks, lodge motivated false complaints on matters arising out of bonafide execution of Bank's work.
- 1.2** To develop expertise and capability of Officers to enable them to proactively initiate appropriate action including criminal action without fear of reprisal against defaulters, who with mala fide intention have committed criminal offences against the Bank.
- 1.3** To enable the employees/ officers to defend civil / criminal cases filed by defaulters against them and provide necessary legal and financial support.
- 1.4** To provide medical & financial support for other hazards viz. physical injury, manhandling etc., suffered by employees/ officers during the course of their duties.
- 1.5** To enable the serving/ retired employees & officers, present/ previous directors of the Bank to defend themselves against legal action initiated by third parties or agencies/Employees of the Bank/ organizations including Govt. Agencies such as CBI /CVC /Police etc., in the court of law in cases arising out of bona fide execution of bank's work during their service period / tenure.
- 1.6** To strengthen Bank's ability to deal with defaulters.

- 1.7 To facilitate bank's process of identification and declaration of willful defaulters.
- 1.8 To improve awareness of officers about criminal acts by the defaulters, relevant sections in Indian Penal Code, SARFAESI Act, Companies Act etc. to take proactive steps.
- 1.9 To initiate criminal action and handle such cases against defaulters without fear of retaliation.

## **2. Applicability:**

### **I. Eligibility for coverage under the policy:**

**2.1 All employees/ officers (including Whistle Blowers) of the Bank at all branches / offices in all business groups, retired employees/ officers, employees/ officers on deputation and employees/ officers after resignation**, who were engaged in recovery efforts or had initiated action against the borrowers during the course of discharge of official duty will be covered. All cases filed by defaulters or cases filed in connection with recovery of **Non - Performing Assets (NPA) /Advance Under Collection Account (AUCA)** against Bank's employees/ officers will be covered.

**2.2 All serving/ retired employees & officers (Including those on Sabbatical Leave / Special Leave or on any kind of Extra Ordinary Leave), present/ previous directors of the Bank**, including those on deputation or resigned, who are required to **defend** themselves against legal action initiated by third parties / Employees of the Bank/ agencies/ organizations including Govt. Agencies such as CBI/CVC/Police etc. in the court of law against cases arising out of bona fide execution of bank's work during their service period / tenure.

#### **2.3 Family members of the employees/ officers/ directors:**

Family members who are exposed due to action of employees/ officers/ directors covered in point 2.1 & 2.2 above in the course of recovery process/ bona fide execution of bank's work shall be covered under the Scheme. Family members to include only parents, spouse & children of the concerned employee/ officer/ director.

#### **2.4 Employees/ Officers exempted from coverage under this policy:**

Benefits and support under the policy will not be available to employees/ officers who have been removed / dismissed / compulsorily retired from Bank's service subject to Para 3 of this Scheme.

**2.5 All existing cases** will be covered, however, reimbursement of only those expenses will be made which are incurred as per the Scheme after the date of this Staff Circular. The old policy circulated vide Staff Circular No. 5624 dated 28.10.2009 is no more in force.

**2.6 The litigation** must relate to a matter pertaining to Union Bank of India only.

**2.7 If an employee** is suspended or terminated in any other case other than the subject matter of litigation, he will not be entitled to benefits under this scheme till the time suspension/termination is not revoked.

## **3. Governing Principles for Extending Legal Support:**

**3.1** For extending legal and financial support to serving/ retired employees & officers, present/ previous directors of the Bank to defend in the court of law against cases arising out of bona fide execution of bank's work during service period/ tenure, following principle would determine whether the support would be extended concurrently or on acquittal:

**3.1.1** Under following cases, support from the Bank may be considered only on acquittal of the officer/ employee by a Court of Law:

**3.1.1.1** Where prosecution has been initiated by Government Agencies such as CBI/CVC/Police etc., based on investigations on a complaint specifically filed against the employee/ officer by the Bank.

**3.1.1.2** In cases, where the Bank earlier examined the matter and any mala fides have been discernible on the part of officer/ employee during the disciplinary proceedings initiated by the Bank in respect of acts or other connected acts.

**3.1.1.3** Cases, where Bank has permitted prosecution proceedings during service period of the officer.

**3.1.1.4** Any other case, as deem fit by the Competent Authority in the matter.

**3.1.1.5** *The expenses incurred by the employee/Ex-Employee / Present / Previous Directors to contest the legal proceedings shall be reimbursed. The person/s while claiming benefits under the scheme for reimbursement of expenses shall submit all documentary evident in respect of expenses incurred by him / her.*

**3.1.2** In all other cases, including the following, support from the Bank would be extended right from the beginning, irrespective of cases initiated before or after the retirement:

**3.1.2.1** In cases, where the Bank had earlier examined the matter and categorized it as Non-Vigilance;

**3.1.2.2** In cases, where the Bank had earlier examined the matter and **no** mala fides were discernible on the part of officer/ employee during the disciplinary proceedings initiated by the Bank in respect of acts or other connected acts.

**3.1.2.3** Cases initiated after the separation of the officer/ employee from the Bank based on complaints made by third parties / Employees of the Bank/ agencies/ organizations including Government Agencies such as CBI/CVC/Police etc., which were not examined by the Bank earlier during the service period of the employee/ officer.

#### **4. Approach for initiating Criminal Action:**

The Branches will examine NPAs / AUCAs to ascertain whether the borrowers have indulged in any criminal acts against the Bank. Services of Stock Auditors, Forensic Auditors, Investigative Agencies & Advocates may be engaged by the branches with the approval of the Competent Authorities wherever required to collect evidence to prove our points. Some of the acts/omissions by the borrowers which constitute offence are furnished as under.

##### **4.1 An illustrative list of acts/omissions by the borrowers which constitute offence(s):**

**4.1.1** Availing of credit facilities by overstating assets, sale, income & profit by submitting false / manipulated financial statements.

**4.1.2** Drawings from cash credit accounts by submitting false / inflated / manipulated stock and book debt statements.

**4.1.3** Assets to be financed not purchased / created and funds borrowed from the Bank mis-utilised / misappropriated for purposes other than for which the Bank had released the funds.

**4.1.4** Availing of Bank finance by lodging bogus bills for discount by the Bank.

**4.1.5** Offering securities of immovable properties for loan by submitting forged title deeds / revenue records.

**4.1.6** Availing of finance from several Banks against the same securities without disclosing finance taken from other bank(s) or misrepresenting that the property or security is free from encumbrances.

- 4.1.7 Disposal / removal of pledged / hypothecated / mortgaged assets financed by the Bank without knowledge / consent of the Bank and not depositing or routing the sale proceeds in the accounts maintained with the branch.
- 4.1.8 Disposal / removal of other securities pledged / hypothecated / mortgaged to the Bank without consent / knowledge of the Bank and proceeds mis-utilised.
- 4.1.9 Borrowing funds from the Bank by impersonation.
- 4.1.10 Falsifying or fabricating books of accounts, entries, vouchers or financial statements.
- 4.1.11 Forging signatures of professionals, such as Chartered Accountant / Valuer / Advocates etc. on certificates or reports.
- 4.1.12 Dishonour of cheque for insufficiency, etc. of funds in the account.

## **5. Details of protection to be provided by the Bank:**

### **5.1 Financial & Legal Support:**

- 5.1.1 The Bank would provide full legal & financial support to defend such employees/ officers/ directors etc. against whom legal proceedings have been initiated or there is a threat of civil / criminal action against them on prima facie satisfaction that she / he had acted in good faith in discharging her/his responsibilities diligently on behalf of the Bank. The respective controlling offices in the Bank will arrange for legal support in consultation with Law Officers / Law Department in the respective offices. All the benefits available to the official/ employees will also be available to the officer's/ employee's family members, which will include parents, spouse & children.
- 5.1.2 The Bank would provide legal support to defend such employees/ officers/ directors even after their transfer or retirement / resignation from the Bank's service till final disposal of such cases.
- 5.1.3 *The Regional Office / FGMOs / Law Department, CO, as the case may be, will take urgent steps to avoid arrest of staff by seeking anticipatory bail from the appropriate authorities.*
- 5.1.4 *The Regional Office / FGMOs / Law Department, CO, as the case may be, will take urgent steps for grant of bail in case of arrest / imprisonment of employees/ officials.*
- 5.1.5 *Arrest of employees/ officers as a consequence of initiating criminal proceedings against defaulters or arising out of bona fide execution of Bank's work during service period, shall not be treated as a black mark on their performance.*
- 5.1.6 *The Bank will give due recognition to such employees / officers who have to undergo such hardship in the process of recovery of Bank's dues due to stern action taken by them towards the defaulters.*
- 5.1.7 *The Bank will reimburse all legal expenses such as court fee, advocate fee (including senior advocate's fees, if permitted by the Competent Authority), miscellaneous expenses, transportation as per entitled class, stay & other incidental expenses to be incurred by the officials/ employees even after transfer / retirement / resignation etc.*
- 5.1.8 *Whenever the officials are required to be called by the police / CBI for, interactions, the Bank will arrange for presence of a suitable panel advocate.*
- 5.1.9 *The Bank will provide medical, legal & financial support in cases of miscellaneous hazards faced by the officers/ employees viz. physical injury, manhandling, etc. Special leave will be granted to existing employees for the period he remains absent for medical treatment as per advise of the Doctor acceptable to the Bank or by Bank's medical Officer.*
- 5.1.10 *The Bank will also compensate employees / officers in monetary terms as decided by the Competent Authority up to a maximum rate of 10 times the admissible halting allowance per day for the period of*

- arrest/ imprisonment (applicable only in case of serving employees/ officers engaged in Non - Performing Assets (NPA)/Advance Under Collection Account (AUCA) recovery or cases filed by defaulters).
- 5.1.11 The support shall also be available to employees/ officers who report fraudulent activity in any account so that the fear of victimization does not act as a deterrent.
- 5.1.12 In case where a criminal complaint is filed against an officer engaged in recovery on false and frivolous grounds by the borrower, the Competent Authority shall examine the case and may take a decision not to initiate disciplinary action/ not to place the officer under suspension even if he is arrested in the criminal case.

#### **6.0 PROCEDURE:**

**6.1** The Scheme would be administered by the HR Administration Division, Human Resources Department, Central Office.

**6.2** The HR Administration Division, C.O. shall process the proposals received under this Scheme and shall place the same before a Committee of General Managers at Central Office consisting of General Managers / alternate General Managers from the following:

- 1) Human Resources Department
- 2) Credit Recovery Department
- 3) Risk Management Department
- 4) Central Audit & Inspection Department

Necessary quorum for the committee will be 3 (three). In case of non-availability of quorum of 3 General managers, the MD & CEO will nominate fresh group of General Managers. However, General manager (HR) or alternate GM (HR) shall be mandatory member to fill the quorum.

**6.3** The Convenor of this Committee shall be the Dy. General Manager (HR)/ Asst. General Manager (HR). The Committee of General Managers, in its role as the Competent Authority, shall examine the gravity of the acts/omission of the borrower / third parties, and may approve or reject, the request for permission to pursue legal action and for reimbursement of litigation expenses on receipt of such proposal. However, in cases, where the Competent Authority is vested with the Executive Director/s or the MD & CEO, the Committee of General Managers shall examine the gravity of the acts/omission of the borrower / third parties, and shall place the Note with recommendations for approval or rejection of the request for permission to defend or initiate legal action and for reimbursement of litigation expenses on receipt of such proposal to the said Competent Authority.

**6.4** The Competent Authority for approval or rejection in respect of permission to pursue legal action and for reimbursement of litigation expenses shall be as under:

| <b>Sr. No.</b> | <b>Particulars</b>                                                                                                    | <b>Competent Authority</b>                                                                                                       |
|----------------|-----------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|
| 1              | For existing and retired / resigned Executives /Employees /Officers up to the level of TEGS-VI (Dy. General Manager). | Committee of General Managers as mentioned above in Para 6.                                                                      |
| 2              | All other existing, retired / resigned Executives /Officers in TEGS-VII (General Manager)                             | The MD & CEO and in his absence the Executive Director overseeing HR functions or in his absence any other Executive Director/s. |

|   |                                                                                                                                                                   |                         |
|---|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|
| 3 | In case of existing Directors / ED / CVO / MD&CEO / Chairman as also for former Director/s, Executive Director/s and for former Chairman and Managing Director/s. | The Board of Directors. |
|---|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|

Note: The proposal for approval in respect of Sr. No. 2 & 3 above be placed before the Competent Authority by the Committee of General Managers in all the cases through the convenor of the Committee.

**6.5** In case of extreme emergencies which warrant an immediate financial support to the Employee/Officer concerned, General Manager (HR) may approve the expenses which may be placed for approval before the Competent Authority in due course for ratification in case of all officials mentioned at point 1 of Para 6.4.

**6.6** *For Executives in TEGS-VII and above, such emergency powers may be exercised by the MD&CEO and in his absence by any of the Executive Director/s for approval.*

**6.7** *Once the permission is granted, the Bank's Law Department at appropriate level/s, will identify a suitable Advocate in each case. The Court fees, legal and other relevant charges payable shall be as per the scheduled rates for hiring of Advocates, as far as possible, as prescribed by the Bank from time to time. Further, the expenses incurred / to be incurred on travel, lodging & boarding, Diem allowance, etc. Including applicable taxes shall also be as per the bank's rules applicable to the respective Grade /Scale / Cadre of the concerned Executive / Officer / employee from time to time. Change of Advocate would be permissible under the Scheme with prior permission only. The concerned Employee/ Executive /Officer / Retired / Resigned Officer shall execute a deed of undertaking as per the format enclosed, agreeing to comply with the provisions of this Scheme.*

**6.8** The decision of the Competent Authority would be conveyed by the HR Administration Division to the concerned Employee/ Executive /Officer / Retired / Resigned Officer through the respective FGMO / Regional Office / Functional Department in C.O. Further, in case of approval, the HR Suvidha would make necessary arrangements for payment / reimbursement of permitted fees and other charges. As far as possible, the payment of expenses would be made directly by the bank, however, reimbursement into the Salary Savings / Overdraft / Pension disbursement account of the concerned Employee / Executive / Officer / Resigned / Retired Officer, would also be permitted. All Payments / Reimbursement should be duly supported by Original Documentary Evidences like Memo of Fees, Invoices, Tickets, Bills, Money Receipts, etc. The charges would be debited to a separate Subsidiary Head under Expenditure a/c titled **"Expenses on Legal & Financial Support to Staff"** having Account Number (SOL ID) **8840445000**. The HR Suvidha Division would also keep appropriate records of all correspondences as also the transactions on an individual basis.

## **7. Other procedural aspects:**

- 7.1** In case of serving employee / officer, respective HR department of the Regional Offices / FGMOs, as the case may be, will forward requests for reimbursement of expenses for providing legal & financial support with their recommendations to HR Administration Division, C.O., for seeking approval from the Competent Authority.
- 7.2** In case of retired employees/ officers/ directors, the respective HR department of the Regional Offices / FGMO where they are settled after retirement, as the case may be, will forward requests for reimbursement of expenses for providing legal & financial support with their recommendations to HR Administration Division, C.O., for seeking approval from the Competent Authority.
- 7.3** Law Department of respective Regional Offices / FGMOs in consultation with Law Department at Central Office will identify suitable advocate(s) for defending the employee/ officer/ director.
- 7.4** The fee payable to the advocate will be pre-decided with the panel advocate. However, higher fees can also be paid to eminent lawyers depending on the facts of each case.
- 7.5** Law Department in each Regional Offices in consultation with FGMO / Law Department at Central Office, will prepare a panel of advocates for the various Courts.

- 7.6 The employee/ officer concerned shall pursue the case with due diligence during his service in the Bank. In the event, he/ she retires / resigns before conclusion of the case, the officer concerned shall pursue the case diligently even after retirement / resignation at Bank's cost.
- 7.7 Identification of criminal offences on the part of defaulters will be done based on the facts of each case by RO/FGMO/CO.
- 7.8 Reporting, monitoring as well as review of such cases will be done as per Bank's Policies to be laid down for the purpose.
- 7.9 Details of this policy shall be shared with the participants of Training Programmes conducted by Bank's Training Centres.
- 7.10 The coverage of each case would be at the discretion of the Bank based on the circumstances and merits of the case.
- 7.11 The reimbursements would be only to a reasonable extent as decided by the Competent Authority on a case to case basis.
- 7.12 The decision of the Competent Authority shall be final and binding.

#### **8. OTHER TERMS AND CONDITIONS:**

**8.1** *In the event the Court orders for payment of any compensation in favour of the Employee / Executive /Officer / Retired / Resigned Officer etc. concerned, the same shall be deposited with the Bank as reimbursement for the amount spent by Bank for contesting the case and any excess thereafter will be retained by the Employee/Officer etc.*

**8.2** *The payment so received by the bank shall be routed through the HR Suvidha Division, Human Resources Department, C.O. and will be credited to the **"Income Account – Compensation received against Legal & Financial Support to Staff"** having Account Number (SOL ID)4260105000. Further, such receipt shall also be reflected in the records of concerned Employee/ Executive / Officer / Retired / Resigned Officer maintained for the purpose.*

**8.3** *Bank's Security repossession policy aims at recovery of dues in the event of default and is not aimed at whimsical deprivation of the property. The debt collection policy of the Bank is built around dignity and respect to the customers. The policy recognises a fairness and transparency in repossession, valuation and realisation of security. Hence all staff members are expected to adopt the debt collection policy of the Bank during follow up, recovery of dues and repossession of security.*

**8.4** *Any amount paid to a person under this scheme in excess of her/his entitlement or wrongly claimed by her/him shall be recoverable.*

#### **9. GENERAL:**

The Bank reserves the right to amend, modify or withdraw this Scheme at any time.



**Form Of Application-Cum-Process Note under Union Bank Of India Scheme For Extending Legal And Financial Support To Serving / Retired Employees & Officers, Present / Previous Directors Of The Bank And Their Family Members Against Cases Arising Out Of Bona Fide Execution Of Bank's Work During Their Service Period / Tenure.**

**From:**

(Full Name & Address of Applicant)

\_\_\_\_\_

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**To:**

**The General Manager,  
Union Bank of India,  
Human Resources Department,  
Central Office.**

**Dear Sir,**

**Through: Proper Channel**

In terms of the "UNION BANK OF INDIA SCHEME FOR EXTENDING LEGAL AND FINANCIAL SUPPORT TO SERVING / RETIRED EMPLOYEES & OFFICERS, PRESENT / PREVIOUS DIRECTORS OF THE BANK AND THEIR FAMILY MEMBERS AGAINST CASES ARISING OUT OF BONA FIDE EXECUTION OF BANK'S WORK DURING THEIR SERVICE PERIOD / TENURE" as circulated vide Staff Circular No. 6920 dated 14.01.2019, I intend to defend legal action, the details of which are given in Annexure-II-A.

I am enclosing copies of all the relevant documents in support of the proposed legal action with a request to kindly permit me to defend legal proceeding in the matter and reimburse the cost as detailed in the said Annexure-II-A. I am agreeable to all the terms and conditions of the Scheme as enumerated in the Staff Circular No. 6920 dated 14.01.2019.

\_\_\_\_\_

**Signature of Applicant**

Encl: As above.

**Annexure II - A**

**Application form – cum – Process Note**

| Sl. No. | Particulars                           | Details to be filled by the Applicant | Process Note for usage by HR Admn. Divn. |
|---------|---------------------------------------|---------------------------------------|------------------------------------------|
| 1       | Full Name & Address of Applicant      | SHRI / SMT.                           |                                          |
| 2       | PF No.                                |                                       |                                          |
| 3       | Designation (Present / At Retirement) |                                       |                                          |
| 4       | Scale (Present / Last Drawn)          |                                       |                                          |
| 5       | Posting (Present / At Retirement)     |                                       |                                          |
| a       | Branch / Office                       |                                       |                                          |
| b       | (Under) Regional Office               |                                       |                                          |

|    |                                                                                                                               |          |  |
|----|-------------------------------------------------------------------------------------------------------------------------------|----------|--|
| c  | (Under) FGMO                                                                                                                  |          |  |
| 6  | Whether on Deputation If Yes, Name & Address of Joint Venture / Subsidiary                                                    | Yes / No |  |
| 7  | Date of Recruitment / Promotion, as Officer                                                                                   |          |  |
| 8  | Date of Retirement / Elevation                                                                                                |          |  |
| 9  | Details of False Complaint [Cause of Action]                                                                                  |          |  |
| 10 | Whether arising out of bonafide execution of bank's work                                                                      | Yes / No |  |
| 11 | Period to which the Complaint relates                                                                                         |          |  |
| 12 | Whether Complaint is Anonymous or Privileged i.e. Protected under Law                                                         |          |  |
| 13 | Full Name & Address of the Complainant                                                                                        |          |  |
| 14 | Whether the Complaint is made by an employee of the bank. If Yes, Full Name, PF No.& Scale, his / her Posting                 | Yes / No |  |
| 15 | Whether Complainant is by a Government Agency such as CBI, CVC, etc. If Yes, Name & Address of the Govt. Dept / Organization. | Yes / No |  |
| 16 | If matter already under litigation:                                                                                           |          |  |
| a  | Date & No of Suit                                                                                                             |          |  |
| b  | Name of the Court                                                                                                             |          |  |
| c  | Amount sanctioned till date by the bank                                                                                       |          |  |
| d  | Amount spent till date                                                                                                        |          |  |
| e  | Present Status / Outcome of the case                                                                                          |          |  |
| 17 | Details of any other previous matters (if any)                                                                                |          |  |
| a  | Date & No of Suit                                                                                                             |          |  |
| b  | Name of the Court                                                                                                             |          |  |
| c  | Amount sanctioned till date by the bank                                                                                       |          |  |
| d  | Amount spent till date                                                                                                        |          |  |

|                                                                                           |                                                         |  |  |
|-------------------------------------------------------------------------------------------|---------------------------------------------------------|--|--|
| e                                                                                         | Present Status / Outcome of the case                    |  |  |
| 18                                                                                        | Compensation awarded by court / other Judicial forum    |  |  |
| a                                                                                         | Amount Received                                         |  |  |
| b                                                                                         | Amount & date of refund to bank                         |  |  |
| 19. <u>Amount / Additional Amount required for pursuing legal action by the Applicant</u> |                                                         |  |  |
| a                                                                                         | Name of the Court                                       |  |  |
| b                                                                                         | Court Fees                                              |  |  |
| c                                                                                         | Advocate Fees                                           |  |  |
| d                                                                                         | Travelling Expenses (TA/DA, etc.)                       |  |  |
| e                                                                                         | Accommodation Charges                                   |  |  |
| f                                                                                         | Other Related Miscellaneous Expenses (Amount & details) |  |  |
| g                                                                                         | Grand Total (b+c+d+e+f)                                 |  |  |
| h                                                                                         | Applicant's (15digit) Bank A/c No & Br.Name             |  |  |

Note: 1) wherever space is inadequate, the details may be given on a separate piece of paper and attached herewith. 2) Application should be filled in BLOCK LETTERS. 3) Dates should be mentioned in the DD/MM/YYYY format. 4) As far as possible above data should be backed by documentary support. 5) Columns may be suitably amended in view of facts of particular matter.

Signature of Applicant \_\_\_\_\_

Place: \_\_\_\_\_ Date: \_\_ / \_\_ / \_\_\_\_\_

**Forwarded Through RO /Dept. Of CO**

Name of the RO / Department in C.O.: \_\_\_\_\_

**Recommendations of Regional Head:**

In view of the aforesaid facts, we now **recommend / do not recommend** granting of permission to pursue legal action and for reimbursement of litigation expenses to Shri / Smt. \_\_\_\_\_.

**(Name & Signature of Regional Head / Department Head)**

Date: \_\_ / \_\_ / \_\_\_\_\_

**Forwarded Through FGMO /Dept. Of CO**

Name of the FGMO / Department in C.O.: \_\_\_\_\_

**Recommendations of General Manager:**

In view of the aforesaid facts, we now **recommend / do not recommend** granting of permission to pursue legal action and for reimbursement of litigation expenses to Shri / Smt. \_\_\_\_\_.

(Name & Signature of General Manager)

Date: \_\_ / \_\_ / \_\_\_\_\_

|                                                  |
|--------------------------------------------------|
| <b>Remarks of the HR Administration Division</b> |
|                                                  |
|                                                  |
|                                                  |
| Amount recommended for sanction: Rs.             |

|                                                             |
|-------------------------------------------------------------|
| Name of the Advocate recommended:                           |
|                                                             |
| <u>Recommended / Not Recommended</u>                        |
|                                                             |
|                                                             |
| Asst. General Manager(HR) or Dy. General Manager(HR) / (ER) |

|                                                               |                                      |                          |                           |
|---------------------------------------------------------------|--------------------------------------|--------------------------|---------------------------|
| <u>Remarks of the Officer Committee / Competent Authority</u> |                                      |                          |                           |
|                                                               |                                      |                          |                           |
|                                                               |                                      |                          |                           |
|                                                               |                                      |                          |                           |
| Amount recommended for sanction: Rs.                          |                                      |                          |                           |
| Name of the Advocate recommended                              |                                      |                          |                           |
|                                                               |                                      |                          |                           |
| <u>Recommended / Not Recommended / Approved / Declined</u>    |                                      |                          |                           |
|                                                               |                                      |                          |                           |
|                                                               |                                      |                          |                           |
| General Manager<br>(HR)                                       | General Manager<br>(Credit Recovery) | General Manager<br>(RMD) | General Manager<br>(CAID) |

**Deed of Undertaking**

This deed executed on \_\_\_\_\_ day of \_\_\_\_\_ (Month) \_\_\_\_\_ (Year) by \_\_\_\_\_  
\_\_\_\_\_(Name and designation) (hereunder referred to as the “said Officer”) and having permanent residence at \_\_\_\_\_

**IN FAVOUR OF**

Union Bank of India, and having its Registered/Head Office at 239, Union Bank Bhavan, Vidhan Bhavan Marg, Nariman Point, Mumbai 400 021 (hereinafter referred to as the “Bank”).

**WHEREAS:**

- A) Bank has formulated a Scheme under its Staff Circular No. 6920 dated 14.01.2019 titled “**UNION BANK OF INDIA SCHEME FOR EXTENDING LEGAL AND FINANCIAL SUPPORT TO SERVING / RETIRED EMPLOYEES & OFFICERS, PRESENT / PREVIOUS DIRECTORS OF THE BANK AND THEIR FAMILY MEMBERS AGAINST CASES ARISING OUT OF BONA FIDE EXECUTION OF BANK’S WORK DURING THEIR SERVICE PERIOD / TENURE.**” (hereinafter referred to as the “said Scheme” which expression shall include amendments/modifications thereto, if any) under which an Officer of the Bank or the member of his/her family, as the case may be is entitled to be reimbursed expenses incurred in connection with legal action initiated in accordance with the said Scheme. I have read the said Scheme and has made myself aware of the provisions of the said Scheme.
- B) \_\_\_\_\_ (Name of the Complainant) has made a baseless allegation against the undersigned in respect of \_\_\_\_\_ (Give details of related accounts, its branches/offices etc.) and has initiated legal proceedings against me in the court of \_\_\_\_\_. Since this baseless case affects me and it is likely that it could harm the image of the Bank, I am desirous of defending the legal action against the said \_\_\_\_\_ (Name of the Complainant) and avail assistance from the Bank under the said Scheme for this purpose.
- C) Bank has agreed to reimburse the expenses in connection with the legal proceedings initiated against me as above, in accordance with the provision of the said Scheme.
- D) Under the said Scheme, I am required to execute an undertaking in accordance with the provisions of the said Scheme. Accordingly, I have executed this Deed of Undertaking as hereinafter appearing.

**NOW THIS DEED WITNESSETH AS FOLLOWS:**

1. I have read the above said Scheme and hereby agreed to be bound by the provisions of the said Scheme.
2. In the event of any damages, compensation and/or costs being awarded by the Court at any time in my favour in the legal action initiated by me, I agree to pay back to the Bank, whatever amount has been spent by the Bank in connection with the case and balance amount, if any, shall be retained by me.
3. I hereby agree and undertake to pursue the above case diligently till the case reaches its finality (including the appeal, if any, so advised by the Bank).

IN WITNESS WHEREOF the undersigned has executed this Undertaking cum Indemnity as \_\_\_\_\_ on the date mentioned herein above.

**Signature:** \_\_\_\_\_

**Name of the Executive / Officer / Retired Officer/Executor of this deed:** \_\_\_\_\_

**Designation (Present / Last):** \_\_\_\_\_

**PF No:** \_\_\_\_\_

**Posting (Present / Last):** \_\_\_\_\_

## **JOINING TIME (OFFICERS & AWARD STAFF)**

### **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. And this to be availed within 3 months.

### **Joining Time (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 dated. 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, dated. 30.06.2015)

**Maiden Policy on Staff Deposits & Payment of Additional Interest**

**Key Highlights**

- Earlier, Instruction Circular No.3197 dated 17.02.1986 and IC 4957 Dt.16.04.1994 covering operational guidelines on Term Deposits and payment of interest based on Reserve Bank of India (RBI) Master Circular on Interest Rate on Deposit was circulated.
- The policy is now having common standard guidelines post amalgamation for all branches situated domestically.
- The pillars of this Policy are:
  - ❖ Harmonized Policy for e-AB, e-CB and UBI (stand-alone).
  - ❖ Common Standard Guidelines to administer the benefits equitably in a transparent manner.
  - ❖ Modalities to be adopted by the Amalgamated Entity in case of certain parameters has now been clarified.
  - ❖ Clarity on application of additional Interest benefits to staff.
  - ❖ The points/clauses updated in e-AB circular updated till Feb-2019 has been clarified for staff members/other constituents.
- The policy provides clarity on extending staff deposit rate benefit to eligible accounts retrospectively from 01.04.2020.
- Policy is valid up to 31.03.2022.

**1. Aim & Objectives of the Policy:**

1.1 **Aim:** The aim/objective of the Policy is to have common standard guidelines post amalgamation for all branches situated domestically. With standard guidelines, the branches / offices shall be in a position to administer the benefits with transparency and equitably.

1.2 **Objectives:** The broad objectives of this Policy are:

- a. To formalize a standardized policy document for extending the additional interest benefits to staff and to bring in clarity on all related parameters.
- b. Implementation of common modalities that need to be adopted by the Amalgamated Entity in case of certain types of Executives/Staff Depositors, Chief Vigilance Officer, Internal Ombudsman, employees on deputation to overseas subsidiaries/ domestic subsidiaries/CBI /ED /Govt. Offices etc. that was previously not captured in detail in the guidelines/Instruction Circulars issued by the Bank as well as in the Policy on Bank Deposit 2020-21.

2. **Board Approval & Validity:** The “Policy on Staff Deposits & Payment of Additional Interest” which was placed and approved as Agenda Item No:P-16 in the Board Meeting held on 23.12.2020 is valid up to **31.03.2022**. The approved policy is enclosed with this circular as Annexure-I.

3. **Highlights of the Policy:** At the outset the Policy on Staff Deposits & Payment of Additional Interest sets out the Need, Scope, Applicability, Aim, Objectives and Ownership of the Policy. Further it goes on to describe in detail the various aspects of Staff deposits, eligibility for additional interest and applicable interest rate thereof as per the guidelines in vogue.

4. **Coverage in the Policy:** The coverage in the policy is summarized as follows:

- 4.1 Point No: 8 deals with “**Payment of additional interest**” wherein applicability for payment of additional interest under various parameters are discussed in detail.
- 4.2 Point No: 9 deals with “**Joint Deposits of Staff**” which are further explained as under:
  - a. Staff Deposits jointly with family members of e-AB, e-CB & UBI.
  - b. Deposit of Retired Staff (Senior Citizen) jointly with family members.
  - c. Staff Deposit jointly with Senior Citizens.
  - d. Deposits in the name of spouse of a deceased staff (jointly or singly).
- 4.3 Point No: 10 deals with ‘Premature closure of staff account’.
- 4.4 Point No: 11 deals with ‘Ceiling on Staff Deposits’ defines the maximum ceiling for deposit per staff member.
- 4.5 Point No: 12 deals with ‘Accounts which are ineligible for benefits of staff accounts’ and explains the conditions for such accounts detailed as under:
  - a. Ex-Staff member who have resigned from the service of the Bank.
  - b. Bank’s staff who is the Karta of the HUF.
  - c. Bank Employees Federations where the Bank employees are not direct members.
  - d. Staff Deposits under Capital Gains Account.
  - e. NRE/NRO Deposit of Staff Members.
- 4.6 Point No: 13 deals with ‘Applicability/continuation of Additional interest on Existing Deposits’.
- 4.7 Point No: 14 deals with ‘Extension of Staff Deposit Benefit retrospectively’.  
 The deposit/s eligible under the enclosed policy which, in case, are deprived of eligible benefit due to amalgamation process/technical issues, will be eligible from retrospective effect (i.e.1.4.2020) till the maturity of deposit. However, it should be ensured that such deposits should also have been eligible during the intervening period but were not extended the same due to technical issue (IT integration post amalgamation) and/or adoption of existing guidelines of erstwhile Bank i.e. e-AB or e-CB. Such proposals need to be forwarded to the Operation Department, Central Office for providing backdated interest benefit as per the existing practice. On maturity of deposit, existing rate with applicable benefit will continue as per the terms of revised policy.
5. Conclusion: The rationale of having a ‘Policy on Staff Deposits & Payment of Additional Interest’ is:
  - 5.1. To provide clarity on application of additional interest on Staff deposits.
  - 5.2. For prompt identification of the eligible or ineligible accounts and providing additional interest as per regulatory guidelines.
  - 5.3. Laying down the modalities to be adopted by the Amalgamated Entity.
  - 5.4. To capture in brief and give overall picture/clarity to Branches/Offices. Policy is furnished as per Annexure I.

### **Policy on Staff Deposits & Payment of Additional Interest**

#### **1. Background:**

1.1 **Guidelines on Additional Interest:** In order to encourage savings and thrift among Staff Members and also as an incentive to employees/staff of the Bank, RBI had permitted Banks to pay additional interest of 1.00%

on staff deposits. Further, retired staff members who are “Senior Citizens” shall be eligible for benefit of additional 0.50% interest in addition to the above mentioned 1.00%.

1.2 **Guidelines of Bank (Stand-alone):** Based on the guidelines issued by RBI vide Master Circular on Interest Rate on Deposit, IC No.3197 dated 17.02.1986 and Instruction Circular 4957 Dt.16.04.1994 covering operational guidelines on Term Deposits and payment of interest thereon. These guidelines were last updated as on 31.03.2020 in Union e-Manual Portal of the Bank. As per IC No.01914-2020 ( point no.11.5), dated 16th March, 2020, there is a maximum ceiling of Rs.500.00 lacs fixed for the amount invested in term deposits at all branches of the Bank put together under staff category.

1.3 **Guidelines of e-AB:** Guidelines on Staff Deposits were circulated in line with the RBI Directives vide its circular letter No.-666/27/182 dated 18.11.2019.

1.4 **Guidelines of eCB:** Guidelines on Staff Deposits were circulated in line with the RBI directives by using discretion vide its circular No. 282/2014 dated 12th April, 2014. As per circular there is a maximum ceiling of Rs.75.00 lacs fixed for the amount invested in term deposits at all branches of the Bank put together under staff category.

1.5 Guidelines laid down by the Reserve Bank of India: Master Direction of RBI vide DBR. Dir. No.84/13.03.00/2015-16 last amended on 22.02.2019 while specifying the overall framework for interest rate on various types of Deposits also dwells upon payment of additional interest on staff deposit as well as deposits of Chairman, Chairman & Managing Director, Executive Director or such other Executives appointed for a fixed tenure, persons taken on deputation for a fixed tenure or on a contract of a fixed tenure etc.

2. **Need for Revised Policy:** The separate independent policies followed by the erstwhile banks on staff deposits, prior to amalgamation, though were by and large similar, however, the modalities that need to be adopted by the Amalgamated Entity in case of certain types of Executives/Staff Depositors, Chief Vigilance Officer, Internal Ombudsman, employees on deputation to overseas subsidiaries/, domestic subsidiaries/, CBI / ED / Govt. Offices etc. has remained to be captured in detail in the guidelines/Instruction Circulars issued by the Bank as well as in the Policy on Bank Deposit 2020-21.

2.1 Post amalgamation of e-Andhra Bank/e-Corporation Bank with Union Bank of India, there is a need to formalize a policy document for extending the additional interest benefits to staff to bring in clarity on some of the parameters.

2.2 In view of these, this revised policy in respect of deposits of Staff, Retired Staff, Staff on deputation into the Bank/outside the Bank in India as well as Overseas, Directors, Chairman, Managing Director & Chief Executive Officer, Executive Directors, Chief Vigilance Officer, Internal Ombudsman, persons taken on deputation for a fixed tenure or on a contract of a fixed tenure, etc. is placed before the Board in line with the extant RBI guidelines.

3. **Scope of the Policy:** The Deposits of the Staff / Officials as described in this Policy, held in India and in the branches of Amalgamated Entity (AE), shall be under the scope of the Policy. Hence, the benefits under the policy are applicable to such deposits which are held domestically as per the terms of this policy.

4. **Aim / Objective of the Policy:** The aim / objective of the Policy is to have common standard guidelines post amalgamation for all branches situated domestically. With standard guidelines, the branches / offices shall be in a position to administer the benefits with transparency and equitably.

5. **Policy Ownership:** The Policy Ownership shall be with the Operations Department and policy will be placed in consultation with the Human Resource Department, jointly before the Committee/Board of the Bank from time to time as per validity.

6. **Compliance:** The Policy is in compliance of the regulatory guidelines issued from time to time, Master Direction of RBI vide DBR. Dir. No.84/13.03.00/2015-16 last amended on 22.02.2019 is the base for this policy.

7. **Definitions:**

7.1 **Staff Member:** "A member of the Bank's staff" means a person employed on a regular basis, whether full-time or part-time and includes a person recruited on probation or employed on a contract of a specified duration or on deputation and an employee taken over in pursuance of any scheme of amalgamation, but does not include a person employed on casual basis.

7.2 **Retired Staff Member:** "A retired member of the banks staff" means an employee retiring whether on superannuation or otherwise as provided in the bank's Service/Staff Regulations, but does not include an employee retired compulsorily or dismissed in consequence of disciplinary action or resigned employees. Such retired staff may also be senior citizen by virtue of their age.

7.3 Family: "Family" means and includes the spouse of the member/retired member of the bank's staff and the child/children, parents, brothers and sisters of the member/retired member of the bank's staff who are Dependent on such member/retired member, but does not include legally separated spouse.

**8. Payment of additional interest:**

As per RBI directives, Master Direction DBR.Dir.No.84/13.03.00/2015-16 updated as on February 22, 2019, schedule commercial banks shall at their discretion, allow additional interest of one percent per annum, over and above the rate of interest mentioned in the schedule of interest rates on saving or term deposits of bank's staff and their exclusive associations as well as on deposits of Chairman, Chairman & Managing Director, Executive Director or such other Executives appointed for a fixed tenure, subject to the following conditions.

(i) The additional interest is payable till the person continues to be eligible for the same and in case of his ceasing to be so eligible, till the maturity of term deposit account.

It is clarified that, deposits made with our Bank, if any, by such Officials prior to their appointment will not be eligible for Staff benefit and shall continue till maturity at the contracted rate. However, deposits made by such Officials on or after their date of joining our Bank will be eligible for the additional interest benefit (as available for staff deposits).

Further, it is clarified that, on deposits made by the Chairman, Chairman & Managing Director, Executive Director or such other Executives appointed for a fixed tenure, after their tenure, shall be eligible for additional Rate of interest, as mentioned in this policy, if they are superannuating from the Bank and are eligible to draw pension/retirement benefits from our Bank. The Deposits created by such officials (as per terms of this policy) after their tenure shall also be entitled for the benefit of additional interest along with the interest benefit available for Senior Citizen.

(ii) In case of employees taken over pursuant to the scheme of amalgamation, the additional interest is allowed only if the interest at the contractual rate together with the additional interest does not exceed the rate, which could have been allowed if such employees were originally employed by the bank.

For the above, it is clarified that the deposits made by the staff of erstwhile Andhra Bank and Corporation Bank, shall continue to be eligible for the additional Rate of Interest on all such deposits (as defined in this policy) post amalgamation as well. Deposits renewed/created after amalgamation will earn interest inclusive of the additional 1% as applicable to regular employees of the Bank, depending on tenor of deposits as per card rate prevailing on the date of deposit.

(iii) In the case of employees taken on deputation from another bank, the bank from which they are deputed may allow additional interest in respect of saving or term deposit account opened with it during the period of deputation.

It is clarified that, persons on boarded on deputation as per the above Regulatory guidelines will be eligible for the additional interest benefit on deposits created during his/her tenure till its maturity and in case of his/her ceasing to be so eligible, till the maturity of the Term Deposit account. In case these Official/Executive/person is a Senior Citizen, the benefit as available for Senior Citizens will also be available on deposits created during his/her tenure with the Bank.

In the above context, for e.g. Chief Vigilance Officer appointed for a fixed tenure being in the nature of deputation from another Bank shall be governed by the terms as applicable for employees/executives on deputation

Employees deputed from our Bank to DFS, IBA, CBI/Enforcement Directorate, other Govt. offices, Other Agencies, Joint Venture entities of the Bank, Foreign Branches of the Bank/Foreign Subsidiaries of the Bank, Domestic Subsidiaries of the Bank etc. will be eligible for the benefit of additional interest on staff deposit till such time they remain on the rolls of the Bank

For the above, it is clarified that post-amalgamation of eCB & eAB, interest on deposit created prior to amalgamation for bank officials if any, will continue to earn interest at the contracted rate till maturity.

(iv) In case of persons taken on deputation for a fixed tenure or on a contract of a fixed tenure, the benefit will cease to accrue on the expiry of the term of deputation or contract, as the case may be.

It is clarified that such persons will be eligible for the additional interest benefit on deposits created during his/her tenure till its maturity and in case of his ceasing to be so eligible, till the maturity of a Term Deposit account. In case these Official/Executive/person is a Senior Citizen, the benefit as available for Senior Citizens will also be available on deposits created during his/her tenure with the Bank.

In the above context, Internal Ombudsman appointed on a contract for a fixed tenure, this extra interest benefit shall be available for those deposits created during his/her tenor in the Bank. However, deposits created during the tenure will continue to receive the interest rate benefit at the contracted rate till its maturity. The benefit will cease to accrue on fresh deposits created after the expiry of the term of contract, as the case may be.

For the above, it is clarified that post-amalgamation of eCB & eAB, interest on deposit of such persons created prior to amalgamation for bank officials if any will continue to earn interest at the contracted rate till maturity.

(v) Bank Employee Federations, in which bank employee are not direct members, shall not be eligible for additional interest.

For the above, it is clarified that post-amalgamation exclusive federations of eCB & eAB employees, will continue to earn interest benefit on deposit created prior to amalgamation at the contracted rate till maturity.

(vi) The additional interest may be paid on the following deposits after obtaining a declaration from the depositor concerned, that the monies deposited or which may be deposited from time to time into such account belong to the depositor.

- a. Member or a retired member of the bank's staff, either singly or jointly with any member or members of his/her family; or
- b. The spouse of a deceased member or a deceased retired member of the bank's staff; and
- c. An Association or a fund, members of which are members of the bank's staff;

On the above, further it is clarified that:

As per eCB policy point No. (a) And (b) herein above shall exclude legally separated spouse of a staff member/retired staff member. Further a declaration shall be obtained from the depositor concerned that the monies deposited or which may from time to time or be deposited into such account from time to time belong to the depositor (format furnished as Appendix-1). The same shall continue to be obtained in the Amalgamated Entity by the

Staff deposits wherever stated will invariably include deposits in the name of staff members/Retired Staff who are senior citizens / Spouse of deceased staff members.

## **9. Joint Deposits of Staff:**

9.1 Staff Deposits jointly with family members of eAB, eCB & eUBI: Where a joint holder of a deposit is a staff member, in order to be entitled for 1.0% p.a. additional interest, the name of the staff member should be first and not subsequent. However, a declaration from the staff member shall be obtained to the effect that the monies deposited or which may be deposited from time to time into such account/s, belong to the concerned staff member (furnished as Appendix-1). The implication of this is that as per extant norms, applicable TDS will be deducted from the total interest paid and relevant TDS certificate will be issued in the name of the staff member only, irrespective of the fact the account is in joint name.

9.2 Deposit of Retired Staff (Senior Citizen) jointly with family members: If a deposit is held by a retired staff member who is also a Senior Citizen jointly with his parents / spouse / child /children, brother or sister, then the

branch can offer both Staff benefit and Senior Citizen benefit subject to obtaining a declaration from the staff member to the effect that the monies deposited or which may be deposited from time to time into such account/s, belong to the concerned staff member. In order to be entitled for Senior Citizen benefit, name of the retired staff member should be first and not subsequent in a joint deposit.

In other words, deposits maintained by retired staff members (who incidentally are senior citizens) jointly with eligible family members would be entitled for the staff benefit by way of additional 1.0% interest along with senior citizen benefit, only when the retired staff member is named first and not subsequent to the deposit.

9.3 Staff Deposit jointly with Senior Citizens: Where a joint holder of a deposit made by the Senior citizen is a staff member, to be entitled for 1% p.a. additional interest, only when the name of the staff member is first and not subsequent. A declaration from the staff member shall be obtained to the effect that the monies deposited or which may be deposited from time to time into such account/s, belong to the concerned staff member.

The benefit of additional interest of 0.5% p.a. as extended to senior Citizen scheme shall not be extended to such deposits (since the serving staff member is not a senior citizen). Applicable TDS will be deducted from the total interest paid and relevant TDS certificate will be issued in the name of the staff member only.

9.4 Deposits in the name of spouse of a deceased staff (jointly or singly): If a deposit is held jointly by the spouse of the deceased member of the staff who is senior citizen, then the branch can offer both staff interest and senior citizen interest subject to obtaining of the declaration that deposits belong to him/her. Here again, in order to be entitled for Senior Citizen benefit, name of the spouse of the deceased staff member, who is also a Senior Citizen, should be first in a joint deposit.

#### **10. Premature closure of staff account:**

On premature closure of a staff member's Term Deposit, penalty as applicable shall be levied (1% less than the card rate applicable for staff deposits as prevailing on the date of deposit for the tenure up to which the deposit remained with the Bank).

#### **11. Ceiling on Staff Deposits:**

The maximum ceiling of Rs.75.00 lacs was fixed in eCB on term deposits as per circular No.282/2014 dated 12.04.2014. For amalgamated entity, the maximum ceiling of Rs.5.00 crore would continue as per Standalone Union Bank of India's Instruction Circular No.01914-2020 dated 16.03.2020. The amount invested in Term Deposits (Principal amount) at all branches of the Bank put together under staff category on which the benefit of additional rate of 1.0% p.a. is admissible on deposits of staff category for individuals opened either singly or jointly with family members viz. as staff, ex-staff or spouse of a deceased member of staff or deceased retired member of the Bank's staff.

#### **12. Accounts which are ineligible for benefits of staff accounts:**

12.1 Ex-staff members who have resigned from the service of the Bank (irrespective of the number of years of service put in) will not be eligible for the benefit of the staff accounts in respect of the deposits placed/renewed by them after their resignation from the service of the Bank.

12.2 Even if the Karta of the family is a member of Bank's staff, the accounts of HUF shall not be eligible for staff rate of interest.

12.3 Bank Employees Federations, in which bank employees are not direct members, shall not be eligible for additional interest.

12.4 Deposits in the name of staff under Capital Gains account: If a deposit is held by the staff under Capital Gains Account, no additional interest benefit is available on that deposit. Likewise, additional interest for Senior citizen is also not available for staff deposits under Capital Gains.

12.5 NRE/NRO Deposits of Staff Members: Deposits held by the staff under NRE / NRO Deposit Account shall not be eligible for the additional interest benefit

**13. Application of Additional Interest on Existing Deposits:**

For deposits which are outstanding on the date of this policy will continue to earn interest as contracted without any change.

With respect to outstanding deposit of eAB & eCB staff members, in joint names, where name of the depositor is not first, the account shall continue to fetch benefit of additional interest till maturity of such deposit as per originally contracted terms of deposit. However, on maturity of such deposit, the benefit of additional interest to staff will cease to continue. Upon renewal of such deposits, the additional interest benefit will be available only if the name of the staff member is first

**14. Validity of the Policy:** The Policy shall be valid till 31.03.2022. Nevertheless, changes / extension / modifications in guidelines, if any, brought out in this regard by the RBI during the currency of the Policy, may be brought into effect with prior approval of Managing Director & Chief Executive Officer (MD & CEO) of the Bank. However, the same shall be placed before the Board for Information.

**15. Conclusion:** The rationale of having a 'Policy on Staff Deposits and Payment of Additional Interest' is to have prompt identification of the eligible or ineligible accounts and providing the additional interest as allowed per regulatory guidelines.

## **BORROWING & LENDING BY STAFF MEMBERS**

[SC 6227 Dated 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.

**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 unauthorizedly. 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

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.

### **TRANSACTION IN STAFF ACCOUNTS**

**(Staff Circular No. 7001 dated 24.07.2019)**

Off-site Transactions Monitoring (OMC) Alert pertains to High Value Transactions in Staff Accounts

Attention of Officers and Award Staff is invited to Union Bank of Officers (Conduct) Regulations, 1976 and provisions of Bipartite Settlement governing the conduct of both cadres of staff members.

During the analysis of the alerts generated pertaining to high value transactions in staff accounts through Offsite Transactions Monitoring(OMC) by Audit Department at different levels, it has come to notice that various high value credit transactions and credit transfers in staff accounts from accounts of other staff members/unrelated accounts are observed. It is also observed that some of property/personal loans etc. without obtaining any prior permission from the Competent Authority in this regard.

As employees of Financial Institution and dealing with public money, staff members in both Officer and Award Staff cadre need to maintain discipline and transparency in their financial dealings and need to avoid transactions which are not related to them and beyond their source of income.

Hence, all the staff members are advised to desist from having above mentioned financial dealings and to operate their accounts within their known source of income. Further, before availing any loan from any other Bank/Financial Institution, prior permission from the Competent Authority be obtained to avoid unpleasant action in this regard.

### **VOLUNTARY NPS**

#### **Introduction of Voluntary NPS**

- [Staff Cir 6744 dated 24.01.2018]
- [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 retired 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 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. NPS was introduced for all the 'employees joining the organization on or, after 01.04.2010.

2 "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. 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.( letter no UNC/MIS/1091 /2016 dated 7.02.2016 from PFRDA )

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. (For full procedure refer Circular Letter no DIT: CBS: RN: 2912 dated 03rd February 2011)

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

#### **Staff circular no 6744 24.01.2018**

Subject: national pension system for existing employees recent modifications carried out by PFRDA

- Reduction in minimum contribution requirement of Rs 6000/- per annum to Rs 1000/- per financial year (FY) in Tier I.
- Transfer of funds from recognized provident fund to NPS.
- Increase in maximum age of joining NPS from present 60 years to 65 years.
- For further reference: Staff Circular 5834 dated 01/03/2012, SC 6320 dated 20.02.2016

### PRESS/MEDIA COVERAGE

- **Staff Circular No.6774 dated 31.03.2018**

Certain instances have come to light wherein statements/material /documents pertaining to the Bank have been given/released by staff members of the bank to the Press/Media, as also posted on various social media websites. It is further observed that, most of the times; such information is unauthentic and not based on full facts. Such publications not only tarnish the image of the bank ,but Bank being a listed entity, also affects the share price of the bank and in turn the interest of the shareholder.

Bank has put in place Social Media Policy ,the recent being the one circulated vide IC No.1151 dated 31.03.2018,giving detailed guidelines on responsive and constructive communications .Further ,Bank's Corporate Communication Policy& Guidelines circulated vide IC No.1095:2018 dated 29.01.2018 mentions the authorized persons to speak /release statements to Press /media on behalf of the bank. Union Bank of India Officers employee (conduct) Regulations, 1976 and Bipartite settlement applicable to Officers and Award Staff respectively also enjoin upon officers/employees to maintain secrecy regarding Bank's affairs and its constituents and not to disclose /divulge any information of a confidential nature without any authority/permission

All staff members are, therefore, advised to refrain from making any statements /releasing any information/documents about the affairs of the bank or its constituents and not to divulge any information to the press/media/social media/member of the public/outside agency, unless authorized to do so.

### SERVICE OF SUMMONS ISSUED BY AUTHORITIES

- **(Staff Circular. No. 6548 dated. 08.02.2017)**

It has come to our notice that summons issued in the name (in service/retired) officers/employees of the bank by various agencies like Police/Judiciary/CBI/Enforcement Directorate etc. and sent to the concerned branch/offices are not being delivered promptly to the concerned officer/employees which creates legal issues besides prejudice to the employee/officer concerned against whom these summons have been issued. Sometimes, summons are in vernacular language and therefore necessary care should be taken to ascertain the name and address of the employee/officer concerned to ensure proper service to him/her.

It may be mentioned that non service of summons would cause serious damage including arrest warrants/contempt against the concerned employee/officer who are required to respond to the summons as per date. Time and place mentioned on the same.

All concerned are therefore advised to ensure that summons if any, received in the name of any staff member (in service/retired) are to be served against their proper acknowledgement. In case of retired staff, letter may be sent to their last known address through registered post. Further a copy of the summons should be forwarded invariably to respective regional office for necessary action.

### STAFF-PROFESSIONAL DRESS CODE

**(Staff circular no: 6791 dated 10.04.2018)**

**Courteous & Smartly Attired Staff - Professional Dress Code**

Every employee is a Brand Ambassador for the Bank and his or her appearance and demeanor plays lasting impact on the image of the Bank. Therefore, Employees are advised from time to time for being decently dressed and appropriately presentable at branches and offices.

Govt. of India also desires that there should be suitable guidelines for appropriate dress code for officers/employees while on duty to ensure decency at work place.

The Bank has prescribed uniform for sub-staff cadre. However, in respect of others, though a specific uniform has not been prescribed, it is expected that they will present a clean and professional image of the Bank while discharging official duties or representing the Bank on other places.

In order to adhere to a minimum level of decorum, all employees should adhere to a standard dress code as under:

2. All staff should wear the official ID provided to them. Those employees who are not having official ID should approach their RO/FGMOs for the same immediately.
3. All sub-staff employees should wear clean uniform provided to them while on duty with name of staff displayed.
4. Staff should wear clean shoes/footwear and not slippers while on duty.
5. Shorts, trousers other than full-length, T-shirts, Jeans and sneakers/sports shoes etc. should not be part of attire.
6. Senior male staff at Administrative offices and Branch Heads of Large/VLB/ ELB/Premier branches should wear Formals like Suit/Blazer/Shirt/Trouser/ Jacket/Tie/Shoes etc. Senior female staff should wear Formal Indian or Western.
7. Branch Heads of Small/Medium branches, Other Staff at Administrative offices/Branches should wear formal Shirts & Trousers and shoes. Female staff should wear Formal/Semi-formal Indian or Western.
8. Personal hygiene and appearance is essential to work place and all are encouraged to avoid unkempt look (unshaven/ruffled hair) and keep footwear clean at all times.

All staff members are advised to follow the abovementioned guidelines and work for enhancement of Bank's image in Public.

#### **DEPUTATION OF BANK EMPLOYEES**

- **(Staff circular no: 6810 dated 30.05.2018)**

It has been time and again observed that some of the employees are forwarding their application for induction to external Offices / Institutions/ Departments on deputation, without routing the same through proper channel. It is also observed that Branches or FGMOs/ ROs are forwarding such applications to external Institutions, without HRD, CO clearance. Such Institutions are subsequently communicating about the applicants and their suitability for deputation, directly to Central Office.

Please note that any application for induction to external Institutions on deputation basis is to be necessarily routed through H Department, Central Office only and the General Manager (HR) is the Competent Authority to decide as to whether such applications are suitable / feasible for forwarding to the external Institutions, based on the cadre-wise I scale-wise man power position of the Bank

Accordingly, all applications for external deputation are initially to be forwarded to the General Manager (HR) along with recommendations/ comments of the respective Field General Manager/ Regional Head/Vertical Head's to whether their Zone/ Region/ Vertical is in a position to spare the services of such applicant for external deputation, without seeking for substitute in his/ her place.

All are requested to take a careful note of the above.

#### **ENGAGING SERVICES OF OUTSIDERS**

- SC 5258 dated 18.03.2006
- SC 5384 dated 27.04.2007
- SC 5480 dated 05.03.2008
- SC 6582 dated 20.03.2017

All the concerned have been advised not to engage outsider to perform Bank's work. Engaging outsiders not only endangers the secrecy of the Bank's records but also sometimes, it is observed that such outsiders are involved in fraudulent activities thus putting the Bank's properties and working environment into jeopardy.

Despite clear cut instructions through abovementioned circulars, it has come to Bank's notice that Branch Managers are entrusting sensitive assignments like handling of ATM cards/PINS (which should be in the sole possession of the Dy. Branch Manager and Branch Manager), other computer related jobs to such outsiders by even parting with the IDs etc. These assignments are in itself confidential and sensitive in nature and should never be assigned to the outsiders nor should such sensitive information such as ID etc. shared with them.

It is further observed that casual laborers are being engaged indiscriminately despite clear cut instructions issued from time to time in this regard, resulting such casual labourers on getting access to the Branch, obtain Xerox copies of cash vouchers and other records of the Bank to file litigation against the Bank for regularization in the services of the bank.

All concerned are, therefore, once again advised not to engage an outsider. Violation of these instructions will be viewed seriously.

#### **BRINGING EXTERNAL INFLUENCE**

1. The Management has taken a serious view of the fact that despite repeated instructions, some officials/employees persist on bringing in external influence.
2. It is reiterated that bringing external influence is in contravention of Regulation 12 of Union Bank of India Officer Employees' (conduct) Regulations 1976/Chapter XIX of the Bipartite Settlements and constitutes misconduct making the concerned official/employee liable for disciplinary action.
3. Staff members are once again advised to refrain from bringing in external influence in any manner for their appointments, promotions, posting, transfers, disciplinary matters etc. The officials/employees found indulging in such activities will be liable for disciplinary action. Further an adverse entry shall be made in their records.

#### **For further reference:**

- **Staff Circular No. 6417 dated 08.08.2016**
- **Staff circular 6602 dated 10.04.2017**
- **Staff Circular No. 7219 dated 03.07.2020.**

Staff Circular No.: 7457 June 21, 2021

1. Attention of all staff members is drawn to various communications advising them not to bring external influence to further their interests and career in the Bank.
- 2, However, it is observed that despite repeated instructions, some officials / employees persist in bringing external influence.
3. It is reiterated that bringing external influence is in contravention of Regulation 12 of the Union Bank of India Officer Employees (Conduct) Regulation 1976 / Chapter XIX of the Bipartite Settlement and constitutes misconduct making the concerned official / employee liable for disciplinary action.

4. Staff members are once again advised to refrain from bringing external influence in any manner for their appointment, promotion, posting, transfer, disciplinary matters etc. The officials / employees found indulged in such activities will be liable for disciplinary action. Further, an adverse entry shall be made in their records.
5. The Vertical Heads / Field General Managers / Regional Heads / Branch Heads are advised to bring the contents of the Circular to the notice of the staff members for strict compliance and a copy of the Circular may be displayed on the Notice Board.

### **IMPLEMENTATION OF GOODS & SERVICES TAX**

**(Staff Circular No. 6669, Date: 11.09.2017)**

Goods and Services Tax (GST) has been implemented pan India w.e.f 1<sup>st</sup> July, 2017 as per the directives of Government of India. Various modules in our bank have also been updated with the current GST parameters to capture the complete data. This data requirement will be a continuous process now to enable the Bank to claim the benefit of the Input Tax Credit. Unless and until the Bank's GSTIN of respective state is mentioned in the Bill, Bank will not be able to avail Input Tax Credit.

For official journeys, employee would pay the bills along with GST and Bank will reimburse the same to the employee and claim input tax credit on the tax amount. There are various important modules pertaining to our department where GST would be applicable.

#### **1. Travelling Expenditure reimbursement:**

There are many components in travelling bills which attract GST such as Air tickets, taxi bills, Railway bookings, transportation charges, hotel expenses etc. Since accounting entries for travelling expenses are now required to be made as per every invoice submitted in a single travelling bill, as such expenditure on travelling bills now requires mechanism to capture data regarding GST number etc. so as to get the benefit of the Input credit for the expenditure incurred on the Official journey undertaken by the bank employees.

In view of the above, travelling expenses module in Union Parivar is being redesigned to enable the bank to capture the required GST details. Earlier in some cases e-tickets (without fare summary) were considered for reimbursement by HR – Suvidha which we shall now not be able to consider due to GST rollout. **Henceforth, employee has to submit the proper GST invoice for each bill he/she is likely to enter in Union Parivar for reimbursement through Bank. A proper Invoice shall be considered valid only if all the details are clearly mentioned in the Invoice as GST number, Invoice number with date, complete address of the Vendor/service provider, GST value, type and percentage, GST number of Bank etc.**

**For the entire Official journey undertaken, following points are to be kept in mind henceforth while booking tickets, obtaining bills/invoices etc.:**

- It is now **mandatory** that every booking made should be supported by the **Invoice containing GST details** of the vender/service provider as well as the Bank.
- Please refer to **IC no 00905-2017 dated 11.07.2017** and **IC No. 03975-2017 dated 24.08.2017** wherein Bank has informed GST number applicable for different States. Indicative list of type of services & Rate of Tax has also been provided in these circulars.
- Employee has to use the **GST number of that State** where the expenses are to be controlled in accounting books of the Bank. It is clarified that if an employee is posted at a place say in State X, then the GST number of Bank of

State X should be entered in all the bookings to be made by the employee as expenses are to be controlled in State X only. Keep a ready record of Bank's GST number of your State and enter the same in the bookings made for official purposes. To enable the bank for availing the benefit of Input Tax Credit (ITC), it is important that GST details of the customer/vendor/service provider/travel agent as well as our Bank are mentioned in all the bills/invoices.

- In case **bookings done through online portal or any travel agent**, GSTIN number of our bank is to be entered/informed to the agent and staff members should ensure to obtain an Invoice of the same with all the GST details clearly mentioned of Bank as well as of vendor/service provider.

Detailed guidelines are given in the enclosed annexure. In order to capture the details, Travelling Bills Module is undergoing updates as per the GST regime which will be effective from 15.09.2017. The changes incorporated and the detailed guidelines are described in the attached annexure.

## **2. Payment to Casual Workers:**

It has been observed that branches are making payment towards daily wages by debiting expenditure head "Amount paid to Casual workers" or Miscellaneous Expenses. In this regard, vide our various circulars, last being no 6582 dated 20.03.2017, clear cut instructions have been issued not to engage any outsider/casual worker. As such, this head has been blocked for further debit.

## **3. Reimbursement of expenses towards Briefcase:**

As per Staff Circular no 5870 dated 07.06.2012 and 6363 dated 11.05.2016, Bank reimburses expenses of Briefcase on declaration basis to all the officers as per eligibility.

After implementation of GST, officer has to purchase these items from Registered Vendor and invoice should invariably be in the name of **Union Bank of India A/c (employee name)** and Bank's GSTIN should be quoted on the Bill. Officers are entitled to purchase these items as per their eligibility + applicable G.S.T. **Henceforth, employee has to upload bill for purchase of Briefcase after entering details of bill in Union Parivar.**

W.E.F. 15.09.2017, provision is being made available in Union Parivar for uploading of bill/invoice as in the case of TE/LFC bills. Bill/Invoice should be obtained in original and be verified and certified by the Branch Head/Deputy Branch Head/Department Head before uploading. All bills/invoices should be properly kept in Branch/Office along with a printout of the application form for verification by Auditors.

Before uploading the bill/invoice in Union Parivar, it will be ensured that the same is affixed with the following rubber stamp along with the signatures of the Deputy Branch Head /Branch Head /Departmental In charge.

"Original bills received and  
Kept in Branch/Office custody"  
UNION BANK OF INDIA

Name\_\_\_\_\_ PF No.\_\_\_\_\_  
Designation\_\_\_\_\_  
Branch/Office\_\_\_\_\_

Following additional expenditure heads of account have been opened, which do not attract GST and hence entries need not be routed through GSTTDS menu. Direct entries are permitted through Transaction Maintenance (TM).

| Account No      | Name of Accounts                            |
|-----------------|---------------------------------------------|
| XXXXX8620023000 | Exp. a/c Diem Allowance for officers        |
| XXXXX8620024000 | Exp. a/c Diem Allowance for Clerks          |
| XXXXX8620025000 | Exp. a/c Diem Allowance for Sub-staff       |
| XXXXX8620026000 | Exp. a/c Discomfort Allowance for officers  |
| XXXXX8620027000 | Exp. a/c Discomfort Allowance for Clerks    |
| XXXXX8620028000 | Exp. a/c Discomfort Allowance for Sub-staff |
| XXXXX8620029000 | Exp. a/c Incidental Charges for Officers    |
| XXXXX8620030000 | Exp. a/c Incidental Charges for Clerks      |

Further, we are reimbursing amount to our staff members under Scheme for Reimbursement of Examination fees, Cost of Course Material and payment of Honorarium on completion of certain courses. We have opened following account for debiting these expenses.

| Account No      | Name of Account                   |
|-----------------|-----------------------------------|
| XXXXX8840407000 | Exp. a/c Honorarium paid to Staff |

❖ **Guidelines regarding bills/invoice pertaining to the period before 01.07.2017**

Under GST type column, **NO GST** sub-type has been added in addition to other GST types. In such cases, employee may claim the bills by selecting “NO GST” sub-type. In such case, there is no need to fill GST details.

❖ **Guidelines regarding bills/invoices pertaining to the period from 01.07.2017 to 15.09.2017**

Although, the guidelines regarding obtaining invoice containing GST details of vendor/service provider as well as Bank were communicated through emails, there may be some cases, where the invoices without GST details have been obtained by the employees due to delayed upgradation of travel sites or other reasons. Such claims may also be entered in Union Parivar by choosing **NO GST** type.

❖ **Guidelines regarding bills/invoices pertaining to the period after 15.09.2017**

Any invoice without GST details for which booking made after 15.09.2017, will not be considered for sanction of GST amount.

Please note that NO GST sub-type shall be available only up to 30.09.2017 as such all employees are requested to make sure that they have applied all the pending claims to enable HR Suvidha to sanction the same as per the eligibility.

**We reiterate that Bank will not be able to claim Input Tax Credit on the expenses incurred, in case Bank's correct GSTIN no and name is not mentioned in the Invoices.**

All Staff members are advised to strictly follow the guidelines and submit the claims properly. In case of any further clarification, staff members may contact HR department of their respective Regional Office or H.R.Suvidha at Central Office.

**ANNEXURE TO STAFF CIRCULAR NO 6669 DATED 11.09.2017**

## A. TOUR PLAN/ADVANCE APPROVAL

Additional undertaking/declaration regarding compliance of the guidelines after implementation of GST has been added in Union Parivar while applying tour plan-cum-advance approval, which reads as:

“I further undertake to comply with the guidelines as regard to Goods & Service Tax while booking of journey/accommodation etc. and ensure correct GST details of Service Provider/Vendor as well as Bank.”

## B. INLAND TRAVEL BILLS & TRANSFER BILLS

### CARE TO BE TAKEN WHILE BOOKING OF TICKETS/HOTEL/CONVEYANCE ETC.

- **Air Tickets:** While online booking of air tickets, all tour and travel sites are providing option to capture the details of GST number, name etc. Please ensure to enter **Bank's correct GST details** at the time of booking and ensure to obtain an Invoice with correct GST details of Bank as well as of service provider/vendor. If the booking done through any travel agent, inform him Bank's correct GST details at the time of booking.
- **Railway Tickets:** There is 0% GST on train tickets other than First Class or AC coach. First class or AC coach travelling attracts 5% GST. Please ensure to enter Bank's correct GST details at the time of online booking through IRCTC.
- **Bus Tickets:** There is 0% GST on bus tickets – Public Transport. In case ticket is booked online, please ensure to enter Bank's correct GST details to obtain invoice with GST number, if GST is being charged by any travelling agency. In case of offline purchase of pre-printed tickets by the employee, if no GST is being charged in the ticket, there is no need of GST details.
- **Taxi:** Staff members are requested to book the taxi/cab through online portals to the extent possible and upload the tax invoice while claiming in TE bills. At places where online booking facility is not available, registered taxi operators should be preferred who would be providing the proper tax invoice. In case of taxi bill of more than Rs.800/-, it is mandatory to have invoice with GST details.
- **Hotel expenses (Wherever applicable):** Registered Hotels/online booking of hotels should be preferred for all the bookings for Official trips. Wherever, the employee book the hotel offline, ensure to inform the correct GST number to Hotel and obtain Invoice with complete GST details.
- **Transporter Bill (Wherever applicable):** Please ensure to inform correct GST of Bank to the transporter while engaging transporter for shifting of households in case of transfer. Ensure to obtain Invoice with proper details of GST of transporter as well as Bank.

### CARE TO BE TAKEN WHILE ENTRING BILLS IN UNION PARIVAR

- **Amount claimed for Journey & Conveyance Charges** - Please ensure to enter following details:

**Vender name:** As mentioned in Invoice

**Bill/Invoice No:** As mentioned in Invoice

**GST Type:** Please select type CGST/SGST, CGST/UTGST, IGST, NO GST as mentioned in Invoice. Under this tab, all the GST types are made available in the system and employee has to select from the dropdown types provided as per screen shot no.1. Please refer to Central Accounts Department Circular no 00873-2017 dated 17.06.2017 for detailed guidelines as regards to type of GST.

**Bank's GST number:** We have provided pop-up of all State GST numbers. Please ensure to select appropriate GST number of the State as per posting of the employee and also enter Bank's GST number as per Invoice in the

next column. If the system will find any difference between two, it will display the message “**Mismatch in Bank’s actual GST number and one mentioned in the Invoice**”.

**Vendor’s GST number:** Please ensure to enter correct GST number of Vendor as per Invoice. Please note that system will pop up error message in case wrong format (15 digits) of GSTIN of Vendor is used as shown in **Screen Shot No.2.**

**GST Percentage:** Under this Tab, GST % is to be filled in as per invoice. After entering the specified percentage, system will auto calculate the value in Service Tax/GST column, which has to be verified from the bill. If the same is not matching with the Invoice, **you may edit Fare Charges column to arrive the GST value as per invoice.** Difference of the fare charges will be shown separately in additional row by selecting (+) with 0% GST percentage. In case any service provider/vendor has not charged GST, then in this column 0 shall be put in.

Example: If the total fare is shown as Rs.4500/- and @ 5% GST must be Rs.225/- but the same is shown as Rs.100/- in the Invoice. Employee has to enter one row with fare of Rs.2000/- for which GST @ 5% will come as Rs.100/- (as per Invoice) and enter Rs.2500/- fare in additional row by clicking (+) with 0% GST slab to arrive at total fare value of Rs.4500/- and GST amount of Rs.100/- (as per Invoice details).

All the details should be entered **as per Screen Shot No. 3 & 4 mentioned in the circular**

➤ **Hotel Expenses -**

**Same procedure as mentioned above should be adopted.** All the details should be entered **as per Screen Shot No. 5 mentioned in the circular**

➤ **Transportation Expenses:**

**Same procedure as mentioned above should be adopted.** All the details should be entered **as per Screen Shot No. 6 mentioned in the circular**

**C. LFC BILLS**

Bank is eligible to claim Input Tax Credit only in cases where the expenditure is made by the employee in exercise of official duty. Hence, there is no change in the process of claiming LFC bills in Union Parivar.

**4. Telephone/Mobile expenses reimbursement:**

Bank reimburses mobile bill expenses incurred by the employees as per their eligibility based on a declaration or on production of actual bills. Similarly, Landline bills are also being reimbursed to employees as per their eligibility. As the employee benefit is given for performance of official duties, Bank can claim input tax credit, if the Bill is in the name of the Bank and the Bill amount is inclusive of GST though the payment of the same has been made by the employee.

In case, the reimbursement is for a pre-paid/post-paid connection where a bill in the name of the Bank is not available, Input Tax credit cannot be claimed by the Bank.

**5. Other reimbursement such as Briefcase, Mobile handset etc.:**

As per Staff Circular no 5870 dated 07.06.2012 and 6363 dated 11.05.2016, Bank reimburses expenses of Briefcase on declaration basis to all the officers as per eligibility.

Similarly, as per Instruction Circular no 9896 dated 03.04.2014 and Staff Circular no 6290 dated 01.01.2016, Bank reimburses expenses of Mobile handset on submission of bill as per the eligibility.

After implementation of GST, officer has to purchase these items from Registered Vendors and invoices should invariably be in the name of **Union Bank of India A/c (employee name)** and Bank's GSTIN should be quoted on the Bill. Officers are entitled to purchase these items as per their eligibility + applicable G.S.T. Henceforth, employee has to upload bill for purchase of Briefcase and mobile handset after entering details of bill in Union Parivar. Original Invoice/bill will be kept at branch/office for audit purpose, where the transaction is being passed. The necessary modification in Union Parivar is being done at our end, which will be effective w.e.f. 15.09.2017.

**6. Bond executed by the employees leaving the Bank:**

Please refer to our earlier guidelines regarding collection of GST on bond amount to be collected from the employees who resign from the services of the Bank before completing the stipulated service. The matter was again referred to Legal Department and they have opined that we may continue with the existing procedure and need not to collect GST on the bond amount till further instructions. We are in the process of refund of GST amount collected from some of the employees, who resigned after 01.07.2017.

**PROCEDURE FOR SUBMISSION OF CLAIMS UNDER TE/TA & LFC**

(Applicable to Branches/Offices/Departments situated in Mumbai Zone, Delhi Zone and Central Office Verticals. It also includes Zonal Audit Offices, Vigilance offices and other offices situated at these places.)

- There will be no change in the existing practice of applying and sanctioning of tour program.
- Sanctioning of Advance against TE/LFC will continue to be done as being done hitherto by their respective Competent Authority as per the existing system.
- Attention of staff members are drawn towards letter No.DP/PAD.267/2015 dated 12.06.2015 wherein as per CVC guidelines, it was advised that all staff members will book tickets for LFC under the lowest airfare available for that day. Authorities sanction LFC advance will take care of these guidelines and will require them to submit a copy of the comparative fare chart of various airlines on the date of booking. Staff members while sending hard copies of bills/documents to HR SUVIDHA, will enclose the above chart.
- Methodology and process of applying the final claim in the Union Parivar Module will not undergo any change.
- After applying for final claim under the TE/TA and LFC in Union Parivar, staff members have to take a print out of the first page of the claim application and send the same duly signed, along with original bills/.documents./receipts, to HR SUVIDHA on the address mentioned above, through their branch/office.
- While submitting the claim, all relevant columns in the format should be filled in by the claimant properly. Please note that incomplete applications and /or claims without supporting bills/documents/receipts will not be considered.
- Staff members/Branches are required to ensure that supporting documents/bills/receipts to their final claim under TE/LFC are forwarded to HR SUVIDHA on the same day on which they have filed the claim in Union Parivar.
- HR SUVIDHA will reject the TE/LFC bills where supporting original documents/bills/receipts are not received by them within 15 days of applying the final claim in Union Parivar.
- After processing and sanction of the bills, HR SUVIDHA will prepare and send branch/office wise envelope containing screen shot of sanctioned page and original bills/documents/receipts to the

controlling Regional Office, who in turn, will forward it to the concerned Branch/Office. Concerned branch/office will pass necessary entry in the Finacle and will keep the screen shot of sanction page along with the original bills/documents/receipts for verification by the auditors in future. Branches/offices are required to maintain separate file for sanctioned TE/LFC bills for inspection of auditors.

- Staff members will apply under respective module in Union Parivar and click 'Submit' button. Claims under all the above mentioned modules will be reimbursed on declaration basis. Once the claim is sanctioned by the HR SUVIDHA, the sanctioned amount will be directly auto credit to the account of staff member. Facility of auto credit is already available to Conveyance, Cleaning, Newspaper, Entertainment and Mobile Expenses reimbursement modules. Staff members are required to fill the complete details of bill/expenditure pertaining to their claim under the above modules.
- In case of newly joined staff members or the staff member who are applying for petrol/conveyance reimbursement for the first time, instead of calling for physical copy of RC or any other proof evidencing ownership of vehicle, SSC will call for online declaration from staff members in Conveyance application itself containing details of vehicle owned by the employee. Accordingly, the declaration field containing above details has been made mandatory in Conveyance module in Union Parivar.
- While making the claim under Conveyance module, staff members are required to claim actual price of normal petrol prevailing at their place during that period.
- No physical sanction advice will be sent to branches for sanctions of staff claims under the above modules. Branches / Offices are required to pass necessary entry at their end once the claim is sanctioned by the HR SUVIDHA.

(SC 6496 dated 09.12.2016)

- **Non submission of fare chart:-**staff members undertaking LFC by Air should submit a copy of comparative fare chart of various air lines, as on the date of booking, along with final LFC bill. A mandatory declaration by the sanctioning Authority to this effect is incorporated in LFC advance sanctioning page. If fare appears to be on higher side, SC will be sanctioning notional fare only as specified in the staff circular no 6366 dated 16.05.2016
- **Submission of proof of visit:-**staff members availing LFC to visit Place of domicile or for rest and recuperation were advice by aforesaid staff circulars to submit valid proof for having visited place of domicile/destination declared by applicant like any purchase bill or ATM withdrawal or Hotel bill or any other proof evidencing their visit to Domicile/state. Staff member are using other mode of transport like private cars/taxis/buses to reach their place of domicile. In such cases in the absence of valid proof evidencing that they have touched and visited place of domicile, it will be difficult for SSC to sanction the claim. Handwritten/typed bill/bills on declaration basis will not be considered for reimbursement.
- **Travel by taxi:** when an employee is undertaking journey on LFC by taxi either in full or in part, printed taxi bill is to be submitted. Bill should contain Vehicle No. Meter Reading from \_to\_ KMs travelled no of persons etc. if employee is visiting more than one place by taxi then he should get the proper breakup from the travel agent for the places visited and further evidence to prove that each of the members of the family in respect of whom the claim is made had actually traveled with him/her to such place.

#### PROPER SUBMISSION OF TRAVELLING BILLS

(Staff Circular No. 6636 Date: 17.06.2017)

Attention of Staff is invited to Staff Circular No 6366 dated 16.05.2016 and 6513 dated 26.12.2016 vide which detailed guidelines on submission of travelling bills are circulated. It is observed that some of the staff members are still not adhering to guidelines while submitting Inland TE/Transfer claims for settlement at HR-Suvidha. Hence, in such cases, department has to reject the claims for proper resubmission. This may cause displeasure amongst staff members which can easily be avoided with a little care. This also affects TAT of HR-Suvidha.

Hence, we once again reiterate hereunder important points to be taken care of by staff members and request all to comply with these points while submitting Inland TE/Transfer bills for quick processing:

- Adequate care is to be taken while entering Tour Plan cum advance approval as mentioned in Staff Circular Letter No. 1060 dated 22.2.2016. Staff members are required to enter the **exact date of travel of onward and return journeys** with complete **purpose of the journey**. In case of any training, workshop, enquiry etc., **nomination letter/official order** of the **Competent Authority** is required to be uploaded at the time of final submission of TE bill.
- It is observed in some cases, staff members are **choosing indirect/long route for reaching the place of visit, place of posting** etc. incurring higher travelling cost. If it is found without proper reasons/permissions, **eligibility shall be worked out through shortest available route** and within the mode and class eligible for the concerned staff member only.
- **Claim for excess baggage charges**. In case of air travel, employee is not entitled for reimbursement of excess baggage charges; as such the same should be avoided.
- Transfer TE bills are rejected mostly due to **non-submission of the required documents**. In order to facilitate smooth and speedy sanction, process of transfer TE bills following points are to be taken care of.
  - a) **Transfer order and relieving order are to be uploaded.**
  - b) **Journey tickets as per the tour plan** sanctioned and **duly certified as described in Staff Circular No 6322 dated 22.2.2016** are **to be uploaded with all boarding passes (in case of air tickets)**, bills, receipts, etc.
  - c) Transportation bills are to be submitted as specified in Staff Circular 6513 dated 26.12.2016 showing entire break up of charges paid like **freight charges, packing charges, loading and unloading charges, insurance charges if any** and **service tax/GST** as per the prevailing guidelines in vogue.
  - d) It is observed that **transporters are clubbing packing and insurance charges in the freight charges** with or without the consent of staff member. It is practically not possible to transport the luggage/movable items without packaging. Since, the freight charges and packing charges are controlled under **different heads for eligibility point of view**, it is difficult for H.R.Suvidha to settle the claim. Further, the transporter is having **limited liability in case of any damage/loss**, it is in the own interest of the employees to **take the insurance while transporting household**.
  - e) Keeping in view of the above facts, it has been decided that any invoice which does not have break up of packaging charges, **the notional amount @ 10% of the freight amount will be treated as packaging charges**. As such, in order to avoid any inconvenience, all employees are advised to ensure proper break-up of expenses like **freight charges, packing charges, loading and unloading charges, insurance charges and Service tax/GST** while taking invoice/bill from the transporter.
  - f) **Goods Consignment Note (Consignee copy)** from the transport operator should be filled in with all the details such as **Weight, Items number, complete address of consignor and consignee**.
  - g) **Packing list/List of items transported** on the inventory list of the transporter required to be submitted.
  - h) **Payment receipt is compulsorily** required evidencing the actual payment made to the transporter. It is further informed that all payments made above **Rs. 20,000/- should be paid either by cheque or NEFT/RTGS/IMPS** etc. Money receipt for the same is to be obtained from the transporter and to be submitted with the claim.

**POINTS TO BE NOTED WHILE SUBMITTING INLAND TE/TRANSFER BILLS**

**Tour plan cum advance approval:-**

When applying for tour plan cum advance approval proper journey plan should be selected by the staff members for example,

- For inland journey, following type of tour may be selected  
Regular, sports, training, audit
- For overseas journey, following type of tour may be selected  
Audit, non-audit
- For transfer related journeys,

Like reporting to the new place of posting, for shifting of house hold goods etc. journey type “transfer” must be clicked

**POB outstanding:-**

All type of expenses would be borne by the staff himself/herself from the advance amount. Wherever, such arrangements are made by any RO POB claims received would be responded by debiting account of concerned employee and it is the responsibility of the concerned employee to obtain copy of such bills from that office and to claim the same in the TE bill. This will facilitate speedy processing and also all expenses will reflect in Union Parivar.

**Ticket booking**

- Staff members eligible to travel by Air should book refundable economy ticket only
- Tour programme should be approved only by eligible class/mode of travel through direct and shortest route. In case of Training officers up to Scale IV are not eligible for travel by air, so same is to be avoided.
- The competent authority for approving air travel in exceptional cases is General manager (HR) for staff posted in central office and Field General Manager in other cases

**Transportation documents:-**

Staff members are required to obtain the following documents from transport agency while submitting transfer TE bill.

- Invoice/bill with the stamp of the transport agency containing breakup of the total amount paid, which should necessarily contain the following information:
  - Freight charges(mandatory)
  - Packing charges (mandatory)
  - Loading and unloading charges (mandatory)
  - Insurance amount, if any and
  - Service tax

If any of the aforesaid charges are zero, it is to be reported as Nil

- Goods consignment Note/MLR/RR showing weight of goods, distance (in Km) and stamp of the transport agency. It is informed that GC Note/MLR and invoice are two different documents and both are compulsorily required to be submitted.
- Packing list provide by the transporter with complete list of articles transported.
- Payment to be compulsorily made through digital mode, Cheque/DD etc. for transportation amount above Rs 20000/-.

It is observed that in some cases invoice submitted is of exorbitant amount without giving proper break up. Staff members are advised to make enquires with different transport agencies and to negotiate with them for getting competent rates before finalizing the transport operator. While doing so, proper quotations should be obtained

from different transport operations, which should form part of other documents while submitting the claim. The transport must be IBA approved/renown.

#### **CLAIM FOR 15 DAYS DIEM ALLOWANCE**

- Officers who are eligible for 15 days diem allowance on transfer should submit Annexure-1 (copy enclosed) duly recommended by Branch Head in case officers posted at branches and by HR in charge for Branch Heads and officers posted at regional offices.
- If leased accommodation is sanctioned a copy of sanction letter also be enclosed also with annexure-1 mentioning the date agreement and date of possession.
- In case bank quarter is allotted to the staff member a copy of allotment letter to be enclosed with the annexure-1. It may also be noted that in some cases where bank quarter is allotted to the staff member but the same could not be occupied due to maintenance work, repairs etc. an intimation duly signed by the competent authority to that effect may be furnished stating the period of maintenance work and the actual possession date.
- Officers staying in Bank's Guest house/STC are not eligible for 15 days Diem allowance.
- It is important to note that 15 days Diem is payable as per the details mentioned in the annexure-1 concerned recommending authorities are requested to verify the details filled in the annexure-1.

#### **Travel by own car/taxi**

- When an officer is undertaking journey by own car or by Taxi for longer distance, a separate written approval from competent authority is to be obtained. Such approval invariably be uploaded along with taxi bill in case of travel by taxi.
- Proof of journey like toll tax receipt, petrol bills etc. are to be enclosed when journey is undertaken by personal car. Competent authority approving travel mode by taxi/personal car is requested to make enquiry regarding approximate expenditure that may incur for the journey.

Certification of bills/receipts/documents and scanning

**It is advised vide staff circular 6322 dated 20.02.2016 that documents are to be scanned and uploaded in union Parivar w.e.f. 25.02.2016 with certification by Branch Head/Dy. Branch Head/Department Head as applicable.**

All pages are to be scanned in single file in black and white with resolution 100 to 200 DPI. Please ensure that all the scanned images are legible before uploading.

Certification should be done by affixing rubber stamp as specified in Staff Circular 6322 on each page of the document. Name, PF No and designation of the certifying official should also be written clearly on each page.

#### **Inland TE/Transfer Bills of retired staff**

Inland TE/Transfer Bills in case of retired staff would be sanctioned by the competent authority manually at the last place of posting of retired staff. The transaction for the same would be passed by that office only.

Staff members are advised to comply with the aforesaid instructions scrupulously.

#### **CENTRALIZED SANCTION OF LFC ADVANCE TO OFFICERS**

[SC 6565 27.02.2017]

- It has been decided to centralize the sanction process of LFC advance at HR SUVIDHA w.e.f. from 06.03.2017
- Sanction of LFC advance for award staff members will continue to be approved/ sanctioned by the competent authority at branch/office level

**New guidelines as per Staff Circular No.:6767 Date: 23.03.2018**

Various requests are being received from Employees / Unions / Associations regarding avilment of LFC by women employees for their parents' in-law, treating them as their dependents.

As on date, wherever the income of the spouse exceeds Rs.10, 000/-, the female employees are not allowed to avail LFC for their parents-in-law as they are treated as dependent on their spouse and not on the female employees. The matter has since been taken up at various levels and after long drawn discussions with the Unions / Associations, it has been decided that w.e.f 01.04.2018, women employees of the Bank will be allowed to claim LFC either for their parents or parents in-law as dependents, subject to the condition that the individual or aggregate income of the parents or parents-in-law from any source does not exceed Rs. 10,000/-

A detailed Declaration of Dependents for availing LFC is enclosed as 'Annexure', which is to be uploaded by the employees while applying for LFC on declaration basis or applying for LFC advance/submitting LFC claim.

While on the subject, it may be mentioned that, frequent requests from staff members are being received by HR Suvidha for cancellation of LFC encashment, which has already been processed & sanctioned, on the grounds that, while submitting their claim, they have forgotten –

1. To apply for PL encashment and /or
2. To select the eligible dependents etc.

This is despite the fact that they have consciously ticked the online declaration, that they have visited the PL encashment page and also checked the eligible dependents while applying for LFC encashment. Such requests from staff members speak about the casual approach with which LFC encashment/ claims are being applied in the system. This not only results in delay in processing / sanction of LFC bills, but also creates a lot of difficulty in the upkeep of proper records.

In this context, attention of all concerned is drawn to Staff Circular Nos. 6329 dated 05.03.2016 and 6366 dated 16.05.2016, wherein some important points which are to be taken care of by staff members while submitting their claims, have been elaborated. At the cost of repetition, some of them are once again reiterated as under:

- **Timely booking of tickets enclosing fare chart**

In many cases, the tickets are booked by the employees after considerable lapse of time from the sanction of LFC advance / Leave. This results in higher cost of tickets and resultant revenue loss to the Bank. Staff Members are advised to get their LFC Leave /Advance sanctioned well in advance and to ensure that tickets are booked immediately after sanction of LFC leave / advance as also to take a copy of the comparative fare chart of the date of booking.

- **Travel by lowest fare – CVC Guidelines**

As per CVC guidelines, eligible staff members are to book Air tickets for LFC under the lowest refundable available economy fare for that day. A mandatory declaration by the staff members of having taken a copy of the travel date comparative fare chart of various airlines on the date of booking has already been introduced in the LFC module in Union Parivar. The online comparative fare chart can be generated from any of the travel portals like Make my Trip, Goibibo, Yatra, IRCTC, Cleartrip, Easemytrip, etc.

- **Home Town LFC :**

For Home Town LFC, it is mandatory that employees as well as their family members for whom LFC is being claimed must visit home town /domicile. Valid proof of having visited the hometown / place of domicile has to be submitted along with the LFC claims.

- **Purpose of Visit**

Staff members are advised to take utmost care while selecting 'purpose of visit'. Where domicile is not updated in Union Parivar, staff members are required to get the same updated by the HR Dept. of the concerned Regional Office and only thereafter apply for Hometown LFC, instead of proceeding by selecting 'rest and recuperation' and later on requesting for modification in Union Parivar.

- **Requests for cancellation and re-apply LFC**

Staff members are advised to take proper care before submitting the PL encashment request and also to ensure that they have selected the eligible dependents for whom they wish to avail LFC. Prior to applying for LFC claim staff members should ensure that their dependents list is updated in Bio data in Union Parivar.

- **Travel by own car /taxi**

Staff members who prefer to travel by own car / taxi should obtain prior approval from the Regional Head/ Competent Authority and a copy of the approval letter is to be submitted along with the final claim. Mode of travel mentioned as personal car / taxi in the tour program will not be accepted as approval to travel by personal car /taxi.

**Staff members are informed that any request for cancellation of LFC, once sanctioned, on the ground that they have forgotten to apply for PL encashment and/or to select the eligible dependents will not be entertained.**

All staff members are required to take note of the above and are advised to exercise proper care before submitting LFC encashment request / LFC claims.

## ANNEXURE

To,  
The Assistant General Manager  
Union Bank of India, HR Suvidha

Date:

### Sub: Declaration of Dependent(s) for LFC

I have applied for LFC on declaration/LFC Advance/LFC Final Claim as on \_\_\_\_\_ for my travel from \_\_\_\_\_ to \_\_\_\_\_ under LFC Block from \_\_\_\_\_ to \_\_\_\_\_ & LFC Term from \_\_\_\_\_ to \_\_\_\_\_ \*\*\*. In this regard, I would like to declare the following: **(Tick the relevant/ applicable boxes)**

- ☐ 1. I declare that none of the Family members (other than spouse) shown as dependents have income exceeding Rs.10000/-p.m. from any source and are covered under the definition of Family as **per XI<sup>th</sup> Bi-partite Settlement/Joint Note dated 11.11.2020 (Staff Circular No. 7325 and 7326 dated 24.12.2020)**
- ☐ 2. I declare that child/children for whom the LFC is being claimed as dependent (s) is/are unmarried (including step children and legally adopted children).
- ☐ 3. I declare that my Parents or Parents-in-law for whom LFC is claimed as dependent (s) do not have individual or aggregate income exceeding Rs.12000/-p.m. from any source and they are wholly dependent on me. I further declare that no other member of my Parent's family or Parents-in-law family or my spouse will be claiming this facility for them.
- ☐ 4. I declare that my Spouse (if working in Union Bank of India) has not availed LFC in my above 4 year block or will not avail LFC until my above 4 year Block expires.
- ☐ 5. I declare that my daughter/s for whom LFC is being claimed is/are widowed/divorced/ separated and is/are wholly dependent on me.
- ☐ 6. I declare that my sister/s for whom LFC is being claimed is/are unmarried/divorced/abandoned/widowed/separated from husband and is/are wholly dependent on me.
- ☐ 7. I declare that my brother / sister for whom LFC is claimed is/are physically/mentally challenged with 40% or more disability and is/are wholly dependent on me.

Details of dependents for whom I want to claim LFC (All fields are mandatory)

| Name | Relationship | Occupation<br>(Student, housewife,<br>employed/unemployed,<br>pensioner/family<br>pensioner etc.) | Married/<br>Unmarried<br>Widowed/divorced<br>Separated.(Refer<br>point no 2,5 &6) | Please<br>mention<br>Monthly<br>income in Rs.<br>(Refer point<br>No 1 & 3) | Basis of<br>arriving at<br>monthly<br>income | Physically/<br>mentally<br>challenged<br>(Refer<br>point No 7)<br>(Yes/ No) |
|------|--------------|---------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|----------------------------------------------------------------------------|----------------------------------------------|-----------------------------------------------------------------------------|
|      |              |                                                                                                   |                                                                                   |                                                                            |                                              |                                                                             |
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I hereby confirm that the aforesaid information given by me is correct and as per the definition of family described in Bi-partite Settlement/**Joint Note dated 11.11.2020**. If any statement is found to be incorrect/false later on, the Bank has right to recover the LFC amount sanctioned to me and initiate disciplinary action as per the provisions of disciplinary rules/regulations applicable to me.

Yours faithfully

\*\*\* **Note:**

**Officers:** 4 years LFC block/2 years LFC term  
**Award Staff:** 2 years LFC block/2years LFC term  
 4 years LFC Block/4 years LFC term

Signature of the employee  
 Name:  
 Emp. No:

Phone No:

#### Further reference

- (SC 6264 dated 29.10.2016,
- SC 6322 dated 22.02.2016,
- SC6329 dated 05.03.2016,
- SC 6366 dated 16.05.2016,
- SC 6546 DT dated 18.02.2017
- SC 6562 date 18.02.2017,
- Staff Circular No.:6767 Date: 23.03.2018)
- SC 7325 dated 24.12.2020
- SC 7326 dated 24.12.2020

#### AGE OF RETIREMENT

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 are issued by the government of India in terms of proviso to aforesaid regulation 1991 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 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 |
|------------------------------|---------------------------------|---------------------|
| JMGS I, 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 (i) 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 of 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

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 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
- 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.

## HR INTIATIVES

## DEDICATED EMAIL ID FOR SUGGESTIONS/ INNOVATIONS ON LEARNING & DEVELOPMENT

### Staff Circular No. 7456 dated June 19, 2021

In the present day banking scenario, Learning & Development plays a pivotal role for the grooming of its employees.

The role of Training is to continuously up skill the staff members to meet the ever changing requirements & to keep pace with the development in the Industry. Our Training System has been regularly keeping pace with the latest developments and has launched various digital initiatives to enhance the access and reach every staff members for improvement of knowledge with ease.

Further, our training system is continuously striving for betterment in all pursuits of learning. In this regard, it is decided to establish a dedicated e-mail id through which the staff members can freely communicate their suggestions for implementation on any aspects of Learning Et development including any new training modules/programs or even suggestions/feedback on the existing training programs /processes.

The suggestions from the employees will enable our Training System to bring in qualitative changes and make the learning journey more enjoyable and ultimately make a difference in enhancing the customer satisfaction, leading to improved productivity it profitability.

All staff members are hereby requested to send their suggestions/ innovations related to Learning & Development to the e mail id

[learning.suggestions@unionbankofindia.com](mailto:learning.suggestions@unionbankofindia.com)

A Committee will look into the suggestions received on the above id periodically and do the needful for implementing the suggestions which meets the objective.

Staff members whose suggestions will be selected for implementation, shall be awarded a 'Certificate of Appreciation'.

## REALIGNMENT OF HR DEPARTMENTS AT CENTRAL OFFICE

[SC 6546 dated 07.02.2017]

1. In the recent past, HR department, Central Office has taken various initiatives to reach out to the employees. One such initiative is **Shared Service Centre which** has been set-up for fast and efficient reimbursement of various staff bills / claims and another is **HR Aapke Dwar** portal which was launched to address the grievances of the employees. The department has also set-up **HR Analytics Unit** which shall be a tool for leveraging available HR information for proper deployment / career progression of the employees.
2. The department is now in the process of developing a dedicated HR link through UBI Intranet, which shall provide single window access to HR related information to all employees. Accordingly, it was felt necessary to rename some of the divisions under the HR department, Central Office and realign its functioning to match the changing HR dynamics. The existing and the new names of the HR Sections at central Office shall be as under:

| Sr. No. | Section                                  |                                                 | Sub-Section                                                                                                                                                                                       |
|---------|------------------------------------------|-------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|         | Existing Name                            | New Name                                        |                                                                                                                                                                                                   |
|         |                                          |                                                 |                                                                                                                                                                                                   |
| I       | Industrial Relations Division            | Employee Relations Division (ERD)               | i. Policies<br>ii. Disciplinary Matters                                                                                                                                                           |
| II      | Promotion Section                        | Career Development Division (CDD)               | i. Promotion<br>ii. Placement                                                                                                                                                                     |
| III     | Personnel Administration Division        | HR Administration Division (HRAD)               | i. Staff Welfare<br>ii. HR Suvidha<br>a. Reimbursement of TE / LFC bills<br>b. Reimbursement of other staff claims<br>iii. Union Parivar<br>iv. SC/ST Cell<br>v. Salary Cell<br>vi. HR Aapke Dwar |
| IV      | Manpower Planning & Recruitment Division | Manpower Planning & Recruitment Division (MPRD) | i. Manpower<br>ii. Recruitment<br>iii. Compassionate Appointment                                                                                                                                  |
| V       | Performance Management System (PMS)      | Talent Management Division (TMD)                | i. HR Analytics Unit<br>ii. PMS<br>iii. Training<br>a. Internal Training<br>b. External Training<br>iv. Innovations<br>v. Incentive Management                                                    |
| VI      | Terminal Benefits Division               | Employee Benefits Division (EBD)                | i. Terminal Benefits<br>a. PF<br>b. NPS<br>c. Pension<br>d. Gratuity<br>e. DRF<br>ii. Medical Insurance<br>a. Existing Employees<br>b. Retired Employees                                          |

#### 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

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 "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.

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

#### **"HR AAPKE SATH" A DEDICATED HR PORTAL**

**(SC No. 6655 date 31.08.2017)**

- HR has initiated an employee friendly initiative in order to have all the HR related information on a single platform, a dedicated HR portal, "HR Aapke Saath".
- **HR Aapke Saath** is intended to provide single window access to the employees. It provides an array of information related to various HR functions in detail. Further, it contains relevant information regarding both existing and retired employee benefits. Various application formats are available in the portal and can be downloaded easily.

#### **"HR SUVIDHA"**

##### **Centralization process of staff bills / Amenities at HR SUVIDHA**

Bank has set up SSC (now HR SUVIDHA) as part of the ongoing "Project Utkarsh for sanctioning of claims related to staff members reimbursement of TE/TA, LFC and other monthly bills like conveyance cleaning newspaper entertainment briefcase uniform & liveries and monthly mobile expenses bills etc.

##### **ADDRESS:**

Union Bank of India,  
Shared Service Centre, (NOW HR SUVIDHA)

The Arcade, Tower – 4, East Wing, 2<sup>nd</sup> Floor,  
World Trade Centre, Cuffe Parade,  
Colaba, MUMBAI 400005

Telephone Nos. : 022-22178851; 22178852; 22178853; 22178820

Dedicated email ID of HR SUVIDHA and In charge of HR SUVIDHA are [hruvidha@unionbankofindia.com](mailto:hruvidha@unionbankofindia.com) and [santhosh.babu@unionbankofindia.com](mailto:santhosh.babu@unionbankofindia.com) respectively.

Commencement of HR SUVIDHA has necessitated the following changes in certain Union Parivar modules as well as in the process:

- 3 Tier sanctioning procedure for TE/TA bills (recommender, approver sanctioner) is reduced to 2 stage of sanctioning i.e. approver and sanctioner.
- 2 Tier sanctioning procedure (approver & sanctioner) is reduced to one stage of sanctioning for Conveyance, Newspaper, Cleaning Material, Entertainment, Briefcase, Uniform &\* Liveries and Monthly Mobile Expenses bills on reimbursement basis.
- Reimbursement of claims under modules e.g. Newspaper, Entertainment, Cleaning, Conveyance, Briefcase, Uniform & Liveries and Mobile Expenses, will be on declaration basis only. However, staff is required to fill the complete details of bills in the respective module for which he/she is seeking reimbursement.

### **SSC to all Zones (PAN INDIA)**

On a pilot run basis SSC started functioning by servicing 2 Zones w.e.f 02.11.2015 in phased manner 4 more zones were added to SSC extending the coverage to 6 zones as on 21.03.2016. The feedbacks received from various branches/offices were also found encouraging .Hence it has been decided by steering committee of PROJECT UTKARSH to extend the services of SSC to all 10 zones of the bank i.e. PAN INDIA w.e.f.. 19.05.2016 [SC 6366 dated 16.05.2016 SSC]

### **AUTO CREDIT OF TE ADVANCE & LFC ADAVANCE**

**[Staff circular 6342 dated 26.4.2016]**

Our Bank has embarked upon new journey for its Business Process Transformation under "Project Utkarsh". Ever since the setting up of "HR SUVIDHA", with the technical support of DIT, many improvements have been made in TE/TA, LFC-end in other Reimbursement Modules by Union Parivar to facilitate convenience and to improve end to end TAT.

- As a further measure to improve end to end TAT, it has been decided to Auto credit the amount of TE/TA advance and LFC advance in Finacle. Branches/Offices are advised that from 02.05.2016 onwards no manual vouchers are to be passed for TE/TA and LFC advance sanctioned by the competent authority. On approval of TE/TA and LFC advance application, system will pass necessary debit and credit entries in the following Heads:-

| Module      | Debit / Credit | - | Account                                                                |
|-------------|----------------|---|------------------------------------------------------------------------|
| TE ADVANCE  | Debit          |   | Suspense Account TE Advance (8250929100) of respective branch/office   |
|             | Credit         |   | Employee Account                                                       |
| LFC ADVANCE | Debit          | - | -Suspense Account LFC Advance (8250030000) of respective branch/office |
|             | Credit         |   | Employee Account                                                       |

It has also been decided to stop debit entries in Suspense Account- TE Advance and Suspense Account - LFC Advance for Branch users in Finacle from 02.05.2016 onwards. Only HR Administrators at Regional Offices will have the power to debit the heads in case of exigencies. There is no change in the existing procedure of passing manual entries for TE/TA bill final settlement / LFC claims and PL encashment at Branch/Office level.

In the past, we have received several requests for deletion of LFC application on the grounds that while applying LFC advance employee did not notice that name of all the dependents are captured in the system and as such amount sanctioned as LFC advance did not commensurate with his/her estimated expenditure. Please note that after the start of auto credit, it is not possible to entertain any such request as technically system will not support any modification/deletion of the record.

In the light of above, all staff members are advised to update the details of their dependents in Bio-data in Union Parivar and to give proper care to select the names of the eligible persons in LFC claims, as system will not allow any subsequent claim once the LFC advance is sanctioned and credited to the account of employee.

All sanctioning authorities are advised to strictly follow the instructions contained in Staff Circular letter No.980 dated 25.01.2016 and Staff Circular No.6329 dated 05.03.2016 while approving TE/TA and LFC advance to Staff members.

#### **INNOVATION: STAFF FEEDBACK/SUGGESTIONS**

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.

There has been encouraging response from the staff members to this initiative. Suggestions and feedback received are evaluated by a committee of executives for their feasibility for implementation. Till date a total of 181 suggestions received from our staff have been implemented by the Bank. Staff members whose suggestions are implemented are presented with a letter of appreciation and a book of a renowned author duly autographed by Managing Director & Chief Executive Officer of the bank. (As per staff circular 7104 dated 26.02.2020)

List of 11 such new suggestions approved and implemented by our bank have been uploaded in the UBINET and enclosed for information. If any of the suggestion implemented is sent by more than one staff member, the one received first would be considered for appreciation.

Staff members are encouraged to contribute by sending innovative ideas for the betterment of our beloved institution, by using the dedicated e-mail id [innovation@unionbankofindia.com](mailto:innovation@unionbankofindia.com).

**For further reference refer staff circulars:**

- Circular letter No. 3047 dated 12th September, 2014
- SC 6369 dated 23.05.2016,
- SC 6523 dated 03.01.2017,
- SC 6581 dated 20.03.2017

#### **UNION GYAN KASAUTI**

Banking today has become dynamic and one has to remain updated to keep pace with the changes happening in the banking industry which will help to take informed decision for garnering quality business and render best

customer service. Senior staff members not only remain updated but also will be able to mentor the junior staff members and guide them to discharge their responsibility effectively

Attention of staff members is invited to Circular Letter NO.TRG:101:2015 dated January 30, 2015 vide which monthly online quiz contests for staff members on banking subjects were launched and first online quiz for the month of January 2015 was conducted during January 31, 2015 to February 4, 2015

With a view to make the competition more participative the quiz is being conducted with prior intimation of the topics mostly selected from e manual placed on UBINET

**Salient Features:**

**Name of the Online Quiz:** Union Gyan Kasauti

**Periodicity:** fortnightly

**Mode of Test:** online

**No of Questions:** 30 multiple choice questions,

Duration of the exam: 20 minutes.

- **Online Portal** will remain open for a maximum of 25 minutes, e.g. if the time slot Allotted to a group of employees in Region / Zone / Central Office is 4.30 pm to pm, the exam will end by 4.50 pm and the portal will also not be available after 4.55 pm.
- **Qualifying Marks:** Names of the top scorers shall be selected from the participants who have scored more than 75% marks.
- **Date & Time:** The date and time of online exam will be circulated separately each month, by Staff College Bengaluru and the same will be intimated through union-e-docs. DIT will also be requested to provide a scroll in the UBINET/ Finacle.
- **Procedure:** Login by participant by entering his / her PF No within the stipulated time as mentioned above. Initially login will not require any password. However, later on a provision will be made in the system where log in will be permitted by way of individual password only.
- **Eligibility:** All staff members of our Bank, except faculty members and DIT staff having access to the quiz portal, will be eligible.
- **Result:** it will be declared by Staff College, Bengaluru and the same will be circulated by WAN mail and will be hosted in UBINET.
- **Prize Money:** First, Second and Third top scorer /s of each Zone will be awarded with a cash prize of Rs.1, 500/-, Rs.1, 000/-and Rs.750/- respectively. For Central Office, who scores bench mark of 80% will be selected for a cash prize of Rs.1, 500/-. An employee will be eligible to receive cash prize maximum of two times in a Financial Year. However, he will be able to participate in the online quiz for all the months. In case more than one employee scores same marks, the prize money will be equally distributed amongst all.
- **Recognition:** The names of the winners will be published in Union Dhara and Union Srijan. Regional offices can also publish the names of the Zone's top scorer/sin the quarterly magazine published by them. The URL for login will be informed through the circular issued by Staff College Bengaluru every month.

**Introduction of online quiz for Executives in scale IV, V and VI**

**(Staff circular number 6628 dated 3 June 2017)**

With a view to make the quiz participative, the following modifications have been made with immediate effect

- All 30 questions for the quiz will be from a single discipline, instead of 3 discipline
- Quiz window will be open from 11 am to 7 pm to facilitate increased participation as per convenience of staff members in this time slot
- For each quiz, one zone will be selected for a focused participation of staff members

- In case of tie, if there are more than eligible number of participants for award of cash prizes, time taken to answer the questions will be the criteria for declaring the prize winners

It is observed that the participation of executives in fortnightly online quiz Gyan kasauti is abysmally low. It is therefore advised that all executives in scale IV, V & VI should compulsorily participate in Union Gyan kasauti quiz every fortnight which will help them in enriching their knowledge.

**Further reference:**

- SC 6182 dated 04.04.2015,
- SC 6296 dated 06.02.2016,
- SC 6628 dated 03.06 2017

**TRANSFER MODULE: RELIEVING/REPORTING IN HRMS (UNION PARIVAR)**

**Staff Circular No. 7424**

**April 20, 2021**

- 1 In course of digitization of Transfer Process, in one of the Bank's HR Processes, the Bank has recently developed and made Go-Live of 'Transfer Module' in Union Parivar across the country. The Transfer Module encompasses end to end processes of transfer such as initiation of transfer process, approval of transfer, generation of transfer order, communication of transfer order etc.
- 2 The Transfer Module is also to be used for the relieving & reporting of employee which needs to be entered through Union Parivar only. The Bio data of employee gets updated automatically on real time basis on relieving & reporting entry in Union Parivar.
- 3 The process of transfer from initiating of transfer to generation of transfer order is to be managed by the HR Department of respective controlling office (FGMO/ RO), whereas the process of relieving and reporting of the employees is to be initiated at Branch/Office/Vertical level. The Officers with role of Manager or above scale are required to enter the details of relieving/reporting of the transferee of their Branch/offiCe/Vertical in Union Parivar. The navigation of entering such details is enclosed as 'Annexure-A'.
- 4 After entering the relieving/reporting details of the transferee, the entry will be moved to the worklist of the concerned HR Person for approval. Once, the entry is approved by the HR Person, the Bio data of employee gets updated automatically on real time basis.
- 5 Adopting the digitization in transfer process through the Transfer Module will make it easier to maintain MIS of transfers & monitoring of relieving & reporting of employees.
- 6 All concerned are requested to take a careful note of the same and ensure
- 7 Relieving/reporting of employees through Union Parivar only.

Note: Flow chart of Union Parivar is given in the above circular.

# INSURANCE AND HOSPITALIZATION

## GROUP PERSONAL ACCIDENT INSURANCE COVER FOR ALL EMPLOYEES OF THE BANK

- SC 7363 dated 15.02.2021
- SC 7103 dated 26.02.2020
- SC 6936 dated 13.02.2019
- SC 6755 dated 16.02.2018
- SC 6556 dated 16.02.2017

1. As a Staff Welfare measure, Bank is taking a Personal Accident insurance cover for all the employees since 13/02/2006. The Existing Policy has expired on 12/02/2021...
2. Group Personal Accident Insurance Policy for the current year is taken from United India Insurance Company Ltd. For a period of one year from 13/02/2021 to 12/02/2022 covering unfortunate Death and Total Permanent Disablement. There is an additional 50% coverage for employees working in Naxal Affected Areas, as detailed in para No.9 of Annexure I, covering unfortunate Death and Total Permanent Disablement due to terrorist attack. United India Insurance Co. Ltd. has also offered other ancillary benefits to the family of our staff members as mentioned in Para No.10 of Annexure I.
3. Further details and claim form are furnished in Annexure I & II respectively. All Staff members are requested to take a careful note of the same. They are also requested to inform their family members about this scheme. Branches / Offices are advised to take acknowledgement of staff members and display this circular on the notice board.

### ***Procedure/Other administrative guidelines to be followed in case of claims arising out of the Group Personal Accident Insurance Cover. (Annexure I to S.C.No.7363 dated February 15, 2021)***

For the benefit of all the staff members we wish to inform that the policy number No. 1202004220P113141065 with United India Insurance Co. Ltd. is valid up to 12.02.2022 for the risk covering Death & Permanent Total Disablement for our employees with ancillary benefits.

1. Whenever any staff member meets with an accident, branches/offices are advised to furnish the details in the following format immediately at following address to Assistant General Manager (HR), Human Resources Department, Human Resources Admin. Division, Central Office, preferably by scanned copy to E-mail- [knvchinna.rao@unionbankofindia.com](mailto:knvchinna.rao@unionbankofindia.com) [abhishek.gautam@unionbankofindia.com](mailto:abhishek.gautam@unionbankofindia.com) and send a copy to:

Senior Divisional Manager,  
United India Insurance Co. Ltd.  
23, Union Co-op. Insurance Building,  
5<sup>th</sup> Floor, Sir P.M. Road, Fort,  
Mumbai-400001  
Contact No.-9820751791, 9867333028  
Email – [msnanaware@uiic.co.in](mailto:msnanaware@uiic.co.in), [hemanatarajan@uiic.co.in](mailto:hemanatarajan@uiic.co.in)

|    |                           |                                 |
|----|---------------------------|---------------------------------|
|    | Name of Insurance Company | United India Insurance Co. Ltd. |
| 1. | Policy No.                | 1202004220P113141065            |

|     |                                                                                               |                                                                                                              |
|-----|-----------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|
| 2.  | Type of Policy                                                                                | Group Personal Accident Insurance including Accidental Death Permanent Total Disablement and Terrorism cover |
| 3.  | Period                                                                                        | 13.02.2021 to 12.02.2022                                                                                     |
| 4.  | Name of the Staff Member                                                                      |                                                                                                              |
| 5.  | Designation                                                                                   |                                                                                                              |
| 6.  | P.F. No.                                                                                      |                                                                                                              |
| 7.  | Name of the Bank & Address of Branch/Office                                                   |                                                                                                              |
| 8.  | Date of Accident                                                                              |                                                                                                              |
| 9.  | Brief Details of the Accident                                                                 |                                                                                                              |
| 10. | Capital Sum Insured (CSI)                                                                     |                                                                                                              |
| 11. | Other Ancillary Benefit<br>(A) In case of Death<br>(B) In case of permanent Total Disablement |                                                                                                              |

2. *As per conditions of policy, upon the happening of any event, which may give rise to claim under this policy, written notice with full particulars must be given to the company immediately. In case of death, written notice also of the death must, unless reasonable cause is shown, be so given before internment, cremation and in any case within one calendar month after the death, and in the event of loss of sight or amputation of limbs, written notice thereof must also be given within one calendar month after such loss of a sight or amputation. Please note that if the intimation of death/permanent total disablement does not reach insurance company within the stipulated time period mentioned above, the insurance claim is liable to be rejected by the insurance company.*
3. *It is the responsibility of department head in Administrative office, Branch Manager/ Accountant in Branches to submit intimation of death/ Total Permanent Disablement immediately to Human Resources Department, Human Resources Admin. Division, Central Office in Table-A. However, it is observed that field functionaries submit intimation of death/ Permanent Total Disablement of staff members after stipulated time period i.e. after one calendar month from the date of incident. This result is rejection of claim by insurance company. Due to which the Capital Sum Insured amount does not reach to the needy family members of the deceased/disabled staff who are already facing financial hardships due to loss of bread earner in family.*
4. *We therefore, advise field functionaries that Death / Permanent Total Disablement intimation must reach Asst. General Manager (HR), Human Resources Department, Human Resources Administration Division, Central Office immediately for onward submission by our Department to Insurance Company within stipulated time period of 30 calendar days from the date of incident, failing which strict disciplinary action will be initiated against erring staff members.*
5. *Branches/Offices are requested to submit the following documents duly attested with stamp of Branch/Office by concerned officer while submitting the claim documents form.*
  - I. *Claim Form (Annexure II) in original duly completed in every respect with medical certificate issued by the Doctor treating the patient.*
  - II. *In case of accident leading to death of the staff member, the claim form will be filled in by the Legal heirs (as per Annexure-II) preferably the nominee as given for the Provident Fund/Gratuity/Death Relief Fund.*

Further in case of Permanent total disablement the claim form should be preferably filled in by Staff concerned (if possible) or by the legal heirs as mentioned above.

- III. Certified Police Panchnama / F.I.R.
- IV. Death Certificate.
- V. Notarized Final Post Mortem Report
- VI. Attested salary slip of employee for two months prior to date of accident
- VII. Discharge Summary Card or the report containing the details of treatment given by the Hospital / Doctor.
6. The claim proposal complete in all respect as mentioned above under this policy shall be routed through respective regional office to Human Resources Department, Human Resources Admn. Division, Central Office for lodging claim with Insurance Company.
8. For the benefit of branches/offices, we enclose the specimen of Claim Form (Annexure II) to be submitted both for permanent total disablement or death of the staff member. It is reiterated that the Claim Form should be filled in carefully and no columns should be left blank.
9. The details of capital sum insured in case of various categories of staff members are as under:-  
Capital Sum Insured (Rs. In lacs)

| Sl. No. | Details of Staff                      | CSI in other than Naxal Affected Areas | CSI in Naxal Affected Areas |
|---------|---------------------------------------|----------------------------------------|-----------------------------|
| 1.      | Executives in Scale – VIII, VII & VI  | 22.50                                  | 33.75                       |
| 2.      | Executives in Scale - V & IV          | 16.50                                  | 24.75                       |
| 3.      | Officers in MMGS - III & II & JMGS -I | 10.50                                  | 15.75                       |
| 4.      | Clerical Staff                        | 9.00                                   | 13.50                       |
| 5.      | Sub-staff including FTS and PTS       | 6.00                                   | 9.00                        |

10. Other Ancillary Benefit:-

In the event of Death of the insured person due to accident as defined in the Policy outside her / his residence, the company shall pay in addition to the amount payable under capital sum insured, expenses incurred for transportation of insured's dead body to the place of the residence, subject to a maximum of 2% of capital sum insured applicable to such insured person or Rs.2, 500/- 1,000/- whichever is less.

11. All correspondence on this subject should be addressed to Human Resources Administrative Division, Central Office at the following address:-

**The Asst. General Manager (HR),  
Human Resources Department,  
Human Resources Administration Division,  
8th Floor, Union Bank Bhavan,  
239, Vidhan Bhavan Marg, Nariman Point,  
Mumbai-400021.**

**Note: claim form Annexure II find attachment with SC NO 7363 dated 15.02.2021**

**SCHEDULE IV**

**SCHEDULE FOR REIMBURSEMENT OF  
HOSPITALISATION EXPENSES**

**MEDICAL INSURANCE SCHEME**

Having regard to the need to extend better coverage and reimbursement of hospitalization and medical expenses incurred by the officers / employees/dependent family members, the demand for full reimbursement of expenses connected with hospitalization and medical treatment including domiciliary hospitalization and domiciliary treatment was discussed by and between the parties and a new scheme for reimbursement of medical expenses has been formulated.

**The salient feature of the Scheme is as under:**

The scheme shall cover expenses of the officers / employees and dependent family members in cases he/she shall contract any disease or suffer from any illness (hereinafter called DISEASE) or sustain any bodily injury through accident (hereinafter called INJURY) and if such disease or injury shall require any employee/ dependent family member, upon the advice of a duly qualified Physician/Medical Specialist/Medical practitioner (hereinafter called MEDICAL PRACTITIONER) or of a duly qualified Surgeon (hereinafter called SURGEON) to incur hospitalization/ domiciliary hospitalization and domiciliary treatment expenses as defined in the Scheme, for medical/surgical treatment at any Nursing. Home/ Hospital / Clinic (for domiciliary treatment)/ Day care Centre which are registered with the local bodies in India as herein defined (hereinafter called HOSPITAL) as an inpatient or otherwise as specified as per the scheme.

The Scheme covers Employee + Spouse + Dependent Children + any two of the dependent Parents /Parents-in-law.

- No age limit for dependent children (including step children and legally adopted children).
- A child would be considered dependent if his/her monthly income does not exceed Rs.10, 000/- per month;
- Widowed Daughter and dependent divorced / separated daughters, sisters including unmarried / divorced / abandoned or separated from husband/ widowed sisters and Crippled Child shall be considered as dependent for the purpose of this policy.
- Physically challenged Brother / Sister with 40% or more disability shall also be Covered as Dependent.
- 4 No Age Limits for Dependent Parents. Any two, i.e. either dependent parents or parents-in-law will be covered as dependent.
- Parents would be considered dependent if their monthly income does not exceed Rs.10, 000/- per month or as revised by Indian Banks' Association in due course, and wholly dependent on the employee as defined in this scheme.

All the existing permanent officers / employees of the Banks which are parties to this Settlement shall be covered by this Scheme from the date of introduction/implementation of this Scheme. All New Officers / employees shall be covered from the date of joining as per their appointment in the bank.

The new Scheme as applicable to the officers/ employees in service would be continued beyond their retirement/superannuation etc. subject to payment of stipulated premium by them.

The new Scheme would also cover the existing retired officers/ employees of the Banks and dependent spouse subject to payment of stipulated premium by them.

Reimbursement shall cover Room and Boarding expenses as provided by the Hospital/Nursing Home not exceeding Rs.5000 per day or the actual amount whichever is less. Intensive Care Unit (ICU) expenses not exceeding Rs. 7500/- per day or actual amount whichever is less. Surgeon, team of surgeons, Assistant surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialists Fees, Nursing Charges, Service Charges, IV Administration Charges, Nebulization Charges, RMO charges, Anaesthetic, Blood, Oxygen, Operation Theatre Charges, surgical appliances, OT consumables, Medicines & Drugs, Dialysis, Chemotherapy, Radiotherapy, Cost of Artificial Limbs, cost of prosthetic devices implanted during surgical procedure like pacemaker, defibrillator, ventilator, orthopaedic implants, Cochlear Implant, any other implant, Intra-Occular Lenses, infra cardiac valve replacements, vascular stents, any other valve replacement, laboratory/ diagnostic tests, X-ray CT Scan, MRI, any other scan, copies and such similar expenses that are medically necessary or incurred during hospitalization as per the advice of the attending doctor.

Hospitalization expenses (excluding cost of organ) incurred on donor in respect of organ transplant to officers/ employee/dependent would also be covered for reimbursement.

Pre and Post Hospitalization expenses payable in respect of each hospitalization shall be the actual expenses incurred subject to 30 days prior to hospitalization and 90 days after discharge.

Alternative systems of treatments other than treatment under Allopathy or modern medicine shall include Ayurveda, Unani, Siddha, Homeopathy and Naturopathy in the Indian context, for Hospitalization and Domiciliary treatment.

**CASHLESS FACILITY:** The scheme also includes the benefit of cashless treatment facility in hospitals under a scheme worked by the Banks and the hospitals under a common insurance scheme.

**CONTRIBUTION:** The officers / employees shall not be required to share the cost of such benefits under the new scheme. However, in the case of officers / employees retiring from the Banks after the scheme is introduced and those who are already retired from the services of the banks and who opt to avail the benefits of the scheme will contribute to the insurance premium on their own.

Day care Treatments shall be covered under the scheme and would refer to medical treatment and or surgical procedure which is undertaken under general or local anesthesia in a hospital/day care center in less than a day because of technological advancement, and

ii. Which would have otherwise required hospitalization of more than a day.

Treatment normally taken on an outpatient basis is not included in the scope of this definition.

**DOMICILIARY HOSPITALIZATION:** Domiciliary Hospitalization shall be covered under this scheme and would mean medical treatment for an illness/disease/injury which in

The normal course would require care and treatment at a hospital but is actually taken while confined at home under any of the following circumstances:

- a) The condition of the patient is such that he/she is not in a condition to be removed to a hospital or
- b) the patient takes treatment at home on account of non-availability of room in a hospital.

DOMICILIARY TREATMENT **shall also** be covered under this scheme i.e. treatment taken for specified diseases which may or may not require hospitalization as mentioned herein below.

Domiciliary Hospitalization / Domiciliary Treatment : Medical expenses incurred in case of the following diseases which need Domiciliary Hospitalization /domiciliary treatment as may be certified by the recognized hospital authorities and bank's 'medical officer shall be deemed as hospitalization expenses and reimbursed to the extent of 100%.

Cancer, Leukemia, Thalassemia, Tuberculosis, Paralysis, Cardiac Ailments Pleurisy , Leprosy, Kidney Ailment, AU Seizure disorders, Parkinson's diseases, Psychiatric disorder including schizophrenia and psychotherapy, Diabetes and its complications, hypertension, Asthma, Hepatitis —B, Hepatitis - C, Hemophilia, Myasthenia gravis, Wilson's disease, Ulcerative Colitis, Epidermolysis bullosa, Venous Thrombosis (not caused by smoking) Aplastic Anemia, Psoriasis, Third Degree burns, Arthritis, Hypothyroidism, Hyperthyroidism, expenses incurred on radiotherapy and chemotherapy in the treatment of cancer and leukemia, Glaucoma, Tumor, Diphtheria, Malaria, Non-Alcoholic Cirrhosis of Liver, Purpura, Typhoid, Accidents of Serious Nature, Cerebral Palsy, Polio, all Strokes leading to Paralysis, Haemorrhages caused by accidents, all animal/reptile/insect bite or sting, chronic pancreatitis, Immuno suppressants, multiple sclerosis / motor neuron disease, status asthmaticus, sequela of meningitis, osteoporosis, muscular dystrophies, sleep apnea syndrome(not related to obesity), any organ related (chronic) condition, sickle cell disease, systemic lupus erythematosus (SLE), any connective tissue disorder, varicose veins, thrombo embolism venous thrombosis/ venous thrombo embolism (VTE), growth disorders, Graves' disease, Chronic Pulmonary Disease, Chronic Bronchitis, Physiotherapy and swine flu shall be considered for reimbursement under domiciliary treatment.

The cost of medicines, investigations, and consultations, etc. in respect of domiciliary treatment shall be reimbursed for the period stated by the specialist in Prescription. If no period stated, the prescription for the purpose of reimbursement shall be valid for a period not exceeding 90 days.

**HOSPITAL / NURSING HOME:** A Hospital under this scheme would mean any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a Hospital with the local authorities under the Clinical establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:

Has qualified nursing staff under its employment round the clock.

Has at least 10 in-patient beds in towns having a population of less than 10 Lakhs and at least 15 in-patient beds in all other places;

Has qualified medical practitioner(s) in charge, round the clock;

Has a fully equipped Operation Theatre of its own where surgical procedures are carried out;

Maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.

This clause will however be relaxed in areas where it is difficult to find such hospitals. The term ' Hospital / Nursing Home' shall not include an establishment which is a place of rest, a place for the aged, a place for drug-addicts or place for alcoholics, a hotel or a similar place.

**HOSPITALIZATION:** Hospitalization would mean admission in a Hospital/ Nursing Home for a minimum period of 24 consecutive hours of inpatient care except for specified procedures/treatments, where such admission could be for a period of less than a day.

**ID CARD:** In terms of the scheme arrived at between the Banks and insurance companies, ID Cards would be issued to all the officers / employees/ dependent family members/retired officers / employees/their

dependents for the purpose of availing cashless facility in network hospitals.

**PRE-EXISTING DISEASE:** Pre Existing Diseases would be covered for reimbursement under this scheme.

**PRE—HOSPITALISATION MEDICAL EXPENSES:** Medical expenses incurred immediately 30 days before the insured person is hospitalized will be considered as part of a claim provided that such medical expenses are incurred for the same condition for which the insured person's hospitalization was required.

**POST HOSPITALISATION MEDICAL EXPENSES:** Relevant medical expenses incurred immediately 90 days after the employee/ dependent/ retirement employee is discharged from the hospital provided that such medical expenses are incurred for the same condition for which the Insured Person's Hospitalization was required.

**Additional Ex-Gratia for Critical Illness :** In addition to the reimbursement covered under this scheme, officers I employees (only officers I employees and not their dependents or retired officers / employees) shall be provided additional ex gratia of Rs. 1,00,000/-, In case an employee contracts a Critical Illness as listed below, the sum of Rs. 1,00,000/- shall be paid. This benefit shall be provided on first detection/diagnosis of the Critical Illness. Claim form should be submitted by the employee for availing the benefit.

- Cancer including Leukemia
- Stroke
- Paralysis
- By Pass Surgery
- Major Organ Transplant/Bone marrow transplantation
- End Stage Liver Disease
- Heart Attack
- Kidney Failure
- Heart Valve Replacement Surgery

Hospitalization is not required to claim this benefit.

**Expenses on Hospitalization for minimum period of a day are admissible. However, this time limit shall not be applied to specific treatments, such as:**

1. Adenoidectomy
2. Appendectomy
3. Auroplasty not Cosmetic in nature
4. Coronary angiography /Renal
5. Coronary angioplasty.
6. Dental surgery
7. D & C
8. Excision of cyst/ granuloma/lump/tumor
9. Eye surgery
10. Fracture including hairline fracture/dislocation
11. Radiotherapy
12. Chemotherapy including parental chemotherapy
13. Lithotripsy
14. Incision and drainage of abscess
15. Varicocelelectomy

16. Wound suturing
17. FESS
18. Operations/Micro surgical operations on the nose, middle ear/internal ear, tongue, mouth, face, tonsils & adenoids, salivary glands & salivary ducts, breast, skin & subcutaneous tissues, digestive tract, female/male sexual organs!.
19. Haemo dialysis
20. Fissurectomy I Fistulectorny
21. Mastoidectomy
22. Hydrocele
23. Hysterectomy
24. Inguinal/ventral/umbilicaUfemora\hernia
25. Parenteral chemotherapy
26. Polypectomy
27. Septoplasty
28. Piles/ fistula
29. Prostate surgeries
30. Sinusitis surgeries
31. Tonsillectomy
32. Liver aspiration
33. Sclerotherapy
34. Varicose Vein Ligation
35. All scopies along with biopsies
36. Lumbar puncture
37. Ascitic pleural tapping

This condition will also not apply in case of stay in hospital of less than a day provided the treatment is undertaken under General or Local Anesthesia in a hospital / day care center in less than a day because of technological advancement and which would have otherwise required hospitalization of more than a day.

**MATERNITY EXPENSES BENEFIT EXTENSION:** Hospitalization expenses in respect of the new born child can be covered within the Mother's Maternity expenses. The maximum benefit allowable under this clause will be up to Rs 50000/- for normal delivery and-Rs. 75,000/- for Caesarean Section,

**Baby Day one Cover:** New born baby is covered from day one. All expenses incurred on the new born baby during maternity will be covered in addition to the maternity limit and up to Rs, 20,000/,

**Ambulance Charges:** Ambulance charges are payable up to Rs 2500/- per trip to hospital and / or transfer to another hospital or transfer from hospital to home if medically advised. Taxi and Auto expenses in actual maximum up to Rs750/- per trip will also be reimbursable.

Ambulance charges actually incurred on transfer from one center to another center due to Non availability of medical services/ medical complication shall be payable in full.

**Congenital Anomalies:** Expenses for Treatment of Congenital Internal / External diseases, defects anomalies are covered under the scheme.

**Psychiatric diseases:** Expenses for treatment of psychiatric and psychosomatic diseases shall be payable with or without hospitalization.

**Advanced Medical Treatment:** All new kinds of approved advanced medical procedures for e.g. laser surgery,

stem cell therapy for treatment of a disease is payable on hospitalization /day care surgery.

Treatment taken for Accidents can be payable even on OPD basis in Hospital. FIR/MLC is mandatory in the cases of accidents.

Taxes and other Charges : All Taxes , Surcharges , Service Charges , Registration charges, Admission Charges , Nursing , and Administration charges to be payable.

Charges for diapers and sanitary pads are payable, if necessary, as part of the treatment.

Charges for Hiring a nurse / attendant during hospitalization will be payable only in case of recommendation from the treating doctor in case ICU / CCU, Neo natal nursing care or any other case where the patient is critical and requiring special care.

Treatment for Genetic Disorder and stem cell therapy shall be covered under the scheme.

Treatment for Age related Macular Degeneration (ARMD), treatment such as Rotational Field Quantum magnetic Resonance (RFQMR), Enhanced External Counter Pulsation (EECP), etc. are covered under the scheme. Treatment for all neurological/ macular degenerative disorders shall be covered under the scheme.

Rental Charges for External and or durable Medical equipment of any kind used for diagnosis and or treatment including CPAP, CAPD, Bi-PAP, Infusion pump etc. will be covered under the scheme. However purchase of the above equipment to be subsequently used at home in exceptional cases on medical advice shall be covered.

Ambulatory devices i.e., walker, crutches, Belts, Collars, Caps, Splints, Slings, Braces, Stockings, elastocrepe bandages, external orthopaedic pads, sub cutaneous insulin pump, Diabetic foot wear, Glucometer (including Glucose Test Strips)Nebulizer/ prosthetic devise/ Thermometer, alpha / water bed and similar related items etc., will be covered under the scheme.

Physiotherapy charges: Physiotherapy charges shall be covered for the period specified by the Medical Practitioner even if taken at home.

The above stated scheme would not supersede the continuation of any bank-level arrangement or scheme providing for reimbursement of medical expenses, which is not covered herein, that may be in operation in any Bank.

### **Appendix I**

#### **Medical Scheme for the Officers/ Employees of IBA Member Banks, parties to the Bipartite Settlement/ Joint Note dated 25th May 2015 in lieu of the Existing Hospitalization Scheme**

The scheme covers expenses of the officers / employees and dependent in cases he/she shall contract any disease or suffer from any illness (hereinafter called DISEASE) or sustain any bodily injury through accident (hereinafter called INJURY) and if such disease or injury shall require any such insured Person, upon the advice of a duly qualified Physician/Medical Specialist/Medical practitioner (hereinafter called MEDICAL PRACTITIONER) or of a duly qualified Surgeon (hereinafter called SURGEON) to incur hospitalization/domiciliary hospitalization and domiciliary treatment expenses as defined in the Scheme, for medical/surgical treatment at any Nursing Home/Hospital / Clinic (for domiciliary treatment)/ Day care Centre which are registered with the local bodies, in India as herein defined (hereinafter called HOSPITAL) as an inpatient or otherwise as specified as per the scheme, to the extent of the sum insured + Corporate buffer.

1.1 The Scheme Covers Employee + Spouse + Dependent Children + 2 dependent Parents /parents-in-law.

• No age limit for dependent children. (Including step children and legally adopted children) A child would be considered dependent if their monthly income does not exceed Rs. 10,000/-per month; which is at present, or revised by Indian Banks' Association in due course. Widowed Daughter and dependent divorced / separated daughters, sisters including unmarried / divorced / abandoned or separated from husband/ widowed sisters and Crippled Child shall be considered as dependent for the purpose of this policy. Physically challenged Brother / Sister with 40% or more disability.

•No Age Limits for Dependent Parents. Either Dependent Parents or parents-In-law will be covered. Parents would be considered dependent if their monthly income does not exceed Rs. 10,000/- per month, which is at present, or revised by Indian Banks' Association in due course, and wholly dependent on the employee as defined in this scheme.

(The definition of family shall undergo a change as decided in due course in the negotiations)

1, 2.1 All New Officers / employees to be covered from the date of joining as per their appointment letter. For additions /deletions during policy period, premium to be charged /refunded on pro rata basis.

1.2.2 Continuity benefits coverage to officers / employees on retirement and also to the Retired Officers / employees, who may be inducted in the Scheme.

1.3 Sum Insured: Hospitalization and Domiciliary Treatment coverage as defined in the scheme per annum

**Officers : Rs.400000**

**Clerical Staff Rs.300000**

**Sub Staff : Rs.300000**

Change in sum insured after commencement of policy to be considered in case of promotion of the employee or vice versa.

1.5 In the event of any claim becoming admissible under this scheme, the company will pay through Third Party Administrator to the Hospital / Nursing Home or insured the amount of such expenses as would fall under different heads mentioned below and as are reasonably and medically necessary incurred thereof by or on behalf of such insured but not exceeding the Sum Insured in aggregate mentioned in the schedule hereto.

A. Room and Boarding expenses as provided by the Hospital/Nursing Home not exceeding Rs. 5000 per day or the actual amount whichever is less.

B. Intensive Care Unit (ICU) expenses not exceeding Rs. 7500 per day or actual amount whichever is less.

C. Surgeon, team of surgeons, Assistant surgeon, Anesthetist, Medical Practitioner, Consultants, Specialists Fees.

D. Nursing Charges , Service Charges, IV Administration Charges, Nebulization Charges, RMO charges, Anaesthetic, Blood, Oxygen, Operation Theatre Charges, surgical appliances, OT consumables, Medicines & Drugs, Dialysis, Chemotherapy, Radiotherapy, Cost of Artificial Limbs, cost of prosthetic devices implanted during surgical procedure like pacemaker, Defibrillator, Ventilator, orthopaedic implants, Cochlear Implant, any other implant, IntraOcular Lenses, infra cardiac valve replacements, vascular stents, any other valve replacement, laboratory/diagnostic tests, X-ray CT Scan, Mill, any other scan, scopies and such similar expenses that are medically necessary, or incurred during hospitalization as per the advice of the attending doctor.

E. Hospitalization expenses (excluding cost of organ) incurred on donor in respect of organ transplant to the insured.

1.6 Pre and Post Hospitalization expenses payable in respect of each hospitalization shall be the actual expenses incurred subject to 30 days prior to hospitalization and 90 days after discharge.

2. DEFINITIONS:

2.1 ACCIDENT: An accident is a sudden, unforeseen and involuntary event caused resulting in injury -

2.2

A. "Acute condition" Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/illness/injury which leads to full recovery.

B. "Chronic condition" — A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics —

I. It needs ongoing or long-term monitoring through consultations, examination , check-ups and/or tests —

ii. It needs ongoing or long-term control or relief of symptoms

iii. It requires your rehabilitation or for you to be specially trained to cope with it

iv. It continues indefinitely

v. It comes back or is likely to come back.

### 2.3 ALTERNATIVE TREATMENTS:

Alternative Treatments are forms of treatment other than treatment "Allopathy" or "modern medicine and includes Ayurveda, unani, siddha homeopathy and Naturopathy in the Indian Context, for Hospitalization only and Domiciliary for treatment only under ailments mentioned under clause number 3.1 (Ref: 3.4 Alternative Therapy)

### 2.4 ANY ONE ILLNESS:

Any one illness will be deemed to mean continuous period of illness and it includes relapse within 45 days from the date of last consultation with the Hospital / Nursing Home where treatment has been taken. Occurrence of the same illness after a lapse of 45 days as stated above will be considered as fresh illness for the purpose of this policy.

### 2.5 CASHLESS FACILITY:

Cashless facility "means a facility extended by the insurer to the insured where the payments, of the cost of treatment undergone by the employee and the dependent family members of the insured in accordance with the policy terms and conditions, or directly made to the network provider by the insurer to the extent pre-authorization approved,

### 2.6 CONGENITAL ANOMALY:

Congenital Anomaly refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.

a. Internal Congenital Anomaly which is not in the visible and accessible parts of the body

b. External Congenital Anomaly which is in the visible and accessible parts of the body

### 2.7 CONDITION PRECEDENT:

Condition Precedent shall mean a policy term or condition upon which the Insurer's liability under the policy is conditional upon.

### 2.8 CONTRIBUTION:

The Officers / employees will not share the cost of an indemnity claim on a ratable proportion from their personal Insurance Policies.

#### 2.9 DAYCARE CENTRE:

A day care center means any institution established for day care treatment of illness and/ or injuries or a medical setup within a hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner AND must comply with all minimum criteria as under.

- has qualified nursing staff under its employment
- has all qualified medical practitioner(s) in charge
- has a fully equipped operation theatre of its own where surgical procedures are carried out
- maintains daily records of patients and will make these accessible to the insurance companies authorized personnel.

#### 2.10 DAY CARE TREATMENT:

Day care Treatment refers to medical treatment and or surgical procedure which is

- iii. undertaken under general or local anesthesia in a hospital/day care Centre in less than a day because of technological advancement, and
- iv. Which would have otherwise required a hospitalization of more than a day.

Treatment normally taken on an outpatient basis is not included in the scope of this definition.

#### 2.11 DOMICILIARY HOSPITALIZATION:

Domiciliary Hospitalization means medical treatment for an illness/disease/injury which in the normal course would require care and treatment at a hospital but is actually taken while confined at home under any of the following circumstances:

- c) The condition of the patient is such that he/she is not in a condition to be removed to a hospital or
- d) The patient takes treatment at home on account of non-availability of room in a hospital.

#### 2.12 DOMICILIARY TREATMENT

Treatment taken for specified diseases which may or may not require hospitalization as mentioned in the Scheme under clause Number 3.1

#### 2.13 HOSPITAL / NURSING HOME:

A Hospital means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a Hospital with the local authorities under the Clinical establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under

- Has qualified nursing staff under its employment round the clock.
- Has at least 10 in-patient beds in towns having a population of less than 10 lakhs and at least 15 in-patient beds in all other places;
- Has qualified medical practitioner(s) in charge round the clock;

- Has a fully equipped Operation Theatre of its own where surgical procedures are carried out;
- Maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.

The term 'Hospital / Nursing Home' shall not include an establishment which is a place of rest, a place for the aged, a place for drug-addicts or place for alcoholics, a hotel or a similar place.

This clause will however be relaxed in areas where it is difficult to find such hospitals.

#### 2.14 HOSPITALIZATION:

Hospitalization means admission in a Hospital/Nursing Home for a minimum period of 24 consecutive hours of inpatient care except for specified procedures/treatments, where such admission could be for a period of less than a day, as mentioned in clauses 2.9 and 2.10

#### 2.15 ID CARD:

ID Card means the identity card issued to the insured person by the THIRD PARTY ADMINISTRATOR to avail cashless facility in network hospitals.

#### 2.16 ILLNESS:

Illness means a sickness or a disease or pathological condition leading to the impairment of normal physiological function which manifests itself during the policy period and requires medical treatment.

#### 2.17 INJURY:

Injury means accidental physical bodily harm excluding illness or disease which is verified and certified by a medical practitioner.

However all types of Hospitalization is covered under the Scheme.

#### 2.18 IN PATIENT CARE:

In Patient Care means treatment for which the insured person has to stay in a hospital for more than a day for a covered event.

#### 2.19 INTENSIVE CARE UNIT:

intensive Care Unit means an identified section, ward or wing of a Hospital which is under the constant supervision of a dedicated medical practitioner(s) and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.

#### 2.20 MATERNITY EXPENSES:

Maternity expenses/treatment shall include:

- a) Medical treatment expenses traceable to childbirth {including complicated deliveries and caesarean sections incurred during hospitalization}.
- b) Expenses towards medical termination of pregnancy during the policy period.
- c) Complications on Maternity would be covered up to the Sum Insured plus the Corporate Buffer.

#### 2.21 MEDICAL ADVICE:

Any consultation or advice from a medical practitioner/doctor including the issue of any prescription or repeat prescription.

#### 2.22 MEDICAL EXPENSES:

Medical Expenses means those expenses that an insured person has necessarily and actually incurred for medical treatment on account of illness or accident on the advice of a medical practitioner, as long as these are no more than would have been payable if the insured person had not been insured.

#### 2.23 MEDICALLY NECESSARY:

Medically necessary treatment is defined as any treatment, test, medication or stay in hospital or part of a stay in a hospital which

- is required for the medical management of the illness or injury suffered by the insured;

- must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration or intensity;
- must have been prescribed by a medical practitioner;
- must confirm to the professional standards widely accepted in international medical practice or by the medical community in India.

#### 2.24 MEDICAL PRACTITIONER:

Medical Practitioner is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or the homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license. The term medical practitioner would include physician, specialist and surgeon.

(The Registered practitioner should not be the insured or close family members such as parents, parents-in-law, spouse and children.)

#### 2.25 NETWORK PROVIDER:

Network Provider means hospitals or health care providers enlisted by an insurer or by a Third Party Administrator and insurer together to provide medical services to an insured on payment by a cashless

The list of network hospitals is maintained by and available with the THIRD PARTY ADMINISTRATOR and the same is subject to amendment from time to time.

#### 2.26 NEW BORN BABY:

A new born baby means baby born during the Policy Period aged between one day and 90 days, both days inclusive.

#### 2.27 NON NETWORK

Any hospital, day care Centre or other provider that is not part of the network.

#### 2.28 NOTIFICATION OF CLAIM

Notification of claim is the process of notifying a claim to the Bank, insurer or Third Party Administrator as well as the address/telephone number to which it should be notified.

#### 2.29 OPD TREATMENT:

OPD Treatment is one in which the insured visits a clinic/hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of medical a practitioner. The insured is not admitted as a day care or in-patient.

#### 2.30 PRE-EXISTING DISEASE:

Pre Existing Disease is any condition, ailment or injury or related condition(s) for which you had signs or symptoms, and/or were diagnosed, and/or received medical advice/treatment, prior to the first policy issued by the insurer.

#### 2.31 PRE — HOSPITALISATION MEDICAL EXPENSES:

Medical expenses incurred immediately 30 days before the insured person is hospitalized will be considered as part of a claim as mentioned under Item 1-2 above provided that;

- such medical expenses are incurred for- the same condition for which the insured person's hospitalization was required and
- the inpatient hospitalization claim for such hospitalization is admissible by the insurance company.

#### 2.32 POST HOSPITALISATION MEDICAL EXPENSES:

Relevant medical expenses incurred immediately 90 days after the insured person is discharged from the hospital provided that;

- Such Medical expenses are incurred for the same condition for which the Insured Person's Hospitalization was required; and
- The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company.

#### 2.33 QUALIFIED NURSE:

Qualified Nurse is a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India and/or who is employed on recommendation of the attending medical practitioner.

#### 2.34 REASONABLE AND CUSTOMARY CHARGES:

Reasonable Charges means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness/injury involved.

**2.35 ROOM RENT:**

Room Rent shall mean the amount charged by the hospital for the occupancy of a bed on per day basis.

**2.36 SUBROGATION:**

Subrogation shall mean the right of the insurer to assume the rights of the insured person to recover expenses paid out under the policy that may be recovered from any other source. It shall exclude the medical / accident policies obtained by the insured person separately.

**2.37 SURGERY:**

Surgery or surgical procedure means manual and/or operative procedure(s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief of suffering or prolongation of life, performed in a hospital or day care Centre by a medical practitioner.

**2.38 Third Party Administrator**

Third Party Administrator means a Third Party Administrator who holds a valid License from Insurance Regulatory and Development Authority to act as a THIRD PARTY ADMINISTRATOR and is engaged by the Company for the provision of health services as specified in the agreement between the Company and Third Party Administrator.

**2.39 UNPROVEN/EXPERIMENTAL TREATMENT:**

Unproven/Experimental treatment is treatment, including drug Experimental therapy, which is not based on established medical practice in India.

**3. COVERAGES:**

**3.1 Domiciliary Hospitalization / Domiciliary Treatment ;** Medical expenses incurred in case of the following diseases which need Domiciliary Hospitalization /domiciliary treatment as may be certified by the attending medical practitioner and / or bank's 'medical officer shall be deemed as hospitalization expenses and reimbursed to the extent of 100%

Cancer , Leukemia, Thalassaemia, Tuberculosis, Paralysis, Cardiac Ailments , Pleurisy , Leprosy, Kidney Ailment , All Seizure disorders, Parkinson's diseases, Psychiatric disorder including schizophrenia and psychotherapy Diabetes and its complications, hypertension, Hepatitis —B , Hepatitis - C, Hemophilia, Myasthenia gravis, Wilson's disease, Ulcerative Colitis , Epidermolysis bullosa, Venous Thrombosis(not caused by smoking) Aplastic Anaemia, Psoriasis, Third Degree burns, Arthritis , Hypothyroidism , Hyperthyroidism expenses incurred on radiotherapy and chemotherapy in the treatment of cancer and leukemia, Glaucoma, Tumor, Diphtheria, Malaria—Non-Alcoholic Cirrhosis of Liver, Purpura, Typhoid, Accidents of Serious Nature , Cerebral Palsy, Polio, All Strokes Leading to Paralysis, Haemorrhages caused by accidents, All animal/reptile/insect bite or sting, chronic pancreatitis, Immuno suppressants, multiple sclerosis / motorneuron disease, status asthmaticus, sequela of meningitis, osteoporosis, muscular dystrophies, sleep apnea syndrome(not related to obesity), any organ related (chronic) condition, sickle cell disease, systemic lupus erythematosus (SLE), any connective tissue disorder, varicose veins, thrombo embolism venous thrombosis/venous thrombo embolism (VIE)], growth disorders, Graves' disease, Chronic obstructive Pulmonary Disease, Chronic Bronchitis, Asthma, Physiotherapy and swine flu shall be considered for reimbursement under domiciliary treatment.

The cost of Medicines, Investigations, and consultations, etc.in respect of domiciliary treatment shall be reimbursed for the period stated by the specialist and / or the attending doctor and / or the bank's medical officer, in Prescription. If no period stated, the prescription for the purpose of reimbursement shall be valid for a period not exceeding 90 days.

**3.2 Critical Illness :** To be provided to the employee only subject to a sum insured of Rs. 1,00,000/-. Cover starts on inception of the policy. In case an employee contracts a Critical Illness as listed below, the total sum

insured of Rs.1, 00,000/- is paid, as a benefit. This benefit is provided on first detection/diagnosis of the Critical Illness.

- Cancer including Leukemia
- Stroke
- Paralysis
- By Pass Surgery
- Major Organ Transplant
- End Stage Liver Disease
- Heart Attack
- Kidney Failure
- Heart Valve Replacement Surgery

Hospitalization is not required to claim this benefit. Further the Employee can claim the cost of hospitalization on the same from the Group Mediclaim Policy as cashless / reimbursement of expenses for the treatment taken by him.

3.3 Expenses on Hospitalization for minimum period of a day are admissible. However, this time limit is not applied to specific treatments, such as

|    |                                                   |    |                                             |
|----|---------------------------------------------------|----|---------------------------------------------|
| 1  | Adenoidectomy                                     | 21 | Fissurectomy / Fistulectomy                 |
| 2  | Appendectomy                                      | 22 | Mastoidectomy                               |
| 3  | Ascitic / Plural tapping                          | 23 | Hydrocele                                   |
| 4  | Auoplasty not Cosmetic in nature                  | 24 | Hysterectomy                                |
| 5  | Coronary angiography /Renal                       | 25 | inguinal/ ventral/ umbilica/ femoral hernia |
| 6  | Coronary angioplasty                              | 26 | Parenteral chemotherapy                     |
| 7  | Dental surgery                                    | 27 | Polypectomy                                 |
| 8  | D&C                                               | 28 | Septoplasty                                 |
| 9  | Excision of cyst/ granuloma/lump/tumor            | 29 | Piles/ fistula                              |
| 10 | Eye surgery                                       | 30 | Prostate surgeries                          |
| 11 | Fracture including hairline fracture /dislocation | 31 | Sinusitis surgeries                         |
| 12 | Radiotherapy                                      | 32 | Tonsillectomy                               |
| 13 | Chemotherapy including parental chemotherapy      | 33 | Liver aspiration                            |
| 14 | Lithotripsy                                       | 34 | Sclerotherapy                               |
| 15 | Incision and drainage of abscess                  | 35 | Varicose Vein Ligation                      |
| 16 | Varicocelelectomy                                 | 36 | All scopes along with biopsies              |

|    |                                                                                                                                                                                                                                     |    |                 |
|----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|-----------------|
|    |                                                                                                                                                                                                                                     |    |                 |
| 17 | Wound suturing                                                                                                                                                                                                                      | 37 | Lumbar puncture |
| 18 | FESS                                                                                                                                                                                                                                |    |                 |
| 19 | Operations/Micro surgical operations on the nose, middle ear/internal ear, tongue, mouth, facetonils & adenoids, salivary glands & salivary ducts, breast, skin & subcutaneous tissues, digestive tract, female/male sexual organs. |    |                 |
| 20 | Haemo dialysis                                                                                                                                                                                                                      |    |                 |

This condition will also not apply in case of stay in hospital of less than a day provided—

a. The treatment is undertaken under General or Local Anesthesia in a hospital / day care Centre in less than a day because of technological advancement and

b. Which would have otherwise required hospitalization of more than a day.

3.4 Alternative Therapy : Reimbursement of Expenses for hospitalization or domiciliary treatment (under clause 3.1) under the recognized system of medicines , viz, Ayurvedic Unani, Sidha, Homeopathy , Naturopathy , if such treatment is taken in a clinic /hospital registered, by the central and state government .

### 3.5 MATERNITY EXPENSES BENEFIT EXTENSION:

The hospitalization expenses in respect of the new born child can be covered within the Mother's Maternity expenses. The maximum benefit allowable under this clause will be up to Rs. 50000/- for Normal Delivery and-Rs. 75,000/- for Caesarean Section:

Special conditions applicable to Maternity expenses Benefit Extension:

i months waiting period under maternity benefit will be waived from the policy.

ii. Pre-natal & post natal charges in respect of maternity benefit are covered under the policy up to 30 days and 60 days only, unless the same requires hospitalization.

III. Missed Abortions, Miscarriage or abortions induced by accidents are covered under the limit of Maternity

IV. Complications in Maternity including operations for extra uterine pregnancy ectopic pregnancy would be covered in the up to the Sum Insured + Corporate Buffer

V. Expenses incurred for Medical Termination of Pregnancy

VI. Claim in respect of delivery to be given irrespective of the number of children

3.6 Baby bay one Cover: New born baby is covered from day one. All expenses incurred on the new born baby during maternity will be covered in addition to the maternity limit up to Rs, 20000/-

However if the baby contacts any illness, the same shall be considered in the Sum Insured + Corporate buffer.

Baby to be taken as an additional member within the normal family floater.

3.7 Ambulance Charges: Ambulance charges are payable up to Rs 2500/- per trip to hospital and / or transfer to another hospital or transfer from hospital to home if medically advised. Taxi and Auto expenses in actual maximum up to Rs750/- per trip.

Ambulance charges actually incurred on transfer from one center to another center due to Non availability of medical services/ medical complication shall be payable in full.

3.8 Pre- Existing Diseases / Ailments: Pre-existing diseases are covered under the scheme.

3.9 Congenital Anomalies: Expenses for Treatment of Congenital Internal / External diseases, defects anomalies are covered under the policy

3.10 Psychiatric diseases: Expenses for treatment of psychiatric and psychosomatic diseases be payable with or without hospitalization.

3.11 Advanced Medical Treatment: All new kinds of approved advanced medical procedures for e.g. laser surgery, stem cell therapy for treatment of a disease is payable on hospitalization /day care surgery.

3.12 Treatment taken for Accidents can be payable even on OPD basis in Hospital up to Sum Insured.

3.13 Taxes and other Charges : All Taxes , Surcharges , Service Charges , Registration charges , Admission Charges , Nursing, and Administration charges to be payable. Charges for diapers and sanitary pads are payable if necessary as part of the treatment Charges for Hiring a nurse / attendant during hospitalization will be payable only in case of recommendation from the treating doctor in case ICU / CCU, Neo natal nursing care or any other case where the patient is critical and requiring special care.

3.14 Treatment for Genetic Disorder and stem cell therapy is covered under the scheme.

3.15 Treatment for Age related Macular Degeneration (ARMD), treatment such as Rotational Field Quantum magnetic Resonance (RFQMR), Enhanced External Counter Pulsation (EECP), etc. are covered under the scheme. Treatment for all neurological/ macular degenerative disorders shall be covered under the scheme.

3.16 Rental Charges for External and or durable Medical equipment of any kind used for diagnosis and or treatment including CPAP, CAPD, Bi-PAP, Infusion pump etc. will be covered under the scheme. However purchase of the above equipment to be subsequently used at home in exceptional cases on medical advice shall be covered.

3.17 Ambulatory devices i.e., walker, crutches, Belts, Collars, Caps, Splints, Slings, Braces, Stockings, elastocrepe bandages, external orthopaedic pads, sub cutaneous insulin pump, Diabetic foot wear, Glucometer (including Glucose Test Strips)/ Nebulizer/ prosthetic devise/ Thermometer, alpha / water bed and similar related items etc., will be covered under the scheme.

3.18 Physiotherapy charges: Physiotherapy charges shall be covered for the period specified by the Medical Practitioner even if taken at home.

All claims admitted in respect of any/all insured person/s during the period of insurance shall not exceed the Sum Insured stated in the schedule and Corporate Buffer if allocated.

#### **4. EXCLUSIONS:**

The company shall not be liable to make any payment under this policy in respect of any expenses whatsoever incurred by any insured Person in connection with or in respect of:

4.1 Injury / disease directly or indirectly caused by or arising from or attributable to War, invasion, Act of Foreign enemy, War like operations (whether war be declared or not).

4.2

a. Circumcision unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to an accident.

b. Vaccination or inoculation.

c. Change of life or cosmetic or aesthetic treatment of any description is not covered.

d. Plastic surgery other than as may be necessitated due to an accident or as part of any illness.

4.3 Cost of spectacles and contact lenses, hearing aids. Other than Intra-Ocular Lenses and Cochlear Implant.

4.4 Dental treatment or surgery of any kind which are done in a dental clinic and those that are cosmetic in nature.

- 4.5 Convalescence, rest cure, Obesity treatment and its complications including morbid obesity, treatment relating disorders, Venereal disease, intentional self-injury and use of intoxication drugs / alcohol.
- 4.6 All expenses arising out of any condition directly or indirectly caused to or associated with Human T-Cell Lymphotropic Virus Type iii ( HTLB -III) or lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or Variation Deficiency Syndrome' or any syndrome or condition of a similar kind commonly referred to as AIDS.
- 4.7 Charges incurred at Hospital or Nursing Home primarily for diagnosis x-ray or Laboratory examinations or other diagnostic studies not consistent with or incidental to the diagnosis and treatment of positive existence of presence of any ailment, sickness or injury, for which confinement is required at a Hospital / Nursing Home, unless recommended by the attending doctor.
- 4.8 Expenses on vitamins and tonics unless forming part of treatment for injury or diseases as certified by the attending physician
- 4.9 Injury or Disease directly or indirectly caused by or contributed to by nuclear weapon / materials.
- 4.10 All non-medical expenses including convenience items for personal comfort such as charges for telephone, television, /barber or beauty services, died t charges, baby food, cosmetics, tissue paper, diapers, sanitary pads, toiletry items and similar incidental expenses, unless and otherwise they are necessitated during the course of treatment.

## **5 CONDITIONS:**

- 5.1 Contract: the proposal form, declaration, and the policy issued shall constitute the complete contract of insurance.
- 5.2 Every notice or communication regarding hospitalization or claim to be given or made under this Policy shall be communicated to the office of the Bank, dealing with Medical Claims, and/or the THIRD PARTY ADMINISTRATOR office as shown in the Schedule. Other matters relating to the policy may be communicated to the policy issuing office.
- 5.3 The premium payable under this Policy shall be paid in advance. No receipt for Premium shall be valid except on the official form of the company signed by a duly authorized official of the company. The due payment of premium and the observance and fulfillment of the terms, provisions, conditions and endorsements of this Policy by the Insured Person in so far as they relate to anything to be done or complied with by the Insured Person shall be a condition precedent to any liability of the Company to make any payment under this Policy. No waiver of any terms, provisions, conditions and endorsements of this policy shall be valid unless made in writing and signed by an authorised official of the Company.
- 5.4 Notice of Communication: Upon the happening of any event which may give rise to a claim under this Policy notice with full particulars shall be sent to the Bank or Regional Office or THIRD PARTY ADMINISTRATOR named in the schedule at the earliest in case of emergency hospitalization within 7 days from the time of Hospitalization/Domiciliary Hospitalization .
- 5.5 All supporting documents relating to the claim must be filed with the office of the Bank dealing with the claims or THIRD PARTY ADMINISTRATOR within 30 days from the date of discharge from the hospital. In case of post-hospitalization, treatment (limited to 90 days), (as mentioned in pare 2.32) all claim documents should be submitted within 30 days after completion of such treatment.
- For Domiciliary claims: Claim form completed in all aspects should reach Third Party Aggregator (TPA) on or before 10th of every month for previous month's claim.
- Waiver of these Conditions 5.4 and 5.5 may be considered in extreme cases of hardship where it is proved to the satisfaction of the Bank that under the circumstances in which the insured was placed it was not possible for him or any other person to give such notice or deliberate or file claim within the prescribed time-limit. The same would be waived by the TPA without reference to the Insurance Company.
- 5.5.1 The Insured Person shall obtain and furnish to the office of the Bank dealing with the claims / THIRD PARTY ADMINISTRATOR with all original bills, receipts and other documents upon which a claim is

based and shall also give such additional information and assistance as the Bank through the THIRD PARTY ADMINISTRATOR/Company may require in dealing with the claim.

5.5.2 Any medical practitioner authorised by the Bank / Third Party Administrator / shall be allowed to examine the Insured Person in case of any alleged injury or disease leading to Hospitalization, if so required.

5.6 The Company shall not be liable to make any payment under this policy in respect of any claim if such claim be in any manner fraudulent or supported by any fraudulent means or device whether by the Insured Person or by any other person acting on his behalf.

#### DISCLOSURE TO INFORMATION NORM

The claim shall rejected in the event of misrepresentation, mis-description or non-disclosure of any material fact.

5.8 Claims will be managed through the same Office of the Bank from where it is managed at present. The Insurance Companies third party administrator will be setting up a help desk at that office and supporting the bank in clearing all the claims on real time basis.

5.9 In case of rejection of claims it would go through a Committee set up of the Bank, Third Party Administrator and United India insurance Co Ltd. unless rejected by the committee in real time the claim should not be rejected.

5.10 There would be a continuity of this Scheme / benefits to the Retiring Officers / employees and their family.

#### Appendix -II

#### **Mapping the underwriting, process, servicing and claims for the Medical Scheme of the Employees and their family members of Member Banks of Indian Banks' Association**

1. The policy will be issued in the name of Indian Banks' Association Member Banks and the list of the member banks would be mentioned giving the data of the employees bifurcated into:-

- a) Officers with the data of their dependent family members.
- b) Clerical staff with the data of their dependent family members.
- c) Sub staff with the data of their dependent family members.

The premium is decided by the number of employees uniformly but not based on the number of dependent family members. The collection of data of dependent family members at the initial stage may take long time. In such cases claims pertaining to dependent family members of employees pending collection of data may be settled on certification and recommendation of the appropriate authority of the respective bank.

- 2. The policy will commence on a uniform date for all the member banks to ensure they get the benefit of the large number of employees which has been instrumental in the procurement of the most competitive premium quote and would eventually also reflect in a positive claim ratio.
- 3. The member banks will submit their data and pay the premium to the lead Insurance Company viz. United India Insurance Co. Ltd., in proportion to their employee strength.
- 4. The insured name of Indian Banks' Association is used for getting the benefit of mass scale underwriting and a positive claim ratio that would benefit all the member Banks. All underwriting, process and claim servicing will be done by the member Banks' directly with United India Insurance Co. Ltd. and K. M. Dastur Reinsurance Brokers Pvt. Ltd.
- 5. The Corporate Buffer of all the member banks will be in proportion to the percentage of their premium contribution.
- 6. The allocation and use of this Corporate Buffer would rest with the individual management of the member bank. At the end of the year we would have a joint

review on how many banks have totally utilized their Corporate Buffer and how many other member banks have not utilized their Corporate Buffer totally. The unutilized Corporate Buffer of the member banks would now be proportionately available to the member banks whose Corporate Buffer has been totally utilized.

This would be one of the major benefits of the Group underwriting of all the member banks under one policy and at the same time individual underwriting of each member banks for data processing, servicing and claims.

7. The claim settlement of the member banks would be done in the same process as followed in the past, by each individual member banks.
8. The Third Party Administrator, appointed by the lead insure viz United India Insurance Co. Ltd. will station their representative at the banks regional/ nodal offices from where these banks have been settling medical claims of their employees.
9. The Third Party Administrator, would have a Dedicated Office, Server and a 24 X 7 Call Centre for the Member Banks of the Indian Banks' Association.
10. The employees would submit the claims to the same regional / nodal offices where they have been submitting in the past and the Third Party Administrator representative will be the backup support and ensure claim settlement is completed, in thirty minutes.
11. The Third Party Administrator should ensure placement of representative in all the regional/nodal offices of the member banks• where the employees have been submitting their claims in the past)
12. No claims would be rejected by the insurance company/ Third Party Administrator unless the same is rejected by the committee comprising of the Bank management, Insurance Company, Third Party Administrator and K. M. Dastur Reinsurance Bookers Pvt Ltd.
13. All the employees and their family members would be issued ID cards by the Third Party Administrator, of the Insurance Company i.e. United India Insurance Co. Ltd. In case the employee or his family member gets admitted id any of the preferred. Provider Network of hospitals on production of ID card, the hospital authority in turn shall notify by fax / mail the details of hospitalization along with ID card number and Name of the employee to the.. Third Party Administrator, who would again revert by fax / mail a confirmation to the hospital to proceed with the claim.

This would even enable them to claim from anywhere in India and they would be able to admit themselves in hospitals anywhere in India by merely calling the dedicated call centres of the Third Party Administrator, which would be working on a 24x7 basis. The Third Party Administrator, would even be able to advise the employees on the nearest hospital available in their area. In case of an emergency admission to a hospital which is not in PP Network, the employees also have a benefit to get himself admitted on a cashless basis by intimating the Third Party Administrator, call center number, mentioning his ID card No and name. The hospital authority would fax / mail the details of hospitalization to the Third Party Administrator, who would again revert by fax / mail a confirmation to the hospital to proceed with the claim.

14. Most of the claims would be cashless; which would be paid directly to the hospital concerned.

15. The reimbursement claims of pre and post hospitalization or in a few cases of actual hospitalization would be paid to the employees through the banks regional/ nodal offices or directly credited to the employees account.
16. In case of reimbursement claim where the employee has not informed the banks Regional / Nodal offices; they may phone the 24 X 7 call center of the Third Party Administrator giving the details of their card ID number and name. In such cases the reimbursement claim should be submitted on completion of hospitalization and not later than 30 days of discharge from the hospital. In case of post-hospitalization treatment, all claim documents should be submitted within 30 days after completion of such treatment. Wherever the hospitals are not in the approved list of Third Party Administrator, the Third Party Administrator should take necessary action for addition of those hospitals on their network hospital list in consultation with bank. In an emergency the claim payment would be paid to the hospital account and empanelment of the hospital would be considered.
17. All the addition and deletion of the employees and dependents of the various member banks would be done on a monthly basis. A newly recruited employee would automatically be admitted in the medical scheme from the date of his appointment letter. This has to be reflected in the addition / deletion statement to be sent to the Third Party Administrator! K. M. Dastur Reinsurance Broker Pvt. Ltd., before 10th of the beginning of every month.
18. ID cards will be prepared within 10 working days from the date of receipt of data. These cards can be couriered to the respective branch office in which the employee is located. The cards can be distributed by at the branch office by the bank's branch manager / any other person who is made responsible for the same. Corrections in cards, if any can be e-mailed to an exclusive id which will be exclusive for cards correction errors. These cards will be corrected and resent within 2 working days from the receipt of correction mail.
19. An adequate deposit premium have to be placed by the member banks for this addition, as this is a regulatory compliance under section 64 V B of the Insurance Act; wherein no insurance can be initiated without the payment of the premium.
20. At the same time refund premium of all deletions would be credited in the deposit account of the member banks.
21. All additions / deletions of employees and family members would be on prorata basis. In case, some member banks joined the scheme sometime after the main master policy has been incepted, they would also be joining on a prorata premium.

#### **MEDICAL INSURANCE POLICY FOR EXISTING EMPLOYEES**

➤ (SC No.7348 Dt.27.01.2021 )

**Renewal of medical insurance scheme for exiting employees (Policy tenure 01.10.2020 to 30.09.2021)**

##### **Major Highlights**

- Guidelines issued for Addition of members (Para 6: Sub-para 6.9 of the policy)
- No change in Room rent ceiling: Ceiling Rs.5000/- per day
- No change in ceiling for ICU: Ceiling Rs.7500/- per day

- No change in the list of ailments covered under ‘Domiciliary Treatment’ (Para 3 – Additional Coverage)
- Claim Intimation: TPA must be informed within 48 hours of the Insured person’s admission to hospital in case of reimbursement claim {for both planned & emergency admissions}
- Claim submission: No change in the time limit for submission of documents in case of reimbursement. Reimbursement Claim pertaining to hospitalization & pre-hospitalization expenses must be submitted within 30 days of date of discharge from the hospital. Reimbursement claim pertaining to post hospitalization expenses must be submitted within 30 days from completion of post hospitalization treatment.
- Valid pre-printed GST number mandatory on bills.
- 

## Policy

1. Attention is invited to Staff Circular No. 7074 dated 05.12.2019 providing the details of Medical Insurance Policy for existing employees for the period of 01.10.2019 to 30.09.2020. The policy for existing employees has been renewed for a further period of one year i.e. from 01.10.2020 up to 30.09.2021. Consequent to the amalgamation of Andhra Bank and Corporation Bank into Union Bank of India with effect from 01.04.2020, the said policy, which commenced from 01.10.2020, is the first Medical Insurance Policy of the amalgamated entity.
2. The initial information on ‘renewal of the policy’ for existing employees was circulated vide Staff Circular 7254 dated 06.10.2020. All employees and their dependents (as per Union Parivar; subject to para 3) existing on Bank’s payroll as on 01.10.2020 are covered under this policy of Medical Insurance from 01.10.2020 to 30.09.2021. The policy number is 251100502010000250. The policy document received from ‘**National Insurance Company**’ is provided herewith as Annexure I. The Medical Insurance Policy for existing employees has been renewed and the initial information was circulated vide Staff Circular 7027 dated 01-10-2019. All employees and their dependents (as per Union Parivar; subject to para 3) existing on Bank’s payroll as on 01.10.2019 are covered under this policy of Medical Insurance from **01.10.2019 to 30.09.2020**. The policy number is **5001002819P111090512** the policy document received from UIIC is given as **Annexure-I**.
3. **Dependent Data in Union Parivar:** Attention is hereby drawn to Staff Circular 7240 dated 05.09.2020, vide which the below mentioned information/ communication received from Insurance Company was circulated:

  - e-card of dependent, where date of birth is not updated in Union Parivar, will not be displayed on TPA’s website as the data will not be uploaded at all and no cashless/reimbursement facility will be available without proper updation of data.
  - Any discrepancy in name, surname, age of dependent, etc, between Union Parivar data and submitted KYC documents {Preferably Aadhaar Card} will lead to rejection of cashless / reimbursement claim.
4. **Dependent Data: Additions/ Deletions – Group Mediclaim Policy**                      **The ‘National Insurance Company Ltd** has provided fresh guidelines for ‘Addition of members’ in the policy year 2020-21, the guidelines issued by the Insurance Co are reproduced below ‘verbatim’ for ready reference and necessary information of all concerned: “Midterm additions are allowed only for natural additions subject to intimation received within 30 days, i.e. new joinees, newly married spouses and new born children. Any additions for

new employee, spouse/ children would be allowed within 30 days of date of joining, marriage/ birth respectively”.

5. **No piece-meal updation of Dependent Data:** In terms of the minutes issued in respect of the 10<sup>th</sup> Bipartite Settlement/ Joint Note dated 25.05.2015 the Insurance Company has informed that, ‘**the dependent data addition/ modification will be accepted only through monthly Annexure and no piece-meal updation will be carried out in the dependents data**’. All are required to go through their respective bio-data in Union Parivar for the purpose of checking and updation of dependent details to avoid any kind of inconvenience during medical exigencies.
6. **Employee contact details:** As per information received from NIC, the mobile number and email address of all employees should be updated in their database. All employees to ensure that their mobile number and email address is mentioned positively on the claim form while submission of domiciliary/ reimbursement claim forms.
7. **Employee Account Number and IFSC Code:** Salary account numbers and related IFSC codes in respect of account numbers pertaining to all the covered employees have already been shared with National Insurance Company.
8. **Aadhar & PAN number:** As per IRDAI letter no IRDAI/SDD/MISC/CIR/248/11/2017 dated 08<sup>th</sup> Nov 2017, linkage of Aadhar and PAN to Medical Insurance Policy has been made mandatory, under the prevention of Money- laundering (Maintenance of Records) Second Amendment Rules, 2017. All employees will be required to submit a copy of Aadhaar card of the self/dependent with their claim form in both cashless and reimbursement cases. Also all employees will be required to submit copy of their PAN cards with claim reimbursement forms. Annexure-II
9. To ensure quick settlement of claims, a checklist for proper claim submission, is produced herewith as annexure III. For the benefit of all employees, domiciliary and hospitalization claim forms, already circulated previously vide SC 7254 are attached to this circular.
  - Domiciliary Claim Form. **Annexure IV**.
  - Reimbursement Claim Form. Both Part A and B to be filled in. **Annexure V**.
- ~~10.~~ **Medicards:** The details of all existing employees along with their dependents have been shared with NIC and medi-cards are available on Paramount TPA’s website, the path to generate Medi-card is as follows:

[www.paramounttpa.com](http://www.paramounttpa.com) → View E-card → Select Insurance Company – National Insurance Company  
Employee ID → Group Code – Ubank      Mobile Number for      OTP      Submit.      →
11. **Claim intimation & Claim submission:** Attention is hereby invited to Staff Circular No.7074 dated 05.12.2019 vide which details pertaining to Medical Insurance Policy for existing employees, for the policy period of 01.10.2019 to 30.09.2020, were circulated. Information shared vide Staff Circular 7074 dated: 05.12.2019, on the details pertaining to ‘**claim intimation & claim submission**’, holding relevance in the policy year 2020-21 also, is provided below:-

- **TPA must be intimated/ notified within 48 hours of the Insured person's admission to hospital in case of reimbursement claims {for both planned & emergency admissions}.**
- **Notification of claim within prescribed time limit is mandatory in all hospitalization/ IPD cases.**
- As per Clause no. 5 of Medical Insurance Policy for Existing Employees, following time limits are to be mandatorily complied with:

| Notification of claim in case of Cashless facility | TPA must be informed:                                                                                  |
|----------------------------------------------------|--------------------------------------------------------------------------------------------------------|
| In event of planned hospitalization                | At-least 72 (seventy-two) hours prior to insured person's admission to network provider/ PPN Hospital. |
| In event of emergency hospitalization              | Within 24 (twenty-four) hours of the insured person'                                                   |

| Notification of claim in case of Cashless facility | TPA must be informed:                                                                                  |
|----------------------------------------------------|--------------------------------------------------------------------------------------------------------|
| In event of planned hospitalization                | At-least 72 (seventy-two) hours prior to insured person's admission to network provider/ PPN Hospital. |
| In event of emergency hospitalization              | Within 24 (twenty-four) hours of the insured person's admission to network provider/ PPN Hospital.     |

- **Various methods of "claim intimation" are mentioned below:-**

- (a) **Email** – Claim intimation can be done by sending a detailed mail on [claim.intimation@paramounttpa.com](mailto:claim.intimation@paramounttpa.com). The mail must contain details like Employee No., employee name, patient name, relationship with the employee, hospital name, treating doctor name, hospital address, date of admission in hospital, estimated expense etc.
- (b) **Phone Call** – Claim intimation can also be done by calling on TPA's Helpline no. 022-66620808 or 1800-266-7008.
- (c) **Paramount TPA Mobile App (mW!se)** – Claim intimation can also be done through Mobile App, mW!se.
- (d) **Paramount TPA website** – Claim intimation can also be done through Paramount TPA website, [www.paramounttpa.com](http://www.paramounttpa.com).

- Upon intimation, a 'claim intimation number' is generated/ provided to the insured. For all the reimbursement hospitalization/IPD claims, this claim intimation no. is to be mandatorily mentioned on the claim form.
- In case the insured person/ insured person's representative fails to intimate/ notify the claim to the TPA or fails to submit/ file the claim within the prescribed time limit, 'delay intimation &/ or submission condonation letter' is to be submitted to the respective Regional Office. Detailed procedure has been circulated vide Staff Circular 7288 dated 10.11.2020.

- The 'delay intimation &/ or submission condonation letter' already circulated vide Staff Circular 7254 dated 06.10.2020 & SC 7288 dated 10.11.2020 is attached herewith again as Annexure VI. Kindly note that the claim intimation number, for hospitalization/ IPD claims, should be mandatorily mentioned in the given field on the letter.
- Submission of claim documents: In case of reimbursement claim, all claim documents should be submitted within 30 days of date of treatment/ discharge to the TPA, in original.
- For reimbursement of post hospitalization claims, the claim documents must be submitted to TPA, within 30 days of completion of post hospitalization treatment.
- The point elucidated in policy in respect of 'delayed intimation/ submission' & already circulated vide Staff Circular 7288 dated 10.11.2020 is, reproduced as verbatim:

**Note:** Waiver of this condition may be considered in extreme cases of hardship where it is proved to the satisfaction of the Company that under the circumstances in which the insured was placed it was not possible for him or any other person to give such notice or file claim within the prescribed time-limit.

12. **Pre- & Post Hospitalization Medical Expenses:** Medical expenses incurred immediately 30 days before the insured person is hospitalized will be considered as part of a claim. Relevant medical expenses incurred immediately 90 days after the Insured person is discharged from the hospital provided that;
  - a. Such Medical expenses are incurred for the same condition for which the Insured Person's Hospitalization was required; and
  - b. The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company.
13. **Maternity Expenses Benefit Extension: for maternity cases, refer para 3; sub-para 3.5 of the policy.**
14. **Additional Coverages - Domiciliary Claim:**
  - a) The list of domiciliary ailments/hospitalization covered under this policy is given Para 3.1 of the policy document. The listed diseases/ ailments, which need domiciliary treatment as may be certified by a medical practitioner and/ or bank's medical officer shall be deemed as hospitalization expenses and reimbursed to the extent of 100%, subject to overall limit of Sum Insured under the policy.
  - b) The cost of Medicines, Investigations and consultations, etc. in respect of listed domiciliary treatment shall be reimbursed for the period stated by the specialist and/or the attending doctor and/or the bank's medical officer, in prescription duly supported by relevant investigation reports wherever necessary.
  - c) If no period stated, the prescription for the purpose of reimbursement shall be valid for a period not exceeding 90 days.
  - d) Prescriptions with the time limit of more than 180 days shall require to be re-validated after 180 days by the attending doctor.

**Documents to be submitted for Domiciliary claim:**

- a) Domiciliary claim form.

- b) Original prescription for the first month. Attested Xerox copy of prescription for next two months. Again original prescription will be required in the fourth month and the process will continue in the same fashion.
  - c) All original paid bills of medicine pertaining to the ailment. Pre-printed & valid GST number of the retailer is mandatory on the bills for further processing.
  - d) Original investigation reports if any.
  - e) The field of mobile number and email address is mandatory and must be filled in every time the form is submitted.
15. **Claim closure:** It is to be noted that in terms of the communication received from Insurance Company, any claim in respect of which deficiency has been generated would remain open for a period of 45 days only from the date of generation of 'first deficiency letter' and it is to be ensured that any deficiency/ deficiencies raised in respect of the claim is/ are addressed within this timeline of 45 days. Subsequent to the completion of the 45 days period the claim would be **closed. Claim once closed would not be opened by the Insurance Company.**
16. **Corporate Buffer:** An amount of Rs.12, 90, 81,790/- (Twelve Crores Ninety Lacs Eighty One Thousand Seven Hundred and Ninety Rupees Only) has been allotted to the Bank as funds under Corporate Buffer (Medical Assistance). Corporate Buffer policy for the year 2020-21 has been circulated vide Staff Circular 7315 dated 15.12.2020. However employees with coverage under Super Top Up will be eligible for benefit of Corporate Buffer only after full utilization of both basic + Super Top Up facility, i.e. Rs 9 lacs for officers and Rs 7 lacs for award staff.
- Employees with coverage under Super Top-Up will be eligible for benefit of Corporate Buffer only after full utilization of both Basic & Super Top-Up facility, i.e. Rs.9 lacs for officers and Rs.7 lacs for award staff.
17. **Super Top Up Tax Benefit:** Employees who have opted for/ chosen Super Top Up facility/ benefit are eligible for tax benefit against the premium paid towards Super-top up would be issued in due course of time and a separate circular would be issued vide which the requisite information on the certificate would be circulated.
18. **Online Consent/ Withdrawal by Retiring Employees:** It is evident that employees retiring during the tenure of the policy, i.e. retiring in the months of Oct.2020 to Sep 2021, will be covered under the existing employee policy till 30.09.2021, subject to their submitting the consent to continue in the policy. Kindly refer to Staff Circular 7256 dated 06.10.2020 for details. At the cost of repetition, it is hereby again informed that, "In case no option is received from the employee, it will be considered as exit from the policy and the retiring employee will be shifted out of the policy coverage with immediate effect. It is to be noted that, for employees exiting the policy, there is no option to re-join."
- Pro-rate premium once deducted will not be refunded.
19. **In case any payment has been carried out by the insured during a cashless hospitalization, the insured is required to submit the original receipts along with claim form to TPA, for reimbursement, within 07 days post discharge.**

At the cost of repetition, please note that all such claims must be invariably submitted to the TPA within 07 days of discharge, failing which the same will not be considered for further processing.

This condition is not applicable for amount deposited to hospital as security money and non-payable items.

20. All concerned are requested to take a careful note of the above.

**CORPORATE BUFFER (MEDICAL ASSISTANCE) POLICY FOR EXISTING EMPLOYEES:**

(SC 7315 dated 15.12.2020)

Attention is invited to Staff Circular 6446 dated 20.09.2016 vide which maiden policy on Corporate Buffer (Medical Assistance) was circulated. The policy has been reviewed by the Board in meeting dated 25.11.2020 and will be applicable for the present policy period i.e. 01.10.2020 to 30.09.2021. Revised policy is attached as Annexure-I.

The policy for the year 2020-21 has been renewed on the same terms & conditions as circular 71017 dated 27.02.2020. -

- The amount allotted to Union Bank of India under Corporate Buffer (Medical Assistance) for the policy year 2020-21 is Rs.12.90 crores.

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| Para No. | Section                                                                                    |
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| 9        | Procedure for Claim under Corporate Buffer (Medical Assistance)                            |
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**Preamble**

Introduction of Medical Insurance Scheme for employees in lieu of Hospitalization Scheme was one of the provisions in the Xth Bipartite Settlement / Joint Note dated 25.05.2015 and Guidelines for implementation of the same have been detailed in schedule IV of the Settlement / Joint Note. The Scheme started from 01.10.2015 and our Bank joined on 01.11.2015. Staff Circular No. 6263 dated 29.10.2015.

In the aforesaid note there is a provision for corporate buffer of Rs 100.00 Crores to be shared amongst the participating banks for providing financial assistance to serving employees and their dependents, whose eligible claims under the medical insurance scheme exceed the medical cover.

Accordingly, the Bank has put in place the Policy on utilization of Corporate Buffer (Medical Assistance) the salient feature of the same are as under:

|           |                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|-----------|-----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>1.</b> | <b><u>Objectives of the Policy:</u></b> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|           | 1.1.                                    | As per the Medical Insurance Scheme, the Sum Insured for an officer and his/her dependent is Rs.4.00 lakhs and in the case of clerks and sub staff it is Rs.3.00 lakhs.                                                                                                                                                                                                                                                                                                                                                          |
|           | 1.2                                     | Due to serious ailments of self/family, the Sum Insured falls short of actual expenditure while they are still hospitalized and the balance amount is borne by the employee. There may be cases where the sum insured is exhausted during the course of hospitalization itself and sufficient balance is not available for any future emergency.                                                                                                                                                                                 |
|           | 1.3                                     | To provide financial assistance in several cases, where the Sum Insured has already been exhausted, a corpus of fund has been allocated to Union Bank of India which is known as Corporate Buffer (Medical Assistance). The total fund allocated to Union Bank of India (amalgamated entity) for the policy year 2020-21 is Rs.12.90 crores.                                                                                                                                                                                     |
|           | 1.4                                     | The objective of the Policy is to outline the modalities for extending financial assistance under Corporate Buffer to the existing employees.                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>2.</b> | <b><u>Eligibility:</u></b>              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|           | 2.1                                     | Utilization of Corporate Buffer (Medical Assistance) will be available to the serving employees and their eligible dependents only. As defined in the Xth Bipartite Settlement/Joint Note dated 25.05.2015, the following persons will be treated as dependents for coverage in Medical Insurance as well as for claiming financial assistance under buffer:                                                                                                                                                                     |
|           | 2.1.1                                   | The employee's spouse, wholly dependent unmarried children (including step children and legally adopted children), wholly dependent physically and mentally challenged brother/sister with 40% or more disability, widowed daughters and dependent divorced /separated daughters, sisters including unmarried/ divorced/ abandoned or separated from husband/widowed sisters as also parents wholly dependent on the employee.                                                                                                   |
|           | 2.1.2                                   | The term wholly dependent family member shall mean such member of a family having a monthly income not exceeding Rs.10000/-p.m. If the income of one of the parents exceeds Rs.10000/- p.m. or the aggregate income of both the parents exceeds Rs 10000/- p.m., both the parents will not be considered as wholly dependent on the employee.                                                                                                                                                                                    |
|           | 2.1.3                                   | Any two, but not both, of the dependent parents/parents in law shall be covered.                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|           | 2.2                                     | Employees, who retire during the course of Insurance Policy and who give consent to continue with the Medical Insurance scheme, will be covered under the present scheme for existing employees till the end of policy. (For the current year it is 30.09.2020.) After the expiry of Policy, they will be shifted and covered under Insurance Policy for retired employees.                                                                                                                                                      |
|           | 2.3                                     | Corporate Buffer (Medical Assistance) is available under Medical Insurance Policy only for existing employees. Policy for retired employees does not have any provision for corporate buffer. However, the employees as stated in Para 2.2 will also be allowed to avail the benefit of Corporate Buffer (Medical Assistance) for the current year i.e. till the expiry of current policy. Dependents of all these employees will also remain covered for Medical Insurance as well as be eligible for Corporate Buffer (Medical |

|     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                   |
|-----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Assistance) as applicable for existing employees for its current year only i.e. till they are continued in the Policy for existing employees. Once employee is shifted to Insurance Policy for retired employees, he/she will not be entitled to claim amount under Corporate Buffer (Medical Assistance) Scheme. |
|     | 2.4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Employees will be eligible for Buffer amount once the insurance cover amount (including Super Top-Up) is exhausted. Officer employee as well as award staff employee would be eligible for a buffer amount without any ceiling on “First come, first serve” basis.                                                |
|     | <b>Key Policy Clauses</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                   |
| 3.  | The Insurance Co. has informed that out of the Corporate Buffer of Rs.100.00 crores which is to be shared amongst the participating Banks; our Bank's share is Rs 12.90 crores for 2020-21. As per the guidelines of IBA/ Insurance Co., at the end of the year, the unutilized portion of the Corporate Buffer for Medical Assistance of the member Bank will be made available to the Bank / Banks that have completely exhausted the buffer amount.                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                   |
| 4.  | The Corporate Buffer (Medical Assistance) will be available/ payable only when a claim otherwise falls within the scope of the Policy. It shall be administered on “First Come First Served” basis and will be subject to availability of corporate buffer allocated by the Insurance Co.                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                   |
| 5.  | The reimbursement under Corporate Buffer (Medical Assistance) will not be allowed in cases where (Officers & Award Staff) have stayed in rooms which are much above the eligibility limit e.g. Normal bed charges of Rs.5000/- per day & ICU charges Rs. 7500/- per day as specified in the policy.                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                   |
| 6.  | Corporate Buffer (Medical Assistance) is not to be utilized for normal maternity cases and shall be considered only as per clause 3.5 of 'Additional Coverages' under the policy.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                   |
| 7.  | No Floor limit for claim amount under Corporate Buffer (Medical Assistance)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                   |
| 8.  | If the staff member and his / her spouse both are working in our Bank or in any other participating Bank, which is covered under above mentioned Medical Insurance Scheme, then Corporate Buffer (Medical Assistance) shall be available only over & above the aggregate sum insured of both the policies. For example, if our Bank employee has Corporate Medical Insurance cover of Rs.4.00 lakhs and his/her spouse has the Corporate Medical Insurance cover of Rs.3.00 lakhs, then he/she can claim from the Corporate Buffer (Medical Assistance) only if their total medical expenses exceeds Rs.7.00 lakhs.                                                               |                                                                                                                                                                                                                                                                                                                   |
|     | <b>Procedure for Claim under Corporate Buffer (Medical Assistance);</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                   |
| 9.  | Employees seeking financial assistance under Corporate Buffer (Medical Assistance) will be required to submit their details in the Corporate Buffer (Medical Assistance Claim Format given in Annexure I to Staff Circular 6430 dated 20.08.2016. The employee is required to submit the details of expenses incurred (with item wise breakup) and supported by original bills/ Xerox copies (if original bills are already submitted to TPA) along-with Doctor's certificate & proof of having paid the amount to concerned Hospital.<br>There will be provision of auto trigger of Corporate Buffer amount for employees of Union Bank of India only without any ceiling limit. |                                                                                                                                                                                                                                                                                                                   |
| 10. | The Asst. General Manager (HR), Central Office will be the Nodal Officer for attending the claims under Corporate Buffer (Medical Assistance).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                   |

|     |                                                                                                                                                                                                                                                                      |
|-----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 11. | In case of cashless mode, buffer amount shall be paid directly to the Hospital and in other cases the amount shall be paid directly to the concerned employee.                                                                                                       |
| 12. | After sanction of claims, the same will be informed to the Insurance Co., TPA and the concerned Regional Office, through an authorization note duly signed by Asst. General Manager (HR), the Nodal Officer for Corporate Buffer (Medical Assistance).               |
| 13. | The modalities set in this Corporate Buffer (Medical Assistance) policy will be valid till 30 <sup>th</sup> September 2021 and its continuity may be extended for a further period not exceeding 3 months with the specific approval of the Managing Director & CEO. |
| 14. | The Bank reserves its right to amend, vary or rescind all or any of the clauses of this policy at any point of time without assigning any reason.                                                                                                                    |

- **Users can use the application attached as annexure II with the circular 7315 dated 15.12.2020**

**SPECIAL SCHEME FOR PENSIONERS OF UNION BANK OF INDIA FOR GRANTING LOAN TO PAY MEDICAL INSURANCE PREMIUM**

**[Staff Circular No.7272 dated 19.10.2020]**

1. This has further reference to Staff Circular 7255, 7261 and 7270 dated 06<sup>th</sup> October 2020, 09<sup>th</sup> October 2020 and 19<sup>th</sup> October 2020 respectively vide which the information regarding the revised 'graded premium rates' and conditions, received from National Insurance Company Ltd., for renewal of Group Health Insurance Policy (Retirees) for year 2020-21 were circulated. The 'portal for online registration' and 'letter of consent format' for manual registration, both have been made available to the retirees/ pensioners for renewal of Medical Insurance Policy for the policy year 2020-21. The last date for both online registration' and 'manual registration' is 25.10.2020.
2. Attention is sought towards Staff Circular 7037 dated 16<sup>th</sup> October 2019 issued on the captioned subject for the policy year 2019-20. In order to provide financial assistance to the retired employees of our bank and to enable them to pay the enhanced Medical Insurance Premium, a special scheme under retail loans was formulated by the Bank last year viz. SPECIAL SCHEME FOR PENSIONERS OF UNION BANK OF INDIA FOR GRANTING LOAN TO PAY MEDICAL INSURANCE PREMIUM. This year, too, the management has consented to continue with the loan facilities to the retirees in order to mitigate the hardships of the pensioners to bear the burden of high premium amounts in one go. A copy of this Loan Scheme is enclosed as Annexure I. The application-cum- Sanction note is also enclosed as Annexure III.
3. All branches are advised to display a copy of this Circular on the branch notice Board for information of all the retired staff.
4. The information about the above Scheme is also available on Bank's corporate website.  
- [www.unionbankofindia.co.in](http://www.unionbankofindia.co.in) under the link 'Information for Retired Staff'.

**Note: Annexure I & III with [Staff Circular No.7272 dated 19 .10.2019]**

**MEDICAL INSURANCE POLICY: INTRODUCTION OF ONLINE PORTAL OF TPA FOR INSURED EXISTING /RETIRED EMPLOYEES**

**(Staff Circular 7211 dated 15.06.2020)**

1. As per guidelines mentioned in Staff Circular 6263 dated 29.10.2015, the existing and retired employees of the Bank submit their medical claim documents in originals to the respective branches/ Offices respectively for onward submission to concerned RO from where the same are collected by Paramount TPA representative. Also, the original documents are couriered to Paramount TPA's Head Office at Thane.
2. The documents thus collected/received are scanned at Paramount office and uploaded on their portals for further scrutiny and processing.
3. Since the inception of lockdown, Paramount TPA implemented "Work from Home" policy for all their representative and the Thane Office was temporarily closed. As such there was no document collection carried out by them either by way of physical visit to ROs or by way of post/emails.
4. As this was increasing the pendency of claim, Bank asked them to work out an alternative to ensure that Bank employees and retired staff members can continue to claim for reimbursement of medical bills without delay.
5. Paramount TPA has now shared a new portal with us which will allow all employees/retired staff members to upload their documents directly into the portal, in pdf format.
6. After the documents are uploaded on the portal, Paramount TPA starts with the processing of claim. In case of any deficiency, the same is shared with the concerned. The processed claims are sent to Insurance Company for payment on the basis of uploaded documents.
7. The complete procedure is attached in Annexure I.
8. However, as informed by UIIC, the original hard copies are to be submitted to Paramount TPA/UIIC, at a later date, but within this policy period. The courier services has resumed in few parts of the country. The original documents are to be sent through courier to Paramount TPA's Thane Office in the following address:

**Paramount Health Services & Insurance TPA Pvt. Ltd**  
**Plot No.A-442, Road No-28, Wagle Estate, Ram Nagar,**  
**Thane West - 400604, Maharashtra**

9. Before submission of original hard copies, the same should be numbered and stapled properly. Employees/ Retirees to ensure that a copy of claim documents is maintained with them for record and future reference.
10. Deficiency with regards to delay submission, as and when raised when raised by the TPA, will be condoned as per present practice.

#### **MEDICAL INSURANCE POLICY: PORTAL FOR ONLINE GENERATION OF TAX BENEFIT CERTIFICATE**

#### **Staff circular 7354 dated 03.02.2021:-**

Tax Benefit certificate against premium paid towards Medical Insurance Policy; Policy year 2020-21

#### **Medical Insurance Policy:**

1. The policy for existing and retired employees, both, has been renewed for the policy year 2020-21. Various details pertaining to the Medical Insurance Policies for existing employees and for retired employees/

family pensioners have been circulated vide Staff Circular 7254 dated 06.10.2020 & SC 7287 dated 07.11.2020, respectively.

2. The policy numbers, as provided by 'National Insurance Co Ltd', in respect of the policies pertaining to existing employees and retired employees are mentioned below for necessary information:

| S No | Policy Type                                             | Policy Tenure            | Policy Number      |
|------|---------------------------------------------------------|--------------------------|--------------------|
| 1.   | Base Policy                                             | 01.10.2020 to 30.09.2021 | 251100502010000250 |
| 2.   | Super Top Up Policy:<br>a) Premium paid till 30.09.2020 | 01.10.2020 to 30.09.2021 | 251100502010000290 |
|      | b) Premium paid from 01.10.2020 to 12.10.2020           | 14.10.2020 to 30.09.2021 |                    |

Policy Numbers pertaining to policies of Retired Employees/ family pensioners Mediclaim Policy (Tailor-made):

| S No | Policy Type                       | Policy Number      |
|------|-----------------------------------|--------------------|
| 1.   | Base Policy (Without Domiciliary) | 251100502010000380 |
| 2.   | Base Policy (With Domiciliary)    | 251100502010000378 |
| 3.   | Super Top Up Policy               | 251100502010000381 |

The coverage in policy depends on the date of premium paid by the retired employee. The details are given in the following table:

| S No | Period of deduction of Insurance Premium                                                                           | Period of Insurance Tenure                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                  |
|------|--------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.   | Till 28.10.2020                                                                                                    | Existing Retirees                                                                                                                                                                                                                      | New Joinees                                                                                                                                                                                                                                                      |
|      |                                                                                                                    | 01.11.2020 to 31.10.2021<br>(Details provided in SC 7261 dated 09.10.2020)                                                                                                                                                             |                                                                                                                                                                                                                                                                  |
| 2.   | Between 23.11.2020 & 25.11.2020                                                                                    | For those Existing retirees who were covered under the Medical Insurance policy till 31.10.2020 and could not renew the policy through "Online Consent" (Details provided in SC No 7285 dated 06.11.2020):<br>01.12.2020 to 31.10.2021 | For those New Joinee Retirees who were provided option to join the Medical Insurance Scheme through SC No 7261 dated 09.10.2020 but could not join/submit consent till 25.10.2020 (Details provided in SC No 7285 dated 06.11.2020):<br>01.01.2021 to 31.10.2021 |
| 3.   | Super Top-Up Benefit<br>A) Premium deducted till 28.10.2020<br>B) Premium deducted between 23.11.2020 & 25.11.2020 | Existing Retirees who renewed the policy as per SC 7261 dated 09.10.2020 & SC 7285 dated 06.11.2020 and availed Super Top-Up benefit<br><br>Policy coverage:                                                                           | New joinee retirees who joined the policy as per SC 7261 dated 09.10.2020 & 7285 dated 06.11.2020 and availed Super Top-Up benefit<br><br>Policy coverage:<br>A) 01.11.2020 to 31.10.2021 (Details provided in SC 7261 dated 09.10.2020)                         |

|  |  |                                                                                                                                                                |                                                                            |
|--|--|----------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|
|  |  | A) 01.11.2020 to 31.10.2021<br>(Details provided in SC 7261 dated 09.10.2020)<br>B) 01.12.2020 to 31.10.2021<br>(Details provided in SC 7285 dated 06.11.2020) | B) 01.01.2021 to 31.10.2021 (Details provided in SC 7285 dated 06.11.2020) |
|--|--|----------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|

**3. Tax Benefit Certificate:** Existing Employees who had opted for Super Top Up facility are eligible for tax benefit against the premium paid towards the same. Also, all retired employees, covered under various policies of IBA Medical Insurance, in the tenure as mentioned above, are eligible to claim tax benefit against the premium paid.

**Activation of Portal:** To enable easy and quick generation of Tax Benefit Certificate, for both existing and retired employees, required updation with details of the present policy has been done on the dedicated portal already available on **UBINET**. The path to access the portal is given below:

**UBINET:** Home Screen > Useful Link> Staff> Medical Insurance Tax Benefit Certificate (Annexure I)

4. A click on the 'portal name' will lead to the home screen where two tabs would be available, one each for existing employees and for retired employees. A click on either tabs will prompt to enter the Employee number in the given field. In case of e-AB & e-CB employees (for both existing employees and retired employees) the PF/ Employee number allocated post-amalgamation is to be entered. The employee number must be filled in six digits. If it has less than six digits, then the same should be entered preceded by zero, for e.g. If employee number is 1234, then entry should be done as "001234". After entering the appropriate PF/ employee number, click on "generate certificate" button. Annexure II & III.

4. The Tax Benefit Certificate will appear for the insured as per Annexure IV.

5. There are options to 'PRINT TO PDF', 'PRINT', 'EMAIL' AND 'RESET' which can be better understood as under (Annexure V):

- ❖ **PRINT TO PDF:** This command generates the certificate in "pdf" format.
- ❖ **PRINT:** This command generates the certificate in printable format.
- ❖ **EMAIL:** This command will prompt to enter the targeted email ID. After entering the same click on 'send mail' tab to get an email containing the Tax Benefit Certificate. Annexure VI.
- ❖ **RESET:** Click on this command clears the data and user returns to home page for fresh entry.

6. **The portal is live with immediate effect for all existing employees covered under Super Top Up policy and also for the retired employees who have availed the Medical Insurance policy for policy year 2020-21.**

**FIFTY PERCENT SUBSIDY TOWARDS MEDICAL INSURANCE PREMIUM TO FAMILY PENSIONERS AND PRE-1986 RETIREES:**

(Staff circular 7341 dated 04.01.2021)

1. Attention is invited to Staff Circular No.7261 dated 09.10.2020 and Staff Circular 7285 dated 06.11.2020, vide which the graded premium rates of Medical Insurance for retirees for the policy period 01.11.2020 to 31.10.2021, was circulated.
2. As on date there are 4643 Family Pensioners and Pre-1986 retirees in the amalgamated entity drawing family pension and exgratia respectively less than Rs.10, 000/- per month. Out of this total 4730 Family Pensioners as well as pre 1986 exgratia retirees, 316 have opted Retirees Group Medical Insurance Scheme for the Policy period 01.11.2020 to 31.10.2021.
3. During the last four years, our Bank as a pro-active measure has extended a helping hand by bearing 50% of the yearly medical insurance premium (without domiciliary cover), to the above group of retirees.
4. Bank is pleased to inform that this year budget has been allotted under Staff Welfare Scheme for sharing 50% of the burden of Medical Insurance premium of **Family Pensioners and pre-1986 retirees (without domiciliary cover)**. Hence, 50% of the premium amount will be refunded to the concerned retirees in the account numbers registered for Medical Insurance Scheme by directly debiting expenditure account.

### FAQ ON MEDICAL INSURANCE SCHEME FOR EXISTING EMPLOYEES

- **Who are covered under this policy?**

Employees and their dependents.

- **Who is dependent?**

Spouse + Dependent Children + Parents/Parents-in-law.

- **How much is the Sum insured in this policy?**

- Sum insured for Officers is Rs.400000
- For Clerical Staff: Rs.300000
- For Sub Staff: Rs 300000

- **Whether domiciliary treatment is payable or not?**

Yes,

- **What should I do when sum insured exhausted?**

The employee can claim the amount from corporate buffer when sum insured exhausted.

- **What is the ceiling of corporate buffer?**

The ceiling limit for corporate buffer is equal to sum insured, i.e., Rs, 4, 00,000/- for officers and Rs 3, 00,000/- for clerical/sub staff cadre. Only hospitalization expenses for Rs 10,000/- and above can be claimed under corporate buffer and no domiciliary claim can be claimed in corporate buffer.

- **Whether Maternity expenses are covered in the policy?**

Maternity expenses are included

- **Which are the expenses reimbursable in the policy?**

#### Room and boarding expenses:

A) Room and Boarding expenses as provided by the Hospital/Nursing Home not exceeding Rs. 5000 per day or the actual amount whichever is less.

B) Intensive Care Unit (ICU) expenses not exceeding Rs. 7500 per day or actual amount whichever is less.

#### Pre- Post Hospitalization:

Expense incurred during the Pre-hospitalization and Post-hospitalization period will be covered for 30 days prior to hospitalization and 90 days after discharge respectively.

#### Day Care Treatment:

Expenses on Hospitalization for minimum period of a day are admissible. However, this limit will not apply in case of stay in hospital of less than a day for Day Care Surgeries. If the surgery is undertaken under General or Local Anesthesia in a hospital / day care Centre in less than a day because of technological advancement and which would have otherwise required hospitalization of more than a day.

- **Which types of diseases are covered under this policy?**

Pre-existing diseases / Ailments are covered

All diseases and ailments are covered under the policy without any waiting period

**Congenital Anomalies:**

Congenital Internal/External diseases, defects and anomalies are covered under the policy.

- **Which are the other charges reimbursed in the policy?**

- ✓ Ambulance Charges:

- Ambulance charges are payable up to Rs 2500/- per trip to hospital and / or transfer to another hospital or transfer from hospital to home if medically advised.
- Taxi and Auto expenses in actual, maximum up to Rs750/-per trip.
- Accidents Covered
- Treatment taken for Accidents can be payable even on OPD basis in Hospital up to Sum Insured.

- ✓ Taxes and other Charges:

- All Taxes, Surcharges, Service Charges, Registration charges, Admission Charges, Nursing, and Administration charges to be payable.
- Charges for diapers and sanitary pads are payable if necessary as part of the treatment.
- Charges for hiring a nurse/attendant during hospitalization will be payable only in case of recommendation from the treating doctor in case ICU/ICCU.

- **Which are the therapies and surgeries and other treatments covered in the policy?**

- ✓ Alternative Therapy:

Reimbursement of expenses due to hospitalization under the recognized system of medicines, viz. Ayurveda, Unani, Sidha, Homeopathy, Naturopathy, if such treatment is taken in a clinic/hospital recognized by the central and state government.

- ✓ Treatment for Genetic disorders and stem cell therapy is covered
- ✓ Rental charges for external and or durable medical equipment of any kind used for diagnosis and or treatment including CPAP, CAPD, Bi-PAP, infusion pump etc. will be covered.
- ✓ However, purchase of the above equipment to be subsequently used at home in exceptional cases on medical advice shall be covered.
- ✓ Ambulatory devices i.e. walker, crutches, belts, collars, caps splints, slings, braces, stockings, diabetic footwear, glucometer, Nebulizer thermometer, alpha/water bed are covered under the scheme.
- ✓ **Physiotherapy charges:** - Physiotherapy charges shall be covered for the period specified by the Medical Practitioner even if taken at home. All claims admitted in respect of any/all insured person/s during the period of insurance shall not exceed the Sum Insured.

- **What are the policy exclusions?**

- ✓ **War like Operations:**

Injury/disease directly or indirectly caused by or arising from or attributable to War, invasion, Act of Foreign enemy and War like operations (whether war be declared or not).

- ✓ **Circumcision** unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to an accident.

- ✓ **Vaccination or inoculation.**

- ✓ **Cosmetic Surgeries:**

Change of life or cosmetic or aesthetic treatment of any description is not covered.

- ✓ **Plastic surgery** other than as may be necessitated due to an accident or as part of any illness.

- ✓ **Cost of spectacles and contact lenses, hearing aids.**

- ✓ **Dental treatment or surgery** of any kind which are done in a dental clinic and those that is cosmetic in nature.

- ✓ **Convalescence**, rest cure and General debility.

- ✓ **Obesity treatment** and its complications including morbid obesity.

- ✓ **Treatment for Venereal disease.**

- ✓ **Intentional self-injury.**

- ✓ **Use of intoxication drugs / alcohol.**

**Vitamins and Tonics:**

Expenses on vitamins and tonics unless forming part of treatment for injury or disease as certified by the attending physician.

**Non-Medical Expenses:**

Charges for telephone, television, /barber or beauty services, food charges (other than patient's diet provided by hospital), baby food, cosmetics, tissue paper, toiletry items and similar incidental expenses.

- **What are the services offered by TPA to the insurer?**

As the authorized TPA servicing the policy following services are offered:

- A personalized Identity Card will be issued to each member and dependents to avail of Cashless facilities in all the network hospitals of TPA.
- Cashless service facility at network hospitals up to the authorized limit as per policy terms & conditions.
- Claims processing of reimbursement claims.
- 24 X 7 Call Center service through toll free number 18002667008.
- Website ([www.paramounttpa.com/iba](http://www.paramounttpa.com/iba)) giving online facility for generation of E-card, claim intimation, and tracking of claims and Payment Status.

- **What is Claim Intimation? Do I have to intimate to United India / United India TPA in case I do not avail cashless facility?**

A. Claim Intimation is to be given prior to the Hospitalization or in case of emergencies immediately upon hospitalization but prior to discharge.

- 1) Telephonically: 022 66629814
- 2) E-mail: [claim.intimation@paramounttpa.com](mailto:claim.intimation@paramounttpa.com)
- 3) Online intimation: [www.paramounttpa.com/iba](http://www.paramounttpa.com/iba)

- **What is the time period for claim intimation?**
  - **Planned:** Prior to admission to hospital
  - **Emergency:** Within 7 days of admission to hospital

- **What is the time period for Submission of Claim Documents?**

**Pre- Hospitalization:** Pre – Hospitalization means relevant medical expenses incurred like consultations, diagnostic tests, 30 days prior to hospitalization and related to the hospitalization claim.

**Post – Hospitalization:** Post – Hospitalization means relevant medical expenses incurred up to 90 days from the date of discharge and related to the hospitalization claim.

**What is the Claim process?**

A) Cashless: Cashless Facility is a benefit extended by the Insurance Company through Paramount TPA wherein the insured has the option to get admitted to a Network hospital without the burden of payment of the Hospital Bill. The network hospital list is available on the website ([www.paramounttpa.com/iba](http://www.paramounttpa.com/iba)) the bill is settled directly by the insurance company subject to terms and conditions of the policy.

– **Cashless can be availed by;**

A) Directly Approaching the Network Hospital

B) Reimbursement: Intimate TPA of the hospitalization

Get admitted to the hospital, take treatment and pay the bill after collecting all the original documents from the hospital.

- Insured can get admitted in any hospital (Network / Non-Network).
- Claim documents to be submitted to Help Desk, Bank Regional Office.
- The claim is processed on the basis of the terms and conditions laid down in the policy, and NEFT will be done directly to the employee.

**Q. What is the Procedure to be followed for Cashless directly with the Network Hospital?**

A. Cashless can be availed at the network hospital list updated in the web site [www.paramounttpa.com/iba](http://www.paramounttpa.com/iba). The procedure mentioned below needs to be followed while availing Cashless at hospitals.

- Choose network Hospital from updated network list of hospital on the website ([www.paramounttpa.com/iba](http://www.paramounttpa.com/iba)).
- Show Paramount TPA ID card and collect Pre-Authorization form from the hospital. Fill up personal details and the rest to be filled up by the hospital treating doctor along with contact number.
- Hospital will send cashless request form to Paramount TPA.
- The Paramount TPA shall process the claim as per policy terms and conditions and send an approval letter to the hospital.

- Get admitted, take treatment and get discharged without payment of bill except for non-payable items. Please ensure final bill is signed, before discharge.

Payment will be made to the Hospital/Nursing Home directly by United India Assurance Co.

- **Will I Get Cashless facility in a non-network hospital?**

- No. Cashless facility will only be available in a network hospital.

- **What are the documents required to avail Cashless facility?**

A. Cashless facility is available only in network hospitals. The following documents will be required before issuing cashless Authorization Letter.

- Duly filled, signed & stamped Pre-Authorization Form from the hospital.
- Investigation reports & previous consultation papers (if any).
- Photo ID proof.
- Health ID number/policy number/employee number (Please mention on the AL form and provide a copy of Health ID card).

- **Does cashless hospitalization mean getting treatment free of cost?**

A. Cashless hospitalization does not mean that the treatment is free of cost. Any expenses that are not payable under the insurance policy will not be authorized during hospitalization and the same will have to be borne by the patient.

- **Does cashless hospitalization cover all medical expenses?**

A. Charges for telephone, television, barber or beauty services, food charges, baby food, cosmetics, tissue paper, toiletry items and similar Non-Medical items are not payable. All the other charges related to the treatment are covered as per the terms & conditions of the policy.

- **What documents are needed for processing claims that have to be reimbursed?**

A. Following documents are required for processing reimbursement claims:

- Claim Form duly filled and signed by the claimant.
- Photocopy of ID card
- Cancelled cheque
- Original Final Bill & Discharge Card
- Original Numbered Payment receipt
- Original receipts with Reports of investigation
- Original Medicine bills with prescription
- Lens Sticker / Lens card in case of eye treatment
- In case of road traffic accident copy of First Information Report from policy department / copy of the Medico Legal Certificate.

- **How will I get checklist of documents for claim submission?**

A. You may visit the website [www.paramounttpa.com/iba](http://www.paramounttpa.com/iba) for checklist for claim submission.

- **What is the time limit for submission of documents in case of reimbursement claims?**

A. All the documents need to be submitted within 30 days of discharge. For the post hospitalization - 120 days from date of discharge.

- **If an employee retires during the currency of the policy, will he or she continue to get benefits of serving employee till expiry of policy?**

A. Yes.

- **What is the procedure to generate e-card?**

Step 1: go to [www.paramounttpa.com/iba](http://www.paramounttpa.com/iba)

Step2: then click on instant e-card option

Step3: enter employee no

Step4: select union bank retired from group code drop down list

Step 5: submit

It will generate e-card.

- **What is the procedure to upload the photos on e-card?**

Procedure for uploading photos is given below. –

- Step 1: Go to [www.paramounttpa.com/iba](http://www.paramounttpa.com/iba) site.
- Step 2: click on union bank's logo and it will show login page.
- Step 3: type your PF number in user name and date of birth as a password
- Step 4: Put your PF No in User name and your Date of Birth in Password in proper format.
- Step 5: After login it will ask you to change your password, Change accordingly.
- Step 6: Then in next step update your Mobile No and Email Id.
- Step 7: In next step it will take you upload photos window, just upload yours and your spouse's photo there.
- Step 8: Take the printout of E card and keep it with you for reference.

- **The physical card is issued without photograph. What else can be provided as identity proof?**

A. As an identity proof PAN card, Aadhar Card or voter ID card may be carried along with the medicard.

- **Where to contact for modification of personal details viz name, date of birth etc.?**

A. Please put a mail with the required changes to [staffmedicclaim@unionbankofindia.com](mailto:staffmedicclaim@unionbankofindia.com)

- **Where I will get hospital network list?**

A. You may visit the website [www.paramounttpa.com/iba](http://www.paramounttpa.com/iba) for hospital network list.

- **Where will the insurer get the claim forms?**

A. Claims forms are available at [www.paramounttpa.com](http://www.paramounttpa.com), one could download the related forms from this site.

- **Where to contact in case the insurer forgets his password?**

Put a mail from your registered mail id to [contact.phs@paramounttpa.com](mailto:contact.phs@paramounttpa.com) for reset of password.

**CONTACT DETAILS OF PARAMOUNT REPRESENTATIVES:**

## **Nodal Officers**

### First Point of Contact:

Call Centre: 022 66629814 Toll Free No: 18002667008

#### 1. First Level Spoc

##### **Ms Namrata Mandal**

Mobile No: 07710067734, Landline: 022-22896298, IP -116255

Email ID: [namrata.mandal@paramounttpa.com](mailto:namrata.mandal@paramounttpa.com)

#### 2. Second Level Spoc

##### **Mr. Suresh Ghadi**

Mobile No: 9320167512

Email Id: suresh.ghadi@paramounttpa.com

#### 3. Escalation

##### **Mr Nilesh Saha**

Mobile No 7498425305

Email ID: [nilesh.saha@paramounttpa.com](mailto:nilesh.saha@paramounttpa.com)

## **CONTACT DETAIL OF UNION BANK MEDICAL INSURANCE TEAM CENTRAL OFFICE**

### **Mr Kiran chawak**

Landline: 022-22896255, IP- 116253

Email ID: Kiran.chawak@unionbankofindia.com

### **Mr Pankaj Kumar Gupta**

Landline: 022-22896255, IP- 116252

Email ID: [pankaj.gupta1@unionbankofindia.com](mailto:pankaj.gupta1@unionbankofindia.com)

Mr Anshul Jain

Landline: 022-22896255, IP – 116252

Email ID: anshuljain@unionbankofindia.com

## **MEDICAL INSURANCE CLAIMS FOR MILD COVID CASES**

### **Staff circular 7431 dated 30 April 2021**

### **Staff circular 7430 dated 29 April 2021**

### **Corrigendum to Staff Circular 7430 Dated 29 April 2021**

1. Please refer to staff circular 7430 Dated 29 April 2021 vide which we have circulated that, all the staff members/retirees whose Cashless/Reimbursement claims in the policy period 01-Oct-2020 to 30-Sep-2021 have been repudiated stating the reason as "MILD COVID" can represent/resubmit their claims for reimbursement to Paramount TPA
2. Further it is clarified that, the retired employees/family pensioners who are covered under Medical Insurance Scheme for Retired Employees/Family Pensioners from 01-Nov-2020 to 31-Oct-2021 and whose Cashless/Reimbursement claims have been repudiated in the policy period 01-Nov-2020 to 31-Oct-2021

stating the reason as "MILD COVID" can also represent/resubmit their claims for reimbursement to Health Insurance TPA.

#### Highlights of the Staff Circular

Settlement of Medical Insurance claims pertaining to the Policy Period 01-Oct-2020 to 30-Sep-2021 for Mild COVID cases.

Sub: Medical Insurance claims for Mild COVID cases

1. Taking into cognizance the repudiation of various hospitalization claims stating reason as "Mild COVID", Bank had taken up the matter with National Insurance Company (NIC) and requested for reconsideration of the said claims in view of the pandemic situation.
2. We are in receipt of communication from NIC which is reproduced below verbatim :  
"We also have to consider the IRDAI guidelines as well as the widespread situation of panic created by the pandemic. We may go by the basic premise of a Health policy, i.e. in case the admission in Hospital is under the advice of a registered medical practitioner, for a disease/illness that is covered by the policy, the claim may be admitted".
3. In the view of the above guidelines, all the staff members/retirees, whose Cashless/Reimbursement claims in the policy period 01-Oct-2020 to 30-Sep-2021 have been repudiated stating the reason as "MILD COVID" can represent/ resubmit their claims for reimbursement to Paramount TPA.

| SN | SC Number | Subject                                                                                                                                       |
|----|-----------|-----------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | 7247      | Medical Insurance Scheme for Existing employee 01.10.2020 to 30.09.2020 change of insurance company submission of claim documents within time |
| 2  | 7254      | Medical insurance scheme for existing employee policy tenure 01.10.2010 to 30.09.2021 claim forms                                             |
| 3  | 7257      | Payment of one time exgratia in case of death due to Covid -19 extension up to 31.03.2021                                                     |
| 4  | 7279      | Payment of one time exgratia in case of death due to Covid -19                                                                                |
| 5  | 7288      | Information of SPOC of paramount TPA, Delay Letter Submission flowchart                                                                       |
| 6  | 7318      | Procedure for dependent updation , Role of HR team                                                                                            |
| 7  | 7315      | Policy on Corporate Buffer                                                                                                                    |
| 8  | 7321      | Last date for addition of Dependent                                                                                                           |
| 9  | 7348      | Medical Insurance policy for existing employees policy tenure 01.10.2020 to 30.09.2021                                                        |
| 10 | 7354      | Medical Insurance 2020-21 generation of Tax benefit certificate                                                                               |
| 11 | 7430      | Medical insurance claims for mild covid cases                                                                                                 |

## SECTION 4: STAFF WELFARE

### *SECTION: 4 STAFF WELFARE*



## **STAFF WELFARE SCHEMES / MEASURES**

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# CANTEEN SUBSIDY

## CANTEEN SUBSIDY SCHEME

### Staff circulars for further reference

| SN | Staff Circular Number | Date of Issue |
|----|-----------------------|---------------|
| 1  | 4782                  | 01.10.2001    |
| 2  | 6002                  | 31.07.2013    |
| 3  | 6162                  | 16.01.2015    |
| 4  | 6805                  | 18/05/2018    |
| 5  | 6903                  | 17.12.2018    |
| 6  | 7171                  | 08.04.2020    |

### Objective

To provide canteen subsidy to all Employees of the Bank.

### Applicability

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

### Amount

Subsidy of Rs.200/- per employee per month is being provided as of now.

### General Conditions

- A common application in writing prescribed under the Scheme (ANNEXURE) be submitted by the employee concerned to the Branch Manager/Chief Manager/Departmental Head under whom the employee is working.
- The application should be submitted every month.
- The application should be scrutinized and sanctioned by the Competent Authority.
- The subsidy will be directly disbursed to the Canteen Contractor/Tea Boy on production of monthly bill in respect of each employee from whom the claim is received.
- The Branch/Office should maintain a Register containing the following details;

| Name of the Staff | Emp. No. | Designation | Amount Claimed | Amount Approved | Date of Approval |
|-------------------|----------|-------------|----------------|-----------------|------------------|
|                   |          |             |                |                 |                  |

- The Branch/Office should hold on record the bill/receipt submitted by the Canteen Contractor/Tea Boy.
- The records of sanction/payment will be properly maintained for audit purposes. The Internal Auditors will, in their reports, make specific comments regarding compliance.
- The payment under the scheme will be debited to Expenditure A/c Staff Welfare Measure – Canteen Subsidy

### Competent Authority

- Branch Manager/Chief Manager of the branch concerned.
- Chief Manager (P&D) in case of Regional Office/Field General Manager's Office.
- Chief Manager (HR) in case of Central Office.
- DGM/AGM/In charge of the section in case of Branches Accounts Section
- In charge of Office in case of Audit Office

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

#### **PAYMENT OF LUMP SUM SUBSIDY WHERE CANTEEN FACILITY IS PROVIDED**

- SC 6002 dated 31.07.2013,
- SC 6162 dated 16.01.2015
- SC 6805 dated 18/05/2018.
- SC 6903 dated 17.12.2018

#### **Objective**

Lump sum subsidy is being paid for canteens operating at places like Central Office, M S Marg Mumbai, India Exchange Place Kolkata.

This facility is extended to all the employees without any restriction on the minimum number of employees.

#### **Applicability**

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

#### **General Conditions:**

- A common application in writing prescribed under the Scheme (ANNEXURE) be submitted by the employee concerned to the Branch Manager/Chief Manager/Departmental Head under whom the employee is working.
- The application should be submitted every month.
- The application should be scrutinized and sanctioned by the Competent Authority.
- The subsidy will be directly disbursed to the Canteen Contractor/Tea Boy on production of monthly bill in respect of each employee from whom the claim is received.
- The Branch/Office should maintain a Register containing the following details;

| Name of the Staff | Emp. No. | Designation | Amount Claimed | Amount Approved | Date of Approval |
|-------------------|----------|-------------|----------------|-----------------|------------------|
|                   |          |             |                |                 |                  |

- The Branch/Office should hold on record the bill/receipt submitted by the Canteen Contractor/Tea Boy.
- The records of sanction/payment will be properly maintained for audit purposes. The Internal Auditors will, in their reports, make specific comments regarding compliance.
- The payment under the scheme will be debited to Expenditure A/c Staff Welfare Measure – Canteen Subsidy.

#### **Competent Authority**

- Branch Manager/Chief Manager of the branch concerned.
- Chief Manager (P&D) in case of Regional Office/Field General Manager's Office.
- Chief Manager (HR) in case of Central Office.
- DGM/AGM/In charge of the section in case of Branches Accounts Section
- In charge of Office in case of Audit Office
- Principal/Vice Principal in case of Staff Training College
- Chief Manager heading the Training Centre in case of Staff Training Centers (In case there is no Chief Manager at the particular Centre, the same should be forwarded to the Principal/Vice Principal, Staff Training College Bangalore).

## HEALTH SCHEMES

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

#### **Staff circulars for further reference**

- Staff Circular 4782 dated 01.10.2001
- Staff Circular 5901 dated 04.09.2012
- Staff Circular 6002 dated 31.07.2013
- Staff Circular 6162 dated 16.01.2015
- Staff Circular 6517
- Staff Circular 6805
- Staff Circular 6903
- Staff Circular 7171 dated 08.04.2020

The complex lifestyles of employees particularly in urban and metro centers have resulted in constant tension and pressure directly affecting their health. There is also growing awareness among employees to be health conscious. Those employees who are in the age group of 45+ are more vulnerable to health problems like diabetes, blood pressure, coronary problems etc. Many a time though the symptoms are apparent, the employees do not go for medical check-up resulting in major health break down leading to hospitalization. The saying 'Prevention is better than cure' is not adopted by many employees and there have been instances of the organization losing young employees. This scheme is a step towards arresting this trend and contributing to the health of the employees.

#### **Objective**

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

#### **Applicability**

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

#### **Amount**

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

#### **Details of tests to be undergone:**

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

- ❖ CBC
- ❖ ESR
- ❖ BLOOD SUGAR-FASTING, POST PRANDIAL (after 2 hours)
- ❖ BLOOD UREA, NITROGEN (BUN)
- ❖ SERUM CREATININ
- ❖ LIPID PROFILE – CHOLESTROL
- ❖ SERUM TRIGLYCERIDE
- ❖ SGOT

- ❖ SGPT
- ❖ AUSTRALIA ANTIGEN-HbSAG
- ❖ X-RAY - CHEST
- ❖ ECG
- ❖ URINE ROUTINE
- ❖ MAMMOGRAPHY [FOR WOMEN]
- ❖ ULTRA SONOGRAPHY

Ideally the employee should avail of the services of reputed hospitals, pathological labs, X-ray clinic etc. operating at the centre where he/she desires to undergo health check-up.

All FGMOs/ZOs/ROs will explore the possibility of finalizing cost effective tie up arrangements with reputed hospitals, pathological labs, X-ray clinics on centre-wise basis for such health check-up and to ensure that the cost is reduced. Chief Manager/Branch Manager/Departmental Head will issue Letter of Authorization (enclosed ANNEXURE) to such Hospitals/Diagnostic Centers etc.

### **General Conditions**

- The reimbursement of expenses will be restricted to Rs.1500/- and Rs.2200/- in case of male and female employees respectively or the amount of the bill submitted whichever is lower. In Centers where the Mammography test is covered within the ceiling of Rs.2200/-, then the reimbursement will be restricted to Rs.2200/- per female employee per year.
- Concerned employee has to apply online through Union Parivar for reimbursement & to submit the relevant bills/proof for claiming the amount.
- Application will be scrutinized by the Branch Manager / Chief Manager / Department Head and it will be sanctioned by the Competent Authority.
- The eligible employees will not be entitled for T.A/D.A. etc. for getting the health check-up done at centers other than the place where he is working.
- The employee should submit original bills/receipts evidencing payment to the hospital/pathological lab/X-ray clinic etc. along with the test reports etc. (The test reports will be returned to the employee after perusal).
- **The tie up arrangements for health check-up is decentralized at RO level.**
- In case the R.O. finalizes tie up arrangement with reputed hospitals, pathological labs, X-ray clinics the payment should be made directly to them.
- Reimbursement under the scheme will cease from the date of cessation of employment of the applicant with the Bank. It may be available under UBIREMAS after becoming a member after retirement on modified terms & conditions.
- The employees should submit single claim for reimbursement of expenses incurred for health check-up. In other words, no piecemeal claim will be entertained.
- The records of sanction/payment will be properly maintained for audit purposes. The Internal Auditors will, in their reports, make specific comments regarding compliance.
- The payment under this scheme will be debited to Expenditure Account Staff Welfare Measures – Reimbursement of Expenses for Health Check-up.

### **Competent Authority**

- HR Department of Concerned Regional Office.
- HR Suvidha in case of Central Office.

## **SCHEME FOR EXECUTIVE HEALTH CHECK-UP**

### **Staff circulars for further reference**

- Staff Circular 6521 dated 31.12.2016
- Staff Circular 7171 dated 08.04.2020

### **Objective**

The facility of preventive health check-up for Executives of the Bank in TEGS-VI & VII was introduced in 1990 and the same was extended to all Executives from 1995. With the advancement of medical science and many modern investigations coming into the fore, certain additional tests were included in October 2001. The details of the facility are given below:

### **Applicability**

Executives in SMGS-IV and above are entitled for the health check- up.

### **Amount**

- a) Reimbursement of Executive Health Checkup expenses is maximum Rs.3000/- per year.
- b) Reimbursement of Annual Expenses up to Rs.900/- to male staff members in the age group of 45+ for USG- abdomen Test.
- c) Antenatal checkup (4 months old) up to Rs.5000/- to female staff members. The reimbursement can be claimed only 2 times during the tenure of service.

### **General Conditions**

- Concerned employee has to apply online through Union Parivar for reimbursement & to submit the relevant bills/proof for claiming the amount.
- Reimbursement will be limited to the actual expenses incurred subject to a maximum of Rs.3000/- during the financial year against production of relevant bills/receipts.
- Medical check-up can be undertaken at any of the recognised hospital / institution.

### **Details of tests to be undergone:**

Following tests rank for reimbursement: -

- Three consultations (Medical, Surgical and one optional)
- ESR
- Urine Test
- Blood Chemistry on the auto-analyzer SMA 12/60-12 tests
- Hematology on SMA-7 test
- Blood sugar (fasting and post glucose)
- Blood cholesterol/HDL fraction
- Chest X-Ray
- ECG
- Computerised Tread Mill Test (Stress Test)
- Pulmonary for lung function assessment
- Blood Groups – A, B, O & Rh
- For males, serum gamma-gt, a sensitive liver function test and blood uric acid
- For females, complete gynaec check-up and vaginal cytology

The facilities are available in Union Parivar through respective menu.

### **Competent Authority**

- HR Department of Concerned Regional Office.
- HR Suvidha in case of Central Office.

## MEDICAL CLINIC

### Objective

As part of staff welfare measure and in commemoration of Bank's Platinum Jubilee Year in 1994, the medical clinics were established at all centers where Zonal/Regional Office was functioning. A minimum space of 400/500 sq. ft is made available to these clinics. The working hours of this clinic will be as follows:

**Monday to Friday : 3.30 p.m. to 5.00 p.m.**

**Saturday : 1.00 p.m. to 2.00 p.m.**

### General Conditions

Employee who desires to avail the facility will seek prior permission of the Branch Manager/Departmental Head. While giving permission to attend the clinic, Branch Manager/Departmental Head will ensure that the employee's visit to the clinic does not interfere with his normal functions. Further, for visiting the clinic, no conveyance charges or any other allowance will be payable. The medical team will consist of a Cardiologist and General practitioner. The General Practitioner will attend the clinic on all days i.e. 1½ hour from Monday to Friday and 1 hour on Saturday. The Cardiologist will attend the clinic two days in a week for 1½ hour each day.

The remuneration payable to doctors/compounder and also the monthly limit for purchase of medicines will be on the following lines –

|                                                            | Metropolitan Centers<br>(Rs.) | Other Centers<br>(Rs.) |
|------------------------------------------------------------|-------------------------------|------------------------|
| General Practitioner                                       | 8000/-                        | 7500/-                 |
| Cardiologist                                               | 10000/-                       | 8500/-                 |
| Cardiologist who is also working as a General Practitioner | 11000/-                       | 9500/-                 |
| Compounder                                                 | 3000/-                        | 2500/-                 |
| Checking of Hospitalization Bills by doctors               | 1000/-                        | 750/-                  |
| Monthly limit for purchase of medicines at medical clinic  | 12000/-                       | 9500/-                 |
| Homoeopathy Doctor                                         | 6500/-                        | ---                    |

One of the doctors (mostly the general practitioner) will be designated as Chief Medical Consultant who will be responsible for overall administration / supervision of the clinic.

The expenses payable to the Chief Medical Consultant, other doctor, compounder as well as medicines, are debited to "Expenditure Account – Medical Clinic."

The Bank will not reimburse conveyance charges incurred by the medical practitioners. The contract will be for a period of one year and will be renewed, from time to time. The medical practitioners will not be entitled for any leave during the period of contract. During the absence of a doctor, the Chief Medical Consultant will have to make arrangements for an alternative medical practitioner to be available at the clinic.

The Chief Medical Consultant will appoint a Compounder on his own and the remuneration payable to him will be made out of the lump sum amount to be paid by the Bank.

The Chief Medical Consultant will take care of furniture & fixtures, equipments etc. and will also ensure that the benefit of the clinic is not extended to outsiders. Medicines will be dispensed in the clinic for normal ailments like cough, cold, flu and fever, diseases of the respiratory system etc., minor dressings in case of injuries, abscess, sores etc. The clinic will not provide costly medicines. The clinic will also be equipped with Electro-Cardiogram, Blood

Pressure Monitor, and Weighing Scale etc. The Regional/Zonal Heads may also make arrangements to tie-up with reputed Clinical Laboratories/X-Ray Institutes etc. for getting laboratory & pathological tests and X-Rays done and charges may be reimbursed by the Bank. Reference to Clinical Laboratories/X-Ray Institutes will be only on the advice of the Chief Medical Consultant.

The clinic will also be open to all the retired employees of the Bank, Zonal/Regional Offices have entered into tie-up arrangement with clinical laboratories/X-Ray Clinics and the updated details of such laboratories are available with the respective controlling offices.

The facility of medical clinic is also open to retired employees. The term retired employees will include those staff members who retire on superannuation, under UBI OSR 1979 and those governed by UBI Employees' Pension Regulation 1995.

**Staff circulars for further reference**

- Staff Circular 5901 dated 04.09.2012
- Staff Circular 6002 dated 31.07.2013
- Staff Circular 6162 dated 16.01.2015
- Staff Circular 7171 dated 08.04.2020

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

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

**Objective**

To provide financial assistance to employees who are on loss of pay on account of hospitalization.

**Applicability**

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

**Scope**

The scheme covers payment of lump sum amount to the employees who are on loss of pay. The facility will be made available for a maximum period of six months in the entire service of an employee.

**Amount**

Employees will be given financial assistance of Rs.3, 000/- per month for a maximum period of 6 months and proportionately in case leave on loss of pay is less than one month (30 days).

**General Conditions**

- An application in writing as prescribed under the scheme to be submitted by the employee concerned to the Branch Manager / Chief Manager / Departmental Head where the employee is working.
- The application will be scrutinized and sanctioned by the Competent Authority.
- The Employee should have exhausted all sorts of leave and must be on approved leave on loss of pay on medical grounds.

- The disbursement of financial assistance will cease on the date of reporting of the employee for duties.
- The applicant should have submitted bills seeking reimbursement of expenses under hospitalization scheme.
- The details of approval accorded by the Competent Authority will be recorded in a register containing the following details.

| Name of the staff                  | P.F. No. | Designation     |                 |
|------------------------------------|----------|-----------------|-----------------|
|                                    |          |                 |                 |
| Amount of reimbursement sought for |          | Amount approved | Date of payment |
|                                    |          |                 |                 |

- The records of sanction/payment will be properly maintained for audit purposes.
- The Internal Auditors will, in their reports, make specific comments regarding compliance.
- The payment under this scheme will be debited to Expenditure Account- Staff Welfare Measures – Financial Assistance to Employees who are on loss of pay on account of Hospitalization.

#### **Competent Authority**

- Branch Manager/Chief Manager of the branch concerned.
- Chief Manager (P&D) in case of Regional Office/Field General Manager's Office.
- Chief Manager (HR) in case of Central Office.
- DGM/AGM/ In charge of the section in case of Branches Accounts Section.
- In charge of Office in case of Audit Office.
- Principal/Vice Principal in case of Staff Training College.
- Chief Manager heading the Training Centre in case of Staff Training Centers (In case there is no Chief Manager at the particular Centre, the same should be forwarded to the Principal/Vice Principal, Staff Training College Bangalore).

#### **Staff circulars for further reference**

- Staff Circular 4782 dated 01.10.2001
- Staff Circular 5681 dated 28.08.2010
- Staff Circular 5785 dated 21.09.2011
- Staff Circular 5901 dated 04.09.2012
- Staff Circular 6002 dated 31.07.2013
- Staff Circular 6162 dated 16.01.2015
- Staff Circular 7171 dated 08.04.2020

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## EDUCATION SCHEMES

### REIMBURSEMENT OF 50 % OF THE ANNUAL COLLEGE FEES TO THE SUBORDINATE STAFF

#### Objective

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

#### Applicability

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

#### Amount

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

#### General Conditions

- The payment under the scheme will be by way of reimbursement of expenses already incurred.
- Reimbursement will be restricted either for 1<sup>st</sup> Graduation or for 1<sup>st</sup> Diploma in Science, Engineering, Medicine, Computers and Information Technology, Hotel Management and Catering Technology and other Technical and Career Oriented Courses conducted by Institutions and Autonomous bodies recognized by the Government of India, DOEACC Society, National Informatics Centre, All India Council for Technical Education (AICTE), Universities and other Professional Bodies. The scheme is also extended to those wards of subordinate staff members who are pursuing 1<sup>st</sup> graduation/diploma in professional courses by securing admission under payment seat category. However, the reimbursement of annual college fees will be restricted to 50% of the claim or Rs.10000/- per year whichever is less.
- The scheme will be applicable only for 1<sup>st</sup> Graduation/Diploma Course and not for 11<sup>th</sup> or 12<sup>th</sup> standard.
- Concerned employee has to apply online through Union Parivar for reimbursement & to submit the relevant bills/proof for claiming the amount.
- Along with the application the employee should submit original bills/receipts evidencing payment of term fees, tuition fees, examination fees, admission fees etc.
- The employee should submit application on a yearly basis for claiming reimbursement.
- Reimbursement under the scheme will cease from the date of cessation of employment of the applicant with the Bank.
- The application should be submitted by the subordinate staff members on or before 20<sup>th</sup> February of the following year. For example, for the Academic year 2019-20 the application should be submitted on or before 20.02.2021.
- The employees should submit single claim for reimbursement and no piecemeal claim will be entertained.
- The ward of the employee should pass the qualifying examination every year so as to be eligible for reimbursement. The scheme will not be applicable in case the ward fails in the qualifying examination or detained in the same class. However on being considered for promotion to the higher class the ward will become eligible for being covered under this scheme.
- The details of approval accorded by the Competent Authority for reimbursement will be recorded in a register containing the following details.

| Name of the staff |                                                       | Emp. No.                                        | Designation | Appl. Received on |                 |
|-------------------|-------------------------------------------------------|-------------------------------------------------|-------------|-------------------|-----------------|
|                   |                                                       |                                                 |             |                   |                 |
| Name of the ward  | Graduation/Diploma Course etc. (year to be mentioned) | Academic year for which reimbursement is sought |             | Date of approval  | Amount Approved |

|  |  |  |  |  |
|--|--|--|--|--|
|  |  |  |  |  |
|--|--|--|--|--|

- The records of sanction/payment will be properly maintained for audit purposes. The Internal Auditors will, in their reports, make specific comments regarding compliance.
- The payment under this scheme will be debited to Expenditure Account - Staff Welfare Measures - Reimbursement of 50% College Fees to wards of Subordinate Staff Members.

#### **Competent Authority**

HR Suvidha at Central Office is the competent authority for the scheme.

#### **Staff circulars for further reference:**

- Staff Circular 5901 dated 04.09.2012
- Staff Circular 6002 dated 31.07.2013
- Staff Circular 6162 dated 16.01.2015

### **SCHEME FOR REIMBURSEMENT OF SCHOOL FEES/ COST OF TEXT BOOKS TO WARDS OF EMPLOYEES**

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

#### **Objective**

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

#### **Applicability**

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

#### **Scope**

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

#### **Amount**

Rs.2250/- per year or the actual claim, whichever is less.

#### **General Conditions**

- The fees will include tuition fees, term fees, examination fees etc.
- The payment under the scheme will be by way of reimbursement of expenses already incurred.
- To be applied online through UNION PARIVAR.
- The Competent Authority will sanction application after scrutiny.
- The employees should submit single claim and not in piecemeal.

- Along with hard copy of online application, the employee should submit original bills/receipts evidencing payment of tuition fees, school fees, cost of textbooks etc.
- The employee should submit application on a yearly basis for claiming reimbursement.
- Reimbursement under the scheme will cease from the date of cessation of employment of the applicant with the Bank.
- The application should be submitted by all the Employees on or before 20th February of the following year.
- The details of approval accorded by the Competent Authority should be recorded in a register containing the following details.

| Name of the Staff | Emp. No.          | Designation                                     | Appl. Received on |                 |
|-------------------|-------------------|-------------------------------------------------|-------------------|-----------------|
|                   |                   |                                                 |                   |                 |
| Name of the ward  | Class or Standard | Academic year for which reimbursement Is sought | Date of approval  | Amount Approved |
|                   |                   |                                                 |                   |                 |

- The records of sanction/payment will be properly maintained for audit purposes.
- The Internal Auditors will, in their reports, make specific comments regarding compliance.
- The payment under this scheme will be debited to Expenditure Account - Staff Welfare Measures - Reimbursement of School Fees to wards of Employees.

#### **Competent Authority**

HR Suvidha at Central Office.

#### **Staff circulars for further reference**

- Staff Circular 4782 dated 01.10.2001
- Staff Circular 5901 dated 04.09.2012
- Staff Circular 6002 dated 31.07.2013
- Staff Circular 6521 dated 31.12.2016

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

#### **Objective**

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

#### **Applicability**

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

#### **Scope**

The scheme covers reimbursement of College fees/cost of textbooks etc. for Engineering / Medical /Professional and Career Oriented Degree/vocational Courses. For the purpose of this scheme, the family is taken as one unit. In other words, if husband and wife are working in our Bank, together they will be eligible for claiming reimbursement for only 1 child. If the employee has more than one child, he has the option to claim for any one of the children.

The scheme will not cover amount paid towards hostel fees, optional fees, refundable deposits, caution money deposits, coaching fees etc.

The scheme will cover all professional and career oriented courses leading to degree offered by the institutions and autonomous bodies recognised by the Govt. of India, National Informatics Centre, All India Council of Technical Education and Medical Council of India etc. and not the courses leading to diploma.

#### **Amount**

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

#### **General Conditions**

- The payment under the scheme will be by way of reimbursement of expenses already incurred.
- Along with the application online through UNION PARIVAR, the employee should submit attested copies of bills/receipts evidencing payment of tuition fees, College fees, cost of textbooks etc. Attestation should be done by the Head of the Branch / Department, as the case may be.
- After scrutiny, the Competent Authority will sanction the application.
- Reimbursement will be on a yearly basis.
- Reimbursement under the scheme will cease from the date of cessation of employment of the applicant with the Bank.
- The application should be submitted by the employee on or before 20<sup>th</sup> February of the following year. For example, for the Academic year 2020-21 the application should be submitted before 20.02.2022.
- The employees should submit single claim for reimbursement of College fees, tuition fees etc.
- The ward of the employee should pass the qualifying examination every year so as to be eligible for reimbursement of College fees, tuition fees etc. Failure in the qualifying examination or detention will lead to ineligibility. However on being considered for promotion, the ward will become eligible for being covered under this scheme.
- The details of approval accorded by the Competent Authority have to be recorded in a register containing the following details.

| Name of the staff | Emp. No. | Designation | Appl. Received on |
|-------------------|----------|-------------|-------------------|
|                   |          |             |                   |

| Name of the ward | Engg. /Med. Professional Courses (Year to be mentioned) | Academic year for which reimbursement Is sought | Date of approval | Amount Approved |
|------------------|---------------------------------------------------------|-------------------------------------------------|------------------|-----------------|
|                  |                                                         |                                                 |                  |                 |

- The records of sanction/payment will be properly maintained for audit purposes. The Internal Auditors will, in their reports, make specific comments regarding compliance.
- The payment under this scheme will be debited to Expenditure Account - Staff Welfare Measures – Reimbursement of College Fees to wards of Employees

#### **Competent Authority**

HR Suvidha at Central Office

#### **Staff circulars for further reference**

- Staff Circular 4782 dated 01.10.2001
- Staff Circular 5901 dated 04.09.2012

- Staff Circular 6002 dated 31.07.2013
- Staff Circular 6521 dated 31.12.2016

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

### Applicability

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

### Amount

1. The amount of scholarship will be Rs.375/- p.m. for those who pursue studies up to 10 + 2 level or equivalent examination in India.
2. The amount of scholarship will be Rs. 500/- per month for those who pursue college level studies up to Graduate/Post graduate level or equivalent examination in India and the amount of scholarship will be Rs. 700/- per month in case the ward stays in hostel.
3. The amount of scholarship will be Rs. 500/- per month after passing 12<sup>th</sup> standard examination for those who pursue studies in technical and Career Oriented Diploma Courses and the amount of scholarship will be Rs. 700/- per month in case the ward stays in the hostel.

### Eligibility

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

| Qualifying Exam                                 | % of marks    |
|-------------------------------------------------|---------------|
| 10 <sup>th</sup> standard                       | 75% and above |
| 12 <sup>th</sup> standard under Science Stream  | 75% and above |
| 12 <sup>th</sup> standard under Arts Stream     | 60% and above |
| 12 <sup>th</sup> standard under commerce Stream | 60% and above |
| Final Year Diploma in Engineering               | 60% and above |

3. The ward of the sub staff employees who have secured minimum prescribed marks in the qualifying examinations are eligible for receiving scholarship for their 10+2 level studies and 12+3/4 [college] level studies are as under. The minimum prescribed marks for awarding scholarships have been lowered with a view to encouraging the children of sub ordinate staff members to pursue higher studies.

| Qualifying Exam                                 | % of marks    |
|-------------------------------------------------|---------------|
| 10 <sup>th</sup> standard                       | 65% and above |
| 12 <sup>th</sup> standard under Science Stream  | 65% and above |
| 12 <sup>th</sup> standard under Arts Stream     | 50% and above |
| 12 <sup>th</sup> standard under commerce Stream | 50% and above |
| Final Year Diploma in Engineering               | 50% and above |

4. After passing 12<sup>th</sup> standard examination with minimum prescribed marks, the scholarship will be granted for pursuing Technical and Career Oriented Diploma Courses offered by the institutions and Autonomous Bodies recognized by the Government of India, DOACC Society, National Informatics Centers, All India Council for Technical Education, Universities and Other Professional Bodies.
5. With a view to encouraging the meritorious wards of the employees to achieve further in their academic pursuits, those wards of the employees who have completed their 1<sup>st</sup> Graduation/Diploma courses with 60%

or more marks will get scholarship for pursuing 2<sup>nd</sup> graduation studies in any discipline like M.A., M.Com, M.Sc., M.Tech., M.B.A, LLM, MD, MS, MCA, PGDMS Course. Etc.

6. The scholarship will be granted for pursuing professional courses such as CA, ICWA, CS etc. which involve correspondence studies.
7. Final year in Diploma in Engg. Will be treated as a qualifying examination for the purpose of awarding scholarship for Engineering Degree Course.
8. Marks secured in all subjects including optional subjects will be taken into account for the purpose of ranking.
9. In the event the ward is required to stay in private hostel, the application for scholarship should be supported by-

- a. Certificate from the College/Institution regarding non-availability of hostel facilities.

**OR**

- b. Certificate from the College/Institution that the student cannot be accommodated in the existing hostel facilities offered by them.

**AND**

- c. Copy of hostel receipt issued by the Private Hostel or Certificate issued by Private Hostel on their letterhead, confirming that the ward is staying in their hostel.

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

Relaxation of one year not exceeding 2 attempts is given to the wards to appear in the qualifying examination so as to secure admission in the professional courses. Where the ward despite securing high percentage of marks in the XII Std. /HSC examination, does not get admission in the professional course, the mark-sheet pertaining to the XII Std/HSC examination of the previous academic year can be considered, in respect of application seeking scholarship for the current academic year in any stream.

Similarly, relaxation of one year will be given to wards reappearing in 12<sup>th</sup> Standard/HSC examination for improving overall marks.

The employee will be allowed to avail the benefit of scholarship from our bank even if their children are receiving any other scholarship from outside institution.

#### **Procedure for making application & making payments**

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

#### **Competent Authority**

HR Suvidha at Central Office.

#### **Staff circulars for further reference**

- Staff Circular 5901 dated 04.09.2012
- Staff Circular 6002 dated 31.07.2013
- Staff Circular 6521 dated 31.12.2016

## **HONORARIUM TO THE CHILDREN OF THE EMPLOYEE WHO HAVE SECURED FIRST RANK IN THE SCHOOL EXAMINATION**

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

### **Objective**

To honor meritorious wards of permanent employees of the Bank, who have secured first rank in the overall annual performance in the school examination of their respective class/standard of study.

### **Applicability**

The scheme will be applicable to all employees but not to those appointed on contract or stipendiary basis.

### **Scope**

The scheme will cover grant of one time honorarium of Rs.3000/- per year to those wards of the employees who have secured first rank in the overall annual performance in the school examination of Standard-I to XII. Education of the wards commencing from Standard I to XII will be covered under this scheme, based on the examination held during the academic year.

### **General Conditions**

- To be applied online through UNION PARIVAR.
- The Competent Authority will sanction the honorarium after scrutiny of the application.
- Along with the hard copy of online application, the employee should submit the original certificate issued by the School Authority, evidencing first rank in all division of a particular class/standard.
- The details of approval accorded by the Competent Authority will be recorded in a register containing the following details:

| Name of employee, Emp. No. & Designation |                                      | Branch / Office     | Name of the child             | Class/standard in which 1st rank obtained |  |
|------------------------------------------|--------------------------------------|---------------------|-------------------------------|-------------------------------------------|--|
|                                          |                                      |                     |                               |                                           |  |
| Academic year of study                   | Name of the school with full address | % of marks obtained | Date of payment of honorarium | Amount of honorarium Rs.                  |  |
|                                          |                                      |                     |                               |                                           |  |

- The records of sanction/payment will be properly maintained for audit purposes.
- The Internal Auditors will, in their reports, make specific comments regarding compliance.
- The payment under the scheme will be debited to "Expenditure Account- Staff Welfare Expenses – Granting honorarium to the children of the employees who have secured first rank in the school examination".

### **Competent Authority**

HR Suvidha at Central Office.

### **Staff circulars for further reference**

- Staff Circular 5901 dated 04.09.2012

- Staff Circular 6002 dated 31.07.2013
- Staff Circular 6162 dated 16.01.2015
- Staff Circular 6521 dated 31.12.2016

**Scheme at a glance**

- UBIREMAS Scheme is a Staff Welfare Scheme launched by Staff Welfare Committee for the benefit of retired colleagues.
- Only retired employees of the bank and his/her spouse (not employed beneficially) are covered under this scheme.
- Employees who retired on superannuation will have to apply for membership within 6 months of their retirement.
- Employees who opt for VRS may apply for membership within 6 months after attaining the age of 60 years.
- For enrolment in UBIREMAS, retiree has to apply online in Union Parivar through nominated branch by paying his/her membership fees.
- The membership fees is Rs 5,000/- for Officers, Rs 3,000/- for Clerks and Rs 2,000/- for Sub Staffs.
- Under this scheme both hospitalization and annual health check up are covered.
- Maximum ceiling limit for reimbursement of hospitalization expenses is Rs 1,50,000/- (Rupees one lac fifty thousand only) w.e.f. 01/01/2017.
- The reimbursement of annual health check up fees is restricted to Rs 2,000/- (Rupees Two thousand only). The amount can be claimed maximum in two installments per financial year.
- For reimbursement, retiree has to submit the application to the nominated branch along with all original medical bills/ receipts/certificates in the prescribed format.
- Retired employees who have their personal Medical Insurance, upon exhaustion of their Sum Insured, may claim reimbursement of balance of hospitalization bills under this scheme, by submitting true copies of all related documents.
- The nominated branch will forward the application to the Regional Office under whose jurisdiction it falls, after duly verifying the same. RO HR Administrator will process the claim.

**Objective****Features of the Scheme**

The salient features of the Scheme are enumerated here under:

- Retired employees of the Bank and his/her spouse will be eligible for the benefits under the scheme.
- The retired employee will be called "Primary Member" and the spouse will be called "Secondary Member".
- The Primary and Secondary members will together constitute a Family Unit.
- The scheme will cover existing retired employees, their spouses and the spouses of deceased retired employees who apply for membership within 6 months from the date of introduction of the said scheme.
- On the death of the retired employee, the spouse (Secondary Member) will continue to be covered under the scheme for reimbursement of hospitalization expenses.
- The retired employees and their spouses will be covered under the scheme only if they are not gainfully employed. Gainfully employed means those who are in employment and receiving a monthly salary/wages of Rs.3500/- or more.
- Employees who will be retiring from the services of the bank hereafter and their spouses shall also be eligible to become members, provided they apply within 6 months from the date of retirement.

**Membership**

The membership will be restricted to the following:

- Those who have retired from the services of the Bank on superannuation and are not gainfully employed.
- Those who have been allowed to retire from the services of the Bank on medical grounds and are not gainfully employed.
- Those who have taken voluntary retirement from the service of the Bank in terms of provisions of "Union Bank of India Officers' Service Regulation 1979", "Union Bank of India Voluntary Retirement Scheme 2000-01"

or under any other similar scheme and are not gainfully employed. However, they will be eligible to be covered under the scheme only after completion of 60 years of age.

- Those who have taken voluntary retirement from the service of the bank in terms of provisions of “Union Bank of India Employees’ Pension Regulation 1995” after completion of 55 years of age or 30 years of service in the Bank and not gainfully employed. However, they will be eligible to be covered under the scheme only after completion of 60 years of age.
- Those who have ceased to be in the service of the Bank or who will cease to be in the service of the Bank for reasons other than those mentioned above will not be eligible for membership and benefits under the scheme.

### **Membership Fees**

One-time membership fee will be as follows:

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

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

**Benefits:** Reimbursement of hospitalization expenses will be restricted to 100% of the total expenses incurred in case of Primary member and 75% in case of Secondary Member subject to limits prescribed under the Scheme for Reimbursement of Hospitalization Expenses for Officers/Award Staff now in force in the Bank or Rs.10000/- per claim, whichever is less in case of minor ailments. In case of major ailments, the same rules will be followed subject to the condition that the reimbursement will be restricted to Rs.150000/- per claim or the limits prescribed under the scheme, whichever is less.

- **For the purpose of determining the rate of reimbursement the cadre of the employee (Officer/Award Staff) at the time of superannuation/voluntary retirement etc. will be taken into count.**
- **The total reimbursement of hospitalization expenses will be permitted up to a maximum of Rs.150000/- (One lakh fifty thousand only) to the Family Unit during the entire currency of membership under the scheme.**
- **Major / minor ailments will be as defined in the scheme in vogue in Bank for Reimbursement of Hospitalization Expenses applicable to Officers / Award staff, as the case may be, and the amount of reimbursement will also be calculated on the same lines.**

**Submission of Original bills/receipts/certificates is necessary. However, if the members are holders of any Medi-Claim policy taken by them individually, then they can claim reimbursement under this scheme for the balance amount not settled by the Insurance Company, on the basis of the certificate/sanction letter of the Insurance**

### **Funds**

- An account in the name and style of “Union Bank of India Retired Employees’ Medical Assistance Scheme” is already opened for this purpose. The membership fees collected from the members will be credited to this designated account.
- The Staff Welfare Committee, out of the approved budget for each financial year will allocate separate budget for meeting the claims under the scheme. Such allocations will be made in the yearly budget and will be approved by Staff Welfare Committee.
- Depending on the claims that may be received from Branches/offices, funds will be transferred from the Bank’s Welfare Fund to the designated account under the scheme for meeting the claims.

- The funds or any portion thereof will be invested by the Managing Committee either in deposit with the Bank or in such securities approved under the Income Tax Act 1961.
- The Managing Committee will administer the funds.
- The earnings on investments will be subject to tax or statutory provisions as may be applicable from time to time.
- Surplus amount available in the designated account will also be reinvested either in Bank deposits or in approved securities as stated above.

### **Administration of the Scheme**

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

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

### **Operational guidelines**

#### **Application for membership:**

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

**Kindly note that spouse having income of Rs.3500/- pm or above from any source will not be eligible-for secondary membership. A staff member who applies on behalf of retired staff has to get confirmation from the retired staff and then fill up the information in relevant column.** Staff members retiring on superannuation will have to apply within six months of retirement date. Those who are retiring on VRS, have to apply within 6 months after attaining the age of 60. System will not allow application after 6 months of retirement/attaining the age of 60. Membership fee has to be first remitted/deposited to the account No.378902050000188 maintained at MMO Branch. Employee has to mention his/her name & Employee ID in the

"Remarks" field while entering 'the transaction in Finacle. Tran-ID and date have to be noted down and to be mentioned in the application as proof of remittance. Once all details are filled-in, the employee has to click on the 'save' & 'submit' button. The employee has to take a printout of the page, sign it, and paste a joint/single photograph on the right side of the application and handover to the Branch/Office who in turn shall forward it to their respective RO. A duplicate copy of the same with photograph will be retained at the nominated branch.

The application will now be available in the work list of the RO HR administrator who would verify the personal payment details and recommend the same by clicking the 'recommended' button. RO HR admin shall file the hard copy of the application for records. The application will now be available at officer-in-charge, Central Office for approval. On approval, the membership number will be automatically assigned and a 'work list item' will appear in the ID of -the RO administrator who had recommended the application. On clicking the work list, the **application will be displayed with membership number. RO HR administrator has to print the same and dispatch the same to the retired employee for his/her future reference.** With the membership number, employee can apply for reimbursement subsequently. Details of existing members along with membership number are already updated in Union Parivar.

#### **Application for reimbursement of hospitalization expenses:**

The applicant shall submit the application for reimbursement to the Nominated Branch along with all the original bills/receipts/certificates in the prescribed format. Nominated branch will forward the application to the Regional office under whose jurisdiction it falls, after duly verifying the same. The papers will be submitted to the Bank's Medical officer for scrutiny, by RO HR admin. RO HR administrator shall enter the total amount of reimbursement already availed by the applicant through Workforce administration > Staff welfare > Health scheme > REMAS claim Register. This is a onetime job for each member but had to be carefully filled-in as it will be the base data for calculation of total reimbursement in future. If the employee applies for the first time / had not availed any reimbursement till date, 0.00 (zero amount) is to be filled in. Similarly, the HR admin has to verify the account number of the retired employee in the claim application. If it is not proper, HR admin has to enter the correct 15 digit account number. Then 'OK' button is to be clicked. After updating the register as above, RO HR administrator shall process the claim through Workforce administration > Staff welfare > Health scheme > REMAS > Reimbursement for hospitalization. If the register is not updated, system will not allow entry of claim details. Amount already reimbursed to the retiree, will be displayed on the right top of the next screen. After filling in the details, RO HR admin has to click on 'submit' button. System will not allow submission if the total amount claimed is more than the ceiling i.e. Rs.1.50 lakh. Now the application will be available in the work list of Regional Head who is the competent authority for sanction. Once sanctioned, the amount shall be **directly credited to retired employee's account by auto credit process.** There is no need for sending POB claim to Central Office.

Total amount reimbursed to the member will be automatically updated in the system on sanction. The application will then be in the ID of CO officer-in-charge who will validate the same.

Note: Reimbursement under UBIREMAS to Award staff @ applicable for Officers Scale-I to III.

#### **Application for reimbursement of annual check-up fees:**

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

#### **Guidelines for settlement of hospitalization bills under UBIREMAS**

This is regarding processing of bills under UBIREMAS for those retired employees who have opted for IBA Medical Insurance policy as per 10th BPS/Joint Note dated 25.05.2015. In other words, processing of medical bills in respect of retired employees who have membership under IBA Medical Insurance Scheme and also UBIREMAS.

It is to be noted that:

- Processing of hospitalization bills under UBIREMAS scheme to be done as per ceilings defined under various heads in the 9th Bipartite/Joint Note dated 27.04.2010.
- Admissible expenses (ailments and ceiling), as per 9th Bipartite/Joint Note, can be claimed under UBIREMAS. However, non admissible expenses should not be considered.

**To further clarify, a hypothetical case is given below:**

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

| S no | Particulars                                                           | Amount in Rs. |
|------|-----------------------------------------------------------------------|---------------|
| A    | Total amount incurred in Surgery                                      | 70000.00      |
| B    | Total eligibility under UBIREMAS considering this to be a fresh claim | 40000.00      |
| C    | Total amount settled by TPA/ Insurance Company                        | 30000.00      |
| D    | Total amount that can be sanctioned under UBIREMAS (B-C)              | 10000.00      |

**Staff circulars for further reference:**

- Staff Circular 4901 dated 04.10.2002
- Staff Circular 5601 dated 30.07.2009
- Staff Circular 5913 dated 11.10.2012
- Staff Circular 6006 dated 14.08.2013
- Staff Circular 6021 dated 10.10.2013
- Staff Circular 6163 dated 16.01.2015
- Staff Circular 6521 dated 31.12.2016
- Staff Circular 6889 dated 10.12.2018

**EX-GRATIA TO PRE-1986 EMPLOYEES**

**Objective**

The scheme provides for Ex-Gratia to the employees retired prior to 01.01.1986 and were surviving as on 01.11.1997.

**Features of the Scheme**

- Ex-Gratia to retired employees, who have retired prior to 01.01.1986 and were surviving as on 01.11.1997, being paid from 01.11.1997.
- Employee should have worked for 20 years.
- Amount Rs. 300/- + DA.
- Ex-Gratia allowed to surviving widows vide Ministry of Finance letter dated 13/9/2006.
- Ex-gratia to widows was being paid@ Rs. 1000/- (one consolidated amount without any DA) from the date they preferred the claim.

- Apart from the above ex-gratia w.e.f. January 2013 additional amount of ex-gratia per month paid as under.

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

- Based on IBA letter dated 6/1/2014 the ex-gratia has been revised per month from 17/12/2013 as under:

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

**Staff circulars for further reference**

Staff Circular 5944 dated 19/1/2013

## HOLIDAY HOME

### **Guidelines for allotment of Bank's Holiday Homes**

- Bank's Holiday Home will be available for the use of permanent employees of the Bank and their families only.
- Application for reservation should be made on line through UNION PARIVAR.
- The period of allotment/stay will not exceed four days. However, during the peak season the ceiling on the period of stay will be decided by the concerned Regional Office/Central Office, depending upon the demand position.
- Allotment letter will be issued online by the concerned Regional Office/Central Office specifically stating the period of allotment through UNION PARIVAR to the concerned employee sufficiently in advance to enable him to make other necessary arrangements. The employee concerned will carry with him the allotment letter and produce it before the caretaker. The employee may produce the Identity Card to him by the Bank, if necessary.
- Cancellations can be made through UNION PAIVAR. Any cancellation request made to be eligible for refund must be well in advance, at least 15 days prior to occupancy.
- The employee during the course of stay in the holiday home will be liable to pay for any damage to any item of property of the holiday home arising out of acts attributable to the employee.
- A nominal compensation will be recovered from staff members to be communicated from time to time through circulars and available in UNION PARIVAR.
- The occupants should maintain full decorum throughout their period of stay in the Holiday Home. Occupants staying in the Bank's Holiday Homes will do so, at their own risk and the Management does not take any responsibility for any events whatsoever during the course of such stay.
- Retired employee including those who have opted VRS under special scheme 2001 will be eligible to avail of facility of Holiday Homes of the Bank during non-vacation/non-rush seasons.
- All additions/deletions/modifications in status of Holiday Homes will be intimated through Staff Circulars from time to time.

### **List of Holiday Homes**

The list of 21 Holiday Homes presently available to members of staff & their families are appended below.

#### **Holiday Homes of Union Bank of India:**

| Sr. No. | Location | Address                                                                    | Contact No.                      |
|---------|----------|----------------------------------------------------------------------------|----------------------------------|
| 1       | Tithal   | Tithal Road, Village Tithal, Near Sai Baba Temple, Dist Valsad- 396001     | 997889-0229                      |
| 2       | Shirdi   | Hotel Mandai Palace, J.T Shelke Patil Marg, Shirdi, District - Ahmednagar, | 02423-255891, 255891             |
| 3       | Amritsar | Hotel Shiraz Continental, queens road Amritsar.                            | 01835098614/2565157/2220886      |
| 4       | Ooty     | Hotel Silver Oak, 183/B/11, Ettines Road, Ootacamund                       | 0423-2447148/2451747             |
| 5       | Mussorie | Devonshire Estate, Landour, Mussorie                                       | 0135 - 632895                    |
| 6       | Munnar   | Cottage No 274 Bldg 283, Chinnakanal, Udubanchela Tulak                    | 04868/249318                     |
| 7       | Khandala | Plot No 24, N .J. Park, Next to Lokhandwala Complex, Village Kune          | Mob No. (Care Taker) 08308001536 |
| 8       | Katra    | Imperail Hotel (A Unit Of - One Guest House), Railway Road, Katra          | 09596237777,<br>09596257777      |
| 9       | Haridwar | Bhimgoda- Road, Har-Ki- Pauri, Haridwar                                    | 01334)265553,                    |

|    |            |                                                                                                                                           |                                         |
|----|------------|-------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|
|    |            |                                                                                                                                           | 265554                                  |
| 10 | Guruvayoor | Perumbilavli Road, North Nada, Guruvayoor, Dist. Trichur                                                                                  | 0487-2552558,<br>09497254432            |
| 11 | Goa (S)    | Colva Beach, Opp: Goa Tourist Bungalows, Goa                                                                                              | 2788047/048                             |
| 12 | Bangalore  | Flat No A - 3/ 507, Cauvery Block National Games Village, Koramangala                                                                     | 080-25715180                            |
| 13 | Tirupati   | Hotel Kalyan Residency 177, TP Area, Tirupati-517501                                                                                      | 0877—2259780                            |
| 14 | Tirumala   | Sarvamangala Mahamandapam Sri Kanchi Kamakoto Peetham, Ring Road, Tirumala-517504                                                         | 0877- 2277370                           |
| 15 | Bangalore  | Hotel Maurya, #22/4, race Course Road, Near Anandh rao circle, Bengaluru-560009                                                           | 080 22254111/116,<br>7090758427/25      |
| 16 | Ooty       | Tulips Elkhill Resorts (Beside Sterling Resorts) Ramakrishnapuram, OOTY-643001                                                            | 0423-2455555, 2448080                   |
| 17 | Varanasi   | Hotel OK International, D-47/188A, Rampura, Luxa Road, Varanasi-221001(U.P)                                                               | +91(542)2452591,2,3,4                   |
| 18 | Shirdi     | Bhagyalaxmi Hotels Pvt Ltd. Bhagyalaxmi Road, Opp to Andhra Bank, Near Sai Baba Temple, Gate No-01, Talrahata, SHIRDI MAHARASHTRA-423109. | 9096484870, 9730308900                  |
| 19 | Haridwar   | Hotel Ganges Rivera, Delhi By Pass Road, Near Viswakarmka Ghat, PO Kankhal, Haridwar-249407                                               | 01334-240940, 9358189263                |
| 20 | New Delhi  | Hotel Sarthak Palace, 14A/34, W.E.A. Channa Market, Karol Bagh New Delhi-110005                                                           | 011-25733344/55, 9810972946             |
| 21 | Shimla     | Hotel Gulmarg Regency, Near The Mall, Shimla                                                                                              | 0177 - 2653168/26555454<br>941/809-2252 |

**Important Note:** Operational guidelines of the Scheme will be informed in due course.

**Staff circulars for further reference**

- Staff Circular 6162 dated 16.01.2015
- Staff Circular 6432 dated 23.08.2016
- Staff Circular 6521 dated 31.12.2016
- Staff Circular 7286 dated 07.11.2020

## BANK'S TRANSIT QUARTERS

### Objective

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

### Applicability

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

### Details of the Transit Quarters

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

#### **MUMBAI**

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

#### **Mumbai**

|                                 |   |                                                                                                                           |
|---------------------------------|---|---------------------------------------------------------------------------------------------------------------------------|
| Address of the transit quarters | : | Flat No.5 and 11,<br>Vaibhav Apptt.,<br>Wadala East, Mumbai                                                               |
| Nearest Railway Station         | : | Wadala – about 1 km.<br>Dadar – about 3 kms.<br>Land mark- Barkat Ali Dargha                                              |
| Local conveyance                | : | By taxi<br>By local bus routes connecting all parts of Mumbai                                                             |
| Charges                         | : | Rs.300/- per month<br>(Rs.10/- per day if less than one month)                                                            |
| Procedure                       | : | Apply to Chief Manager (HR), Human Resources Administration Division, HR Department, Central Office in prescribed format. |

|  |                                                                                                                                                                                                                                                                                                                                                                              |
|--|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  | <p>After approval is accorded by the Competent Authority, Allotment Letter will be issued to the applicant.</p> <p>Keys of the quarters will be handed over to the applicant by Manager, Maintenance Section, SSD, C.O. and the same will be returned to him on vacating the quarters. The employee will also possess his identity card during his stay at the quarters.</p> |
|--|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

### **KOLKATA**

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

### **DELHI**

|                                 |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|---------------------------------|---|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Address of the transit quarters | : | Flat No.14, 2 <sup>nd</sup> floor<br>G-53, East of Kailash<br>New Delhi<br>(Near ISKCON Temple)                                                                                                                                                                                                                                                                                                                                                                                |
| Nearest Railway Station         | : | Hazarat Nizamuddin                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Local conveyance                | : | By taxi<br>By local bus routes connecting all parts of New Delhi                                                                                                                                                                                                                                                                                                                                                                                                               |
| Charges                         | : | Rs.300/- per month<br>(Rs.10/- per day if less than one month)                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Procedure                       | : | <p>Apply to Senior Manager, HR Department, NRO New Delhi in prescribed format.</p> <p>After approval is accorded by the Competent Authority, Allotment Letter will be issued to the applicant.</p> <p>Keys of the quarters will be handed over to the applicant by Chief Manager, Kailash Colony Branch, New Delhi and the same will be returned to him on vacating the quarters.</p> <p>The employee will also possess his identity card during his stay at the quarters.</p> |

### **CHENNAI**

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

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

#### **Staff circulars for further reference**

- Staff Circulars 5901 dated 04.09.2012
- Staff Circulars 6002 dated 31.07.2013
- Staff Circulars 6162 dated 16.01.2015

### **FINANCIAL ASSISTANCE TO PHYSICALLY HANDICAPPED EMPLOYEES FOR PURCHASE OF CRUTCHES, OTHER ACCESSORIES**

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

#### **Objective**

To provide financial assistance to physically handicapped employees by way of reimbursement for:

- Purchase of crutches/hearing aids/Braille Books/other accessories – artificial Legs / shoes, support for polio limbs etc.
- Payment of fees for computer courses

#### **Applicability**

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

#### **Amount:**

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

#### **General Conditions:**

- Application should be made on line through UNION PARIVAR.

- The application will be scrutinized by the Branch Manager/Chief manager and will be sanctioned by the Competent Authority.
- The application should be accompanied by original bill/receipt for the payment made for purchase crutches other accessories, payment of fees for computer training, cost of Braille books etc.
- The same items should not be purchased again within three years. The limit of Rs.3000/- p.a. for reimbursement under the scheme can be utilized for purchase of different items in the year, e.g. crutches/artificial leg can be purchased once in 3 years and shoes/support for limbs can be purchased in the next year.
- In case of reimbursement of fees for computer training, the applicant should submit course completion certificate within a period of 3 months from the date of completion of the course.
- The facility will be available once a year. However, the employee will not be eligible for reimbursement of cost of same items mentioned in the Circular every year.
- The employee who becomes orthopedically handicapped after joining the services of the Bank should submit medical certificate from an orthopedic surgeon, which would be referred to the Medical Board for clearance.
- An employee who becomes hearing impaired after joining the services of the Bank should submit medical certificate from an ENT specialist, which would be referred to the Medical Board for clearance.
- An employee who becomes orthopedically handicapped, hearing impaired after joining the services of the Bank submits medical certificate issued by the Medical Board attached to the Special Employment Exchange for Physically Handicapped or attached to the Vocational Rehabilitation Centre for Physically Handicapped persons, the same will be accepted straight away.
- The details of approval accorded by the by the Competent Authority should be recorded in a register containing the following details.

| Name of the staff                  | Emp. No.        | Designation     |
|------------------------------------|-----------------|-----------------|
|                                    |                 |                 |
| Amount of reimbursement sought for | Amount approved | Date of payment |
|                                    |                 |                 |

- The records of sanction/payment will be properly maintained for audit purposes.
- The Internal Auditors will, in their reports, make specific comments regarding compliance.
- The payment under the scheme will be debited to Expenditure Account- Staff Welfare Measures – Financial Assistance to Physically Handicapped Employees

#### **Competent Authority**

- Branch Manager/Chief Manager of the branch concerned.
- Chief Manager (P&D) in case of Regional Office/Field General Manager's Office.
- Chief Manager (HR) in case of Central Office.
- DGM/AGM/In charge of the section in case of Branches Accounts Section
- In charge of Office in case of Audit Office
- Principal/Vice Principal in case of Staff Training College
- Chief Manager heading the Training Centre in case of Staff Training Centers (In case there is no Chief Manager at the particular Centre, the same should be forwarded to the Principal/Vice Principal, Staff Training College Bangalore).

#### **Staff circulars for Further reference**

Staff Circular No. 6002 dated 31.07.2013

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

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

**Objective**

To provide limited amount of financial support to the employees having physically challenged children by way of reimbursement of expenses incurred for the purpose of:

- Payment of school fees/Computer course fees.
- Purchase of crutches/ hearing aids/Braille books/ other accessories, artificial legs/shoes, support for polio limbs etc.

**Applicability**

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

**Amount**

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

**General Conditions**

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

Application should be made on line through UNION PARIVAR.

The application will be scrutinized by the Branch Manager/Chief manager and will be sanctioned by the Competent Authority.

Alongwith the application, employee should enclose verified copy of certificate issued by Competent Medical Authority evidencing disability of the child.

The application should be accompanied by original bill/receipt for the payment made for school/computer course fee and purchase of crutches/hearing aids/Braille Books/other accessories artificial legs/shoes, support for polio limbs etc.

When amount sanctioned is for equipment, same items should not be purchased again within three years. e.g. crutches/artificial leg can be purchased during first year and shoes/support for limbs can be purchased in the next year, etc.

- The details of approval accorded by the by the Competent Authority should be recorded in a register containing the following details.

| Name of the staff | Emp. No. | Designation | Name of the Physically Challenged child |
|-------------------|----------|-------------|-----------------------------------------|
|                   |          |             |                                         |

| Nature of disability | Reimbursement sought for [mention type of expenses] | Amount of Reimbursement sought for | Amount Approved | Date of Payment |
|----------------------|-----------------------------------------------------|------------------------------------|-----------------|-----------------|
|                      |                                                     |                                    |                 |                 |

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

- The payment under the scheme will be debited to “Expenditure Account- Staff Welfare Expenses – Financial Assistance to Physically Challenged children of the employees”.

#### **Competent Authority**

- Branch Manager/Chief Manager of the branch concerned.
- Chief Manager (P&D) in case of Regional Office/Field General Manager’s Office.
- Chief Manager (HR) in case of Central Office.
- DGM/AGM/In charge of the section in case of Branches Accounts Section
- In charge of Office in case of Audit Office
- Principal/Vice Principal in case of Staff Training College
- Chief Manager heading the Training Centre in case of Staff Training Centers (In case there is no Chief Manager at the particular Centre, the same should be forwarded to the Principal/Vice Principal, Staff Training College Bangalore).

#### **Staff circulars for further reference**

- Staff Circular No. 5901 dated 04.09.2012
- Staff Circular No.6002 dated 31.07.2013
- Staff Circular No.6162 dated 16.01.2015

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

#### **Objective**

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

#### **Applicability:**

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

#### **Scope:**

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

#### **Amount:**

The ex-gratia will be restricted to 80% of the balance outstanding in staff housing loan or Rs.2.00 lacs, whichever is less. In case of deceased sub staff members, ex-gratia shall be to the extent of balance outstanding in staff housing loan account or Rs.2 lakhs whichever lower. Staff housing loan will include the balance outstanding in Additional Staff Housing Loan at Commercial Rate of Interest but will not include loan granted to staff members under Union Home or any other scheme of the Bank.

#### **General Conditions:**

- An application in writing as prescribed under the scheme will be submitted by the nominee of the deceased employee to the Branch Manager/Chief Manager/Departmental Head where the employee was working.
- The nominee to the Provident Fund/Gratuity Fund will be the nominee for the purpose of this scheme also.

- Application will be scrutinized by the Branch Manager / Chief Manager / Departmental Head and it will be sanctioned by the Competent Authority.
- After sanction of the application the Branch/Office where the employee was last working will debit "Expenditure A/c. – Staff Welfare Expenses – Scheme for Payment of Ex-gratia for Adjustment of Staff Housing Loan of Deceased Employees" and the amount should be credited to the Staff Housing Loan Account/Additional Housing Loan at Commercial Rate of Interest as the case may be with the branch where the loan accounts are maintained.
- The details of approval accorded by the Competent Authority for payment of ex-gratia under this scheme will be recorded in a register containing the following details –

| Name of the Staff     |                                        | Emp. No.                                          | Designation       |                                                         |                 |
|-----------------------|----------------------------------------|---------------------------------------------------|-------------------|---------------------------------------------------------|-----------------|
|                       |                                        |                                                   |                   |                                                         |                 |
| Date of Death         | Application for Ex-gratia submitted by | Nature of relationship with the deceased employee |                   | Whether the applicant is a nominee for PF/Gratuity Fund |                 |
|                       |                                        |                                                   |                   |                                                         |                 |
| Amount outstanding in |                                        |                                                   | Total Amount o/s. | Amount of Ex-gratia approved                            | Date of Payment |
| Staff Housing Loan    |                                        | Addl. Housing Loan                                |                   |                                                         |                 |
| Principal             | Interest                               |                                                   |                   |                                                         |                 |
|                       |                                        |                                                   |                   |                                                         |                 |

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

#### **Competent Authority**

- Branch Manager/Chief Manager of the branch concerned.
- Chief Manager (P&D) in case of Regional Office/Field General Manager's Office.
- Chief Manager (HR) in case of Central Office.
- DGM/AGM/ In charge of the section for Branches Accounts Section.
- In charge of Office in case of Audit Office
- Principal/Vice Principal in case of Staff Training College
- Chief Manager heading the Training Centre in case of Staff Training Centers (In case there is no Chief Manager at the particular Centre, the same should be forwarded to the Principal/Vice Principal, Staff Training College Bangalore).

#### **Staff Circular for further reference**

Staff Circular No. 6002 DT. 31.07.2013

### **HONORARIUM TO 'UNION YOUTH'**

#### **Objective**

Many wards of the employees not only excel in the field of education but also in extracurricular activities like sports and culture. In the days of high cost of living the parents are forced to earmark a portion of their earning to nurture the intrinsic talents of their wards. Some of the wards excel in their discipline by achieving State, National and International recognition. If only there is financial support, these young Unions may achieve still better results in their chosen field. The Scheme aims to support such parents whose wards excel in sports and culture by extending financial assistance on the basis of results shown by the Young Unionites in their chosen fields, on a yearly basis.

#### **Applicability**

The scheme will be applicable to all permanent award staff and officer employees of our Bank but not to those appointed on contract or tenure basis. However the scheme will not be applicable to the employees whose wards are gainfully employed.

#### **QUANTUM OF HONORARIUM**

- Rs.5000/- to those wards who have excelled in the State Level Competition.
- Rs.10000/- towards who have excelled in National Level Competition.
- Rs.20000/- for International Level Achievements.

#### **GENERAL CONDITIONS**

- The application should relate to the performance of the ward during a calendar year related to the current financial year.
- Staff members are required to submit their applications through Union Parivar.
- Staff members should submit the documents in support of their claim along with the hard copy of the application.
- In case of State/National level achievements, a certificate from the Federation concerned should be attached certifying that the association/organization was duly authorized by them to conduct the championship.
- For applying in the field of Karate, they should note to submit a certificate issued by the respective State Association or the Department of Sports Affairs of the respective states duly certifying that the particular school of Karate Association is an accredited organization. Unless this certificate is submitted along with the application form, the claim will not be entertained.
- The general conditions laid down in Staff Circular No.4781 dated 01/10/2001 will continue to be valid.

#### **Staff circulars for further reference**

- Staff Circulars 4781 dated 01.10.2001.
- Staff Circulars 5820 dated 01.02.2012.
- Staff Circulars 6002 dated 31.07.2013.
- Staff Circulars 6057 dated 22.02.2014.
- Staff Circulars 6075 dated 09.05.2014.
- Staff Circulars 6527 dated 10.01.2017.

## OTHER STAFF WELFARE MEASURES

### EMPLOYMENT OF VISUALLY IMPAIRED EMPLOYEES IN THE BANK

With a view to provide assistance to Persons with Disabilities (PWD), our bank has taken steps to initiate an action plan for enabling visually impaired employees to discharge their duties more effectively such as imparting of special trainings, procuring of assisting devices/technologies which will provide technological support for the visually impaired staff to perform their duties more easily and efficiently.

- Our Bank has prepared an inclusive CD for the convenience of blind and partially sighted employees, which includes folders on Finacle Guide, JAWS software and Tutorial, (Staff Circular no. 6093 dated 30.05.2014).
- The visually impaired employees may be nominated for regular training programs at par with other staff for their skills and career development.
- With newer technological advances, skills development and adequate training, visually impaired employees can perform more job roles productively. It is expected that extending of right support from seniors and colleagues at branches / offices to visually impaired staff members and providing a conducive work environment at the work place will greatly enable the visually challenged staff members to efficiently discharge their duties.

#### BROAD AREAS OF POSSIBLE JOBS FOR VISUALLY IMPAIRED STAFF

##### ◆ Helpdesk at branches.

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

#### INDICATIVE LIST OF POSSIBLE JOB ROLES FOR PERSON WITH VISUAL IMPAIRMENT AT BRANCHES / OFFICES

##### Help desk/Branch assist :

##### **Handing over forms to customers for different banking services:**

- Assisting customers in filling up the form, by once understanding the layout and remembering the keynoting on the form.
- Addressing banking products related queries of customers.
- Manage Branch telephone.
- Inform customers about the banking procedures to avail banking services.
- Provide information about service charges to customers.
- Assist and train customers on using the machines deployed in branches such as Cash deposit

machine, Self-Passbook entry machines etc.

- Information dissemination about the IT products of the bank.
- Guide customers on usage of Internet banking, mobile banking and other banking channels.
- Coordinate ATM Charge Back Complaint Management.
- Understand customers' requirement and direct them to the relevant counter for availing desired services.

**Non-financial transactions using Finacle:**

- Pass book entry.
- Issue statements to account holders.
- Issue TDS certificates to eligible customers holding deposit.
- Generate Thanks Letters for new customers.
- Convey information to deposit customer about yield on their investment in given tenure.
- Provide information about the status of cheques presented for collection.
- Generate KYC updation reminder letters to customers.
- Calculate EMI and eligibility for the amount of loan required by the customer.
- Manage fulfillment module and address customer grievances.
- Printing of daffy mandatory branch reports.
- Generate form 15G and 15H and handover same to customer for signature.
- Generation of interest certificate for housing loan.
- Generation of TDS certificate for deposit a/c holders.
- Issue balance certificate.

**General Administration roles at branch level:**

- Remit TDS online to income tax dept.
- Pay Online utility bills (Water/electricity/telephone/ Mobile) using Internet banking service of the branch.
- Coordinate with different vendors and AMC companies for ensuring proper upkeep and working of different equipment in the branches.
- General office work like typing letters, maintaining database in excel sheets, etc.
- Generate periodical reports from different packages, compile data from customers/branch officials and submitted to higher offices.
- Preparation of any report, data as demanded by the administrative offices as per the need.

**Advances / Loan department at branch level:**

- Generate RBI framework reports from LAS on periodical basis.
- Generate various monitoring reports from Finacle on periodical basis.
- Follow-up with borrowers for submission of periodical documents such as insurance policy, stock statements, renewal papers etc.
- Contact the defaulting borrowers where in there is an overdue in the accounts.
- Contact the borrowers, whose loan accounts are due for renewal.
- Contact the NPA borrowers and inform them about various settlement schemes of the bank.
- Provide information to\_ customers about the status of loan application.
- Generate bulk notices from LAS for the borrowers/guarantors for accounts under stress.
- Type letters to be sent to defaulters by using MS office toots like mail merge. Send e-mails/bulk SMS to loan default borrowers.
- Generate periodical reports to assist the senior officers.
- Prepare various annexure re /statements to be submitted to higher offices.
- Maintain diary in excel of various follow-up activities for credit department and assist the credit team in

- follow-up related activities.
- Generate CIBIL reports.
- Follow up and Record borrower's remarks about the possible regularization date of account. Giving reminder on the said date if A/C not regularized and if needed, have a meeting with the borrower by calling in branch.

### **Marketing jobs**

#### **at branch level:**

- Cross selling of bank retail products and conversion.
- Deposits mobilization.
- Coordinate with third party business partners for cross selling e.g. KBC mutual fund, SUD life products etc.

### **FINANCIAL ASSISTANCE TO THE FAMILY OF DECEASED EMPLOYEE FOR ENABLING THEIR CHILDREN TO COMPLETE THEIR ACADEMIC PURSUIT**

#### **Applicability:**

The scheme will be applicable to all full-time employees of the bank.

#### **Scope:**

Financial assistance will be provided to children of those permanent employees who died while in service after the launching of this scheme with effect from 01.04.2006

#### **Amount:**

Rs. 2000/- per child per annum or claim whichever is less

#### **General Conditions:**

- The financial assistance will be provided only to those children of deceased employee who are pursuing either 10+2 or 12+  $\frac{3}{4}$  level of study at the time of the death of the employee i.e. financial assistance will be provided to complete the remaining academic years of study between first year of 10+2 level study (11<sup>th</sup> standard) to last year of 12+ $\frac{3}{4}$  level study. The financial assistance will be given for a maximum of 6 academic years i.e. Eleventh, Twelfth, 1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup> and 4<sup>th</sup> years of Degree/Diploma Courses.
- Those children who are pursuing study in 10<sup>th</sup> standard at the time of death of employee will also be eligible to receive financial assistance for 10+2 and 12+ $\frac{3}{4}$  study. However, those children who are studying in nursery to ninth standard at the time of death of employee will not be eligible for the benefit of this scheme.
- The financial assistance will be restricted to 2 children only.

- The child/children of the deceased employee should pass the qualifying examination every year so as to be eligible for the financial assistance.
- While claiming the financial assistance every year, the spouse/child/children of deceased employee will be required to submit the copy of mark sheets of last year examination passed and proof of further continuation of study i.e. Bonafied certificate/ Fee receipt issued by school/college.
- The payment under the scheme will be by way of reimbursement of expense already incurred on the tuition fees, term fees examination fees, admission fees, and cost of text book etc.
- Capitation/Donation will not be eligible for reimbursement. The scheme will also not cover amount paid towards hostel fees. Optional fees, refundable deposits, caution money deposits coaching fees etc.
- Along with the application the spouse/children of the deceased employee should submit the original bills/receipts evidencing payment of tuition fees, school fees, cost of text books etc.
- The spouse/child/children of the deceased employee should submit an application on a yearly basis for claiming reimbursement.
- The spouse/child/children of the deceased employee should submit single claim and not in piece meal.
- The ward/s of the deceased employee should pass the qualifying examination every year so as to be eligible for financial assistance. Failure in the qualifying examination or detention in the same class leads to ineligibility. However, on being considered for promotion to higher class the ward/s will become eligible for being covered under this scheme.
- The claims under the scheme will be entertained by the Branch Head/ Departmental Head where the deceased employee was last employed or by the Branch Head with whom the legal heir of the deceased employee maintain their account.

#### **INTEREST ASSISTANCE ON EDUCATIONAL LOAN FOR STUDIES AT PREMIER INSTITUTIONS**

Employee is allowed to avail up to 1% interest assistance on education loans availed by children of employees for advanced technical and financial courses at IIM, IIT, NIT, and AIIMS for his children.

(SC No. 5901 dated 4.9.2012 w.e. f 31.8.2012 and 6002 dated 31/7/2013)

#### **SCHEME OF APPOINTMENT ON COMPASSIONATE GROUNDS**

(Staff circular 7462 dated 02.07.2021 (Modification in the Scheme of Appointment on compassionate grounds for death cases due to covid 19)

Staff circular 6164 dated 19.01.2015

**Highlights of the Circular**

- Scheme for compassionate appointment for "dependent family member" of an employee who dies while in service or retires on medical grounds due to incapacitation before reaching the age of 55 years.
- The scheme is applicable for cases that occur on and after 05.08.2014.
- Scheme also covers cases of missing employees subject to certain conditions.
- The Bank has both the options i.e. Compassionate Appointment or payment of lump sum Ex-gratia amount. However, the option of Compassionate Appointment will be used only when the other conditions of compassionate appointment are met.

As per Government Directives, the Board of Directors of the Bank in its meeting dated 05.01.2015 has adopted revised scheme for compassionate appointment applicable for cases where death/retirement on medical grounds due to incapacitation before reaching the age of 55 years **occur on or after 05.08.2014**. However, the bank has both the options i.e. Compassionate Appointment or payment of lump sum Ex-gratia amount. The option of Compassionate Appointment will be used only when the other conditions of compassionate appointment are met otherwise the dependent are eligible for Ex-gratia as per Staff Circular No.5425 dated 08.09.2007.

### **SALIENT FEATURES OF THE SCHEME**

- A.
  - (i) The Scheme is applicable to a 'dependent family member' of an employee appointed on regular basis against permanent vacancy who dies while in service or retires on medical grounds due to incapacitation before reaching the age of 55 years.
  - (ii) The spouse or wholly dependent son/daughter (including legally adopted son/daughter) in case of married employees and wholly dependent brother or sister in case of unmarried employee, are the "dependent family members" eligible for Compassionate Appointment, subject to fulfilling other conditions of the Scheme.
  - (iii) The Scheme also covers cases of missing employees subject to certain conditions.
- B. The appointments shall be made in Clerical and Sub-staff cadre only.
- C. The scheme is mainly for the family that is indigent and deserves immediate assistance for relief from financial destitution.
- D. The revised Scheme for compassionate appointment is applicable w.e.f. 05.08.2014, i.e. for the cases where death / retirement on medical grounds occur on or after 05.08.2014.
- E. Application for employment under the Scheme from eligible dependent should normally be considered up to five years from the date of death or retirement on medical grounds and decision to be taken on merit in each case.
- F. The person appointed on compassionate grounds under the Scheme, should give an undertaking in writing (as in Annexure) that he/she will maintain properly the other family members who were dependent on the deceased employee in question, and in case it is proved subsequently (at any time) that the family members are being neglected or are not maintained properly by him/her, his or her appointment may be terminated forthwith.
- G. The prescribed formats of the application to be submitted by the applicant, as applicable, are enclosed as Part A (i), Part A (ii) & Part A (iii).

Regional Offices/ Branches are advised to bring this scheme to the notice of dependent family members of deceased employee immediately after his/her death and advise them about the requirements and formalities to be completed by him/her. Regional Offices are required to submit the application along with their recommendations as per Part B and Part C which are enclosed.

## ANNEXURE I

### **SCHEME FOR COMPASSIONATE APPOINTMENT**

#### **1. COVERAGE**

- 1.1.** To a dependent family member of permanent employee of a Public Sector Bank (PSB) who-
  - 1.1.1.** dies while in service (including death by suicide)
  - 1.1.2.** is retired on medical grounds due to incapacitation before reaching the age of 55 years.

(Incapacitation is to be certified by a duly appointed Medical Board in a Government Medical College/Government District Head Quarters Hospitals/Panel of Doctors nominated by the Bank for the purpose).

- 1.2.** For the purpose of the Scheme “employee” would mean and include only a confirmed regular employee who was serving full time or part-time on scale wages, at the time of death/retirement on medical grounds, before reaching age of 55 years and does not include any one engaged on contract/temporary/casual or any person who is paid on commission basis.

#### **2. DEPENDENT FAMILY MEMBER**

- 2.1.** Spouse; or
- 2.2.** Wholly dependent son(including legally adopted son); or
- 2.3.** Wholly dependent daughter (including legally adopted daughter); or
- 2.4.** Wholly dependent brother or sister in the case of unmarried employee

The term ‘wholly dependent’ as defined in the BPS from time to time will be applicable while ascertaining the dependency of the family member.

#### **3. AUTHORITY COMPENTENT TO MAKE COMPASSIONATE APPOINTMENT**

- 3.1.** Managing Director and CEO.
- 3.2.** Executive Director holding current charge of Managing Director & CEO.
- 3.3.** Board of Directors in special types of cases
- 3.4.** While dealing with proposals for appointment on compassionate grounds in otherwise eligible cases, where disciplinary action was pending against the deceased employee / employee retired on medical grounds or if the deceased employee was involved in serious financial irregularities, embezzlement of funds, committing frauds, etc.,

- A. Committee for Compassionate Appointment will be authorised to decline all requests for compassionate appointment / ex-gratia payment in cases where major penalty was imposed on the ex-employee while in service, and/or where disciplinary action pending at the time of death of the ex-employee would have resulted in imposition of major penalty;

- B. Committee for Compassionate Appointment will recommend requests for compassionate appointment / ex-gratia payment in cases where minor penalty was imposed on the ex-employee while in service, and/or where disciplinary action pending at the time of death of the ex-employee would have resulted in imposition of minor penalty. The recommendations of the Committee will be placed before the Managing Director Et CEO as Authority appointed by the Board for appropriate decision on merits of each case on a case-to-case basis.

#### **4. POSTS TO WHICH APPOINTMENTS CAN BE MADE**

- 4.1. The appointment shall be made in the clerical and sub-staff cadre only.

#### **5. ELIGIBILITY**

- 5.1. The family is indigent and deserves immediate assistance for relief from financial destitution. To assess the financial condition the income of the family from all sources including the family pension, terminal benefits, proceeds of insurance policies & other investments etc. and the employment of family members, size of the family & liabilities, if any will be taken into consideration. However, COVID Ex gratia amount shall not be considered while arriving at the other benefits
- 5.2. Applicant for compassionate appointment should be eligible and suitable for the post in all respects under the provisions of the relevant Recruitment Rules. Recruitment Rules will mean the norms which are in force at the time of making the compassionate appointment.

#### **6. EXEMPTIONS**

- 6.1. Compassionate Appointment under the Scheme are exempted from observance of the following requirements:
- 6.1.1. Normal Recruitment Procedure i.e., without the agency of selection like IBPS/Employment Exchange, Recruitment Board of Bank, etc.
- 6.1.2. The ban orders on filling up of posts issued by Government of India or any controlling authority.

#### **7. RELAXATIONS**

- 7.1. Upper age limit could be relaxed wherever found to be necessary. The lower age limit should, however, in no case be relaxed below 18 years of age.
- (Note-1: Age eligibility shall be determined with reference to the date of application and not the date of appointment;
- Note-2: Authority competent to take a final decision for making compassionate appointment in a case shall be competent to grant relaxation of age limit also for making such appointment).

#### **8. TIME LIMIT FOR CONSIDERING APPLICATIONS**

- 8.1. Application for employment under the Scheme from eligible dependent should normally be considered up to five years from the date of death or retirement on medical grounds and decision to be taken on merit in each case. However, the Scheme for compassionate appointment is applicable for the cases where death / retirement on medical grounds occur on or after 05.08.2014.

- 8.2.** While considering such belated requests, where, death or retirement on medical grounds of the employee took place long back, even five years ago, it should be kept in view that the concept of compassionate appointment is largely related to the need for immediate assistance to the family of the employee in order to relieve it from economic distress. The very fact that the family has been able to manage somehow all these years should normally be taken as adequate proof that the family had some dependable means of subsistence. Therefore, examination of such cases would call for a great deal of circumspection. The decision to make appointment on compassionate grounds in such cases may, therefore, be taken only at the Board level.

**9. DETERMINATION/AVAILABILITY OF VACANCIES**

- 9.1.** Appointment on compassionate grounds should be made only on regular basis and that too, only if regular vacancies meant for that purpose are available.
- 9.2.** Compassionate appointment can be made up to a maximum of 5% of vacancies falling under direct recruitment quota in clerical cadre or vacancies identified in the sub-staff category. The Bank may hold back 5% of vacancies in the aforesaid categories to be filled by appointment on compassionate grounds. A person selected for appointment on compassionate grounds should be adjusted in the recruitment roster against appropriate category, viz., SC/ST/OBC/General Category, depending upon the category to which he/she belongs.
- 9.3.** Widow appointed on compassionate ground upon re-marriage will be allowed to continue in service, even after re-marriage.
- 9.4.** Appointment on compassionate grounds against deaths due to Covid 19 for the period up to 31.03.2022 to be adjusted towards future vacancies.

**10. WHERE THERE IS AN EARNING MEMBER**

- 10.1.** In deserving cases, even when there is already an earning member in the family, a dependent family member may be considered for compassionate appointment with the prior approval of the competent authority of the bank who, before approving such appointment, will satisfy himself that grant of compassionate appointment is justified, having regard to the number of dependents, assets and liabilities left by the employee, income of the earning member as also his liabilities including the fact that the earning member is residing with the family of the employee and whether he should not be a source of support to other members of the family.
- 10.2.** In cases where any member of the family of the deceased or medically retired employee is already in employment and is not supporting the other members of the family of the deceased employee, extreme caution has to be observed in ascertaining the economic distress of the members of the family of the deceased employee so that, the facility of appointment on compassionate ground is not circumvented and misused by putting forward the ground that the member of the family already employed is not supporting the family.

**11. MISSING EMPLOYEE**

Cases of missing employees are also covered under the scheme for compassionate appointment subject to the following conditions: -

A request to grant the benefit of compassionate appointment can be considered only after a lapse of at least 2 years from the date from which the Employee has been missing, provided that:

- I. an FIR to this effect has been lodged with the Police,
- II. the missing person is not traceable, and
- III. the competent authority feels that the case is genuine;

**11.1.** This benefit will not be applicable to the case of an Employee: -

- (i) who had less than two years to retire on the date from which he has been missing; or
- (ii) who is suspected to have committed fraud, or suspected to have joined any terrorist organization or suspected to have gone abroad.

**11.2.** Compassionate appointment in the case of a missing employee also would not be a matter of right as in the case of others and it will be subject to fulfillment of all the conditions, including the availability of vacancy, laid down for such appointment under the scheme;

**11.3.** While considering such a request, the results of the Police investigation should also be taken into account; and

**11.4.** A decision on any such request for compassionate appointment should be taken only at the level of the Chairman & Managing Director of the Bank."

## **12. PROCEDURE**

- (a) The prescribed format may be used by the bank for ascertaining necessary information and processing the cases of compassionate appointment.
- (b) The Officer from the Staff Department of the Bank should meet the members of the family of the employee in question immediately after his death to advise and assist to them in getting appointment on compassionate ground. The applicant should be called in person at the very first stage and advised in person about the requirements and formalities to be completed by him/her.
- (c) An application for appointment on compassionate ground should be considered by the Committee of officers consisting of three officers; one Chairman and two members in the rank of Deputy General Manager/Assistant General Managers. The Officer from the staff department may also be made one of the members of the Committee, depending upon his rank. The Committee may meet during the second week of every month to consider cases received during the previous month. The applicant may also be granted personal hearing by the committee, if necessary, for better appreciation of facts of the case. The recommendation of the committee should be placed before the Competent Authority for a decision. If the Competent Authority disagrees with the committee's recommendation, the case may be referred to the higher authority for a decision.

## **13. UNDERTAKING FOR MAINTENANCE OF THE FAMILY OF THE DECEASED EMPLOYEE**

- The person appointed on compassionate grounds under the Scheme, should give an undertaking in writing (as in Annexure) that he/she will maintain properly the other family members who were dependent on the deceased employee in question, and in case it is proved subsequently (at any time) that the family members are being neglected or are not maintained properly by him/her, his or her appointment may be terminated forthwith. Any complaint in this regard will be dealt in accordance with the provisions mentioned in point no.16 of the Scheme. This clause should be incorporated as one of the

conditions in the offer of appointment applicable only **in the** case of appointment on compassionate ground.

- In case of termination as stated above, there is no provision in the Scheme for providing employment to other member of dependent family.

#### **14. REQUEST FOR CHANGE IN POST/PERSON**

When a person has been appointed on compassionate ground to a particular post, the set of circumstances, which led to such appointment, should be deemed to have ceased to exist. Therefore -

- a) He/she should strive in his/her career like his/her • colleagues for future advancement and any request for appointment to any higher post on considerations of compassion should invariably be rejected.
- b) An appointment on compassionate ground cannot be transferred to any other person and any request for the same on consideration of compassion should invariably be rejected.

#### **15. SENIORITY**

A person appointed on compassionate ground in a particular year may be placed at the bottom of all the candidates recruited/appointed through direct recruitment, promotion, etc. in that year, irrespective of the date of joining of the candidate on compassionate ground.

#### **16. TERMINATION OF SERVICE**

- The compassionate appointment can be terminated on the ground of non-compliance/faulty compliance of any condition stated in the offer of appointment after providing an opportunity to the compassionate appointee by way of issue of show cause notice asking him /her to explain why his/her services should not be terminated for non-compliance of the condition(s) in the offer of appointment and it is not necessary to follow the procedure prescribed in the Disciplinary Action and Procedure therefor.
- In order to check its misuse, the power of termination of service for non-compliance of the conditions in the offer of compassionate appointment should vest only with the CMD of the Bank.

#### **17. GENERAL**

- i) Appointment made on grounds of compassion should be done in such a way that persons appointed to the post do have the essential educational and technical qualifications and experience required for the post consistent with the requirement of maintenance of efficiency of administration.
- ii) It is not the intention to restrict employment of a family member of the deceased or medically retired sub-staff employee to an erstwhile sub-staff post only. As such, a family member of such erstwhile sub-staff employee can be appointed to a clerical post for which he/she is educationally qualified, provided a vacancy in clerical post exists for this purpose.
- iii) An application for compassionate appointment should, however, not be rejected merely on the ground that the family of the employee has received the benefits under the various welfare schemes. While considering a request for appointment on compassionate ground a balanced and objective assessment of the financial condition of the family has to be made taking into account its assets and liabilities (including the benefits received under the various welfare schemes mentioned above) and all other relevant factors such as the presence of an earning member, size of the family etc.

Hence, compassionate appointment be offered by the Bank only in the case where the Bank is satisfied that the financial condition of the family is such that, but for the provision of employment, the family will not be able to meet the crisis.

- iv) Compassionate appointment should be made available to the person concerned if there is a vacancy meant for compassionate appointment and he or she is found eligible and suitable under the scheme.
- v) Requests for compassionate appointment consequent on death or retirement on medical grounds of erstwhile sub-staff may be considered with greater sympathy by applying relaxed standards depending on the facts and circumstances of the case.
- vi) Compassionate appointment will have precedence over absorption of surplus employees and regularization of temporary employees.

#### **18. EXGRATIA IN LIEU OF COMPASSIONATE APPOINTMENT**

The bank has both the options i.e. Compassionate Appointment or payment of lump sum Ex-gratia amount. However, the option of Compassionate Appointment will be used only when the other conditions of compassionate appointment are met. The Staff Circular No.5425 dated 08.09.2007 will be applicable for payment of lump-sum Ex-gratia, if the dependents are otherwise eligible for the same.

**Note: Please refer to Staff Circular 6164 dated 19.01.2015 for all relevant application formats**

**Note: Please refer to Staff Circular 7462 dated 02.07.2021 for all relevant application formats**

## UNION BANK EMPLOYEES' DEATH RELIEF FUND

Staff circulars for further reference:

| Staff Circular Number | Dated      |
|-----------------------|------------|
| 7356                  | 04.02.2021 |
| 6870                  | 31.10.2018 |
| 6869                  | 29.10.2018 |
| 6524                  | 31.12.2016 |
| 6019                  | 05.10.2013 |
| 5785                  | 16.09.2011 |
| 5691                  | 28.08.2010 |
| 5603                  | 22.09.2009 |
| 4896                  | 25.09.2002 |

The administrators of DRF in their meeting held on 27.09.2018 have made the following modifications in the Scheme w.e.f 01.11.2018:

(Staff circular 6869 dated 29.10.2018)

| Existing                                                                                                                                                                                                                                                                                                                           | Modified                                                                                                                                                                                                                                                                                                                                          |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Financial assistance by way of ex-gratia amounting to Rs.4.25 lack to the member's nominee in the event of member's death during the period of his service in the bank or to the member in the event of that member becoming physically handicapped due to serious illness, accident or otherwise resulting in loss to employment. | Enhancement of financial assistance by way of ex-gratia amounting to Rs.4.50 lack to the member's nominee in the event of member's death during the period of his service in the bank or to the member in the event of that member becoming physically handicapped due to serious illness, accident or otherwise resulting in loss to employment. |

Bank has established DRF with the specific objectives of rendering financial assistance by way of ex-gratia payment to-

- The member's nominee/s in the event of the member's death during the period of his service in the Bank;
- The member, in the event of that member becoming physically handicapped due to serious illness, accident or otherwise, resulting in loss of employment.

### Amount of Financial Assistance / Ex-gratia:

The amount so payable shall be Rs.4, 50,000/- as on date. (Staff circular 6869 dated 29.10.2018)

The Board of Administrators will review this amount from time to time, depending upon the availability of the funds.

The salient features of the fund are as under: -

### **Membership:**

- The staff members who are members of the existing Death Relief Fund (DRF) will automatically

be treated as members of the Modified Scheme of DRF.

- b) Membership of the Fund shall be open to all employees of the Bank but excluding employees in temporary or contract service or on deputation from other organizations.
- c) Membership is irrevocable so long as a member continues to be an employee of the Bank. On his cessation in the Bank's employment, he will automatically cease to be a member of the Fund.
- d) In case, a member, while in service, ceases to be a member of the Fund for any reason whatsoever, he shall not be entitled for the contribution made by him towards the fund or any part thereof.
- e) A member or his nominee will become eligible for the financial assistance under the scheme only when the member has contributed his subscription for a period of at least six months.

**Corpus of the Fund:**

- a) The Corpus of the existing Death Relief Fund will automatically vest with the modified Fund.
- b) The Corpus of the Fund shall also consist of contributions made by the members of the Fund.
- c) No member or his nominee shall have any right of whatsoever nature over the corpus of the Fund or income received by the Fund. Also, he shall not have any claim of whatsoever nature over the Fund for payment of Ex-gratia on the happening of any contingency, which attracts ex-gratia.

**Monthly Subscription:**

*Every Member employee shall contribute Rs. 125/- per month towards the fund.*

- a) This amount shall be directly recovered from the member's monthly salary receivable by him from the Bank. For this purpose, every new member shall give an irrevocable undertaking to the Administrators of the Fund. In case a member fails to remit the amount continuously for a period of six months, he shall cease to be a member of the Fund.

**Nominee of a Member:**

- a) A member shall nominate a nominee/nominee in order of preference to receive in case of his death while in service, such sum of money which is payable to him from and out of the Fund under the Rules.
- b) All such nominations shall be made in the prescribed form.
- c) Nomination so made can be changed by a member only on similar document under his signature and duly submitted to the Administrators.
- d) On the death of a member, who has made a nomination, the full amount payable to him in accordance with the Rules, shall be paid to his nominee and such payment shall be a good discharge to the Administrators against any demand which may be received from anyone claiming through the said member or otherwise.
- e) Nomination made as aforesaid shall be and remain in full force and effect until the nominee's death or until his nomination or appointment has been revoked.
- f) On the death of a member while in service of the Bank, not survived by a nominee, any ex-gratia payable to the member shall be paid to the following persons:
  - In case of a married employee, to the following in the order of preference:
  - Widow or Widower
  - Son/s
  - Unmarried Daughter/s

- Father or Mother

In case of an unmarried employee, to the following in the order of preference:

- i) Father or Mother
- ii) Brother/s
- iii) Unmarried Sister/s

**Disbursement of Ex-gratia:**

- a) A Nominee / Member / Specified person requesting for ex-gratia under the Rules shall make an application to the Branch Manager / Departmental Head, in triplicate, in the prescribed format.
- b) On receipt of the application from the member/nominee/ Specified person, the Branch Manager/Departmental Head shall verify the documents produced and satisfy himself on the following points:
  - The applicant is eligible under the Rules.
  - The application is within the scope of the Rules.
- c) The Branch Manager / Departmental Head will make payment to the Nominee / Member / Specified person by debiting “POB Account-C.O.” at their end and will forward the copies of all relevant papers to the administrators of the Fund for claiming reimbursement, along with POB claim.

**Utilization of Monies:**

Monies forming the corpus of the Fund will be invested with the Bank by way of deposit(s) carrying maximum rate of interest. However, the administrators in consultation with the Bank may also invest the monies of the corpus in the securities mentioned in Rule 67 of the Income Tax Act 1962

**Administrators of the Fund:**

- a) Management of the fund shall vest in the Board of Administrators.
- b) The Administrators of the Fund shall be five subscribing members as under:

Chairman - A member in the Category of Top Management – Scale VII (in case of non-availability of such a member, a member in the Category of Scale VI or Scale V, as may be available.)

- i) Two members representing the Management to be nominated by the Chairman and Managing Director of the Bank out of which one member will be The Honorary Secretary of the Fund.
- ii) One member each represents the majority Officers Association and Employees Union – for a period of three years at a time.
- c) The Secretary will carry on the ordinary business of the Fund including payment of ex – gratia to the members/nominees/ specified persons.
- d) Accounts of the Fund shall be made up yearly as at 31st March and an audited statement of affairs as at that date shall be submitted to a meeting of the Administrators to be held not later than the last day of June in every year. A copy of such statement shall be forwarded annually to each member.

- e) All monies contributed to the corpus of the Fund by way of interest on its investment or otherwise shall be deposited in the account opened with the Bank and styled “Administrators of Union Bank Employees’ Death Relief Fund”. If it is decided to invest monies other than by creating a deposit with the Bank, investment will be made in the name of Administrators of Union Bank Employees’ Death Relief Fund or in the name of Union Bank Employees’ Death Relief Fund and such securities will be deposited with the Bank for safe custody in the name of the Fund.
- f) All monies of the Fund shall be operated upon or otherwise be dealt with by the Chairman and the Secretary jointly.
- g) Administrators representing the employees shall be at liberty to retire by giving notice in writing in that behalf, addressed to the Bank.
- h) The Bank subject to the rules mentioned hereinabove should fill in every vacancy in the post of the Administrators.
- i) The decision of the Administrators shall be final and binding upon the members in all respects and upon all matters, questions and disputes relating to or connected with these Rules or with the Fund or the administration thereof or the obligations of the members including all disputes or differences which may arise between any member, administrators, nominee or representative and the administrators as to the meaning or effect of any rule or in any matter relating to /out of the same.
- j) In any case where the Administrators are liable to account to the Income Tax Authorities for Income Tax or to any authority under any law for deduction of tax, etc., on any payment made under the Rules; the Administrators shall deduct the same payable to such tax, etc., from any such payment being made and the Administrators shall not be liable to the members for the sum so deducted.

**Winding up:**

- a) The Bank shall have the power to wind up the Fund at any time if they consider that it is not admissible or necessary, in which event, the Fund shall be divided among the members who have contributed towards the corpus by payment to each member such sum as may be decided by the Bank.
- b) The Bank may adopt, on winding up, any method or principles for distribution of the Fund amongst the members of the Fund, which the Bank considers equitable or expedient.

**General:**

- a) The Administrators shall have the power to add, vary, alter or annul any of the rules hereunder.
- b) The Fund and the benefits payable there under shall always be subject to the laws of India in force from time to time.
- c) In the event of any catastrophe resulting in several members and/or their nominees becoming eligible for the financial assistance under this Fund and the amounts available with the Fund are insufficient to cover the amount payable to them, the Fund shall raise a loan from the Bank and the Bank shall advance such shortfall, free of interest, to the Fund. The loan shall be repaid from the contributions collected in the Fund in the subsequent months.

d) The records of sanction/payment will be properly maintained for audit purposes. The Internal Auditors will, in their reports, make specific comments regarding compliance.

**Competent Authority:**

Branch Manager/Chief Manager of the branch concerned.

Chief Manager (P&D) in case of Regional Office/Zonal Office/Nodal Regional Office/Field General Manager's Office.

Chief Manager (P) in case of Central Office.

|                           |                                                                                                                                                                                                        |
|---------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Branches Accounts Section | DGM/AGM/ In charge of the section                                                                                                                                                                      |
| Audit Office              | In charge of Office                                                                                                                                                                                    |
| Staff Training College    | Principal/Vice Principal                                                                                                                                                                               |
| Staff Training Centers    | Chief Manager heading the Training Centre. In case there is no Chief Manager at the particular Centre, the same should be forwarded to the Principal/Vice Principal, Staff Training College Bangalore. |

**SCHEME OF COMPENSATION/INCENTIVES FOR ACTS OF BRAVERY**

Rewards / incentives are given by our Bank as per Government guidelines, for acts of exceptional bravery or high level of integrity and / or performance of high order. The rewards / incentives are broadly as under: -

➤ Compensation in case of death of an employee:

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

And

➤ Bank will bear educational expenses up to graduation of the children of the deceased employee

And

➤ Employment on compassionate grounds will be given to one member of the family of the deceased.

- In case no one in the immediate family is eligible for employment, the entitlement will be held in abeyance till one of the members of the family becomes eligible for employment.
- In case employment is not taken up and the dependents are not gainfully employed, then the last pay and allowances drawn by the deceased may be extended to the family of the deceased till one of the children of family attains age of 21 years or till the date the deceased would have retired in normal course, whichever is earlier.

❖ Staff loans availed by the deceased may be transferred in the name of the family member taken up on compassionate employment.

- If Compassionate employment is not sought, then the interest on loans may be waived and only principal may be recovered from the compensation / other dues payable.
- In respect of persons other than the Bank employee who may get killed as a consequence of or during robberies and/or attack of terrorists, the Bank will pay a lump sum Compensation of Rs.1.00 lac to the family of the deceased.
- In case of Bank employees / customers / members of the public who actively resist robberies /terrorist attacks, the Bank may consider Cash Reward not exceeding Rs.50,000/-. This Cash Reward will be in addition to compensation, if any, payable under provisions of various Acts / Rules governing the person.
- In case of employees, if the act of bravery merits, promotion may be given.
- ❖ If such an employee does not possess the requisite criteria for such promotion, they can be given Personal Pay up to 3 advance increments in existing grade on permanent basis. In case the employee is drawing last stage of basic pay, then the Personal Pay would be equal to 3 times the amount of increment last drawn and if he is drawing basic at lower stage, then the Personal Pay will be equal to next remaining increments plus amount equal to last increment to make the total up to 3 increments.
- All expenses of injury, including hospitalization of the victim/Bank employees/ members of public/members of police forces etc. shall be borne by the Bank.

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

This Scheme is based on the provisions of the Workmen's Compensation Act, 1923 and provides for payment of Compensation to Bank's employees who meet with accident while on Bank's duty. The Scheme is titled "Union Bank of India Employees' Personal Accident Benefit Scheme". It is applicable to all full-time employees of the Bank i.e. employees in the Officer Cadre, Clerical Cadre and Sub-Staff Cadre (including permanent part-time employees). The Competent Authority for sanctioning compensation under the Scheme is an Officer in Top Executive Grade / Scale-VI looking after Department of Personnel or the authority above him.

Further, the employee shall be reimbursed the medical cost and treatment and / or hospitalization expenses over and above his normal entitlement. He shall also be granted special leave for the period of his treatment. The Competent Authority for sanctioning medical expenses and special leave will be an Official in Scale-IV working in the Department of Personnel, Central Office or an authority above him looking after / overseeing Department of Personnel, Central Office.

The injury in the course of employment while on duty shall mean injury suffered as a direct consequence while discharging official duties. However, these facilities will not be available if employee's negligence has contributed to injury; or he was under influence of drug / medicine; or he has willfully disobeyed an express order given or any rule expressly framed for the sake of security of the employee; or has disregarded / removed any safety guard / device provided for securing safety of the employee.

The employees eligible for compensation under the Schemes should apply in prescribed format supported by certificate issued by Registered Medical Practitioner. The application should be forwarded through the Branch Manager / Head of the Department where the employee is working at the time of the accident.

### **SILVER JUBILEE AWARDS**

Silver Jubilee Awards are granted to employees who fulfil the following eligibility criteria: -

- Completed 25 years of service
- Ex-servicemen who have completed 20 years of *active* service
- No penalty/punishment (other than censure/warning) has been imposed upon him during the immediately preceding 3 years or the rigor of penalty is in operation, whichever is longer. The award can be released after the debarment period is over.

The intention of granting such awards to the employees is to acknowledge their contribution to the development of the Bank during the past twenty-five years with the expectation that such awards will bring in cherished memories among the awardees.

### **LIFE-TIME APPRECIATION AWARD**

**(Staff circular no 6726 date 09.01.2018)**

- Life-time appreciation award is for those employees who have joined the Bank under Ex-Servicemen Category after completing the age of 40 years. Similarly, some employees recruited on compassionate grounds have joined the Bank, after completing the age of 35 years. Both these categories of the employees do not become eligible for Silver Jubilee Award as they do not complete required service of 20 years and 25 years respectively, till superannuation.
- Management has informed that to recognize the service of these two categories of employees, Bank has decided to give an award in the name of “Life-Time Appreciation” Award as under:

| Award Name                     | Life-Time Appreciation Award                                                                                                                                                   |
|--------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Quantum of Award</b>        | Same as given under Silver Jubilee Award                                                                                                                                       |
| <b>Eligibility</b>             | 1.Ex-servicemen who joined the Bank after completion of 40 years of age;<br>2. Spouse/Dependents joined the Bank on compassionate grounds after completion of 35 years of age. |
| <b>Award given at the time</b> | Superannuation                                                                                                                                                                 |

Terms & Conditions:

- No penalty/punishment (other than censure/warning) has been imposed upon such eligible employee during the immediately preceding 3 years or the rigor of penalty is in operation, whichever is longer. The Award can be released after the aforesaid debarment period is over. However, in case the debarment period is in operation at the time of superannuation, the employee will not be eligible for the Award.
- The leave record of the employees should be non-assailable in the sense that all leave availed by him should be duly sanctioned by the authorities concerned.
- In case where the deceased employee/employee retired on medical grounds / missing employee had received the Award under Silver Jubilee Award Scheme during his/her service upon completion of the required number of years of service, the spouse/dependent employed on compassionate grounds will not be eligible for Award under the “Life-Time Appreciation Award” Scheme.

- The Award is given at the time of Superannuation of the employee and if an employee submits resignation or VRS during the service period, he/she will not be eligible for the Award.

**SCHEME ON SALE OF FURNITURE ITEMS, CAR, PERSONAL COMPUTERS AND LAPTOP TO RETIRING OFFICERS AS WELL AS FAMILY MEMBERS OF THE DECEASED OFFICER-MODIFICATION IN GUIDELINES IN RESPECT OF SALE OF CAR**

**SC: 7081 DT 19.12.2019**

The board of directors in its meeting dated 6th December 2019 have approved modification to the above scheme and guidelines in respect sale of car to retiree officers and family members of the deceased officer are given below:

| Present Guidelines                                                                                                                                                                                 | Approved modification                                                                                                                                                                                                                                               |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Sale of car being used by an officer at the time of his retirement: The sale price of car shall be at notional book value on the date of sale                                                      | Sale of car being used by an officer at the time of his retirement: The sale price of car shall be at notional book value or market price of the car discovered through a government registered valuer on the date of sale, whichever is higher                     |
| Sale of car to family members being used by the deceased officer at the time of death: The sale price of the car at 25% of the original cost of the car or notional book value whichever is lower. | Sale of car to family members being used by the deceased officer at the time of death: The sale price of car shall be at notional book value or market price of the car discovered through a government registered valuer on the date of sale, whichever is higher. |

All other contents of Staff Circular No 5211 dated 31.08.2005 shall remain the same.

## FAREWELL SCHEME FOR RETIRING EMPLOYEES

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

### Objective

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

### Applicability

The scheme will be applicable to all employees of the Bank

### General Conditions

- The Scheme will be applicable to those employees who will be retiring on Superannuation.
- A small send-off function may be arranged at local level presided by Zonal / Regional Head / Chief Manager / Branch Manager. Expenses not exceeding Rs.1000/- be borne by Bank for bouquet and garland for the retiring employee, tea, snacks etc. for a group covering not more than 50 persons.
- At such function a certificate duly framed at Bank's costs, may be given to the retiring employee. Format of the certificate is enclosed
- Retired employee and his surviving spouse should be felicitated on the last day and Chief Manager /Branch Manager / Departmental In-charge should drop them at their residence.
- Retired Employee (other than those retired under VRS 2000-2001) shall be permitted to avail of the facility of Bank's Medical Clinic wherever available, free of charge.
- Retired employee will be eligible for higher rate of interest on his/her deposits kept with Bank.
- Retired employee will be permitted to avail of facility of Holiday Homes of the Bank during non-vacation/non-rush seasons.
- The name of retired employee may be registered on the mailing list of Bank's House Journal "Union Dhara".
- The prescribed form for claiming reimbursement of expenses incurred for purchasing memento is enclosed.
- No cash payment should be made.
- Reimbursement will be sanctioned by the Competent Authority.
- Form for claiming reimbursement should be accompanied by original bills/receipts for purchase of memento.

- Bank's name should be inscribed on the memento.
- The records of sanction/payment will be properly maintained for audit purposes. The Internal Auditors will make specific comments regarding compliance in their Report.
- The payment under the scheme will be debited to "Expenditure Account- Staff Welfare Expenses – Farewell scheme for retiring employees".

### **Competent Authority**

Branch Manager/Chief Manager of the Branch concerned.

Chief Manager (PSS) in case of Regional Office/Zonal Office/Nodal Regional Office/Field General Manager's Office.

Chief Manager (HRM) in case of Central Office

|                           |                                                                                                                                                                                                        |
|---------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Branches Accounts Section | DGM/AGM/ In charge of the section                                                                                                                                                                      |
| Audit Office              | In charge of Office                                                                                                                                                                                    |
| Staff Training College    | Principal/Vice Principal                                                                                                                                                                               |
| Staff Training Centers    | Chief Manager heading the Training Centre. In case there is no Chief Manager at the particular Centre, the same should be forwarded to the Principal/Vice Principal, Staff Training College Bangalore. |

### **GUIDELINES FOR CONTAINMENT OF FRESH SURGE IN COVID 19 CASES**

Staff Circular 7413 dated 05 April 2021

1. This follows our many advisories, guidelines and standard operating procedures for managing work during the pandemic.
2. Considering the seriousness of the present health crisis and the role of bankers in reviving economic activity, numerous guidelines have been circulated by the Bank for the safety of our employees, who are invaluable. The Government has recognized Bankers as "COVID -19 warriors".
3. In view of the fresh Surge in COVID-19 cases it is imperative that we do not let our guard down and ensure following of guidelines to help prevent spread of COVID-19.
4. Staff and their family members who come under the government notified age- group may be encouraged to get themselves vaccinated. To encourage vaccination program, Ros/FGMOs may explore tie-up with hospitals/health care centers.
5. A Standard Operating Procedure (SOP) on preventive measures to contain the spread of COVID-19 in offices has been fixed by the Ministry of Health & Family Welfare, Government of India.
6. Important guidelines are once again being reiterated, in consonance with the said SOP, to contain the spread of COVID-19 in offices. Heads of Departments, Regions & Zones are requested to emphasize on these and be guided accordingly.

- a. Individuals must maintain a minimum distance of 6 feet (2 gaj ki doori) in common places as far as feasible.
- b. Use of face covers/masks at all times. They must be worn properly to cover nose and mouth. Touching the front portion of mask/face covers to be avoided.
- c. Practice frequent hand washing with soap (for at least 40-60 seconds) even when hands are not visibly dirty. Use of alcohol-based hand sanitizers (for at least 20 seconds) can be made wherever feasible.
- d. Respiratory etiquettes to be strictly followed. This involves strict practice of covering one's mouth and nose while coughing/sneezing with a tissue/handkerchief/flexed elbow and disposing off used tissues properly.
- e. Self-monitoring of health by all and reporting any illness at the earliest to the immediate supervisor.
- f. Spitting is to be strictly prohibited.
- g. Installation & use of Aarogya Setu App by all employees
- h. Asymptomatic staff/visitors shall be allowed entry in the office Premises

∴ All staff / visitors shall be allowed entry only if wearing face cover/masks. The face cover/mask has to be worn at all times inside the office premises.

- j. Visitors with proper permission of the officer who they want to meet, should be allowed after being properly screened.
- k. Any shops, stalls, cafeteria/canteen etc., outside and within the office premises shall follow physical distancing norms at all times.
- l. Number of people in the elevators to be restricted, duly maintaining physical distancing norms for which purpose proper marking be made on the floor of the elevators.
- m. Effective and frequent sanitization within the premises to be maintained with particular focus on lavatories, drinking and hand washing stations/areas.
- n. Proper disposal of face covers / masks / gloves left over by visitors and/or employees in covered bins, shall be ensured.
- o. It has been observed in the Bank, that infection has also spread with informal gathering of people and it is therefore once again emphasized that employees maintain physical distancing norms during lunch breaks / at leisure.
- p. At all workplaces, parking lots and outside the premises, crowd management techniques, physical distancing norms and regular sanitization and disinfection of frequently touched surfaces and premises is to be scrupulously followed.
- q. Physical gathering of employees for meetings of any kind are discouraged and Department/Regional/Zonal Heads must propagate the use of virtual means of communications such as video- conferencing, M Teams, etc. to the largest extent possible.
- r. In the conduct of business, including marketing activities, employees are advised to use digital means of communication to reach out and engage with customers and avoid physical meetings to the largest extent possible.
- s. ULPS, SARALs, USKs and all other processing hubs must also minimize Physical interactions with customers to the extent possible, without compromising on any guidelines/procedures of credit underwriting / due diligence.
- t. Special care needs to be taken of persons at higher risk, that is those with disabilities/co-morbidities, those 55 and above in age and pregnant/lactating employees. Such employees should not be exposed to any front-line work requiring direct contact with the public.
- u. Employees must also strictly adhere to quarantine norms as circulated in the SOP for

Offices issued by the Ministry of Health a Family Welfare, Gol.

v. Controlling offices are to ensure that necessary assistance is provided on priority to employees and their families in case of any need. Covid Action Teams (CATs) must be fully activated to provide all support in case of any medical emergency.

Guidelines/advisories issued by GOI, State Government concerned, RBI, IBA, local administration etc. shall be meticulously observed by branches/offices.

The contents of this circular must be brought to the notice of all.

**Staff circular 7420 dated 15 April 2021**

**COVID -19: EXEMPTION FOR PERSONS WITH DISABILITIES (PWD) & PREGNANT WOMEN Employees**

1. Attention of all Branches/offices is drawn towards Staff Circular no 7357 dated February 09, 2021 advising the withdrawal of the exemption from attending Branch / Office to the Persons with Disabilities (PwD) (Divyangjan)/Visually Impaired Employees & Pregnant Women Employees w.e.f February 10, 2021 in view of the improving situation of COVID cases to a large extent and resumption of transportation services.

In view of the rise in COVID cases across the country and the growing risk of transmission of infection, it has been decided by the Competent Authority to exempt the Persons with Disabilities (PwD) (Divyangjan)/Visually Impaired Employees & Pregnant Women Employees from attending Branch / Office.

2. The Branch/office Heads may decide the nature of work to be entrusted to such exempted category employees under their control who are permitted to 'Work from Home'.
3. The above facilities are available till further instructions. In the instance of any General /State Administration issuing guidelines in this regard, same shall prevail over the contents of this circular.

**Staff circular 7421 dated 15 April 2021**

The second wave of COVID-19 pandemic has caused a rapid surge in the number of fresh cases in the country. It is imperative to be cautious and to take preventive steps to contain the spread of COVID-19. All staff members are advised to follow SOP and various guidelines issued by our office from time to time.

- Staff members need to be cautious and vigilant, and ensure COVID appropriate behavior.
- Further, in view of the surge in COVID cases it has been decided to allow operations with lean workforce, till the end of this month by allowing WFH facility to the staff.
- FGMs are advised to conduct zonal level BCP on the present COVID-19 situation in their respective zones and take decision aligning with the State and Central Government guidelines.
- Zonal/Regional heads to monitor the COVID situation closely and take suitable decision based on the number of COVID cases in the zone/region/particular area and the local/state guidelines.

Vertical Heads, Zonal and Regional Heads may decide on the pattern of maintaining rosters of employees to ensure operating with minimal disruption.

- Vaccination is one of the best defense against COVID. Staff and their family members who come under the government notified age-group may be encouraged to get themselves vaccinated. To encourage vaccination program, ROs/FGMOs may explore tie-up with hospitals/health care centers. Zonal/Regional heads to ensure that details of employees vaccinated is entered daily in the COVID vaccination tracking portal given below:-

[http://10.0.229.723:8223/covid\\_track/login.aspx?msg-validate](http://10.0.229.723:8223/covid_track/login.aspx?msg-validate)

(User ID: IBR Code, Password: Ubi@12345 (U in Capital)

- Zonal/Regional/Branch Heads are once again advised at the cost of repetition to sensitize their team regarding regular and proper use of face masks, social distancing and frequent use of sanitizers.
- Encourage customers to stay safe and use alternate delivery channels for all their banking transactions.

#### **PREVENTION&CONTAINMENT OF COVID-19 SECOND WAVE: STANDARD OPERATING PROCEDURE (SOP)**

Staff Circular: 7425 Date: April 22, 2021

1. This follows our various advisories, guidelines and standard operating procedures for managing work during the pandemic.
2. Considering the seriousness of the present health crisis and the role of bankers in reviving economic activity, numerous guidelines have been circulated by the Bank for the safety of our employees, who are invaluable.

3. Important guidelines are once again being reiterated, in consonance with the said Standard Operating Procedure (SOP), to contain the spread of COVID-19 in offices. Heads of Departments, Zones & Regions are requested to emphasize on these and be guided accordingly. In view of fresh surge in COVID-19 cases, it is imperative that we do not let our guard down and ensure following guidelines to help prevent spread of COVID-19.

#### **I. Vaccination and Exploring Tie-up with Hospitals:**

- a. Employees should be encouraged to take vaccination for themselves as well as for family members. Zonal Heads / Regional Heads should contact the Chief Medical Officers and other senior level Government Officials and arrange for mass vaccination programme for the employees at office premises or at suitable places which are mutually convenient within the state protocols.
  - b. Zonal Heads /Regional Heads should explore arrangement with hospitals to provide all emergency medical facilities required for the staff in the event of COVID infection and also for staff requiring intensive medical attention.
- C. Zonal Heads / Regional Heads should explore tie-up arrangement with Hotels / Guest houses for Quarantine purpose for the staff in case of need.

#### **II. General Instructions :**

- a. Individuals must maintain a minimum distance of 6 feet (2 go/ ki doori\ in common places as far as feasible.
- b. Use of face covers/masks at all times. They must be worn properly to cover nose and

- mouth. Touching the front portion of mask/face covers to be avoided.
- c. Practice frequent hand washing with soap (for at least 40-60 seconds) even when hands are not visibly dirty. Use of alcohol-based hand sanitizers (for at least 20 seconds) can be made wherever feasible.
  - d. Respiratory etiquettes to be strictly followed. This involves strict practice of covering one's mouth and nose while coughing/sneezing with a tissue/handkerchief/flexed elbow and disposing off used tissues properly.
  - e. Self-monitoring of health by all and reporting any illness at the earliest to the immediate supervisor.
  - f. Spitting is strictly prohibited.
  - g. Installation & use of Aarogya Setu App by all employees.
  - h. Only asymptomatic staff/visitors shall be allowed entry in the office premises
  - i. All staff / visitors shall be allowed entry only if wearing face cover/masks.  
The face cover/mask has to be worn at all times inside the office premises.
- J. Visitors with proper permission of the officer who they want to meet, should be allowed after being properly screened.
- k. Any shops, stalls, cafeteria/canteen etc., outside and within the office premises shall follow physical distancing norms at all times.
  - l. Number of people in the elevators to be restricted, duly maintaining physical distancing norms for which purpose proper marking be made on the floor of the elevators.
  - m. For air-conditioning/ventilation, the guidelines of CPWD shall be followed which mentions that the temperature setting of all air conditioning devices should be in the range of 24-30a C, relative humidity should be in the range of 40- 70a, intake of fresh air should be as much as possible and cross ventilation should be adequate.
  - n. Effective and frequent sanitization within the premises to be maintained with particular focus on lavatories, drinking and hand washing stations/areas.
  - o. Proper disposal of face covers / masks / gloves left over by visitors and/or employees in covered bins, shall be ensured.
  - p. It has been observed in the Bank, that infection has also spread with informal gathering of people and it is therefore once again emphasized that employees maintain physical distancing norms during lunch breaks/ at leisure.
  - q. At all workplaces, crowd management techniques, physical distancing norms and regular sanitization and disinfection of frequently touched surfaces and premises is to be scrupulously followed.
  - r. Proper crowd management in the parking lots and outside the premises- duly following physical distancing norms to be ensured.
  - s. Physical gathering of employees for meetings of any kind are discouraged and Department/Regional/Zonal Heads must propagate the use of virtual means of

communications such as video-conferencing, MS Teams, etc. to the largest extent possible.

t. In the conduct of business, including marketing activities, employees are advised to use digital means of communication to reach out and engage with customers and avoid physical meetings to the largest extent possible.

U. ULPs, SARALs, USKs and all other processing hubs must also minimize physical interactions with customers to the extent possible, without compromising on any guidelines/procedures of credit underwriting / due diligence.

V. Special care needs to be taken of persons at higher risk, that is those with disabilities/co-morbidities, those 55 and above in age and pregnant/lactating employees. Such employees should not be exposed to any front-line work requiring direct contact with the public.

W. Employees must also strictly adhere to quarantine norms as circulated in the SOP for Offices issued by the Ministry of Health a Family Welfare, Government of India.

Controlling offices are to ensure that necessary assistance is provided on priority to employees and their families in case of any need. Covid Action Teams (CATs) must be fully activated to provide all support in case of any medical emergency.

y. Close conversation to be avoided. Maximum use of intercom to be made.

Z. Panic to be avoided; No negative messages to be circulated in groups; Help colleagues in the hour of need, be their guide.

### III. Measures to be taken after Initial Symptoms:

- a. Employees should not come to Office if they exhibits symptoms or are unwell.
- b. If an employee feels unwell or exhibits symptoms like cold, cough, sore throat, fever, loose motions etc. he/she should immediately consult a Doctor.
- c. The employee should immediately inform Zonal Heads / Regional Heads / Branch Heads and seek leave of absence.
- d. Rapid Antigen Test (RAT) is the first recourse. If the result is positive, it is to be taken as COVID positive. However, if the result is negative, but COVID symptoms are exhibited, then RT-PCR Test must be undertaken.
- e. After undergoing aforementioned tests, until a Negative report comes, the employee should not come to office. Even at home, they should keep themselves isolated.
- f. During the waiting time for the report to come, if any symptoms appear, then immediately COVID medication should be started in consultation with the Doctor.

### IV. Measures to be taken if employee test positive for covid

- a. If the COVID test result is positive, the employee should immediately report it to Zonal Heads / Regional Heads / Branch Heads. The history of any type of comorbidity must be mentioned in this intimation.
- b. Immediate Self-Quarantine of Staff Members who were in close contact with the infected employee, for a period of 7 days from detection/last exposure or as directed by the Municipal

Authority.

- C. Close contacts of the affected person (besides family members) to be tested for Covid-19 immediately if they have any symptoms, or after 7 days if there are no symptoms. This will include immediate associates of the patient, senior and junior staff members who deal with him/her.
- d. Self-Quarantine should also extend to people travelling with the infected employee in the same car. The patient will list out names of people in close association with him/her and they should be notified for Self-Quarantine.
- e. If an employee has been home quarantined, he/she should stay in a separate room, get completely isolated from family members and follow Government of India protocol for isolation.
- f. In terms of Government of India, Ministry of Health Hz Family Welfare guidelines dated 10th May 2020, a person getting infected with COVID will be under home isolation for a period of 17 days from the date of onset of symptoms (or date of sampling, for pre-symptomatic cases) and no fever for 10 days. There is no need for testing after home isolation period is over.
- g. Zonal Heads / Regional Heads / Branch Heads to regularly follow up the progress as well as ensure total care of the infected employee.

V. Business Continuity Plan (BCP) Meetings and State Guidelines

- 4. Local BCP meetings at FGMO/ RO level should be held regularly to review and contain the spread of COVID-19.
- 5. Decisions like reducing manpower to 50a, staggered manpower, Work from Home etc. shall be taken according to prevailing situation and as per SLBC guidelines / State Guidelines.
- 6. Visitors to the offices are allowed only in extreme conditions, with prior permission of Vertical Head and all meetings with anyone apart from office staff which is present in the same campus must only be conducted online.

Please take note of the above guidelines.

**REIMBURSEMENT OF COST OF COVID VACCINATION TO EMPLOYEES AND DEPENDANTS**

STAFF CIRCULAR NO.7426 dated 23 April 2021

- 1. Reference is drawn to the series of circulars issued by the Bank detailing various guidelines introduced by the Bank for the health and safety of employees due to outbreak of COVID-19.
- 2. As we are all aware that Govt. of India started its national vaccination programme against the COVID-19 on 16<sup>th</sup> January 2021. The drive prioritizes healthcare and frontline workers, senior citizens, then those over the age of 45. From 1<sup>st</sup> May, 2021, it is also proposed to include the citizens of 18 years and above in the vaccination drive.
- 3. Since the onset of COVID-19, bank employees have been providing uninterrupted services to the customers and public at large spread across rural, urban and remote corners of the country. Towards this end, the Indian Banks' Association (IBA) has requested the Govt. of India to include bank employees also in the priority list for the vaccination drive. While the decision of

the Govt. of India in the matter is awaited, IBA has advised banks to reimburse the cost of vaccination to their employees and their dependent family members on production of receipt.

4. Accordingly, all our employees in all cadres on the rolls of the Bank can claim for reimbursement of cost of COVID-19 vaccination for themselves and their dependent family members on production of receipt.
5. Staff members and their dependents desirous of getting vaccinated may do so and claim reimbursement of vaccination cost (as notified by the Government) against production of receipt/s. However, it shall be preferred that the vaccination is done at Government hospital.
6. A module is being developed in Union Parivar for claiming reimbursement of the Vaccination charges.
7. All staff members are requested to take a note of the above.

#### **COVID-19 - EXTENSION OF COVID SPECIAL ADVANCE TO ALL STAFF MEMBERS**

##### **Staff circular 7435 dated 3<sup>rd</sup> May 2021**

1. Due to COVID-19 second wave, especially since beginning of April 2021, the whole country has been passing through a very tough phase. Even in these critical times, Banks, being part of essential services have continued to be part of functioning of the economy of the Country by extending their services continuously and relentlessly.
2. During second wave, many of our own staff members while extending the services, have been affected with COVID-19. Many staff members in the Bank have lost their precious life on account of COVID-19. Further, family members of many staff have been affected with COVID and some have lost their lives, during this period. All these have put a lot of staff members under stress, physically, emotionally and mentally.
3. Management is taking all the steps to ensure well-being of the employees viz. staggered working hours, work from home facility, covid special leave, ex-gratia against death due to covid and various other measures to keep the morale of the staff members, in this need of hour.
4. It is also understood that to avoid contracting of virus or for treatment of COVID, staff members are spending lot of money on medicines, hospitalisation etc. This has put many staff members under financial burden and stress.
5. Considering the present pandemic situation, Board has approved a one-time "COVID Special Advance" to all staff members, in the form of one month's Gross Salary as interest-free advance repayable in 24 months. The salient features the facility are as under:

|                  |                                                                                                                               |
|------------------|-------------------------------------------------------------------------------------------------------------------------------|
| Eligibility      | All Staff members except the following: Staff on special leave/sabbatical leave (without pay), Loss of Pay, under suspension. |
| Limit            | Last Month's Gross Salary (rounded to nearest 100)                                                                            |
| Rate of Interest | Nil                                                                                                                           |

|                       |                                                                                                                                                                                        |
|-----------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Repayment             | 24 months (To start from next month of availment of the advance) Outstanding amount at the time retirement, VRS, Resignation etc., if any, will be adjusted from the terminal benefits |
| Sanctioning Authority | Same as applicable to Festival Advance to staff members                                                                                                                                |
| Sanction Through      | Union Parivar (A special module for the purpose being developed and will be brought to live shortly)                                                                                   |
| Other conditions      | Last date to avail the facility is 30.09.2021 Each employee can avail this facility one time only                                                                                      |

Salary disbursing authority at RO/FGMO to ensure that monthly deductions are effected from the salary of employees who avail the advance.

6. All are requested to take a note of the above and bring the contents of the circular to the notice of all staff members.

#### **PAYMENT OF ONE TIME EX-GRATIA IN CASE OF DEATH DUE TO COVID-19**

STAFF CIRCULAR NO.7279 Dt.02.11.2020

1. Attention is hereby invited to Staff Circular 7177 dated 17.04.2020, SC 7179 dated 20.04.2020 b SC 7257 dated 06.10.2020 vide which the details on the 'ex-gratia scheme [or payment of one time lump sum amount of Rs. 20.00 lakhs to all the employees including Whole Time Directors, in the unfortunate event of death due to COVID 19 infection] were circulated.
2. The said scheme which commenced on 01-04-2020 for an initial period of 06 months, has been extended for a further period of 06 months i.e. up to 31.03.2021, with due approval of the competent authority (MD & CEO).
3. As per the terms and conditions applicable for the scheme and approved initially by the Board in its meeting dated 08.04.2020, the ex-gratia amount for the scheme known as 'Ex-gratia Fund against COVID-19', covering deaths due to CORONA virus infection, would be payable to the "legal heir" of the deceased employee.
4. In the Board meeting held on 22.10.2020, considering the hardships being faced by the family members of the deceased employees in the present grave scenario on account of extraordinary circumstances due to COVID-19, it has been decided that, the condition/ stipulation for submission of "legal heir" certificate is waived off, in cases where there is availability of a common nomination in Provident Fund and Gratuity.
5. The General Manager-HR, designated as the 'competent authority' to pay the 'ex-gratia' amount under the 'Ex-gratia scheme', has also been authorized to pay 'ex gratia amount' to the registered nominee(s) of the deceased employee where there is a common nomination for Provident Fund and Gratuity on acceptance of an Irrevocable Letter of Undertaking.
6. Furthermore, it has also been decided that, for settling cases / ex-gratia claims where nominee(s) of

the deceased employee is different for Provident Fund and for Gratuity, 'legal heir certificate' has to be obtained from the dependent(s)/ legal heir(s) of the deceased employees.

7. All other terms Et conditions applicable for the scheme and communicated/ circulated vide Staff Circular 7177 dated 17.04.2020, Staff Circular 7179 dated 20.04.2020 and Staff Circular 7257 dated 06.10.2020, would continue to remain the same.

**STAFF CIRCULAR NO. 7177 dated 17.04.2021**

**Payment of one time Exgratia-In case of death due to COVID-19**

1. With the Government of India declaring a nationwide lockdown as well as with the rising cases of COVID 19 in the country, the efforts of Bankers as providers of essential services to serve the public across the nation in these challenging times, is commendable.
2. The Bank has been issuing advisories and guidelines on precautions to be taken while providing essential banking services in the present times.
3. In order to create a sense of confidence for the employees who are exposed to the risk of Covid-19 infection while discharging their duties and interacting with the customers, Board has approved the following ex-gratia Scheme with a buffer amount of Rs.8.00 crores.

“Ex Gratia scheme for payment of one time lumpsum amount of Rs.20.00 lakhs to all the employees including Whole Time Directors, in the unfortunate event of death due to COVID 19 infection”

4. The following terms and conditions will be applicable for the scheme:
  - The scheme will be known as Ex-gratia Fund against COVID-19.
  - The ex-gratia amount will be paid to the legal heir of the deceased.
  - The scheme commences from 01.04.2020.
  - Only deaths due to CORONA virus infection will be covered under this scheme.
5. The following employees will be excluded from the Scheme coverage:
  - Employees on Sabbatical leave.
  - Employees on Loss of Pay for any reason.
  - Employees under suspension.
6. The application for ex-gratia will be processed at Central Office, HR Department, and will be approved by the General Manager (HR). A format of process note to be submitted by the concerned Regional Office is enclosed as Annexure-I.
7. General Manager (HR) is the Competent Authority for any interpretation and operational issues of the Scheme.

**STAFF CIRCULAR NO.7179 Date: 20th April, 2020.**

**Payment of one time Exgratia-in case of death due to COVID-19.**

Attention of Branches and Offices is invited to Staff Circular No 7177 dated 17.04.2020 wherein the details of the above Scheme are communicated.

In this connection we would like to mention that the Scheme is effective from 01.04.2020, initially for a period of Six months. However if the situation warrants, the Bank will consider extension of the Scheme for a further period of Six months with the approval of the Competent Authority.

**STAFF CIRCULAR NO.7257**

**October 06, 2020**

**Payment of one time Exgratia in case of death due to COVID-19**

1. Attention is hereby invited to Staff Circular 7177 dated 17.04.2020 b Staff Circular 7179 dated 20.04.2020 vide which the details on the 'ex-gratia scheme [or payment of one time lump sum amount of Rs. 20.00 lakhs to all the employees including Whole Time Directors, in the unfortunate event of death due to COVID 19 infection' were circulated. The said scheme which commenced on 01.04.2020 was made effective for a period of six months. It was also been informed vide Staff Circular 7179 dated 20.04.2020 that, if the situation warrants the Bank will consider extension of the scheme for a further period of six months with the approval of the competent authority.

Keeping in view that, there has been a steady b continuous rise in the number of daily registered cases nationwide, the competent authority has decided to extend the scheme for a further period of 06 months i.e. from 01.10.2020 till 31.03.2021 with the same terms & conditions as provided in Staff Circular 7177 dated 17.04.2020.

**STAFF CIRCULAR NO. 7434 dated 03. 05.2021**

1. Attention is hereby invited to Staff Circular 7279 dated 02.11.2020 vide which it was communicated that the 'ex-gratia scheme for payment of one time lump sum amount of Rs. 20.00 lakhs to all the employees including Whole Time Directors, in the unfortunate event of death due to COVID 19 infection' was extended till 31.03.2021. The modified terms and conditions were also circulated vide the same staff circular.
2. Taking into consideration the recent sudden surge in the COVID-19 infection cases across the country, the Board in its meeting held on 29.04.2021 has approved continuation of the 'ex-gratia scheme for payment of one time lump sum amount of Rs. 20.00 lakhs, in the unfortunate event of death due to COVID 19 infection' for a further period of 01 year i.e. up to 31.03.2022, with the same terms and conditions as circulated vide Staff Circular 7279 dated 02.11.2020. Provision of an amount of Rs. 12.00 crores for the 'ex-gratia scheme' has been approved for FY 2021-22.
3. Furthermore, taking cognizance of the fact that death cases related to COVID-19 infections, pertaining to financial year 2020-21 are still being reported, the Board has approved utilization of the remaining buffer amount/ fund (Rs. 2.20 crores as on date out of Rs. 12.00 cr) for a period of another 06 months i.e. up to 30.09.2021.
4. It is hereby reiterated that, the condition/ stipulation for submission of "legal heir" certificate has been waived off, in respect of cases where there is availability of a common nomination in Provident Fund and Gratuity, whereas in respect of cases where nominee(s) of the deceased employee is different for Provident Fund and for Gratuity or no nomination is available either for Provident Fund or Gratuity, 'legal heir certificate' has to be obtained from the dependent(s)/ legal heir(s) of the deceased employees.
5. The list of requisite documents to be obtained from the dependent(s)/ family member(s) of the concerned deceased employee is mentioned below for necessary information of all concerned:

Common Documents {to be obtained for both Nominee(s)/ Legal Heir(s)}:

- a) 'Death Certificate' issued by the competent authority in respect of the deceased employee.

'Final Death Report/ summary' from the treating doctor/ hospital clearly mentioning that the deceased employee was found positive for COVID-19 and has died due to COVID-19 infection. Documents required in case nomination is same for Provident Fund & Gratuity in Bank records, along-with above mentioned common documents:

- a) Duly signed application/ representation from the concerned "nominee(s)" of the deceased employee, requesting therein for 'payment of ex-gratia amount' & mentioning therein the accurate account number pertaining to the concerned nominee(s) along with the correct IFSC Code of the branch to which the account pertains to.
- b) KYC document/ Proof of Identity in respect of the concerned nominee(s) viz. AADHAAR Card, Passport copy etc.
- c) Duly signed "Irrevocable Letter of Undertaking" format to be submitted by the 'concerned nominee(s)'  
(The said format has been circulated vide Staff Circular 7279 dated 02.11.2020).

Documents required in case nomination is different for Provident Fund & Gratuity or no nomination is available for either PF or Gratuity in Bank records, along-with above mentioned common documents:

- a) Application/ representation from the concerned "legal heir(s)" of the deceased employee, requesting therein for 'payment of ex-gratia amount' & mentioning therein the accurate account number pertaining to the legal heir(s).
  - b) KYC document/ Proof of Identity in respect of the concerned legal heir(s) viz. AADHAAR Card, Passport copy etc.
  - c) Mandate from the legal heir(s) as to how the payment is to be made. In case, the 'payment of the ex-gratia amount' is to be made to anyone of the legal heir(s) then a "Mandate" is to be collected from all the legal heir(s) to this effect. In case the payment is to be made to all the 'legal heirs' then a representation is to be collected duly signed by all the legal heirs providing therein the 'Joint account number' for crediting the ex-gratia amount.
- 6. The General Manager (HR), would continue to function as the 'competent authority' to pay the 'ex-gratia' amount under the 'Ex-gratia scheme'.
  - 7. All other terms & conditions applicable for the scheme and communicated/ circulated vide Staff Circular 7177 dated 17.04.2020, Staff Circular 7179 dated 20.04.2020 and Staff Circular 7257 dated 06.10.2020, would continue to remain the same.
  - 8. All concerned are requested to take a note of the same.
  - 9. HR Officials posted at regional offices are advised to report the death cases on account of COVID-19 infection, to the Central Office immediately on receipt of 'death summary' from the treating doctor/ hospital and the contents of the staff circular are brought to the knowledge of the dependent(s)/ family member(s) of the deceased employees at the earliest.

PAYMENT OF ONE TIME EX-GRATIA IN CASE OF DEATH DUE TO COVID-19

RELAXATION IN SUBMISSION OF "MUNICIPAL DEATH CERTIFICATE"

1. Attention is hereby invited to various staff circulars viz. SC 7177 dated 17.04.2020, SC 7279 dated 02.11.2020 and SC 7434 dated 03.05.2021 issued on the captioned subject vide which details on the 'ex-gratia' scheme for payment of one time lump sum amount of Rs. 20.00 lakhs to all the employees including Whole Time Directors, in the unfortunate event of death due to COVID 19 infection' were circulated.
2. It is evident that though curbs are being relaxed across the nation on account of subsiding effect of the second wave of the pandemic, lock down like scenarios still persist in most of the states and Government offices are still functioning at 50% capacity which, subsequently has resulted into delayed issuance of 'municipal death certificates' in respect of most of the cases.
3. Taking cognizance of the situation, and taking into consideration the hardships being faced by the nominee(s)/ dependent(s)/ family member(s) in getting the 'municipal death certificate' Bank Management has approved relaxation on the stipulation for submission of "municipal death certificate" in cases where 'municipal death certificate' is not available on immediate basis, with a condition that the same will be submitted within 06 months from the date of death.
4. As per the relaxations approved, in respect of all such ex-gratia cases where 'municipal death certificate' is not available on immediate basis, in place of 'municipal death certificate' be obtained from the concerned Regional Head Riving details viz. name of the deceased, Gender, father's name, date of death and place of death corroborating the facts provided in the death summary issued by the hospital/ attending or treating doctor.
5. Further, in respect of all such ex-gratia cases where such 'certificate' is issued by the concerned Regional Head, coordination is to be made with the family members by the Regional Head to ensure that 'municipal death certificate' is obtained and provided to the Central Office within a period of 06 months from the date of death of the concerned deceased employee.
6. All other terms and conditions applicable for the scheme and communicated/ circulated vide Staff Circular 7177 dated 17.04.2020, Staff Circular 7279 dated 02.11.2020 and Staff Circular 7434 dated 03.05.2021, would continue to remain the same.

All concerned are requested to take a note of the same

Staff circular 7458 dated

CORRIGENDUM TO STAFF CIRCULAR 7453 DATED 16.06.2021

PAYMENT OF ONE TIME EX-GRATIA IN CASE OF DEATH DUE TO COVID-19

RELAXATION IN SUBMISSION OF "MUNICIPAL DEATH CERTIFICATE"

SUBMISSION OF "CASE SHEET/ INDOOR CASE PAPERS (ICP)"

- 1.** Attention is hereby invited to Staff Circular No. 7453 dated 16.06.2021 vide which the communication on relaxation approved by the Management for submission of "municipal death certificate" has been circulated.
- 2.** In continuation of SC 7453, please find listed the Standard Operating Procedure (SOP) adopted by peer Financial Institutions in settlement of death relief funds/insurance funds in COVID death cases:
  - a)** Relaxation introduced by Life Insurance Corporation (LIC): The insurer in lieu of municipal death certificate has allowed submission of following alternate proof of death:

Death Certificate containing clear date, time a place of death issued by Government/ ESI (Employees' State Insurance)/ Armed Forces/ Corporate Hospitals and counter signed by LIC Class I officers or Development Officers of 10 years standing. This certificate is to be submitted along with cremation/ burial certificate of authentic identifying receipt issued by relevant authority.
  - b)** Relaxations announced for settlement of claims under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) & Pradhan Mantri Suraksha Bima Yojana (PMSBY): The alternate proofs of death announced, that can be obtained in lieu of 'municipal death certificates' are:
    - i)** Certificate issued by a Gazetted Officer of Central/ State Govt or an officer of CPSE/ Public Sector Bank/ PSIC giving details like name of the deceased, gender, father's name, date of Death and place of death corroborating the death summary issued by the Govt hospital/ ESI hospital/ Armed Forces Hospitals/ Corporate Hospitals/ NABH accredited hospitals/ Hospitals or Nursing homes registered under Clinical Establishment Act, 2017/ attending Doctor/ Physician.
    - ii)** Certificate issued by the concerned District Magistrate/ Collector or an Executive Magistrate authorized by the DM/ DC giving details like name of the deceased, gender, father's name, date of Death and place of death corroborating the death summary issued by the Govt hospital/ ESI hospital/ Armed Forces Hospitals/ Corporate Hospitals/ NABH accredited hospitals/ Hospitals or Nursing homes registered under Clinical Establishment Act, 2017/ attending Doctor/ Physician.
    - iii)** Certificate issued by any Judge of High Court/ Supreme Court giving details like name of the deceased, gender, father's name, date of Death and place of death corroborating the death summary issued by the Govt hospital/ ESI hospital/ Armed Forces Hospitals/ Corporate Hospitals/ NABH accredited hospitals/ Hospitals or Nursing homes registered under Clinical Establishment Act, 2017/ attending Doctor/ Physician.
    - iv)** Cremation/ Burial Certificate or authentic identifying receipt issued by the relevant authority corroborated by a Gazetted Officer of Central/ State Govt or an officer of CPSE/ Public Sector Bank! PSIC giving details like name of the deceased, gender, father's name, date of Death and place of death.
    - v)** Certificate to be issued by employer in case where deceased is employed by Central Govt/ State Govt or by a Central/ State PSE giving details like name of the deceased, gender, father's name, date of Death and place of death corroborating the death summary issued by the Govt hospital! ESI hospital/ Armed Forces Hospitals! Corporate Hospitals/ NABH accredited hospitals/ Hospitals or Nursing homes registered under Clinical Establishment Act, 2017/ attending Doctor/ Physician.
- 3.** It is hereby reiterated that, the certificate to be issued by the concerned Regional Head, in place of the 'municipal death certificate' must mandatorily provide details viz. name of the deceased, gender, father's

name, date of death and place of death thereby corroborating the facts provided/ mentioned in the "final death summary" issued by the hospital/ treating doctor.

- 4.** Further, it has been observed that, in few cases, the reason of death is not mentioned clearly on the death summary by the treating doctor/ hospital even in case of death due to complications arising out of COVID.
- 5.** Considering the hardships being faced by the families of deceased employees, the Bank Management has also granted approval to the condition that, in respect of all such cases where reason for death is not clearly mentioned in the 'death summary', the Case Sheet/ Indoor case papers (ICP) may be referred to for ascertaining the reason of death as COVID.
- 6.** The approval granted by the Management on 'submission of Case Sheet/ Indoor Case Papers (ICP)' is in addition to the approval granted on 'submission of municipal death certificate', information on which has already been circulated vide Staff Circular 7453 dated 16.06.2021.
- 7.** All concerned are requested to take a note of the same.

# OFFICIAL LANGUAGE

## 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 /software's 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 (LeaveClaim 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 :**  
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 :

(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 branch/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.

- **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

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**

- 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**.
- 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)**

#### **USE OF HINDI IN THE BANK-REVISION IN CASH PRIZES**

**(Staff Circular No.6943 dated 28<sup>th</sup> Feb 2019)**

Use of Hindi In Bank –Revision In incentive Amount

Staff circular No.5637 dated 14th January 2010 on the various Incentive schemes for implementation of Official Language.

Now, Bank has decided to increase the incentive amount for Prizes under Vibhageeya Rajbhasha Shield Yojna of CO .and Cash incentive to employees of CO for their excellent work in Hindi and awards received from GOI, MOHA, Official Language Dept.& Town official language implementation Committee(TOLIC) as under.

| Awards received                                                  | Existing incentive Amount |            |            | Revised incentive Amount |            |            |
|------------------------------------------------------------------|---------------------------|------------|------------|--------------------------|------------|------------|
|                                                                  | Pratham -I                | Dwitya -II | Tritya-III | Pratham -I               | Dwitya -II | Tritya-III |
| Govt.of India, Ministry of Home affairs, Official Language Dept. | 1500                      | 1000       | 500        | 5000                     | 4000       | 3000       |

|                                                        |                                            |      |     |                                                |      |      |
|--------------------------------------------------------|--------------------------------------------|------|-----|------------------------------------------------|------|------|
| Town Official Language Implementation Committee(TOLIC) | 1500                                       | 1000 | 500 | 3000                                           | 2000 | 1000 |
| Vibhageeya Rajbhasha Shield Yojana of Central Office   | 1500                                       | 1000 | 500 | 5000                                           | 3000 | 2000 |
| Individual Cash Prizes to employees of Central Office  | Rs500/-per employee<br>(Total 5 employees) |      |     | Rs 1000/- per employee<br>(Total 10 employees) |      |      |

Above Incentive amount will be effective from 28th February, 2019.

**POST GRADUATE DIPLOMA IN TRANSLATION UP TO SCALE III OFFICIAL LANGUAGE OFFICERS IN MANDATORY**

(Staff circular no 07212-2020 dated 20 June 2020)

To improve the quality of translation, bank has decided in its 153<sup>rd</sup> meeting of official language implementation committee at Central Office to provide mandatory one year post graduate diploma (PGDT) in translation from Indira Gandhi National Open University (IGNOU), Delhi through correspondence course up to scale III official language officers. Those official Language officers who have completed post Graduate Diploma in translation from any recognized University/Institute before or after joining the bank may not require passing diploma course again from IGNOU. Admission process for said diploma in IGNOU starts in January and July month at present the Fee for full programme is Rs 3800/- (three thousand eight hundred only) and exam fee is Rs 600/- (six hundred only) (Rs 150 per subject). More details about course are available at [www.ignou.ac.in](http://www.ignou.ac.in). Bank will pay the actual course fee, exam fee and an honorarium of Rs 5000/- (five thousand only) to official language officer after successful completion of diploma. If any official language officer of scale –IV category desires to undertake diploma course from IGNOU, bank may pay course fee and honorarium to the concerned officer.

**HONORARIUM FOR CONTRIBUTION TO “UNION DHARA” & “UNION SRIJAN”**

(Staff Circular 6881 dated 28.11.2018)

**REVISION OF HONORARIUM FOR CREATIVE CONTRIBUTION TO “UNION DHARA” & “UNION SRIJAN”**

The amount of honorarium paid towards contributing articles etc. for “Union Dhara” & “Union Srijan” as well as prize money paid for our various contests & incentive schemes stands revised as below-

| Sr no                               | Particulars                                      | Existing Amount (Rs) | Revised amount (Rs) |
|-------------------------------------|--------------------------------------------------|----------------------|---------------------|
| <b>B) HONORARIUM (PER ISSUE) :-</b> |                                                  |                      |                     |
| 1                                   | Article (02 or more pages)                       | 1,500/-              | 2,000/-             |
| 2                                   | Article (more than 1 page but less than 2 pages) | 1,000/-              | 1,500/-             |
| 3                                   | Article (single page)                            | 750/-                | 1,000/-             |
| 4                                   | Article (half or less than half page)            | 500/-                | 750/-               |

|                                                                                                                 |                                                                              |                                          |                                           |
|-----------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|------------------------------------------|-------------------------------------------|
| 5                                                                                                               | Poem (including Back Cover Couplet/Poem)                                     | 750/-                                    | 1000/-                                    |
| 6                                                                                                               | Filler Item                                                                  | 500/-                                    | 750/-                                     |
| 7                                                                                                               | Double-spread article with photographs                                       | 1,500/-                                  | 2,000/-                                   |
| 8                                                                                                               | Centre spread                                                                | 2,500/-                                  | 3,000/-                                   |
| 9                                                                                                               | Face In The Union Bank Crowd                                                 | 1500                                     | 2,000/-                                   |
| 10                                                                                                              | Health Tips/Charak Ka Kona /Aayushyamaan Bhav                                | 750/-                                    | 1,000/-                                   |
| 11                                                                                                              | Recipe                                                                       | 750/-                                    | 1,000/-                                   |
| 12                                                                                                              | Cartoons:-                                                                   |                                          |                                           |
|                                                                                                                 | Single Frame                                                                 | 750/-                                    | 1,000/-                                   |
|                                                                                                                 | Two Frames                                                                   | 1,000/-                                  | 1,250/-                                   |
|                                                                                                                 | In strips of 3,4 or more                                                     | 1,250/-                                  | 1,500/-                                   |
| 13                                                                                                              | Back Cover Photo                                                             | 1,500/-                                  | 2,000/-                                   |
| 14                                                                                                              | Articles/poems written by/on retired staff members                           | Same as Above                            |                                           |
| B) HONORARIUM FOR PROOF READERS (PER ISSUE) :-                                                                  |                                                                              |                                          |                                           |
| 1                                                                                                               | English proof reading                                                        | 1500/-                                   | 2000/-                                    |
| 2                                                                                                               | Hindi proof reading                                                          | 1500/-                                   | 2000/-                                    |
| C ) PRIZES UNDER INCENTIVE SCHEME (PER ISSUE) :-                                                                |                                                                              |                                          |                                           |
| 1                                                                                                               | Best Article in Hindi & English (one each)                                   | 1,500/-                                  | 2,000/-                                   |
| 2                                                                                                               | Best Poem in Hindi & English (one each)                                      | 750/-                                    | 1,000/-                                   |
| 3                                                                                                               | Best Filler Item in Hindi & English (one each)                               | 500/-                                    | 750/-                                     |
| 4                                                                                                               | Photo-feature                                                                | 3000/-                                   | 4,000/-                                   |
| 5                                                                                                               | Interview Feature                                                            | 1500/-                                   | 2000/-                                    |
| 6                                                                                                               | Best Staff Click (including Back Cover Photo)                                | 2000/-                                   | 2500/-                                    |
| 7                                                                                                               | Best Cartoon                                                                 | 1000/-                                   | 1250/-                                    |
| D) PRIZES UNDER INCENTIVE SCHEME (YEARLY BASIS i.e. considering the output of all the 04 issues of the year) :- |                                                                              |                                          |                                           |
| 1                                                                                                               | Star Correspondent                                                           | 4,000/-                                  | 7,500/-                                   |
| 2                                                                                                               | Best Staff Click                                                             | 3,500/-                                  | 5,000/-                                   |
| 3                                                                                                               | Best Special Double-spread Article with photographs[including Centre spread) | 3,500/-                                  | 5,000/-                                   |
| E) HONORARIUM TO JUDGES EVALUATING CONTEST ENTRIES & ENTRIES UNDER INCENTIVE SCHEME                             |                                                                              | 500/- (Per Section i.e. Hindi & English) | 1000/- (Per Section i.e. Hindi & English) |
| F) CONTEST PRIZES FOR WINNERS (QUARTERLY BASIS)                                                                 |                                                                              |                                          |                                           |
| 1                                                                                                               | First Prize ( In Hindi & English )                                           | 1500/-                                   | 2000/-                                    |
| 2                                                                                                               | Second Prize ( In Hindi & English )                                          | 1000/-                                   | 1500/-                                    |
| 3                                                                                                               | Third Prize ( In Hindi & English )                                           | 750/-                                    | 1000/-                                    |
| 4                                                                                                               | Consolation Prize ( In Hindi & English )                                     | 500/-                                    | 750/-                                     |

## SECTION 5: FORMATS AND APPLICATIONS

### *SECTION: 5* *Formats and Applications*

# **HAND BOOK ON FORMS FOR CLAIMING RELIEF**

**HAND BOOK ON FORMS FOR CLAIMING RELIEF/ FINANCIAL  
BENEFITS  
BY THE NOMINEE/LEGAL HEIRS  
ON DEMISE OF THE EMPLOYEE**

**HUMAN RESOURCES  
CENTRAL OFFICE, MUMBAI**

1. **Release of Ex-gratia under Death Relief Fund Scheme of the Bank.** On receipt of the intimation of the Death of the employee, who is a member of the DRF, the Branch/Regional Office can release an amount of Rs.4.50 lakhs as ex-gratia to the nominees of the employee. On receipt of Death Certificate, along with other required documents can claim it from DRF Section at Central Office, Mumbai. On receipt of the claim form along with supporting documents, the concerned Regional Office has to apply in Union Parivar and forward the documents for sanction to [reenar.yadav@unionbankofindia.com](mailto:reenar.yadav@unionbankofindia.com) and [ebd.co@unionbankofindia.com](mailto:ebd.co@unionbankofindia.com)
2. **Covid-19 Death Relief Exgratia:** The ex-gratia of Rs.20.00 lakhs will be paid to the nominee/legal heir of the deceased employee. The duly filled in applications along with the required documents as per SC7434 dated 03/05/2021 to be sent to the concerned Regional Office. The concerned Regional Office along with Annexure-1 and the supporting documents should forward the application to [abhijeet.inamdar@unionbankofindia.com](mailto:abhijeet.inamdar@unionbankofindia.com):
3. **Application for compassionate appointment/ex-gratia.** On receipt of the Application with all the supporting documents should be sent to concerned regional office. The Regional Office, along with their recommendations and inspection report submit the same to [manasik@unionbankofindia.com](mailto:manasik@unionbankofindia.com), [ghananjay.kumar@unionbankofindia.com](mailto:ghananjay.kumar@unionbankofindia.com). In case of applications from family members of deceased employees of eAB and eCB, the same will be forwarded to CO-Annex, Hyderabad/Mangalore for processing. The concerned CO-Annex Office, with its recommendations/and relevant documents, should forward the same to [vivekanand.mandlik@unionbankofindia.com](mailto:vivekanand.mandlik@unionbankofindia.com), Central Office.
4. **Application for release of Gratuity:** The duly filled in application, Form J /Form K with supporting documents should be submitted to the last Branch/Office where the employee last worked. The Branch should forward the same to the concerned Regional Office, which will upload the same in Union Parivar. Mail ID: [ebd.co@unionbankofindia.com](mailto:ebd.co@unionbankofindia.com)
5. **Application for Family Pension:** The spouse of the deceased/eligible dependents have to submit the Form 4 along with all the supporting documents to the nearest Branch/Office. The Branch should forward the same to the concerned Regional Office, which will upload the same in Union Parivar. Mail ID: [ebd.co@unionbankofindia.com](mailto:ebd.co@unionbankofindia.com)
6. **Application for release of Provident Fund:** The nominee / legal heir of the deceased employee has to submit the application along with all the supporting documents to the last Branch/Office where the employee last worked. The Branch should forward the same to the concerned Regional Office, which will upload the same in Union Parivar. Mail ID: [ebd.co@unionbankofindia.com](mailto:ebd.co@unionbankofindia.com)
7. **Application for withdrawal of NPS Fund:** The nominee of the employee has to submit prescribed Death Claim Form along with other supporting documents directly to the concerned Regional Office. The Regional Office upon scrutiny of the relevant documents should forward the same to Central Office for further processing. Mail ID : [staffnps@unionbankofindia.com](mailto:staffnps@unionbankofindia.com) , [kunal.waghmare@unionbankofindia.com](mailto:kunal.waghmare@unionbankofindia.com)
8. **Application for PL Encashment:** A request application along with necessary documents to be submitted to the last Branch/Office where the employee last worked which will be sent to the concerned Regional Office for approval.
9. **Group Insurance cover for Staff Loan Accounts:** The dependents of the deceased staff member have to submit the claim form along with supporting documents to the last Branch/Office where the employee last worked. The concerned Branch will send the same to HRAD, Central Office, through concerned Regional Office. Mail ID: [staffloan.insurance@unionbankofindia.com](mailto:staffloan.insurance@unionbankofindia.com), I.P.No. 116214, 116355 Land Line: 022-22896207.

**1. Release of Ex-gratia under  
Death Relief Fund Scheme  
of the Bank to the  
Nominee/legal heirs.**

**Nodal Officer: Mrs. Reena R Yadav: Mobile No. 9167105439:  
Land Line: 022-22896249**

1. The details of the scheme are available in Staff Circular No.4896 dated 25.09.2002.
2. The duly filled in applications along with the recommendations of Branch/RO to be sent to Central Office for sanction. The check list for processing the application is as under.

| Sr.No.                                             | Documents                                                                                          | Yes                             | No |
|----------------------------------------------------|----------------------------------------------------------------------------------------------------|---------------------------------|----|
|                                                    |                                                                                                    | Please tick the relevant column |    |
| Where Nomination is available in Union Parivar     |                                                                                                    |                                 |    |
| 1.                                                 | Whether eligible for ex-gratia as per the rules of the scheme                                      |                                 |    |
| 2.                                                 | Application in the Prescribed Format                                                               |                                 |    |
| 3.                                                 | A copy of the Death Certificate issued by the appropriate authority                                |                                 |    |
| 4.                                                 | Whether subscription amount received for all the previous months                                   |                                 |    |
| 5.                                                 | KYC documents of the nominee submitted                                                             |                                 |    |
| Where Nomination is not available in Union Parivar |                                                                                                    |                                 |    |
| 1.                                                 | Claim Form duly signed by all the legal Heirs                                                      |                                 |    |
| 2.                                                 | A Copy of the Death Certificate                                                                    |                                 |    |
| 3.                                                 | KYC of all the legal Heirs                                                                         |                                 |    |
| 4.                                                 | Family Member Certificate/Legal Heir Certificate issued by competent authority                     |                                 |    |
| 5.                                                 | Indemnity and Affidavit with due mention of DRF in Banks format duly signed by all the legal heirs |                                 |    |

## APPLICATION FOR EXGRATIA BY NOMINEE

### UNDER THE RULES OF THE FUND

The Administrator,  
Union Bank Employees Death Relief Fund  
Employees Benefit Division  
CENTRAL OFFICE

DRF Membership No:  
Employee No:

APPLICATION TO BE SUBMITTED THROUGH THE BRANCH  
MANAGER/DEPARTMENTAL HEAD OF BRNACH/OFFICE  
WHERE THE DECEASED EMPLOYEE HAS LAST WORKED  
-----

Dear Sir,

I beg to apply for payment of ex-gratia to which I am entitled under Rule 3 read with Rule 9 of Union Bank Employees Death Relief Fund, as a nominee of late \_\_\_\_\_ who was a member of the fund and died on \_\_\_\_\_. Necessary Particulars relating to my claim are given in the statement below:

#### STATEMENT

I

1. Name In Full :
2. Address :
3. Department/Branch/Section :  
Where last employed
4. Post held :
5. Date of Appointment :
6. Date of death of the employee and :  
Evidence/witness in support thereof
7. Month of payment of first monthly contribution :
8. Month of payment of last monthly contribution :
9. Nominee/Legal heirs :

II. I declare that the particulars mentioned in the above statement are true and correct to the best of my knowledge.

Yours faithfully,

Signature  
of the Branch Manager/ Departmental Head

Signature/Thumb Impression of  
the Applicant's Nominee

Place:

Date:

---

(For the use of branch/office where the deceased/disabled employee has last worked)

We have verified the above information and confirm its correctness.

We certify the genuineness of the signature of the nominee.

We also certify that

- The Applicant is eligible under Rules.
- The Applicant is within the scope of the Rules.

Signature of the Branch Manager/Dep. Head

Name of the Branch/Department

---

Place:

Date:

## ANNEXURE

To be stamped as per  
Stamp Act in the State

LETTER OF INDEMNITY to be taken before Payment of Salary, Bonus, Provident Fund/Gratuity Fund, etc., to legal heirs of deceased Bank employee, when Bank Officers give a letter stating that he/they know the deceased and his legal heir/s and that the Letter of Indemnity bears the genuine signature of all the Legal heirs

---

To:

In consideration of your agreeing to pay and / or paying me/us \_\_\_\_\_

(insert here names of all legal heirs/representative of the deceased) the sum of Rupees \_\_\_\_\_ being the salary/bonus/gratuity/provident fund/DRF Ex gratia due to Mr./Mrs./Miss \_\_\_\_\_ a deceased employee of Union Bank of India, last worked at \_\_\_\_\_ Branch without production of Letter of Administration or Succession Certificate or other legal representation to his/her estate and on the strength of my/our representation that I am /we are the only surviving legal heir/s/representatives of the said late Mr./Mrs./Miss \_\_\_\_\_ who died on \_\_\_\_\_, without leaving a will and that I/we am/are solely entitled to the same, I/we the under named person/s:

| Full Name | Age | Relationship<br>with the<br>deceased | Permanent Address |
|-----------|-----|--------------------------------------|-------------------|
|-----------|-----|--------------------------------------|-------------------|

---

1. \_\_\_\_\_
  2. \_\_\_\_\_
  3. \_\_\_\_\_
- as Principals

and I/we the undersigned:-

Full Name

Age

Permanent Address

1. \_\_\_\_\_

2. \_\_\_\_\_

as sureties

do hereby for myself/ourselves and my/our heirs, legal representative/s, executors and administrators jointly and severally AGREE AND UNDERTAKE to indemnify you and your successors and assigns and keep them indemnified against all claims, demands, proceedings, losses, damages charges and expenses which may be raised against or incurred by you by reason or in consequence of your having agreed to pay/or paying me/us the said sum as aforesaid.

Signed, Sealed and delivered by the above named on this \_\_\_\_\_ day of 20\_\_\_\_

\_\_\_\_\_  
(All heirs of the deceased)

(Signature)

(Signed and delivered by the above named)

\_\_\_\_\_  
(Sureties)

(Signature)

## ANNEXURE

(On Non Judicial stamp Paper of adequate  
Value as per the Stamp Act in your State)

DRAFT OF AFFIDAVIT to be taken before Payment of Salary, Bonus, Provident Fund/Gratuity Fund, etc., to legal heirs of deceased Bank employee, when Bank Officers give a letter stating that he/they know the deceased and his legal heir/s and that the Letter of Indemnity bears the genuine signature of all the Legal heirs and sureties is not produced

---

I/We \_\_\_\_\_

do Hereby solemnly and sincerely affirm/swear and state as follows:

1. Mr./Mrs./Miss

\_\_\_\_\_ died  
on \_\_\_\_\_ at \_\_\_\_\_. I/we state that I/we have requested  
Union Bank of India / Trustees of Union Bank of India Provident / Gratuity Fund to pay  
to me/us the salary/ bonus/Provident Fund/Gratuity due to the deceased Mr./Mrs./Miss  
\_\_\_\_\_ as follows :

Account/Claim

Amount

1. Salary
2. Bonus
3. Provident Fund
4. Gratuity
5. DRF Ex-gratia

The declaration is being made to enable the Bank/trustees to settle my/ our claim in respect of above accounts/ matters/ Terminal Benefits.

I/we the under named person/s, am/are, the only heir/s legal representative/s surviving the deceased:

| Name | Age | Relation with deceased | Permanent Address |
|------|-----|------------------------|-------------------|
|------|-----|------------------------|-------------------|

|       |       |       |       |
|-------|-------|-------|-------|
| _____ | _____ | _____ | _____ |
|-------|-------|-------|-------|

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| _____ | _____ | _____ | _____ |
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|-------|-------|-------|-------|
| _____ | _____ | _____ | _____ |
|-------|-------|-------|-------|

## AFFIDAVIT (CONTD.)

I/we further declare that:-

1. The deceased died without leaving a "Will" OR the deceased has left a will dated \_\_\_\_\_ being his/her last and only will and testamentary disposition whereby the claimant mentioned herein have been bequeathed with the amounts shown hereinabove. (Applicable only where obtaining of a Probate from a Court of Law is not compulsory).
2. Apart from the persons mentioned in the application/Claim form submitted by us to Bank and whose names are stated hereinabove the deceased has not left any other legal heir/s legal representatives.
3. The amount coming up to the share of minor legal heirs shall be utilized by me/us for the benefit of the minor/s.

Signature of all legal heirs

Solemnly affirmed at

Before Me

Dated:

(SEAL)

Signature & Seal of  
Judicial/Metropolitan Magistrate)

## ANNEXURE

To be stamped as per

Stamp Act of the State.

DRAFT OF THE INDEMNITY BOND to be taken before payment of Salary, Bonus, Provident Fund, Gratuity Fund etc., to legal heirs of Deceased Bank employee, when a letter from Bank Officer/s stating That he/they know the deceased and his legal heir/s and that the Letter of Indemnity bears the genuine signature of the Legal heir/s is not produced.

---

In consideration of UNION BANK OF INDIA/Trustees of Union Bank Employees Gratuity/Provident Fund/Administrators of DRF(herein after called "the Bank"/"The Trustees"/ " the Administrators" having agreed to pay and paid the undersigned Mr./Mrs./Miss.\_\_\_\_\_ the amount of Rs.\_\_\_\_\_(Rupees \_\_\_\_\_) Salary, Bonus, Provident Fund, Gratuity, DRF ex-gratia dues payable to Mr./Mrs./Miss.\_\_\_\_\_ an employee of Union Bank of India, the strength of representation made by the said Mr./Mrs./Miss \_\_\_\_\_(who died on \_\_\_\_\_) that he/she/they is/are solely entitled to the same without insisting on succession certificate/probate/Letter of Administration or other legal representation of the estate of the said deceased, I/We the undersigned

---

| Full Name<br>Address | Age | Relationship<br>with the<br>deceased | Permanent |
|----------------------|-----|--------------------------------------|-----------|
|----------------------|-----|--------------------------------------|-----------|

---

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

as Principals

and I/we the undersigned:-

Full Name

Age

Permanent Address

1. \_\_\_\_\_
2. \_\_\_\_\_

as sureties

Themselves, their heir/s, executors and administrators jointly severally do hereby covenant from time to time and at all times hereafter to save defend and keep harmless and indemnified the Bank/Trustees/ Administrators /its/their successors and assigns of from and against all actions, suits proceedings, accounts, expenses, losses, claims and demand for or in respect of the said monies on the part of any persons or firms claiming under or in the right of the said(Name of the deceased)\_\_\_\_\_

\_\_\_\_\_ and from against all costs, damages and liabilities in connection therewith.

Signed and delivered by the within named

\_\_\_\_\_  
(Name)

(Signature)

\_\_\_\_\_  
As Principals

(And)

\_\_\_\_\_  
(Name)

\_\_\_\_\_  
As Sureties

\_\_\_\_\_ this \_\_\_\_\_ day \_\_\_\_\_

Of \_\_\_\_\_ 2021 in the presence

(SEAL)  
MAGISTRATE

NOTARY/JUDICIAL

## **2. Covid-19 Death Relief Exgratia of Rs.20.00 lakhs**

**Nodal Officer: Mr. Abhijeet Inamdar:**

**Mobile No. 8717933496**

## Check list of Documents:

1. ***Common Documents {to be obtained for both Nominee(s)/ Legal Heir(s):***
  - a) 'Death Certificate' issued by the competent authority in respect of the deceased employee.
  - b) 'Final Death Report/ summary' from the treating doctor/ hospital clearly mentioning that the deceased employee was found positive for COVID-19 and has died due to COVID-19 infection.
2. ***Documents required in case nomination is same for Provident Fund & Gratuity in Bank records, along-with above mentioned common documents:***
  - a) Duly signed application/ representation from the concerned "nominee(s)" of the deceased employee, requesting therein for 'payment of ex-gratia amount' & mentioning therein the accurate account number pertaining to the concerned nominee(s) along with the correct IFSC Code of the branch to which the account pertains to.
  - b) KYC document/ Proof of Identity in respect of the concerned nominee(s) viz. AADHAAR Card, Passport copy etc.
  - c) Duly signed "Irrevocable Letter of Undertaking" format to be submitted by the 'concerned nominee(s)' (The said format has been circulated vide Staff Circular 7279 dated 02.11.2020).
3. ***Documents required in case nomination is different for Provident Fund & Gratuity or no nomination is available for either PF or Gratuity in Bank records, along-with above mentioned common documents:***
  - a) Application/ representation from the concerned "legal heir(s)" of the deceased employee, requesting therein for 'payment of ex-gratia amount' & mentioning therein the accurate account number pertaining to the legal heir(s).
  - b) KYC document/ Proof of Identity in respect of the concerned legal heir(s) viz. AADHAAR Card, Passport copy etc.
  - c) Mandate from the legal heir(s) as to how the payment is to be made. In case, the 'payment of the ex-gratia amount' is to be made to anyone of the legal heir(s) then a "Mandate" is to be collected from all the legal heir(s) to this effect. In case the payment is to be made to all the 'legal heirs' then a representation is to be collected duly signed by all the legal heirs providing therein the 'Joint account number' for crediting the ex-gratia amount.
4. All the required documents along with Annexure-I should be forwarded to Central Office for approval.

**Application to be obtained from Nominee(s)**

To

The Assistant General Manager (HR)  
Human Resource Management Department,  
Central Office, Mumbai

**Payment of one time ex-gratia in case of death due to COVID-19 infection**

Respected Sir,

I wish to inform you that Shri/ Ms./ Mrs. \_\_\_\_\_,  
\_\_\_\_\_ (Designation), \_\_\_\_\_ (Branch  
Name) passed away due to Covid-19 infection on \_\_\_\_\_.

I/ We, Shri/ Ms/ Mrs. \_\_\_\_\_,  
(Relationships) of the deceased employee hereby declare that I/ we, am/ are the  
'nominee'/'nominees' for both "provident fund" and "gratuity" in respect of the deceased  
employee and as per the terms and conditions of the ex-gratia scheme for payment of one  
time ex-gratia amount on account of death due to Covid-19, I/ we request you to credit the ex-  
gratia amount of Rs. 20.00 lakhs to my/ our below mentioned account:

Name of the Account Holder(s) :

Account Number :

Name of the Branch :

IFSC Code :

I/ we submit herewith all the other requisite/ necessary documents for settlement of the ex-  
gratia claim for your kind perusal and necessary record.

Yours sincerely

**{Name of the Applicant(s)}**

Date:

Mobile Number(s) :

Address :

Dated:

Irrevocable Letter of Undertaking

To

Union Bank of India,  
Union Bank Bhawan,  
239,Vidhan Bhawan Marg,  
Nariman Point,  
Mumbai - 400021

**IN CONSIDERATION** of Union Bank of India (hereinafter referred as **Bank**) agreeing to pay and/or paying me in accordance with the scheme for payment of one time ex-gratia to employees of the Bank against death due to COVID-19, an ex-gratia amount of Rs.20 lakhs in capacity as Registered Nominee of the Deceased employee late Mr./Mrs. \_\_\_\_\_ in Provident Fund and Gratuity Fund, I do hereby Irrevocably UNDERTAKE to share/divide the compensation/ ex-gratia amount of Rs.20 Lacs received from the Bank, proportionately with other legal heirs of deceased late Mr/ Mrs./....., if any in accordance with the law.

I further undertake that I will be trueful trustee for the money so received and the Bank shall have no further obligations in this regard.

Signature

Name:

Present Residential address:

Mobile No.

Email Id:

To  
The Assistant General Manager (HR),  
Central Office,  
Mumbai

**Subject: Payment of One Time Ex-gratia amount against death due to COVID 19**

We are in receipt of an application for payment of one time ex-gratia amount against death due to COVID-19, from the dependent/ nominee of Shri/ Smt/ Ms. \_\_\_\_\_.

The details of the deceased are as follows:

|                                            |  |
|--------------------------------------------|--|
| <b>Name of Employee</b>                    |  |
| Designation                                |  |
| Branch and Region                          |  |
| Date of Death                              |  |
| Ex-gratia claimed by<br>Name:<br>Relation: |  |

We have checked the enclosed documents and confirm that the following are being forwarded to you as per requirements of the Bank:

1. Death Certificate
2. Report by treating Doctor clearly mentioning that the deceased found positive for COVID-19 and has died due to the ailment.

We hereby confirm that the application complies with the guidelines issued vide Staff Circular No. 7177 dated 17.04.2020.

Recommended for payment of one time ex-gratia against death due to COVID 19.

**REGIONAL HEAD**

Date.....

### **3. Application for compassionate appointment/ex-gratia**

**Nodal Officers:**

**Smt. Manasi Narkhede      Mobile No. 9820147317**

**Shri Vivekanand Mandalik. Mobile No.7738477957**

Checklist for documents required for applying for  
Compassionate appointment/Ex-gratia payment.

| Sr.No. | Documents                                                                                                                                                                                                                                                                                                                                        | Yes                             | No |
|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|----|
|        |                                                                                                                                                                                                                                                                                                                                                  | Please tick the relevant column |    |
| 1.     | Application form (Part-A) duly filled in along with all financial information and correct family details. The Form should be properly witnessed with date.<br>Part B & C should be duly signed by the RH.                                                                                                                                        |                                 |    |
| 2.     | Aadhaar and Pan card copies of all dependent family members                                                                                                                                                                                                                                                                                      |                                 |    |
| 3.     | Educational qualification mark sheets and passing certificates issued by Universities for applicant and other siblings. For students in the family submit latest admission fee receipts                                                                                                                                                          |                                 |    |
| 4.     | Family Income certificate issued by Govt. Authority <u>in case no other Income proof is available.</u><br>Cast Certificate in Bank's format (only in case of SC/ST & OBC Candidates)                                                                                                                                                             |                                 |    |
| 5.     | The applicant has to submit education qualification proofs i.e. 10 <sup>th</sup> , 12 <sup>th</sup> and graduation mark sheets and passing certificates issued by universities. However, if the applicant is pursuing Graduation he has to submit relevant documentary evidence like latest fee receipts/bonafide certificate issued by college. |                                 |    |

|     |                                                                                                                                                                                                                                                       |  |  |
|-----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|
| 6.  | Notarized NOC on Rs.100/- stamp paper from all the family members for compassionate appointment of the applicant                                                                                                                                      |  |  |
| 7.  | An undertaking in writing that he/she will maintain properly the other family members who were dependent on the deceased employee.                                                                                                                    |  |  |
| 8.  | Ration Card copy/ Revenue authority certificate showing correct names of family members.                                                                                                                                                              |  |  |
| 9.  | Detailed inspection report by the any Senior Official nominated by RO regarding - earning / employment status of the family members, their marital status and education qualification, any other source of income of family other than family pension |  |  |
| 10. | Copy of bank passbooks of all dependents since date of death                                                                                                                                                                                          |  |  |

## Application for Employment of Dependents of Employee Dying while in Service

### PART A (i)

I Shri/Smt. \_\_\_\_\_ regret to inform that, my \_\_\_\_\_ Shri/Smt. working as \_\_\_\_\_ at \_\_\_\_\_ has expired on at the age of \_\_\_\_\_ years.

\* I, Shri / Smt. \_\_\_\_\_ am the \_\_\_\_\_ of Shri / Smt. \_\_\_\_\_. I request that, my appointment be considered on compassionate grounds in terms of the Scheme.

The personal details of the deceased employee is as under:-

|     |                                     |  |
|-----|-------------------------------------|--|
| 1   | Name                                |  |
| 2   | Employee No.                        |  |
| 3   | Designation                         |  |
| 4 a | Last Posting                        |  |
| 4 b | Regional Office                     |  |
| 5 a | Date of Birth                       |  |
| 5 b | Age at Death                        |  |
| 5 c | Remaining months of service         |  |
| 6   | Date of Joining                     |  |
| 7   | Length of Service                   |  |
| 8   | Date of Death                       |  |
| 9   | Category(SC/ST/OBC)                 |  |
| 10  | No. Of Dependents                   |  |
| 11  | Full last month salary net of taxes |  |

| Terminal Benefits:                                                                                        |                                                 | Amount (Rs) |  |
|-----------------------------------------------------------------------------------------------------------|-------------------------------------------------|-------------|--|
| 1.                                                                                                        | PF/NPS                                          |             |  |
| 2.                                                                                                        | Gratuity                                        |             |  |
| 3.                                                                                                        | PL Encashment                                   |             |  |
| 4.                                                                                                        | Other Terminal benefits(hsg.loan Exgratia, etc) |             |  |
| <b>Total Terminal Benefits<br/>(A)</b>                                                                    |                                                 |             |  |
| <b>Liabilities:</b>                                                                                       |                                                 |             |  |
| Details of loan taken from Bank and /or other Financial Institutions with the prior approval of the Bank: |                                                 |             |  |
| (i)                                                                                                       |                                                 |             |  |
| (ii)                                                                                                      |                                                 |             |  |
| (iii)                                                                                                     |                                                 |             |  |
| <b>Total liabilities<br/>(B)</b>                                                                          |                                                 |             |  |
| <b>Gross Terminal Benefits (A-B)</b>                                                                      |                                                 | <b>(C)</b>  |  |
| <b>Investments:</b>                                                                                       |                                                 |             |  |
| (i )                                                                                                      | Deposits                                        |             |  |
| (ii)                                                                                                      | NSCs                                            |             |  |
| (iii)                                                                                                     | PPF                                             |             |  |

|                                                                                  |  |  |
|----------------------------------------------------------------------------------|--|--|
| (iv) LIC & other Life Insurance Policies including Postal Life Insurance         |  |  |
| (v) Others                                                                       |  |  |
| <b>Total Investments (D)</b>                                                     |  |  |
| <b>Net Terminal Benefits (C+D) (E)</b>                                           |  |  |
| Details of movable property                                                      |  |  |
| Details of immovable property                                                    |  |  |
| <b>Monthly income of the family from all sources:</b>                            |  |  |
| (i) Family Pension from Bank                                                     |  |  |
| (ii) Family Pension from Defence                                                 |  |  |
| (iii) Pension of dependents                                                      |  |  |
| (iv) Monthly income from investments mentioned above                             |  |  |
| (v) Monthly interest on Terminal Benefits at max. Staff Rate                     |  |  |
| (vi) Monthly income from movable & immovable property (on items mentioned above) |  |  |
| (vii) Monthly income of dependent family members.                                |  |  |
| (viii) Any other monthly income.                                                 |  |  |
| <b>Total monthly income of the family</b>                                        |  |  |

Details of the candidate applying for compassionate appointment in terms of the scheme are as under:

|      |                                                                                                               |  |
|------|---------------------------------------------------------------------------------------------------------------|--|
| 1    | Name                                                                                                          |  |
| 2    | Relationship with the deceased                                                                                |  |
| 3(a) | Date of Birth                                                                                                 |  |
| 3(b) | Age on date of an application                                                                                 |  |
| 4    | Educational qualifications                                                                                    |  |
| 5    | Experience if any                                                                                             |  |
| 6    | Whether any other dependent family member has been appointed on compassionate grounds if yes, provide details |  |
| 7    | Category ( SC/ST/OBC/Gen.)                                                                                    |  |

**(III) Details of all dependent family members of the deceased employee:**

| SNO | Name | Relationship with deceased employee | Date of Birth | Qualification | Address | If earning Source of Income, Name of Employer | Monthly Emoluments |
|-----|------|-------------------------------------|---------------|---------------|---------|-----------------------------------------------|--------------------|
| 1   | 2    | 3                                   | 4             | 5             | 6       | 7                                             | 8                  |
|     |      |                                     |               |               |         |                                               |                    |

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**DECLARATION/UNDERTAKING•**

1. I hereby declare that the facts given by me above are, to the best of my knowledge, correct. If any of the facts herein mentioned are found to be incorrect or false at a future date, my services may be terminated.
2. I hereby also declare that I shall maintain properly the other family members who were dependent on the deceased employee mentioned against 1 of Part-A(i) of this form and in case it is proved at any time that the said family members are being neglected or not being properly maintained by me, my appointment may be terminated.

Date:  
candidate

Signature of the

Name : \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Shri/Smt/Kum \_\_\_\_\_ is known to me and the facts mentioned by him/her are correct and verified by me.

Date:

Signature of witness\*

Name : \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\* either any employee in the Senior level of Bank or Gazetted rank official from State/Central Government.

**PART-B**  
**(TO BE FILLED IN BY REGIONAL OFFICE)**  
**Details of the candidate for compassionate appointment:**

|     |                                                                                                                                |  |
|-----|--------------------------------------------------------------------------------------------------------------------------------|--|
| 1   | Name                                                                                                                           |  |
| 2   | Relationship with the deceased employee/<br>employee voluntarily retired on medical<br>grounds/missing employee                |  |
| 3 a | Date of Birth                                                                                                                  |  |
| 3 b | Age on date of application                                                                                                     |  |
| 4   | Educational qualifications                                                                                                     |  |
| 5   | Experience if any                                                                                                              |  |
| 6   | Whether any other dependent family<br>member has been appointed on<br>compassionate grounds, if yes provide<br>details         |  |
| 7   | Category (SC/ST/OBC/Gen.)                                                                                                      |  |
| 8   | Post for which employment is<br>proposed                                                                                       |  |
| 9   | Whether there is vacancy in that post within<br>the Ceiling of 5% prescribed under the<br>scheme of compassionate appointment. |  |
| 10  | Whether the candidate fulfils the<br>requirements of the Recruitment Rules for<br>the post.                                    |  |
| 11  | Apart from waiver of recruitment procedure<br>what other relaxation are to be given                                            |  |

II. Whether the facts mentioned in Part-A have been verified by the office and if so, indicate the records \_\_\_\_\_

III. Recommendations of the Regional Head/Field General Manager:

\_\_\_\_\_

(Signature of Regional Head/Field General Manager and office seal / stamp)

**PART C**  
**Details of Disciplinary Action concluded/ pending/contemplated**  
**against the employee**

- 1) Name of the employee
- 2) Employee Number
- 3) Disciplinary Action taken & concluded against the employee in his/her service in the Bank (give details of each of the penalties imposed during the entire service)
  - Nature of misconduct (Major/Minor):
  - Penalty imposed :
- 4) Disciplinary Action pending against the deceased employee at the time of his death/VRS/Missing:
  - Nature of misconduct (Major/Minor) :
  - Penalty contemplated :

Certified for correctness of information/ details provided hereinabove.

**Date:**

**REGIONAL HEAD / FIELD GENERAL MANAGER**

(NOTE: PLEASE MENTION “NIL” REMARKS IN CASE NO DISCIPLINARY ACTION TAKEN & CONCLUDED AGAINST THE EMPLOYEE IN HIS/HER SERVICE IN THE BANK OR PENDING AGAINST THE DECEASED EMPLOYEE AT THE TIME OF HIS DEATH/VRS/MISSING. “NA” REMARKS ARE NOT ACCEPTABLE)

**FORMAT OF APPLICATION FOR GRANT OF EX-GRATIA AMOUNT  
IN LIEU OF APPOINTMENT ON COMPASSIONATE GROUNDS**

*(To be submitted by the dependent including widow of the deceased employee)*

The General Manager  
Union Bank of India  
Human Resource Management Department  
Manpower Planning & Recruitment Division  
8<sup>th</sup> floor, Union Bank Bhavan  
239, Vidhan Bhavan Marg  
Nariman Point  
**Mumbai – 400 021.**

Date of Receipt of application

- by branch
- by RO
- by CO
- Date of disposal  
at CO

Through: Branch Manager / Departmental Head  
\_\_\_\_\_ Branch / Office

**APPLICATION FOR EX-GRATIA AMOUNT IN LIEU OF COMPASSIONATE APPOINTMENT**

Dear Sir,

1. I, \_\_\_\_\_ regret to inform you that my husband/ \_\_\_\_\_ (state relation), who was working at \_\_\_\_\_ Branch / Office, expired on \_\_\_\_\_. He/she was survived by the following: -

| Sl. No. | Name | Age / Relationship | Educational qualification | Whether employed | Marital Status |
|---------|------|--------------------|---------------------------|------------------|----------------|
|         |      |                    |                           |                  |                |
|         |      |                    |                           |                  |                |
|         |      |                    |                           |                  |                |
|         |      |                    |                           |                  |                |

2. Other details:

|                                                                                                                                                                                                           |  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| <p><b>(1) Terminal Benefits</b></p> <p>a. PF/NPS</p> <p>b. Gratuity</p> <p>c. Leave Encashment</p> <p>d. Any other amount paid under Bank's Scheme(s)</p> <p align="center"><b><u>Sub-Total A</u></b></p> |  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|

|                                                                                                                                          |  |
|------------------------------------------------------------------------------------------------------------------------------------------|--|
| 2) Liabilities<br>Loans taken from Bank and/or other Financial Institutions with the prior approval of the Bank.<br>(i)<br>(ii)<br>(iii) |  |
| SUB-TOTAL (B)                                                                                                                            |  |
| (3) Net corpus of Terminal Benefits (C=A-B)                                                                                              |  |
| (4) Investments<br>(i) Deposits<br>(ii) NSCs<br>(iii) PPF<br>(iv) LIC policies<br>(v) Others                                             |  |
| SUB-TOTAL (D)                                                                                                                            |  |
| (5) Details of movable property, if any, held and monthly income derived there from.                                                     |  |
| (6) Details of immovable property, if any, held and monthly income there from.                                                           |  |
| (7) Monthly income of dependent family member<br>(Attach a photocopy of salary slip, if employed)                                        |  |
| (8) Any other monthly income.                                                                                                            |  |
| (9) Last drawn Gross Salary (net of taxes). (Please attach the attested copy of salary slip)                                             |  |

3. I request you to consider my case for ex-gratia amount as provided in the scheme.

SIGNATURE OR THUMB IMPRESSION OF THE APPLICANT

Date:

Place:

Residential Address:  
(with Tel.No.)

#### **4. Application for release of Gratuity:**

Nodal Officer: Mr. Hrishikesh Jha

Mobile No. 7979814646

Mr. Sandip Kadam

Mobile No. 8408068787

1. The duly filled in applications along with the recommendations of Branch/RO to be sent to Central Office for sanction. The check list for processing the application is as under.

| Sr.No.                                             | Documents                                                                      | Yes                             | No |
|----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------|----|
|                                                    |                                                                                | Please tick the relevant column |    |
| Where Nomination is available in Union Parivar     |                                                                                |                                 |    |
| 1.                                                 | Application as per Form J signed by nominee                                    |                                 |    |
| 2.                                                 | Gratuity Worksheet                                                             |                                 |    |
| 3.                                                 | Death Certificate of the employee                                              |                                 |    |
| 4.                                                 | KYC documents of the nominee                                                   |                                 |    |
| Where Nomination is not available in Union Parivar |                                                                                |                                 |    |
| 1.                                                 | Claim Form K duly signed by all the legal Heirs                                |                                 |    |
| 2.                                                 | A Copy of the Death Certificate                                                |                                 |    |
| 3.                                                 | KYC of all the legal Heirs                                                     |                                 |    |
| 4.                                                 | Family Member Certificate/Legal Heir Certificate issued by competent authority |                                 |    |
| 5.                                                 | Indemnity and Affidavit as per Banks format duly signed by all the legal heirs |                                 |    |
| 6.                                                 | Gratuity Work Sheet                                                            |                                 |    |

APPLICATION OF GRATUITY BY A NOMINEE FORM 'J'

The Managing Director,  
UNION BANK OF INDIA  
MUMBAI - 400 021

Application to be Submitted through the  
Branch Manager/Departmental Head of  
the Branch/Office where the deceased  
employee has last worked.

Dear Sir,

I beg to apply for payment of Gratuity to which I am entitled under Sub-Section (I) of Section 4 of the Payment of Gratuity Act, 1972s a Nominee of late \_\_\_\_\_(Name of the employee) who was an employee of your establishment and died on the \_\_\_\_\_.

The Gratuity is payable on account of death of the aforesaid employee while in service/superannuation of the aforesaid employee on \_\_\_\_\_ retirement/resignation of the aforesaid employee on \_\_\_\_\_ after completion of \_\_\_\_\_ years of service/total disablement of the aforesaid employee due to accident or disease while in service with effect from\_\_\_\_\_. Necessary particulars relating to my claim are given in the statement below:

S T A T E M E N T

I.

1. Name of the Applicant nominee :
2. Address in full of the Applicant nominee :
3. Marital status of the applicant nominee :  
Unmarried/married. Widower/widow)
4. Name in full of the employee :
5. Marital status of the employee :
6. Relation of the nominee :

with the employee

7. Total period of service of the employee :
8. Date of joining of the employee :
9. Date and cause of termination of service of the employee :
10. Department/Branch where the employee last worked :
11. Post held by the employee :
12. Total wages last drawn by the employee : Basic + Sp. All + D.A. =  
Total
13. Date of death and evidence witness as proof of death of the employee :
14. Reference no. of recorded nomination if available :
15. Total Gratuity payable to the employee :
16. Share of Gratuity claimed :

II. I declare that the particulars mentioned in the above statement are true and correct to the best of my knowledge and belief.

III. Payment may please be made in Crossed or Open Bank Cheque.

IV. As the amount payable is less than Rupees One thousand, I shall request you to arrange for payment of sum due to me by Postal money order at the address mentioned above after deducting Postal money order commission there from.

Yours faithfully,

Signature/Thumb Impression

of

the Applicant Nominee

Place :

Date:

\_\_\_\_\_  
(FOR THE USE OF THE BRANCH / OFFICE WHERE DECEASED EMPLOYEE LAST WORKED)

We have verified the above information and confirm its correctness. The deceased employee has availed of the following Loans and the amount presently outstanding there against are:-

A) CLEAN LOAN : Rs.

B) HOUSING LOAN : Rs.

C) FESTIVAL ADVANCE/ ADVANCE SALARY : Rs.

D) ADVANCE AGAINST T. E. BILLS : Rs.

E) ANY OTHER DUES (SPECIFY)

Last Salary Paid For :

| Deductions   | P.F | P.F. | Hsg.        | Conv.       | Cln.       | Fest.      | Other       | Total            |
|--------------|-----|------|-------------|-------------|------------|------------|-------------|------------------|
| from Salary: | ___ | ___  | <u>Loan</u> | <u>Loan</u> | <u>Ln.</u> | <u>Ln.</u> | <u>Adv.</u> | <u>Adv.</u> Ded. |

Rs. \_\_\_\_\_

We recommend the release /repayment of Gratuity Dues.

NAME OF THE BRANC/OFFICE : \_\_\_\_\_

Date:

(Signature of the Branch Manager/Dep. Head)

---

---

I, the Nominee of Shri./Smt./Kum. \_\_\_\_\_ hereby  
authorise you to effect the recoveries of all the dues of the Bank from the terminal benefits  
payable to Shri./Smt./Kum. \_\_\_\_\_.

(Signature of Nominee)

APPLICATION OF GRATUITY BY A LEGAL HEIR FORM 'K'

The Managing Director,  
UNION BANK OF INDIA  
MUMBAI - 400 021

Application to be Submitted through  
the Branch Manager/Departmental  
Head of the Branch/Office where the  
deceased employee has last worked.

Dear Sir,

I beg to apply for payment of Gratuity to which I am entitled under Sub-Section (I) of Section 4 of the Payment of Gratuity Act, 1972 as a legal heir of late \_\_\_\_\_ (Name of the employee) who was an employee of your establishment and died on the \_\_\_\_\_ without making any nomination. The Gratuity is payable on account of death of the aforesaid employee while in service/superannuation of the aforesaid employee on \_\_\_\_\_ retirement/resignation of the aforesaid employee on \_\_\_\_\_ after completion of \_\_\_\_\_ years of service/total disablement of the aforesaid employee due to accident or disease while in service with effect from \_\_\_\_\_. Necessary particulars relating to my claim are given in the statement below:

S T A T E M E N T

I.

1. Name of the Applicant legal heir : \_\_\_\_\_
2. Address in full of the applicant legal heir : \_\_\_\_\_
3. Marital status of the applicant legal heir : \_\_\_\_\_  
(Unmarried/married. widower/widow)
4. Name in full of the employee : \_\_\_\_\_
5. Relation of the applicant with the employee : \_\_\_\_\_

6. Religion of both the applicant and the employee. :
7. Date of joining and total period of service of the employee :
8. Department/Branch where the employee last worked :
9. Post held by the employee :
10. Total wages last drawn by the employee : Basic + Sp. All + D.A. =  
Total
11. Date and cause of termination of service of the employee :
12. Date of death of the employee and Evidence/witness in support thereof :
13. Total Gratuity payable to the employee :
14. Percentage of Gratuity claimed :
15. Basis of the claim and evidence/ witness in support thereof :

II. I declare that the particulars mentioned in the above statement are true and correct to the best of my knowledge and belief.

III. Payment may please be made in Crossed or Open Bank Cheque.

IV. As the amount payable is less than Rupees One thousand, I shall request you to arrange for payment of sum due to me by Postal money order at the address mentioned above after deducting Postal money order commission there from.

Yours faithfully,

Signature/Thumb Impression

of

the Applicant Legal heir

Place :

Date:

---

(FOR THE USE OF THE BRANCH / OFFICE WHERE DECEASED EMPLOYEE LAST WORKED)

We have verified the above information and confirm its correctness. The deceased employee has availed of the following Loans and the amount presently outstanding there against are:-

F) CLEAN LOAN : Rs.

G) HOUSING LOAN : Rs.

H) FESTIVAL ADVANCE/ ADVANCE SALARY : Rs.

I) ADVANCE AGAINST T. E. BILLS : Rs.

J) ANY OTHER DUES (SPECIFY)

Last Salary Paid For :

| Deductions   | P.F | P.F. | Hsg.        | Conv.       | Cl.        | Fest.      | Other       | Total            |
|--------------|-----|------|-------------|-------------|------------|------------|-------------|------------------|
| from Salary: | ___ | ___  | <u>Loan</u> | <u>Loan</u> | <u>Ln.</u> | <u>Ln.</u> | <u>Adv.</u> | <u>Adv.</u> Ded. |

Rs. \_\_\_\_\_

We recommend the release /repayment of Gratuity Dues.

NAME OF THE BRANC/OFFICE : \_\_\_\_\_

Date:

(Signature of the Branch Manager/Dep. Head)

\_\_\_\_\_  
I, the Legal Hei of Shri./Smt./Kum. \_\_\_\_\_ hereby  
authorise you to effect the recoveries of all the dues of the Bank from the terminal benefits  
payable to Shri./Smt./Kum. \_\_\_\_\_.

(Signature of Legal Heir)

## WORKSHEET FOR SETTLEMENT OF GRATUITY

Branch to forward one copy  
RO/ZO for their  
recommendations.

RO/ZO to upload formats in  
UNION PARIVAR  
sufficiently in advance.

01. Name of Employee :

02. P.F. No. :

03. Residential address of employee :

04. Branch/Department where last employed :

05. Name of branch where employed :  
During last 5 years.

06. Last Post hold :

07. Date of Joining :

08. Date & Cause of cessation of service :

09. Last date of reporting on duty :

10. Period of absence during the service on:  
Loss of pay :

I) On Medical grounds :

II) Unauthorized absences :

11. Total Period of service :

12. Basic salary for the last one year

|           | Ja<br>n | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|-----------|---------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Year      |         |     |     |     |     |     |     |     |     |     |     |     |
| Basic Pay |         |     |     |     |     |     |     |     |     |     |     |     |
| Spl. Pay  |         |     |     |     |     |     |     |     |     |     |     |     |
| FPP       |         |     |     |     |     |     |     |     |     |     |     |     |
| PQP       |         |     |     |     |     |     |     |     |     |     |     |     |

|                 |  |  |  |  |  |  |  |  |  |  |  |  |
|-----------------|--|--|--|--|--|--|--|--|--|--|--|--|
| Any other allow |  |  |  |  |  |  |  |  |  |  |  |  |
|-----------------|--|--|--|--|--|--|--|--|--|--|--|--|

13. Place of posting during last 6 years

| Period | Place | Designation |
|--------|-------|-------------|
|        |       |             |
|        |       |             |
|        |       |             |
|        |       |             |
|        |       |             |
|        |       |             |

14. S.B. A/c No. of employee :  
Where salary is being credited Branch :

15. Loans outstanding at Branch :

|                                 | Loans O/S, If any with any other branches |        |
|---------------------------------|-------------------------------------------|--------|
|                                 | Branch                                    | Amount |
| a) Loan advance O/S             |                                           |        |
| b) Housing Loan                 |                                           |        |
| c) Clean Loan                   |                                           |        |
| d) P.F. Loan                    |                                           |        |
| e) Advance against T.E          |                                           |        |
| f) Advance against LFO          |                                           |        |
| g) Salary Advance               |                                           |        |
| h) Festival Advance             |                                           |        |
| i) Personal Loan                |                                           |        |
| j) Computer Loan                |                                           |        |
| k) NSC Loan                     |                                           |        |
| l) Any other unadjusted advance |                                           |        |

16. Disciplinary action, if any during the service.

We certify that the above information is given as per our records. We recommend for the payment of gratuity and Provident as per his/her eligibility.

Place:

Date:

Accountant

Branch Manager

Recommendations of Regional Office/Zonal Office \_\_\_\_\_

We endorse the view of Branch and recommend for the payment of Gratuity and Provident Fund as per his/her eligibility.

Place:

Date:

**UNION BANK OF INDIA**  
**REGIONAL OFFICE \_\_\_\_\_**

|                                                                                                                                                                           |   |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|--|
| 01. Name of the employee (since dismissed/Terminated)                                                                                                                     | : |  |
| 02. Effective date of dismissal/termination                                                                                                                               | : |  |
| 03. The Last date of attending the office                                                                                                                                 | : |  |
| 04. Period the employee was under suspension                                                                                                                              | : |  |
| 05. How the above absence, if any between the last date of reporting & effective date of dismissal was regularised. If treated as unauthorised absence specify in detail. | : |  |
| 06. Whether punishment by way of <u>Penalty of censure</u> imposed for such unauthorised absence, if so furnish details.                                                  | : |  |
| 07. Whether any financial loss caused to the Bank on account of misconduct of the employee, if so the exact amount of financial loss.                                     | : |  |
| 08. Whether dismissed/terminated on account of misconduct involving, moral turpitude.                                                                                     | : |  |
| 09. Please furnish copies of:<br>a) Articles of charges<br>b) Statement of allegation<br>c) Dismissal Order                                                               | : |  |
| 10. Whether any appeal has been preferred, if so its Present position.                                                                                                    | : |  |

Place:

Date:

Branch Manager

Place:

Date:

Senior Manager/Chief Manager/Asst. Gen. Manager/ Dy. Gen.  
 Manager

## ANNEXURE

To be stamped as per  
Stamp Act in your State

LETTER OF INDEMNITY to be taken before Payment of Salary, Bonus, Provident Fund/Gratuity Fund, etc., to legal heirs of deceased Bank employee, when Bank Officers give a letter stating that he/they know the deceased and his legal heir/s and that the Letter of Indemnity bears the genuine signature of all the Legal heirs

To:

In consideration of your agreeing to pay and / or paying me/us \_\_\_\_\_

(insert here names of all legal heirs/representative of the deceased) the sum of Rupees \_\_\_\_\_ being the salary/bonus/gratuity/provident fund/DRF Ex gratia due to Mr./Mrs./Miss \_\_\_\_\_ a deceased employee of Union Bank of India, last worked at \_\_\_\_\_ Branch without production of Letter of Administration or Succession Certificate or other legal representation to his/her estate and on the strength of my/our representation that I am /we are the only surviving legal heir/s/representatives of the said late Mr./Mrs./Miss \_\_\_\_\_ who died on \_\_\_\_\_, without leaving a will and that I/we am/are solely entitled to the same, I/we the under named person/s:

Full Name

Age

Relationship  
with the  
deceased

Permanent Address

1.

\_\_\_\_\_

2.

\_\_\_\_\_

3.

\_\_\_\_\_

as Principals

and I/we the undersigned :-

Full Name

Age

Permanent Address

1.

\_\_\_\_\_

2.

\_\_\_\_\_

as sureties

do hereby for myself/ourselves and my/our heirs, legal representative/s, executors and administrators jointly and severally AGREE AND UNDERTAKE to indemnify you and your successors and assigns and keep them indemnified against all claims, demands, proceedings, losses, damages charges and expenses which may be raised against or incurred by you by reason or in consequence of your having agreed to pay/or paying me/us the said sum as aforesaid.

Signed, Sealed and delivered by the above named on this \_\_\_\_\_ day of 20\_\_\_\_

\_\_\_\_\_

(All heirs of the deceased)

(Signature)

(Signed and delivered by the above named)

\_\_\_\_\_

(Sureties)

(Signature)

## ANNEXURE

(On Non Judicial stamp Paper of adequate  
Value as per the Stamp Act in your State)

DRAFT OF AFFIDAVIT to be taken before Payment of Salary, Bonus, Provident Fund/Gratuity Fund, etc., to legal heirs of deceased Bank employee, when Bank Officers give a letter stating that he/they know the deceased and his legal heir/s and that the Letter of Indemnity bears the genuine signature of all the Legal heirs and sureties is not produced

---

I/We \_\_\_\_\_

do Hereby solemnly and sincerely affirm/swear and state as follows :

1. Mr./Mrs./Miss

\_\_\_\_\_ died  
on \_\_\_\_\_ at \_\_\_\_\_. I/we state that I/we have requested  
Union Bank of India / Trustees of Union Bank of India Provident / Gratuity Fund to pay  
to me/us the salary/ bonus/Provident Fund/Gratuity due to the deceased Mr./Mrs./Miss  
\_\_\_\_\_ as follows :

Account/Claim

Amount

1. Salary
2. Bonus
3. Provident Fund
4. Gratuity
5. DRF Ex-gratia

The declaration is being made to enable the Bank/trustees to settle my/ our claim in respect of above accounts/ matters/ Terminal Benefits.

I/we the under named person/s, am/are, the only heir/s legal representative/s surviving the deceased:

| Name | Age | Relation with deceased | Permanent Address |
|------|-----|------------------------|-------------------|
|------|-----|------------------------|-------------------|

---

AFFIDAVIT(CONTD.)

I/we further declare that:-

1. The deceased died without leaving a "Will" OR the deceased has left a will dated \_\_\_\_\_ being his/her last and only will and testamentary disposition whereby the claimant mentioned herein have been bequeathed with the amounts shown hereinabove. (Applicable only where obtaining of a Probate from a Court of Law is not compulsory).
2. Apart from the persons mentioned in the application/Claim form submitted by us to Bank and whose names are stated hereinabove the deceased has not left any other legal heir/s legal representatives.
3. The amount coming up to the share of minor legal heirs shall be utilized by me/us for the benefit of the minor/s.

Signature of all legal heirs

Solemnly affirmed at

Before Me

Dated :

(SEAL)

Signature & Seal of  
Judicial/Metropolitan Magistrate)

## ANNEXURE

To be stamped as per  
Stamp Act of the State.

DRAFT OF THE INDEMNITY BOND to be taken before payment of Salary, Bonus, Provident Fund, Gratuity Fund etc., to legal heirs of Deceased Bank employee, when a letter from Bank Officer/s stating That he/they know the deceased and his legal heir/s and that the Letter of Indemnity bears the genuine signature of the Legal heir/s Is **not produced**.

\_\_\_\_\_

In consideration of UNION BANK OF INDIA/Trustees of Union Bank Employees Gratuity/Provident Fund/Administrators of DRF(herein after called "the Bank"/"The Trustees"/ " the Administrators" having agreed to pay and paid the undersigned Mr./Mrs./Miss.\_\_\_\_\_ the amount of Rs.\_\_\_\_\_(Rupees \_\_\_\_\_) Salary, Bonus, Provident Fund, Gratuity, DRF ex-gratia dues payable to Mr./Mrs./Miss.\_\_\_\_\_ an employee of Union Bank of India, the strength of representation made by the said Mr./Mrs./Miss \_\_\_\_\_(who died on \_\_\_\_\_) that he/she/they is/are solely entitled to the same without insisting on succession certificate/probate/Letter of Administration or other legal representation of the estate of the said deceased, I/We the undersigned

\_\_\_\_\_

\_\_\_\_\_

| Full Name<br>Address | Age | Relationship<br>with the<br>deceased | Permanent |
|----------------------|-----|--------------------------------------|-----------|
|----------------------|-----|--------------------------------------|-----------|

1. \_\_\_\_\_  
\_\_\_\_\_
2. \_\_\_\_\_  
\_\_\_\_\_

3. \_\_\_\_\_  
\_\_\_\_\_

as Principals

and I/we the undersigned :-

Full Name

Age

Permanent Address

1. \_\_\_\_\_  
\_\_\_\_\_

2. \_\_\_\_\_  
\_\_\_\_\_

as sureties

Themselves, their heir/s, executors and administrators jointly severally do hereby covenant from time to time and at all times hereafter to save defend and keep harmless and indemnified the Bank/Trustees/ Administrators /its/their successors and assigns of from and against all actions, suits proceedings, accounts, expenses, losses, claims and demand for or in respect of the said monies on the part of any persons or firms claiming under or in the right of the said(Name of the deceased)\_\_\_\_\_

\_\_\_\_\_ and from against all costs, damages and liabilities in connection therewith.

Signed and delivered by the within named

\_\_\_\_\_  
(Name)

(Signature)

\_\_\_\_\_  
As Principals

(And)

\_\_\_\_\_  
(Name)

\_\_\_\_\_  
As Sureties

\_\_\_\_\_ this \_\_\_\_\_ day \_\_\_\_\_

Of \_\_\_\_\_ 2021 in the presence

(SEAL)  
MAGISTRATE

NOTARY/JUDICIAL

## **5.Application for Family Pension:**

**Nodal Officer: Mr. Sudhir Bangar**

**Mobile No. 7588069570**

**Mr. Ganpat Hiralal Patel**

**Mobile No. 8808833511**

**Mr. Partha Sarathy**

**Mobile No. 9789870938**

**Ms. Prachi Sain**

**Mobile No. 9860989704**

1. Checklist for processing the Application is as under

| Sr.No. | Documents                                                                                   | Yes                             | No |
|--------|---------------------------------------------------------------------------------------------|---------------------------------|----|
|        |                                                                                             | Please tick the relevant column |    |
| 1.     | Application as per Form 4 signed by Spouse/eligible dependents                              |                                 |    |
| 2.     | Letter of undertaking for recovery of excess payments made on account of pension settlement |                                 |    |
| 3.     | Death Certificate of the employee                                                           |                                 |    |
| 4.     | KYC documents of the applicant                                                              |                                 |    |
| 5.     | Worksheet for sanction of Family Pension in case of death of an employee in Service         |                                 |    |

**FORM -4**  
**(Application for grant of Family Pension**  
**On the death of the Employee / Pensioner)**

The Dy. General Manager(P),  
Department of Personnel,  
Union Bank of India,  
Central Office.  
Mumbai 400 021.

Recent Passport  
Size Photograph  
of the Applicant to

Sir,  
I regret very much to inform you of the said demise of my husband / wife  
Shri/Smt. \_\_\_\_\_ on \_\_\_\_\_. The  
relative death certificate is enclosed.

1. Details of the Applicant

A. Full Name

- i) Widow / Widower
- ii) Son / Daughter
- iii) Guardian if the deceased person is  
survived by minor child or children

B. S.B. A/c No.(Individual):  
Zone:

Branch:

2. Name & age of the surviving widow / widower and children of the deceased employee  
/ pensioner.

| Sr.<br>No. | Name | Relationship with<br>the deceased<br>person | Date of birth<br>by Christian<br>era | Occupation,<br>if any |
|------------|------|---------------------------------------------|--------------------------------------|-----------------------|
|            |      |                                             |                                      |                       |
|            |      |                                             |                                      |                       |
|            |      |                                             |                                      |                       |
|            |      |                                             |                                      |                       |

### 3. Details of the deceased employee / pensioner

- i) Full Name :
- ii) PF Number :
- iii) Designation :
- iv) Branch/Dept. last worked & Zone:
- v) Date of death :
- vi) Pension payment order number:

### 4. Enclosures

1. Passport size photographs of the applicant duly attested.
2. Certificate(s) of age (attested copies) showing the date of birth of the children. The certificate should be from the Municipal Authorities or from the head of the recognized school, if the child is studying in such school.
5. Indicate whether family pension is admissible from any other source Military or State Government and / or a public sector undertaking / autonomous body / local fund under the Central or State Government.

Signature Attested

-----  
Signature OR Left / Right hand thumb  
impression of the applicant in case of  
illiterate

Branch Manager / Department Head

Full Residential Address:

Date:

Witness:

1. Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Signature: \_\_\_\_\_

2. Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Signature: \_\_\_\_\_

|                          |                                                                              |
|--------------------------|------------------------------------------------------------------------------|
| From<br>Regional Officer | To<br>The General Manager (P),<br>Department of Personnel,<br>Central Office |
|--------------------------|------------------------------------------------------------------------------|

REF. NO.

DATE:

### WORKSHEET FOR SANCTION OF PENSION

|    |                      |   |  |
|----|----------------------|---|--|
| 1. | Name of the Employee | : |  |
| 2. | P.F. No.             | : |  |
| 3. | Date of Birth        | : |  |
| 4. | Date of Joining      | : |  |

|     |                                                                    |   |        |
|-----|--------------------------------------------------------------------|---|--------|
| 5.  | Date of cassation of service                                       | : |        |
| 6.  | Reason of cessation of service                                     | : |        |
| 7.  | Designation at the time of Cassation of service                    | : |        |
| 8.  | Branch / Department last worked                                    | : |        |
| 9.  | Qualifying Service                                                 | : |        |
| 10. | Whether departmental or judicial proceedings instituted / pending. | : | Yes/No |
|     | If yes, give details.                                              |   |        |

| Month & Year | Basic Pay | Allowance Qualifying for P.F. & D.A | Increment Component of Fixed Personal Allowance | Allowance qualifying for P.F. only |
|--------------|-----------|-------------------------------------|-------------------------------------------------|------------------------------------|
|              | Rs.       | Rs.                                 | Rs.                                             | Rs.                                |
|              |           |                                     |                                                 |                                    |
|              |           |                                     |                                                 |                                    |
|              |           |                                     |                                                 |                                    |
|              |           |                                     |                                                 |                                    |
|              |           |                                     |                                                 |                                    |
|              |           |                                     |                                                 |                                    |
|              |           |                                     |                                                 |                                    |
|              |           |                                     |                                                 |                                    |
|              |           |                                     |                                                 |                                    |
|              |           |                                     |                                                 |                                    |
| TOTAL        |           |                                     |                                                 |                                    |

**LETTER OF UNDERTAKING FOR RECOVERY OF EXCESS PAYMENTS**  
**MADE ON ACCOUNT OF PENSION SETTLEMENT**

To

The General Manager (P)

UNION BANK OF INDIA

Department of Personnel

Terminal Benefits Division

Pension Fund Section

Central Office

Mumbai 400 021

Dear Sir,

I have been sanctioned Pension/ Family Pensions as per Staff Circular No. 5690 dated 27<sup>th</sup> August 2010 under Union Bank of India Employees' Pension Regulation, 1995. As per the said circular, I am eligible to get the commutation/ arrears on my pension. I understand that you are agreeable to release such commutation/ arrears of pension subject to my furnishing letter of authority / undertaking authorizing you to make recoveries of excess payments made if any to me while giving the commutation/ arrears of pension.

Accordingly, I hereby irrevocably authorize you to make any recoveries/ adjustments out of my future pension. If it is revealed at any time that I have been paid pension wrongly, I undertake to repay the amount immediately on demand in lump sum. This undertaking/ authority is irrevocable and binding upon me/ my legal heirs/ nominees as well.

Yours faithfully

Place :

Date :

Signature

Name of the pensioner/

Family pensioner .....

Pension Payment Order No .....

Employee's PF No .....

Telephone/ Mobile No. ....

**6. Application for release of Provident Fund:**

**Nodal Officer: Mr. Rahul J Kshirsagar**

**Mobile No.8105539045**

**Mr. Sandeep G. Padwal**

**Mobile No. 8087676686**

**Ms. Shweta Singh**

**Mobile No. 7607467800**

1. Checklist for processing the Application is as under

| Sr.No.                                                    | Documents                                                                      | Yes                             | No |
|-----------------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------|----|
|                                                           |                                                                                | Please tick the relevant column |    |
| <b>Where Nomination is available in Union Parivar</b>     |                                                                                |                                 |    |
| 1.                                                        | Application for refund of Provident Fund as per the prescribed Format.         |                                 |    |
| 2.                                                        | Death Certificate of the employee                                              |                                 |    |
| 3.                                                        | KYC documents of the nominee                                                   |                                 |    |
| 4.                                                        | Outstanding loans-details mentioned                                            |                                 |    |
| <b>Where Nomination is not available in Union Parivar</b> |                                                                                |                                 |    |
| 1.                                                        | Application for refund of Provident Fund as per the prescribed Format.         |                                 |    |
| 2.                                                        | A Copy of the Death Certificate                                                |                                 |    |
| 3.                                                        | KYC of all the legal Heirs                                                     |                                 |    |
| 4.                                                        | Family Member Certificate/Legal Heir Certificate issued by competent authority |                                 |    |
| 5.                                                        | Indemnity and Affidavit as per Banks format duly signed by all the legal heirs |                                 |    |
| 6.                                                        | Outstanding loans-details mentioned                                            |                                 |    |

## APPLICATION FOR REFUND OF PROVIDENT FUND

To  
The Trustees,  
Union Bank of India Employees,  
Provident Fund Section,  
CO, Union Bank Bhavan,  
239, Vidhan Bhavan Marg,  
Mumbai 400 021.

Application to be submitted  
through Branch Manager/  
Manager of the Branch/ Office  
where the employee last worked

Your PF No: \_\_\_\_\_  
Date : \_\_\_\_\_

WHETHER OPTED FOR PENSION: YES /NO

Dear Sir,

Consequent upon my Retirement /Resignation/ Termination /Death of Mr./Mrs./Miss \_\_\_\_\_  
w.e.f. / on \_\_\_\_\_ apply for the repayment of my own contribution plus portion of the Bank's  
Contribution to which I am entitled / the amount to which I am entitled under Rule No. 23 of the Union Bank of  
India Employees Provident Fund Rules as nominee of the deceased employee and I request that the payment of the  
amount due to me be made by a crossed "Account Payee" cheque drawn in my favour. The relevant particulars in  
relation to my claim are given below:-

- 
- |                                                                                 |                                               |
|---------------------------------------------------------------------------------|-----------------------------------------------|
| 01. Full Name of the Employee                                                   | :                                             |
| 02. Designation                                                                 | :                                             |
| 03. Branch /Office where employee last worked                                   | :                                             |
| 04. Date of appointment in Bank's Services                                      | :                                             |
| 05. Date of Leaving Bank's Services                                             | :                                             |
| 06. Tenure of Service in the Bank                                               | :                                             |
| 07. Reason for leaving Bank's Service                                           | : Retirement /Resignation /Termination /Death |
| 08. Full name of the Nominee                                                    | :                                             |
| 09. Residential address of the applicant/<br>Nominee preferring the claim       | :                                             |
| 10. Relationship of the Nominee to employee                                     | :                                             |
| 11. Marital status of the employee                                              | :                                             |
| 12. Marital status of the nominee                                               | :                                             |
| 13. Non-refundable withdrawal against PF<br>Accumulation availed (Write YES/NO) | :                                             |

14. . Mention document enclosed evidencing :  
date of Death of employee (in case of death)

15. Whether opted for Pension (Write YES/NO) :

I declare that all particulars stated in the statement above are true and correct to the best of my knowledge and belief.

I hereby authorize you to recover against the credit of my Provident Fund Cheque all outstanding dues that are payable by me to the Bank.

\_\_\_\_\_  
Signature/ Thumb impression of the Employee/ legal  
heir of the deceased

(TO BE FILLED IN BY THE BRANCH/ OFFICE WHERE THE EMPLOYEE LAST WORKED)

\_\_\_\_\_  
We have verified the information furnished overleaf and confirm its correctness. The employee has availed of the following loans/and the present outstanding thereof are as follows:

(IF THERE ARE NO RECOVERIES AGAIST ANY OF THE BELOW MENTIONED OUTSTANDING DUES HEAD, THEN PLEASE WRITE NIL THERE – AGAINST)

1. Housing loan
2. Clean loan
3. Festival Advance
4. Excess salary
5. Advance against T.A. Bills
6. Advance salary/L.F.C. Advance
7. Other Loans & Advance (specify)

WE RECOMMEND THE RELEASE/PAYMENT OF P.F. DUES  
FOR UNION BANK OF INDIA

\_\_\_\_\_  
BRANCH MANAGER/MANAGER

DATE: \_\_\_\_\_BRANCH/OFFICE

## ANNEXURE

To be stamped as per  
Stamp Act in your State

LETTER OF INDEMNITY to be taken before Payment of Salary, Bonus, Provident Fund/Gratuity Fund, etc., to legal heirs of deceased Bank employee, when Bank Officers give a letter stating that he/they know the deceased and his legal heir/s and that the Letter of Indemnity bears the genuine signature of all the Legal heirs

To:

In consideration of your agreeing to pay and / or paying me/us

(insert here names of all legal heirs/representative of the deceased) the sum of Rupees \_\_\_\_\_ being the salary/bonus/gratuity/provident fund/DRF Ex gratia due to Mr./Mrs./Miss \_\_\_\_\_ a deceased employee of Union Bank of India, last worked at \_\_\_\_\_ Branch without production of Letter of Administration or Succession Certificate or other legal representation to his/her estate and on the strength of my/our representation that I am /we are the only surviving legal heir/s/representatives of the said late Mr./Mrs./Miss \_\_\_\_\_ who died on \_\_\_\_\_, without leaving a will and that I/we am/are solely entitled to the same, I/we the under named person/s:

| Full Name | Age | Relationship<br>with the<br>deceased | Permanent Address |
|-----------|-----|--------------------------------------|-------------------|
|-----------|-----|--------------------------------------|-------------------|

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

as Principals

and I/we the undersigned :-

| <u>Full Name</u> | <u>Age</u> | <u>Permanent Address</u> |
|------------------|------------|--------------------------|
|------------------|------------|--------------------------|

1. \_\_\_\_\_

2. \_\_\_\_\_

as sureties

do hereby for myself/ourselves and my/our heirs, legal representative/s, executors and administrators jointly and severally AGREE AND UNDERTAKE to indemnify you and your successors and assigns and keep them indemnified against all claims, demands, proceedings, losses, damages charges and expenses which may be raised against or incurred by you by reason or in consequence of your having agreed to pay/or paying me/us the said sum as aforesaid.

Signed, Sealed and delivered by the above named on this \_\_\_\_\_ day of 20\_\_\_\_

\_\_\_\_\_  
(All heirs of the deceased)

(Signature)

(Signed and delivered by the above named)

\_\_\_\_\_  
(Sureties)

(Signature)

## ANNEXURE

(On Non Judicial stamp Paper of adequate Value as per the Stamp Act in your State)

DRAFT OF AFFIDAVIT to be taken before Payment of Salary, Bonus, Provident Fund/Gratuity Fund, etc., to legal heirs of deceased Bank employee, when Bank Officers give a letter stating that he/they know the deceased and his legal heir/s and that the Letter of Indemnity bears the genuine signature of all the Legal heirs and sureties is **not produced**

---

I/We \_\_\_\_\_ do Hereby solemnly and sincerely affirm/swear and state as follows :

1. Mr./Mrs./Miss \_\_\_\_\_ died on \_\_\_\_\_ at \_\_\_\_\_. I/we state that I/we have requested Union Bank of India / Trustees of Union Bank of India Provident / Gratuity Fund to pay to me/us the salary/ bonus/Provident Fund/Gratuity due to the deceased Mr./Mrs./Miss \_\_\_\_\_ as follows :

| <u>Account/Claim</u> | <u>Amount</u> |
|----------------------|---------------|
| 1. Salary            |               |
| 2. Bonus             |               |
| 3. Provident Fund    |               |
| 4. Gratuity          |               |
| 5. DRF Ex-gratia     |               |

The declaration is being made to enable the Bank/trustees to settle my/ our claim in respect of above accounts/ matters/ Terminal Benefits.

I/we the under named person/s, am/are, the only heir/s legal representative/s surviving the deceased:

| Name  | Age | Relation with deceased | Permanent Address |
|-------|-----|------------------------|-------------------|
| _____ |     |                        |                   |

AFFIDAVIT(CONTD.)

I/we further declare that:-

1. The deceased died without leaving a "Will" OR the deceased has left a will dated \_\_\_\_\_ being his/her last and only will and testamentary disposition whereby the claimant mentioned herein have been bequeathed with the amounts shown hereinabove. (Applicable only where obtaining of a Probate from a Court of Law is not compulsory).
2. Apart from the persons mentioned in the application/Claim form submitted by us to Bank and whose names are stated hereinabove the deceased has not left any other legal heir/s legal representatives.
3. The amount coming up to the share of minor legal heirs shall be utilized by me/us for the benefit of the minor/s.

Signature of all legal heirs

Solemnly affirmed at

Before Me

Dated :

(SEAL)

Signature & Seal of  
Judicial/Metropolitan Magistrate)

**ANNEXURE**

To be stamped as per  
Stamp Act of the State.

DRAFT OF THE INDEMNITY BOND to be taken before payment of Salary, Bonus, Provident Fund, Gratuity Fund etc., to legal heirs of Deceased Bank employee, when a letter from Bank Officer/s stating That he/they know the deceased and his legal heir/s and that the Letter of Indemnity bears the genuine signature of the Legal heir/s not produced.

\_\_\_\_\_

In consideration of UNION BANK OF INDIA/Trustees of Union Bank Employees Gratuity/Provident Fund/Administrators of DRF(herein after called "the Bank"/"The Trustees"/ " the Administrators" having agreed to pay \_\_\_\_\_ and \_\_\_\_\_ paid \_\_\_\_\_ the \_\_\_\_\_ undersigned Mr./Mrs./Miss. \_\_\_\_\_ the amount of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_) Salary, Bonus, Provident Fund, Gratuity, DRF ex-gratia dues payable to Mr./Mrs./Miss. \_\_\_\_\_ an employee of Union Bank of India, the strength of representation made by the said Mr./Mrs./Miss \_\_\_\_\_ (who died on \_\_\_\_\_) that he/she/they is/are solely entitled to the same without insisting on succession certificate/probate/Letter of Administration or other legal representation of the estate of the said deceased, I/We the undersigned \_\_\_\_\_

| Full Name | Age | Relationship | Permanent Address |
|-----------|-----|--------------|-------------------|
| with the  |     |              |                   |
| deceased  |     |              |                   |

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

as Principals

and I/we the undersigned :-

| <u>Full Name</u> | <u>Age</u> | <u>Permanent Address</u> |
|------------------|------------|--------------------------|
|------------------|------------|--------------------------|

1. \_\_\_\_\_

2. \_\_\_\_\_  
as sureties

Themselves, their heir/s, executors and administrators jointly severally do hereby covenant from time to time and at all times hereafter to save defend and keep harmless and indemnified the Bank/Trustees/ Administrators /its/their successors and assigns of from and against all actions, suits proceedings, accounts, expenses, losses, claims and demand for or in respect of the said monies on the part of any persons or firms claiming under or in the right of the said(Name \_\_\_\_\_ of \_\_\_\_\_ the \_\_\_\_\_ deceased)\_\_\_\_\_ and from against all costs, damages and liabilities in connection therewith.

Signed and delivered by the within named

\_\_\_\_\_  
(Name) (Signature)

\_\_\_\_\_  
As Principals

(And)

\_\_\_\_\_  
(Name)

\_\_\_\_\_  
As Sureties

\_\_\_\_\_ this \_\_\_\_\_ day \_\_\_\_\_

Of \_\_\_\_\_ 2021 in the presence

(SEAL)

NOTARY/JUDICIAL MAGISTRATE

## **7. Application for total withdrawal of NPS Fund:**

**Nodal Officer: Mr. Kunal Waghmare**

**Mobile Number:9730077783**

Checklist for processing the Application is as under

| Sr.No. | Documents                                                                | Yes                             | No |
|--------|--------------------------------------------------------------------------|---------------------------------|----|
|        |                                                                          | Please tick the relevant column |    |
| 1.     | Death Claim Form for withdrawal of NPS Fund as per the prescribed format |                                 |    |
| 2.     | Original Death Certificate of the employee                               |                                 |    |
| 3.     | KYC documents of the Nominee                                             |                                 |    |
| 4.     | Cancelled Cheque/Bank Statement/Pass-Book of nominees                    |                                 |    |
| 5.     | A copy of the PRAN Card                                                  |                                 |    |

## 8. Application for PL Encashment:

## PL ENCASHMENT REQUEST

(To be submitted at last place of posting)

To  
The Branch Manager / Department Head  
\_\_\_\_\_Branch / Office

Madam / Sir,

Sub:- Request for release of PL Encashment of deceased staff member  
Emp ID \_\_\_\_\_ Name \_\_\_\_\_

I / We request you to kindly release Encashment of balance Privilege Leave as per eligibility of  
Late \_\_\_\_\_ EmpId \_\_\_\_\_ who was last  
posted at this Office / Branch.

Yours faithfully

( Signature of the Claimant )

Name of the Claimant :-

Relationship with Deceased Employee:-

Address :-

Contact No.

Date:-

## **9. Group Insurance cover for Staff Loan Accounts:**

**Nodal Officer: Mr. Alok Kumar Shukla**

**Mobile No. 7208234906**

1. The Group Master Policy No is: GT001295

2. Checklist for forwarding the claim form is as under.

| Sr.No. | Documents                                                  | Yes                             | No |
|--------|------------------------------------------------------------|---------------------------------|----|
|        |                                                            | Please tick the relevant column |    |
|        | <b>In case of Natural Death</b>                            |                                 |    |
| 1.     | Prescribed Claim form duly filled in                       |                                 |    |
| 2.     | Death Certificate of the employee/member                   |                                 |    |
| 3.     | Statement of Loan Accounts                                 |                                 |    |
|        | <b>In case of Accidental Death</b>                         |                                 |    |
| 1.     | Prescribed Claim form duly filled in                       |                                 |    |
| 2.     | Death Certificate of the employee/member                   |                                 |    |
| 3.     | A copy of FIR/Post Mortem Report/Spot Panchanama           |                                 |    |
| 4.     | Statement of Loan Accounts                                 |                                 |    |
|        | <b>In case of Death due to COVID</b>                       |                                 |    |
| 1      | Prescribed Claim Form                                      |                                 |    |
| 2      | Death Certificate                                          |                                 |    |
| 3.     | Hospital Discharge Summary/Report by the treating Hospital |                                 |    |
| 4.     | RTPCR report from the treating hospital                    |                                 |    |
| 5.     | Statement of Loan Accounts                                 |                                 |    |

## REGIONAL OFFICE, .....

ROABC/HR/1709/2020-1

Date:

00.00.0000

Ms/ Mr ..... has submitted Application for availment of higher HRA, for his/her purchased Flat/House situated at ..... As per House Tax Receipt/Electricity Bill/Sale Deed the house has been purchased in the name of Ms/ Mr .....

In view of the above, calculation sheet for Higher HRA is as under:

| Name                                                                 |  |
|----------------------------------------------------------------------|--|
| Scale                                                                |  |
| PF No.                                                               |  |
| Designation                                                          |  |
| Working At                                                           |  |
| Date of Joining                                                      |  |
| A) Capital Cost                                                      |  |
| B) Stamp Duty                                                        |  |
| C) Registration Fees and Date                                        |  |
| D) Legal Charges                                                     |  |
| E) Total Capital Cost                                                |  |
| F) 12% of Total Capital Cost                                         |  |
| G) Add Municipal taxes(if any)                                       |  |
| H) Total(F+G)                                                        |  |
| I) Annual Rental Value taken for Municipal Assessment                |  |
| J) Higher of (H) or (I)                                              |  |
| K) Monthly rent or 1/12 <sup>th</sup> of (J)                         |  |
| L) Less: 0.75% of First Stage of Basic Pay of Rs. 42020              |  |
| M) Excess rent paid by Applicant                                     |  |
| N) Maximum HRA payable 150% of 8% of Rs. 44640.00<br>(Present Basic) |  |
| O) HRA payable per month (Lower of (m) or (n)).                      |  |
| Higher HRA as above payable w.e.f                                    |  |

In view of the above, we recommend to sanction Rs..... for Higher HRA to Ms ..... w.e.f .....

### Submitted for Approval

Asst. Manager  
Dy. Regional Head

Sr. Manager (P)

Chief Manager

Approved/Not Approved

Regional Head

# **NOTICE ISSUED UNDER RULE 4 (1) OF PAYMENT OF GRATUITY (CENTRAL) RULES, 1972**



(भारत सरकार का उपक्रम A Govt. of India Undertaking)

Branch/Regional Office/FGM Office\_\_\_\_\_

## **NOTICE ISSUED UNDER RULE 4 (1) OF PAYMENT OF GRATUITY (CENTRAL) RULES, 1972**

It is hereby notified that the under signed is authorised to receive notices on behalf of the Bank under the provisions of the Payment of Gratuity Act, 1972 and as per the Rule 4 (1) of the Payment of Gratuity (Central) Rules, 1972.

(\_\_\_\_\_)

**Branch/Regional Manager**

**Union Bank of India, Branch/Regional  
OFFICE**

\_\_\_\_\_

Place:

Date:

## Bio-data On Reporting (Officers)

# UNION BANK OF INDIA RO, .....

## BIO-DATA

*Please fill all columns*

|                                                                                                                                                                                                                                              |                                                                                                            |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|
| 1. NAME                                                                                                                                                                                                                                      |                                                                                                            |
| 2. DESIGNATION                                                                                                                                                                                                                               |                                                                                                            |
| 3. A) REPORTED FROM BRANCH/OFFICE<br>B) JOB PROFILE OF STAFF IN BRANCH<br>(If not served as BM/DBM. Specify Credit, operations, recovery etc.)                                                                                               |                                                                                                            |
| 4. EMPLOYEE NO.                                                                                                                                                                                                                              |                                                                                                            |
| 5. CATEGORY ( SC/ST/OBC/UR)                                                                                                                                                                                                                  |                                                                                                            |
| 6. DATE OF BIRTH                                                                                                                                                                                                                             |                                                                                                            |
| 7. DATE OF JOINING THE BANK                                                                                                                                                                                                                  |                                                                                                            |
| 8. DATE OF APPOINTMENT / PROMOTION                                                                                                                                                                                                           |                                                                                                            |
| 9. EDUCATIONAL/ PROFESSIONAL<br>QUALIFICATION AS ON DATE                                                                                                                                                                                     |                                                                                                            |
| 11. TOTAL SERVICE                                                                                                                                                                                                                            |                                                                                                            |
| 12. NATIVE STATE                                                                                                                                                                                                                             |                                                                                                            |
| 13. A)WORKED IN PROJECT UTKARSH EXPERIENCE<br>BRANCH (IF YES-STATE PERIOD)      B)WORKED AS<br>AADHAR SUPERVISOR Yes/No C)PROMOTED FROM<br>SPECIALISED -CADRE(MKTG/RDO) -Yes/No (State<br>cadre)<br>D) Transferred on spouse Ground (Yes/No) |                                                                                                            |
| 14. Contact NO & E-Mail                                                                                                                                                                                                                      |                                                                                                            |
| 14A. Whether Lease was taken in last Station<br><br>If Yes, the same is valid <b>till which Date:</b>                                                                                                                                        | Yes/No                                                                                                     |
| 15. Whether having DRF Membership or Not                                                                                                                                                                                                     | Yes/No                                                                                                     |
| 16. Whether Nomination done in DRF, Gratuity & PF (If not NPS Member).                                                                                                                                                                       | DRF: Yes/No      Gratuity: Yes/No      PF: Yes/No/N/A                                                      |
| 17. Pan Card No.                                                                                                                                                                                                                             |                                                                                                            |
| 18. Whether Holding PA/RP (If yes, state no.)                                                                                                                                                                                                | Yes/No                                                                                                     |
| 19. Rural & Semi Rural Service Completed                                                                                                                                                                                                     | JMGS-I: ..... Years ..... Months<br>JMGS-II: ..... Years ..... Months<br>JMS-III: ..... Years ..... Months |

20. DETAILS OF DISCIPLINARY ACTION DURING LAST THREE YEARS, IF ANY

|  |
|--|
|  |
|--|

21. DETAILS OF LAST POSTING:

| PLACE OF POSTING |            | DESIGNATION | PERIOD |    |
|------------------|------------|-------------|--------|----|
| BRANCH / OFFICE  | RURAL / SU |             | FROM   | TO |
|                  |            |             |        |    |
|                  |            |             |        |    |
|                  |            |             |        |    |

22. COMPUTER KNOWLEDGE, IF ANY :

DATE:

SIGNATURE

PF No:

To,  
The Deputy General Manager,  
Regional Head  
Union Bank of India  
RO .....

Date:

Sub: Reporting for Joining on Transfer/Posting

Respected Sir,

1. With due respect, I state that I am reporting to your office in terms of FGM/Central Office Memorandum/letter No:                      Dated:                      as was already relieved from the last Branch/Office vide letter No:                      Dated:                      & attaching both the letters for your ready reference.
2. I request your office to advise me further for next course action.

Yours Sincerely,

Signature:

Name:

PF No:

Contact No:

E-Mail Id:

Attached: As Stated

## SECTION 6: ANNEXURES

### *Section: 6* *Annexures*

**ANNEXURE 1: LIST OF IMP STAFF CIRCULARS**

| S.No. | Circular No. | Publish Date | Section Name | Subject                                                                                                                                                                                                                        |
|-------|--------------|--------------|--------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1     | 07462        | 08/07/2021   | MPRD         | Modifications In The Scheme Of Appointment On Compassionate Grounds For Death Cases Due To Covid 19                                                                                                                            |
| 2     | 07463        | 03/07/2021   | EBD          | Union Bank Of India Employees Gratuity Fund - Lics Group Gratuity Policy - To All Employees                                                                                                                                    |
| 3     | 07459        | 29/06/2021   | HRAD         | Submission Of Asset & Liabilities Statements As Of 31st March 2021                                                                                                                                                             |
| 4     | 07458        | 25/06/2021   | HR           | Corrigendum To Staff Circular 7453 Dated 16-06-2021 Payment Of One Time Ex-Gratia In Case Of Death Due To Covid-19 Relaxation In Submission Of Municipal Death Certificate & Submission Of Case Sheet/Indore Case Papers (Icp) |
| 5     | 07457        | 21/06/2021   | CDD          | Bringing External Influence                                                                                                                                                                                                    |
| 6     | 07456        | 21/06/2021   | L&D          | Dedicated Email Id For Suggestions/Innovations On Learning & Development                                                                                                                                                       |
| 7     | 07453        | 16/06/2021   | HR           | Payment Of One Time Exgratia In Case Of Death Due To Covid-19 Relaxation In Submission Of Municipal Death Certificate                                                                                                          |
| 8     | 07450        | 07/06/2021   | ERD          | Performance Linked Incentive For F.Y. 2020-21                                                                                                                                                                                  |
| 9     | 07449        | 02/06/2021   | HR:EBD       | Nomination To Employees Gratuity Fund/Provident Fund & Death Relief Fund(DRF)                                                                                                                                                  |
| 10    | 07447        | 29/05/2021   | HRAD         | On-Line Facility For Recording/Modifying Employees Mandate In Union Parivar For Deduction Of Union Membership Subscription From The Salary                                                                                     |
| 11    | 07446        | 29/05/2021   | HRAD         | Submission Of Assets & Liabilities Statements As Of 31st March 2021                                                                                                                                                            |
| 12    | 07445        | 29/05/2021   | HRAD         | Mandatory Leave - Non Availment Of Leave By Several Employees                                                                                                                                                                  |
| 13    | 07444        | 27/05/2021   | HRAD         | Joint Note & XI Bipartite Settlement Dated 11.11.2020 CLARIFICATION On Payment Of Encashment Of 5/7 Days PL To Award Staff & Officers Retired On Or After 01.01.2020                                                           |
| 14    | 04125        | 21/05/2021   | PMS          | Auto Escalation Of Submission Of Final Performance Appraisal (FPA) For The FY 2020-21 On 24.05.2021                                                                                                                            |
| 15    | 07444        | 27/05/2021   | HRAD         | Joint Note & XI Bipartite Settlement Dated 11.11.2020 CLARIFICATION On Payment Of Encashment Of 5/7 Days PL To Award Staff & Officers Retired On Or After 01.01.2020                                                           |
| 16    | 04125        | 21/05/2021   | PMS          | Auto Escalation Of Submission Of Final Performance Appraisal (FPA) For The FY 2020-21 On 24.05.2021                                                                                                                            |
| 17    | 07431        | 30/04/2021   | HR           | Corrigendum To Staff Circular 7430 : Medical Insurance Claims For Mild Covid Cases                                                                                                                                             |
| 18    | 07430        | 29/04/2021   | HR           | Medical Insurance Claims For Mild Covid Cases                                                                                                                                                                                  |
| 19    | 07428        | 29/04/2021   | HRAD         | Mandatory Leave - Non Availment Of Leave By Several Employees                                                                                                                                                                  |
| 20    | 07426        | 23/04/2021   | hrad         | Reimbursement Of Cost Of COVID Vaccinatuion To Employees And Dependants                                                                                                                                                        |
| 21    | 07425        | 22/04/2021   | PMS          | Prevention & Containment Of COVID 19 Second Wave: Standard Operating Procedure (SOP)                                                                                                                                           |
| 22    | 07424        | 20/04/2021   | CDD          | Transfer Module: Relieving/Reporting In HRMS (Union Parivar)                                                                                                                                                                   |
| 23    | 07431        | 30/04/2021   | HR           | Corrigendum To Staff Circular 7430 : Medical Insurance Claims For Mild Covid Cases                                                                                                                                             |
| 24    | 07430        | 29/04/2021   | HR           | Medical Insurance Claims For Mild Covid Cases                                                                                                                                                                                  |
| 25    | 07428        | 29/04/2021   | HRAD         | Mandatory Leave - Non Availment Of Leave By Several Employees                                                                                                                                                                  |

|    |       |            |      |                                                                                                                                       |
|----|-------|------------|------|---------------------------------------------------------------------------------------------------------------------------------------|
| 26 | 07426 | 23/04/2021 | hrad | Reimbursement Of Cost Of COVID Vaccinatuion To Employees And Dependants                                                               |
| 27 | 07425 | 22/04/2021 | PMS  | Prevention & Containment Of COVID 19 Second Wave: Standard Operating Procedure (SOP)                                                  |
| 28 | 07424 | 20/04/2021 | CDD  | Transfer Module: Relieving/Reporting In HRMS (Union Parivar)                                                                          |
| 29 | 07431 | 30/04/2021 | HR   | Corrigendum To Staff Circular 7430 : Medical Insurance Claims For Mild Covid Cases                                                    |
| 30 | 07430 | 29/04/2021 | HR   | Medical Insurance Claims For Mild Covid Cases                                                                                         |
| 31 | 07428 | 29/04/2021 | HRAD | Mandatory Leave - Non Availment Of Leave By Several Employees                                                                         |
| 32 | 07426 | 23/04/2021 | hrad | Reimbursement Of Cost Of COVID Vaccinatuion To Employees And Dependants                                                               |
| 33 | 07425 | 22/04/2021 | PMS  | Prevention & Containment Of COVID 19 Second Wave: Standard Operating Procedure (SOP)                                                  |
| 34 | 07424 | 20/04/2021 | CDD  | Transfer Module: Relieving/Reporting In HRMS (Union Parivar)                                                                          |
| 35 | 07431 | 30/04/2021 | HR   | Corrigendum To Staff Circular 7430 : Medical Insurance Claims For Mild Covid Cases                                                    |
| 36 | 07430 | 29/04/2021 | HR   | Medical Insurance Claims For Mild Covid Cases                                                                                         |
| 37 | 07428 | 29/04/2021 | HRAD | Mandatory Leave - Non Availment Of Leave By Several Employees                                                                         |
| 38 | 07426 | 23/04/2021 | hrad | Reimbursement Of Cost Of COVID Vaccinatuion To Employees And Dependants                                                               |
| 39 | 07425 | 22/04/2021 | PMS  | Prevention & Containment Of COVID 19 Second Wave: Standard Operating Procedure (SOP)                                                  |
| 40 | 07424 | 20/04/2021 | CDD  | Transfer Module: Relieving/Reporting In HRMS (Union Parivar)                                                                          |
| 41 | 07382 | 12/03/2021 | ERD  | Transfer Policy For Officers                                                                                                          |
| 42 | 07383 | 10/03/2021 | PMO  | Extension Of Time For Giving Employee Preference For Job Family Allotment For FY 2021-22                                              |
| 43 | 07381 | 10/03/2021 | HRAD | Details Of All Staff Loans A/C (Active & Retired Staff) Viz. Housing, Vehicle And Staff Overdraft                                     |
| 44 | 07372 | 23/02/2021 | HRAD | Mandatory Leave-Non-Availment Of Leave By Several Employees                                                                           |
| 45 | 07371 | 23/02/2021 | PMO  | Seeking Employee Preference For Job Family Allotment For FY 2021-22                                                                   |
| 46 | 07362 | 16/02/2021 | PMO  | Policy On Implementation Of The Job Family Framework                                                                                  |
| 47 | 07325 | 24/12/2020 | HR   | Salary Revision For Officers (Scale-I To Scale-VII) - Joint Note Dated 11th November, 2020 Signed Between IBA & Officers Associations |
| 48 | 07337 | 02/01/2021 | ERD  | Provision Of Briefcase Reimbursement For Award Staff In The Amalgamated Entity                                                        |
| 49 | 07339 | 02/01/2021 | ERD  | Reimbursement Of Subscription To Newspaper For Award Staff In The Amalgamated Entity                                                  |
| 50 | 07338 | 02/01/2021 | ERD  | Provision Of Cleaning Material / Swachhata Samagri Expenses To Award Staff In The Amalgamated Entity                                  |
| 51 | 07336 | 02/01/2021 | ERD  | Reimbursement Of Mobile Bill Expenses For Award Staff In The Amalgamated Entity                                                       |
| 52 | 07335 | 02/01/2021 | ERD  | Conveyance Reimbursement Expenses For Award Staff In The Amalgamated Entity                                                           |
| 53 | 07334 | 31/12/2020 | ERD  | Memorandum Of Settlement - Amendments To Higher Assignment Policy For Clerical Staff                                                  |
| 54 | 07333 | 31/12/2020 | ERD  | Memorandum Of Settlement Dated 30.12.2020 - Revised Transfer Policy For Award Staff                                                   |
| 55 | 07326 | 24/12/2020 | HR   | Wage Revision For Award Staff Xith Bipartite Settlement Dated 11th November, 2020 -Signed Between IBA & Workmen Unions                |
| 56 | 07367 | 18/02/2021 | TMD  | Prevention & Containment Of COVID 19: Standard Operating Procedure                                                                    |

|    |       |            |              |                                                                                                                                                     |
|----|-------|------------|--------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|
| 57 | 07366 | 17/02/2021 | Digitization | Grievance Redressal Portal On Bank Website - HR AAPKE DWAR                                                                                          |
| 58 | 07365 | 17/02/2021 | HR           | Income Tax Deduction From Salary For The Financial Year 2020-2021                                                                                   |
| 59 | 07363 | 16/02/2021 | HRAD         | Group Personal Accident Insurance Cover For All Employees Of The Bank                                                                               |
| 60 | 07360 | 10/02/2021 | EBD          | Group Gratuity Policy                                                                                                                               |
| 61 | 07358 | 09/02/2021 | EBD          | Loan To Whole Time Directors Of The Bank For Constructing / Acquiring A House For Personal Use                                                      |
| 62 | 07357 | 09/02/2021 | HRAD         | COVID-19: Withdrawal Of Exemption For Persons With Disabilities (PwD) & Pregnant Women Employees                                                    |
| 63 | 07352 | 06/02/2021 | TMD          | Prevention And Containment Of COVID 19: Be Safe, Stay Healthy                                                                                       |
| 64 | 07356 | 05/02/2021 | EBD          | Extension Of Union Bank Of India(Employees) Death Relief Fund Scheme To Eab And Ecb Employees                                                       |
| 65 | 07354 | 04/02/2021 | HR           | Medical Insurance Policy 2020-21 Portal For Online Generation Of Tax Benefit Certificate                                                            |
| 66 | 07348 | 28/01/2021 | HR           | Medical Insurance Policy For Existing Employees Policy Tenure 01-10-2020 To 30-09-2021                                                              |
| 67 | 07345 | 20/01/2021 | HRAD         | Harmonization Of Award Staff Benefits In Amalgamated Entity W.E.F. 01.01.2021 - Sanction Through Union Parivar                                      |
| 68 | 07341 | 05/01/2021 | HR           | Fifty Percent Subsidy Towards Medical Insurance Premium To Family Pensioners And Pre-1986 Retirees                                                  |
| 69 | 07331 | 31/12/2020 | HR-L&D       | Policy On Summer Internship                                                                                                                         |
| 70 | 07330 | 31/12/2020 | L&D          | Policy On Succession Planning                                                                                                                       |
| 71 | 07329 | 31/12/2020 | HR L&D       | Training & E-Learning Policy                                                                                                                        |
| 72 | 07328 | 31/12/2020 | L&D          | Policy On Honorarium/ Incentive Scheme For Skill Development Of Staff Members And Capacity Building By Acquisition Of Mandatory Certificate Courses |
| 73 | 07379 | 04/03/2021 | MPRD         | Online Request Transfer Application In Union Parivar                                                                                                |
| 74 | 07374 | 24/02/2021 | Salary       | Payment Of Arrears                                                                                                                                  |
| 75 | 07368 | 18/02/2021 | HRAD         | Insurance Cover For Staff Loans Viz Housing, Vehicle And Staff Overdraft                                                                            |
| 76 | 07327 | 28/12/2020 | P&HRD        | Annual Encashment Of 5days/7days Privilege Leave As Per XI Bipartite Settlement/Joint Note Dated 11.11.2020                                         |
| 77 | 07281 | 09/11/2020 | HRD          | Policy For Placement Of Officials At Branches/Offices/Subsidiary Abroad 2020-21                                                                     |
| 78 | 07236 | 21/08/2020 | HR           | Submission Of Assets & Liabilities Statement As Of 31.03.2020 By Officers Under Amalgamated Entity                                                  |
| 79 | 07229 | 03/08/2020 | HRAD         | Submission Of Assets & Liabilities Statement As Of 31.03.2020 By Officers Under Amalgamated Entity                                                  |
| 80 | 07200 | 26/05/2020 | HRAD         | Clarifications On Furniture Items Provided To Officers                                                                                              |
| 81 | 07195 | 08/05/2020 | CDD          | CORRIGENDUM: Promotion To Senior Management Grade / Scale V (2020-21): General Banking & Specialist                                                 |

|     |       |            |         |                                                                                                                                                                                                      |
|-----|-------|------------|---------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 82  | 07181 | 22/04/2020 | HRAD    | Leased Rent Accommodation Facility For Residential Quarters Taken By Officers Either In Banks Lease Or In Personal Lease                                                                             |
| 83  | 07173 | 16/04/2020 | HR      | Amendment To Union Bank Of India Officer Employees(Acceptance Of Jobs In Private Sector Concerns After Retirement),Regulations,2000                                                                  |
| 84  | 07159 | 03/04/2020 | ERD     | Transfer Policy For Officers                                                                                                                                                                         |
| 85  | 07160 | 01/04/2020 | TMD     | Policy On Succession Planning                                                                                                                                                                        |
| 86  | 7283  | 44147      | TMD-PMS | Mandatory E-Learning For FY 2020-21                                                                                                                                                                  |
| 87  |       |            |         |                                                                                                                                                                                                      |
| 88  | 07288 | 10/11/2020 | HR      | Medical Insurance Scheme For Existing Employees Policy Tenure 01-10-2020 To 30-09-2021                                                                                                               |
| 89  | 07287 | 09/11/2020 | HR      | Medical Insurance Scheme For Retired Employees/Family Pensioners Policy Tenure -1-11-2020 To 31-10-2021                                                                                              |
| 90  | 07285 | 06/11/2020 | HR      | Medical Insurance Scheme For Retired Employees/Family Pensioners Policy Period 01-12-2020 To 31-10-2021 Extended Window For Retired Employees/Family Pensioners                                      |
| 91  | 07280 | 02/11/2020 | HR      | Medical Insurance Scheme For Retired Employees/Family Pensioners Policy Tenure-01-11-2020 To 31-10-2021                                                                                              |
| 92  | 07274 | 31/10/2020 | ERD     | Policy On Staff Accountability (Non-Credit Areas) 2020-21                                                                                                                                            |
| 93  | 07273 | 20/10/2020 | L & D   | Different Knowledge Enabling Tools For Learning & Development                                                                                                                                        |
| 94  | 07272 | 20/10/2020 | EBD     | Special Scheme For Pensioners Of Union Bank Of India - For Granting Loan To Pay Medical Insurance Premium - Policy Year 2020-21                                                                      |
| 95  | 07271 | 19/10/2020 | HR      | Mandatory Leave - Non Availment Of Leave By Several Employees                                                                                                                                        |
| 96  | 07270 | 19/10/2020 | HR      | Medical Insurance Scheme For Retired Employees /Family Pensioners Policy Period 01-11-2020 To 31-10-2021                                                                                             |
| 97  | 07264 | 14/10/2020 | TMD     | COVID-19: Extension Of Exemption For Persons With Disabilities (PwD) & Pregnant Women Employees                                                                                                      |
| 98  | 07263 | 14/10/2020 | HR      | IBA Employee Group Health Insurance Policy - Policy Year 2019-20 Last Date For Submission Of Regular/Corporate Buffer (Medical Insurance) Claims                                                     |
| 99  | 07262 | 13/10/2020 | HR      | Medical Insurance Scheme For Retired Employees/Family Pensioners Policy Period 01-11-2020 To 31-10-2021-List Of Retired Employees Along With The Information On Option Exercised Till 13 Th Oct,2020 |
| 100 | 07261 | 09/10/2020 | EBD     | Medical Insurance Scheme For Retired Employees/ Family Pensioners; Policy Period 01.11.2020 To 31.10.2021 - Commencement Of Registration Process                                                     |
| 101 | 07253 | 07/10/2020 | TMD-PMS | Mandatory E-Learning For FY 2020-21                                                                                                                                                                  |
| 102 | 07257 | 06/10/2020 | HR      | Payment Of One Time Exgratia In Case Of Death Due To Covid-19                                                                                                                                        |
| 103 | 07254 | 06/10/2020 | HR      | Medical Insurance Scheme For Existing Employees Policy Tenure 01-10-2020 To 30-09-2021                                                                                                               |
| 104 | 07252 | 30/09/2020 | HRAD    | LEASED ACCOMMODATION FACILITY-FREQUENTLY ASKED QUESTIONS (Faqs)                                                                                                                                      |
| 105 | 07251 | 29/09/2020 | HR      | Super Top Up In Medical Insurance Scheme For Existing Employees-Extension Of Time For Exercising The Online Option                                                                                   |
| 106 | 07250 | 23/09/2020 | HR      | Renewal Of Medical Insurance Policy For Existing Employees - Availability Of Super Top-Up Module In Union Parivar                                                                                    |
| 107 | 07246 | 16/09/2020 | HR      | UBIREMAS-EXTENSION OF BENEFIT OF ANNUAL HEALTH CHECK-UP UNDER UBIREMAS FOR FINANCIAL YEAR 2019-20,FOR ANOTHER THREE MONTHS,I.E,30th Sept, 2020                                                       |
| 108 | 07243 | 08/09/2020 | ERD     | Empowering Human Resources - Reinforcing Growth And Development Of Employees                                                                                                                         |

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| 109 | 07239 | 31/08/2020 | TMD  | Prevention & Containment Of Covid - 19 During Unlock 4.0                                                                                                         |
| 110 | 07237 | 24/08/2020 | HR   | Engaging Services Of Casual Workers / Outsiders In The Bank                                                                                                      |
| 111 | 07235 | 21/08/2020 | HR   | Payment Of Expenses On Superannuation From Banks Service Settling Within The Same City/Place                                                                     |
| 112 | 07218 | 13/08/2020 | EBD  | Amendment In Pf Rules                                                                                                                                            |
| 113 | 07231 | 07/08/2020 | TMD  | Prevention & Containment Of COVID 19: Safety Is Top Priority                                                                                                     |
| 114 | 07230 | 04/08/2020 | TMD  | Prevention & Containment Of COVID-19 During Unlock 3.0                                                                                                           |
| 115 | 07228 | 23/07/2020 | HR   | Scheme For Sabbatical Leave For Employees For Pursuing Higher Studies And Research                                                                               |
| 116 | 07227 | 23/07/2020 | MPRD | Scheme For Appointment On Compassionate Grounds                                                                                                                  |
| 117 | 07225 | 18/07/2020 | HRAD | Bonus For The Accounting Year 1st April 2019 To 31st March 2020                                                                                                  |
| 118 | 07219 | 06/07/2020 | HR   | Bringing External Influence                                                                                                                                      |
| 119 | 07215 | 30/06/2020 | MPRD | NOMINATION OF CHIEF LIAISON OFFICER FOR Scs/Sts/Pwds/EX-SM IN THE BANK                                                                                           |
| 120 | 07212 | 23/06/2020 | OLID | Post Graduation Diploma In Translation Up To Scale- Iii Official Language Officers Is Mandatory                                                                  |
| 121 | 07211 | 19/06/2020 | EBD  | Medical Insurance Scheme - Submission Of Documents On Online Portal Of Tpa                                                                                       |
| 122 | 07209 | 06/06/2020 | TMD  | Query Corner Portal                                                                                                                                              |
| 123 | 07116 | 04/06/2020 | EBD  | 2nd Option Of Pension For Compulsorily Retired Employees/Officers (CRS) Under Union Bank Of India (Employees) Pension Regulations 1995                           |
| 124 | 07207 | 01/06/2020 | TMD  | Prevention & Containment Of COVID 19: Extension Of Guidelines Till June 7, 2020                                                                                  |
| 125 | 07202 | 27/05/2020 | MPRD | Extension Of Scheme For Appointment On Compassionate Grounds                                                                                                     |
| 126 | 07199 | 18/05/2020 | TMD  | Prevention Et Containment Of COVID 19: Extending Special Provisions Till May 31, 2020                                                                            |
| 127 | 07194 | 08/05/2020 | HR   | COVID 19: Classification Of Period Of Absence During The Pandemic                                                                                                |
| 128 | 07193 | 02/05/2020 | TMD  | Prevention & Containment Of COVID 19: Extending Special Provisions Till May 17, 2020                                                                             |
| 129 | 07186 | 30/04/2020 | TMD  | Job Family Phase Ii: Selection                                                                                                                                   |
| 130 | 07180 | 21/04/2020 | EBD  | UBIREMAS - Extension Of Benefit Of Annual Health Check-Up Under UBIREMAS For Three Months For The Current Financial Year 2019-20                                 |
| 131 | 7179  | 43941      | EBD  | Payment Of One Time Ex-Gratia In Case Of Death Due To Covid-19                                                                                                   |
| 132 |       |            |      |                                                                                                                                                                  |
| 133 | 07178 | 18/04/2020 | HRAD | Payment Of One Day's Salary (Basic Pay Qualifying For PF+DA) For Every 5 Days Of Active Service For Staff Members Working In Branches During The Lockdown Period |
| 134 | 07177 | 18/04/2020 | ERD  | Payment Of One-Time Exgratia In Case Of Death Due To COVID-19                                                                                                    |
| 135 | 07169 | 08/04/2020 | HRAD | On-Line Facility For Recording/Modifying Employees Mandate In Union Parivar For Deduction Of Union Membership Subscription From The Salary                       |
| 136 |       |            |      |                                                                                                                                                                  |
| 137 | 07168 | 03/04/2020 | HRAD | Contribution To Prime Ministers CARES Fund By Way Of Donation / Encashment Of One Days Privilege Leave - In View Of Global Pandemic COVID-19                     |

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| 138 | 07166 | 03/04/2020 | TMD          | Prevention & Containment Of COVID 19: Providing Essential Services                                                                                                                 |
| 139 | 07158 | 03/04/2020 | ERD          | Mandatory Leave Policy - For Employees Posted In Sensitive Postings/ Areas Of Operation                                                                                            |
| 140 | 07155 | 03/04/2020 | ERD          | Policy On Empanelment Of External Inquiring Authorities                                                                                                                            |
| 141 | 07157 | 01/04/2020 | TMD          | Policy On Prevention, Prohibition & Redressal Of Sexual Harassment Of Women Employees At Workplace & Redressal Of Complaints Of Sexual Harassment                                  |
| 142 | 07286 | 09/11/2020 | HRAD         | Staff Welfare Measure- Harmonization Of Holiday Home Facility                                                                                                                      |
| 143 | 07182 | 22/04/2020 | HRAD         | Staff Welfare - Extension Of Benefit Of Annual Health Check-Up For Three Months For The Financial Year 2019-20                                                                     |
| 144 | 07171 | 20/04/2020 | HRAD         | Staff Welfare Schemes - Allocation Of Funds For The FY 2020-21                                                                                                                     |
| 145 | 07216 | 29/06/2020 | ERD          | Revision In Rate Of Interest Of Staff Loans                                                                                                                                        |
| 146 | 07188 | 11/05/2020 | HR           | STAFF HOUSING LOAN- FREQUENTLY ASKED QUESTIONS (Faqs)                                                                                                                              |
| 147 | 07176 | 15/04/2020 | ERD          | Sanctioning Authorities For Staff Loans Under Amalgamated Entity                                                                                                                   |
| 148 | 07275 | 26/10/2020 | HRAD         | Processing Of Staff Loans Through LAS- Staff Conveyance Loan , Staff Furniture Loan To Award Staff                                                                                 |
| 149 | 07167 | 09/04/2020 | ERD          | Amendment To Union Bank Of India Officer Employees (Discipline And Appeal) Regulations, 1976 - Schedule For Disciplinary, Appellate & Reviewing Authorities                        |
| 150 | 07161 | 09/04/2020 | ERD          | Amendment To Union Bank Of India (Officers) Services Regulations 1979- Introduction Of Executive Post -Chief General Manager In Scale-VIII In The Bank                             |
| 151 | 7398  | 44281      | Union Prerna | Union Prerna - Role Clarity Tool For Performance Management System                                                                                                                 |
| 152 | 07393 | 26/03/2021 | SHRC         | Policy On Prevention, Prohibition & Redressal Of Sexual Harassment Of Women Employees At Workplace & Redressal Of Complaints Of Sexual Harassment                                  |
| 153 | 07396 | 25/03/2021 | HRAD         | Group Insurance Cover For Staff Loan Accounts Viz Staff Housing, Staff Vehicle (Active & Retired Staff) & Staff Overdraft (Active Staff) (Policy Period- 01.04.2021 To 31.03.2022) |
| 154 | 07395 | 24/03/2021 | ERD          | Mandatory Leave Policy - For Employees Posted In Sensitive Postings / Areas Of Operation                                                                                           |
| 155 | 07394 | 24/03/2021 | ERD          | Policy On Empanelment Of External Inquiring Authorities                                                                                                                            |
| 156 | 07391 | 20/03/2021 | ERD          | Staff Housing Loan Scheme For Officers And Award Staff                                                                                                                             |
| 157 | 07399 | 31/03/2021 | SHRC         | Prevention, Prohibition And Redressal Of Sexual Harassment Of Women Employees At Workplace                                                                                         |
| 158 | 07393 | 26/03/2021 | SHRC         | Policy On Prevention, Prohibition & Redressal Of Sexual Harassment Of Women Employees At Workplace & Redressal Of Complaints Of Sexual Harassment                                  |
| 159 | 07397 | 30/03/2021 | L&D          | Union Gyan Kasauti - Results Of Quiz Conducted On 24th March 2021                                                                                                                  |

## Old Circulars

| S. No. | Circular Details                                                       |              |      | Subject                                                    |
|--------|------------------------------------------------------------------------|--------------|------|------------------------------------------------------------|
|        | Date                                                                   | No.          | Type |                                                            |
| I      | GoI Office Memorandum (OM) on Reservation to Persons with Disabilities |              |      |                                                            |
| i      | 29.12.2005                                                             | 36035.3.2004 | OM   | Reservation for Persons with Disabilities                  |
| ii     | 26.04.2006                                                             | 36035.8.2003 | OM   | Reservation for Persons with Disabilities - Clarifications |

|      |                                                                                                                                          |                   |     |                                                                                                                                                                                                                               |
|------|------------------------------------------------------------------------------------------------------------------------------------------|-------------------|-----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| iii  | 12.12.2006                                                                                                                               | 36035.<br>10.2006 | OM  | Reservation for Persons with Disabilities - Clarifications                                                                                                                                                                    |
| iv   | 14.11.2007                                                                                                                               | 28016.2.2007      | OM  | Grant of Special Casual Leave to Differently Abled Central Government Employees                                                                                                                                               |
| v    | 20.03.2008                                                                                                                               | 28016.2.2007      | OM  | Grant of Special Casual Leave to Differently Abled Central Government Employees                                                                                                                                               |
| vi   | 26.11.2012                                                                                                                               | 36035.6.2012      | OM  | Filling Up Vacancies Reserved for Persons with Disabilities                                                                                                                                                                   |
| vii  | 14.12.2012                                                                                                                               | 36035.6.2012      | OM  | Reservation for Persons with Disabilities                                                                                                                                                                                     |
| viii | 26.02.2013                                                                                                                               | 16.110.2003       | OM  | Guidelines for conducting Written Examination for Persons with Disabilities                                                                                                                                                   |
| ix   | 31.03.2014                                                                                                                               | 36035.3.2013      | OM  | Guidelines for providing certain Facilities in respect of Persons with Disabilities who are already employed in Government                                                                                                    |
| x    | 06.06.2014                                                                                                                               | 42011.3.2014      | OM  | Posting of Government Employees who have Differently Abled Dependents                                                                                                                                                         |
| xi   | 17.02.2015                                                                                                                               | 19030.3.2013      | OM  | Travelling Allowance in respect of Attendant / Escort for accompanying a Government Servant with Disabilities on Travel during Tour /Training, etc.                                                                           |
| xii  | 05.01.2016                                                                                                                               | 42011.3.2014      | OM  | Posting of Government Employees who have Differently Abled Dependents                                                                                                                                                         |
| xiii | 23.05.2017                                                                                                                               | 3.4.2017          | DFS | Implementation of provisions of Rights of Persons with Disabilities Act, 2016                                                                                                                                                 |
| xiv  | 15.01.2018                                                                                                                               | 36035.2.2017      | OM  | Reservation for the Persons with Benchmark Disabilities                                                                                                                                                                       |
|      |                                                                                                                                          |                   |     |                                                                                                                                                                                                                               |
| II   | <b>Staff &amp; Instruction Circulars on Recruitment, Promotion, Transfer, Salary, Training, Terminal Benefits &amp; other Facilities</b> |                   |     |                                                                                                                                                                                                                               |
| A    | <b>Assistive Devices</b>                                                                                                                 |                   |     |                                                                                                                                                                                                                               |
| i    | 01.10.2001                                                                                                                               | 4782              | SC  | Staff Welfare Measures - Scheme for Financial Assistance to Physically Handicapped employees for purchase of Crutches, Hearing Aids, Braille books, Artificial Legs / Shoes, Support for Polio Limbs, other Accessories, etc. |
| ii   | 01.10.2001                                                                                                                               | 4782              | SC  | Staff Welfare Measures - Financial Assistance to physically challenged children of the employees for payment of School/Computer Courses Fees, Purchase of Crutches, other Accessories etc.                                    |
| iii  | 09.08.2004                                                                                                                               | 6955              | IC  | Improvement in facilities offered to Senior Citizens & Physically Disabled                                                                                                                                                    |
| iv   | 15.09.2004                                                                                                                               | 6998              | IC  | Issuance of Cheque Book to Visually Handicapped                                                                                                                                                                               |
| v    | 28.12.2004                                                                                                                               | 7069              | IC  | Allotment of Lockers to Visually Handicapped Persons                                                                                                                                                                          |
| vi   | 20.01.2009                                                                                                                               | 8219              | IC  | Providing Banking Facilities to Visually Impaired Persons                                                                                                                                                                     |
| vii  | 17.04.2012                                                                                                                               | 126/12            | GBD | Disbursement of Pension to Sick & Physically Handicapped Pensioners                                                                                                                                                           |
| viii | 30.05.2014                                                                                                                               | 6093              | SC  | Inclusive CD for Blind and Partially Sighted employees                                                                                                                                                                        |
| ix   | 18.05.2015                                                                                                                               | 59                | IC  | Issuing Debit Card to Visually Impaired customers                                                                                                                                                                             |
| x    | 22.07.2015                                                                                                                               | 6219              | SC  | Empowerment of Visually impaired employees                                                                                                                                                                                    |
| xi   | 16.03.2016                                                                                                                               | 401               | IC  | Customer Service – Availability of magnifying Glasses in Branches                                                                                                                                                             |

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|------|--------------------------------------------------------------------------------|------|-----|--------------------------------------------------------------------------------------|
| xii  | 02.01.2018                                                                     | 1067 | IC  | Providing Banking Facility to Differently Abled Persons                              |
| B    | <b>Barrier-Free Accessibility</b>                                              |      |     |                                                                                      |
| i    | 29.12.2015                                                                     | 1045 | SSD | Barrier Free Access in Branches /ATMs for Persons with Disabilities                  |
| ii   | 31.03.2018                                                                     | 1144 | IC  | ATM Policy: 2018-19                                                                  |
| iii  | 17.07.2018                                                                     | 1257 | IC  | Policy for Acquisition, Leasing, Maintenance and Disposal of Bank's Property:2018-19 |
| C    | <b>Conveyance Allowance for disabled employees</b>                             |      |     |                                                                                      |
| i    | 09.05.1979                                                                     | 2061 | SC  | Conveyance allowance to Blind & Orthopedically handicapped employees                 |
| ii   | 28.06.1982                                                                     | 2465 | SC  | Conveyance allowance to Blind & Orthopedically handicapped employees                 |
| iii  | 25.01.1990                                                                     | 3546 | SC  | Facilities to Blind & Orthopedically handicapped employees                           |
| iv   | 27.05.2014                                                                     | 6091 | SC  | Conveyance allowance to Deaf & Dumb employees                                        |
| D    | <b>Fitment on Promotion</b>                                                    |      |     |                                                                                      |
| i    | 30.12.2015                                                                     | 6289 | SC  | Fitment to Officer Staff on Promotion                                                |
| ii   | 30.12.2015                                                                     | 6288 | SC  | Fitment to Clerical Staff on Promotion                                               |
| iii  | 11.03.2013                                                                     | 5959 | SC  | Fitment to Subordinate Staff on Promotion                                            |
| E    | <b>Grievance Redressal &amp; Liaison Officer for Persons with Disabilities</b> |      |     |                                                                                      |
| i    | 16.11.2015                                                                     | 6271 | SC  | Grievance Redressal Portal on Bank's Website – HR Aapke Dwaar                        |
| ii   | 27.03.2017                                                                     | 6589 | SC  | Grievance Redressal in Union Parivar Module for Medical Insurance                    |
| iii  | 08.05.2018                                                                     | 6801 | SC  | Nomination of Liaison Officer for SC, ST, PWD & ExSM                                 |
| iv   | 14.11.2014                                                                     | 6138 | SC  | Sexual Harassment Of Women At Workplace                                              |
| v    | 19.06.2018                                                                     | 6814 | SC  | Sexual Harassment Of Women At Workplace                                              |
| F    | <b>Insurance</b>                                                               |      |     |                                                                                      |
| i    | 17.11.2017                                                                     | 6702 | SC  | Group Medical Insurance Policy for Employees                                         |
| ii   | 01.03.2018                                                                     | 6759 | SC  | Group Medical Insurance Scheme – Super Top Up                                        |
| iii  | 19.01.2018                                                                     | 6739 | SC  | Corporate Buffer Policy for Group Medical Insurance                                  |
| iv   | 01.03.2018                                                                     | 6758 | SC  | Group Medical Insurance Policy for Retired Employees                                 |
| v    | 16.02.2018                                                                     | 6755 | SC  | Group Personal Accident Insurance for Employees                                      |
| G    | <b>Loans &amp; Advances</b>                                                    |      |     |                                                                                      |
| i    | 05.09.2012                                                                     | 5902 | SC  | Clean Overdraft to Staff Members                                                     |
| ii   | 28.11.2016                                                                     | 6488 | SC  | Clean Overdraft to Staff Members                                                     |
| iii  | 15.01.2015                                                                     | 6160 | SC  | Staff Housing Loan                                                                   |
| iv   | 31.10.2015                                                                     | 270  | IC  | Staff Housing Loan – Processing & Sanctioning                                        |
| v    | 22.03.2017                                                                     | 6585 | SC  | Staff Housing Loan                                                                   |
| vi   | 17.11.2014                                                                     | 6139 | SC  | Furniture Loan to Award Staff                                                        |
| vii  | 30.10.2017                                                                     | 6687 | SC  | Education Loan Scheme for Staff Members                                              |
| viii | 09.01.2018                                                                     | 6727 | SC  | Conveyance Loan to Officers                                                          |
| ix   | 09.01.2018                                                                     | 6728 |     | Conveyance Loan to Award Staff                                                       |
| x    | 03.10.1997                                                                     | 4392 | SC  | Loan against National Savings Certificates                                           |
| xi   | 21.01.2004                                                                     | 5043 | SC  | Loan against National Savings Certificates                                           |
| xii  | 09.01.2018                                                                     | 6725 | SC  | Festival Advance                                                                     |
| H    | <b>Miscellaneous</b>                                                           |      |     |                                                                                      |
| i    | 28.04.2007                                                                     | 5385 | SC  | Payment on Interest in Staff Accounts                                                |

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| ii   | 07.06.2012                                                                | 5870 | SC  | Provision of Brief Case to Officers                                 |
| iii  | 22.06.2017                                                                | 602  | SSD | Provision of Cars to Executives in Scale V, VI & VII                |
| iv   | 30.01.2017                                                                | 139  | SSD | Petrol Card                                                         |
| v    | 17.02.2017                                                                | 6560 | SC  | Reimbursement of Conveyance Charges to Officers                     |
| vi   | 15.02.2016                                                                | 6318 | SC  | Reimbursement of Conveyance Charges to Award Staff                  |
| vii  | 28.11.2016                                                                | 6489 | SC  | Cleaning Materials to Officers                                      |
| viii | 22.03.2017                                                                | 6586 | SC  | Swachhata Samagri to Award Staff employees                          |
| ix   | 03.04.2014                                                                | 9896 | IC  | Provision of Mobile Handset for Official Purpose                    |
| x    | 07.12.2017                                                                | 5373 | HRD | Monthly Mobile Bill to Officers (up to Scale-III) in Central Office |
| xi   | 07.11.2001                                                                | 4793 | SC  | Newspaper Subscription to Officers                                  |
| xii  | 03.03.2015                                                                | 6173 | SC  | Newspaper Subscription to Award Staff employee                      |
| xiii | 07.02.2012                                                                | 5823 | SC  | Reimbursement of Entertainment Expenses to Officers                 |
| xiv  | 28.08.2015                                                                | 6233 | SC  | Entertainment Expenses to Branch / Region / Zonal Heads             |
| xv   | 23.09.2016                                                                | 6452 | SC  | Uniform & Liveries                                                  |
| I    | <b>Performance Management System - Officers</b>                           |      |     |                                                                     |
| i    | 08.03.2013                                                                | 5958 | SC  | New Performance Management system                                   |
| ii   | 03.05.2013                                                                | 5972 | SC  | Performance Management system – Other Issues                        |
| iii  | 21.10.2013                                                                | 6023 | SC  | Performance Management system – Marking Guide                       |
| iv   | 03.12.2013                                                                | 6036 | SC  | Performance Management system – Cognizance of use of Hindi          |
| v    | 28.05.2015                                                                | 6199 | SC  | Performance Management system – Modifications                       |
| vi   | 16.12.2015                                                                | 6283 | SC  | Performance Management system – Modifications                       |
| vii  | 24.01.2018                                                                | 6745 | SC  | Performance Management system – Weightage for Digital Payments      |
| J    | <b>Promotion Policy for Officers</b>                                      |      |     |                                                                     |
| i    | 11.05.2016                                                                | 6362 | SC  | Promotion Policy for Officers (w.e.f. 11.05.2016)                   |
| ii   | 19.12.2016                                                                | 6505 | SC  | Promotion Policy for Officers - Amendments                          |
| iii  | 25.01.2017                                                                | 6537 | SC  | Promotion Policy for Officers - Amendments                          |
| iv   | 30.10.2017                                                                | 6685 | SC  | Promotion Policy for Officers - Amendments                          |
| v    | 03.03.2018                                                                | 6761 | SC  | Promotion Policy for Officers - Amendments                          |
| K    | <b>Promotion Policy &amp; Higher Assignment Policy for Clerical cadre</b> |      |     |                                                                     |
| i    | 09.09.2009                                                                | 5613 | SC  | Policy for Promotion from Clerical to Officer cadre                 |
| ii   | 07.10.2011                                                                | 5797 | SC  | Promotion Policy for Clerical cadre - Amendments                    |
| iii  | 22.10.2013                                                                | 6024 | SC  | Promotion Policy for Clerical cadre - Amendments                    |
| iv   | 10.12.2010                                                                | 5711 | SC  | Higher Assignment Policy for Clerical Staff                         |
| v    | 05.04.2016                                                                | 6335 | SC  | Higher Assignment Policy - Amendment                                |
| vi   | 16.02.2017                                                                | 6554 | SC  | Higher Assignment Policy - Amendment                                |
| L    | <b>Promotion Policy for Subordinate cadre</b>                             |      |     |                                                                     |
| i    | 09.09.2009                                                                | 5613 | SC  | Promotion Policy for Subordinate to Clerical cadre                  |
| ii   | 22.10.2013                                                                | 6024 | SC  | Promotion Policy for Subordinate cadre - Amendments                 |
| iii  | 15.06.2015                                                                | 6203 | SC  | Promotion Policy for Subordinate cadre - Amendments                 |
| iv   | 16.02.2017                                                                | 6555 | SC  | Promotion Policy for Subordinate cadre - Amendments                 |
| M    | <b>Recruitment Policy &amp; Selection process</b>                         |      |     |                                                                     |
| i    | 14.07.2016                                                                | 6401 | SC  | Union Bank of India Recruitment Policy                              |
| ii   | 26.09.2017                                                                | 6648 | SC  | Recruitment Policy (Amendments)                                     |
| iii  | ___,___, 2018                                                             |      | SC  | Recruitment Policy (Amendments)                                     |

|             |                                                    |      |    |                                                                                             |
|-------------|----------------------------------------------------|------|----|---------------------------------------------------------------------------------------------|
| <b>N</b>    | <b>Residential Quarters &amp; Furniture Items</b>  |      |    |                                                                                             |
| <b>i</b>    | 02.01.2012                                         | 5813 | SC | Residential Quarters – Rental Ceiling                                                       |
| <b>ii</b>   | 10.02.2016                                         | 6310 | SC | Residential Quarters – Rental Ceiling                                                       |
| <b>iii</b>  | 25.05.2016                                         | 6370 | SC | Residential Accommodation – Lease Rentals                                                   |
| <b>iv</b>   | 31.07.2008                                         | 5515 | SC | Furniture items provided at Bank's Residential Quarters allotted to Officers                |
| <b>v</b>    | 30.07.2009                                         | 5600 | SC | Furniture Items to Officers – Monetary Ceiling                                              |
| <b>vi</b>   | 31.08.2005                                         | 5211 | SC | Sale of furniture Items, Car, PC, Laptop to Retiring Officers / Family of Deceased Officers |
| <b>O</b>    | <b>Special Casual Leave for Disabled employees</b> |      |    |                                                                                             |
| <b>i</b>    | 01.09.1981                                         | 2352 | SC | Special Casual Leave for disabled Ex-Servicemen                                             |
| <b>ii</b>   | 03.08.2015                                         | 6222 | SC | Special Casual Leave for disabled employees                                                 |
| <b>P</b>    | <b>Staff Welfare Schemes</b>                       |      |    |                                                                                             |
| <b>i</b>    | 16.01.2015                                         | 6162 | SC | Staff Welfare Schemes - Modifications                                                       |
| <b>ii</b>   | 31.12.2016                                         | 6517 | SC | Staff Welfare Schemes - Modifications                                                       |
| <b>iii</b>  | 31.12.2016                                         | 6524 | SC | Staff Welfare Schemes – Death Relief Fund                                                   |
| <b>Q</b>    | <b>Terminal benefits</b>                           |      |    |                                                                                             |
| <b>i</b>    | 26.10.1995                                         | 4229 | SC | UBI Emp. Pension Regulations 1995                                                           |
| <b>ii</b>   | 08.10.2002                                         | 4904 | SC | UBI Emp. Pension Regulations 1995 - Amendments                                              |
| <b>iii</b>  | 16.04.2003                                         | 4961 | SC | UBI Emp. Pension Regulations 1995 - Amendments                                              |
| <b>iv</b>   | 30.12.2004                                         | 5135 | SC | UBI Emp. Pension Regulations 1995 - Amendments                                              |
| <b>v</b>    | 15.09.2011                                         | 5779 | SC | UBI Emp. Pension Regulations 1995 - Amendments                                              |
| <b>vi</b>   | 30.05.2014                                         | 6098 | SC | UBI Emp. Pension Regulations 1995 - Amendments                                              |
| <b>vii</b>  | 01.03.2012                                         | 5834 | SC | National Pension System                                                                     |
| <b>viii</b> | 16.04.2001                                         | 4731 | SC | Leave Encashment & Travelling Allowance on Retirement                                       |
| <b>ix</b>   | 22.11.1995                                         | 4238 | SC | Gratuity - Amendments                                                                       |
| <b>x</b>    | 19.05.2018                                         | 6806 | SC | Gratuity - Amendments                                                                       |
| <b>xi</b>   | 29.11.2013                                         | 6034 | SC | UBI Emp. Provident Fund - Amendments                                                        |
| <b>xii</b>  | 31.12.2016                                         | 6526 | SC | UBI Emp. Provident Fund - Amendments                                                        |
| <b>R</b>    | <b>Training Policy</b>                             |      |    |                                                                                             |
| <b>i</b>    | 01.10.2018                                         | 6851 | SC | Training Policy & E-Learning Policy 2018-19                                                 |
| <b>ii</b>   | 27.04.2018                                         | 6796 | SC | Training – Self Nomination facility in Union Parivar                                        |
| <b>iii</b>  | 08.09.2016                                         | 6440 | SC | Union e-Manual & Gyan Kasauti                                                               |
| <b>S</b>    | <b>Transfer Policy &amp; Redeployment Policy</b>   |      |    |                                                                                             |
| <b>i</b>    | 15.12.2016                                         | 6498 | SC | Transfer Policy for Officers                                                                |
| <b>ii</b>   | 30.10.2017                                         | 6686 | SC | Transfer Policy for Officers - Amendments                                                   |
| <b>iii</b>  | 12.04.1988                                         | 3270 | SC | Transfer Policy for Award Staff                                                             |
| <b>iv</b>   | 22.12.1988                                         | 3329 | SC | Transfer Policy for Award Staff                                                             |
| <b>v</b>    | 17.10.1990                                         | 3656 | SC | Transfer Policy for Award Staff                                                             |
| <b>vi</b>   | 13.03.2006                                         | 5256 | SC | Redeployment Policy for Clerical Staff                                                      |
| <b>T</b>    | <b>Wage / Salary Revision</b>                      |      |    |                                                                                             |
| <b>i</b>    | 30.06.2015                                         | 6212 | SC | Officers – Joint Note dated 25.05.2015                                                      |
| <b>ii</b>   | 30.06.2015                                         | 6211 | SC | Xth Bipartite Settlement – dated 25.05.2015                                                 |
| <b>iii</b>  | 10.08.2015                                         | 6220 | SC | Xth Bipartite Settlement – Clarifications                                                   |

**ANNEXURE II: LIST OF INTERNAL TRAINING PROGRAM****FUNCTIONAL**

| SN | TOPIC                                            | CODE | Duration |
|----|--------------------------------------------------|------|----------|
| 1  | BASIC JOB FAMILY PROGRAM (MASTERING THE HR ROLE) | H33  | 3 Days   |
| 2  | HR AS A BUSINESS PARTNER                         | H28  | 2 Days   |
| 3  | BEGINNING OF A NEW SUNRISE (RETIREMENT PROGRAM)  | Ho8  | 1 Days   |

**SOFT SKILL AND WELLNESS PROGRAM**

| SN | TOPIC                         | CODE | Durations |
|----|-------------------------------|------|-----------|
| 1  | UNLEASH YOUR POTENTIAL        | H18  | 3 Days    |
| 2  | UNION BHAVISHYA               | UB   | 12 Days   |
| 3  | HONE YOUR COMMUNICATION SKILL | H29  | 2 Days    |
| 4  | BE A ROLE MODEL               | WNP  | 2 Days    |
| 5  | EXPLORE BEYOND LIMIT          | H22  | 2 Days    |
| 6  | PRIDE                         | H19  | 3 Days    |
| 7  | BEING SMART TOWARDS CUSTOMERS | H27  | 2 Days    |
| 8  | BEGINNING OF A NEW SUNRISE    | H22  | 1 Days    |

### ANNEXURE III: LIST OF E-LEARNING ON LMS

#### FUNCTIONAL

| SN | TOPIC                                      | LINK                                                                                                                                                      |
|----|--------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | STAFF BENEFITS                             | <a href="https://mybanklearning.unionbankofindia.co.in/course/view.php?id=2457">https://mybanklearning.unionbankofindia.co.in/course/view.php?id=2457</a> |
| 2  | STAFF ACCOUNTABILITY IN NON CREDIT AREA    | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=1338">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=1338</a> |
| 3  | STAFF HOUSING LOAN                         | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2445">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2445</a> |
| 4  | UNION PRERNA                               | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2689">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2689</a> |
| 5  | PERFORMANCE MANAGEMENT SYSTEM              | <a href="https://mybanklearning.unionbankofindia.co.in/course/view.php?id=444">https://mybanklearning.unionbankofindia.co.in/course/view.php?id=444</a>   |
| 6  | STAFF MATTERS RELATED TO PO                | <a href="https://mybanklearning.unionbankofindia.co.in/course/view.php?id=2364">https://mybanklearning.unionbankofindia.co.in/course/view.php?id=2364</a> |
| 7  | STAFF MATTER RELATED TO SWO                | <a href="https://mybanklearning.unionbankofindia.co.in/course/view.php?id=2349">https://mybanklearning.unionbankofindia.co.in/course/view.php?id=2349</a> |
| 8  | STAFF CONVEYANCE LOAN FOR OFFICERS         | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2625">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2625</a> |
| 9  | STAFF CONVEYANCE LOAN FOR AWARD STAFF      | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2626">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2626</a> |
| 10 | OFFICERS SERVICE REGULATIONS               | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2600">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2600</a> |
| 11 | POSH                                       | <a href="https://mybanklearning.unionbankofindia.co.in/course/view.php?id=692">https://mybanklearning.unionbankofindia.co.in/course/view.php?id=692</a>   |
| 12 | ROLE AND RESPONSIBILITIES OF AN OFFICER PO | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2361">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2361</a> |
| 13 | ETHICS AND COMPLIANCE                      | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2377">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2377</a> |
| 14 | UNDERSTANDING ROLE OF SWO                  | <a href="https://mybanklearning.unionbankofindia.co.in/course/view.php?id=2338">https://mybanklearning.unionbankofindia.co.in/course/view.php?id=2338</a> |

#### UNION PARIVAR (ADMIN & FIELD USER)

| S<br>N | TOPIC | LINK |
|--------|-------|------|
|--------|-------|------|

|    |                                                        |                                                                                                                                                           |
|----|--------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | INTRODUCTION TO UNION PARIVAR                          | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2631">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2631</a> |
| 2  | INVESTMENT DECLARATION AND VIEW TAX FORECAST- USER END | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2590">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2590</a> |
| 3  | JOB DATA                                               | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2589">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2589</a> |
| 4  | LEAVE MANAGEMENT                                       | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2592">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2592</a> |
| 5  | LFC AND HOLIDAY HOME                                   | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2632">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2632</a> |
| 6  | MONTHLY AND OTHER REIMBURSEMENTS                       | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2629">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2629</a> |
| 7  | PERFORMANCE MANAGEMENT VERIFICATION AND A&L            | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2630">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2630</a> |
| 8  | PMS, A&L, STRIKE MARKING                               | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2591">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2591</a> |
| 9  | RETIRES PF NUMBER GENERATION                           | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2627">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2627</a> |
| 10 | VARIOUS PERKS                                          | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2628">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2628</a> |
| 11 | WORKFORCE ADMINISTRATION AND TRANSFER DIARY            | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2635">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2635</a> |
|    |                                                        |                                                                                                                                                           |

## LEADERSHIP AND SOFT SKILL

| S N | TOPIC                               | LINK                                                                                                                                                    |
|-----|-------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1   | MENTORING                           | <a href="https://mybanklearning.unionbankofindia.co.in/course/view.php?id=684">https://mybanklearning.unionbankofindia.co.in/course/view.php?id=684</a> |
| 2   | TEAM BUILDING/EFFECTIVE TEAM MEMBER | <a href="https://mybanklearning.unionbankofindia.co.in/course/view.php?id=681">https://mybanklearning.unionbankofindia.co.in/course/view.php?id=681</a> |
| 3   | NEGOTIATION SKILLS                  | <a href="https://mybanklearning.unionbankofindia.co.in/course/view.php?id=682">https://mybanklearning.unionbankofindia.co.in/course/view.php?id=682</a> |
| 4   | STRESS MANAGEMENT                   | <a href="https://mybanklearning.unionbankofindia.co.in/course/view.php?id=147">https://mybanklearning.unionbankofindia.co.in/course/view.php?id=147</a> |
| 5   | DECISION MAKING AND PROBLEM SOLVING | <a href="https://mybanklearning.unionbankofindia.co.in/course/view.php?id=698">https://mybanklearning.unionbankofindia.co.in/course/view.php?id=698</a> |

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|----|-----------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|
| 6  | IPR AND EFFECTIVE COMMUNICATION                           | <a href="https://mybanklearning.unionbankofindia.co.in/course/view.php?id=697">https://mybanklearning.unionbankofindia.co.in/course/view.php?id=697</a>   |
| 7  | EMOTIONAL INTELLIGENCE                                    | <a href="https://mybanklearning.unionbankofindia.co.in/course/view.php?id=441">https://mybanklearning.unionbankofindia.co.in/course/view.php?id=441</a>   |
| 8  | TIME MANAGEMENT-HRM                                       | <a href="https://mybanklearning.unionbankofindia.co.in/course/view.php?id=619">https://mybanklearning.unionbankofindia.co.in/course/view.php?id=619</a>   |
| 9  | EMBRACE THE CHANGE/ CHANGE MANAGEMENT                     | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=1104">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=1104</a> |
| 10 | LEADING THE PEOPLE                                        | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=666">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=666</a>   |
| 11 | CHANGE MANAGEMENT                                         | <a href="https://mybanklearning.unionbankofindia.co.in/course/view.php?id=456">https://mybanklearning.unionbankofindia.co.in/course/view.php?id=456</a>   |
| 12 | EMPLOYEE ENGAGEMENT                                       | <a href="https://mybanklearning.unionbankofindia.co.in/course/view.php?id=457">https://mybanklearning.unionbankofindia.co.in/course/view.php?id=457</a>   |
| 13 | POSITIVE ATTITUDE                                         | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=1339">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=1339</a> |
| 14 | LEADERSHIP STYLES                                         | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=1461">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=1461</a> |
| 15 | GREEN HRM                                                 | <a href="https://mybanklearning.unionbankofindia.co.in/course/view.php?id=1819">https://mybanklearning.unionbankofindia.co.in/course/view.php?id=1819</a> |
| 16 | A JOURNEY FROM GOOD TO GREAT                              | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2125">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2125</a> |
| 17 | FIVE DYSFUNCTION OF TEAM                                  | <a href="https://mybanklearning.unionbankofindia.co.in/course/view.php?id=2126">https://mybanklearning.unionbankofindia.co.in/course/view.php?id=2126</a> |
| 18 | IKIGAI                                                    | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2127">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2127</a> |
| 19 | CREATING OWNERSHIP IN TEAM                                | <a href="https://mybanklearning.unionbankofindia.co.in/course/view.php?id=2128">https://mybanklearning.unionbankofindia.co.in/course/view.php?id=2128</a> |
| 20 | COGNITIVE BIASES IN DECISION MAKING                       | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2199">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2199</a> |
| 21 | THE ART OF EFFECTIVE COMMUNICATION                        | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2622">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2622</a> |
| 22 | HIGH IMPACT DECISIONS & ROLE OF EI IN DECISION MAKING     | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2623">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2623</a> |
| 23 | BUILDING HIGH PERFORMANCE TEAM FOR BETTER RESULT FOR FTBH | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2621">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2621</a> |
| 24 | GOAL SETTING                                              | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2394">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2394</a> |

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|----|--------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|
| 25 | WORKPLACE BUSINESS ETTIQUETS   | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2261">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2261</a> |
| 26 | HANDLING DIFFICULT CUSTOMER    | <a href="https://mybanklearning.unionbankofindia.co.in/course/view.php?id=2260">https://mybanklearning.unionbankofindia.co.in/course/view.php?id=2260</a> |
| 27 | GENDER SENSITIVITY             | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2483">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2483</a> |
| 28 | DIGITAL MINDSET                | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2584">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2584</a> |
| 29 | CUSTOMER AS A BUSINESS PARTNER | <a href="https://mybanklearning.unionbankofindia.co.in/course/view.php?id=2624">https://mybanklearning.unionbankofindia.co.in/course/view.php?id=2624</a> |

## UNION BHAVISHYA

| S<br>N | TOPIC                                       | LINK                                                                                                                                                      |
|--------|---------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1      | UNION BHAVISHYA A JOURNEY OF TRANSFORMATION | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2262">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2262</a> |
| 2      | MASTERING THE SELF PART 1                   | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2437">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2437</a> |
| 3      | MASTERING THE SELF PART 2                   | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2438">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2438</a> |
| 4      | MASTERING THE SELF PART 3                   | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2439">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2439</a> |
| 5      | MASTERING THE SELF PART 4                   | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2440">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2440</a> |
| 6      | RIVER OF LIFE                               | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2531">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2531</a> |
| 7      | WHAT LIES BENEATH-ICEBERG MODEL             | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2441">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2441</a> |
| 8      | LEADERSHIP COACHING                         | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2458">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2458</a> |
| 9      | CONTEXT IS DECISIVE                         | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2452">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2452</a> |
| 10     | EFFECTIVE DELEGATION                        | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2459">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2459</a> |
| 11     | MEANING AND PURPOSE MATTERS IN LIFE         | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2470">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2470</a> |
| 12     | TRANFORMATION-MELTING OF ICEBERG            | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2463">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2463</a> |

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|----|-------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|
| 13 | EFFECTIVE LISTENING                       | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2517">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2517</a> |
| 14 | PERSONAL BRAND                            | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2489">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2489</a> |
| 15 | EFFECTIVE FEEDBACK                        | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2519">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2519</a> |
| 16 | THE POWER OF NETWORK                      | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2518">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2518</a> |
| 17 | TRUST                                     | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2512">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2512</a> |
| 18 | CIRCLE OF CONCERN AND CIRCLE OF INFLUENCE | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2513">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2513</a> |
| 19 | RESPONSIBILITY                            | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2516">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2516</a> |
| 20 | FOUNDATION OF LEADERSHIP                  | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2514">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2514</a> |
| 21 | MANAGING YOUR ENERGY                      | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2521">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2521</a> |
| 22 | FOUR PLAYER MODEL                         | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2522">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2522</a> |
| 23 | PERFORMANCE AND HEALTH                    | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2523">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2523</a> |
| 24 | INFLUENCING WITHOUT AUTHORITY             | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2524">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2524</a> |
| 25 | RACKETS                                   | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2525">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2525</a> |
| 26 | BUILDING ORGANIZATION PRIDE               | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2526">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2526</a> |
| 27 | COMMITMENT TO A BIGGER CAUSE              | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2527">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2527</a> |
| 28 | SHIFT WE DESIRE AT UNION BANK             | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2529">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2529</a> |
| 29 | MAKING CHANGE POSSIBLE                    | <a href="https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2530">https://mybanklearning.unionbankofindia.co.in/enrol/index.php?id=2530</a> |

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