

Union Bank Employees' Union - Tamilnadu

WAGES & SERVICE CONDITIONS AS ON 1ST OCTOBER 2015

1. Basic Pay

- Date of effect - 01.11.2012

Year	Clerks Rs.	Sub-staff Rs.
1	11765	9560
2	12420	9885
3	13075	10210
4	13730	10535
5	14545	10860
6	15360	11270
7	16175	11680
8	17155	12090
9	18135	12500
10	19115	12910
11	20095	13400
12	21240	13890
13	22385	14380
14	23530	14870
15	24675	15440
16	25820	16010
17	26965	16580
18	28110	17235
19	30230	17890
20	31540	18545

2. Increments

- Date of effect - 01.11.2012.
- Increments will be released on completion of every year upto 19 years.
- Graduates will be given 2 additional increments.
- Direct Post Graduates will also get 2 additional increments.
- On completion of Part – I of CAIIB/JAIIB – one increment will be released.
- On completion of Part – II of CAIIB/JAIIB – two increments will be released.

3. Stagnation Increments

- Date of effect - 01.11.2012.
- Rs.1310/- for clerks and Rs.655/- for subordinate staff.

- Clerks will get one stagnation increment after completion of every three years, upto five stagnation increments and thereafter every two years upto another three increments, subject to a maximum of total eight such increments.
 - Subordinate staff will get one stagnation increment after completion of every two years, after reaching the maximum, subject to a maximum of eight such increments.
 - A clerk after becoming an officer, if he is reverted within one year of service, he will get his stagnation increments.

4. Fixed Personal Pay

- All employees who received one increment for computerization will get Fixed Personal Pay after one year of reaching maximum of pay.
 - Others are not eligible for FPP.
 - FPP will rank for HRA, Fixed DA and Terminal Benefits.
 - FPP for Clerks Rs.1310/-
 - FPP for Subordinate staff Rs.655/-
 - A subordinate staff on will continue to get the FPP received in the subordinate cadre.
 - A Subordinate Staff, who is in receipt of FPP, will get the FPP applicable to Clerical Staff after one year of reaching the maximum in clerical scale.
 - A Clerical Staff, who is in receipt of FPP, will get the FPP applicable to Officer Staff after one year of reaching the maximum in Officer scale.

5. Dearness Allowance

- Date of effect: 01.11.2012
 - 0.10% for every rise or fall of 4 points over 4440 points of Consumer Price Index of 1960.
 - DA will be paid on Basic Pay, Special Pay, Graduation Pay, Professional Qualification Pay, Special Allowance and Officiating Pay.
 - Conversion factor – 2001 CPI x 4.96 x4.63

6. House Rent Allowance

- Date of effect: 01.11.2012.
 - Population above 45 lacs 10% (No ceiling)

7. Special Allowance

W.e.f. 01.11.2012, all employees will get 7.75% of their basic pay as Special Allowance. This attracts DA and not reckoned for terminal benefits.

8. Special Pay

- Date of effect: 01.11.2012.

Special Pay for Clerks:

Single Window Operator 'B'	Rs. 820/-
Head Cashier II	Rs.1280/-
Special Assistant	Rs.1930/-

For Subordinate Staff

Armed Guard	Rs. 390/-
Bill Collector	Rs. 390/-
Daftary	Rs. 560/-
Head Peon	Rs. 740/-
Electrician	Rs.2040/-
AC Plant Operator	Rs.2040/-
Driver	Rs.2370/-

- For those who received Graduation Increment and Professional Qualification Increments or those who complete Graduation or CAIIB will get additional allowance on reaching the maximum of their scale of pay as under:
 - For Graduation - Rs.410.00 after completing one year
 Rs.800.00 after completing two years.
 - PQP JAIIB/CAIIB – I Rs.410.00 after completing one year

- PQP (CAIIB – II) Rs.800.00 after completing two years
Rs.1210.00 after completing three years.
 - If graduation and CAIIB, first 2 years graduation allowance will be given and after that CAIIB allowance will be given.

Duties of Clerical Staff (SWO-A) w.e.f. 01.05.2010

- Acknowledgement of inward mails.
 - Acknowledging cheques, drafts, Dividend Warrants.
 - Delivering cheque books after due authorization.
 - Issue of cash receipt, issue of ESI stamps.
 - Recounting currency notes.
 - Ensuring proper contents in covers and envelops before dispatch.
 - Receive and pay cash.
 - Passing of cash cheques upto and inclusive of Rs.10,000/-.
 - Passing independently clearing/transfer cheques upto and including Rs.15,000/-.
 - Receipts of cash and issuance of drafts and pay orders upto and including Rs.15,000/-.

Duties of Subordinate Staff:

- Carrying cash upto Rs.5000/- for money orders, stamps, insured letters etc..
 - Stitch currency note bundles
 - Stitch and seal parcels containing currency notes.
 - To transit cash from Bank, if unaccompanied by a watchmen/Armed Guard.

Special Pay

- If an employee is eligible for more than one Special Pay, he will get the Special Pay applicable at the maximum rate.
 - Special Pay is drawn for some duties requiring special skill and it is over and above the normal duties of a clerk/subordinate staff.

- If a clerk is performing the duties attracting Special Pay, he is entitled to the Special pay for the same, irrespective of the fact, whether there is any such post is available in that Branch.
- A female employee, during pregnancy, on her request may be exempted from working in computers and she will not get the Special Pay during that period.

Special Pay – Duties:

General duties for Special Allowance:

- Acknowledgement of inward mails
- Acknowledging cheques, drafts, dividend warrants
- Delivering cheque books after due authorization
- Issue of cash receipt, issue of ESI stamps.
- Recounting currency notes
- Ensuring proper contents in covers and envelopes before despatch

Specific Duties:

Single Window Operator – B

- Passing cash cheques upto and including Rs.20,000/-.
- Passing independently clearing/transfer cheques upto and including Rs.25,000/-.
- Receipts of cash and issuance of DD/Pay Order upto and including Rs.25,000/-

Head Cashier II:

- Holding cash, key, valuables. Opinion compilation, verification of vernacular signature, countersigning of cheques, drafts and attending to Government Treasury work, discharging/endorsing bills, being in-charge of clearing and godown departments. Independently passing clearing/transfer instruments upto Rs.50,000/- and cash instruments upto Rs.50,000/- jointly with another official.

Special Assistants:

- Passing independently cash instruments upto Rs.35,000/- and Transfer, Clearing upto Rs.1,50,000/-. Accept, verify, post and acknowledge instruments. Signing instruments. Checking vouchers. Checking accounts.

- Inspecting godowns, checking manually or online, current/savings and other accounts, Checking/coding & decoding of telegrams, discharging, endorsing bills etc.,
- Performing system controlled functions independently or jointly upon specific authorization.
- To explain the products to customers and reply their queries.
- Sending reminders, issue of pass books, renewal of deposits, executing standing instructions, diarizing bills for due dates, collecting service charges, collecting bill proceeds and remitting them, confirmation of balance of accounts, keeping proper custody of security items, taking balances, checking recording of entries with regard to opening of accounts.

Armed Guard:

Performing watch and ward duties to protect the property of the Bank with the allotted weapons.

Daftary:

Obtaining acceptance of bills, collecting payments, simple binding of books, press copying, filing independently, assisting issuance of stationery, stacking old records, sorting, arranging, stitching vouchers.

Drivers:

Drive, maintain and effect minor repairs to motor vans.

9. Other Allowances

Washing Allowance:

- Payable to subordinate staff provided with uniforms and liveries.
- W.e.f 01.06.2015 Rs.150/- per month.
- During the leave exceeding 30 days, no washing allowance is payable.

Cycle Allowance:

- W.e.f. 01.11.2007 Rs.100/- per month to those subordinate staff who are required to use bicycle on regular basis.

- During the leave exceeding 30 days, no cycle allowance is payable.
- Maximum one-way distance to be covered is 9 Kms. Above 9 Kms, he need not use the bicycle and can use local conveyance.

Hill & Fuel Allowance:

- Date of effect: 01.11.2012.
- Above 3000 metres - 8% of Pay (Max Rs.1500.00)
- 1500 to 3000 metres - 4% of Pay (Max Rs.600.00)
- 1000 to 1500 metres - 3% of Pay (Max Rs.500.00)
(including Mercara Town)
- Even for places situated above 750 metres, if that area is accessible through the hills with a height of 1000 metres, allowance will be paid.

Officiating Pay:

- If a clerk officiates as officer for more than 7 days in a calendar month, he will get officiating pay.
- He will get the difference between the salary of the person who is officiating and his salary. If it is less than 7.5%, he will get 7.5% and if it is more than 15%, he will get 15%.
- In our Bank, where clerks are working in Officer Ids, Management at the State level has agreed to pay 15% of the clerical salary.
- Officiating pay includes Basic Pay, DA, HRA, CCA and PF.

Split Duty Allowance:

- Where the business hours are split with minimum break of 2 hours, Rs.125/- per month will be paid.
- It is not applicable to Drivers, Sweepers and Armed Guards.

Halting Allowance (Diem Allowance):

Clerks:

- Population 12 lacs and above and State of Goa Rs.700/-
- Population 5 lacs and above and State capitals, capitals of Union Territories not covered above Rs.600/-.

- Other places Rs.450/-

Subordinate Staff:

- Population 12 lacs and above and State of Goa Rs.500/-
- Population 5 lacs and above and State capitals, capitals of Union Territories not covered above Rs.400/-.
- Other places Rs.250/-
- Payable when the employee leaves the headquarters on duty and goes outside the Corporation, Municipal, Panchayat limits or beyond Urban Agglomeration.
- A day is calculated as 24 hours from the time the employee leaves the headquarters.
- A fraction of a day will be taken as a day.
- Drivers will get overtime for the actual driving period apart from Diem allowance.
- For temporary transfers, employees are entitled for Diem allowance.
- A defence representative is eligible for Diem allowance as if he is on duty.
- If the employee is able to return to his headquarters on the same day, apart from Diem allowance, he is eligible to get to and fro traveling expenses.
- If the employee is able to return to his headquarters within his normal working hours and recess interval, he will be paid half day diem allowance.

Transport Allowance:

- From 01.11.2012, Rs.425/- per month upto 15th stage of basic pay.
- Rs.475/- per month above 15th stage of basic pay.
- Subordinate staff who were drawing a transport allowance of Rs.475/- continue to draw the same on his promotion to Clerical Cadre, irrespective of the stage of his fitment.
- All categories of Physically Challenged employees can draw this allowance over and above what they are entitled as per Government guidelines.

Conveyance Allowance to Physically Challenged employees:

- With effect from 18.02.2009, they will get 5% of basic pay subject to a maximum of Rs.400/- per month.

10. Hours of Work/ Business Hours/ Holidays

- For clerks on weekdays – 6 ½ hours
- For subordinate staff on weekdays – 7 hours
- For drivers on weekdays – 7 ½ hours
- For watch and ward staff on all days – 8 hours
- W.e.f. 01.09.2015, second and fourth Saturdays will be holidays and other Saturdays will be full working days.
- Banks can fix the business hours, stagger the working hours, introduce seven day banking, round the clock service, shift system etc.,

11. Overtime

- Bank can ask an employee work overtime upto 175 hours during an year, without his consent.

	Weekdays
Clerks – First 30 minutes	100%
Next one hour	170%
Next one hour	200%
Beyond this	200%
Subordinate Staff – First one hour	150%
Next one hour	200%
Beyond this	200%

- For holidays, it will be paid at 200%.
- The monthly salary of the employee will be divided by 150 and the hourly salary will be arrived.
- Total working hours should not exceed 8½ hours for clerks and 9 hours for others.

12. Leave Rules

- All leave except casual leave should be made in writing.
- Leave sanction or decline will be informed in writing.

- Leave of all kinds cannot be claimed as a matter of right.
- When an employee is recalled from his leave, he is eligible for TE bill for him and the accompanying family members.
- For overstaying period of leave, salary can be withheld.
- The address during the leave period to be informed.
- Those who avail leave of any kind on medical grounds should produce a fitness certificate.

Privilege Leave:

- PL will be one day for every 11 days of active service.
- Leave availed other than CL will not qualify for PL.
- Fraction of day earned will be taken as one day.
- During the first year of service, PL can be availed after completing 11 months of service.
- PL accumulation allowed upto 270 days.
- PL encashment allowed upto 240 days.
- Notice period for PL is 15 days.
- If PL is declined, to that extant, PL accumulation can be extended.
- PL can be availed on 4 occasions during a calendar year. However, more occasions can be allowed if the request is genuine and not administratively inconvenient to the Bank.
- No limitation for the number of times on medical grounds. Every time minimum 4 days to be availed.
- No restriction to the number of times to the Office Bearers of a Registered Trade Union.
- At the time of retirement, the balance of PL can be encashed.
- On the death of an employee, family can get the salary for his PL accumulation.
- While availing LFC, in a four-year block, 30 days PL can be encashed.
- If the employee avails LFC for 2 years, he can encash 15 days in each block or 30 days in one block.
- When an employee resigns from the Bank, he will be allowed to encash 50% of his PL accumulation.

- With effect from 01.07.1997, PL encashment upto Rs.3,00,000/- is exempted from Income Tax.
- Employees who opt for VRS under Pension Regulation 29 can encash PL as normal retirement.
- One day PL encashment every calendar year is allowed to contribute to Prime Minister's National Relief Fund.
- PL will be credited on the 1st January of every year.

Casual Leave:

- 12 days for a calendar year.
- During the first year, one day for the number of months served will be allowed. However, it can be availed at any point of time.
- Continuously a maximum 4 days at a time.
- Weekly off, holidays falling within or suffixing/prefixing CL will not be taken as leave.
- CL is allowed with pay and allowances as if he was on duty.
- CL should not be clubbed with any other leave.
- Un-availed CL will be added to Sick Leave over and above the limit.
- Un-availed CL for four days once in a year or for two days twice in a year on sick grounds can be availed without producing medical certificate.

Sick Leave:

- One month credit for every completed year of service upto a maximum of 18 months upto 24 years of service.
- Beyond 24 years, one month credit for every completed year of service upto a maximum of 3 months.
- Sick Leave to be sanctioned based on medical certificate.
- Sick leave is normally on half of the substantive pay.
- Sick Leave can be availed in full pay by debiting double the number of days.

- During the first year of service, pro-rata sick leave can be sanctioned for every completed month of service.

Extraordinary Leave:

- An employee can avail extraordinary leave for 24 months during his service, subject to a maximum of 3 months every time.
- EL can be combined with other leaves.
- If EL availed on medical grounds, the increments can be sanctioned as usual.
- On non-medical grounds, increments will be postponed.
- For Trade Union Leaders, increments will be postponed, if the leave exceeds 2 months in a calendar year.

Maternity Leave:

- Female employees can avail not exceeding 6 months on one occasion, maximum of 12 months during their service.
- Leave may be availed for miscarriage, abortion and Medical Termination of Pregnancy.
- For miscarriage, abortion and Medical Termination of Pregnancy leave will be allowed for 6 weeks. In exceptional cases, it may be for a period of 6 months.
- For hysterectomy upto a maximum of 60 days will be allowed within the overall 12 months.
- Childless female employee can avail leave upto 6 months to legally adopt a child within the overall 12 months for one child.
- The above leave is also available to biological mother, where the child is born through surrogacy.

Paternity Leave:

- W.e.f. 01.06.2015, male employee with less than two surviving children can avail 15 days paternity leave during wife's confinement.

- Leave may be availed before or upto six months from the date of delivery of the child.

Special Leave:

- Trade union office-bearers are eligible for Special Leave.
- Office Bearers and Central Committee Members of All India Unions (like All India Bank Employees Association) and Office Bearers of State Level Unions (like Tamilnadu Bank Employees Federation) will get special leave.
- Those who donate blood will get one day Special Leave.
- Maximum of 30 days Special Leave can be sanctioned for mountaineering expedition approved by India Mountaineering Foundation.
- Maximum of 6 days special leave can be sanctioned to a male employee undergoing vasectomy.
- Female employee undergoing non-puerperal (not with caesarian) tubectomy can avail 14 day special leave.
- Male employee, whose wife is undergoing non-puerperal tubectomy can avail 7 days special leave.
- Female employee undergoing IUD insertion will get one day special leave.
- For post operative complication on sterilization, special leave can be sanctioned for the days of hospitalization.
- Ex-servicemen appearing Medical Re-Survey boards can be sanctioned special leave during that period.
- Physically challenged Ex-servicemen to go to the artificial limb center for replacement of the artificial limb/treatment can be sanctioned special leave during that period.
- Ex-servicemen for the above two purposes can avail 15 days special leave during a calendar year.
- Sports persons can be sanctioned special leave upto 30 days in a calendar year to participate in the tournaments etc.,
- Special leave can be sanctioned to an employee who sustains injury while performing bank's duties.
- Sabbatical/Special leave can be sanctioned to employees on medical grounds and to pursue higher education.
- W.e.f. 01.06.2015, Special Sick Leave upto 30 days can be availed for donation of kidney/organ, once during the service.

13. Leave Fare Concession

Definition of Family for LFC and Hospitalisation

- Spouse, wholly dependent unmarried children, including step children/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.
- Dependent family member shall mean, member of the family having a monthly income not exceeding Rs.10,000/- p.m.
- If collective income of the parents exceeds Rs.10,000/- p.m. they will not be considered as dependents.
- Parents individually or collectively having an income of Rs.10000/- per month or any child having income more than Rs.10000/- will not be considered as dependents.
- A female employee may include her parent-in-laws instead of parents, if they are ordinarily residing with her and wholly dependent on her.
- For the purpose of hospitalization, for all the employees' two of the dependent parents/parent-in-law shall be covered.

Clerical Staff

- They can avail 2 year or 4 year block
- 2 year block 2000 + 2000 Kms
- 4 year block 4000 + 4000 Kms
- Eligible class – AC II Tier
- If travelled by a lower class, AC II Tier fare will be sanctioned.

Subordinate staff

- They can avail 2 year or 4 year
- 2 year block 2500 + 2500 Kms
- 4 year block 5000 + 5000 Kms
- Eligible class – AC III Tier.
- LFC can be availed after completing 11 months of service.

- LFC can be availed on leave of any kind.
- If husband and wife are employed in the bank, only one is allowed to avail LFC. However the other will be allowed encashment of PL.
- Employee can go to his place of domicile without any restriction about the distance.
- Without taking the distance into account, maximum eligibility or the cost of airfare will be reimbursed.
- Any mode of surface transport can be used. He will be reimbursed the actual expenses or his eligible class, whichever is lower.
- For the road mileage, maximum reimbursement will be Rs.6/- per head per km.
- Children below 12 years are charged full fare for bus travel, it will be reimbursed.
- Conveyance between the residence and station will be reimbursed.
- Reservation, berth charges will be reimbursed over and above the entitlement.
- Workman and family may avail LFC separately for different places. In this case, the gap should not be more than 4 months.
- A female employee can take her parents or parent-in-laws.
- A physically challenged employee can take a companion, if no family member is available.
- Salary falling due during LFC can be availed in advance.
- Family consists of spouse, dependent parents, and dependent unmarried children.
- Encashment of LFC is allowed and the employee can get 100% of the cost of his eligibility.
- Employee can touch any place including his headquarters any number of times.
- Break-of journey is reimbursable, if separate tickets are bought. Employee can claim AC II Tier fare for each Break of journey, even while traveling in Sleeper Class.

Road Travel:

- While on duty or LFC, actual road mileage cost or Rs.6/- whichever is less will be reimbursed.

Encashment of LFC – Present Rates with effect from 20.05.2014:

Category	Distance one way	Class	One Way Rs. Feb, Mar, Aug	One Way Rs Other months.	Both ways Rs. Feb, Mar, Aug	Both ways Rs Other months. Encashm ent
Clerk – 2 year	2000	AC II	2562	2644	5124	5288
Clerk – 4 year	4000	AC II	3739	3849	7478	7698
Subordinate staff – 2 Year	2500	AC III	NA	1975	NA	3950
Subordinate staff – 4 Year	5000	AC III	NA	3013	NA	6026

14. Medical Aid and Hospitalisation

Medical Aid

- With effect from 01.11.2012, Medical aid will be Rs.2200/- per year.
- Medical aid will be based on self-declaration.

Hospitalisation Reimbursement

- With effect from 01.10.2015, Insurance linked Hospitalisation Reimbursement Scheme is introduced namely "Medical Insurance Scheme".
- Expenses incurred in connection with the treatment of any disease, illness, bodily injury through accident will be reimbursed.
- This insurance facility can be extended even after retirement if the employee remits the applicable insurance premium.
- 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 of the scheme and as are reasonably and medically necessary thereof.
- Room Rent upto Rs.5000/- per day.
- Intensive Care Unit expenses upto Rs.7500/- per day.
- Reimbursement will be made to the following:

- Surgeon, Team of Surgeons, Assistant Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialists Fees, Nursing Charges, Service Charges, IV Administration Charges, Nebulization Charges, RMO Charges, Anesthetic, Blood, Oxygen, Operation Theatre, 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, orthopedic implants, Cochlear Implant, any other implant, Intra-Occular Lenses, infra cardiac valve replacements, vascular stents, any other valve replacements, laboratory, diagnostic tests, X-Ray, CT Scan, MRI, any other scan, scopies and such similar expenses that are medically necessary or incurred during hospitalization.
- Hospitalisation expenses of the organ donor (except the cost of organ) will be reimbursed.
- Pre hospitalisation expenses upto 30 days and post hospitalisation expenses upto 90 days will be reimbursed.
- Apart from Allopathy, Ayurveda, Unani, Siddha, Homeopathy and Naturopathy system are also allowed.
- Cashless treatment allowed, wherever such facility if available.
- Domiciliary treatment can be taken for - Cancer, Leukemia, Thalassemia, Tuberculosis, Paralysis, Cardiac Ailments, Pleurisy, Leprosy, Kidney ailment, All Seizure disorders, Parkinson's Disease, 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, Anemia, Psoriasis, Third degree burns, Arthritis, Hypo thyroidism, Hyper thyroidism, expenses incurred on radiotherapy and chemotherapy in treatment of cancer and leukemia, Glaucoma, Tumor, Diphtheria, Malaria, Non-Alcoholic of Liver, Purpura, Typhoid, Accidents of serious nature, Cerebral Palsy, Polio, all Strokes leading to Paralysis, Hemorrhages caused by accidents, all animal/reptile/insect bite or sting, chronic pancreatitis, Immuno suppressants, multiple sclerosis/motor neuron disease, status asthmaticus, sequalea 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 venis, thrombo embolism venous thrombosis/venous thrombo embolism (VTE), growth disorders, Graves' disease, Chronic Pulmonary Disease, Chronic Bronchitis, Physiotherapy and swine flu.
- Domiciliary treatment valid for the period mentioned and if no mention of the period, it will be taken as 90 days.

- Identity Cards will be issued to the employees and dependents.
- Employees (not dependents) will be provided Rs.1,00,000/- as ex-gratia for the following critical illness: Cancel including Leukemia, Stroke, Paralysis, By-Pass Surgery, Major Organ Transplant/Bone marrow transplantation, End Stage Liver Disease, Heart Attack, Kidney Failure and Heart Valve Replacement Surgery.
- For normal delivery and caesarian delivery will be reimbursed upto Rs.50,000/- and Rs.75,000/- respectively.
- Over and above the maternity limit an amount of Rs.20,000/- is allowed for the Medical expenses of New born baby.
- New born baby is covered from day one.
- Ambulance charges for shifting from residence to hospital, hospital to residence, hospital to hospital is allowed upto Rs.2500/- per trip.
- Taxi and Auto expenses allowed upto Rs.750/- per trip.
- All Taxes, Surcharges, Service charges, Registration charges, Admission charges, Nursing and Administration charges will be reimbursed.
- Cost of diapers and sanitary pads will also be reimbursed.

15. Retirement

- After reaching 57 years of age, an employee may be retired after giving him two months notice, if his efficiency is impaired.
- A workman shall not be compelled to retire before 60 years of age and no letter for extending his service upto 60 years is required.
- Retirement will be on the last day of the month in which employee completes 60 years.
- If the date of birth of an employee is 1st of a month, his retirement will be from that date.
- Employees can encash PL upto 240 days at the time of retirement. In case of death of any employee, family will get the encashment.
- PL encashment upto Rs.3,00,000/- is exempted from payment of Income Tax.

16. Provident Fund

- With effect from 01.11.2002 the rate of PF is 10% of Pay.
- Pay = Basic Pay, Special Pay, PQP, Graduation Pay, Officiating Pay and Increment component of FPP.

- PF will be deducted from the date of confirmation.
- PF funds to be managed by a trust, with workmen nominee.
- No deduction shall be made in the final payment to the subscriber or his nominee.
- Employee who completes 10 years of service will get the Bank's contribution with interest.
- Those who have completed 5 years and not completed 10 years will get 10% of Bank's Contribution with interest.
- The money under PF shall not be forfeited except where the employee is dismissed causing financial loss and it will be limited to the extent of loss.
- Willing employee can contribute Voluntary PF without any ceiling.
- VPF once started should be remitted atleast for a period of 6 months.
- The quantum of PF loan is 6 times of Pay.
- PF loan is repayable in 48 monthly installments.

Non-refundable Withdrawal

- NRW is available to employees put in more than 10 years of service.
- NRW can be availed thrice during the service.
- He can withdraw upto 90% of his contribution for the first and second time.
- Third time, he can avail upto 50% of his contribution.
- Purposes: Marriage of wards, Housing – (Purchase, Construction, Repayment of Housing loan), Payment of LIC premium, Higher education of wards, Costly medical treatment.
- Employee can avail the loan for 2nd house or plot apart from the Housing loan availed from the Bank.

17. Gratuity

- Applicable to all the employees, irrespective of their option for Provident Fund, Contributory Pension Scheme, New Pension System.
- Payable after 10 years of service on superannuation, VRS, termination of service and to the nominee in case of death.

As per act:

- Pay + DA x 15/26 x No of years of service (Max Rs.10 Lacs)

As per Bipartite:

- Pay x No of years of service (max 15 months upto 30 years) and ½ month pay for every year beyond 30 years.
- Employee will get the highest.
- Total service will be calculated from the date of joining.
- Gratuity above Rs.10 lacs attracts Income Tax.
- Dismissed employee will also get Gratuity. If there is any financial loss, to that extant deduction will be made.
- As per Gratuity Act, parents, if earlier nominated, will cease to be nominees, once the employee gets married.

18. Pension

- All employees who joined the services of the Bank on or after 01.11.1993 upto 31.03.2010 and those existing employees who have opted for Pension Scheme are eligible to get pension.
- Those employees who join the Bank after 35 years of age are given the option to choose PF within 90 days of joining the Bank.
- A board of trustees manages the Pension Fund.
- Every year bank has to make an actuarial calculation and make additional contribution to the Fund, if needed.
- The period of loss of pay will not be taken for payment of pension. .
- Broken period of above 6 months will be treated as one year and less than 6 months will be ignored.
- On Resignation, dismissal, removal, termination from service, the entire past service will be forfeited and the employee will not get pension.
- An ex-servicemen will continue to draw Military Pension and his service in the army will not be taken as Bank's service.
- On retirement, employee will get superannuation pension.
- Employee will get full pension if he completes 33 years of service.
- For less service, it will be proportionate.
- Minimum service required for pension is 10 years.

- For Voluntary Retirement, 20 years service is required.
- Those who take VRS under Regulation 29 will get pension for left out service, subject to a maximum of 5 years.
- A person opting for VRS should give 3 months notice.
- A person with 10 years of service, retiring from the Bank due to mental/physical incapacity will get invalid pension.
- A person on dismissal, removal, termination from service, if deserve special consideration, a compassionate allowance will be permitted. This will not exceed 2/3 of the normal pension.
- A person with 10 years of service, retiring from the Bank on the orders of the Bank in public interest will get premature retirement pension.
- On compulsory retirement, an employee will get minimum 2/3 pension and maximum full pension.
- Pay for Pension = Basic Pay, Stagnation increments, Special Pay, PQP, Graduation Pay, Increment component of FPP.
- DA is payable on pension including the commuted portion of pension.
- An employee who expired after one year of service or within one year of service, duly underwent medical examination will get family pension.
- The family of a retired employee will get family pension after his death.
- Son can get upto 25 years of age.
- Daughter can get upto her marriage.
- Widowed or divorced daughter can get pension.
- Parents will get in case the employee has not left any family.
- Widow/Widower will get family pension till her/his death or remarriage.
- Son/Daughter will get family pension upto the age of 25 or till his/her marriage, whichever is earlier.
- If the son or daughter is having physical or mental disability, they will get pension throughout their life.
- The family of Ex-servicemen can draw both the family pension. i.e., from Military and from Bank.
- 1/3 of the pension may be commuted.
- At 60 years of age the commutation will be – $\text{Pension}/3 \times 9.81 \times 12$.
- If a person takes VRS at the age of 45, it will be – $\text{Pension}/3 \times 14.37 \times 12$.
- Commuted portion will be restored after 15 years.

- Bank can recover dues from Pension.
 - A pensioner, who was not an officer, need not get any permission to go for commercial employment.
 - The employees who has retired from the service prior to 01.01.1986 or their spouses are eligible for an ex-gratia of Rs.300/- per month + Dearness allowance thereon.
 - With effect from 01.11.2012, Part Time Service will be reckoned as full time service from the date of appointment or from 01.09.1978, whichever is later.

Employees who joined the Bank after 01.04.2010

- All employees who join the Bank on or after 01.04.2010 will be covered under New Pension Scheme (Defined Contribution Pension Scheme) as applicable to the employees of Central Government with effect from 01.01.2004 and modified from time to time.
 - They will not get any Provident Fund or Pension applicable to those joined earlier.
 - Employees will be contributing 10% of their Basic and Dearness Allowance and Bank will make a matching contribution.
 - New Pension System is made into a law by the Parliament.
 - They are eligible to get Gratuity as per Act or as per Bank's rules, whichever is higher.
 - However, they are not eligible for any Provident Fund.

19. Uniform and Liveries

- Watchmen, Armed Guards, Drivers, Electrician, Air-condition plant helpers are eligible for one pair of shoes once in two year.
- Every branch will be provided with a raincoat (Rs.350/-) and umbrella (Rs.225/-).

20. Joining Time on Transfer

- On Management transfer employee will get 6 days joining time excluding holidays either immediately after relieving or within three months after joining the new place of posting.
- For transfer in the same station, one day joining time is allowed.
- Employees who opt for request transfer is eligible for joining time only once during his entire service. However, they are not entitled for any TE Bill.

21. Travel on Duty

- Clerical employees are eligible to travel by AC II Tier.
- Subordinate employees are eligible to travel by AC III Tier.
- Any surface transport can be used and reimbursement will be maximum of Rs.6/- per Km.
- If an employee is forced to travel by a lower class, at the discretion of the Management he can be paid his eligible class.
- On transfer the employee can claim the travel expenses for his family in the class eligible to him.
- In case of request transfer, employee cannot claim any TE Bill. However, once during the service, he can avail joining time.
- He is also entitled to claim expenses to transport his belongings by rail as under:
 - Married clerk can claim upto 3000 kgs.
 - Unmarried clerk can claim upto 2000 kgs.
 - Married subordinate staff can claim upto 2000 kgs.
 - Unmarried subordinate staff can claim upto 1150 kgs.

- If the places are not connected by train, lorry fare can be claimed.
- For breakages during transporting personal belongings, following will be paid:
 - For Clerks on production of receipts/bills Rs.1500/-
 - For Subordinate staff on production of receipts/bills Rs.1000/-

- For clerks on declaration basis Rs.1000/-
 - For subordinate staff on declaration basis Rs. 750/-
- Employees will be given 100% of the expected expenses as advance.
- TE bill should be submitted within 7 days on completing the tour.

22. Festival Advance

- One month's Basic pay.

23. Loans

Conveyance Loan

For four wheelers:

- Employees having 5 years of completed service. For Ex-servicemen, their defence services will also be taken into account.
- Repayment 200 installments.
- Principal and Interest to be recovered in 3:2 ratio.
- Quantum maximum 5.00 lacs
- Margin 20%
- Rate of Interest for the period 01.01.2014 to 31.12.2014 is 8.5%.
- Loan is available for repair of motor car.
- Second hand vehicle below 10 years old can be purchased.
- Old vehicles require qualification and valuation certificate.
- Three loans can be sanctioned during the service and the gap between two loans should be more than 4 years.
- Take home pay with this loan installment should be 35%

For Two wheelers:

- Employees completed 3 years of service are eligible for the loan.
- Repayment in 84 installments.
- Principal and Interest to be recovered in 5:1 ratio.
- Quantum maximum Rs. 80,000/-
- Margin 10%
- Rate of Interest for the period 01.01.2014 to 31.12.2014 is 8.5%.

- Second hand vehicle below 5 years old can be purchased.
- Old vehicles require qualification and valuation certificate.
- Three loans can be sanctioned during the service and the gap between two loans should be more than 4 years.
- Take home pay with this loan instalment should be 35%

Gold Loans:

- Employees can avail gold loan at par with general customers.

NSC Loan:

- Maximum quantum Rs.30,000/- in one financial year at concessional rate of interest.
- More than Rs.30,000/- can be availed at commercial rate of interest.
- Margin 10%

Clean Overdraft:

- All employees completed 3 years of service.
- Quantum of facility:

Service	Officers	Clerks	Sub-staff
3 to 5 years	70,000/-	60,000/-	40,000/-
5 to 10 years	3,15,000/-	2,75,000/-	1,00,000/-
Above 10 years	5,00,000/-	3,00,000/-	1,25,000/-

- In the last 5 years, every year 10% of the facility to be reduced and 50% to be adjusted in the terminal benefits.
- Rate of Interest = Base Rate with quarterly rests.
- Take home pay should be 40%.

Housing Loan:

- Loan can be availed for purchase of land, purchase of house, construction of house, enlargement of an existing house etc.,
- All confirmed employees would get the loan.
- Ex-servicemen are eligible to add their defence services.
- Loan can be sanctioned for demolition and reconstruction of a house owned by the employee or his/her spouse.
- Cost of Stamp paper and registration charges can be included in the cost of the house.
- Employee cannot avail a housing loan in a place (City, Urban Agglomeration), where he already owns a house.

➤ Quantum:	Clerks	Rs.30,00,000/-
	Subordinate staff	Rs.20,00,000/-

- Margin 10%.
- Employees can avail additional loan from the Bank.
- Rate of interest - Base rate or 8% (simple) whichever is lower.
- Repayment 360 months. (Principal in 270 and interest in 90)
- Principal and Interest to be recovered in 3:1 ratio.
- 2nd housing loan can be availed for acquiring a bigger house, meet the cost of escalation, meet the cost of repairs or to convert the existing commercial loan.

➤ 2nd Housing Loan –	Officers	Rs.10,00,000/-
	Clerks	Rs. 7,00,000/-
	Subordinate Staff	Rs. 5,00,000/-

- Margin 25%.
- Repayment in 20 years. (Principal in 180 and interest in 60 months)
- Quantum = Present Eligibility – Already Availed.

24. Promotion Policy:

Clerical to Officer Cadre:

- Two channels of promotion – Seniority (State Service) and Merit (All India Service).
- Proportion of promotion and direct recruitment for the year 2013-2014 and onwards: State Service 35%, All India Service 25% and Direct Recruitment 40%.

State Service:

- Eligibility – 3 years of service
- Twice the number of identified vacancies will be allowed to participate.
- Weightage for graduation – 1 year
- Weightage for post graduation, double degree – 1 year
- For CAIIB – I/JAIIB – 1 year
- For CAIIB – II /CAIB – 2 years
- Written test for 100 marks in Practical Banking and Computer Application on CBS. Minimum qualifying marks – 35. For SC/ST candidates – 30.
- Successful candidates will be ranked as per State-wise simple seniority and offered promotion.
- Applicants not attending the test will be barred for a period of 1 year.
- They will be posted within the State.

All India Service:

- Eligibility – 2 years of service
- Vacancies will be identified on All India Basis.
- A written test will be conducted with the following subjects. Minimum qualifying marks and Maximum marks are given below:
- Banking 35/100, CBS/IT 35/100, Commercial Law/Accountancy 35/100, English 35/100. Minimum qualifying marks for SC/ST will be 30.
- For length of service, one mark for every year, after completion of 10 years will be given subject to a maximum of 10 marks.

- For rural service 2 marks will be given per year of service, subject to a maximum of 10 marks.
- Educational qualification marks will be:

• Post graduation	2
• LL.B/Diploma of IIBF	3
• CAIIB Part – I	4
• CAIIB Part – II	6
• (All together – maximum 10 marks)	
- Service, Rural Service and Educational qualification put together, maximum marks will be 25.
- An interview will be conducted for 20 marks. No minimum qualifying marks.
- Generally, posting will be on All India basis. If vacancies are available in the State, after requests are considered, posting can be given in the same State.
- Those who are posted outside the State will be brought back, first to go, first to come basis.
- Those who refuse will be barred for 1 year.

General for both the channels:

- 10% will be kept as wait list and offered promotion against refusals.
- If the vacancy in Seniority channel is not filled in, it will be filled in from the merit channel.
- Ex-servicemen will have maximum of 2 years weightage. (one for every 5 years of Army service).
- Employees can appear on both the channels.
- Subject-wise marks will be given to unsuccessful candidates.
- Chartered Accountant, Cost Accountant, Company Secretary, Chartered Financial Analyst qualified employees need to appear for interview only under All India Service. They will be taken separately without any number restriction.
- Unfilled seniority vacancies will be filled by All India Service and unfilled vacancies in All India Service will be filled by Direct recruitment.
- A person promoted to officer cadre can seek for reversion within one year and on reversion he will be posted in the same Station subject to availability of vacancy.
- On reversion, he will be barred for a period of 2 years.

Fitment Formula – Clerk to Officer w.e.f. 01.11.2007 :

Stage	Basic Pay (From 01.05.2010)	10 th Bipartite Basic Pay	Fitment in JMS I 01.05.2010	Fitment in JMS I 10 th BP
	Rs.	Rs.	Rs.	Rs.
1	7200	11765	14500	23700
2	7600	12420	14500	23700
3	8000	13075	14500	23700
4	8400	13730	14500	23700
5	8900	14545	14500	23700
6	9400	15360	14500	23700
7	9900	16175	14500	23700
8	10500	17155	14500	23700
9	11100	18135	14500	23700
10	11700	19115	15100	24680
11	12300	20095	15700	25660
12	13000	21240	16300	26640
13	13700	22385	16900	27620
14	14400	23530	17500	28600
15	15100	24675	18100	29580
16	15800	25820	18700	30560
17	16500	29965	19400	31705
18	17200	28110	20100	32850
19	18500	30250	20900	34160
20	19300	31450	21700	25470
21	20100	32850	22500	36780
22	20900	34610	23300	38090
23	21700	35470	24100	39400
24	22500	36780	24900	40710
25	23300	38090	25700	42020
26	24100	39400	25700	42020
27	24900	40710	25700	42020
28	--	42020	--	42020

- Promotee officer will get the next increment in Officer Cadre on the anniversary date of his last increment.
- Employee upto 9th stage will get the increment in officer cadre on the anniversary date of promotion.

- Those who have completed more than one year in the basic pay of Rs.19300/31450, 20100/32850, 20900/34610, 21700/35470, 22500/36780 will draw their next increment on the anniversary date of their last increment.
 - Those who have completed less than one year in the basic pay of Rs.19300/31450, 20100/32850, 20900/34610, 21700/35470, 22500/36780 will draw their next increment after fitment on the anniversary date of promotion.
 - Those who have completed more than one year in the basic pay of Rs.23300/38090, 24100/39400, 24900/40710 will earn their next increment on the anniversary date of their last increment subject to crossing of efficiency bar.
 - FPP drawn as clerk will continue.
 - Increments drawn for JAIIB/CAIIB will be reduced in the Clerical Scale and fitment will be given. JAIIB/CAIIB increments will be given in the Officer's Scale. If the increments earned will be less than the increments reduced, no reduction will be made.
 - Despite the above, if the Officer salary (Basic + DA) is less than the Clerical salary a Temporary Personal Allowance will be given and the same will be wiped out in three equal installments.

Subordinate Staff to Clerical Cadre:

Seniority Channel:

- 50% vacancies through Seniority Channel and 50% through Merit Channel.
 - Subordinate staff (including HK) completing 3 years of service are eligible to appear.
 - Twice the number of identified vacancies will be called for the process.
 - They will be given 6 days training in Computer/CBS.

- There will be practical/written test for 80 marks. An interview will be conducted for 20 marks. For the total 100 marks, those who secure above 30 marks will be considered as successful. For SC/ST candidates the minimum marks will be 25.
 - Successful candidates will be ranked as per simple seniority. Those who are above 100% of the identified vacancies will be kept in the panel for one year. If vacancies are available under merit channel, they will be absorbed.

Merit Channel:

Eligibility:

- Studied upto SSLC - 2 years service
 - Upto 7th Standard - 5 years service
 - No Educational qualification - 10 years service

- A written test will be held for 100 marks. Subject and maximum/minimum qualifying marks will be as under:

	General	SC/ST
➤ Clerical Aptitude	6/20	5/20
➤ Elementary Banking Knowledge	12/40	10/40
➤ Computer Literacy	12/40	10/40

- An interview will be held for ranking with 20 marks.
 - Twice the number of vacancies will be called for interview.

Weightage:

- One mark for every completed year of FTS beyond 5 years, with maximum of 15 marks.
 - Service marks for PTS:

- 1/3 scale 0.33 marks per year
 - ½ scale 0.50 marks per year
 - ¾ scale 0.75 marks per year

- Those who are above 100% will be absorbed against refusals or any vacancy within a year.
 - Over and above these promotions, all subordinate staff who become graduate or post graduate will be promoted to clerical cadre.
 - Those who refuse will be barred for 2 years.
 - During the probationary period reversion will be permitted and posting will be given in the same place subject to identified vacancies.

- Those applicants, who are not attending the test will be barred for 1 year.
- An employee can appear on both the channels.
- Ex-servicemen will have maximum 2 years weightage (one for every 5 years of Military service)
- Vacancies of one channel can be used for the candidates of the other channel.
- Subject-wise Mark list will be given to unsuccessful candidates.

Fitment Formula Subordinate Staff to Clerks w.e.f. 01.05.2010 :

Stage	Basic Pay (From 01.05.2010)	10 th Bipartite Basic Pay	Fitment (Peons) 01.05.2010	Fitment (Drivers) 01.05.2010
	Rs.	Rs.	Rs.	Rs.
1	5850	9560	7200	8900
2	6050	9885	7600	8900
3	6250	10210	8000	8900
4	6450	10535	8400	9400
5	6650	10860	8400	9400
6	6900	11270	8900	9900
7	7150	11680	8900	9900
8	7400	12090	9400	10500
9	7650	12500	9400	10500
10	7900	12910	9900	11100
11	8200	13400	9900	11100
12	8500	13890	10500	11100
13	8800	14380	10500	11700
14	9100	14870	11100	11700
15	9450	15440	11100	12300
16	9800	16010	11700	12300
17	10150	16580	11700	13000
18	10550	17235	12300	13000
19	10950	17890	12300	13700
20	11350	18545	13000	13700
21	11750	19200	13000	14400
22	12150	19855	13700	14400
23	12550	20510	13700	14400
24	12950	21165	14400	15100
25	13350	21820	14400	15100
26	13750	22470	15100	15100
27	14150	23130	15100	15800
28	--	23785	15800	15800

- Employees fitted in the lower clubbing stage will draw their next increment on the anniversary date of promotion.
- Employees fitted in the higher clubbing stage will draw their next increment on the anniversary date last increment in subordinate cadre.
- Subordinate FPP will be continued till they reach their maximum.
- On reaching the maximum, Clerical FPP will be given.

25. Transfer Policy:

- State-wise common Transfer Diary will be maintained to register the request transfers.
- Employee will be informed about his seniority number in the Transfer Diary.
- Employee can give 3 options for transfer to 3 different stations.
- If he/she wishes to get transfer to any of the branches in any another State, he can give a fourth option.
- Zonal Office/Nodal Regional Office will register the request based on the date received by them.
- Transfer orders will be issued as per Transfer Diary 'on first come, first served' basis.
- Request transfer will be considered in preference to new recruits.
- Once in the career, employee can avail joining time on request transfer.
- Requests will be entered as per designation.
- Inter Zone, Inter State transfers will be done by Central Office.
- Once the order is issued, the name of the employee will be struck from the transfer diary. If 1st preference is considered, 2 and 3 will be deleted. If 2nd preference is considered, 3rd preference will be deleted.
- Female candidate will have preference over other transfer requests under separation of spouse joining category twice during the entire service.
- Mutual transfer will be considered, if the employees stand number one to the other stations from their respective stations. This will be considered on chain basis also.
- Posting on appointment of sportsmen, blind persons, physically challenged persons, spastics; compassionate ground will have preference over transfer diary.
- Transfer of Physically challenged persons will be considered over the transfer diary on genuineness of each case through JCC.

- When branches are opened in a new station, circular will be issued and among the applicants, the senior-most will be given posting.
- Temporary transfers will be considered based on merits of each case. Maximum period of temporary transfer is one year.
- Rotation transfers will be made within the same station. This is applicable wherever there is more than one branch in a station. Station is the Panchayat or Municipal or Corporation limits. Employees with more than 5 years of service in a branch will be rotated.

26. Higher Assignment Policy - Clerks:

- Mode of Selection – All the posts will be filled in by inviting applications from the eligible employees.
- Seniority will be the basis of selection.
- Weightage:

• Graduation	: 1 year.
• Post Graduation/Double Graduation	: 1 year
• Educational qualification maximum	: 2 years.
• JAIIB/CAIIB Part I	: 1 year
• Part II of CAIIB	: 2 years
- Higher assignment will take effect from the date mentioned in the order.
- The process for filling up the post will start within one month from the date of arising of the vacancy.

Special Assistants:

- Creation of posts in Rural Areas: Having average total business of 15 crores for the post 104 weeks as on 31st March.
- Creation of posts in Semi-urban Areas: Having average total business of 30 crores for the post 104 weeks as on 31st March.
- No new posts in Urban and Metro areas.
- Application will be issued for the identified vacancies after acceding to the pending transfer requests.
- Among the applicants, the seniors upto 1 : 2 times of the vacancies will be called for interview.

- As per the understanding, if the number one is not having any adverse service records, he alone will be selected.

Head Cashier II/ Clerk:

- Application will be called from the eligible employees.
- The senior-most to each station will be selected and issued with the order.

Single Window Operator – B:

- All the posts of SWO-B will be filled in by inviting application from the eligible SWO-As working in the Station and the same will be given based on their seniority.

Temporary Officiating:

- All the vacancies on temporary basis will be given to the senior-most clerk in the branch who is not drawing any allowance or allowance more than the one which is called for.

Receiving Cashiers:

- Duties of receiving cashier will be entrusted to any clerk working in that branch on rotation basis.

Bar Provision:

- Any person who is refusing to accept the offer of higher assignment order will be barred for 1 year for that post.
- Any clerk who is called for the interview for the post of Special Assistant and did not attend will also be barred for 3 years, if he is not giving acceptable explanation.
- Persons transferred from one State to another will be barred for a period of 1 year.
- During the operative period of punishment, subject to a maximum of 1 year, the employee will not get the posts attracting Special Allowance.

27. Higher Assignment Policy – Subordinate Staff:

- Head Peons: The post will be created if the branch is having more than 7 subordinate staff. The senior-most will be posted as Head Peon.
- Every branch will have the post of Daftary. The senior-most in the station will be posted as Daftary.
- Housekeeper/Peons are also eligible to become Daftary based on their seniority.
- Temporary officiating will be allowed to the senior-most in the branch.

28. Compassionate Appointment & VRS on Medical Grounds:

- The family of the employee, who expires while in service, will get compassionate appointment in the Bank subject to reckoning his/her indigence (financial condition).
- Financial compensation in lieu of employment is also available where the family is not in a position to accept employment as under :

➤ Clerks	Minimum Rs.3 lacs	Maximum Rs.7 lacs
➤ Subordinate Staff	Minimum Rs.2 lacs	Maximum Rs.6 lacs
- All the employees below 55 years of age, if they are incapacitated, they can be opt for Voluntary Retirement from the Services of the bank on medical grounds. The family will get compassionate appointment subject to the financial position of the family.
- Incapacitation to be certified by the Medial Board.
- Further, they will also get Rs.3.50 lacs under Death Relief Fund treating it as loss of employment due to total permanent disability.

29. Staff Welfare Measures:

Medical Clinic:

- Every Regional Office will have a Medical Clinic for the use of staff members.
- It will be provided with a General Practitioner, Homeopath and a Cardiologist.
- General Practitioner will attend for the entire week for 1-1/2 hours a day.
- Cardiologist will attend twice a week for 1-1/2 hours a day.
- General Medicines will be provided.
- The tests, which are required by the Doctor, will be done at the cost of the Bank.

- For this, the bank will have tie-up arrangement with a laboratory.

Tie-up arrangements with Hospitals:

- Bank will make tie-up arrangements with reputed hospitals for cash free treatments at important centers.
- The employee or his dependents, who needs treatment should get a letter from the concerned Regional Office.
- In case of emergency, the admission can be obtained by producing the identity card of the bank.
- The Bank will make the payment directly to the hospital.
- He should also give an undertaking stating that he will make good the difference between the actual expenses and the amount sanctioned by the bank.
- On getting the bill, employee has to apply for hospitalisation in the normal course. The difference, if any will be recovered from the employee.
- Every year few angiography's, angioplasty's, Open Heart Surgery, Closed Heart Surgery and Bye-pass surgery is available free of cost at Madras Medical Mission, Chennai.

Hospitalization Ex-gratia:

- When the Employees and their dependents were hospitalized for major ailments or major surgeries (including cancer treatment), if there is any difference between the actual claim and the amount sanctioned, they can apply for ex-gratia.
- Employees will get 90% of the difference subject to a maximum of Rs.1,50,000/- per year.
- Dependents will get 75% of the difference subject to a maximum of Rs.1,00,000/- per year.
- In the case of death of employee, the entire balance amount will be granted as ex-gratia.
- In case of spouse, the ex-gratia is allowed if the monthly income of the spouse is less than Rs.20,000/-.
- For ex-gratia, the application should be made in Union Parivar and sanctioned therein. After that application for ex-gratia can be made.

Health Check-up:

- All the employees above 40 years of age are eligible for Health Check-up every year.
- The employee or his/her spouse can avail this facility.
- Male members will be reimbursed maximum of Rs.1000/- (Total Rs.1900/-)
- Male members above the age of 45 can get Rs.900/- for Ultrasound Sonography of abdomen.
- Female members will be reimbursed maximum of Rs.1700/. They should undergo Mammography or Ultrasound Sonography of abdomen.
- Female employees (Four months pregnant) can undergo Antenatal Checkup for two times in their service and the maximum eligibility is Rs.5000/- per time.

UBIREMAS:

- Union Bank of India Retired Employees Medical Assistance Scheme is applicable to all the retired employees and their spouses (not having income more than Rs.3550/- per month – now Rs.10000/-) after the age of 60.
- Applicable one time payment is Rs.3000/- for clerks and Rs.2000/- for subordinate staff.
- Reimbursement of hospitalisation expenses is restricted to 100% with the maximum of Rs.1,25,000/- in the case of employees and 75% in the case of spouses. In the case of minor ailments the reimbursement will be upto Rs.10,000/- per claim.
- The reimbursement will be based on the cadre to which he was belonging to at the time of retirement.

50% College Fees Reimbursement:

- Subordinate staff members are eligible to get 50% of the college fees paid to their two wards subject to a maximum of Rs.10,000/- per year.
- Fees means, term fees, examination fees, tuition fees, admission fees.

Reimbursement of School fees:

- A school fee upto 12th Standard to one ward of the staff member is reimbursed upto a maximum of Rs.1850/-.
- For diploma courses in polytechnic is eligible for two years.
- School fees include the tuition fees, cost of books.

Scholarship for Higher Education:

- Scholarship is eligible for one ward of the staff.
- Scholarship based on 10th marks for 10+2 studies – Rs.250/- per month.
- Scholarship based on 12th marks for college studies – Rs.400/- per month if day scholar and Rs.600/- per month for hosteller.
- Minimum marks required for the scholarship is as under:

Qualifying Examination	Officers and Clerks % marks above	Subordinate Staff % marks above
10 th Standard	75%	65%
12 th Standard under Science	75%	65%
12 th Standard under Arts	60%	50%
12 th Standard under Commerce	60%	50%
Final year diploma in Engineering	60%	50%

- Scholarship will be given for 3 or 4 years of graduation.
- If the ward continues his/her education, scholarship will continue for Post Graduation also.
- If the ward secures more than 60% marks in the graduation/diploma, they are eligible for scholarship to pursue post graduation or second graduation.
- Even if the employee expires, the scholarship will continue till the education is over.

Reimbursement of College fees:

- One ward of the employee is eligible for reimbursement of college fees.
- Engineering, Medical, Professional and Career oriented degree courses are eligible for reimbursement.
- Maximum eligible amount is Rs.3000/- per year.
- Fees includes college fees, cost of text books.

Honorarium for securing First Mark:

- One time honorarium of Rs.2500/- will be given to the ward, who is securing first mark in the overall annual performance in the School exam from 1st to 12th Standard.
- Honorarium to Employees completing courses of IIB:
- Employees completing diploma courses of IIB will be given a honorarium of Rs.5000/- and for completing MBA a honorarium of Rs.10000/- will be given.

Holiday Homes:

- Following holiday homes are available:
- Alibag, Amritsar, Bangalore, Coonoor, Gangtok, Goa, Hardwar, Kanyakumari, Khandala, Manali, Mathern, Mount Abu, Munnar, Mussorie, Puri, Tirumala, Tirupathi, Tithal, Guruvayur, Shridi.
- Application through Union Parivar.
- Applicable rent is recovered from the salary.
- Allotment is first come, first served basis.
- Employees and their dependents alone can stay in Holiday homes.

Transit Quarters:

- Transit quarters are available to the staff members and their families while undergoing medical treatment.
- Presently available at Mumbai, Chennai, Delhi, Kolkata.
- Rs.10/- per day is charged.

Honorarium to Union Youth:

- This scheme is applicable to those outstanding wards of the employees who excel in sports and culture.
- State Level achievement Rs.5000/-
- National Level achievement Rs.10000/-
- International Level achievement Rs.20000/-

Canteen Subsidy:

- All employees, who are not getting the subsidized canteen facility are eligible for Rs.200/- per month from 01.08.2013.

Financial Assistance – LOP

- If an employee is on loss of pay due to ill-health, medical treatment, he will get an amount of Rs.3000/- per month for six months.

Financial Assistance to Physically Challenged:

- Physically challenged employees will get financial assistance of Rs.3000/- per year to purchase crutches, hearing aids, Braille books, other accessories, artificial legs, shoes, polio limbs, payment of computer courses.
- For hearing aid, the assistance for three years can be clubbed and an amount of Rs.9000/- can be availed.

Financial Assistance to Physically Challenged Wards:

- Physically challenged children of employees will get financial assistance of Rs.1000/- per year to purchase crutches, hearing aids, Braille books, other accessories, artificial legs, shoes, polio limbs, payment of computer courses/school fees.

Adjustment of Housing Loan:

- This scheme provides relief to the family of an employee who expires while in service to liquidate his housing loan.
- Ex-gratia maximum of 80% of the Housing Loan outstanding to Officers/Clerks subject to a maximum of Rs.2 lacs.
- For subordinate staff the outstanding upto Rs.2 lacs.

Death Relief Fund:

- Applicable to those who have opted for the scheme.
- You can apply to Parivar.
- Subscription Rs.125/- per month.
- In the event of death, the family will get Rs.3.50 lacs w.e.f. 01.09.2013.
- As such, there is no provision to refund the amount remitted by a staff member.

Farewell Scheme to Retiring Employees:

- Retiring employee will be given a memento worth Rs.7500/-.
- Branch can spend Rs.200/- for garland, tea, snacks etc.,

Financial Assistance to Children:

- In the case of employees who die while in service, two children of such employee will get a lumpsum of Rs.2000/- per year till they complete their 12th standard.

Interest Assistance to Education Loans:

- Wards of the employees who are studding in IIM, IIT, NIR, AIIMS will get 1% assistance on their education loans.

Ex-gratia to Pre-1986 retirees:

- Over and above the ex-gratia pension given to pre-1986 retirees will get a lumpsum of Rs.5000/- per month.

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