1. Basic Pay

- Date of effect - 01.11.2022

Year	Clerks Rs.	Subordinate Staff Rs.
1	24050	19500
2	25390	20165
3	26730	20830
4	28070	21495
5	29720	22160
6	31370	22990
7	33020	23820
8	35020	24650
9	37020	25480
10	39020	26130
11	41020	27300
12	43360	28290
13	45700	29280
14	48040	30270
15	50380	31440
16	52720	32610
17	55060	33780
18	57400	35125
19	61800	36470
20	64480	37815

2. Increments

- Date of effect - 01.11.2022.
- 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.
- Subordinate employees are eligible for one extra increments for passing JAIIB and two extra increments for passing CAIIB
- Ex-servicemen joined the Banks after 01.11.2022 will be given re-fixation based on this settlement.

3. Stagnation Increments

- Date of effect - 01.11.2022.
- Rs.2680/- for clerks and Rs.1345/- for subordinate staff.
- Clerks, Subordinate staff will get eleven stagnation increments, once in two years, subject to a maximum of total of eleven such increments.
- Employees who are in receipt of 9 stagnation increments will get the 10^{th} stagnation increment w.e.f., 01.11.2022 or two years from the date of receipt of 9^{th} stagnation increment, whichever is later and draw 11^{th} stagnation increment after 2 years.

- Employees who are in receipt of 9 stagnation increments on or before 01.11.2018 will get the 11th stagnation increment w.e.f 01.11.2022 or two years from the date of receipt of 10th stagnation increment, whichever is later.

- A clerk after becoming an officer, if he is reverted within one year of service, he will get his stagnation increments.

- **Stagnation Increments stage-wise**:

Stage	Clerks	Subordinate Staff
21st	67160	39160
22nd	69840	40505
23rd	72520	41850
24th	75200	43195
25th	77880	44540
26th	80560	45885
27th	83240	47230
28th	85920	48575
29th	88600	49920
30th	91280	51265
31st	93960	52610

4. Definition of Pay

- Basic Pay, Stagnation increments, Special Pay, Graduation Pay/Professional Qualification Pay, Officiating pay and increment component of FPP are eligible for Provident Fund, Gratuity, Pension, New Pension Scheme.
- Basic Pay, Stagnation increments, Special Pay, Graduation Pay/Professional Qualification Pay, Officiating pay, Special Allowance and Transport allowance are eligible for Dearness Allowance.
- Basic Pay, Stagnation increments, Special Pay, Graduation Pay/Professional Qualification Pay, Officiating pay are eligible for House Rent Allowance.

5. 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.
- For Clerks (Increment component) Rs.2680/-
- Inclusive of HRA & Fixed DA - Rs.3155/-
- Where accommodation is provided Rs.2880/-
- For Subordinate staff (Increment component) Rs. 1345/-
- Inclusive of HRA & Fixed DA - Rs.1585/-

- Where accommodation is provided Rs.1445/-
- Employees joined the bank on or before 01.11.1993 are eligible for FPP.
- A Subordinate staff on promotion 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.

6. Dearness Allowance

- Date of effect: 01.11.2022
- 1.00 % of pay per percentage point of Index.
- Dearness allowance in the above manner shall be paid for every variation of rise or fall over 123.03 points of average of All India Consumer Price Index for Industrial Workers Base 2016 = 100. i.e., 0.01% change in DA on pay for change in every second decimal place of CPI 2016 over 123.03 points.

DA Release Date	Quarterly Average	Applicable for
1st May	Jan, Feb, Mar	May, June, July
1st August	April, May, June	August, Sep, Oct
1st November	July, Aug, Sep	Nov, Dec, Jan
1st February	Oct, Nov, Dec	Feb, March, April

- No ceiling on Dearness Allowance
- While working out quarterly average upto first two decimals will be considered.

7. House Rent Allowance

- Date of effect: 01.11.2022

All places	10.25% (No ceiling)

- No HRA payable, if quarters provided. Recovery 0.15% of first scale of pay in their cadre.
- A workmen transferred out of the station other than at his request is eligible for 150% of HRA subject to submission of self declaration.

8. Special Allowance

W.e.f. 01.11.2022, all employees will get 26.50 % of their basic pay as Special Allowance. This attracts DA and not reckoned for terminal benefits.

9. Special Pay

- Date of effect: 01.11.2022.

Special Pay for Clerks:

No	Post	w.e.f 01.11.2022	w.e.f 01.04.2024
1.	Customer Service Associate (Single Window Operator `B')	Rs. 1680/-	Rs.1970/-
2.	Senior Customer Service Associate (Head Cashier II)	Rs. 2605/-	Rs.3050/-
3.	Special Customer Service Associate (Special Assistant)	Rs. 3925/-	Rs.4600/-

Special Pay for Subordinate Staff

1.	Armed Guard/Security Guard	Rs. 795/-
2.	Senior Office Assistant (Bill Collector/Daftary)	Rs.1145/-
3.	Special Office Assistant (Head Peon)	Rs.1505/-
4.	Office Assistant (Tech) (Electrician)	Rs.4150/-
5.	Office Assistant (Tech) (AC Plant Operator)	Rs.4150/-
6.	Driver	Rs.4825/-

Professional Qualification Pay/Graduation Pay

- 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:

Graduates	Rs. 820/- after completing one year Rs.1640/- after completing two years
JAIIB/CAIIB-I	Rs. 820/- after completing one year
JAIIB/CAIIB-II (or) Graduates/CAIB	Rs.820/- after completing one years Rs.1640/- after completing two years Rs.2460/- after completing three years
Graduate/CAIIB	Rs. 820/- after completing one year Rs.1640/- after completing two years Rs.2460/- after completing three years Rs.3280/- after completing four years Rs.4100/- after completing five years

- If a clerical staff is not having sufficient increments for release and acquired the above qualifications, one or two Graduation Pay/PQP will be released.
- A clerk after reaching the maximum of scale or 19th stage in the scale, if he acquires Graduation/JAIIB/CAIIB, apart from the Graduation Pay/PQP the stagnation increments will be advanced to one or two years.
- Office Assistants who hereafter reach or have already reached 20th stage of the scale and have got increments in consideration of passing JAIIB/CAIIB, PQP shall be payable as under

JAIIB/CAIIB-I	Rs. 820/- after completing one year
JAIIB/CAIIB-II (or)	Rs.820/- after completing one years Rs.1640/- after completing two years Rs.2460/- after completing three years

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.

Duties of Customer Service Associate (CSA)

- Attending to customers across the counters for all routine clerical work other than supervisory work except specifically provided herein.
- Receipt of cheques, Drafts, Dividend Warrants, Pay Orders / Bankers Cheques and other similar instruments

other than Bills and giving acknowledgments for the same in the counterfoil.

- Receiving and acknowledging inward thapals/ letters/courier/speed post etc.
- Ensuring proper contents in the covers and envelopes including thapals, Registered Post/ Courier/Speed Post etc., before despatch of the same.
- Data entry in system of details of Account opening forms including Aadhar based documents after the documents are approved and verified by a supervisory staff.
- Updating and uploading in the system, KYC documents which are verified and approved by a supervisory staff.
- Following up and guiding the customers for completing the KYC, e-KYC, Re-KYC, c-KYC
- Generation of CIBIL Reports.
- Generation of Statements of accounts in hard copy/soft copy and sending by post/mail/hand delivery as the case may be, at the request of the customers/a supervisory staff.
- Printing of Passbook including printing of Bar code/ Branch, Customer details page, Transactions at the request of the customers/a supervisory staff, whenever required.

- Preparation and/or generation of Certificate of Balance from the system at the request of the customer for authentication/approval by a supervisory staff.
- Registering Standing Instructions of customers in the system for authentication by a supervisory staff.
- Registering Stop Payment Instructions of the customers in the system for authentication by a supervisory staff.
- Registering/entering (PPS) Positive Pay System letters in the system as are received from the account holders for further approval by a supervisory staff.
- Delivery of cheque books to customers after entering the details in the prescribed register and obtaining the acknowledgement from the customer, subject to approval by a supervisory staff.
- Delivery of Debit Card to customers after entering the details in the prescribed register and obtaining the acknowledgement from the customer, subject to approval by a supervisory staff.
- Recounting of cash in cash department/currency chest.
- Scanning and capturing of specimen signatures of account holders for authentication by a supervisory staff.
- Assisting an officer in Loan Recovery Department by writing letters to borrowers on overdue installments, overdue notices, default advises, contacting borrowers

for reminder, etc. either by sending mail or by contacting through phone.

- Generating or preparing intimation letters to the customers about due date of maturity of Deposits and seeking renewal of Deposits.
- Entry of Locker operations either in the manual register or in the system and assisting a supervisory staff for operation of Locker by the customers. (other than key holding)
- Generating or preparing intimation letters to customers for payment of Locker Renewal Fee.
- Follow-up with customer for recovery of locker fee over dues, by mail or on phone and sending letter in the prescribed format, in this regard.
- Feeding/uploading details of credit proposals, loan applications/documents after authentication by a supervisory staff.
- Working in “May I Help You” counters.
- Working in Audit Departments to assist Internal Auditors in preparation of audit reports, related correspondence, etc.
- In dedicated and exclusive cash counters, there shall be no limit for accepting/paying cash from/to the customers.

- In other counters, receipt of cash and authorization of the cash received upto Rs.50,000.
- Cash receipts for issuance of pre-signed DDs, etc. independently upto and including Rs.50,000.
- Passing cash cheques and other like instruments independently upto and including Rs.50,000.
- Passing clearing/transfer vouchers/other similar instruments independently upto and including Rs.1,00,000.
- Passing clearing and transfer vouchers and other similar instruments of Rs.1,00,000 and above but upto Rs.2,00,000 jointly with another Customer Service Associate/upto Rs.2,50,000/- with Senior CSA (Cash) / upto Rs.4,00,000/- with Special CSA.
- Customer Service Associate may be utilized in administrative offices/departments to work and assist officers in routine correspondence, follow up, generation of statistical data, returns and statements, working as Assistants to Executives, etc.
- To work in inward/outward clearing department/ exclusive departments/specialized branches like Service Branch, Cheque Processing Centres etc., relating to this work and assigned duties like scanning of cheques, uploading, etc.

- Those who are required to work in night shifts/odd hours in specialized branches like Service Branch, Cheque Processing Centres etc., may be compensated by arrangement of conveyance, inconvenience allowance.
- Feeding Life Certificates of Pensioners in the system for authentication by a supervisory staff.
- Generating/preparing Clearing Return memos and forwarding the same to account holders.
- CSAs with required experience and certification, may be assigned to work as Telephone Operator.
- Assisting a supervisory staff in Loan department including dealing with Gold Loan/Jewel Loan including feeding of loan documents, etc. in the system (other than authenticating quality of gold/jewel pledged).
- Customer Service Associate may be utilized to work in Rural Development Department/Agri Loan Department to assist an officer in handling routine correspondence, generation of statistical data, inspection reports, etc.
- CSA may be utilized for assisting/to accompany an officer in recovery of loans outside the Branch/office subject to reimbursement of conveyance expenses and out of pocket expenses, and overtime wages, if any payable.
- Customer Service Associate may be utilized for acquisition of new business, marketing, guiding the

customers about digital/other banking products/loan products within office hours and without any assigned targets.

- Banks may utilize CSAs in exclusive marketing work/team/ department outside the Branch/Office by providing guidelines. Facilities like reimbursement of conveyance expenses (other than provided in clause 16)/petrol charges, out of pocket expenses, mobile phone bills upto a prescribed ceiling per month, lunch expenses, entertainment expenses, vehicle parking charges, etc., wherever required may be decided at each Bank level
- Banks may evolve proper guidelines for selecting staff for this exclusive marketing work based on defined criteria, suitability, product knowledge, aptitude, special qualifications on marketing, etc.
- Banks should evolve SOPs/guidelines for allocation of work to Customer Service Associates who are persons with benchmark disabilities.
- Customer Service Associate may be sent on deputation to Bank's own training establishment/s or to any organization/Institution outside of the Bank.
- CSA may enter and feed the details of remittances under NEFT and RTGS but <u>authorization and responsibility thereof shall be of a supervisory staff.</u>
- <u>Assisting</u> the customers to activate net banking/ mobile banking facility

- Sensitizing customers about digital products, loan products, and available alternate delivery channels.
- Working in Advances/Credit Department and generating CERSAI from CERSAI portal
- Feeding data in CERSAI portal for further verification & authorization by a supervisory staff.
- In Forex Department, CSA may be asked to work as a maker in inward remittance, outward remittance, realization of Export Bills, Letter of Credit lodgment for Import and Export Bills, View Swift credit entries and sending intimation of the same.
- To work in I.T. department to undertake duties that are done by RCC or at Help-desk like running a patch programme, Maintaining records of Hardware etc. (employees with qualification of BCA, B.Tech, MCA, etc. may be entrusted with such duties).

The duties provided under this Settlement are subject to performance within the working hours.

Duties of Senior Customer Service Associate (Cash)

Besides the passing powers provided herein under this settlement, the duties involve the bank’s cash, key and/or other valuables in safe custody jointly with an officer and being accountable for them and being responsible for the running of cash department and besides the following duties:

- Passing cash cheques and other instruments independently upto and including Rs.50,000.
- Cash receipt for pre-signed DD etc., independently upto and including Rs.50,000.
- Passing clearing/transfer vouchers/other instruments independently upto and including Rs.1,50,000.
- Passing clearing and transfer vouchers and other similar instruments of Rs.1,50,000 and above but upto Rs.2,50,000 jointly with another Customer Service Associate/upto Rs.4,50,000 with Special CSA.
- Loading/replenishing cash in on-site ATMs/Cash Recycler Machines or other similar machines during office hours jointly with a Special CSA/Officer.
- To collect and deposit the cash from Cash Deposit Machines/Cash Recycler Machines or other similar machines available in the Branch after reconciling the entries jointly with a Special CSA/Officer.
- Opinion compilation
- Verification of vernacular signatures/endorsements
- Countersigning cheques and/or drafts (on selves or correspondents), payment orders, deposit receipts etc.,
- Attending to Government Treasury work
- Discharging/endorsing bills, cheques etc.,

- In dedicated and exclusive cash counters, there shall be no limit for accepting and paying cash from/to customers.

Duties of Special Customer Service Associate

Besides the duties of Customer Service Associate, Special Customer Service Associate shall be accountable and responsible for running of the department/section under them and their duties shall involve looking after and checking the work of Customer Service Associates and Office Assistants and shall also include:

- Passing of cash cheques and other like instruments independently upto and including Rs.1,00,000.
- Passing clearing/transfer vouchers/other similar instruments independently upto and including Rs.3,00,000.
- Passing clearing and transfer vouchers and other similar instruments of Rs.3,00,000 and above but upto Rs.4,00,000 jointly with another Customer Service Associate/upto Rs.4,50,000 with Senior CSA (Cash).
- Authorization of Cash receipt independently upto and including Rs.2,00,000.
- Passing of cheques upto limits mentioned hereinabove and passing will include verification of signature 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 printouts etc.,

- 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 acknowledgments.
- Signing vouchers, cheques, drafts, mail transfers, pay orders, advices such as non-payment advices, inter-branch fate calling advices, bill schedules, demand notices, statements, certificates etc.,
- 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.
- Checking, manually or online, current, savings and other accounts.
- Discharging, endorsing cheques, bills etc.,
- Perform, when required in a computerized set-up, system control functions, either jointly with an officer or independently, upon specific authorization in this regard.

- 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.
- Loading/replenishing cash in on-site ATMs/Cash Recycler Machines or other similar machines during office hours <u>jointly with a Senior CSA (Cash)/Officer.</u>
- To collect and deposit the cash from Cash Deposit Machines/Cash Recycler Machines or other similar machines available in the Branch after reconciling the entries <u>jointly with a Senior CSA (Cash)/Officer.</u>

For the purpose of efficient and effective functioning of the section or department, Special Customer Service Associate shall ensure all acts, things and steps necessary therefor are taken by himself or by Customer Service Associate placed under him and shall ensure that, wherever necessary:

- Reminders are sent on time and followed up.
- Pass sheets/books are filled up and issued promptly.
- Deposits are renewed on due dates or reminders sent to the parties.
- Standing instructions are complied with.
- Bills are accepted and due dates diarized/advised and followed up.
- Interest, commissions and service charges are collected.
- Proceeds of bills are received or remitted promptly.

- Confirmation of balance of accounts of the customers and its follow-up.
- All securities relating to the department/section of which is Special Customer Service Associate is in charge are secured and/or kept in proper custody and properly handed to the authorized person at the close of the day.
- Advices and/or duplicate advices/summaries are issued/ responded promptly, wherever called for.
- Checking the proper recording of entries and all relevant particulars in regard to accounts opened under due authorization.
- Assisting in the counting of cash balances, securities etc., in the presence of the inspecting officials.
- Assisting the inspecting officers in checking the quantities and value of the securities charged to the bank.
- Checking items of stationery and marking off vouchers and acknowledgments and assisting in the examination of vouchers other than those of inter-branch/sub-office(s) items-in-transit, suspense charges, sundry deposits and stationery accounts.
- Assisting in preparing the audit returns/reports and typing and generally assisting the inspecting officer in his functions as may be required.

<u>In case of Special Pay carrying posts :-</u>

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

Selection of staff for being entrusted with special pay carrying post of Special Customer Service Associate shall be on the basis of their suitability for the specialized function, norms for which shall be decided at the bank level.

- An employee assigned higher Special Pay duties shall, subject to availability of time, also perform routine duties of his/her cadre i.e., CSA.

- The duties and responsibilities now agreed to for Customer Service Associate/Senior Customer Service Associate (Cash)/Special Customer Service Associate **shall not be regarded as supervisory duties** and the employees required to perform these duties and discharge these responsibilities shall be regarded as 'Workmen' under ID Act.
- Special Customer Service Associates duties do not include the duties of Senior Customer Service Associate (Cash).
- The duties provided herein under the Settlement are subject to performance within the respective stipulated working hours.

Responsibilities under Finacle 10 (As per Bipartite)

In terms of Staff Circular No.7010 dated 21.08.2019 "Bank has not restricted the job role of Special Assistants, Head Cashiers, SWO-B & SWO-A in the CBS under Fiancle 10 because of which the CBS system may allow clerical employees to do certain jobs and duties without any restrictions and beyond the level of authorization prescribed in the Bipartite Settlement. It is clarified that the Branches should extract duties from various cadres of Clerical Staff under CBS in Finacle 10 as per duties specified for respective cadres in the Bipartite Settlement and within the level of authorization permitted therein."

Passing Powers	CSA	Sr. CSA	Sp. CSA
Passing cash cheques/ other instruments independently upto and including	50,000	50,000	1,00,000
Cash receipt for pre-signed DDs etc., independently upto and including	50,000	50,000	NIL
Cash receipt and authorization independently upto and including	50,000	50,000	2,00,000
Passing clearing/transfer vouchers/other like instruments independently upto and including	1,00,000	1,50,000	3,00,000
Passing clearing/transfer vouchers/other like instruments jointly with CSA	Above 1,00,000 Below 2,00,00	Above 1,50,000 Below 2,50,000	Above 3,00,000 Below 4,00,000
Passing clearing/transfer vouchers/other like instruments jointly with Senior CSA	Above 1,00,000 Below 2,50,000	NA	Above 3,00,000 Below 4,50,000

Passing clearing/transfer vouchers/other like instruments jointly with Special CSA	Above 1,00,000 Below 4,00,000	Above 1,50,000 Below 4,50,000	NA
Receipt and Payment of cash in dedicated cash counter	No limit	No limit	NA

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 watchman/Armed Guard.

Armed Guard:

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

Senior Office Assistant (Daftary/Bill Collector):

- Obtaining acceptance of bills of exchange, hundis etc., drawn on local parties or banks and/or collecting payments thereof.

- Collecting payments for cheques or postal order etc., from banks or post office counters. They may also be required to collect cash not exceeding Rs.5000/- at a time against various instruments.
- Simple binding of books and registers.
- Press copying.
- Filing independently letters and other papers in respective files as per indication marked thereon.
- Assisting issuance of stationery.
- Stacking under guidance old records in orderly manner and assisting in giving them out when required
- Undertaking the whole process of sorting, arranging, numbering and tallying the total number or stitching the vouchers.

Drivers:

- Drive, maintain and effect minor repairs to motor vans.

10. Other Allowances

Washing Allowance:

- Payable to subordinate staff provided with uniforms and liveries.
- w.e.f. 01.11.2017 Rs.200/- per month.
- During the leave exceeding 30 days, no washing allowance is payable.

Cycle Allowance:

- W.e.f. 01.11.2017 Rs.150/- 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: 01.11.2022.

Above 3000 meters	8% of Pay (Max Rs.2850/-)
1500 to 3000 meters	4% of Pay (Max Rs.1150/-)
1000 to 1500 meters (including Mercara Town)	3% of Pay (Max Rs.950/-)

- Even for places situated above 750 meters, if that area is accessible through the hills with a height of 1000 meters, allowance will be paid.

Officiating Pay:

- If a clerk officiates as officer for more than 4 days in a calendar month, he will get officiating pay. In Union Bank, even for one day officiating pay is payable.

- The persons officiating will get 15% of his Basic Pay as officiating pay.
- Officiating pay includes Basic Pay, DA, HRA are eligible for Superannuation benefits.

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):

Area	Clerks	Sub-Staff
Population 12 lacs & above and the State of Goa	Rs.1500/-	Rs.1100/-
Population 5 lacs and above and State capitals, capitals of Union Territories not covered above	Rs.1350/-	Rs.900/-
Other places	Rs.1000/-	Rs.600/-

- Halting Allowance shall be payable at the above rates for the days spent on duty outside the Headquarters and where Lodging expenses are not claimed/reimbursed.
- 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 travelling expenses.
- If the employee is able to go out & return to his headquarters within his normal working hours and recess interval, he will be paid half day Diem allowance.
- If any employee is attending residential training programme, he can claim $1/4^{th}$ Diem Allowance as out of pocket expenses.
- In areas with population of 12 lakhs and above, the halting allowance is payable to the employee, if he is deputed to the branch within the same Municipal Limits/Urban agglomeration and the distance is 20 Kms or more from the present branch/office.

Lodging Expenses:

- Lodging expenses will be reimbursed subject to production of hotel rent receipt subject to the following ceilings. (While claiming Lodging Expenses, no Halting/ Diem Allowance can be claimed)

Area	Clerks	Sub-Staff
Population 12 lacs & above and the State of Goa	Rs.3000/- Per day	Rs.1500/- Per day
Population 5 lacs and above and State capitals, capitals of Union Territories not covered above	Rs.2500/- Per day	Rs.1250/- Per day
Other places	Rs.2000/- Per day	Rs.1000/- Per day

- Over and above the hotel rent, **boarding charges** at 35% of the halting allowance shall be paid.

Transport Allowance:

- From 01.11.2022, Rs.850/- per month for clerks and subordinate staff with applicable Dearness Allowance.
- 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 15.03.2024, they will get 5% of basic pay subject to a maximum of Rs.600/- per month.

11. Hours of Work/ Business Hours/ Holidays

- Working hours are exclusive of lunch recess.
- 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.,

12. 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 emoluments of the employee will be divided by 150 and the hourly salary will be arrived.
- Emolument shall mean Basic Pay, Stagnation increments, Special Pay, PQP, Special Allowance, Transport Allowance and DA thereon, HRA and FPP.
- Total working hours should not exceed 8½ hours for clerks and 9 hours for others.

13. <u>Leave Rules</u>

- 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.
- Reason for refusal or postponement of leave will be recorded by the Management.

Privilege Leave:

- PL will be one day for every 11 days of active service.
- Leave availed other than CL and Mandatory Leave 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 255 days at the time of retirement.
- Notice period for PL is 10 days for purposes other than availing LFC.
- Notice period shall be waived for Office Bearers/Executive Committee Members of a registered trade union.
- If PL is declined, to that extent, 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 provided that there is no leave credit in Sick Leave account. 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.
- PL encashment upto Rs.25,00,000/- is exempted from Income Tax.
- Employees who opt for VRS under Pension Regulation 29 can encash PL as normal retirement.
- From the calendar year 2020, PL encashment at the rate of 5 days for each calendar year at the time of any festival is allowed.
- Employees above 55 years of age can encash 7 days in a calendar year, in addition to existing provisions.
- 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 for a maximum of 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.
- 2 days of Casual Leave can be availed for half a day on four occasions in a year, out of which 2 occasions in the morning and 2 occasions in the evening.
- For half a day CL, notice should be given before 48 hours.
- If any half day CL is available in the year end, it will not be converted into unavailed casual leave.

Sick Leave:

- One month credit for every completed year of service upto a maximum of 720 days during the entire service.

- Sick Leave to be sanctioned based on medical certificate.
- Female employees/Single male parents can avail sick leave for the sickness of their child below eight years of age, subject to production of medical certificate.
- Employees can avail sick leave for the sickness of their special child of 15 years and below for a maximum period of 10 days in a calendar year, subject to production of medical certificate.
- Women employees shall be allowed to take one day Sick Leave per month without production of medical certificate.
- Employees above 58 years of and above can avail Sick Leave upto 30 days for the hospitalization of the spouse at a centre other than the place of work.
- 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 (Without wages) for 24 months during his service, subject to a maximum of 3 months every time (up to 4 months in extreme medical circumstances) in exceptional circumstances.
- EL can be combined with other leaves.

- If EL availed on medical grounds, the increments can be sanctioned as usual.
- On medical grounds, seniority of the employee will be maintained.
- 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.
- In case of delivery of twins, the period of Maternity leave shall be 8 months.
- In case of delivery of more than two children in one single delivery, the period of Maternity leave shall be granted upto 12 months.
- Maternity leave can be availed combining with other kind of leave except casual leave.
- 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, subject to production of medical certificate from a Gynecologist, it may be for a period of 6 months only on any one occasion, within the overall limit of 12 months during the service.

- For hysterectomy upto a maximum of 60 days will be allowed within the overall 12 months.
- If 12 months of Maternity leave is exhausted, leave of 15 days shall be sanctioned subject to medical certificate.
- Childless female employee can avail leave upto 9 months to legally adopt a child, who is below one year of age, within the overall 12 months.
- The above leave is also available to biological mother, where the child is born through surrogacy.
- Leave available for adoption of only one child.
- Adoption should be a legal process and adoption deed to be produced to the Bank.
- Part Time Employees are also eligible for leave for adoption.
- Within the overall limit of 12 months, leave may be sanctioned upto 30 days for the following:
- AUB (Abnormal uterine bleeding), Ovarian Tumor, Tubectomy/Tubectomy reversal, Post-Partum Depression (PPD), Post-Partum Hemorrhage (PPH), Acute Pelvic Inflammatory Disease (acute PID), Dysfunction Uterine Bleeding (DUB).
- Maternity Leave may be granted for in vitro fertility (IVF) treatment subject to production of medical certificate, within the overall 12 months.
- Special Maternity Leave upto 60 days shall be granted in case of still born or death of the infant within 28 days of birth.

Paternity Leave:

- w.e.f. 01.06.2015, male employee with upto two surviving children can avail 15 days paternity leave during wife's confinement.
- This leave can be combined with other kind of leave, except CL.
- Leave may be availed before or upto six months from the date of delivery of the child.
- Employees with upto two surviving children can avail Paternity Leave for legal adoption of a child below one year of age.

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.
- Principal Office Bearers of All India workmen unions/Associations will get upto 25 days in a calandar year.
- 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 days 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 before 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.
- W.e.f. 01.11.2020, Physically/orthopedically handicapped employees are eligible for 4 days Special Casual Leave.
- Special leave may be granted when the workplace/ residence of the employee is affected by curfew, riots, prohibitory orders, natural calamities, floods etc.,
- Defence Representatives in departmental enquiry proceedings will be granted one day special leave for writing defence submissions and it can be availed upto a maximum of 10 occasions.

Mandatory Leave:

- If the employee working in sensitive post is not availing leave for 10 days continuously in a year, he will get 10 days mandatory leave.
- At present, Head Cashier's post is considered as sensitive post.

Bereavement Leave:

- Employees shall be granted bereavement leave on the demise of the family members (spouse, children, parents and parent-in-laws) and the number of leave will be decided by each bank at their level. The intervening holidays will form part of the leave and it should be availed within 15 days of demise. This leave will not be considered as active service for the calculation of PL.

Leave Bank Scheme :

- A new scheme will be evolved within 90 days to pool the Privilege Leave voluntarily given by the employees and to transfer them to the employees, who are on long leave due to illness.

14. Leave Fare Concession

Definition of Family for LFC and Hospitalization

- Spouse, wholly dependent unmarried children, including step children/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.
- Physically and mentally challenged children shall be construed as dependents even after their marriage including spouse and children, subject to his/her income below Rs.18,000/-
- Dependent family member shall mean, member of the family having a monthly income not exceeding Rs.18,000/- p.m.
- If collective income of the parents exceeds Rs.18,000/- p.m. they will not be considered as dependents.

- Parents individually or collectively having an income of Rs.18000/- per month or any child having income more than Rs.18000/- will not be considered as dependents.

- For the purpose of hospitalization/LFC, for all the employees' any two of the dependent father, mother, father-in-law, mother-in-law shall be covered. The employee will have the choice to substitute either of the dependents or both once in a calendar year.

Eligible Block, Distance and Class : (w.e.f. 08.03.2024)

Category	2 Year Block Kms.	4 Year Block Kms.	Eligible Class
Clerks	2350 + 2350	4700 + 4700	AC II Tier
Subordinate Staff	2700 + 2700	5400 + 5400	AC III Tier

- They can avail 2 year or 4-year block
- If travelled by a lower class, AC II Tier fare for Clerks and AC III Tier fare for Subordinate Staff will be sanctioned.
- 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 same bank, each one is eligible for LFC independently.
- Employee can go to his place of domicile without any restriction about the distance.

- Clerical staff while travelling by air will be reimbursed actual expenses or the AC II Tier fare by a direct route or maximum eligibility without taking the distance into account.
- Any mode of surface transport can be used. He will be reimbursed the actual expenses or fare of his eligible class, whichever is lower.
- Employee can travel by Taxi, through Tour operators approved by the Government or by his own car.
- While travelling by his own vehicle, maximum reimbursement will be Rs.11/- per km per vehicle plus toll fees, if any.
- 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 parents-in-law.
- 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 travelling in Sleeper Class.
- Break-in-journey shall be permitted two times in the overall journey and actual train fare upto the eligible distance will be reimbursed.
- Reimbursement of fare by Rajdhani/Shatabdi/Tejas/ Vande Bharat/Amrit Bharat, etc., (except luxury trains) will be allowed.
- Local sightseeing expenses will be reimbursed, if it is well within the overall entitlement.
- GST charges on train fare shall be reimbursed over and above his entitlement.
- In case of dynamic fare system, the cost charged on the date of booking will be reimbursed.
- For employees working in North East, their LFC will begin from Guwahati. The train fare between their place of work to Guwahati will be additionally paid. Similarly, Andaman & Nicobar Islands to Chennai/Kolkata, Lakshadweep to Kochi, far-flung area branches of Himachal Pradesh,

Uttarakhand, Sikkim, Jammu & Kashmir or any other areas not connected by train will be additionally reimbursed the fare between their place of work to the nearest major Railway station.

- LFC can be encashed for him and his family. He can also encash his PL, while availing LFC. For encashment, he need not avail any leave.
- Dolly/Pony charges as per Government Rates shall be reimbursed within the overall entitlement.
- When an employee applies for LFC in the stipulated time & the same is sanctioned and advance booking is not possible, Tatkal/Premium Tatkal will be reimbursed.
- When the employee is allowed LFC/leave in advance and has also booked the tickets and when the LFC is declined or deferred, the cancellation charges will be reimbursed.
- Employees with bench mark disabilities will be allowed an escort subject to the approval of the competent authority.
- Employees can change the option from 2 years block to 4 years block or vice versa, within 90 days from 08.03.2024.

Road Travel:

- While on duty, where the employee has to travel between two places, he shall be reimbursed actual cost in case of travel by public transport or at Rs.11/- per Km plus toll fees, if any, per vehicle.

Encashment of LFC – Present Rates with effect from 08.03.2024:

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 Encashment
	Kms.		Rs.	Rs.	Rs.	Rs.
Clerk – 2 year	2350	AC II	**2830**	**2917**	**5660**	**5834**
Clerk – 4 year	4700	AC II	**4338**	**4460**	**8676**	**8920**
Sub - staff - 2 Year	2700	AC III	NA	**2157**	NA	**4314**
Sub - staff – 4 Year	5400	AC III	NA	**3389**	NA	**6778**

15. Medical Aid and Hospitalization

Medical Aid

- With effect from 01.11.2022, Medical aid will be Rs.2830/- per year.
- Medical aid will be based on self-declaration.

- Banks will evolve and implement a scheme for periodical health check-up of all employees, wherever it is not available.
- All employees shall be allowed reimbursement of Rs.500/- per years towards annual eye check-up.

Hospitalization Reimbursement

- With effect from 01.10.2015, Insurance linked Hospitalization 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 by or on behalf of such employee, may be decided by the bank independently.
- 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-Ocular 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.

- Hospitalization expenses of the organ donor (except the cost of organ) will be reimbursed.
- Pre hospitalization expenses upto 30 days and post hospitalization 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, 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 Cirrhosis 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 asthmatics, sequalae of meningitis, osteoporosis, muscular dystrophies, sleep apnea syndrome (not related to obesity), any organ related (chronic) condition, sickle cell disease, systemic lupus erythematous (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.

- W.e.f. 01.10.2019 the following diseases will be included under domiciliary coverage:
- Type 1 Diabetes, Rheumatoid Arthritis, Psoriasis/Psoriatic Arthritis, System lupus Erythematous, Inflammatory Bowel Diseases, Additions Diseases, Sjogren's Diseases, Hashimoyos Thyroiditis, Auto immune vacuities, Pernicious Anemia, Celiac disease, Auto immune myositis.
- 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: Cancer 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 caesarean 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.

Corporate Buffer:

- Wherever the employees/dependents are incurring hospitalization expenses beyond their eligibility i.e., above Rs.3,00,000/- in an Insurance Year (1st October to 30th September), employees can avail the reimbursement from Corporate Buffer on ‘first come first served basis’ up to its availability.

- Employees who are retiring from the services of the Bank during the Insurance year also eligible for Corporate Buffer till the end of the Insurance Policy, even after retirement.
- Corporate Buffer will be available after the employees exhaust his limit inclusive of Super Top up, if any.
- No Corporate Buffer for Domiciliary Hospitalization and OPD.
- Buffer will be allotted on ‘first come first served basis’ up to Rs.50.00 Lakhs per employee.
- Buffer not available for normal delivery.
- If both husband and wife are working in the bank, buffer will be available after they exhaust their entire eligible amount.
- Corporate Buffer is not available to the employees/officers, why stay in the hospital rooms having rent more than their eligible limit i.e., Rs.5000/- per day for rooms and for ICU above Rs.7500/- per day.

16. 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 255 days at the time of retirement. In case of death of any employee, family will get the encashment.
- PL encashment upto Rs.25,00,000/- is exempted from payment of Income Tax.

17. <u>Provident Fund</u>

- 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.
- Banks may fix a higher percentage of PF at their level.

- 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 12 times of Pay.
- Loan can be renewed after paying 8 installments.
- PF loan is repayable in 84 monthly installments.
- In case of premature adjustment of the loan, fresh loan can be availed after lapse of 6 months from the earlier loan.

Non-refundable Withdrawal

- NRW is available to employees, who have put in, more than 10 years of service.
- NRW can be availed six times during the service.
- He can withdraw upto 100% of his contribution including VPF as on the closing of preceding financial year, net of PF loan outstanding, if any.
- During the last 10 months of service, he can withdraw 90% of his contribution including VPF as on the closing of preceding financial year, net of PF loan outstanding, if any.

- Purposes: Marriage of wards, Housing – (Purchase, Construction, Repayment of Housing loan), Payment of LIC premium, Higher education of wards, Costly medical treatment, Repairing and renovation of house/flat owned by the employee.
- If the NRW amount could not be used for the purpose, it may be re-deposited with the permission of AGM(HR) at CO.

18. 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.20 Lakhs with effect from 29.03.2018)

As per Bank Rules :

- 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.20 lakhs attracts Income Tax.
- Dismissed employee will also get Gratuity. If there is any financial loss, to that extent deduction will be made.
- As per Gratuity Act, parents, if earlier nominated, will cease to be nominees, once the employee gets married.

19. 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, their pensionable service will be to the extent of their 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. w.e.f. 01.11.2022, DA payable is 1.00% per percentage point of Index on the Basic Pension or Family Pension or Invalid Pension or Compassionate Allowance on half yearly basis for every rise or fall over 123.03 points in the quarterly average of the All India Consumer Price Index for Industrial Workers Base 2016 = 100.
- 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.
- Family pension will be 30% of the pay drawn by the deceased employee without ceiling, subject to the approval of the Government.
- 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 – Pension/3 x 9.81 x 12.
- If a person takes VRS at the age of 45, it will be – Pension/ 3 x 14.37 x 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 have 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 are in service as on 01.11.2022 and retired thereafter but before 08.03.2024 and opted for commutation have an option not to claim incremental commutation on revised basic pension.
- For the employees retired between 01.11.2022 and 31.08.2023, the eligible actual pay will be taken from 01.11.2022. With regard to the pay for the period before 01.11.2022 the actual pay plus Dearness Allowance at the rate of 30.38% will be taken into account.

Age Next Birthday & Commutation Factor

Age	Factor	Age	Factor	Age	Factor	Age	Factor
41	15.64	49	13.54	57	11.10	65	8.50
42	15.40	50	13.25	58	10.78	66	8.17
43	15.15	51	12.95	59	10.46	67	7.85
44	14.90	52	12.66	60	10.13	68	7.53
45	14.64	53	12.35	61	**9.81**	69	7.22
46	14.37	54	12.05	62	9.48	70	6.91
47	14.10	55	11.73	63	9.15	71	6.60
48	13.82	56	11.42	64	8.82	72	6.30

National Pension System (NPS)

- 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 are not eligible for any Provident Fund applicable to those joined earlier.
- Employees will be contributing 10% of their Basic and Dearness Allowance and Bank will make a contribution of 14% of Basic and DA to NPS.
- 4% of Banks contribution will be taken as income for the purpose of Income Tax.
- New Pension System is made into a law by the Parliament.
- The service charges by the service provider/fund manager of NPS will be borne by the Bank.
- 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.
- Those who exit the NPS after 3 years of joining the scheme, if the corpus is less than Rs.2,00,000/- he can withdraw the entire amount.

- If the corpus is more than Rs.2,00,000/-, 40% to be invested in a pension fund and the rest can be withdrawn.
- If an employee exit before 3 years of joining NPS and if the corpus is less than Rs.1,00,000/-, he can withdraw the entire amount.
- If the corpus is more than Rs.1,00,000/-, 80% to be invested in a pension fund and the rest can be withdrawn.
- In case of death of an employee, entire corpus will be given to the nominee.
- An employee can withdraw not more than 25% of his contribution to the NPS for higher education of children, marriage of children, purchase/construction of the house/flat in his name and jointly with his spouse provided he is not individually or jointly owing a house/flat, for treatment of major diseases of his dependents.
- For partial withdrawal, employee should have been subscribed in NPS for three years.
- An employee can make partial withdrawal three times in his service.

20. <u>Performance Linked Incentive Scheme:</u>

- Performance linked incentive based on Operating profit/Net profit from the year 2020-2021.
- This is over and above the normal salary payable every year.

No	YoY Growth in Operating Profit	No. of days for which salary (Basic + DA) shall be paid
1.	<5%	Nil
2.	5% to 10%	5 days
3.	>10% to 15%	10 days*
4.	>15%	15 days*

*3rd and 4th slabs are payable only if the bank has Net Profit. If a Bank has growth in Operating Profit of 5%, but no Net Profit, then minimum 2nd slab of 5 days will be payable.

21. <u>Uniform and Liveries</u>

- All subordinate staff will get 3 sets of Terry Cotton (khadhi) uniforms once in two years and one set of Woolen uniforms once in three years.
- In hill stations, one set of woolen uniform every year and one set of terry cotton uniform once in three years will be supplied.
- Watchmen, Armed Guards, Drivers, Electrician, Air-condition plant helpers are eligible for one pair of shoes once in two years.
- Non-wearing of uniform will be considered as minor misconduct.

- With effect from 01.10.2016, rates are as under:

No.	Item	Periodicity	Amount
1.	Terry Cotton/Khadi per set	3 Sets for every 2 years	Rs.1400/-
2.	Woolen Uniform per set	1 set for every 3 years	Rs.3600/-
3.	Shoes	1 set	Rs.1000/-
4.	Raincoat	1 no.	Rs.350/-
5.	Umbrella	1 no.	Rs.225/-

22. 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.

23. Travel on Duty

- Clerical employees are eligible to travel by AC II Tier.
- Subordinate employees are eligible to travel by AC III Tier.

- When an employee travels between two places, he shall be reimbursed actual cost in case of travel by public transport or at Rs.11/- per Kms plus toll fees, if any, if travel by own vehicle.
- 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 or road by an IBA approved Transport Operator as under:

Category	**Eligible Kgs.**
Clerk – Married	3500
Clerk – Unmarried	2500
Subordinate Staff – Married	2500
Subordinate Staff – Unmarried	1500

For breakages during transporting personal belongings, following will be paid:

Category	**Rs.**
Clerk – Production of Receipts	2000

Clerk – On declaration basis	1400
Subordinate Staff – Production of Receipts	1400
Subordinate Staff – On declaration basis	1000

- Employees will be given 100% of the expected expenses as advance.
- TE bill should be submitted within 7 days on completing the tour.

24. Deputation Allowance

A workmen deputed to serve outside the bank to an organization in a different place other than his present place of posting	7.75% of Pay with a maximum of Rs.3750/- per month
A workmen deputed to serve another organization at the same place or to the training establishment not owned by the bank	4% of Pay with a maximum of Rs.1875/- per month

25. Festival Advance

- One month's Gross Salary rounded off to the nearest 100.
- Recovery in 10 equal monthly installments.
- Once in a calendar year.
- Free of interest.

26. Salary Advance

- Salary advance can be availed twice in a calendar year.
- Maximum of 80% of the last month's net salary.

27. Loans

Conveyance Loan

For four wheelers:

- Loan for clerks: 90% of the cost or Rs.10 lakhs and Rs.12.50 lakhs for Electric Vehicles, whichever is lower.
- Loan for Subordinate Staff: 90% of the cost or Rs.8 lakhs and Rs.10 lakhs for Electric Vehicles, whichever is lower.
- Repayment 200 installments.
- Principal and Interest to be recovered in 7:3 ratio and up to the age of 70 years.
- If an employee ceases to be in service prior to superannuation due to any reason, he has to adjust the entire loan.
- Rate of Interest - 5.5%
- Loan is not available for repair of motor car.
- Second hand vehicle below 10 years old can be purchased. Margin will be 20%.
- Old vehicles require qualification and valuation certificate.
- Four loans can be sanctioned during the service and the gap between two loans should be more than 4 years.
- Repayment upto 70 years of age.

- Take home pay with this loan installment based on salary is as under:
    - Upto Rs.75,000/- 40%
    - From Rs.75,000/- to Rs.1,00,000/- 35%
    - Above Rs.1,00,000/- 30%

For Two wheelers:

- Loan for clerks: 90% of the cost or Rs.2,00,000/-, whichever is lower.
- Loan for Subordinate Staff: 90% of the cost or Rs.1,50,000/-, whichever is lower.
- Repayment in 84 installments.
- Principal and Interest to be recovered in 5:1 ratio.
- Rate of Interest - 5.5%.
- Second hand vehicle below 5 years old can be purchased. Margin will be 20%.
- Old vehicles require qualification and valuation certificate.
- Four 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%
- Vehicle to be hypothecated to the Bank. Vehicle should have comprehensive insurance.
- While availing second loan, earlier loan should be fully adjusted.

- If an employee sells and adjusts his loan, the surplus if any should be used for purchase of a new vehicle.
- An employee can avail simultaneously a loan for 4-wheeler and another loan for 2-wheeler to the extent of limit mentioned above.

Gold Loans:

- Employees are not allowed to avail Gold Loans. They can avail from outside agency by getting NOC from the Bank.

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:

- With effect from 01.04.2020, to all employees completed 2 years of active service.
- For any bonafide purpose except speculation/construction or repair of house or purchase of house.

- Quantum of facility:

Category	Upto 4 years	Above 4 years
Clerk	Rs.6,00,000/-	Rs.7,00,000/-
Sub-staff (FTS)	Rs.4,00,000/-	

- Limits inclusive of interest.
- Service refers to the aggregate service.
- On promotion, employees eligible for higher limit.
- Rate of Interest = MCLR with one year tenor.
- Interest will be recovered from the salary of the employees on monthly basis.
- Take home pay should be 40%.
- Outstanding will be adjusted from the terminal benefit at the time of retirement.

<u>Housing Loan:</u>

- All confirmed employees would get the loan. (six months service)
- Loan can be availed for purchase of land and construction thereon in the name of the employee or along with his spouse.
- Loan can be for purchase of ready built house/flat in the name of the staff or along with his spouse. Life of the house should be 10 years more than the tenure of the loan.

- Loan can be for construction of house in a plot owned by the employee or his spouse or by both.
- Loan can be for enlargement/extension of an existing house already owned by the employee.
- Loan can be for repayment of housing loan availed from external institutions.
- Employees can avail loans for two houses at concessional rate of interest.
- No loan will be sanctioned for purchase of plot only.
- In the case of purchase of plot and construction thereon, the construction should commence within 12 months from the first instalment of disbursement and completed within 36 months.
- Loan can be for transfer of security and the quantum will be the difference between the sale proceeds of the old house and the cost of new house or the eligible loan amount, whichever is lower.
- At no point of time, the employee should not own more than two house properties. The house property in the name of dependent family members and spouse will not be taken as owned by the employee.
- **Quantum:**

  Loan amount + Repair Expenses

Category	Amount
Clerks	Rs.70,00,000/-
Subordinate Staff	Rs.50,00,000/-

- Rate of interest - Base rate or 5.5% (simple) upto Rs.40 lakhs and 6.0% above Rs.40 lakhs at half yearly rests on daily diminishing balance method (simple).
- Margin 10% on project cost.
- Project cost will include price of land, house, flat, cost of construction, extension, registration charges, stamp duty, premium of group insurance scheme covering the housing loan + GST. It will also include furnishing, interiors, pop work, modular kitchen upto 15% of the total cost not exceeding Rs.15 lakhs.
- Cost of land can be upto 60% of the total loan amount. The sanctioning authority may allow upto 70%.
- Take home pay 30% including SOD Interest and Housing Loan installment.
- If the employee has availed loan from Co-operative Society, the take home pay can be 25%.
- For take home pay income of spouse can be taken into account. 50% of the future rental income of the house also can be taken into account.
- Husband and wife working in the bank can avail loans as individual employees. However, they cannot have more than two dwelling units.
- Repayment upto 75 years of age to all the employees subject to a maximum of 360 months.

- Principal and Interest to be recovered in 2:1 ratio for loans beyond 20 years schedule.
- Principal and Interest to be recovered in 3:1 ratio for loans upto 20 years schedule.
- Employees above 55 years of age and wish to construct a house on the plot owned by him has to create EM and disbursements should be completed before his retirement.
- Employees can avail loan for repair and renovation after four years from the date of availing of housing loan.
- Loan of repair can be availed for the house in the name of the spouse.
- Loan under repair can be availed for furnishing, interiors, wooden work, pop work.
- Second loan for repair can be availed after 4 years of the earlier loan. However, only one loan should be outstanding.
- Margin 10%.
- Repayment in 240 monthly installments or 75 years of age, whichever is less. Principal: Interest = 3:1.
- In case of construction, repayment will start after 2 years from the date of first disbursement or six months from the completion of house.
- In case of purchase, recovery will start after three months from the month of disbursement of loan.
- In case of repayment after retirement, the maximum quantum of installment should be 60% of the net pension drawn by the employee upto 120 months.

- After demise of the Retiree, his spouse can continue the Housing Loan as applicable to General Public.
- Employees who opt for VRS after 25 years of service will be allowed to continue staff housing loans.
- Employees who resign, who are dismissed, compulsorily retired/removed employees have to liquidate the entire housing loan. Resigned employees may opt for conversion to Union Home.
- Employees allowed repayment after retirement will be allowed concessional rate of interest.
- Housing loans availed by the employees with their earlier Bank can be taken over after completion of two years of service.
- The house created by second housing loan cannot be sold within a period of 10 years.
- If an employee wants to sell his house within 10 years, his entire loan will be treated as Union Home.
- In case of death of the staff member, separation of the employee from the Bank, the house can be sold and loan can be adjusted.
- For purchase of land, house, flat etc., the sale deed, acquisition and mortgage should be completed in three months. In case of genuine difficulties, the time can be extended.
- House should not be let out for any commercial activity.

- Bank's permission should be obtained before letting out the house created by bank loan.
- Employee can purchase a plot/house from his close relatives, if the same is acquired from his own source and he should not be a dependent to the employee.
- Housing Loans will be processed by the ULP near the property.
- In case of employees having repayment beyond 60 years, they have to adjust the remaining loan amount, leaving amount equivalent to 60 months of pension, to be repaid in the remaining 120 months (10 years) at the rate of 60% of Pension.
- In case of Resignation, the balance loan will be treated as loan under Union Home.

<u>Furniture Loan</u>

Quantum of Furniture Loan	Amount
Clerks	Rs.1,20,000/-
Subordinate Staff	Rs.80,000/-

- Rate of Interest : 1-year MCLR (Simple)
- Margin : 10%
- Eligibility : 3 years of satisfactory service.
- Repayment : 60 Months. Principal 48 Months
Interest 12 Months
- If the left-out service is less than 60 months, recovery will be made at 4:1 ratio.

- Eligible for two loans in service with a gap of 5 years.
- On promotion to clerical cadre, the difference can be availed.
- If difference is availed, it will not be treated as a separate loan.
- Take home pay 40%
- As far as possible, branded wooden furniture should be purchased.
- Quotation/pucca bill mandatorily should have printed GST number of the vendor.
- Disbursement directly to the vendors.

28. 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	
Graduation	One Year
Post Graduation/Double Degree	One Year
For CAIIB – I/JAIIB	One Year
For CAIIB – II /CAIB	Two 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.

<u>All India Service</u>:

- 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:

Subject	**Total**	**General Minimum**	**SC/ST Minimum**
Banking	100	35	30
CBS/IT	100	35	30
Commercial Law/Accountancy	100	35	30
English	100	35	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:

Educational Qualification	Marks
Post Graduation	2
LLB/Diploma of IIBF	3
CAIIB Part – I	4
CAIIB Part – II	6
All put 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. 01.11.2017 :

Stage	Basic Pay	Fitment in JMS I
	Rs.	Rs.
1	17900 (24050)	36000 (48480)
2	18900 (25390)	36000 (48480)
3	19900 (26730)	36000 (48480)
4	20900 (28070)	36000 (48480)
5	22130 (29720)	36000 (48480)
6	23360 (31370)	36000 (48480)
7	24590 (33020)	36000 (48480)
8	26080 (35020)	36000 (48480)
9	27570 (37020)	36000 (48480)
10	29060 (39020)	37490 (50480)
11	30550 (41020)	38980 (52480)
12	32280 (43360)	40470 (54480)
13	34010 (45700)	41960 (56480)
14	35740 (48040)	43450 (58480)
15	37470 (50380)	44940 (60480)
16	39200 (52720)	46430 (62480)
17	40930 (55060)	48170 (64820)

18	42660 (57400)	49910 (67160)
19	45930 (61800)	51900 (69840)
20	47920 (64480)	53890 (72520)
21	49910 (67160)	55880 (75200)
22	51900 (69840)	57870 (77880)
23	53890 (72520)	59860 (80560)
24	55880 (75200)	61850 (83240)
25	57870 (77880)	63840 (85920)
26	59860 (80560)	63840 (85920)
27	61850 (83240)	63840 (85920)
28	63840 (85920)	63840 (85920)
29	65830 (88600)	63840 (85920)

- 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.47920, 49910, 51900, 53890, 55880 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.47920, 49910, 51900, 53890, 55880 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.57870, 59860, 61850 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:

- 30% of vacancies in clerical cadre will be filled in through promotion from Subordinate Cadre.
- Two channels of promotion – (1) Seniority channel
  (2) Merit channel.
- Weightage for service:

1/3 Scale service as PTS	4 months per year of service
1/2 Scale service as PTS	6 months per year of service
3/4 Scale service as PTS	9 months per year of service

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 7^{th} 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:

Subject	General	SC/ST	Total
Clerical Aptitude	6	5	20
Elementary Banking Knowledge	12	10	40
Computer Literacy	12	10	40
Minimum required	30	25	100

- An interview will be held for ranking with 20 marks.

Weightage:

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

Service marks for PTS Service:

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 a graduate or post graduate will be promoted to clerical cadre.
- They will be promoted with effect from the date of their application for promotion.
- 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.

Promotion on Graduation:

- Those who are becoming graduates, have to submit an application to the Management and they will be promoted from the date of application.
- These promotions will be adjusted against direct recruitment quota.

Fitment Formula Subordinate Staff to Clerks w.e.f. 17.11.2022 :

	Basic Pay		Fitment (Peons)		Fitment (Drivers)	
	11th BP	12th BP	11th BP	12th BP	11th BP	12th BP
1	14500	19500	17900	24050	22130	29720
2	15000	20125	18900	25390	22130	29720
3	15500	20830	19900	26730	22130	29720
4	16000	21495	20900	28070	23360	31370
5	16500	22160	20900	28070	23360	31370
6	17115	22990	22130	29720	24590	33020
7	17730	23820	22130	29720	24590	33020
8	18345	24650	23360	31370	26080	35020
9	18960	25480	23360	31370	26080	35020
10	19575	26130	24590	33020	27570	37020
11	20315	27300	24590	33020	27570	37020
12	21055	28290	26080	35020	27570	37020
13	21795	29280	26080	35020	29060	39020
14	22535	30270	27570	37020	29060	39020
15	23405	31440	27570	37020	30550	41020
16	24275	32610	29060	39020	30550	41020

17	25145	33780	29060	39020	32280	43360
18	26145	35125	30550	41020	32280	43360
19	27145	36470	30550	41020	34010	45700
20	28145	37815	32280	43360	34010	45700
21	29145	39160	32280	43360	35740	48040
22	30145	40505	34010	45700	35740	48040
23	31145	41850	34010	45700	35740	48040
24	32145	43195	35740	48040	37470	50380
25	33145	44540	35740	48040	37470	50380
26	34145	45885	37470	50380	39200	52720
27	35145	47230	37470	50380	39200	52720
28	36145	48575	39200	52720	40930	55060
29	37145	49920	40930	55060	40930	55060

- 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.

29. <u>Transfer Policy:</u>

- State-wise common Digital Transfer Diary will be maintained to register the request transfers by FGMOs.

- Employee can give options for request transfer to 2 different stations. He can give request to any of the branches in a District in the third option. Further, he can opt for anywhere in the State in the fourth option. It is left to the employee to choose the options as above.
- Employee will be able to see and note down his request serial number from the Digital Transfer Diary.
- New recruits can apply for transfer only after completion of one year of active service in the Bank.
- Transfer orders will be issued as per Transfer Diary ‘on first come, first served’ basis.
- Rotation transfers will be effected once in a year with cut-off date as 31st March and the process will be completed by June.
- On getting the order, if an employee could not be relieved for want of substitute, his position will be kept vacant and the requests below him will be considered and effected.
- Request transfer will be considered in preference to posting of new recruits.
- Once in the career, employee can avail joining time on request transfer.
- Intra-State transfers will be done by Zonal Offices. 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, 3 and 4 will be deleted. If 2nd preference is

considered, 3rd & 4th preference will be deleted. But 1st preference will remain.

- Inter-State transfer will be considered for four times in the service of an employee.
- Employees have to forgo their Higher Assignment posts on Inter-State transfers and also on Inter-FGMO/Zone transfer within the same State. At present this is applicable to Maharashtra, Uttar Pradesh, Andhra Pradesh and Karnataka.
- Female candidate will have preference over other transfer requests under separation of spouse joining category twice during the entire service.
- Widows will be considered on compassionate grounds overlooking the transfer diary.
- Under Separation of Spouse category, the option to first Station will be considered as Spouse Joining and other options will be treated as general.
- Mutual transfers will be considered, if the employees stand number one to the corresponding stations from their respective stations. This will be considered on chain basis also.
- Mutual transfers will be considered, even if vacancies are not available.
- Employees transferred from one Station on his request or on rotation transfer, he will not be able to come back to the same Station for a period of two years either on request transfer or on Mutual Transfer.

- Posting on appointment of sportsmen, blind persons, physically challenged persons, spastics, compassionate ground will have preference over transfer diary.
- Transfer of critically ill and other deserving employees will be considered overlooking the transfer diary through a consultative meeting with AIUBEA.
- Temporary transfers will be considered based on merits of each case. Maximum period of temporary transfer is one year. Initially it will be for a period of three months.
- Rotation transfers will be made within the district for clerical employees completing five years of service in a Station.
- In the 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 single station branches, rotation transfer will be effected among eligible employees within the District. As far as possible, they will be transferred to the nearest branch.
- Male employees above 54 years of age, female employees above 52 years of age, differently abled employees, terminally ill patients will be exempted from rotation transfer. However, they will be rotated within the Station.

- Employees on rotation transfer outside their Station are eligible for House Rent at the rate of 150%, on declaration basis.
- In case, a clerk is deployed to another station under re-deployment policy, he will be paid Rs.600/- per month as compensation.
- Digital Transfer Diary will be updated with additional Stations, Districts based on the existence of branches in the amalgamated Union Bank of India.
- No Award Staff will be posted/transferred to a Branch, where his relative is working.
- Definition of relatives - Son, Daughter, Son-in-law, Daughter-in-law, Brother-in-law, Brother, Sister, Father, Mother & Spouse.
- With regard to new branches opened, in a new Station, first the request in the Transfer Diary to that District within the same State will be considered.
- If no request is registered to that District, a circular will be issued inviting applications from SWO-As and the senior-most applicant will be considered for transfer.

30. 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:

Educational Qualification	Year/s
Graduation	1
Post Graduation/Double Graduation	1
Maximum for Educational Qualification is 2 years	
CAIIB Part – I	1
CAIIB Part – II	2
All put together maximum 5 years	

- Higher assignment will take effect from the date mentioned in the order.
- The process for filling up the posts shall be carried out annually once in a year with cut-off dated as 31st March and the process will be completed by June.

Special Assistants:

- Rural Branches having total average business mix (aggregate deposits + advances) of Rs.40 Crores and above and having average CASA deposits at 45% of total deposits and above for the 2 previous consecutive financial years as on 31st March will qualify for the post of Special Assistant.
- Semi-urban Branches having total average business mix (aggregate deposits + advances) of Rs.65 Crores and above and having average CASA deposits at 45% of total deposits and above for the 2 previous consecutive

financial years as on 31st March will qualify for the post of Special Assistant.

- New posts of Special Assistants will not be created in Metropolitan and Urban Branches.
- Application will be called for the identified vacancies after acceding to the pending transfer requests.
- Among the applicants the senior most within the State will be selected subject to satisfactory service record.
- Wherever more than one Zone is existing in the State, the vacancies will be filled in as per Zone-wise Seniority.

Head Cashier II/ Clerk:

- Application will be called from the eligible employees.
- The senior-most to each station will be selected from within the Region and issued with the order. Even though the area of selection is the Region, they are eligible for transfer within the State as Head Cashiers.

Single Window Operator – B:

- All the posts of SWO-B in the amalgamated Union Bank of India as on 01.04.2020 will be maintained and continued.
- 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.
- Higher Assignment on temporary basis will be made as per Simple Seniority at the Branch/Office.
- Officiating Allowance will be paid on pro-rata basis including intervening holidays.

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 person opting for reversion will be barred for 1 year for that post.
- 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.

Reversion:

- Special Assistants, Head Cashiers & Single Window Operator – Bs, can opt for reversion to clerical cadre within one year of his getting Higher Assignment.
- On reversion, he/she will be posted as SWO-A in the same Branch/Station/Region/Zone/State subject to availability of vacancy.
- If vacancy is not available in the Branch/Station, he/she will be posted in a branch, where vacancy is available.
- Reversion of Special Assistants and Head Cashiers will be considered by Zonal Office and that of SWO-B will be considered by Regional Offices.

31. 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-cum-Peon are also eligible to become Daftary based on their seniority.
- Temporary officiating will be allowed to the senior-most in the branch.

32. Compassionate Appointment & VRS on Medical Grounds:

- Compassionate appointment will be given to the dependents of the employee who dies while in service including death due to suicide.
- An employee who is medically incapacitated can opt for employment to one of his dependent family member before his attaining the age of 55.
- Medical incapacitation to be certified by the District Medical Board.
- Spouse, dependent son, dependent daughter are the dependent family members. In the case of unmarried employee, his dependent brother or sister can be dependent family member.
- Appointment will be made in clerical or sub-staff cadre only.
- The family members of the employee, who expires while in service, will get compassionate appointment in the Bank subject to reckoning his/her indigence (financial condition).
- The applicant family member should be eligible and suitable for the job.
- Family member should be above 18 years and no upper age limit.

- The family can apply for compassionate appointment within five years from the date of death of the employee.
- Compassionate appointment is available upto 5% of the direct recruitment vacancies.
- A widow appointed on compassionate ground will be allowed to continue in employment even after her re-marriage.
- Depending upon the financial conditions of the family an appointment can be given, even if one of the family members is gainfully employed.
- In case of missing employees, request for employment can be considered after two years from the date of missing.
- Person appointed should give an undertaking to take care of the dependents of the deceased employee.
- Employment will be based on the educational qualification of the family member and not based on the cadre in which the deceased employee was working.
- Financial compensation in lieu of employment is also available where the family is not in a position to accept employment as under :

Category	Minimum	Maximum
Clerks	Rs.3 Lacs	Rs.7 Lacs
Subordinate Staff	Rs.2 Lacs	Rs.6 Lacs

33. Staff Welfare Measures:

Canteen Subsidy:

- All employees, who are not getting the subsidized canteen facility, are eligible for Rs.250/- per month from 01.01.2024.
- Employees posted in CO Annexes other than Managlore, Hyderabad will be reimbursed Rs.250/- per month from 01.01.2024.
- Employees posted in CO Annexes in Managlore, Hyderabad will be reimbursed Rs.430/- per month from 01.01.2024.

Antenatal Check-up

- Female employees (Four months pregnant) can undergo Antenatal Checkup for two times in their service and the maximum eligibility is Rs.5000/- per time.

Medical Clinic:

- In centers where Zonal/Regional Office are functioning 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 for ailments like cough, cold, flu, fever, diseases of respiratory system will be provided.

	Metro	Others
General Practitioner	18000/-	16875/-
Cardiologist	22500/-	19125/-
Cardiologist working as General Practitioner	24750/-	21375/-
Compounder	4500/-	3750/-
Monthly limit for purchase of medicines	18000/-	14250/-
Homeopathy/Ayurvedic Doctor	14625/-	7500/-

Financial Assistance – LOP

- If an employee is on loss of pay due to ill-health like coronary disease, transplantation surgery etc., will get an amount of Rs.5000/- per month for six months.

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 for first graduation or diploma.

Reimbursement of Education expenses of Wards:

- One ward of the employee is eligible for reimbursement of college fees, school fees, cost of text books, examination fees, Capitation fees, donation, hostel charges, caution money, refundable fees etc.,
- Maximum eligible amount is Rs.2500/- per year upto 12th Standard and Rs.4000/- for studies above 12th Standard.
- Husband and wife working in the bank, can claim for one of their dependent child.

Scholarship for Higher Education:

- Scholarship is eligible for one ward of the staff.
- Husband and wife working in the bank can claim for one of their dependent child.
- Scholarship based on 10th marks for 10+2 studies – Rs.6000/- per year.
- Scholarship based on 12th marks for college studies – Rs.7200/- per year if day scholar and Rs.9600/- per year for hosteller.
- Minimum marks required for the scholarship is as under:

% of Marks for Wards of Subordinate Staff	% of Marks for Wards of Clerks & Officers
55% and above	60% and above

- Scholarship will be given for 11^{th} & 12^{th} Standard based on the marks of 10^{th} Standard.
- After 12^{th} Standard, scholarship will be grated for pursuing courses after 12^{th} standard or its equivalent.
- Open & Distance learning courses recognized by UGC/ recognized Government body in India can also be considered.
- Hostel can be of the college or private.
- Even if the employee expires, the scholarship will continue till the education is over.

<u>Honorarium for securing First Mark:</u>

- One time honorarium of Rs.3000/- will be given to the ward, who is securing first mark in the overall annual performance in the School exam from 1^{st} to 12^{th} Standard.

<u>UBIREMAS:</u>

- 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.12000/-) after the age of 60.
- Applicable onetime payment is Rs.3000/- for clerks and Rs.2000/- for subordinate staff.
- Reimbursement of hospitalization expenses is restricted to the maximum of Rs.1,50,000/- to the family Unit during the currency of membership.

- Reimbursement subject 100% for the primary member and 75% for secondary member and to a maximum of Rs.50,000/- will be done in a financial year.
- In case of death, the full amount of Rs.1,50,000/- will be reimbursed.
- Reimbursement will not be on item-wise calculation/ capping.
- The unsanctioned amount of the mediclaim policy can be claimed.
- Annual Health Check-up to the Pensioner/Retiree and his spouse upto Rs.2000/- in a financial year. However, the claim can be made in April.

Ex-gratia to Pre-1986 retirees:

- Over and above the ex-gratia pension given to pre-1986 retirees, they will get a lumpsum of Rs.10000/- per month.

Holiday Homes:

- Following holiday homes are available:
- Amritsar, Bangalore, Bangalore-A Ooty, Coonoor, Goa (South), Guruvayur, Haridwar, Haridwar-A, Katra, Khandala, Mussorie, Munnar, Shirdi, Shirdi-A, Tirupathi-A, Thirumala-A, Shimla, Varanasi, Delhi, Kochi, Deoghar and Ernakulam.
- Available for employees, retired employees and those who opted for VRS.

- Nominal compensation of Rs.200/- will be recovered.
- When the cancellation is made by the employee, booking amount will be to refunded.
- Application through Union Parivar.
- Employees can book one room at Shirdi & Matheran. In other places, 2 rooms can be booked.
- Maximum number of days allowed at Shirdi & Matheran is two days and in other places it is four days.
- Employees can book one holiday home once in a year.
- Employees and their dependents alone can stay in Holiday homes.
- Retirees can book during non-vacation/non-rush seasons.

Transit Quarters:

- Transit quarters are available to the staff members/ Retirees and their families while undergoing medical treatment.
- Employees can avail twice in a year for a maximum period of 15 days.
- Retired employees can avail depending upon the availability of the Quarters.

- Presently available at Mumbai (Chinchpokli), Mumbai (Wadala), Chennai, Delhi, Kolkata.
- Rs.10/- per day is charged.

Financial Assistance to Physically Challenged:

- Physically challenged employees will get financial assistance of Rs.5000/- per year to purchase crutches, hearing aids, Braille books, other accessories, artificial legs, shoes, polio limbs, payment of computer courses.

Financial Assistance to Physically Challenged Wards:

- Physically challenged children of employees will get financial assistance of Rs.5000/- per year to purchase crutches, hearing aids, Braille books, other accessories, artificial legs, shoes, polio limbs, payment of computer courses/school fees.

Adjustment of Staff Loan Accounts:

- This scheme provides relief to the family of an employee who expires while in service to liquidate the unsettled portion of his housing loan and Vehicle loan.
- Applicable to those employees covered under Group Insurance Scheme for Staff Loans.
- Ex-gratia will be allowed to the extent of unsettled loan amount, subject to a maximum of Rs.2 lakhs.

- If the outstanding is more than Rs.2 lakhs, it can be placed before the Staff Welfare Committee for its decision.

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.7500/-
- National Level achievement Rs.15000/-
- International Level achievement Rs.25000/-

Subsidy on IBA Group Medical Insurance Premium:

- Bank will give 50% subsidy to the pensioners, family pensioners, pre-1986 retirees in the premium paid to the IBA Group Medical Insurance Policy in they draw pension less than Rs.20,000/- per month.
- For pensioners, family pensioners drawing pension more than Rs.20,000/- subsidy will be given.
- The % of subsidy will be as decided by the Staff Welfare Committee.

Funeral Expenses:

- In case of employee expires while in service, Rs.10,000/- will be given for funeral expenses.

Financial Aid to the Bereaved Family

- The deceased employee's family will get Rs.50,000/-.

Reimbursement of cost of Spectacles:

- Employees above 35 years of age can avail this facility for purchase/replacement of spectacles/glasses/frames/ contact lenses.
- They can claim once in two years as under.

Age Group	Eligibility
35 and upto 40	Rs.2000/-
Above 40 upto 50	Rs.2500/-
Above 50 upto 60	Rs.3000/-

Subsidy for Staff Loan Insurance Premium:

- The % of subsidy will be as decided by the Staff Welfare Committee.

34. Fringe Benefits:

Life-time Appreciation Award

- Retiring employee will be given a memento worth Rs.7500/-.

- Ex-servicemen joining the Bank after completing 40 years of age and spouse/dependents joining the bank on compassionate ground after 35 years of age will get the Award at the time of Superannuation.

Health Check-up:

- All the employees above 35 years of age are eligible for Health Check-up every year.
- The employee or his/her spouse can avail this facility.

Age	Male	Female
35 years to 40 years	Rs.2200/-	Rs.3000/-
40 years to 50 years	Rs.3500/-	Rs.4500/-
50 years to 60 years	Rs.4000/-	Rs.5000/-

Mandatory Tests:

- CBC
- Diabetic Profile
- Lipid Profile
- Urine Analysis
- Chest X-Ray
- ECG

- Staff members undergoing health check-up during the financial year, can claim the reimbursement till the end of April next year.

Reimbursement of cost of News Paper :

- Clerical Employees are eligible for reimbursement of Newspaper expenses upto Rs.175/- per month on declaration basis.
- Subordinate Staff Employees including Part Time Sweepers in Scale Wages are eligible for reimbursement of Newspaper expenses upto Rs.150/- per month on declaration basis.
- Employees on suspension and those who are on unauthorized absence for a month and more are not eligible.

Reimbursement of cost of Cleaning Materials :

- Clerical Employees are eligible for reimbursement of Cleaning Materials upto Rs.500/- per month.
- Subordinate Staff Employees including Part Time Sweepers in Scale Wages are eligible for reimbursement of Cleaning Materials upto Rs.500/- per month.
- The above reimbursement will be made on quarterly on declaration basis. No accumulation/carry forward is allowed.
- Employees on suspension and those who are on unauthorized absence for a month and more are not eligible.

<u>Petrol Reimbursement :</u>

- All confirmed Special Assistant, who own vehicle will get 24 liters of petrol per month.
- All confirmed Clerks, who own vehicle will get 19 liters of petrol per month.
- All confirmed Subordinate Staff/FTS, who own vehicle will get 15 liters of petrol per month.
- For those who do not own any vehicle, Special Assistant will get Rs.800/-, Clerks Rs.600/- and Subordinate Staff/FTS will get Rs.525/- per month.
- Average normal petrol price shall be arrived at on the first day of every quarter and fed in Union Parivar and the same is applicable for that quarter.
- Reimbursement is based on the declaration of the employee and will be sanctioned by HR Suvidha.
- Vehicle should be registered in the name of the employee and should be maintained in his place of posting.
- Monthly limits are non-cumulative.
- Employees on leave other than Casual Leave and Training/Deputation above 10 days will get petrol reimbursement on pro-rata basis.
- This scheme relates to reimbursement of petrol incurred by the Award Staff employees within radius of 8 Kms.
- Employees on suspension and those who are on unauthorized absence for a month and more are not eligible.

- When an award staff performs regular outside duties like attending clearing house, he will get the applicable conveyance apart from Petrol Reimbursement.

Reimbursement of Mobile Bill Expenses :

- All confirmed Special Assistants will get Rs.300/- per month on declaration basis.
- All confirmed Clerks will get Rs.225/- per month on declaration basis.
- All confirmed Subordinate Staff will get Rs.100/- per month on declaration basis.
- Reimbursement is of non-cumulative nature.
- Employees on suspension and those who are on unauthorized absence for a month and more are not eligible.

Briefcase Reimbursement :

- All confirmed Special Assistants will get Rs.1000/- + GST once in three years.
- All confirmed Clerks will get Rs.900/- + GST once in three years.
- All confirmed Subordinate Staff will get Rs.700/- + GST once in three years.
- Female employees can purchase Handbag instead of Briefcase.
- Briefcase/Handbag should be of standard quality purchased from a standard shop/authorized dealer.

- End use will be ensured by the Branch/Office.
- Employees on suspension and those who are on unauthorized absence for a month and more are not eligible.

Accident Insurance Coverage :

- Bank is having a Group Accident Insurance Coverage Scheme to all the staff members of the Bank.
- Insurance Coverage available for any type of accidents, irrespective of the fact that the employee is on duty or otherwise.
- Accidents include accidents, animal bite, military attach, Permanent Total Disability, Permanent Partial Disability, Temporary Total Disability, Temporary Partial Disability.
- Clerical Staff - Maximum Coverage Rs.9,00,000/-. In Naxal affected areas Rs.13,50,000/-.
- Subordinate Staff - Maximum Coverage Rs.6,00,000/-. In Naxal affected areas Rs.9,00,000/-

Child Care Expenses Reimbursement:

- All female employees and single male employees are eligible.
- Single male, Widower, divorced with child or with adopted child are eligible.
- For two children upto the age of five years.
- Rs.3000/- per month per child + GST.

Conveyance for PWD Employees:

Apart from other types of conveyances, People with Disability will get the following amount in addition:

Distance between residence and Branch	Amount
Upto 5 Kms	Nil
Between 5 Kms to 10 Kms	Rs.1500/-
Between 10 Kms to 15 Kms	Rs.4000/-
Between 15 Kms to 20 Kms	Rs.7000/-
Above 20 Kms	Rs.10000/-

Financial Support to the family

- Bank will extent financial support by way of ex-gratia to the family of an employee who expires while in service.
- Employees under Sabbatical Leave, who are undergoing disciplinary action will be eligible.
- Employees under suspension will be considered based on the gravity of the misconduct.
- Employees on unauthorized leave will not be considered.
- Clerical Staff will get 20 months gross salary subject to a minimum of Rs.15 lakhs.
- Subordinate Staff will get 20 months gross salary subject to a minimum of Rs.10 lakhs.
- Gross Salary is the last drawn gross salary of the employee, while in service.

35. Other facilities:

Death Relief Fund:

- Applicable to those who have opted for the scheme.
- You can apply through Union Parivar.
- W.e.f., 01 Jan 2024, The Subscription is Rs.147.50 (Rs.125 + 18% GST)
- In the event of death or Physically Challenged due to Serious Illness, Accident or otherwise resulting in loss of employment, the family will get Rs.5 lakhs.
- As such, there is no provision to refund the amount remitted by a staff member.
- Branch Managers are authorized to sanction Death Relief Fund to the family.

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